

CERTIFICATE OF INDEPENDENT LEGAL ADVICE

To: **League Savings and Mortgage ("Company")**

GUARANTOR

On this _____ day of _____, 20____, I was consulted by **GUARANTOR** alone as to the effect of their executing a Mortgage as Guarantor between your Company as Mortgagee and **MORTGAGOR** and **MORTGAGOR** as Mortgagors. The mortgage is dated _____ in the amount of \$ _____, with a term of _____ months, and _____ years.

I explained to them the nature of the document referred to above and advise them fully as to the liability which they would incur by executing it. I also advised them fully as to the manner in which such liability could be enforced by your company. They have informed me and I am satisfied that they fully understand the nature and effect of executing the Mortgage and that in executing the Mortgage, they are acting freely and voluntarily and not under undue influence exercised by either _____ or _____ by any other person.

I have given this advice to **GUARANTOR** as their solicitor and in their interest only and without regard to or consideration for the interest of _____ and _____ Mortgagors, the bank or of any other person. I am not acting on behalf of League Savings and Mortgage Company and/or _____ or _____, or any other person in connection with this matter.

Yours very truly,

LAW FIRM

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

Witness

Mortgagor

Mortgagor