



The undersigned applicant(s) (we or us, whether there is a single applicant or more than one) covenant and agree with

Name (broker):

and with **TMG The Mortgage Group Atlantic Inc.** as follows:

(a) all information we provide to you in connection with any mortgage application or other service you provide (a transaction) will be true and correct, and we acknowledge that you and any lenders or other persons to whom you submit that information will be relying on it in order to consider our application and/or determine our creditworthiness;

(b) we hereby authorize you to obtain any further financial or other information you may require in connection with a transaction from any sources you consider appropriate and each such source is hereby authorized to provide you with any and all such personal and financial information concerning us as you may request. We agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide our mortgage application and/or our personal information is permitted to receive such application and information and maintain records relating to us, including our Social Insurance Number(s) if provided, and collect personal information from us, you and from third parties, including credit bureau, credit reporting and collection agencies, financial institutions, our past and present employers, creditors and tenants, our spouses or any other person who has information about us, for the purpose of recording, evaluating and responding to our application for mortgage financing or other financial products or services, and we specifically consent to the release and disclosure of our personal information by such persons to you, and by you and such persons to each potential mortgage lender, insurer or other service provider;

(c) without limiting clause (b) above, we acknowledge that if we or you elect to use any cloud-based system for creating, storing, transmitting or signing any document or record or for communicating with any potential mortgage lender, insurer or other service provider, access to that document, record or communication may be subject to the laws of the jurisdiction(s) where the cloud storage facilities are located or through whose airwaves or territory the document, record or communication is transmitted, including without limitation laws which may require or permit access to electronic documents or records. We acknowledge that it is our responsibility to notify you in writing in advance if we do not consent to the use of any such cloud-based systems;

(d) we acknowledge and agree to your [privacy policy](#), which we have been afforded an opportunity to review, and we hereby consent to receiving email and other electronic communication from you; (applicant initial). (co-applicant initial).

(e) provided that you use our personal information as contemplated by this agreement, we hereby release you from all claims in damages or otherwise that we may have in connection with or arising from any use, disclosure or release of any of our personal information, and that we will indemnify you against and save you harmless from any and all claims in damages or otherwise which may be made by any third party in connection with or arising from any personal or other information that we have provided to you;

(f) we will pay all legal, property appraisal, registration fee and other costs or expenses incurred by you in connection with a transaction;

(g) you may retain our application and other personal information whether or not any transaction is ultimately completed;

(h) we acknowledge and agree that you may be entitled to receive financial compensation with respect to a transaction from a lender or other person; and

(i) we may in our discretion apply for life, disability and/or critical illness insurance coverage in connection with a transaction, and we have no claim against you if we elect not to do so. We understand that the terms and conditions for qualifying for coverage under such insurance are determined by the insurer, and that no such insurance will be in place unless and until we are so notified by the insurer (see mortgage insurance quote for details).

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide the mortgage application and/or my/our personal information, is permitted to receive such application and information and maintain records relating to me/us, including my/our Social Insurance Number(SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purpose of recording, evaluating and responding to my/our application for mortgage financing or related activities and I /we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

Applicant Signature:

Co-Applicant Signature:

Applicant Name:

Co-Applicant Name:

Broker Signature:

Please indicate:

Residential

Commercial

Date:

Broker Name:

TMG File Name and Number