

Mortgage Intelligence inc. 3080 Le Carrefour blvd Suite 200 Laval, QC HT7 2R5 Telephone: 450 681-8393 or Toll Free 1 877 775-3324	OACIQ Real estate mortgage broker /Chartered certificate #: _____ Name: _____ Telephone: _____ Fax: _____ E-mail: _____
<b>Mortgage requested</b>	
<input type="checkbox"/> Pre-authorization <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Transfer Type: <input type="checkbox"/> First <input type="checkbox"/> Second Term: _____ years Rate: _____ % Amortization: _____ years	Price / Value: _____ Cash / Equity: _____ Mortgage: _____ CMHC/Genworth: _____ Mortgage total: _____ Monthly payment: _____
Funding date: d____ m_____ 20____ Rate guaranteed until: d____ m_____ 20____ CMHC / Genworth tax 9%: _____ G.D.S.: _____ % T.D.S.: _____ %	
Property address: _____	

I, undersigned,

Client (1)

Client (2)

am a client of each, Mortgage Intelligence inc. (“**Mortgage Intelligence**”) and of my Independent Consultant for the purposes of arranging and/or renewing a mortgage loan and maintaining my client relationship, and considering products approved by Mortgage Intelligence or its affiliates that may interest me. (**Client can delete this**). I give my Independent Consultant my permission to contact me on an ongoing basis. (**Client can delete this and/or permission may be withdrawn in writing at a later date**). And I consent and agree that for these purposes **Mortgage Intelligence** 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 application from Mortgage Intelligence 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 accuracy of my personal information by contacting third parties;

**Mortgage Intelligence 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;

**My Independent Consultant** may retain and use my personal information for the purposes listed above for seven years after the last loan/mortgage application made on my behalf;

**My Mortgage Intelligence file** holding my personal information (“My File”) is kept physically at the office of my Independent Consultant until a loan/mortgage is funded, after which it is sent to an Mortgage Intelligence corporate or licensed office for review and storage, and electronically on Mortgage Intelligence 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 information held by my Independent Consultant. I can get Mortgage Intelligence’s Privacy Policy from my Independent Consultant or at: [www.migroup.ca](http://www.migroup.ca)

**Other:**

- My Independent Consultant is not an employee of Mortgage Intelligence;
- I can obtain my Independent Consultant’s Privacy Policy from my Independent Consultant.
- Mortgage Intelligence and my Independent Consultant 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 Mortgage Intelligence and my Independent Consultant with different fees and incentives for similar products. A lender’s fees and incentives may also be dependant on amounts and types of business originated through Mortgage Intelligence and my Independent Consultant.

**Should the required financing be obtained as requested and refused by the principal, it is understood and agreed that a fee of \$\_\_\_\_\_ shall be payable for the duly completed mandate or a fix fee of \$\_\_\_\_\_ will be charge to the principal as a mortgage file fee. In both cases, those fees must be payable by check to Mortgage Intelligence inc..**

It is understood and agreed that the mandate entrusted to Mortgage Intelligence shall be irrevocable and valid until the \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_. After said date, it shall be deemed null and void, unless I accept said financing, even if obtained following the expiry of the mandate or if I accept a financing method other than the one described above. It is understood that I shall be liable for all notary, appraisal and other fees required to perform this mandate. Moreover, it is understood that **Mortgage Intelligence** cannot be held liable for the lender’s interest rate differentials and/or other conditions.

**I acknowledge that the services of Mortgage Intelligence have not been retained to study the tax impact of the financing requested and I hereby release the company from any responsibility in this respect.** I attest that the information provided in this loan application is true and correct. I further accept notice that Mortgage Intelligence may obtain a report on my personal solvency and may disclose it to any other person and/or company related to the performance of this mandate. It is understood that this mandate shall read with all of the changes, that the masculine form used in the text designates both then feminine and the masculine, the singular and the plural, and that time shall be of the essence.

**VERIFICATION OF IDENTITY**

The identity was verified using the following document:

**Client 1 :**

- Permanent Resident Card
- Canadian Citizenship Card
- Birth certificate
- Other :
- Driver's licence
- Medicare Card
- Passport

\_\_\_\_\_  
\_\_\_\_\_

(reference number, place of issuance, expiry)

**Client 2 :**

- Permanent Resident Card
- Canadian Citizenship Card
- Birth certificate
- Other :
- Driver's licence
- Medicare Card
- Passport

\_\_\_\_\_  
\_\_\_\_\_

(reference number, place of issuance, expiry)

Date of birth : \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Year Month Day

Date of birth : \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Year Month Day

Occupation or principal activity : \_\_\_\_\_

Occupation or principal activity : \_\_\_\_\_

\*If the client is not the CLIENT (e.g. if the seller is represented by a proxy), indicate for :

**Client 1 :**

Date of birth : \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Year Month Day

**Client 2 :**

Date of birth : \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Year Month Day

Occupation or principal activity : \_\_\_\_\_

Occupation or principal activity : \_\_\_\_\_

**BROKER CEASING TO ACT FOR HIS OR HER OWN ACCOUNT**

If the BROKER ceases to carry on brokerage activities on his or her own account to carry them on instead for an agency, the CLIENT may elect to continue to do business with the BROKER and to be bound to the agency for which the BROKER will carry on brokerage activities, by sending the broker a notice to that effect. The CLIENT is then bound to the agency under the same terms and conditions as those provided for in this contract from the moment the broker begins to act for the agency. Should such a notice not be sent by the day on which the BROKER begins to carry on brokerage activities for the agency, this contract will be terminated.

**BROKER CEASING HIS ACTIVITIES**

A brokerage contract entered into by a BROKER is deemed cancelled when the BROKER ceases his activities or from the time his license is suspended or revoked.

**Clauses following apply to any brokerage contract entered into by a BROKER ACTING FOR HIS OR HER OWN ACCOUNT and supersede any brokerage contract provision whose terms contradict those of this Annex.**

**BROKER CEASING TO ACT FOR AN AGENCY**

If the broker mentioned in this contract as the AGENCY's representative ceases to carry on brokerage activities for the agency to carry them on instead on his or her account or for another agency, the CLIENT may elect to continue to do business with the broker or with the AGENCY in accordance with this contract, by sending the AGENCY a notice stating his or her choice not later than the day on which the broker ceases to carry on activities for the AGENCY. If the CLIENT elects to continue to do business with the broker, this contract is terminated on the date on which the BROKER now carries on activities, as the case may be, under the same terms and conditions as those provided for in this contract. Should the notice required under the first paragraph not be sent, this contract is terminated.

**AGENCY CEASING ITS ACTIVITIES**

Except on contrary notice from the CLIENT, or should the broker mentioned in this contract as the AGENCY's representative cease to carry on activities, if the AGENCY ceases to carry on its activities, this contract is terminated on the date on which the agency ceases its activities and the CLIENT is then bound to the broker now carrying on activities on his or her account or, as the case may be, to the agency for which the broker now carries on activities, under the same terms and conditions as those provided for in this contract. In case of notice to the contrary or if the broker completely ceases his or her activities, this contract is terminated on the date on which the AGENCY ceases its activities. **Clauses following apply to any brokerage contract entered into by an AGENCY and supersede any brokerage contract provision whose terms contradict those of this Annex.**

The undersigned accepts the above conditions and confirms having received a copy of the mandate.

I recognize that Mortgage Intelligence may receive compensation from the financial institution with which it proposes to negotiate my mortgage.

Signed at \_\_\_\_\_, on this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_.

Clients signature (1) \_\_\_\_\_

Mortgage Consultant: \_\_\_\_\_

Clients signature (2) \_\_\_\_\_

In case of consent received by phone, the consultant will sign this part: "Do you consent to my forwarding your mortgage application to lenders and to my obtaining financial information about you from others if necessary to complete your application?"

Client 1 consent \_\_\_\_\_

Client 2 consent \_\_\_\_\_

**Real estate mortgage brokers signature Date**

**Real estate mortgage brokers signature Date**

**Note:** all clients must sign the consent above in the space Client's signature (1) and (2), even if they gave oral consent over the phone.