Print Form

CERTIFICATE OF INDEPENDENT LEGAL ADVICE

On this _____ day of _____, 20____, I was consulted by _____ in his/her presence alone as to the effect of him/her executing:

As Chargor/Guarantor, a first/second Charge/Mortgage of Land in favour of Home Trust, Company in the principal amount of $_____, on property known municipally as _____.

I explained to _____ the nature of the documents described above and advised him/her fully as to the liability which he/she would incur by executing them. I also advised _____ fully as to the manner in which such liability could be enforced. _____ informed me, and I am satisfied that _____ fully understands the nature and effect of executing the documents and that in executing the documents _____ is acting freely and voluntarily and not under any undue influence exercised by Home Trust Company, _____, or any other person.

I have given this advice to _____ as his/her solicitor and in his/her interest only and without regard to, or consideration for the interest of Home Trust Company, _____, or any other person.

I am not acting on behalf of Home Trust Company, _____ or any other person in connection with this matter.

_____

Solicitor

Address:

I hereby acknowledge that all of the statements made in this Certificate are true and that _____ in advising me herein, was consulted by me as my personal solicitor and in my interest only.

WITNESS:)

) _____

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