

Additional lending application reference number	
Owner borrower(s)	
Non-owner borrower(s)	
Non-owner borrower(s) address	Postcode
Additional lending offer	means the Additional Lending Offer dated
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 Yorkshire Building Society Mortgage Conditions applicable to the Mortgage loan
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
Lender	Yorkshire Building Society, 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 Additional Lending 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 Additional Lending once the Additional Lending loan monies have been released to the Owner Borrower. I have been provided with the necessary documentation relating to the Additional Lending in order to provide this advice. I am satisfied that the Non-owner Borrower(s) fully understand(s) the nature and effect of accepting the Additional Lending 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 Additional Lending Certificate of Independent Legal Advice in my presence.</p>	
Name of solicitor	
Name and address of firm	Postcode
Firm SRA number	
Signature	Date
Name of Non-owner Borrower	
Non-owner Borrower address	Postcode
Signature	Date

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 100**.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085.

All 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.