

**CERTIFICATE OF INDEPENDENT LEGAL ADVICE
FOR MANULIFE ONE / MANULIFE BANK SELECT ACCOUNT**

TO: **MANULIFE BANK OF CANADA**

AND TO: _____
ITS SOLICITORS HEREIN

I, _____, being a solicitor legally entitled to practice law in the province of _____, have been consulted by _____ (*insert name of individual*) as to the legal liability, advisability and effect of his/her executing an agreement for a collateral mortgage and in the case of a Manulife One, including a line of credit, consisting of the following documents: Operating Agreement, including the General Terms. The collateral mortgage, including the line of credit in the case of a Manulife One account is secured against the property municipally known as: _____, with the legal description being: _____

I am not acting in any way on behalf of Manulife Bank of Canada. I have placed the undersigned individual's position and the consequences of his/her signing the documents referred to above, and the liability which he/she would thereby incur and the manner in which such liability could be enforced, fully and plainly before him/her, and he/she declared that he/she fully understood the nature and effect of the said documents and acknowledged that he/she is executing the said documents freely and voluntarily and as his/her own act and deed without any fear, threat, influence or compulsion of, from or by any other person.

DATE at _____ this _____ day of _____, 20 _____.

Signature of Solicitor

Print name of Solicitor

I hereby acknowledge that all of the statements in the above Certificate are true and correct, that I am executing the above-referenced documents freely, voluntarily and not under any undue influence and that the above-noted solicitor in advising me herein was consulted by me as my personal solicitor and in my interest solely.

Signature of Witness

Signature of Individual