

**ACKNOWLEDGEMENT AND CERTIFICATE OF
INDEPENDENT LEGAL ADVICE**

Any masculine reference shall be considered masculine, feminine or plural, where applicable.

This is to certify that on this _____ day of _____, 20_____

_____ of the _____ of

_____ in the province of _____,
personally appeared before me with respect to the liability he incurs or may incur on the signing of the Application and Indemnity Agreement in favour of St. Paul Fire and Marine Insurance Company (hereinafter referred to as the "Indemnity Agreement")

I fully explained the nature and effect of the Indemnity Agreement to him. He has stated to me and I am satisfied that he fully understands the nature and effect of the Indemnity Agreement and that he executed it freely and voluntarily and not under any undue influence exercised by any other party.

Subsequently, he executed the Indemnity Agreement, which is dated the _____ day of _____,

20_____ in my presence. I signed as a witness to his execution of the Indemnity Agreement given at _____, in the

Province of _____, this _____ day of _____

A.D. _____, under my hand and seal of office.

A Solicitor in and for the Province of

Printed Name of Solicitor

Address

I HEREBY acknowledge that _____ fully explained the nature and effect of the Indemnity Agreement. I confirm that I understand the nature and effect of the Indemnity Agreement and that I have executed it freely and voluntarily.

Name