**GIDLA & ASSOCIATES **

**Attorneys at Law**

**Christopher Ross Gidla 18-20 Pembroke Street**

**BSc, LLb(London) LEC Port of Spain**

**Tel/Fax: 221-1325**

**350-6259**

Date:

Republic Bank Limited

59 Independence Square,

Port of Spain

Dear Sirs,

RE: Proposed Memorandum of Mortgage to be made by in favour Republic Bank Limited over property situate at to be stamped to cover a total of $

I write to confirm that I was requested by to give him/her independent legal advice on the above security document. I explained my role as Independent Legal Advisor was to ensure that he/she fully understood the document and the reason for so doing to avoid any subsequent allegation of undue influence by the Borrower on him/her to obtain the loan.

I met with alone and explained the implications of the document and advised him/her fully as to his/her liability under the said document and how the Bank could take steps to enforce its security and how this would affect him/her. I advised that he/she was free to change his/her mind after being advised of the consequences of the said document.

confirmed that he/she understood and had no further questions and appeared to have fully understood the import and effect signing the documents and confirmed that the statements herein were true and correct after I read same over to him/her.

Yours faithfully,

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