

ADDITIONAL IMPORTANT INFORMATION

PROTECTION

We strongly recommend that life assurance and critical illness cover to repay the balance of the loan is in place prior to drawdown of the mortgage funds and throughout the term of your mortgage. We also recommend that you monitor the adequacy and costs of your life assurance and critical illness arrangements on a regular basis throughout the mortgage term. Please confirm that: -

- Your current life assurance and critical illness arrangements are at least sufficient to cover the mortgage balance for the term of the loan.**
- You are speaking to your financial adviser for a full review of your arrangements and will consider their advice. Please note if you decide not to act on this advice, you do so at your own risk.**
- You will not be arranging / reviewing your arrangements and you fully understand the risks involved in doing this.**
- You would like us to provide a list of independent financial advisers willing to contact you to discuss your requirements.**

INVESTMENTS TO SUPPORT INTEREST ONLY BORROWING

We strongly recommend that suitable investments to repay the balance of the interest only loan at maturity are in place prior to drawdown of the mortgage funds and throughout the term of your mortgage. We also recommend that you monitor the adequacy and costs of these investments on a regular basis throughout the mortgage term and address any potential shortfall at the earliest possible moment. Please confirm that: -

- Your investments are at least sufficient to cover the interest only mortgage balance for the term of the loan.**
- You are speaking to your financial adviser for a full review of your investments and will consider their advice. Please note if you decide not to act on this advice, you do so at your own risk.**
- You will not be reviewing your investments and you fully understand the risks involved in doing this.**
- You are repaying the interest only mortgage by means other than a normally recognised investment. You fully understand the risks involved in doing this and it is your responsibility to repay the mortgage at maturity.**
- You would like us to provide a list of independent financial advisers willing to contact you to discuss your requirements.**

BUILDINGS & CONTENTS INSURANCE

It will be a condition of your mortgage that your property is insured for the rebuilding cost. It is your responsibility to arrange this from exchange of contracts (for purchase), or completion (for re-mortgages). Please confirm that: -

- You will be arranging new cover yourself and will have this on risk by the appropriate time.**
- You would like us to arrange buildings and / or contents illustrations for you.**
- Your current policy will be reviewed / is sufficient to meet the lender's requirements.**
Your renewal date is:

(P.T.O.)

MORTGAGE PAYMENT PROTECTION INSURANCE (MPPI)

Davidson Deem do not offer advice against protecting your mortgage against the consequences of illness, long-term sickness or redundancy. Please confirm that: -

- Your current policy will be reviewed / is sufficient to meet the your requirements.**

- You will be arranging new cover yourself and will have this on risk by the appropriate time.
- You will not be arranging / reviewing your arrangements and you fully understand the risks involved in doing this.
- You would like us to arrange for an advisor to contact you who can discuss your needs and recommend a product from a range of insurers.

SOLICITORS

Arranging a mortgage or a re-mortgage will involve some necessary legal work. Unless we tell you that your lender will provide the legal work free of charge (usually for re-mortgages), it is your responsibility to instruct a solicitor or conveyancer to act on your behalf, establish the total costs (including legal disbursements) and to pay them yourselves. Please confirm that: -

- You will be instructing a solicitor or conveyancer yourself.
- A solicitor or conveyancer is not required, as the lender will be instructing one on your behalf.
- You would like us to obtain 3 illustrations from our large panel of solicitors.

Name: _____

Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

All(01/06)

Please could you also provide a valid e-mail address so that we can keep you fully informed of your application's progress.

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