

Client Representation & Consent Agreement

I/We agree that if we 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 you and to my Mortgage Agent 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 and that all information provided by me is believed to be true at the time be

I/We hereby expressly consent 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/we understand that this will allow lenders to submit commitments for my review.

I /We hereby consent to and agree that M.O.S. MortgageOne Solutions Ltd. 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/We consent to and agree that my M.O.S. MortgageOne Solutions Ltd. 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, credit the Information by contacting such third parties.

I/We hereby consent to and agree that M.O.S. MortgageOne Solutions Ltd. may retain the Information after the last mortgage application made on my behalf, or the end of the term of the mortgage, whichever is later and that my Mortgage Broker or Agent may retain and use my personal information for the purposes listed above after the last mortgage application made on my behalf.

I/We hereby consent and agree that in consideration of M.O.S. MortgageOne Solutions Ltd. undertaking to assist me/us the mortgagor/buyer, the mortgagor/buyer agrees to pay commission to M.O.S. MortgageOne Solutions Ltd. as follows: If, during the currency of this Agreement, the mortgagor/buyer enters into an agreement to obtain a mortgage from any lender or broker, the mortgagor/buyer agrees that M.O.S. MortgageOne Solutions Ltd. is entitled to receive and retain the greater of any commission offered by a lender as remuneration for arranging the mortgage or M.O.S. MortgageOne Solutions Ltd. minimum charge of \$1000.00. The mortgagor/buyer understands that the amount of commission offered by a lender will vary and may be greater or less than the minimum commission of one thousand Canadian dollars that M.O.S. MortgageOne Solutions Ltd. charges. The mortgagor/buyer understands that M.O.S. MortgageOne Solutions Ltd. will inform the mortgagor/buyer if the amount of commission the lender will pay is less than the minimum commission of one thousand Canadian dollars that M.O.S. MortgageOne Solutions Ltd. charges at the time of signing the commitment. The Buyer agrees to pay directly to M.O.S. MortgageOne Solutions Ltd. the greater of the minimum charge of M.O.S. MortgageOne Solutions Ltd charges or the lenders finder fee that would have been paid to M.O.S. MortgageOne Solutions in the event the mortgage transaction completed. The Buyer understands that if M.O.S. MortgageOne Solutions Ltd is not to be paid any commission by the lender, the mortgagor/buyer will pay M.O.S. MortgageOne Solutions Ltd the amount of the broker fee indicated on The Disclosure to Borrower or if The Disclosure to Borrower was not available then the minimum charge of one thousand dollars would be payable immediately. The mortgagor/buyer agrees to pay M.O.S. MortgageOne Solutions Ltd such commission if the mortgagor/buyer accepts another lenders agreement within 365 days of the date of this agreement The Buyer agrees to pay such commission as described above even if a transaction contemplated by an

acceptance of another lenders commitment by the mortgagor/buyer is not completed, if such non-completion is owing or attributable to the mortgagor/buyer default or neglect. Said commission, shall be payable immediately.

Name _____

Signature _____ Date _____

Name _____

Signature _____ Date _____