

CERTIFICATE OF INDEPENDENT LEGAL ADVICE

TO: Libro Credit Union Limited ("Libro")

Re: Borrowing by: _____ (the "Borrower")

I HEREBY CERTIFY THAT:

- (a) I have been consulted by _____ (the "Signatory") regarding the documents executed by the Signatory in favour of Libro (the "Documents").
- (b) The Signatory consulted me alone and not in the presence of any of the officers, employees, servants or agents of Libro or the Borrower.
- (c) The Signatory advised me that no compulsion or threat was used nor any undue influence exercised by any of the above parties to induce the Signatory to execute the Documents.
- (d) I have fully advised the Signatory as to the effect of the Documents and liabilities which might be incurred thereunder and the manner in which such liabilities could be enforced.
- (e) The Signatory appeared to understand the nature and effect of the Documents and the liabilities which could arise thereunder.
- (f) The Signatory consulted me and was advised by me prior to execution of the Documents.

AND I FURTHER CERTIFY that I have given this advice to the Signatory as solicitor exclusively for the Signatory.

DATED at _____, this _____ day of _____, _____.

Name of Law Firm

Telephone Number

FAX Number

Per: _____

Solicitor's Name:

I HEREBY CONFIRM that all statements made in the foregoing Certificate are true and correct and that the solicitor in advising me was consulted by me as my personal solicitor and in my own interests only and that I received the aforesaid advice before executing the Documents.

Per: _____

Signatory Name: