**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**

**To**

**The Manager**

**Republic Bank limited**

**Trincity Branch**

**13 & 15 Sunrise Corporate park**

**Trincity Central Road,**

**Trincity**

Dear Sir/Madam

**RE: Mortgage Loan in the name of Rawle Bhaggan over Property Situated at 55 Seecharan Street, Cane Farm, Tacarigua for $945,000.00**

I write to confirm that I was requested by Alana Bhaggan of 55 Seecharan Street, Cane Farm, Tacarigua to give her Independent Legal Advice on the above security documents. I explained that my role as independent legal advisor was to ensure that they fully understood the documents they were signing and the reason for so doing to avoid any subsequent allegation of undue influence by the Borrowers on them to obtain the loan.

I met with Ms.Alana Bhaggan wife of Rawle Bhaggan and explained the implications of executing the documents and advised her fully as to

1. The nature and meaning of Memorandum of Mortgage
2. The Obligations of the borrower under the mortgage
3. The rights, powers and remedies of the mortgagee under the mortgage
4. The right and power of the mortgagee to upstamp the mortgage from time to time to cover the total liability of the borrower of the mortgagee.
5. Her ( Alana Bhaggan’s) exposure to the risk of losing her share and interest in the property in the event of the mortgagee’s exercising its statutory power
6. The commercial prudence in her ( Alana Bhaggan) mortgaging her interest in the property. I advised that they were free to change their mind after being advised of the consequences of signing the said documents.

Ms. Alana Bhaggan confirmed that they understood the documents and had no further questions and appeared to have fully understood the import and effect of signing the documents and signed the documents in my presence and confirmed that the statements herein were true and correct after I read same over to them

Please be guided accordingly

Yours in Service,

**Christopher Ross Gidla**

Attorney at law

I hereby confirm that Mr.Christopher Ross Gidla has given us advise on the above legal documents. He explained to me the meaning and effect of same and my obligations under same and the consequences upon default by the Borrower.

................

Alana Bhaggan