

[Insert ILA advisor firm name]
[Insert ILA advisor address]

Date: [Insert]

Dear [Insert ILA advisor firm name]

The borrower(s): [Insert details]

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

Your client: [Insert details]

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

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

Accord requires that the Non-Owner Borrower who is party to the Joint Borrower Sole Proprietor Mortgage ("**JBSP Mortgage**") obtain independent legal advice before proceeding with the Additional Lending. This is to ensure that the Non-Owner Borrower has a clear understanding of the nature, consequences and risks of the liability incurred by proceeding with the Additional Lending on the JBSP Mortgage. It is also to ensure that the Non-Owner Borrower 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 requires that you and the Non-Owner Borrower complete the Additional Lending Certificate of Independent Legal Advice enclosed with this letter.

Please find the following documents enclosed:

- A copy of the Additional Lending Offer; and
- The Additional Lending Certificate of Independent Legal Advice, to be completed by you and the Non-Owner Borrower.

When the Additional Lending Certificate of Independent Legal Advice has been completed and signed by both you and the Non-Owner Borrower, 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,

[Accord Mortgages' sign off]

Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Buy to let mortgages for business purposes are not regulated by the Financial Conduct Authority. Consumer buy to let mortgages are regulated by the Mortgage Credit Directive and supervised by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. 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.

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