

TO: **THE EQUITABLE TRUST COMPANY**

Re: First Mortgage To: _____

Property: _____

UFFI Warranty

In consideration of Equitable Trust advancing funds, the undersigned hereby warrants that to the best of their knowledge, the above-noted property is not insulated with Urea Formaldehyde Foam Insulation.

Acknowledgment of Standard Charge Terms

I/We, the undersigned, being the mortgagor(s)/guarantor(s) in the above transaction, hereby acknowledge receiving a copy of Standard Charge Terms No. 200807 before signing the above Charge, and I/We understand that the said Standard Charge Terms are incorporated by reference into such Charge.

Direction re: funds

This is to direct you, and shall constitute your good and sufficient authority to make your cheque for the above mortgage advance payable in favour of my solicitors:

or as they may otherwise direct. _____

Conflict of Interest

The undersigned acknowledges and agree that they have each requested the Solicitor(s) to act as their solicitor(s) in respect to the above-noted transaction and that they have been advised by the said Solicitor(s), as follows: That no information received in connection with any respect of the transaction from any party can be treated as confidential as far as each of the parties hereto is concerned. If a dispute arises between the parties hereto which cannot be resolved amicably, the said Solicitor(s), at their option may; continue to act for the Mortgagee only and will request the other party to the dispute to retain an independent solicitor; or; will not act for either party to the dispute and will request both parties retain independent solicitors.

The parties hereto consent to the solicitor(s) acting for each of them subject to the foregoing.

Dated at _____ this _____ day of _____, 20__.

Witness:

Signature: _____
Print name: _____

Signature: _____
Print name: _____