

INDEPENDENT LEGAL ADVICE CERTIFICATE

Where part of the loan is not for the benefit of all joint borrowers

In this certificate:

The Society:	TEACHERS BUILDING SOCIETY, Allenview House, Hanham Road, Wimborne BH21 1AG
The Borrower: (who will not benefit directly from part of the loan being raised under the mortgage)	
Mortgage Offer:	The Society's mortgage offer of loan issued to the Borrower(s) and to be secured by the Legal Charge Deed
Property:	

In the following Borrower refers to the Borrower who is detailed above.
Certification to be signed by the Solicitor providing the independent legal advice.
I certify that:

1. I am a qualified solicitor in England and Wales and I hold a current practising certificate and at the time that I provided advice referred to in this certificate an insurance for members of a professional body, covering the risk of a claim by the Borrower in respect of loss arising as a consequence of my advice was in force.
2. I have been instructed by the Borrower to advise him/her on the nature, meaning and effect of the Mortgage Offer, Legal Charge Deed and Mortgage Conditions.
3. I have been provided with the Mortgage Offer, Legal Charge Deed and Mortgage Conditions.
4. I met with the Borrower with no one else present and discussed the circumstances under which the Legal Charge Deed was being entered into. There was no evidence of vulnerability or indeed any undue influence or pressure being applied to the Borrower.
5. I have advised the Borrower on the implications of and am satisfied that they understand the nature of the Mortgage Offer, Legal Charge Deed and the Mortgage Conditions including the extent of the liabilities he/she has undertaken and that the amount secured by the Legal Charge Deed will secure the original advance, any further advances, interest, fees, charges and expenses.
6. The Borrower understands that some of the funds being raised are not for their direct benefit and that they are joint and severally liable for payments on the full mortgage.
7. I acknowledge that the Society may place reliance on this Certificate in determining whether to continue to make advances available to the Borrowers.
8. I confirm that this firm is not acting for the Borrower in relation to the proposed mortgage.

(Signature of Solicitor)

(Name of Solicitor)

(Name and Address of Firm)

(Date)

Note: the completed form must be returned directly to the Society either by a) email to cot@teachersbs.co.uk from an email account linked to the firm or b) post with a cover sheet on the firms headed paper