

Joint Borrower Sole Proprietor Certificate of Independent Legal Advice



Application reference number	
Owner borrower(s)	
Non-owner borrower(s)	
Non-owner borrower(s) address	
Mortgage loan	Joint Borrower Sole Proprietor as set out in the Mortgage Offer and incorporating the Mortgage Offer, Mortgage Conditions, Mortgage Deed and any other documents incorporated into the mortgage
Mortgage conditions	Accord Mortgages Limited Mortgage Loan Terms 2022 and Mortgage Conditions 2022
Mortgage offer	means the mortgage offer dated
Mortgage deed	means the mortgage deed to be entered into between the Lender and the Mortgagor(s) and Non-owner Borrower(s) in respect of the Property
Lender	Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford, England, BD5 8LJ (and its successors, transferees and assigns)
Mortgagor(s)	
Property	means: Title number(s):

I certify that I met with the Non-owner Borrower(s) without the Owner Borrower(s) present and have provided independent legal advice explaining the nature, risk and extent of liability that will be incurred by entering into the transaction (above) for the Mortgage Loan and under the security by signing the Mortgage Deed. The purpose of giving the explanation was to ensure that the Non-owner 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's solicitor with the necessary documentation relating to the transaction in order provide this advice. I am satisfied that the Non-owner Borrower(s) fully understand(s) the nature and effect of executing the Mortgage Deed and in doing so is acting freely and voluntarily and not under any undue influence. I have provided this advice acting independently for the Non-owner Borrower(s) only and do not act in any way for the Mortgagor(s) or the transaction (Property purchase) they are entering into. I have verified the identity of the Non-Owner Borrower(s) and they have produced to me original(s) of evidence of identity which I have inspected. I confirm that the Non-owner Borrower(s) signed this certificate of independent legal advice in my presence.

Name of solicitor	
Name and address of firm	
Firm SRA number	
Signature	Date
Name of non-owner borrower	
Signature	Date

Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Buy to let mortgages for business purposes are not regulated by the Financial Conduct Authority. Consumer buy to let mortgages are regulated by the Mortgage Credit Directive and supervised by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936

Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 872**.