

CERTIFICATE OF INDEPENDENT LEGAL ADVICE

Application Reference Number:

In this Certificate:

"Lender" means	Vida Bank Limited trading as Vida Homeloans of 1 Battle Bridge Lane, London, SE1 2HP and its successors, transferees and assignees
"Borrower" or "Guarantor" (in the case of a Buy-to-Let Limited Company) means	<i>(insert full name of Borrower or Guarantor (as applicable))</i>
	Of: <i>(insert full address of Borrower or Guarantor (as applicable))</i>
	Postcode:
"Property" means	<i>(insert full address of Property which is the subject of the Mortgage Deed)</i>
	Postcode:
	Title number(s):
"Mortgage Deed" means	(a) in England and Wales, the mortgage deed to be entered into between the Lender and the Borrower(s) in respect of the Property; or (b) in Scotland, the standard security to be entered into between the Lender and the Borrower(s) in respect of the Property.
"Mortgage Documents" means	(a) in the case of a Borrower, (i) the Mortgage Deed and each of the documents containing the legal terms and conditions applying to the Mortgage Deed and to the liabilities secured by that Mortgage Deed (including that Mortgage Deed, the mortgage conditions incorporated into it, each related mortgage offer and mortgage application form and the tariff) and (ii) each other contract, deed and/or certificate entered into with the Lender to satisfy a condition of such mortgage offer or Mortgage Deed; or (b) in the case of a Guarantor, a personal guarantee.

Certification to be signed by relevant Borrower/Guarantor

By signing this Certificate, I, the undersigned (being the Borrower/Guarantor*), certify and acknowledge that, before signing this Certificate and the Mortgage Documents:

1. I was informed that, for my protection and its own, the Lender requires written confirmation from a solicitor acting for me to the effect that the solicitor has fully explained and advised me as to the nature, meaning and effect of the Mortgage Documents and their legal and practical implications to me. Pursuant to this, I instructed the solicitor named below to act for and advise me accordingly.
2. I was also informed that a purpose of this requirement is that I should not be able to dispute that I am legally bound by the Mortgage Documents once I have signed them.
3. I confirm that the solicitor named below has independently explained to me, and I understand, the nature, meaning and effect of the Mortgage Documents and the practical consequences they have for me once I sign them. I authorise the solicitor to inform the Lender that I have received this advice.

Signature of Borrower/Guarantor*:

Date:

Full name of Borrower/Guarantor* in block capitals:

CERTIFICATE OF INDEPENDENT LEGAL ADVICE

Certification to be signed by Solicitor

By signing this Certificate, I, the undersigned, certify to the Lender that:

1. I am a qualified solicitor in England and Wales or Scotland and I hold a current practising certificate.
2. I have been instructed by the Borrower/Guarantor* to advise the Borrower/Guarantor* on the nature, meaning and effect of the Mortgage Documents.
3. I am satisfied that the Borrower/Guarantor*:
 - a. fully understands the nature, meaning and effect of the Mortgage Documents and the consequences of entering into the Mortgage Documents; and
 - b. has freely consented to and has entered into the Mortgage Documents without undue influence.
4. I explained that the Borrower/Guarantor* has a choice whether or not to sign the Mortgage Documents and that if the Borrower/Guarantor* does enter into the Mortgage Documents the Borrower/Guarantor* would be legally bound by the Mortgage Documents once signed.
5. I certify that I have checked the identity of the Borrower/Guarantor*.
6. The Mortgage Deed was signed by the Borrower in my presence and I witnessed the signature of the Borrower on the Mortgage Deed#.
7. I acknowledge that the Lender may place reliance upon this Certificate in determining whether to make or continue to make advances available to the Borrower.
8. I have no conflict, relationship or other connection with the Borrower/Guarantor* which has any impact on my ability to provide this Certificate.

Signature of Solicitor:	Date:
Name of Solicitor:	
Company/Firm Name:	
Company/Firm Address:	
Contact Number:	

* Delete as appropriate.

Only include if you witness the Mortgage Deed, otherwise please delete.