

# Client Consent

## for Privacy Protections and Other

**Nissim Eme Attar**  
Mortgage Agent, Lic. # M08004820  
"My Independent Consultant"

Client's name: \_\_\_\_\_ Second Client's name: \_\_\_\_\_

"Do you consent to my forwarding your mortgage application to lenders and to other divisions associated with VERICO SAFE BRIDGE Mortgage Solutions and SAFE BRIDGE Financial Group and to my obtaining financial information about you from others (employers, credit bureau agencies, etc.), if necessary to complete your application?"

Client's consent taken by: \_\_\_\_\_ Mortgage Agent Signature \_\_\_\_\_ date \_\_\_\_\_  
Second Client's consent taken by: \_\_\_\_\_ Mortgage Agent Signature \_\_\_\_\_ date \_\_\_\_\_

**NOTE:** all clients must sign the consent below, even if they gave oral consent over the phone.

I/We are clients of VERICO SAFE BRIDGE Mortgage Solutions (**SAFB**) and of My Independent Consultant for these purposes:

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

and I consent and agree that for these purposes:

**SAFB** 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, Mortgage Insurance partners, Financial Planning Partners) including but not exclusive to MPP, Safebridge Wealth Solutions or Safebridge Financial Group.

**Each lender** considering my applications from **SAFB** 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;

**continued in next column**



**SAFB and these lenders** may:

- retain my personal information for up to 6 years after the renewal date of the last loan/mortgage application made on my behalf, or the end of the term of the loan/mortgage, whichever is later;

**My Independent Consultant** may:

- retain and use my personal information for the purposes listed above for 6 years after the renewal date of the last loan/mortgage application made on my/our behalf;

**My SAFB 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 a **SAFB** corporate or licensed office for review and storage, and electronically on **SAFB's** 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 Independent Consultant;
- get **SAFB** Privacy Policy from My Independent Consultant or by contacting the **SAFB** Compliance Officer at 416-466-5858.

**continued in next column**



**Other:**

- I can obtain My Independent Consultant's Privacy Policy from My Independent Consultant;
- **SAFB** 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 negotiated and accepted by me. Fees and program fees may be money, or goods and services having value to the recipient;
- Different lenders may provide **SAFB** and My Independent Consultant 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 **SAFB** and My Independent Consultant; 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