

**MORTGAGE/DEED OF TRUST  
ON TRUST PROPERTY**

**OPINION OF TRUST COUNSEL**

Re: \$\_\_\_\_\_ Mortgage/Deed of Trust of Trust/Note/Agreement to [Name].

I have acted as counsel for \_\_\_\_\_ with respect to the [Name] Revocable Trust U/A dated \_\_\_\_\_ (the "Trust") for the benefit of [Name], of which [Name] serves as trustee.

I understand that [Name] (the "Applicant") has requested:

- ☐ a \$\_\_\_\_\_ loan/line of credit ("Loan/Line") to the Applicant under a promissory note/agreement to be secured by a mortgage and all amendments to such mortgage/deed of trust (the "Lien Document") on residential property held in the Trust (the "Property"), located in \_\_\_\_\_ County, Minnesota and legally described as:

**INSET LEGAL DESCRIPTION**

- ☐ consent to a transfer of residential real property to the Trust, located in \_\_\_\_\_ County, Minnesota and legally described as:

It is my opinion that:

1. The Trust is valid and duly created under Minnesota law.
2. \_\_\_\_\_ is the current acting trustee of the [Name of Trust] Trust.
3. Title to the Property has been transferred to the Trust and now stand in the name of [Name], as Trustee of the [Name of Trust] Trust. The Trust was created on \_\_\_\_\_ (date).
4. The Trustee of the Trust has all requisite power and authority pursuant to the Trust and any amendment to the Trust to sign the Lien Document. That the Lien Document, when signed by [Name], as Trustee, of the [Name of Trust] Trust, would, together with the mortgage constitute an enforceable lien against the Property securing the Loan/Line to [Name].
5. The Applicant is a Settlor and Trustee of the Trust.
6. No other documents need be executed and recorded except the following, original signed counterparts of are attached to this opinion:

Certificate of Trust signed by [Name], as Trustee of  
the [Name of Trust] Trust dated \_\_\_\_\_.

Dated: \_\_\_\_\_

Very truly yours,  
\_\_\_\_\_ Law Office

\_\_\_\_\_  
Name of Attorney