

**CERTIFICATE OF INDEPENDENT LEGAL ADVICE**

**TO:** \_\_\_\_\_ (the “**Credit Union**”)

I have been consulted by \_\_\_\_\_ (herein called the “**signatory**”)  
as to the advisability of executing a \_\_\_\_\_ agreement  
made as of the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ granted by \_\_\_\_\_  
\_\_\_\_\_ in favour of the Credit Union.

I have had discussions with the signatory regarding the situation and the facts surrounding the request to execute the aforesaid documents and have placed the position of the signatory, and the consequence of signing the said documents fully and plainly before the signatory, and the signatory declared that he/she has fully understood the nature and effect of the said documents and acknowledged executing the said documents freely and voluntarily and as his/her/their own act and deed. **I am not acting in any way on behalf of** \_\_\_\_\_.

This Certificate may be relied upon in facsimile copy.

I am admitted to the Law Society of Alberta.

**DATED** this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print Name of Lawyer)