



CONSENT OF SPOUSE

(under the Family Home Protection Act 1976)

I, _____ of _____ hereby confirm and acknowledge that:

1. Terms defined in the attached Mortgage (the "Mortgage") have the same meaning in this Consent.
2. I am the lawful spouse of the Mortgagor (or of one of the persons comprising the Mortgagor).
3. I have been advised in regard to the provisions of the Family Home Protection Act 1976 (the "Act") as they affect me in relation to the Mortgaged Property and I confirm that the Mortgaged Property is my 'family home' within the meaning of the Act. I am aware that by virtue of Section 3 of the Act, the Mortgaged Property cannot be mortgaged without my prior consent in writing.
4. I am aware that it is intended that the Mortgage will be security not only for the Mortgagor's present obligations to the Secured Party and or its Associates but also for such future obligations of the Mortgagor to the Secured Party and / or its Associates as the Mortgagor may agree (in each case whether alone or with others and whether actual or contingent and whether as principal or surety or otherwise).
5. I understand that my family home is at risk and that the Secured Party may repossess and sell my family home if payments due to the Secured Party or any of its Associates are not kept up.
6. I hereby fully and freely and irrevocably consent for the purposes of Section 3 of the Act to the Mortgage and confirm that this consent is given by me prior to the execution of the Mortgage by the Mortgagor.
7. I irrevocably undertake to sign a confirmation in the Irish Banking Federation's standard form in order to confirm the Mortgage and to collaterally mortgage to the Secured Party and its Associates any beneficial estate or interest that I may have in the Mortgaged Property. If I do not sign such a confirmation I shall be deemed to confirm to the Secured Party that I do not have, and will not, claim any such estate or interest.

This is an important legal document. You are strongly recommended to seek independent legal advice before signing it.

Date: _____ (dd/mm/yyyy)

Signature of Spouse:

Signature of Witnessing Solicitor:

Name of Witnessing Solicitor:

Principal/Partner:

Name of firm:

Address: