

LOCAL AUTHORITY LETTERHEAD

Date

Lloyds TSB Bank plc
Barnett Way
Gloucester GL4 3RL

Lloyds TSB Scotland plc
Henry Duncan House
120 George Street
Edinburgh
EH2 4LH

Dear Sirs

Local Lend a Hand Mortgage Scheme (Scheme)

I am appointed [*Monitoring Officer*] [*Head of Legal*] [*Head of Paid Services*] to [*Local Authority*] (the **Authority**). I am instructed in connection with the negotiation, preparation and completion of the documentation described in part 1 of appendix 1 (**Scheme Documents**) and have reviewed the documentation described in part 2 of appendix 1 (**Decision Documents**) (which are together called the **Opinion Documents**).

Reference to an appendix is to an appendix to this letter and reference to a paragraph is to a paragraph of this letter, unless otherwise stated.

1 Documents examined

For the purposes of giving this opinion, I have examined the Opinion Documents.

2 Opinion

I am of the opinion set out in this paragraph 2:

(a) **Capacity and authority**

The Authority has the power and authority to enter into, observe and perform the terms and obligations on its part to be observed and performed by it under the Scheme Documents.

(b) **The Decision Documents**

The Decision Documents are the only documents relevant to the decision of the Authority to participate in the Scheme.

(c) **Legal, Valid, Binding and Enforceable**

The Scheme Documents will (when duly executed) constitute legal, valid and binding obligations of the Authority enforceable under English law according to their terms and without limitation.

(d) **Authorisations**

No consents are necessary from any governmental authority or regulatory body in England and Wales to ensure the validity and legality of the Opinion Documents.

(e) **Immunity**

The Authority is not entitled to claim immunity from suit, execution, attachment or other legal process in England and Wales.

3 Opinion for addressees and their transferees and successors in title

The opinion contained in this letter is given as of the date of this letter. It is addressed to Lloyds TSB Bank plc, Lloyds TSB Scotland plc and their transferees, assignees and successors in title (Addressees). It may not be relied upon by anyone else without my prior written consent. In addition, this letter may not be disclosed in whole or in part by you to anyone other than the Addressees and it may not in whole or in part be filed with any governmental agency or authority or regulatory body or quoted in any public document without, in each such case, our prior written consent.

4 Governing law

This letter (and any non-contractual obligations arising out of or in connection with it) is governed by and construed according to English law. The English Courts shall have exclusive jurisdiction to settle any disputes which may arise out of or in connection with this letter.

Yours faithfully

[Monitoring Officer] [Head of Legal] [Head of Paid Services]

Appendix 1

Part 1 - Scheme Documents

- 1 A Local Lend a Hand Mortgage Scheme Indemnity Deed [dated *[date]*] [to be] made between the Authority (1), Lloyds TSB Bank plc (2), Lloyds TSB Scotland plc (3) and Sector Treasury Services Limited (4)
- 2 Local Lend a Hand Amended Bank Mandate Letter to be completed by the Authority
- 3 Public and Community Sector Authority Form to be completed by the Authority
- 4 Lloyds Banking Group and your business information for Corporate customers
- 5 A Deed of Indemnity to be made between [*Monitoring Officer*] [*Head of Legal*] [*Head of Paid Services*] (1) and the Authority (2)

Part 2 - Decision Documents

[List Local Authority resolutions and policy documents reviewed]