incurred by Access Pensions in acceding to my request to transfer funds from my RSA to the Mortgage Lender.

This Indemnity shall be a continuing security and shall be in force until Access Pensions shall effectively discharge the Indemnitor from any action, penalty, claims, costs, expenses or liabilities that may be suffered by Access Pensions for acceding to request to transfer funds to the Mortgage Lender. However, this indemnity shall be inoperative and unenforceable where the Access Pensions fails, refuses or neglects to comply with the provisions of the Commission's Guidelines or any other applicable substantive or subsidiary legislation(s) in relation to RSA holder's request.

This indemnity shall be governed by and construed in accordance with the laws of the Federal Republic of Migeria.

Demonart

Sworn at the High Court

This 76 day of 03

San Joseph States

(COMMISSIONER FOR OATHS)

