



Waiver of Life Cover

How to complete the form

1 Please use a **BLACK pen**

2 Mark boxes **like this**
 If you make a mistake, **do this** and mark the correct box

3 Please use **BLOCK CAPITAL**
 LETTERS and leave **one space between each word**

Loan Account Number:

Borrower(s) Name(s):

You've asked us to accept that you do not have life cover for the mortgage at:

Property Address:

For us to do that we need all borrowers on the mortgage to sign this form to show each borrower understands the consequences. The consequences are;

- If you are a sole borrower you will have no cover for the mortgage in the event of your death and the mortgage will remain payable from your estate.
- If you are a joint borrower the other borrower(s) will still be liable for the remaining balance on the mortgage. In the event of the death of all borrowers the mortgage will remain payable from their estate(s).

All borrowers to the mortgage must sign this form and have it witnessed by your Mortgage Broker or your Solicitor.

Section 1 below must be completed by the borrower who is not taking out life cover. Where applicable, Section 2 below must be completed by any other borrower(s) to give their consent to this.

We advise you to seek independent legal advice before signing this form.

When you have signed this form, please return it to: Haven Mortgages Limited, 10 Molesworth Street, Dublin 2, D02 R126.

Section 1

The reason I am not taking out life cover on this mortgage is:

- I am over the age of 50
- I cannot get life cover, or the premium is too expensive
- The property being mortgaged is a holiday home

PRINT BORROWER NAME <input type="text"/>	BORROWER SIGNATURE <input type="text"/>	DATE Day / Month / Year <input type="text"/> / <input type="text"/> / <input type="text"/>
PRINT NAME OF WITNESS <input type="text"/>	WITNESS SIGNATURE <input type="text"/> (Mortgage Broker or Solicitor)	DATE Day / Month / Year <input type="text"/> / <input type="text"/> / <input type="text"/>

Section 2

I/We consent to the other borrower on this mortgage

(name)

waiving his/her life cover. I/We accept if the borrower mentioned in Section 1 dies, I/we will remain liable for the remaining balance of the mortgage.

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