

WAIVER OF INDEPENDENT LEGAL ADVICE

To: Home Trust Company

And To: My solicitor here in

Re: Mortgage to Home Trust Company (the "Borrower")
("Home")
(the property)
[Guaranteed by (the "Guarantor")]

I, hereby acknowledge that with respect to the above noted mortgage transaction, my Solicitor is acting on behalf of Home, the Borrower and myself. I understand that Home has requested that I obtain Independent Legal Advice in this matter. My Solicitor has explained and I confirm that I fully understand my obligation and liability under the Mortgage, Standard Charge Terms and related mortgage loan documentation (hereinafter collectively referred to as the "Mortgage documentation") and hereby acknowledge receipt of copies of same. I further understand and agree with the manner in which the mortgage proceeds will be disbursed. Notwithstanding the foregoing, I hereby waive my right to obtain Independent Legal Advice and have signed the Mortgage documentation freely and without duress, coercion or undo influence.

Dated this _____ day of _____, 20__ .

Witness _____

SOLICITOR'S OPINION TO HOME TRUST COMPANY

I have met with _____ and have reviewed and witnessed the execution by him/her of the Mortgage documentation and the above Waiver of Independent Legal Advice. I have further explained Home's recommendation for Independent Legal Advice and he/she declined obtaining same. In my opinion, _____ understood the Mortgage documentation and his/her obligation and liability thereunder. I am not aware of any reason why Independent Legal Advice would be essential and under the prevailing circumstances, in my opinion, it is not necessary to insist that he/she engage Independent Legal Advice and Representation.

Dated this _____ day of _____, 20__ .
