



Privacy and Disclosure Agreement

It is our mission at ASCEND MIC to always protect the interests of our valued clients. To that end, the information you provide to us is strictly confidential and will only be used as stipulated by governing laws and regulations, including Canada's *Personal Information Protection and Electronic Documents Act*.

We cannot distribute any of your information without your expressed written consent. As always, we want to develop a relationship of trust with you and will always protect your information and safeguard your interests in the conduct of all our affairs.

Collection

ASCEND MIC collects your information to allow us to better assess your financial situation and, as a result, help us plan solutions specifically tailored to your needs. Such information includes but is not limited to:

- *Contact information*: name, address, phone numbers, e-mail address;
- *Personal identification*: driver's license, social insurance number, passport;
- *Personal information*: age and date of birth, employment, marital status;
- *Financial information*: salary, banking information, net worth, investment objectives, risk assessment;
- *Credit information*: from a consumer reporting agency, including account information, or other sources, which details credit worthiness. This information helps us evaluate your current financial situation.

Disclosure

ASCEND MIC will disclose your information according to the following guidelines:

- Information may be used or disclosed for the purpose of assessing your financial situation.
- Information may be used or disclosed related to services you request from ASCEND MIC.
- Information may be given to other parties, such as financial institutions, credit bureau agencies, insurance companies, private investors — or, with your consent, to other parties.
- Your social insurance number can be submitted to credit bureau agencies and financial institutions.
- Information related to the status of your application can be submitted to your financial

advisor/realtor/builder, etc., whom you currently identify as: _____

- ASCEND MIC can use your information to promote our services to you.

Mortgage risk

You have been made aware of the principles and risks associated with mortgages at ASCEND MIC, including:

- The variable effect that economic circumstances, employment and income can have on making mortgage payments.



- The penalties involved in the premature termination or payment of a mortgage.
- The monthly mortgage payment I'm most comfortable paying is: \$ _____

Agent statement: I have explained to the client the risks associated with mortgages and have evaluated the client's financial situation to determine the best available mortgage solution:

Agent's Initials

Consent

I/We declare that the information we have provided in this document is true and accurate. I/We understand that this information is being used to assess my/our financial situation and credit worthiness, and to evaluate my/our current application.

I/We authorize ASCEND MIC to obtain any credit reports necessary for a full assessment of my/our situation and application.

For the purpose of securing mortgage financing, I/We authorize ASCEND MIC to exchange my/our credit information with potential mortgage lenders, issuers, or service providers.

ASCEND MIC will retain a copy of the mortgage application whether or not the mortgage is approved.

I/we also give permission to ASCEND MIC to communicate with me/us on occasion via e-mail.

I/We have read, understood and received a copy of this agreement.

Date: _____

_____ Name	_____ Signature	_____ I.D. Number
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_____ Name	_____ Signature	_____ I.D. Number
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I, _____, verify that I have viewed the referenced identification documents.

Broker/Agent Signature