



FOR USE IN CERTIFICATION WHERE THE PERSON(S) SIGNING IS THE DIRECT BORROWER FROM THE LENDER OR A SECURITY PROVIDER REFERRED TO IN THE DOCUMENTS AS THE BORROWER

AUSTRALIAN LEGAL PRACTITIONER'S CERTIFICATE 1

PART A TO:

THIS CERTIFICATE IS PROVIDED BY:

An Australian legal practitioner holding a current practising certificate under the Legal Profession Act 2004 and not acting for you in this transaction

I HAVE BEEN ASKED TO INTERVIEW:

(called "the borrower")

I HAVE BEEN PROVIDED WITH THE FOLLOWING DOCUMENTS:

- (1)
- (2)
- (3)
- (4)
- (5)
- (6)

PART B EXPLANATIONS GIVEN BY THE AUSTRALIAN LEGAL PRACTITIONER

I explained to the borrower, before the borrower signed the documents, the general nature and effect of the documents required to be signed by the borrower including the risk of loss of any security property and other assets owned by the borrower.

PART C EXCLUDED EXPLANATIONS

I INFORMED the borrower in very clear terms that I was not expressing any opinion nor advising on:

- the viability of the transaction; and
- the borrower's ability to make the required payments to you.

I FURTHER INFORMED the borrower that if in any doubt on those aspects the borrower should obtain independent financial advice before signing the documents.

PART D STATEMENTS BY THE PERSONS SIGNING DOCUMENTS

FOLLOWING THE ABOVE EXPLANATIONS, the borrower stated to me:

- that he/she/they understood the general nature and effect of the documents. It appeared to me that they did have such understanding;
- that he/she/they were signing these documents freely, voluntarily and without pressure from any other person.

PART E IDENTIFICATION OF PERSONS SIGNING DOCUMENTS

The following evidence of identification was produced to me by the borrower:

- (1)
- (2)
- (3)
- (4)
- (5)
- (6)

PART F TRANSLATION/INTERPRETATION

An independent interpreter, _____ was present at this interview with the borrower and interpreted the statements made by all parties. A certificate by the interpreter is held by me.

AUSTRALIAN LEGAL PRACTITIONER'S CERTIFICATE

I CERTIFY the above information.

SIGNED:

DATED:

CLIENTS CERTIFICATE

I CERTIFY that

I have been handed a copy of this certificate.

I have read this certificate.

I am the client named.

The above information is true.

SIGNED

DATED: