IMPORTANT INFORMATION GIVEN BY REPRESENTATIVE TO THE CUSTOMER AND ALL GUARANTORS AT MEETING TO SIGN DOCUMENTS

Signed at the bottom of the page by all signatories to confirm.

- 1. I am not qualified or authorised to give you any advice about the documents you are being asked to sign today but will point out some of the most important features you should be aware of.
- 2. The Funder is Nationwide Finance Limited whom I represent, we are NOT connected to Nationwide Building Society. We are owned by Goldmore Asset Management Ltd
- 3. If you are unsure about anything you should seek your own legal advice and,if necessary, ask for further time, before signing these documents. The finance facility and money which will be provided to the Customer by us when the documents have been signed and accepted.
- 4. In addition to your Monthly Repayments, the fees due are: Document Fee; Collections fee if in arrears; A Service Risk Fee paid monthly; A Security Release Fee if and when any guarantor is entitled to have any security released over property
- 5. Once these documents are signed by you and any guarantors and then countersigned by us, neither the you nor any guarantor will be entitled to a cooling off period or cancellation. If any guarantor(s) sign a Legal Charge against their house then it may be repossessed and sold if the you and/or the guarantor defaults and do not pay us the amount required to remedy that default.
- 6. Under any Guarantee and Indemnity, the guaranter may have to pay us instead if you fail to pay any sum due to us and may also have to indemnify us for any loss.
- 7. Prior to this meeting all guarantors will have been sent by post and/or email, copies of the Unregulated Loan Agreement together with Guarantee and Indemnity and Legal Charge to be signed today and you have confirmed that you have all received them.
- 8. I will now give you all sufficient time to read and understand the Unregulated Loan Agreement, Guarantee and Indemnity, Legal Charge and any other documents which affect you. If you require more time before signing, then you should say so.
- 9. This note is an accurate record of the information which I have provided to you today and I have not made any other representations or explanations which conflict with the information stated above.

Date:

Meeting length:	Signed by Rep:	
****The following to be completed by the client in their handwriting:****	Write Yes or No	
Was the rep in a rush during the appointment:		
Did the rep pressure anyone to sign the documents:		
Did the rep conceal any part of the documents:		
Rate the reps explanation and thoroughness of the documents from 1-10		(10 being exceptional)

Signed by all signatories to confirm the rep has given all of the above information

Did the rep leave a copy of all the documents with us in the meeting:

Representatives name:

