

Certificate of Independent Advice



- This form asks you to confirm that as a Non Occupying Borrower, you have received independent legal advice.
- One form should be completed for **each** Non Occupying Borrower

In this Certificate:

The Society	Penrith Building Society (and its successors, transferees and assigns)		
Borrower(s) Name(s)		and	
Non Occupying Borrower Names			
Non Occupying Borrower Address			
	Postcode		

Mortgage Deed	The Mortgage Deed in respect of the Property to be entered into between the Borrowers and the Society		
Mortgage Offer	The Society's mortgage offer of loan issued to the Borrowers and to be secured by the Mortgage Deed		
Property to be Mortgaged			
	Postcode		

Certification to be signed by Non Occupying Borrower

I _____ (Name of Non Occupying Borrower)

Certify and acknowledge that, before signing this Certificate and the Mortgage Deed:

- (1) I was advised that for my own protection the Society needs written confirmation from a Solicitor, acting for me, to the effect that the Solicitor has fully explained the nature of the Mortgage Offer, the Mortgage Deed and its practical implications to me, I was told that the purpose of this requirement was that I should not be able to dispute that I was legally bound once I had signed the Mortgage Deed.
- (2) I have nominated a Solicitor, whom I was willing to instruct to advise me separately from the other Borrower and I have nominated the Solicitor signing the Certificate below to act for me.

(Signature of Non Occupying Borrower)

Certification to be signed by Solicitor(s) witnessing the Mortgage Deed.

I _____ (Name of Solicitor)

of _____ (Name of Firm)

certify that before execution, I met with the Non Occupying Borrower, whose signature on the Mortgage Deed I have witnessed, alone in person, so that the consequences of the Mortgage Offer, Mortgage Deed, Mortgage Conditions and the obligations which they impose could be explained to him/her by me and that I am satisfied that he/she understands the nature of the Mortgage Offer, Mortgage Deed and the Mortgage Conditions incorporated therein, their meaning and effect and the extent of the liabilities he/she has undertaken and has freely consented to and executed the same without influence or duress or in reliance upon any misrepresentation. The Non Occupying Borrower has stated to me that he/she fully understands the consequences of and the obligations imposed under the above documents. I also certify that I have checked the identity of the Non Occupying Borrower. I have been instructed by the Non Occupying Borrower only. I acknowledge that the Society may place reliance upon this Certificate in determining whether to make or continue to make advances available to the Borrowers, or to fund or buy the mortgages so created.

I _____ (Signature of Solicitor)

of _____ (Date)