



Refusal to Obtain Legal Advice

To: ATB Financial (“ATB”)

In connection with securing the liability of _____ (the “Borrower”) to ATB, I have been requested to sign the following documents (the “Documents”):

I have been informed that it is not in my best interest to sign the Documents without first obtaining independent legal advice from a lawyer not representing the interests of either ATB or the Borrower. I have been encouraged and given full opportunity to obtain independent legal advice before I sign the Documents. I understand the action that I am taking and the liability that I am incurring by signing the Documents. I am signing the Documents freely and voluntarily as my own actions without any fear, threat, influence or compulsion of, from or by any relation, the Borrower or ATB.

I REFUSE THE OPPORTUNITY TO OBTAIN INDEPENDENT LEGAL ADVICE AND I FREELY CHOOSE TO PROCEED WITH SIGNING THE DOCUMENTS.

This Refusal to Obtain Independent Legal Advice may be executed electronically; this Refusal to Obtain Independent Legal Advice may be delivered by email, facsimile or other functionally-equivalent means.

Dated _____ day of _____, _____.

Yours truly,

Guarantor’s Name

Guarantor’s Signature