Date:

CHL Mortgages for Intermediaries Limited,
Chetwood Bank,
Ellice Way,
Wrexham Technology Park,
Wrexham,
LL13 7YT

LETTER CONFIRMING PROVISION OF INDEPENDENT LEGAL ADVICE

To whom it may concern,

Mortgage to be advanced by CHL Mortgages for Intermediaries Limited as lender (the "**Lender**" or "**you**") to the Borrowers(s) pursuant to the Mortgage Offer (the "**Mortgage**")

Borrower(s):	……………… , ……………… ……………… , ………………
Mortgage Offer:	The mortgage offer dated ……………… and issued by the Lender to the Borrower(s)
Guarantor(s):	……………… , ……………… ……………… , ………………
Security:	Guarantee to be granted by the Guarantor(s) in favour of the Lender in respect of the obligations of the Borrower(s) in connection with the Mortgage or otherwise (the "**Guarantee**")
Solicitor Name:	
Firm Name & Address:	……………… ………………

I am legal adviser to the Guarantor(s) and I confirm that I have met with the Guarantor(s) and discussed and explained, at a face to face consultation with no other party in attendance, the following:

1. the nature of the transaction and the documents detailing the transaction as disclosed in the Mortgage;
2. the key terms of the Mortgage including the amount of the mortgage advance and that the Mortgage includes a clause which confirms the conditions that allow the Lender to call for the repayment of the Mortgage;
3. the material terms of the Guarantee to be signed by the Guarantor(s) and the practical and legal implications for the Guarantor(s) of signing the Guarantee including, as applicable, that the security applies to all money due and liabilities outstanding (present and future) to you by the Borrower(s) and that each of the Guarantor(s) is required to indemnify and keep you indemnified in full and on demand against all and any losses, costs, claims and expenses incurred by you which arise out of or in connection with the Guaranteed Liabilities (as defined in the Guarantee);
4. that the Borrower and the Lender may agree, or the Lender may unilaterally make, amendments and variations to the agreement(s) giving rise to the Guaranteed Liabilities (as defined in the Guarantee), including without limitation:
   a) changes to the terms applicable,
   b) agreeing new interest rate products,
   c) agreeing a different basis for repaying the Guaranteed Liabilities; and
   d) extensions, replacements, restatements and novations of any documentation between the Lender and the Borrower,

   in each case without first obtaining the Guarantor's consent, and without affecting the liability of the Guarantor under the Guarantee.
5. the key risks associated with entering into the Guarantee, including that the Guarantor(s) may become liable instead of, or as well as, the Borrower; and
6. that you require confirmation from me that I have given this advice in advance of the Guarantor(s) entering into the Guarantee.

I confirm that:

1. So far as I am aware, each of the Guarantor(s) have made the decision to enter into the Guarantee having regard to their own personal and financial circumstances and have not relied on any statement of information from you in this regard;
2. each of the Guarantor(s) understand my advice and I have no reason to believe the Guarantor(s) did not understand my advice;
3. each of the Guarantor(s) produced the following evidence of identity to me:
   a) original photographic evidence; and
   b) original utility bill or other recent proof of address; and
4. I am a solicitor qualified to practice in England and Wales and hold a current practicing certificate.

Please find enclosed the original Guarantee duly executed by the Guarantor(s) in my presence and an acknowledgment letter from the Guarantor(s) confirming their receipt of independent legal advice in relation to the transaction.

Yours faithfully

Signature: .... Print Name: ....

chli.co.uk | **T:** 01252 365 888

chl mortgages