

## CLIENT CONSENTS - FOR PRIVACY PROTECTIONS

### APPLICATION AUTHORIZATION AND OTHERS

The words, "I", "me", "we", and "my" mean the person who submits this application, whether that be on-line, via phone, email or fax. The words "you" mean both Karin Hoehn, Milka Lukacevic and Tania Campfield, the Independent Mortgage Specialists and The Mortgage Centre – TMK Team, an independently owned franchise of Mortgage Centre Canada.

I/We are clients of The Mortgage Centre – TMK Team and the independent mortgage specialist for the purpose of arranging and/or renewing loan(s)/mortgage(s) and maintaining my client relationship. I/We give our Independent Specialist my/our permission to contact me/us on an ongoing basis, and I/we can withdraw this permission in writing at a later date.

If I have included information in this application in respect of any other person, including a co-applicant, I hereby confirm that such other person(s) has fully authorized me to release their personal information to you and to my Mortgage Specialist, and that such other person(s) consent to all of the terms set-out herein. The word "information" means personal information about me and any other person(s) identified in this application, obtained from this application or other sources.

I consent and agree that you may use my personal information, including my Social Insurance Number, and may obtain personal information about me from consumer reporting agencies, credit bureaus, and real estate appraisers, and (if more than one client) about either of us from the other, and provide my personal information to third parties (e.g. lenders). I acknowledge that I have the option of excluding my Social Insurance Number from my credit reporting request and will advise you immediately in writing before signing this form if I choose to do that. I understand lenders typically require my Social Insurance Number as part of the loan/mortgage approval process. I hereby consent to and agree that you may use the Information in order to identify me, protect me from fraud and error, understand my needs and eligibility for products and/or services, recommend particular products and services to meet my needs, provide ongoing services and comply with legal and regulatory requirements.

Each lender considering my application from you may obtain personal information about me from consumer reporting agencies, credit bureaus, and real estate appraisers, and (if more than one client) about either of us from the other, and ensure the accuracy of my personal information by contacting third parties.

You and these lenders may retain my personal information for seven years after the last loan/mortgage applications made on my behalf, or the end of the term of the loan/mortgage, whichever is later.

My Mortgage Centre – TMK Team file is kept physically in the office of my Independent Mortgage Specialist until a loan/mortgage is funded, after which it is sent Mortgage Centre – TMK Team corporate registered office for review and storage electronically on Mortgage Centre – TMK Team computer systems; and has access restricted to individuals having a need to deal with the file.

X \_\_\_\_\_ Date: \_\_\_\_\_

Applicant 1: Print Name \_\_\_\_\_



I can review and correct personal information in My File or held by My Independent Mortgage Specialist; and I can get a copy of The Mortgage Centre – TMK Team privacy policy from My Independent Mortgage Specialist or at [www.mortgagecentre.com](http://www.mortgagecentre.com)

I hereby acknowledge that I have been advised that Mortgage Life/Credit Insurance may be available to me through a lender, insurance company or broker and take sole responsibility to investigate and secure such coverage if desired.

I acknowledge that Mortgage Centre – TMK Team is an independently owned and operated Mortgage Centre franchisee of Mortgage Centre Canada and that it is not acting as my agent. I, in consideration of the receipt of \$1.00, agree to release and forever discharge, my Independent Mortgage Specialist, The Mortgage Centre – TMK Team and Mortgage Centre Canada from any claim which I may have as a result of the loan/mortgage not being advanced, or from fluctuations in the market either before or after my application is submitted, and to indemnify and save harmless my Independent Mortgage Specialist, The Mortgage Centre – TMK Team, and Mortgage Centre Canada from and claim over relief by and party against whom I may make a claim, whether or not a mortgage commitment is supplied to me by a lender(s). I further acknowledge that you have no obligation to locate a lender and no responsibility or liability for an acts or omissions of any lender. I agree to pay all applicable legal fees, property appraisal fees, registration fees and expenses incurred in connection with this mortgage application.

My Independent Mortgage Specialist is not an employee of The Mortgage Centre – TMK Team. The Mortgage Centre – TMK Team and my Independent Mortgage Specialist may receive fees from each lender, and may receive a program fee from the lender which varies with the mortgage interest rate, size, term and duration of the mortgage and terms accepted by me. Fees, program fees and incentives may be money, or goods and services having value to the recipient. Different lenders may provide The Mortgage Centre – TMK Team and My Independent Mortgage Specialist with different fees and incentives for similar products. A Lenders' fees and incentives may also be dependent on amounts and types of business originated through The Mortgage Centre – TMK Team and My Independent Mortgage Specialist.

The parties hereto confirm that it is their wish that this Agreement, as well as all other documents relating hereto, including notices, have been and shall be drawn up in the English language only. **Les parties aux presents conferment leur volonte que cette convention, de meme que cette convention, de mem que tous les documents, y compris tous avis qui s'y rattache, soient rediges en langue anglaise.**

Each person signing below agrees that in this document "I", "me", "we", and "my" refer to each of us. I hereby certify that the information given in my application is complete and correct and is given for the purpose of obtaining the mortgage/loan and/or financial service applied for.

X \_\_\_\_\_ Date: \_\_\_\_\_

Applicant 2: Print Name \_\_\_\_\_