**ACKNOWLEDGEMENT AND DIRECTION with GUARANTEE**

|  |  |
| --- | --- |
| **TO:** |       {insert lawyer’s name} |
| **AND TO:** |       {insert Firm name if applicable} |
| **RE:** | CHARGE/MORTGAGE OF LAND TO Bridgewater Bank {insert brief description of transaction} |

**This will confirm that:**

 I/We have reviewed the information set out in this Acknowledgement and Direction and in the documents described below (“the Documents”), and that this information is accurate;

 You, your agent or employee are authorized and directed to sign, deliver and/or register electronically on my/our behalf the Documents in the form attached;

 The effect of the Documents has been fully explained to me/us and I/We understand that I/We are parties to and bound by the terms and provisions of the Documents to the same extent as if I/We had signed them;

 I/We are in fact the parties named in the Documents and I/We have not misrepresented our identities to you.

 I,      , am the spouse of      , the (Transferor/Chargor), and hereby consent to the transaction described in the Acknowledgement and Direction. I authorize you to indicate my consent on all the Documents for which it is required.

       and       are signing the Charge as Guarantor. I/We acknowledge receipt of a copy of Standard Charge Terms 201420 and that the effect of the Guarantee in Section 14 has been explained to me/us.

**DESCRIPTION OF ELECTRONIC DOCUMENTS**

The Documents described in the Acknowledgement and Direction are the documents selected below which are attached hereto as “Document in Preparation” and are:

[ ]  A Transfer of the land described above.

[x]  A Charge of the land described above.

[ ]  Other documents attached hereto.

**Dated at** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_.

WITNESS:

(as to all signatures, if required)

 (Chargor)

 (Chargor)

 (Spouse of Chargor)

 (Guarantor)