

*Changes to legislation: There are currently no known outstanding effects for the Mortgage Rights (Scotland) Act 2001, Paragraph 3. (See end of Document for details)*

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## SCHEDULE NOTICES TO DEBTORS, PROPRIETORS AND OCCUPIERS

### PART 1

#### AMENDMENTS TO SCHEDULE 6 TO THE 1970 ACT

- 3 In Form B (notice of default under standard security) there is inserted, at the end of the notice—

“**NOTE:** The Mortgage Rights (Scotland) Act 2001 gives you the right in certain circumstances to apply to the court to suspend the rights of C.D. You have two months (which may be shortened only with your consent) to make an application. The court will have regard in particular to the nature of and reasons for the default, your ability to fulfil the obligations under the standard security, any action taken by C.D. to assist the debtor in the standard security to fulfil those obligations and the ability of you and anyone else residing at the property to find reasonable alternative accommodation. If you wish to make such an application, you should consult a solicitor. You may be eligible for legal aid depending on your circumstances, and you can get information about legal aid from a solicitor. You may also be able to get advice, including advice about how to manage debt, from any Citizens Advice Bureau or from other advice agencies.”

**Changes to legislation:**

There are currently no known outstanding effects for the Mortgage Rights (Scotland) Act 2001, Paragraph 3.