



# LETTER OF INDEPENDENT LEGAL ADVICE

Date: \_\_\_\_\_

To: **ROYAL BANK OF CANADA** (the "Bank")

I have been consulted by \_\_\_\_\_ (the "Obligant") as to the liability which the Obligant would incur by taking the following action, vis., signing or endorsing the following.

for the purpose of securing the liabilities, whether past, present or future, of \_\_\_\_\_ (the "Customer") to the Bank.

I have advised the Obligant fully as to the effect of that action and the liability which the Obligant would incur by taking it, and the manner in which that liability could be enforced. The Obligant understands the nature and effect of and the liability which would arise from the taking by the Obligant of that action. I have given this advice to the Obligant as for and in the Obligant's interest only, and without regard to or consideration for the interests of the Customer or of the Bank. I have not given any legal advice either to the Customer or to the Bank in connection with this matter.

Print Name, Address and Telephone number of Law firm / Notary's office

Yours truly,

\_\_\_\_\_

\_\_\_\_\_  
Solicitor Name (Print)  
(Quebec: solicitor or notary name)

I hereby acknowledge that all the statements made in the foregoing letter are true and correct. Neither the Customer, nor the Bank nor any of the officers, employees or agents of either of them have used any compulsion or made any threat or exercised any undue influence to induce me to take the

action mentioned in that letter. \_\_\_\_\_, the writer of that letter, in advising me as

Solicitor/Notary Name (Print)

stated in it, was consulted by me as my personal \_\_\_\_\_ and in my own interest only.

\_\_\_\_\_

Signature of obligant