Letter Of Independent Legal Advice

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| TO: ATB Financial (“ATB”) Enter Branch Address and Postal Code I have been consulted by       (the ), the spouse of If Guarantor is not the spouse, enter "not applicable". (the “Relation”), as to the legal liability which the  would incur by signing the following documents (the “Documents”):Identify documents by Form number(s) and name(s) of document(s) to be signed by Guarantor or Co-Borrower as applicable, such as guarantee and collateral security, if any. for the purpose of securing the liability of       (the “Borrower”) to ATB. The  has informed me that the fully understands the nature and effect of signing the Documents and the liability which the would thereby incur and the manner in which such liability could be enforced. I am satisfied that the understands the nature and effect of the liability which would arise from signing the Documents. I am satisfied that the is signing the Documents freely and voluntarily as the own actions without any fear, threat, influence or compulsion of, from or by the Relation, the Borrower or ATB. I declare that I have given this advice to the and in the interest only and that neither myself nor any lawyer in my firm is acting in any way on behalf of the Relation, the Borrower or ATB in connection with this matter. This Letter of Independent Legal Advice may be executed electronically; this Letter of Independent Legal Advice may be delivered by email, facsimile or other functionally-equivalent electronic means. DATED at      , Alberta      ,      . Yours truly, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature of Solicitor Enter Name and Address of Solicitor I acknowledge and declare that all statements made in the foregoing letter are true and correct and that      , the writer of the letter, in advising me, was consulted by me as my personal solicitor and in my interest only. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature of  Enter Name of Guarantor/Co-Borrower |