



CONSENT, PRIVACY AND SUITABILITY AGREEMENT

COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

I/We understand that **Integrity Tree Mortgages Inc.** ("Integrity Tree Mortgages") collects, uses and discloses personal information in accordance with its Privacy Policy available at www.integritytree.ca for the purpose of providing mortgage financing services, assessing my/our mortgage needs, arranging mortgage financing, complying with legal and regulatory requirements, and communicating with me/us regarding my/our mortgage application and related services.

The personal information collected may include, but is not limited to:

- a) Personal information such as my/our name, address, telephone number, email address, date of birth, employment information, income, assets, liabilities, banking information and other financial information required to assess my/our mortgage application.
- b) Government-issued identification and unique identifiers, including Social Insurance Number (where voluntarily provided), driver's licence, passport or other identification documents, as permitted by law, to verify identity and satisfy regulatory obligations.
- c) Information obtained from credit reporting agencies, lenders, financial institutions or other third-party sources relating to my/our credit history, financial obligations and creditworthiness for the purpose of evaluating and arranging mortgage financing.

DISCLOSURE OF PERSONAL INFORMATION

I/We authorize Integrity Tree Mortgages to disclose my/our personal information, where necessary, to facilitate my/our mortgage application and related services.

This may include sharing information with:

- a) Mortgage lenders, financial institutions, mortgage insurers, private lenders, investor groups, appraisal companies, credit reporting agencies, legal professionals and other service providers involved in processing my/our mortgage application.
- b) Mortgage brokers, mortgage agents, employees, contractors and authorized representatives of Integrity Tree Mortgages who require access to my/our information to provide mortgage services.
- c) Credit reporting agencies and financial institutions for identity verification, fraud prevention and credit history matching purposes, including the use of my/our Social Insurance Number where voluntarily provided.
- d) Third parties directly involved in my/our mortgage transaction, including my/our lawyer, realtor, builder or financial professional, where necessary and authorized to facilitate the mortgage process.
- e) Integrity Tree Mortgages may contact me/us regarding mortgage renewals, refinancing opportunities, changes to mortgage products, customer satisfaction surveys and other mortgage-related services. I/We understand that I/we may withdraw consent for marketing communications at any time.

CREDIT BUREAU AUTHORIZATION

I/We certify that all information provided in my/our mortgage application is true, complete and accurate.

I/We authorize Integrity Tree Mortgages and its designated representatives to obtain, review and exchange credit information with consumer reporting agencies, lenders, mortgage insurers and other authorized parties for the purpose of:

- assessing my/our creditworthiness;
- verifying information contained within my/our mortgage application;
- arranging mortgage financing;
- administering and servicing my/our mortgage application.



CONSENT, PRIVACY AND SUITABILITY AGREEMENT

I/We acknowledge that additional credit inquiries may be required throughout the mortgage approval process and authorize Integrity Tree Mortgages to obtain additional credit reports for a period of up to **six (6) months** from the date this agreement is signed.

Client(s) Initials: _____

MORTGAGE SUITABILITY ACKNOWLEDGEMENT

I/We acknowledge that my/our Mortgage Agent or Mortgage Broker has discussed the mortgage products available and has assessed my/our financial circumstances to recommend a mortgage that is suitable based on the information provided.

I/We understand and acknowledge:

- a) Variable-rate mortgages may result in changes to interest costs and, where applicable, mortgage payments during the mortgage term.
- b) Breaking or refinancing a mortgage before maturity may result in prepayment penalties and other associated costs.
- c) Changes to my/our income, employment, debts, credit history or financial circumstances before funding may impact mortgage approval or funding conditions.
- d) The monthly mortgage payment that I/we are comfortable making, including principal, interest, property taxes and condominium fees (where applicable), is:
- e) \$ _____
- f) Optional mortgage protection products may be available and have been explained where applicable.
- g) I/We understand the risks, obligations and long-term financial commitment associated with obtaining a mortgage and have had the opportunity to ask questions before proceeding.

Agent Initials: _____

Client(s) Initials: _____

ELECTRONIC COMMUNICATIONS CONSENT (CASL)

I/We consent to receiving electronic communications from Integrity Tree Mortgages regarding my/our mortgage application, mortgage approval, renewal opportunities, refinancing options, interest rate updates, mortgage education and other mortgage-related products and services.

I/We understand that I/we may withdraw this consent at any time by following the unsubscribe instructions provided or by contacting Integrity Tree Mortgages directly.

Client(s) Initials: _____

I/We understand that Integrity Tree Mortgages may continue to contact me/us where permitted by applicable legislation for transactional purposes, including updates relating to my/our mortgage application, servicing, renewals, regulatory notices or responses to my/our inquiries.

Client(s) Initials: _____



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ELECTRONIC DOCUMENTS AND SIGNATURES

I/We consent to receiving documents electronically and acknowledge that electronic signatures, scanned signatures and electronically transmitted copies of this agreement shall have the same legal force and effect as original handwritten signatures.

Client(s) Initials: _____

PRIVACY ACKNOWLEDGEMENT

I/We acknowledge that I/we have been provided access to the Integrity Tree Mortgages Privacy Policy available at **www.integritytree.ca** and understand that my/our personal information will be collected, used and disclosed in accordance with that policy and applicable privacy legislation.

I/We acknowledge that I/we have read, understood and agree to the terms of this Consent, Privacy and Suitability Agreement.

CLIENT SIGNATURES

_____ Name:	_____ Signature:	_____ Date:
_____ Name:	_____ Signature:	_____ Date:
_____ Name:	_____ Signature:	_____ Date:
_____ Name:	_____ Signature:	_____ Date:

IDENTIFICATION VERIFICATION

I, _____, (**Mortgage Agent/Broker**) certify that I have reviewed and verified the original identification documents for the above client(s) in accordance with FINTRAC requirements and brokerage policies.

Signature: _____

Date: _____