



Mortgage Architects Client Consent Form

We, Mortgage Architects in accordance with our privacy policy and our obligations at law, collect, receive, use and disclose personal information about you, our client, for the purposes of: verifying the information provided; assessing your credit-worthiness; establishing credit and hold limits; maintaining our client relationship; presenting your mortgage application to various lenders and insurers for the purpose of securing and/or renewing a mortgage and/or related services and providing information to you about other products offered or approved by us, our affiliates, related entities or other third party financial partners that we believe may be of interest to you We may also disclose your personal information under strict confidentiality restrictions to (i) any potential purchaser of our business and their advisors, (ii) any third party service providers to whom we may outsource our business functions and (iii) any parties involved in the securitization, assignment or pledge of loan (s)/mortgage (s) that are obtained through us.

By signing this form (or giving your verbal consent), you consent to our collecting, using and disclosing your personal information, at any time during the application and on an on-going basis thereafter, for the foregoing purposes, and to carry out these purposes you agree that we may disclose your personal information to and receive your personal information from: consumer reporting agencies, credit bureaus, real estate appraisers, your bank(s) or other financial institutions with whom you have or have had dealings, your past mortgage brokers, your present and past employers and such other third parties who may have information about your financial status. If there is more than one applicant, you also agree that we may collect, use and disclose personal information about each of you from the other for the purposes listed above. Without limiting the generality of the foregoing, you agree that if a mortgage default insurer is assigned to your application, such mortgage default insurer may obtain personal information about you from a credit reporting agency from time to time, and may use such information for any purpose related to the mortgage default insurance in connection with your application. You agree that the approval or granting of any mortgage by a lender to you, with or without mortgage default insurance, is not to be construed or relied on by you as representing the value or condition of any underlying security or that it confirms that you have the ability to repay the mortgage debt.

If you do not wish to receive any information on any other products offered or approved by us, and providing information to you about other products offered or approved by us, our affiliates, related entities or other third party financial partners that we believe may be of interest to you, please initial the box where indicated [or indicate your refusal verbally].

NO, you may not send me any information on other products

You hereby agree that Mortgage Architects, Brokerage # 10287, and your independent mortgage planner, Joseph J. Sammut, may use and retain your personal information for the forgoing purposes for seven (7) years after the later of a) the date of your latest application to us, and b) the date that all of your loans/mortgages contracted through us have expired or were terminated. A copy of our privacy policy and procedures summary is available on our website: www.mortgagearchitects.ca. Alternatively, you may contact our privacy compliance officer at 1-877-802-9100.

Mortgage Architects and your independent mortgage planner may receive from a lender fees or program incentives which vary with the mortgage interest rate and terms accepted by you. Fees and program incentives may be money, points or goods and services having value to the recipient.

Different lenders may provide Mortgage Architects and your independent mortgage planner with different fees and incentives for similar products. A lender's fees and incentives may also be dependent on the amounts and types of mortgage products originated through Mortgage Architects and your independent mortgage planner.

By signing this form (or giving your verbal consent), you acknowledge that Mortgage Architects and your independent mortgage planner may receive fees or program incentives from a lender.

For phone transactions: (verbal consent is not used for Credit Bureaus, and is for Privacy discussion only)

Telephone consent given on _____ by _____
[date] [name of client (s)]
and consent taken by _____
Joseph J. Sammut

For all other transactions:

I hereby give my consent:

[Print name of Client 1] [Signature of client 1] [Print name of Client 2] [Signature of Client 2]
Date: _____ Date: _____

2007-02-20

*** Warning : If you decide to send this Consent Form and any accompanying documentation by electronic mail you acknowledge that this mode of transmission may not be secure and you will not hold Mortgage Architects liable if any information transmitted to us electronically is received, used or disclosed by an unintended recipient.**