

# Afin Bank

Independent Legal Advice



## This certificate must be signed in the presence of the solicitors

### Borrower(s)/Occupier(s)name(s):

*Please delete as appropriate*

### Security address:

### Total amount of Loan (includes any fees financed by the agreement): £

### Purpose of Loan:

I, \_\_\_\_\_ solicitor of \_\_\_\_\_ hereby confirm and certify that:

1. I have explained to the borrower/occupiers(s) the extent of their liability and the contents and effect of the Lender's form of Legal Charge / Mortgage Deed and the loan agreement which it secures.
2. If advising the Borrowers, I have explained that whilst the loan agreement secured by the Legal Charge / Mortgage Deed provided a total amount of loan as shown above, the Legal Charge / Mortgage Deed secured that loan amount including any interest charges and fees.
3. I have explained to the borrower/occupiers(s) that the Property would be at risk if the terms of the loan are not kept to.
4. Each borrower/occupier was seen alone and understood the contents and effect of the Mortgage Offer and the Legal Charge / Mortgage Deed.
5. There was no evidence of any pressure or influence being applied, the borrower/occupiers(s) was/are familiar with the details of the transaction and the borrower/occupier have signed this certificate of their own free will and accord.
6. If applicable the Offer Letter and Legal Charge / Mortgage Deed were then signed by the Borrower(s) in my presence and I witnessed the signature on the Legal Charge / Mortgage Deed.
7. I confirm that I have been provided with original identification (either a current signed passport or EU/UK photo Driving Licence) and evidence of residential address from the borrower/occupiers(s) and that I am satisfied that the people in my presence are those named above.

I confirm if I have any cause for concern regarding the borrower / occupiers(s) identification or the transaction generally I will notify the lender/lender's solicitors immediately. There is no conflict of interest between myself and the clients which should be reported.

### Signature:

### Full Name:

### Date:

### Position:

### Official Company Stamp (if available)