

Non-regulated Loan Declaration

I hereby declare that this agreement is entered into wholly or predominantly for the purpose of a business carried on or intended to be carried on by me.

I understand that I will not have the benefit of the protection and remedies that would be available to me under the Mortgage Credit Directive Order 2015 (the "Order") if the agreement were a consumer buy-to-let mortgage contract under the Order, and I am aware that if I am in any doubt as to the consequences of the agreement not being regulated by the Order, then I should seek independent legal advice.

I understand that I will not have the benefit of the protection and remedies that would be available to me under the Financial Services and Markets Act 2000 (the "Act") if this agreement were a regulated agreement under that Act.

I am aware that, if I am in any doubt as to the consequences of the agreement not being regulated by the Act, then I should seek independent legal advice.

Accepted and agreed by:

Signature of Applicant 1

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Name of Applicant 1

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Dated

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Signature of Applicant 2

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Name of Applicant 2

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Dated

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Signature of Applicant 3

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Name of Applicant 3

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Dated

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Signature of Applicant 4

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Name of Applicant 4

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Dated

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Case Number.....