

CERTIFICATE OF UNDERSTANDING OF THE RISKS UNDER THE MORTGAGE

Name of Borrower(s) :

Address of Property :

Mortgage Amount :

Mortgage Offer Date :

To be completed by client being advised

I confirm that:

1. Before signing this certificate I was informed that the Society requires a written confirmation from my legal representative noted below that my legal representative has fully explained to me and advised me as to the nature, meaning and effect of the Society's Mortgage and the Form of Consent and the legal and practical consequences the Form of Consent may have for me and I accordingly instructed my legal representative to advise me accordingly.
2. The Mortgage is accepted and understood, and I agree to sign the Form of Consent. I have not been pressurised or influenced by anyone to sign the required document against my will or better judgment.

Signed by [name of co-occupier] :

Date :

To be completed by the legal representative providing the advice

I certify that, having seen the Society's Mortgage Offer and Form of Consent, I have explained the consequences of signing the Form of Consent to the client being advised; and that they have entered into the Form of Consent freely without undue influence, duress or any misrepresentation. I also certify that I have checked the identity of the client.

Signed by legal representative :

Full name of legal representative :

Name of legal representative's firm :

Date :

**COPY OF CURRENT PRACTISING CERTIFICATE OF LEGAL REPRESENTATIVE
SHOULD BE ATTACHED TO THE CERTIFICATE**