

Certificate of Independent Legal Advice

To: The Bank of Nova Scotia and Scotia Mortgage Corporation

On this _____ day of _____, I was consulted by _____
(DAY) (MONTH AND YEAR)
_____ in his/her presence alone as to the effect of
(FULL NAME OF PERSON RECEIVING ADVICE)
him/her executing the following (select one of the following, as applicable):

A mortgage in favour of Scotia Mortgage Corporation or The Bank of Nova Scotia for the principal amount of \$ _____ as security for the debts and liabilities of _____
(AMOUNT) (INSERT NAME OF BORROWER(S))
(collectively referred to as the "Borrower") to Scotia Mortgage Corporation or The Bank of Nova Scotia.

A guarantee of payment to Scotia Mortgage Corporation of The Bank of Nova Scotia of the debts and liabilities of _____ to Scotia Mortgage Corporation
(NAME OF BORROWER)
or The Bank of Nova Scotia <limited to \$ _____>/unlimited in amount> in connection with a mortgage given by _____ (collectively
(INSERT NAME OF BORROWER(S))
referred to as the "Borrower") to Scotia Mortgage Corporation or The Bank of Nova Scotia.

I explained to him/her the nature of the document(s) described above and advised him/her fully as to the liability which he/she would incur by executing it/them. I also advised him/her fully as to the manner in which such liability could be enforced by Scotia Mortgage Corporation or The Bank of Nova Scotia. He/she has informed me and I am satisfied that he/she fully understands the nature and effect of executing the document(s) and that in executing the document(s) he/she is acting freely and voluntarily and not under any undue influence exercised by

(FOR A CORPORATE BORROWER, ADD THE WORDS "THE OFFICERS, EMPLOYEES OR AGENTS OF" BEFORE "THE BORROWER")
the Borrower or by any other person.

I have given this advice to _____ as his/her solicitor
(INSERT FULL NAME OF PERSON RECEIVING ADVICE)

and in his/her interest only and without regard to or consideration for the interest of the Borrower, Scotia Mortgage Corporation, The Bank of Nova Scotia or of any other person. I am not acting on behalf of the Borrower, Scotia Mortgage Corporation, The Bank of Nova Scotia or any other person in connection with this matter. I have confirmed that the person whose signature is witnessed below and to whom I provided independent legal advice is the same person referred to in this Certificate as having received advice.

SOLICITOR'S NAME (PRINTED)

SOLICITOR'S SIGNATURE

(SOLICITOR'S FIRM NAME AND ADDRESS)

Customer's Confirmation

I hereby acknowledge that all of the statements made in this Certificate are true and that _____
_____, in advising me herein, was consulted
(NAME OF SOLICITOR)
by me as my personal solicitor and in my interest only.

SOLICITOR'S SIGNATURE AS WITNESS

CUSTOMER'S SIGNATURE