

To Whom It May Concern:

RE: INDEPENDENT LEGAL ADVICE

I/We have chosen to act as co-borrowers for the loan for

_____.

The bank has advised me/us to seek independent legal advice regarding this.

I/We have chosen to waive this request.

Regards,

Name _____

Name _____

Date: _____

Date: _____

Signed: _____

Signed: _____