**[TO BE PRINTED ON GUARANTOR'S INDEPENDENT LEGAL ADVISER'S LETTER HEAD]**

Gatehouse Bank plc (**Bank**)

14 Grosvenor Street

Mayfair

London

W1K 4PS

**Reference: Home Finance**

copy to:

Shakespeare Martineau LLP

1 Colmore Square

Birmingham

B4 6AA: **184695/⚫**

⚫ 201⚫

Dear Sirs

**INDEPENDENT LEGAL ADVICE**

|  |  |
| --- | --- |
| **Transaction:** | Client's [Purchase][Refinance] of [*Property]* pursuant to the Bank's Diminishing Musharakah Residential Financing Product |
| **Guarantee:** | Guarantee to be made by the Guarantor in favour of the Bank |
|  |  |
| **Property:** | *[***⚫***Property Address]* |
| **Guarantor:** | ⚫ of ⚫ |
| **Client:** | *[***⚫***Client Name]* [of][whose registered office is at] *[***⚫***Client Address]* |

I, ⚫, legal advisor to the Guarantor, hereby confirm that I have fully explained the following to the Guarantor:

1. The terms of the Guarantee signed by the Guarantor;
2. The implications for the Guarantor of signing the Guarantee including that the Guarantee applies to monies due and liabilities outstanding (present and future) to the Bank by its Client; and
3. The risks associated with entering into the Guarantee.

I confirm that the Guarantor has made the decision to enter into the Guarantee having regard to their own personal and financial circumstances and has not relied on any statement or information from the Bank in this regard.

The Guarantor appeared to me to understand my advice, which was given at a [face-to-face meeting with no other party in attendance][telephone meeting with no other party in attendance], and I have no reason to believe that the Guarantor did not understand my advice.

[I am providing a single letter of independent legal advice for more than one Guarantor, and I confirm that I have advised each of those Guarantors separately.]

The original signed (but undated) Guarantee is enclosed.

Yours faithfully

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