



**Dominion Lending Centres - Powerhouse Mortgages  
Client Privacy Agreement**

I/we warrant and confirm that the information provided to Dominion Lending Centres Powerhouse Mortgages (“you”) by me/us in the mortgage application form is true and correct, and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain and further information you may apply and each such source is hereby authorized to provide you with such information. You are further authorized to disclose to any other lender, credit bureau or insurer or insurance agent such personal and financial information, as you consider appropriate. And I/we agree to indemnify you against and save you harmless from any and all claims in damages or otherwise arising from such disclosure on your part.

I/we agree that I am/we are fully responsible for paying all insurance premiums and ensuring that my/our coverage is in effect and/or maintained. I/we agree that neither you nor your brokers, shall be held responsible for any lapse, absence, or failure of insurance coverage, and agree not to institute, support or assist in any action, claim or complaint against you in this regard, on our own behalf and behalf of our heirs and administrators.

I/we agree to pay all applicable legal, property appraisals, registration fees and expenses incurred in connection with this mortgage application. You are also authorized to retain the application whether or not the relative mortgage is approved. I/we acknowledge that Dominion Lending Centres Powerhouse Mortgages may be paid a referral fee from the mortgage lender for placement of this mortgage.

I/We hereby acknowledge that I/we received a copy of this Client Privacy Agreement on \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Applicant (signature)

\_\_\_\_\_  
Co-Applicant (signature)

\_\_\_\_\_  
Applicant's Name (Please Print)

\_\_\_\_\_  
Co-Applicant's Name (Please Print)

**Dominion Lending Centres - Powerhouse Mortgages  
Credit Bureau Consent and Email Authorization**

*Canada's new Anti-Spam Legislation is effective as of July 1, 2014. Under this new legislation, I am required to obtain your consent in order to send you communications about the latest mortgage news, events, products and services.*

To agree to receive electronic communications, please initial this box

I, the undersigned, hereby declare that all the information provided herein is to the best of my knowledge and belief to be true, complete and correct and I understand that it may be used to determine my credit worthiness. In order to assess my ability to meet my financial obligations I consent and authorize the submitting organization and its agents or assigns:

1. To request and obtain personal information about me on an ongoing basis from credit bureaus from information you previously collected about me in order to assess my credit history.
2. To release and exchange my personal information on an ongoing basis with credit bureaus in order to protect me, ensure the completeness of my information and maintain the integrity of the credit bureau agency:
3. To co-operate with local, provincial and national authorities in the investigation of unlawful or improper activities in order to protect myself and Dominion Lending Centres from fraudulent transactions: and
4. To disclose my personal information where necessary to protect my interests, and that of Dominion Lending Centres.

**AUTHORIZATION TO REQUEST, EXCHANGE AND DISCLOSE PERSONAL INFORMATION TO AND FROM A CREDIT BUREAU**

I certify that the information set out by me in this application is true and correct in order to collect and exchange personal information with the requisite agencies to obtain a credit bureau and for no other improper purpose.

\_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
E-mail Address

**Dominion Lending Centres - Powerhouse Mortgages**  
**INITIAL DISCLOSURE**

NOTICE TO BORROWER(S) - Mortgage Brokerages must inform you whether a lender has an ownership interest in the Mortgage Brokerage, the number of lenders the Mortgage Brokerage is capable of submitting an application to, and the names of those lenders. This information is required by Saskatchewan Legislation, and must be provided to you at the earliest opportunity and not less than two (2) business days before you:

- commit yourself to enter into the mortgage; OR
- make any payment or committing to make any payment in connection with the mortgage, other than fees or charges paid to the mortgage brokerage for its services.

1. This Mortgage Brokerage, Dominion Lending Centres Powerhouse Mortgages, IS or IS NOT (choose one) directly or indirectly owned in whole or in part by a mortgage lender.

2. This Mortgage Brokerage, Dominion Lending Centres Powerhouse Mortgages, is capable of submitting your mortgage application to the following 24 lenders at the present time. See below for the list of lenders that Dominion Lending Centres Powerhouse Mortgages works with:

- Dominion Lending Centres(Paradigm Quest)
- First National
- Merix Financial (Paradigm Quest)
- Optimum
- RMG
- Street Capital
- Paradigm Mortgage Corp(Private Lender)
- Canadiana Financial
- B2B Bank
- ICICI Bank
- Manulife
- Marathon Mortgage Corp
- Equitable Trust
- MCAP
- National Bank
- Prime West (Private Lender)
- Scotia Bank
- TD Canada Trust
- Bridgewater Bank
- Radius Financial
- Home Bank
- CMLS
- VWR Capital
- Home Equity Bank

3. Acknowledgement:

I/We hereby acknowledge that I/we received a copy of this Initial Disclosure Form on \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant