

Letter of Independent Legal Advice

To: ATB Financial (“ATB”)

I have been consulted by _____ (the “Guarantor”),
the spouse of _____ (the “Relation”),
as to the legal liability which the _____ would incur by signing the following documents (the
“Documents”):

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 this _____ day of _____, _____.

Yours truly,

Signature of Solicitor

Name of Solicitor

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 Guarantor

Name of Guarantor/Co-Borrower