

CERTIFICATE OF INDEPENDENT LEGAL ADVICE

To: **AGF Trust Company**

On this _____ day of _____ I was consulted by
(DAY) (MONTH AND YEAR)
_____ in his/her presence

(FULL NAME OF PERSON RECEIVING ADVICE)

alone as to the effect of him/her executing the following (select one of the following as applicable):

A mortgage to and in favour of AGF Trust Company for the principal amount of
\$ _____ as security for the debts and liabilities of _____
(AMOUNT) (NAME OF BORROWER(S))
(collectively referred to as the "Borrower") to AGF Trust Company.

A spousal consent to a mortgage to and in favour of AGF Trust Company for the principal amount of
\$ _____ as security for the debts and liabilities of _____
(AMOUNT) (NAME OF BORROWER(S))
(collectively referred to as the "Borrower") to AGF Trust Company.

A guarantee of payment to and in favour of AGF Trust Company for the debts and liabilities of
_____ in favour of AGF Trust Company
(NAME OF BORROWER(S))
limited to \$ _____ or unlimited in amount in connection with a mortgage given by:
(complete if applicable) (strike out if inapplicable)
_____ (collectively referred to as the "Borrower") to AGF Trust Company.
(NAME OF BORROWER(S))

I explained to him/her the nature of the document(s) described above and advised him/her fully as to the liability which he/she would incur by executing it/them. I also advised him/her fully as to the manner in which such liability could be enforced by AGF Trust Company. He/she has informed me, and I am satisfied that, the undersigned fully understands the nature and effect of executing the document(s) and that in executing the document(s) he/she is acting freely and voluntarily and not under any undue influence, control, duress or coercion exercised by the Borrower (including, but not limited to, any employee, agent (and in the case of the Borrower being a Corporation, any director, officer or shareholder) of the Borrower), AGF Trust Company or any other person.

I have given this advice to _____
(INSERT FULL NAME OF PERSON RECEIVING ADVICE)
as his/her solicitor and in his/her interest only in connection with this matter and without regard to or consideration for the interest of the Borrower, AGF Trust Company or any other person.

I have confirmed that the person whose signature is witnessed below and to whom I provided independent legal advice is the same person referred to in this Certificate as having received the said advice.

I am not acting on behalf of the Borrower, AGF Trust Company, or any other person in connection with this matter.

SOLICITOR'S NAME (PRINT CLEARLY) SOLICITOR'S SIGNATURE

SOLICITOR'S FIRM NAME, ADDRESS, PHONE NO., FAX NO. AND E-MAIL

ACKNOWLEDGEMENT

I hereby acknowledge that all of the statements made in this Certificate of Independent Legal Advice are true and that
_____ in advising me herein, was
SOLICITOR'S NAME

consulted by me as my personal solicitor and in my interest only.

DATED this _____ day of _____, 20_____

SOLICITOR'S SIGNATURE AS WITNESS SIGNATURE OF PERSON RECEIVING ADVICE