

Consent and Privacy Agreement

Collection and Use of Personal Information

I/We understand that Mortgage Alliance Company of Canada ("Mortgage Alliance") collects personal information in accordance with and for purposes detailed in its privacy policy available on <http://mortgagealliance.com/privacy-policy> ("**Privacy Policy**"), including to provide the services requested, better understand my/our financial needs and determine how Mortgage Alliance and its affiliated companies including Multi-Prêts, Mortgage Intelligence Inc. and Invis Inc. (the "**M3 Mortgage Group**") may be of service to me/us. The type of information collected and related purposes include:

- a) Data such as name, address, contact numbers, email contact, income, employment, age, net worth, investment objectives, and banking information;
- b) Unique identifiers: such as social insurance, driver's license, passport numbers, etc. (as authorized by law); used to fulfill regulatory and other governmental obligations as well as to confirm and/or authenticate my/our identity;
- c) Information from a consumer reporting agency or other source, which may include account information and/or information about my/our creditworthiness to help determine the mortgage product suitable for my/our needs and to establish or verify my/our credit.

Sharing of Personal Information:

I/We the undersigned understand that Mortgage Alliance may share my personal information as detailed in its Privacy Policy, including with its brokers or anyone acting as an agent on its behalf ("Authorized Agent"), including as follows:

- a) Mortgage Alliance may share my/our personal information to credit bureau agencies, financial institutions, insurers, private investors, creditor life company, etc. to determine my/our eligibility for products and services.
- b) Mortgage Alliance may share my/our personal information to Authorized Agents or entities within the M3 Mortgage Group, as needed for the provision of services or products requested and/or as detailed in its Privacy Policy.
- c) Mortgage Alliance shall use my/our social insurance number as an aid to identify me/us with credit bureau agencies and financial institutions and for credit history file matching purposes.
- d) Mortgage Alliance may advise _____* about the progress of my/our application.
*Realtor/Builder/Financial Planner, etc.
- e) Subject to my/our right to withdraw consent detailed in the Privacy Policy and optional consents provided in this Consent and Privacy Agreement, Mortgage Alliance may use my/our information to conduct surveys on the quality of its products and services or to provide me/us with offers for additional products and services that they feel may be of interest to me/us.

Credit Bureau Consent:

I/We the undersigned, declare the information provided in the mortgage application is a true and complete representation. I/We understand that it is being used to determine my/our credit responsibility and to evaluate my/our request for credit. I/We authorize Mortgage Alliance or their designate to obtain a credit report. I/We acknowledge that the completion of a credit application may take time and it might entail additional credit reports. I/We permit additional credit reports for up to six (6) months from the date signed below. I/We also authorize Mortgage Alliance to exchange such credit information for the purpose of securing credit with potential mortgage lenders, mortgage insurers or other service providers.

Sharing for Insurance Products and Services:

- **Life Insurance.** I/We authorize Mortgage Alliance to share my/our contact details including name, phone number, email address and mortgage file to insurance agent and brokerage firm duly authorized by Mortgage Alliance, so that they can collect the necessary information to offer me/us competitive life insurance products tailored to my/our needs and which I/We can accept or decline at any time.

Client(s) initials

- **Home/Auto Insurance.** I/We authorize Mortgage Alliance to share my/our contact details including name, phone number, email address and mortgage file to the property and casualty insurance agent and brokerage firm duly authorized by Mortgage Alliance from, so that they can collect the necessary information to offer me/us highly competitive home and auto insurance products tailored to my/our needs and which I/We can accept or decline at any time.

Client(s) initials

- **Credit Score Verification.** I/We consent to Mortgage Alliance and the insurer verifying my/our credit score with the goal of obtaining the best price possible for my/our home insurance and I/We understand that this consultation will have no impact on my/our credit score.

Client(s) initials

Suitability:

I/We are aware of:

- How a variable rate mortgage and its' applicable mortgage payment may increase without notice within the term of the mortgage. This may affect the ability to make mortgage payments
- How terminating or prepaying a mortgage prior to maturity term may involve prepayment penalties. How different mortgage products can vary with various prepayment options
- How changes in my/our employment (eg. reduced income), credit, liabilities, etc. may affect the ability to make mortgage payments in the future and changes prior to closing could affect I/us not qualifying for the mortgage.
- The monthly mortgage payment of PI&T that I/we are comfortable paying is \$_____, based my/our current personal financial obligations (include condo fees if applicable)
- The benefits of creditor mortgage protection.
- The inherent risks associated with mortgages. The agent has evaluated my/our needs to assist in determining the most appropriate mortgage including to offer to assist in preparing a budget.

Agent initials

Client(s) initials

Canada Anti-Spam Legislation:

I/We authorize Mortgage Alliance, affiliated entities part of the M3 Mortgage Group and authorised agents to keep in touch with me/us via electronic messaging in order to provide me/us with content and provide insightful information on mortgages, finances, etc. I/We wish to be kept informed and consent to the receiving of these informative electronic communications. I/We understand that I/we can withdraw consent at any time.

Client(s) initials

I/We understand that even if I/We do not provide my/our express consent to receive promotional communications, I/We may still be contacted, if authorized under applicable anti-spam legislation, for example if I/We have recently entered into a transaction with Mortgage Alliance (and therefore, Mortgage Alliance has my/our implied consent) as well as for transactional purposes such as contacts for customer service and/or product or service information, status updates or renewals, reminder notices or answers to my/our questions or inquiries.

Client(s) initials

Ongoing Commitment:

I/We have read the Privacy Policy available at <http://mortgagealliance.com/privacy-policy>, and understand that the collection, use and disclosure of my/our personal information by Mortgage Alliance will be done in accordance with such Privacy Policy.

I/We agree that a photocopy or electronic copy of this Consent and Privacy Agreement has the same value as the original one.

I/We have read, understood, and received a copy of this Consent and Privacy Agreement.

_____ Date	_____ Print Name	_____ SIGNATURE	_____ Photo ID #*
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_____ Date	_____ Print Name	_____ SIGNATURE	_____ Photo ID #*
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*I, _____, verify & warrant I have viewed proper identification documents.

Signature of Broker/Agent/Associate _____.