PRIVACY AGREEMENT AND CLIENT CONSENT

For: _____ _____ _____

Client's name | **Second Client's** name | Verico Select Broker

Telephone Consent

"Do you consent to my forwarding your mortgage application to lenders and obtaining financial information about you from others?"

Client's consent taken by: _____ Broker's signature date

Second Client's consent taken by: _____ Broker's signature date

I/We are clients of Verico Select Mortgage ("Verico Select") for these purposes:

- arranging and/or renewing loan(s) / mortgage(s) and maintaining my client relationship, and
- considering products approved by Verico Select or its affiliates that may interest me/us. **(client can delete this)**

and I consent and agree that for these purposes:

Verico Select 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 Verico Select 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;

Verico Select 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 Verico Select 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 Verico Select File holding my personal information ("My File"):

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

Other:

- My Verico Select Broker is not an employee of Verico Select;
- Verico Select and my Verico Select 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 Verico Select and my Verico Select 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 Verico Select and My Verico Select 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