The Mortgage Centre

CLIENT CONSENT for Application and Privacy Protection and IDENTIFICATION AUTHORIZATION FORM

RDM FINANCIAL CONSULTANTS LTD – FSCO License # 10716
Each Mortgage Centre office is independently owned and operated. "Mortgage Centre Franchisee" means the independent mortgage broker, to whom the mortgage application is provided, and any employee or contractors of this broker. "MCC" or Mortgage Centre Canada means the Mortgage Centre Canada.

I/We _____**,** am/are clients of:
RDM Financial Consultants Ltd o/a The Mortgage Centre for these purposes:
- **arranging a new mortgage or arranging renewal of existing mortgage**
- **considering Group Creditor Insurance through "The Mortgage Centre" system and Mortgage Protection Plan**

I/We understand:
a) My/our Mortgage file (containing my/our personal information) will be kept by my Agent until the mortgage is funded and after completion, any paper documentation will be sent to RDM Financial Consultants Ltd o/a The Mortgage Centre's head office for review and storage and be kept electronically on the D+H Expert Exchange computer system/software files.
b) My mortgage file will be kept electronically for 6 years after the maturity of the mortgage as the Brokerage is required to do so by the Financial Services Commission of Ontario.
c) Access to my file is restricted to personnel having a need to deal with the file, and;
d) I/We can review and correct personal information in this file or my personal contact information in my Agents database.

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 my Mortgage Centre Agent/Broker 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 am hereby expressly consenting to the submission of my application and the disclosure of Information to third parties, such as lenders and insurers, for the purpose of arranging and/or renewing mortgage(s). I understand that this will allow lenders to submit commitments for my review.

I hereby consent to and agree that my Mortgage Broker or Agent 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.

I consent to and agree that my Mortgage Broker or Agent may use the Information for the above-noted purposes and may obtain Information about me from others, including consumer reporting agencies, credit bureaus, financial institutions, and real estate appraisers and may confirm the accuracy of the Information by contacting such third parties. I further consent to and agree that each lender considering my application may obtain Information about me (and all co-applicants) from others, including consumer reporting agencies, and other such third parties.

My Mortgage Centre Franchisee and MCC have no obligation to locate a lender and no responsibility or liability for any acts or omissions of any lender. I agree to release my Mortgage Centre Franchisee and MCC from any claim which I may have as a result of the loan not being advanced or from fluctuations in the market either before or after my application is submitted.

I hereby acknowledge that I have been advised that Mortgage Life/Creditor 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.

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.

I/We agree and consent to my Agent and/or RDM Financial Consultants Ltd o/a The Mortgage Centre, to sending me/us solicitation either by Postal Mail or Electronic Mail. *(Clients may delete and initial)*

Authorization given this _____ day of _____, 20_____.

_____	_____ :	_____
Signature of Applicant	ID Number (passport, DL)	SIN Number (optional)
_____	_____ :	_____
Signature of Co-Applicant	ID Number (passport, DL)	SIN Number (optional)

☐Photo.Identification.Attached