**GIDLA & ASSOCIATES **

**Attorneys at Law**

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

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**Tel/Fax: 221-1325**

**350-6259**

Date:

Republic Bank Limited

13 & 15 Sunrise Corporate Park,

Trincity Central Road

Trincity

Dear Sirs,

RE: Proposed Memorandum of Mortgage to be made by in favour Republic Bank Limited over property situate 55 Seecharan street, Cane Farm, Tacarigua for $600,000

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

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

NARISSA BHAGGAN confirmed that 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 her.

Yours faithfully,

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