

**CERTIFICATE OF EXECUTION AND CONFIRMATION OF LEGAL ADVICE -  
BORROWER**

To Market Harbour Building Society (the "Society")

I confirm that:

- (a) I am a solicitor authorised to sign on behalf of the firm detailed below;
- (b) acting on the instructions of ..... \* (the "Borrower"), I explained to the Borrower the nature and effect (including the practical consequences) of, and gave the Borrower independent legal advice on, the Standard Security in favour of the Society (the "Standard Security");
- (c) I explained to the Borrower the terms of the Standard Security and the risks of entering into it and made it clear that there is no obligation to accept the terms of the Standard Security or to enter into it;
- (d) I am satisfied that the Borrower has understood the nature and consequences of the Standard Security and has willingly entered into it;
- (e) the Standard Security was signed in my presence and I witnessed the Borrower's signature; and
- (f) I have considered whether I have any conflict of interest and I am satisfied that I can act in the Borrower's best interests.

Signature .....

Name .....

Solicitor:

Name and address of firm

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Date .....

*\*insert full name of borrower*