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January 22, 2021

To: British Columbia Securities Commission
Alberta Securities Commission
Financial and Consumer Affairs Authority of Saskatchewan
The Manitoba Securities Commission
Ontario Securities Commission
Autorité des marchés financiers
Financial and Consumer Services Commission (New Brunswick)
Nova Scotia Securities Commission
Office of the Superintendent of Securities, Prince Edward Island
Office of the Superintendent of Securities Service, Newfoundland and Labrador
Office of the Superintendent of Securities, Yukon
Office of the Superintendent of Securities, Northwest Territories
Nunavut Securities Office

Dear Sirs/Mesdames:

Re: BMO Callable Income Notes, Series 1946 (CAD), Due February 3, 2028

Pricing Supplement No. 658 of Bank of Montreal (the "Bank") dated January 22, 2021 to the Short Form Base Shelf Prospectus of the Bank dated May 28, 2020 (the "Pricing Supplement")

We hereby consent to the reference to our name on the inside cover page and under the heading "Legal Matters" and to the reference to our name and to the use of our opinions under the headings "Eligibility for Investment", "Summary of the Offering" and "Certain Canadian Federal Income Tax Considerations" in the Pricing Supplement.

We have read the Pricing Supplement and have no reason to believe that there are any misrepresentations in the information contained in the Pricing Supplement that are derived from our opinions or that are within our knowledge as a result of services we performed in connection with such opinions.

Yours truly,

"Torys LLP"