

Dear

We are advised that you are considering and in fact willing to provide a guarantee to support the loan to:

(the Borrower(s)).

Thank you for providing your support and once we have given careful consideration to all information and documentation we will proceed to finalise the transaction.

Things you need to be aware of

We have enclosed a number of documents which are each detailed in the checklist. All of these documents require your careful reading and your understanding; some of which you can retain, and some of which you will need to sign and return. These documents detail important information about being a guarantor and also information about the Borrower(s).

What you now need to do

The checklist details the documents that are enclosed. Please be sure these are enclosed and you have all the information you require to continue your offer to guarantee the loan of the Borrower(s). On your check and review, if you believe the documentation is not complete or 'something' is missing or you require additional information, please contact us immediately.

Importantly, please read everything carefully and please be sure you understand what they mean. If you don't, then do not sign the document(s), and contact us immediately. If you do not wish to proceed, then we may not provide the loan.

The financial information that we have provided you is that provided by the Borrower(s). Details, including income, expenditure, assets and liabilities have not been verified. During the course of this loan transaction, if we become aware of material changes to the figures, we will let you know. If you believe there is/are inconsistencies in the information provided with that of your personal knowledge or from your personal enquiry, please let us know.

Document Checklist

Documents enclosed	Documents for you to read, sign and return	Documents for you to read and retain
Consumer Credit Contract Schedule – this is the Contract containing the terms of the loan to:		✓
Consumer Mortgage Lending Products Terms and Conditions		✓
Deed of Guarantee	✓	
Deed of Guarantee (your copy)		✓
Credit report on the Borrower(s)		✓
A copy of the financial position (assets and liabilities) of the Borrower(s) provided to us by the Borrower(s)		✓
A copy of income and expenditure of the Borrower(s) provided to us by the Borrower(s)		✓
Information Statement (Form 9) Things you should know about Guarantees		✓
Solicitors certificate	✓	