

TENANT'S ESTOPPEL CERTIFICATE

TO: Lakeland Credit Union Ltd.

The undersigned, _____, being a tenant of _____ (the "Landlord") in virtue of a lease dated _____ (the "Lease") confirms, acknowledges and certifies as follows:

1. Under the Lease, we are tenants of _____ square feet in the building situated at _____.
2. The building and premises referred to in the Lease and all improvements to be effected by the Landlord to our leased premises have been completed to our satisfaction and are in accordance with the Lease.
3. We took possession of the leased premises on or about the _____, and we are still in possession of the said premises.
4. The Lease is in full force and effect and its term began on _____, and, unless renewed in accordance with the terms thereof, shall terminate on _____.
5. We are paying the rent stipulated in the Lease (basic rent, additional rent and contributions to common expenses).
6. The rent is payable in advance on the first day of each month; however, no rent, be it basic rent or additional rent, has been paid in advance except for the current month's rent.
7. We have not instituted any action against the Landlord and we have no present right to claim set-off against rents due or to become due whether under the Lease or otherwise.
8. The Lease has not been cancelled or surrendered nor, except as above mentioned, modified or amended since it was executed and no notice to pay the rent to anyone other than the Landlord has been served upon us.
9. Neither we nor, insofar as we are aware, the Landlord are in default in respect of any of the terms and conditions of the Lease.
10. We have received from the Landlord all tenant's improvement allowances and incentives payable to us in respect of the Lease.
11. The amount of rentals payable by us are as stipulated in the Lease and there exists no agreements between the Landlord and the undersigned modifying or changing the amount of such rentals.

SIGNED this _____.
