

## **CERTIFICATE OF UNDERSTANDING OF LIABILITIES AND RISKS UNDER THE MORTGAGE**

**Name of Borrowers** :

**Address of Property** :

**Mortgage Amount** :

**Mortgage Offer Date** :

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### **To be completed by all client(s) 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 legal and practical consequences it may have for me and I accordingly instructed my legal representative to advise me accordingly.
2. The Mortgage is accepted and understood and I have not been pressurised or influenced by anyone to sign the required document(s) against my will or better judgment.

Signature of the client(s) being advised :

Full name of the client(s) being advised :

Date :

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### **To be completed by the legal representative providing the advice**

I certify that, having seen the Society's Mortgage Offer, I have explained the Mortgage, and the extent of the risks, liabilities and obligations of the Mortgage as well as the consequence of these to the client(s) being advised; and that they have entered into their obligations under the Mortgage freely without undue influence, duress or any misrepresentation. I also certify that I have checked the identity of the client(s).

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**