CERTIFICATE OF INDEPENDENT LEGAL ADVICE

On this _____ day of _____, 20____, I was consulted by _____ in his/her presence alone as to the effect of him/her executing :

A Guarantee of an Equityline VISA Account of _____ with Home Trust Company with a credit limit currently in the amount of $_____.

I explained to _____ the nature of the guarantee described above and advised him/her fully as to the liability which he/she would incur by executing it. I also advised him/her fully as to the manner in which such liability could be enforced.

_____ informed me, and I am satisfied that _____ fully understands the nature and effect of executing the guarantee and that in executing the guarantee he/she is acting freely and voluntarily and not under any undue influence exercised by Home Trust Company, [name of borrower]_____, or any other person.

I have given this advice to _____ as his/her solicitor and in his/her interest only and without regard to, or consideration for the interest of Home Trust Company, [name of borrower] _____, or any other person.

I am not acting on behalf of Home Trust Company, [name of borrower] _____, or any other person in connection with this matter.

_____
Solicitor
Address:

ACKNOWLEDGEMENT

I hereby acknowledge that all of the statements in this Certificate are true and that _____ in advising me herein, was consulted by me as my personal lawyer and in my interest only.

WITNESS)
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