**GIDLA & ASSOCIATES **

**Attorneys at Law**

**Christopher Ross Gidla 99A Duke Street**

**BSc, LLb(London) LEC Port of Spain**

**Tel/Fax:350-6259**

Date:17/10/2017

**Trinidad and Tobago Mortgage Finance Company Limited**

**Albion Court**

**61 Dundonald Street,**

**P.O. Box 1096**

**Port of Spain,**

Dear Sirs/Madam

**RE: Secured Loan facilities- property known as Lot no.202 Hauton Drive, Fairfield Housing Development, Craignish Village, Princes Town**

I, Christopher Ross Gidla, Attorney at Law of 99A Duke Street, Port of Spain write to confirm that I was requested by **Ayanna Abiola Ifill** 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 as a Spouse of the Borrower.

I met with **Ayanna Abiola Ifill** alone and explained the implications of the document and advised her fully as to her liability under the said document and how the Trinidad & Tobago Mortgage Finance Company Limited 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.

**Ayanna Abiola Ifill** confirmed that she understood and had no further questions and appeared to have fully understood the import confirmed that the statements herein were true and correct after I read same over to her.

Yours faithfully,

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Christopher Ross Gidla