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 who is required to obtain independent legal advice from your firm in connection with a change of borrower on a Joint Borrower Sole Proprietor Mortgage (the "**Change of Borrower**") in favour of Yorkshire Building Society ("the Society").

The Society requires that the Non-Owner Borrower who is to become a party to the Joint Borrower Sole Proprietor Mortgage ("**JBSP Mortgage**") obtain independent legal advice before proceeding with the Change of Borrower application. This is to ensure that the Non-Owner Borrower has a clear understanding of the nature, consequences and risks of the liability that they will be accepting by proceeding with the Change of Borrower application. 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.

The Society requires that you and the Non-Owner Borrower complete the Change of Borrower Certificate of Independent Legal Advice enclosed with this letter.

Please find the following documents enclosed:

- A copy of the Change to Non-Owner Borrower Offer;

- A copy of the Mortgage Conditions;

- A Deed of Covenant/Variation; and

- A Change of Borrower Certificate of Independent Legal Advice, to be completed by you and the Non-Owner Borrower.

When the Change of Borrower 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 the Society and you or your firm.

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

Yours faithfully,

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