CLIENT CONSENT(S) FOR PRIVACY PROTECTION, CANADA'S ANTI-SPAM LEGISLATION & OTHER

For: _____ _____ _____

Client's Name | Second Client's Name | Name of Independent Mortgage Agent/Broker "**Independent Mortgage Agent / Broker**"

TELEPHONE CONSENT

"Do you consent to my checking your credit, 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: _____ Independent Mortgage Agent/Broker Signature _____ Date of call

Second Client's Consent taken by: _____ Independent Mortgage Agent/Broker Signature _____ Date of call

***NOTE**: All clients must sign below even if they give verbal consent over the phone. All clients signing below confirm verbal consent was obtained by phone as noted here if applicable.*

EMAIL

Canada's new Anti-Spam law is effective July 1, 2014. Under this new legislation, I am required to obtain your consent in order to send you communications about the latest mortgage news, events, products, and services.

To agree to receive electronic communications, please initial:

Client's Initials:	
Second Client's Initials:	

I/We are clients of each of TCG Lending Centres and of my Independent Mortgage Agent/Broker for these purposes:

- arranging and/or renewing loan(s) / mortgage(s) and maintaining my client relationship, and
- considering products approved by TCG Lending Centres or its affiliates that may interest me/us (client can delete this)
  [To delete check box: *Client*: ☐ *Second Client*: ☐]

and I consent and agree that for these purposes:

TCG Lending Centres 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 TCG Lending Centres 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.

TCG Lending Centres 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 Mortgage Agent/Broker 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 TCG Lending Centres file holding my personal information ("My File")

- is kept physically at the office of my Independent Mortgage Agent/Broker until a loan/mortgage is funded, after which it is sent to TCG Lending Centres corporate or licensed office for review and storage, and electronically on TCG Lending Centres and my Independent Mortgage Agent's 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 Mortgage Agent/Broker;
- get TCG Lending Centres' Privacy Policy from my Independent Mortgage Agent/Broker

Other:

- My Independent Mortgage Agent/Broker is not an employee of TCG Lending Centres;
- I can obtain my Independent Mortgage Agent/Broker Privacy Policy from my Independent Mortgage Agent/Broker;
- TCG Lending Centres and my Independent Mortgage Agent/Broker 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 TCG Lending Centres and my Independent Mortgage Agent / Broker 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 TCG Lending Centres and my Independent Mortgage Agent/Broker; 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