



Attorney Opinion Letter

I, _____, the attorney for _____,
(Attorney's name) (Name of the trust)

certify that I have read the trust and the following items are true:

- The trust was validly created and is duly existing under applicable law,
- The trust is revocable,
- The borrower is the settlor of the trust and the beneficiary of the trust
- The trust assets may be used as collateral for a loan,
- The trustee is:
 - Duly qualified under applicable law to serve as trustee,
 - Is the borrower,
 - Is the settlor,
 - Is fully authorized under the trust documents and applicable law to pledge or otherwise encumber the trust assets

Signature

Date