I, **Ayanna Abiola Ifill,** of Lot No.202 Hauton Drive, Fairfield Housing Development, Craignish Village, Princes Town, hereby confirm that CHRISTOPHER ROSS GIDLA, Attorney-at-Law, of 99A Duke Street, Port of Spain, has given me advice on the proposed Secured Loan Facilities – Property known as lot no. 202 Hauton Drive, Fairfield Housing Development, Craignish Village, Princes Town. He explained to me the meaning and effect of same and the consequences upon default by the Borrower.

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**AYANNA ABIOLA IFILL**