



CLIENT CONSENT & AGREEMENT

I/We customer(s) of **Butler Mortgage Inc.**, and working through individuals engaged as independent contractors registered as mortgage agents or brokers (“You”), as undersigned acknowledge, warrant and confirm:

- That the personal information (“information”), provided to You in connection with a mortgage application, pre-approval, loan(s), insurance or other products and services through Butler Mortgage Inc. is true and correct and understand that the information is being used to determine credit responsibility.
- This consent is provided by me/us to:
 - Arrange and/or renew loan(s), mortgage(s) or other credit facilities;
 - Give permission to You, your service providers, insurers, brokers/agents and affiliates to contact me/us on an ongoing basis to consider products or services that may be of interest to me/us.
- That my/our personal information collected from me/us, third parties, or in the case of multiple applicants, from each other, including from credit bureau(s), credit reporting and collection agencies, financial institutions, past and present employers, creditors and tenants, my spouse(s) or any other person(s) who has personal information about me/us, and from other sources you deem necessary for the purpose of recording and evaluating credit worthiness. In responding to my/our mortgage application, pre-approval, loan(s), insurance or other products and services through Butler Mortgage Inc. that may be of interest to me, I/we authorize all sources to release my/our personal information to You.
- That You will obtain my/our credit history from Equifax 1.800.487.7529 or TransUnion 1.800.663.9980.
- That You will use reasonable efforts to review my/our personal information to confirm my/our identify and to review documents that are received from any party(s) through the use of, but not limited to drivers licenses, other government issued photo identification or credit card providers. Should further verification be required, all parties to any contemplated transaction will be notified.
- That each potential lender, insurer, insurance agent/broker 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 to maintain records relating to me/us, including my/our Social Insurance Number (SIN), if I/we provide it, and I/we further authorize such sources to the use and release my/our personal information.
- That You will supply a copy of this consent to each potential lender.
- That each potential lender considering my/our application(s), may obtain personal information about me/us from consumer reporting agencies, credit bureaus, real estate appraisers, third parties or from each other and use reasonable efforts to ensure the accuracy of my/our personal information.
- That You will retain my/our personal information for safe-keeping in accordance with the federal and provincial laws, before and after a loan/mortgage is funded, and that my/our application and personal information is sent to a corporate or licensed office, including by electronic transmission and storage, and will be held securely with access restricted to individuals having a need to deal with the information.
- That when I/we accept, or guarantee a loan, credit facility or other (“loan”), from time to time during the course of the loan, You and the loan holder may use, give to, obtain, review, share and exchange credit and other personal information about me/us with others, including credit bureaus, mortgage insurers or service providers necessary for administration.
- That the individual agent or broker is engaged by Butler Mortgage Inc. as an independent contractor to promote, market, and complete applications for mortgage(s), pre-approval, loan(s), insurance or other products and services through Butler Mortgage Inc.
- That You may receive fees from lenders, service providers, insurers, brokers/agents, from third parties which may vary relative to the mortgage interest rate and term, or product(s) and service(s) accepted by me/us. Fees You may receive may be in the form of money or other consideration such as goods and services having value to You.
- That I/we will pay all applicable legal, property, appraisal, registration fees and other expenses incurred in connection with my/our mortgage application whether or not a mortgage or credit facility is approved or funded and that You will discuss such fees with me/us.
- That I/we indemnify You and save You harmless against and from any claims and damages or other arising from disclosure of my/our personal information.
- That I/we may review and correct my/our personal information by contacting the Privacy officer and/or obtain Butler Mortgage Inc.’s privacy policy from the individual mortgage or broker engaged by Butler Mortgage Inc. or at www.butlermortgages.com

Applicant Name (please print)	Applicant Signature	Date
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