



Solicitor's Opinion

Western Law Societies' Conveyancing Protocol (Alberta)

To: ATB Financial

Date: _____

Loan/Line of Credit Application No.: _____

Mortgage Amount: _____

Purchase Price: _____

The Parties:

Mortgagor(s) Name: _____

Mortgagor(s) Address: _____

Guarantor(s) Name: _____

Guarantor(s) Address: _____

The Property:

Civic Address: _____

Legal Description: _____

I have complied with the Western Law Societies' Conveyancing Protocol (Alberta) in the conduct of this transaction and acted in accordance with your instructions with respect to the real property mortgage described above. Subject to any qualifications noted below, which have been accepted by you, it is my opinion that the loan/line of credit can now be funded and the funds disbursed.

Qualifications:

The Protocol allows for a claim against me for:

- i) an intervening Registration which takes priority over the Mortgage; or
- ii) a survey defect which was unknown at the date of advance but which would have been disclosed by an up-to-date Real Property Report with a Compliance Stamp; or
- iii) problems with enforceability of the Mortgage.

Issuing Lawyer

Barrister and Solicitor
Member of Law Society of Alberta