



Consent

I/We, customer(s) of Invis Inc. and my Independent Mortgage Consultant (“You”), as undersigned acknowledge, warrant and confirm:

- That the information provided to You in the mortgage application is true and correct and understand that the information is being used to determine credit responsibility
- This consent is provided by me to:
 - Arrange and/or renew loan(s), mortgage(s) or other credit facilities
 - Give permission to You, your service providers, insurers, insurance agents/brokers and affiliates but not limited to Unitas Services, to contact me on an ongoing basis to consider products or services that may be of interest to me
- That my personal information will be collected from me, third parties, or in the case of multiple applicants, from each other, including from credit bureau, 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, and from other sources you deem necessary for the purpose of recording and evaluating credit worthiness. In responding to my application for mortgage financing and for products and services that may be of interest to me, I authorize all sources to release my personal information to You
- That You will obtain my credit history from Equifax 1-800-487-7529 or TransUnion 1-800-663-9980
- That You will use reasonable efforts to review my personal information to confirm my identity and to review documents that are received from any party(s) through the use of, but not limited to driver 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 personal information, is permitted to receive such application and information and to maintain records relating to me, including my Social Insurance Number (SIN) if I provide it, and I further authorize such sources to the use and release my personal information
- That You will supply a copy of this consent to each potential lender
- That each potential lender considering my application(s) may obtain personal information about me 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 personal information
- That You will retain my personal information for safe keeping in accordance with the federal and provincial laws, before and after a loan/mortgage is funded, and that my 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 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 with others, including credit bureaus, mortgage insurers or service providers necessary for administration
- That my Independent Mortgage Consultant is engaged by Invis Inc. as an independent contractor to promote, market, and complete applications for mortgages and other related products and services
- That You may receive fees from lenders, service providers, insurers, insurance agents/brokers, including but not limited to Unitas Insurance Services Limited or from third parties which may vary relative to the mortgage interest rate and term, or product(s) and service(s) accepted by me. 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 will pay all applicable legal, property, appraisal, registration fees and other expenses incurred in connection with my mortgage application whether or not a mortgage or credit facility is approved or funded and that You will discuss such fees with me
- That I indemnify You and save You harmless against and from any claims and damages or other arising from disclosure of my personal information
- That I may review and correct my personal information by writing to the Chief Privacy officer and/or obtain Invis Inc’s privacy policy from my Independent Mortgage Consultant or at www.invis.ca

Applicant Name (please print)

Applicant Signature

Date

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