

RESIDENTIAL MORTGAGES

Lending into retirement advice declaration

I confirm that:

- (a) I have personally spoken to the applicant(s) and, in addition to any other advice I may have given, advised him/her that, the mortgage term is to continue after the stated anticipated retirement date of the applicant(s) and as a consequence, mortgage repayments will have to be met out of retirement income.
- (b) To the best of my knowledge and belief:
 - (i) the applicant(s) understood the advice I gave and was/were fully aware of, and accepted, the consequences of taking the proposed mortgage loan;
 - (ii) the applicant(s) will have sufficient income in retirement to meet the current, and anticipated, mortgage payments.

I understand and agree that Paragon Bank PLC will be relying on this declaration in deciding whether, and upon what terms, to lend to the applicant(s).

Print name	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>