



Legal Advice Certificate

Applicant's Full Name

Security Address

Total Mortgage Amount

£

I certify as:-

1. I am a solicitor of the Supreme Court holding a current Practising Certificate.
2. I have explained to the Applicant the contents and effect of the Lenders standard form of Legal Charge and Mortgage Offer.
3. I particularly explained that whilst the Mortgage Offer secured by way of Legal Charge provided for a Total Mortgage amount as shown above, the Legal Charge was effectively in "all monies" form and secured not only that mortgage amount together with interest charges and fees, but was also capable of securing all monies to the Lender under other credit and similar transactions.
4. The Applicant agreed that the explanations were understood.
5. I saw the Applicant alone. I asked the Applicant about the circumstances under which the mortgage was being taken out. There was no evidence of any undue influence being applied to the Applicant.
6. The Mortgage Offer and Legal Charge were then signed by the Applicant in my presence and I witnessed the signature on the Legal Charge.
7. If there is more than one Applicant to the mortgage needing advice, I saw them separately.
8. The Applicant produced sufficient identification or is known to me personally.
9. I enclose our specimen letter heading.

Signed

Solicitor's Stamp

Full Name

Position

Date

Address of firm

Postcode

Telephone number

Acknowledgement of the Applicant

I confirm that the above Solicitor advised me as set out in Paragraph 2 and 3 and that I have not been influenced by anyone to sign the Legal Charge.

Signed

Full Name

Date

