**GIDLA & ASSOCIATES **

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**350-6259**

6th May, 2013

**To**

**Trinidad and Tobago Mortgage**

**Finance company Limited**

**Albion Court**

**61 Dundonald Street**

**Port of Spain**

Dear Sirs

**RE: Deed of Mortgage between Najja Akil Vassell, and Mrs. Laverne Tricia Vassell, of the one Part and Trinidad and Tobago Mortgage Finance Company of the Other Part**

I write to confirm that I was requested by Mr.Najja Akil Vassell and Mrs. Laverne Tricia Vassell both of Frederick Trace West, New Grant 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 Spoke to Mr.**Najja Akil Vassell, and Mrs. Laverne Tricia Vassell,** and explained the implications of executing the documents and advised **them,** 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**. I advised that Mr.**Najja Akil Vassell, and Mrs. Laverne Tricia Vassell,** were free to change their mind after being advised of the consequences of signing the said documents.

**Mr. Najja Akil Vassell, and Mrs. Laverne Tricia Vassell,** 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 faithfully

Christopher Ross Gidla

Attorney at Law