LEGAL OPINIONS

Purpose(What does it include):

The purpose of a legal opinion in financing transactions is to confirm for the benefit of the lender or the lead manager and underwriters, the legal validity of the documents which evidence their agreement with the borrower/issuer. Opinions give the lender/lead manager some assurance that the relevant legal issues have been addressed and met and there is no legal obstacle to the transaction. Conversely, a legal opinion may highlight the legal risks and difficulties of which the lenders should be aware in assessing the transaction. Legal opinions have their origins in the USA where they were produced to satisfy the auditors of a lending bank that all necessary legal procedures had been followed in respect of a loan and that the loan could be enforced against the relevant borrower.

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Scope (What does a legal opinion cover)

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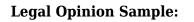
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