



Solicitor's Independent Advice

1. APPLICANT

Title:	Surname:	Forenames:
Address:		
Postcode:		

2. LOAN

Amount (incl. fees):	Purpose:
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3. SOLICITOR'S DECLARATION

I _____ of _____ Solicitors, hereby confirm and certify that:

1. I have seen and verified the following original documents and enclose a certified copy. I am satisfied that the person who has signed the Legal Charge or Standard Security before me is the Applicant:

a) Identification

b) Evidence of address

2. The Applicant was seen alone and appeared to understand the content and effect of the Customer Information Booklet Mortgage Illustration, Mortgage Offer and Legal Charge or Standard Security.

3. I have explained to the Applicant the extent of their liability and the contents and effects of the Lender's Legal Charge or Standard Security and the Mortgage Illustration and Mortgage Offer that secures it.

4. The purpose of the loan shown above was made clear to the Applicant.

5. I have explained that whilst the loan secured by the Legal Charge or Standard Security provides for the loan amount shown above, the Legal Charge or Standard Security secures that loan amount plus interest charges and fees.

6. I have explained to the Applicant that their property would be at risk if they did not keep to the terms of the loan.

7. There was no evidence of pressure or undue influence being applied and the applicant was familiar with the details of the transaction, happy with the details of the loan and signed the Legal Charge or Standard Security of their own free will and accord.

8. The Mortgage Offer and Legal Charge or Standard Security were then signed by the Applicant in my presence and I witnessed the signature on the Legal Charge or Standard Security.

Solicitor signature:	Solicitor Stamp (if no stamp, print this certificate on firm's letterhead)
Print Name:	
Position:	
Date:	

4. APPLICANT'S DECLARATION

I acknowledge that the information and confirmation contained in this certificate is true and accurate.

Applicant

Signature:	Print Name:
	Date:

Your property may be repossessed if you do not keep up repayments on your mortgage.