

Letter A
Solicitor Details
Reference:

Independent Legal Advice Authority Form

I confirm that I will instruct:

Name of Solicitors: _____

Address: _____

to act on my behalf in relation to the bank's proposed mortgage over

(the "Mortgage") and my proposed giving of a Letter of Consent and Postponement in respect of the Mortgage.

I understand that you will ask for a Certificate of Execution from my solicitor to confirm that I fully understand the documents that I have been asked to sign and the practical implications they will have for me, and that I willingly signed the documents in their presence. I further understand that you will rely on this certificate so that, once I have signed the documents, I am not able to dispute that I am legally bound by them.

Signed _____

Dated _____

Turn over for Letter B - Independent Legal Advice Waiver

Letter B

Borrower:
Property:
Reference:

Independent Legal Advice Waiver

I hereby confirm that I have been strongly advised by **first direct** to obtain independent legal advice with regard to the effect on me of signing the attached form of Letter of Consent and Postponement in respect of **first direct's** proposed mortgage over the Property ("Mortgage").

Notwithstanding this recommendation, I have decided of my own free will to sign and return the Letter of Consent and Postponement to the proposed Mortgage without taking any independent legal advice and I fully understand the implications of signing it.

Signed _____

Date _____

Witnessed by _____

Date _____

* The witness should not be a relative or anyone required to sign the Legal Mortgage or Letter of Consent.