

(Customers regarding the reception and understanding of documents)

Transaction No.

Consumers and users who wish to take out a real estate loan are entitled to be given all the documents that lending companies and brokerage services are required to provide until they are formalised, which are as follows:

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| FIPRE. | |
| European Standardised Information Sheet (ESIS). (Art 14 a) Law 5/2019) | |
| Standardised Warnings Sheet (SWS). (Art 14 b) Law 5/2019) | |
| Table of instalments (variable interest loans). (Art 14 c) Law 5/2019) | |
| Draft Agreement. General Conditions of Agreement . (Art 14 d) Law 5/2019) | |
| Reduced Minutes. (Art 14 d) Law 5/2019) | |
| Sharing of costs. (Art 14 e) Law 5/2019) | |
| Damage insurance. (Art 14 f) Law 5/2019) | |
| Proviso for notarial advisory. (Art 14 g) Law 5/2019) | |
| Evaluation of solvency. | |
| Annex to the FIPRE. (Only in Catalonia) . | |
| Fees and Expenses. (Only in Catalonia) . | |
| DIPREC. (Only in Andalusia) . | |
| DIPERC. (Only in Andalusia) . | |

Access to documentation by the Notary: <https://not.smartdoc.es>

The lending company will reply to any questions that it may be asked by the consumer and user about the content, meaning and practical importance of the submitted documents.

WARNING: In accordance with article 14 of the Law regulating real estate credit contracts, borrowers, and where appropriate, guarantors and/or mortgagors as well, are warned that they have the obligation to receive free personalised advice from the notary that the borrower has chosen to authorise the contract for the operation.

The borrower, or whoever acts on their behalf for these purposes, must appear before the notary so that the latter can issue the document, at the very latest on the day before the authorisation of the loan contract. The obligation to appear shall extend to any individual who is a guarantor or underwriter of the loan.

I declare that I have received the above documentation and appropriate explanations about their content.

Date:

Name, Surname(s), and Signature of Borrowers, Guarantors, and Non-Lending/Borrowing Mortgagors

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