

CERTIFICATE OF INDEPENDENT LEGAL ADVICE

TO:

I, _____ have been consulted by _____
_____, of _____ as to the advisability of *his/her/its*
giving you *his/her/its* guarantee on a _____ mortgage between _____
_____ and yourselves.

In this respect, I was not acting in any way on behalf of the said _____
_____ and was consulted by _____, and have advised *him/her/it*
Independently of _____. I have placed *his/her/its* position, and the
consequences of *his/her/its* and *he/she/it* declared that *he/she/it* fully understood the nature and
effect of the said documents and acknowledged that *he/she/it* was executing that said documents
freely and voluntarily and as *his/her/its* own act and deed without any fear, threat, influence or
compulsion from or by _____.

DATED at _____, this _____ day of _____, 200_____

Barrister and Solicitor

Guarantor

