**IN THE REPUBLIC OF TRINIDAD AND TOBAGO**

## CERTIFICATE OF INDEPENDENT LEGAL ADVICE

### TO: Scotia Bank Trinidad and Tobago Limited

**ADDRESS: 56-58 Richmond Street, Port of Spain**

On this 19th day of May 2004 I was consulted by Mrs. **PATRICE HARPER** in her presence alone as to the effect of her executing Deed of Mortgage, copies of which are attached hereto.

I explained to her the following:

1. nature and meaning of the Memorandum of mortgage.
2. The obligations of the borrower under the memorandum of the mortgage.
3. The rights, powers and remedies of the mortgagee under the memorandum of mortgage.
4. The rights and powers of the Mortgagee to upstamp the Memorandum of Mortgage from time to time to cover the liability of the Borrower to the Mortgagee.
5. Her exposure to the risk of losing her 1/3 rd share and interest in the property in the event of the Mortgagee exercising his statutory power.
6. The commercial prudence in mortgaging her interest in the property.

She has informed me and I am satisfied that she fully understands the nature and effect of executing the documents and that in executing the documents she is acting freely and voluntarily and not under any undue influence exercised by **KELLY HARPER** or by any other person.

I have given this advice to **Miss PATRICE HARPER** in interest only and without regard to or consideration for the interest of **KELLY HARPER** the Bank or any other person. I am not acting on behalf of **KELLY HARPER** the Bank or any other person in connection with this matter.

**Yours respectfully,**

…………………………………………

Solicitor

…………………………………………

Company

Stamp

Print Name of Solicitor/

…………………………………………

Address

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

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Signature of Solicitor

witness (Patrice Harpers

ID # 19250909008