



Date:

Chetwood Financial Limited (trading as CHL Mortgages),
 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 Chetwood Financial Limited (trading as CHL Mortgages) as lender (the **"Lender"** or **"you"**) to the Borrower(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)
Third Party Security Provider(s):	 ,
Security:	Deed of Charge by way of Additional Security (third party) to be granted by the Third Party Security Providers(s) in favour of the Lender charging the Property below with the obligations of the Borrower(s) in connection with the Mortgage or otherwise (the "Third Party Charge").
Property:	The freeholder/leasehold property known as (print address):
	Registered at the Land Registry with the title number (print number):
Solicitor Name:	
Firm Name & Address:	

I am legal adviser to the Third Party Security Provider(s) and I confirm that I have met with the Third Party Security Provider(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 Third Party Charge to be signed by the Third Party Security Provider(s) and the practical and legal implications for the Third Party Security Provider(s) of signing the Third Party Charge including, as applicable, that the security applies to all money due and liabilities outstanding (present and future) to you by the Borrower(s);
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 Mortgage (as defined in the Conditions included with the Mortgage Offer), including without limitation:
 - a) changes to the terms applicable,
 - b) agreeing new interest rate products,
 - c) agreeing a different basis for repaying the Mortgage; and
 - d) extensions, replacements, restatements and novations of any documentation between the Lender and the Borrower, in each case without first obtaining the Third Party Security Provider's consent, and without affecting the liability of the Third Party Security Provider(s) under the Third Party Charge.
5. the key risks associated with entering into the Third Party Charge, including that the Property may be sold by the Lender in order to pay the obligations owed by the Borrower(s) to the Lender; and
6. that you require confirmation from me that I have given this advice in advance of the Third Party Security Provider(s) entering into the Third Party Charge.

I confirm that:

1. So far as I am aware, each of the Third Party Security Provider(s) have made the decision to enter into the Third Party Charge 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 Third Party Security Provider(s) understand my advice and I have no reason to believe the Third Party Security provider(s) did not understand my advice;
3. each of the Third Party Security Provider(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 Third Party Charge duly executed by the Third Party Security Provider(s) in my presence and an acknowledgment letter from the Third Party Security Provider(s) confirming their receipt of independent legal advice in relation to the transaction.

Yours faithfully

Signature:

Print Name:

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