

Date:

Dear

The borrower(s):

(the "**Borrower(s)**")

Your client:

(the "**Non-Owner Borrower(s)**")

We understand that you act for the Non-Owner Borrower(s) who is required to obtain independent legal advice from your firm in connection with the Non-Owner Borrower(s) entry into a Joint Borrower Sole Proprietor Mortgage Loan (the "**Mortgage**") in favour of Accord Mortgages Limited ("**Accord**").

Accord require that the Non-Owner Borrower(s) who is party to the Mortgage obtains independent legal advice before signing the Mortgage Deed which incorporates the Mortgage Offer and the applicable Accord Mortgage Loan Terms and Mortgage Conditions. This is to ensure that the Non-Owner Borrower(s) has a clear understanding of the nature, consequences and risks of the liability incurred by signing the Mortgage Deed. It is also to ensure that the Non-Owner Borrower(s) freely enters into the commitment, understanding the risks of doing so and to confirm that there is no evidence of any undue influence or pressure being applied to the Non-Owner Borrower.

Accord require that you and the Non-Owner Borrower(s) complete the certificate of independent legal advice enclosed with this letter.

Please find the following documents enclosed:

- the applicable Mortgage Deed, Mortgage Offer, Mortgage Loan Terms and Mortgage Conditions; and
- the certificate of independent legal advice to be completed by you and the Non-Owner Borrower

When the certificate of independent legal advice has been signed by you and the Non-Owner Borrower(s), please return it to the address set out at the head of this letter.

For the avoidance of doubt, nothing in this letter creates a solicitor/client or agency relationship between Accord and you or your firm.

We thank you for your assistance and look forward to your reply in due course.

Yours faithfully,