

COLLECTION AND USE OF PERSONAL INFORMATION

I/We understand that Invis Inc collects personal information in accordance with its privacy policy available on <http://invis.ca/in/home/privacy-policy/> ("Privacy Policy"), to provide the services requested, better understand my/our financial needs and determine how Invis Inc and affiliated companies may be of service to me/us. The type of information collected and related purposes include:

- Data such as name, address, contact numbers, email contact, income, employment, age, net worth, investment objectives, insurance coverage and banking information;
- Unique identifiers: such as social insurance, driver's license, passport numbers, etc. (as authorized by law); used to fulfill regulatory and other governmental obligations as well as to confirm and/or authenticate my/our identity;
- Information from a consumer reporting agency or other source, which may include account information and/or information about my/our creditworthiness to help determine a mortgage or related products for my/our needs and to establish or verify my/our credit.

SHARING OF PERSONAL INFORMATION:

I/We the undersigned understand that Invis Inc may share my personal information as detailed in its Privacy Policy, including with its brokers or anyone acting as an agent on its behalf ("Authorized Agent"), including as follows:

- Invis Inc may share my/our personal information to credit bureau agencies, financial institutions, private investors, insurance companies, etc. to determine my/our eligibility for products and services.
- Invis Inc may share my/our personal information to Authorized Agents or affiliated companies as needed for the provision of services or products requested and/or as detailed in its Privacy Policy.
- Invis Inc shall use my/our social insurance number as an aid to identify me/us with credit bureau agencies and financial institutions and for credit history file matching purposes.
- Subject to my/our right to withdraw consent detailed in the Privacy Policy and optional consents provided in this Consent and Privacy Agreement, Invis Inc may use my/our information to conduct surveys on the quality of its products and services or to provide me/us with offers for additional products and services that they feel may be of interest to me/us.

CREDIT BUREAU CONSENT:

I/We the undersigned, declare the information provided in the mortgage application is a true and complete representation. I/We understand that it is being used to determine my/our credit worthiness and to evaluate my/our request for credit. I/We authorize Invis Inc or their designate to obtain a credit report. I/We acknowledge that the completion of a credit application may take time and it might entail additional credit reports.

I/We authorize Invis Inc to exchange such credit information or obtain additional credit reports or obtain alerts of key changes to my/our credit worthiness ("Credit monitoring") for up to six (6) months from the date signed below to secure credit or other products and services with potential mortgage lenders, insurance companies, Authorized Agents or other service providers.

SHARING INFORMATION FOR INSURANCE PRODUCTS:

I/We authorize Invis Inc to share my/our contact details including name, phone number, email address and mortgage file to an insurance brokerage firm duly authorized by Invis Inc, if permitted by law, so that they can collect the necessary information to offer me/us competitive life insurance products tailored to my/our needs and which I/We can accept or decline at any time.

Home/Auto Insurance

I/We authorize Invis Inc to share my/our contact details including name, phone number, email address and mortgage file to a property and casualty insurance brokerage firm duly authorized by Invis Inc, so that they can collect the necessary information to offer me/us highly competitive home and auto insurance products tailored to my/our needs and which I/We can accept or decline at any time.

_____ Client(s) initials

CANADA'S ANTI-SPAM LEGISLATION:

I/We authorize Invis Inc, affiliated companies and authorized agents to keep in touch with me/us via electronic messaging to provide me/us with content and provide insightful information on mortgages, finances, etc. I/We wish to be kept informed and consent to the receiving of these informative electronic communications. I/We understand that I/ we can withdraw consent at any time. I/We understand that even if I/ We do not provide my/our express consent to receive promotional communications, I/We may still be contacted, if authorized under applicable anti-spam legislation, for example if I/We have recently entered into a transaction with Invis Inc (and therefore, Invis Inc has my/our implied consent) as well as for transactional purposes such as contacts for customer service and/or product or service information, status updates or renewals, reminder notices or answers to my/our questions or inquiries.

_____ Client(s) initials

ONGOING COMMITMENT:

I/We acknowledge the Invis Inc Privacy Policy is available for review at <http://invis.ca/in/home/privacy-policy/> and understand that the collection, use and disclosure of my/our personal information by Invis Inc will be done in accordance with such Privacy Policy.

I/We agree that a photocopy or electronic copy of this Consent and Privacy Agreement has the same value as an original.

I/We have read, understood, and received a copy of this Consent and Privacy Agreement.

Applicant Name (please print)

Applicant Signature

Date

Applicant Name (please print)

Applicant Signature

Date

ADDENDUM Suitability

I/We are aware of:

- a) How a variable rate mortgage and its applicable mortgage payment may increase without notice within the term of the mortgage. This may affect the ability for me/us to make mortgage payments
- b) How terminating or prepaying a mortgage prior to maturity may involve prepayment penalties. How different mortgage products can vary with various prepayment options.
- c) How changes in my/our employment (eg. reduced income), credit, liabilities, etc. may affect the ability to make mortgage payments in the future and changes prior to closing could affect I/us not qualifying for the mortgage.
- d) The monthly mortgage payment of PI&T that I/we are comfortable paying is \$ _____, based on my/our current personal financial obligations (include condo fees if applicable).
- e) The benefits of creditor mortgage protection, if permitted by provincial or territory applicable laws.
- f) The inherent risks associated with mortgages. The agent has evaluated my/our needs to assist in determining the most appropriate mortgage including to offer to assist in preparing a budget.

Applicant Name (please print) Applicant Signature Date Photo ID *

Applicant Name (please print) Applicant Signature Date Photo ID*

* I, _____, verify & warrant I have obtained their photo ID # and/or viewed proper identification.

Signature of Broker/Agent/Associate

Date: mm/dd/yyyy