

CERTIFICATE OF EXECUTION AND CONFIRMATION OF LEGAL ADVICE - BORROWER

To Market Harborough Building Society

I confirm that:

- (a) I am a solicitor, legal executive or licensed conveyancer 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, this mortgage;
- (c) I explained to the Borrower the terms of the mortgage and the risks of entering into it and made it clear that there is no obligation to accept the terms of the mortgage or to enter into it;
- (d) I am satisfied that the Borrower has understood the nature and consequences of the mortgage and has willingly entered into it;
- (e) the mortgage 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/Legal Executive/Licensed Conveyancer *(delete as appropriate)*

Name and address of firm.....

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Date.....

**insert full name of borrower*