

**WARNING NOTICE**

TO : [the Borrower [and]/ Guarantor [and]/ Mortgagor (depending on who act in the position as the third party surety regarding the proposed borrowing]

**Mortgagor** :  
**Borrower** : [ ]  
**Guarantor** : [ ]  
**Property** :  
**Lender** :

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1. The Mortgagor [and the Borrower]\* have applied to the Lender for banking facilities /mortgage loan to an extent of HK \$ [ ] to be granted to the Mortgagor [and the Borrower]\* on the security of a mortgage to be taken out on the Property and [on the security of the Deed of Guarantee (“the Guarantee”) to be executed by the Guarantor]\*.
2. Before you sign the mortgage and the other security documents [including the Guarantee]\* which you have to sign if you go on with the transaction you should instruct a solicitor to protect your interests and to ensure that your rights and liabilities under the security documents are properly protected.
3. YOU ARE RECOMMENDED TO INSTRUCT YOUR OWN SOLICITOR who will be able at every stage of the transaction to protect your interest and to give you independent legal advice.
4. If you do not instruct your own solicitor, you will be required to attend the office of the solicitors acting for the lender solely to sign and execute the security documents and the solicitors will only be instructed by the Lender to explain and to witness your signing and execution of the security documents. They do not act as your solicitor and will not be giving you any legal advice regarding the security documents.
5. YOU ARE STRONGLY ADVISED to obtain the financial information of the Borrower, the Mortgagor, the Guarantor and any co-Borrower, co-Mortgagor and co-Guarantor\* and engage your own financial adviser to give you advice on such financial information before signing and executing the security documents.
6. Your liability under the Mortgage and the Guarantee\* will be unlimited / limited to an amount of HK\$[ ] if you decide to go on with the transaction and sign and execute the Mortgage and the Guarantee\*
7. You also have the choice not to proceed with the transaction in connection with the banking facilities/ mortgage loan to be granted to the Mortgagor/ Borrower\*.
8. Please think carefully before deciding whether to proceed with the transaction. You are free to choose whichever option you prefer.

I/We acknowledge receipt of a copy of this warning and fully understand the contents thereof.

Dated this day of 20 .

\* Delete if applicable