

The Castle Trust Bank Buy to Let Mortgage

Date:

Dear Sir/Madam,

It is proposed that Castle Trust Bank will make a mortgage loan on the following terms:

Borrower:

Guarantors:

Amount:

Duration:

Monthly Payment:

With the Early Repayment Charge, Fees and other pricing information as set out in the attached draft Loan Agreement.

As a condition of Castle Trust Capital plc making available a mortgage loan to the Borrower on these terms, you are required to counter sign this letter to confirm your agreement and consent to the Loan as a minority shareholder in the Borrower.

In signing this letter and in consideration of our making available the mortgage loan to the Borrower you hereby confirm that:

- 1. You are a shareholder in the Borrower and are legally and beneficially entitled to the percentage of shares set out by your name below;
- 2. You are aware of and understand the terms of the Loan Agreement; and
- 3. You consent to the Borrower entering into the Loan Agreement and undertake not to raise any objection in the future as to the power or authority of the Borrower to enter into the Loan Agreement.

Before signing this letter, we advise that you seek independent legal advice as to the consequences of the Borrower entering into the Loan Agreement and of you signing this letter. Please do not sign this letter if any of the above statements are incorrect or you disagree with them in any way.

Yours faithfully

Barry Searle Managing Director Property Division Castle Trust Capital plc

Castle Trust Bank PO Box 6966, Basingstoke, RG24 4XF, Tel: 0345 241 3079* www.castletrust.co.uk

Castle Trust Bank means Castle Trust Capital plc, a company incorporated in England and Wales with company number 07454474 and registered office at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910. Buy to Let is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

*You will incur the same call costs as if you were calling an 01 or 02 landline, which are often included in your monthly allowance. Your calls may be recorded or monitored for training purposes.

I hereby confirm my agreement to the 3 points set out in this letter dated [] and in particular undertake not to raise any objection in the future as to the power or authority of the Borrower to enter into the Loan Agreement.

- Name of Shareholder:
- Percentage of Shares:
- Borrower owned legally and beneficially:
- Address of Shareholder:

Signature:

Date: