17th August, 2009

**To**

**Trinidad and Tobago Mortgage**

**Finance company Limited**

**Albion Court**

**61 Dundonald Street**

**Port of Spain**

Dear Sirs

**RE: Deed of Mortgage between Keron Valentine, Mark Valentine, Wayne Alexander and June Valentine of the one Part and Trinidad and Tobago Mortgage Finance Company of the Other Part**

I write to confirm that I was requested by Keron Valentine, Mark Valentine and Wayne Alexander of 19 Benares Street, St.James to give them 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 Keron Valentine, Mark Valentine and Wayne Alexander and explained the implications of executing the documents and advised they fully as to their liability under the said documents and how the Bank could take steps to enforce its security and how this would effect them (Keron Valentine, Mark Valentine and Wayne Alexander). I advised that they were free to change their mind after being advised of the consequences of signing the said documents.

Keron Valentine, Mark Valentine and Wayne Alexander 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

We 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.

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Keron Valentine Mark Valentine

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Wayne Alexander