

Certificate of Independent Legal Advice

Borrower(s):	
Application reference number:	
Property:	
Lender:	Perenna Bank PLC, 20 Eastbourne Terrace, London, W2 6LG and its successors, transferees and assigns
Mortgage Documents:	Means: <ul style="list-style-type: none">• the Mortgage Offer dated: and <ul style="list-style-type: none">• the Mortgage Deed in respect of the Property to be entered into between the Borrower(s) and the Lender.

I certify that:

- I have been instructed by the Borrower to provide independent legal advice in relation to the Mortgage Documents.
- I have consulted with the Borrower(s) and explained the nature of the transaction, the Mortgage Documents and the practical implications the Mortgage Documents will have for the Borrower(s) once entered into.
- I have explained to the Borrower(s) the risks and extent of liability that may be incurred as a result of charging the Property with full title guarantee by way of first legal mortgage and the fixed interest rate of the duration of the mortgage.
- The purpose of giving the independent legal advice was to ensure that the Borrower(s) is/are unable to dispute that they are bound by the Mortgage Deed once they have signed it.
- I was provided by the Lender, with the Mortgage Documents and financial and other information I needed to provide this confirmation.
- I am satisfied that the Borrower(s) fully understand(s) the nature and effect of executing the Mortgage Deed (whose signature on the Mortgage Deed I have witnessed), and in doing so, is/are acting freely and voluntarily and is/are not under any undue influence.
- I have provided this advice acting independently for the Borrower(s) only and do not act in any way for the Lender.

Certification to be signed by (Solicitor) witnessing the Mortgage Deed

<p>Name in BLOCK CAPITALS and address:</p> <p>Name of Solicitor:</p> <p>of (Name and address of Firm):</p>	<p>Signature:</p> <p>Date:</p>
--	---

Perenna Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 956138. Perenna Bank PLC is a company registered in England and Wales with company number 13084174. Our registered office is at 20 Eastbourne Terrace, London W2 6LG.