**Deed of Debt Letter**

To Whom it may concern

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ agree to provide/deed of debt \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ the sum of up to $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to be used as part of a deposit purchase a home and secure lending form the bank. The deed of debt is non-interest bearing and no encumbrance will be added to the title of the property.

They don’t have to repay any part of that debt until the property is sold, or they can top up or refinance to pay it back. The deed will not be secured or include a right for the lender to register a mortgage or caveat over the property now or in the future.

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: 25 May 2023