

**CHANGE OF BORROWER JOINT BORROWER SOLE PROPRIETOR  
CERTIFICATE OF INDEPENDENT LEGAL ADVICE**



Change to Non-owner borrower application reference `number	
Owner borrower(s)	
Non-owner borrower(s)	
Non-owner borrower(s) address	
Change to non-owner borrower offer	means the change to non-owner borrower offer dated [Insert Date]
Mortgage loan	Joint Borrower Sole Proprietor Mortgage incorporating the Mortgage Offer, Mortgage Conditions, Mortgage Deed and any other documents incorporated into the mortgage
Mortgage conditions	means the applicable Accord Mortgages Limited Mortgage Loan Terms and Mortgage Conditions
Mortgage deed	means the mortgage deed entered into as between the Lender and the Mortgagor(s) and non-owner Borrower(s) in respect of the Property dated [Insert Date]
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):
<p>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 proceeding with the Change to Non-Owner Borrower on the Joint Borrower Sole Proprietor Mortgage. 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 liabilities associated with the Joint Borrower Sole Proprietor Mortgage once the Change to Non-Owner Borrower application has been completed. I have been provided with the necessary documentation relating to the Joint Borrower Sole Proprietor Mortgage in order provide this advice. I am satisfied that the Non-owner Borrower(s) fully understand(s) the nature and effect of becoming a party to the Joint Borrower Sole Proprietor Mortgage / accepting the Change to Non-Owner Borrower Offer 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. 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 Change of Borrower Certificate of Independent Legal Advice in my presence.</p>	
Name of solicitor	
Name and address of firm	
Firm SRA number	
Signature	Date
Name of Non-owner Borrower	
Non-owner Borrower address	
Signature	Date

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