[Borrower name]

 [Borrower address]

RateSetter

6th Floor

55 Bishopsgate

London

EC2N 3AS

[date]

Dear Sir/Madam

**Independent legal advice**

I understand that Retail Money Market Ltd, trading as RateSetter (“**RateSetter**”) has recommended that I obtain independent legal advice in relation to the series of loans provided by lenders through the peer-to-peer platform operated by RateSetter (the “**Loans**”), and the deed of assignment under which the proceeds of my [divorce] proceedings will be assigned to cover the outstanding balance of the Loans. Legal advice has been recommended to ensure that I understand and am comfortable with the rights and obligations I have under the Loans and the deed of assignment, before I agree to be bound by their terms.

I hereby confirm that I have read the following RateSetter documentation that has been provided to me by my solicitor in relation to the Loans:

1. Important Information About Your Loan
2. Loan Summary and Terms
3. Deed of Assignment
4. Client Instruction Letter
5. Notice of Assignment

I also confirm that Ihave received independent legal advice from [insert name and SRA ID number of solicitor] of [insert law firm name and address] in relation to the above documents and am comfortable with the rights and obligations I will have under the Loans and the deed of assignment.

Signature of independent solicitor: [ ]

Date advice received: [ ]

Yours faithfully

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[Borrower name]