**GIDLA & ASSOCIATES **

**Attorneys at Law**

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3rd April, 2017

**To**

**Trinidad and Tobago Mortgage**

**Finance company Limited**

**Albion Court**

**61 Dundonald Street**

**Port of Spain**

Dear Sir/Madam

**RE: Deed of Mortgage between Shervon j Alleyne (Owner/Borrower) and Khadijah C.Stewart (Ownner), of the one Part and Trinidad and Tobago Mortgage Finance Company of the Other Part**

I write to confirm that I was requested by **Ms.Khadijah C.Stewart** of Building 1 Beverly Hills. Marcano Quarry, Laventile to give Independent Legal Advice to her in her capacity as owner only on the mortgage Application form. I explained that my role as independent legal advisor was to ensure that she fully understood the documents she was 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 **Ms.Khadijah Candice Stewart**  and explained the implications of executing the documents and advised **her,** fully as to her liability under the said documents and how the Bank could take steps to enforce its security and how this would effect **her**. I advised that **Ms.Khadijah Candice Stewart** was free to change her mind after being advised of the consequences of signing the said documents.

**Ms.Khadijah Candice Stewart** confirmed that she understood the documents and had no further questions and appeared to have fully understood the import and effect of signing the documents 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