



- 9. It is agreed that each clause, sub-clause and word in this deed of cession is severable, the one from the other. If any clause, sub-clause or word is found unenforceable, void or unfair for any reason by any competent court, the remaining clauses, sub-clauses and words shall be, and continue to be, of full force and effect.
- 10. In this agreement, words phrased in the singular shall denote the plural and words phrased in the plural, the singular, as applicable.
- 11. No amendment, alteration, variation, deletion, addition or consensual cancellation of this document shall be of any force and effect unless reduced to writing and signed by the Creditor.
- 12. No latitude, indulgence, failure to act upon this cession at any time or extension of time granted by the Creditor to me/us shall prejudice in any way the rights of the Creditor, nor shall it create new rights nor be construed as a waiver.

SIGNED AT \_\_\_\_\_ on \_\_\_\_\_

**IN THE PRESENCE OF THE UNDERSIGNED WITNESSES:**

1. \_\_\_\_\_  
Full Name and Signature

2. \_\_\_\_\_  
Full Name and Signature

\_\_\_\_\_  
**The Debtor**  
I acknowledge that this document was complete in all respects at date of signature

\_\_\_\_\_  
**The Debtor**  
I acknowledge that this document was complete in all respects at date of signature