CERTIFICATE OF EXECUTION AND CONFIRMATION OF LEGAL ADVICE - MORTGAGOR

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 "Mortgagor"), I explained to the Mortgagor the nature and effect (including the practical consequences) of, and gave the Mortgagor independent legal advice on, this mortgage;
- (c) I explained to the Mortgagor 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 Mortgagor 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 Mortgagor's signature; and
- (f) I have considered whether I have any conflict of interest and I am satisfied that I can act in the Mortgagor'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 mortgagor