Client Consents
for Privacy Protections and Other

For: _____ _____ _____
Client's name | **Second Client's** name | name of Independent Consultant/Co-broker **"My Independent Consultant"**

Telephone Consent

"Do you consent to my forwarding your mortgage application to lenders and to my obtaining financial information about you from others if necessary to complete your application?"

Client's consent taken by: _____ IC's signature _____ date

Second Client's consent taken by: _____ IC's signature _____ date

***NOTE:** all clients must sign the consent below, even if they gave oral consent over the phone.*

I/We are clients of each of Mortgage Intelligence Inc. ("**Mortgage Intelligence**") and of My Independent Consultant for these purposes:

- arranging and/or renewing loan(s) / mortgage(s) and maintaining my client relationship, and
- considering products approved by Mortgage Intelligence or its affiliates that may interest me/us. **(client can delete this)**
- **I/We** give our Independent Consultant my/our permission to contact me/us on an ongoing basis. **(client can delete this and/or permission may be withdrawn in writing at a later date.)**

and I consent and agree that for these purposes:

Mortgage Intelligence may use my personal information 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);

Each lender considering my applications from Mortgage Intelligence 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;

Mortgage Intelligence and these lenders may:

- retain my personal information for seven years after the last loan/mortgage application made on my behalf, or the end of the term of the loan/mortgage, whichever is later;

My Independent Consultant may:

- retain and use my personal information for the purposes listed above for seven years after the last loan/mortgage application made on my/our behalf;

My Mortgage Intelligence File holding my personal information ("My File"):

- is kept physically at the office of My Independent Consultant until a loan/mortgage is funded, after which it is sent to a Mortgage Intelligence corporate or licensed office for review and storage, and electronically on Mortgage Intelligence computer systems; and
- has access restricted to individuals having a need to deal with the File;

I can:

- review and correct personal information in My File or held by My Independent Consultant;
- get Mortgage Intelligence's Privacy Policy from My Independent Consultant or at www.mortgageintelligence.ca

Other:

- My Independent Consultant is not an employee of Mortgage Intelligence;
- I can obtain My Independent Consultant's Privacy Policy from My Independent Consultant;
- Mortgage Intelligence and My Independent Consultant may receive fees from each lender, and may receive a program fee from the lender which varies with the mortgage interest rate and terms accepted by me. Fees and program fees may be money, or goods and services having value to the recipient;
- Different lenders may provide Mortgage Intelligence and My Independent Consultant with different fees and incentives for similar products. A Lender's fees and incentives may also be dependent on amounts and types of business originated through Mortgage Intelligence and My Independent Consultant; and
- Each person signing below agrees that in this document "I", "me" and "my" refer to each of us.

_____
Client's Signature Date

_____
Second Client's Signature Date