**Solicitor's Opinion**

**Western Law Societies’ Conveyancing Protocol (Alberta)**

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| To: | ATB Financial |
|  | |
| Date: |  |
|  | |
| Loan/Line of Credit Application No.: |  |
|  | |
| Mortgage Amount: |  |
|  | |
| Purchase Price: |  |
| **The Parties:** | |
| Mortgagor(s) Name: |  |
|  | |
| Mortgagor(s) Address: |  |
|  | |
| Guarantor(s) Name: |  |
|  | |
| Guarantor(s) Address: |  |
| **The Property:** | |
| Civic Address: |  |
|  | |
| Legal Description: |  |

I have complied with the Western Law Societies' Conveyancing Protocol (Alberta) in the conduct of this transaction and acted in accordance with your instructions with respect to the real property mortgage described above. Subject to any qualifications noted below, which have been accepted by you, it is my opinion that the loan/line of credit can now be funded and the funds disbursed.

**Qualifications:**

The Protocol allows for a claim against me for:

i) an intervening Registration which takes priority over the Mortgage; or

ii) a survey defect which was unknown at the date of advance but which would have been disclosed by an up-to-date Real Property Report with a Compliance Stamp; or

iii) problems with enforceability of the Mortgage.

**Issuing Lawyer**

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| Barrister and Solicitor  Member of Law Society of Alberta |