

SERVICE AGREEMENT

Acting as an Intermediary

Shelkor Mortgage Inc the Mortgage Brokerage (we) and the Borrower(s) (you) 1. Term of Agreement 1.1 This Agreement begins on _ _____, 20__ at __ am/pm. It ends on the funding of the loan, mortgage or other financing. Services: 2.1 We will collect your personal information to determine your identity and credit eligibility. We will submit your financing application and other documentation to the lender. Personal and Confidential Information: 3.1 You give your consent to us to collect, maintain, use and disclose your personal information for the purpose of this Agreement and for all uses consistent with arranging and/or renewing loans, mortgages or other financing. 3.2 You agree we will collect your personal information from any person or source that has personal information about you. You authorize them to release your personal information to us. 3.3 You agree we can provide your personal information and financing application to each potential lender, insurer, insurance agent/broker or service provider, and they may receive this information to maintain records relating to you, including your Social Insurance Number if you provide it. 3.4 You agree, each potential lender, and we can verify any information from any source for the purposes of this agreement and arranging and /or renewing loans, mortgages or other financing. 3.5 You agree we will retain your personal information for safe keeping in accordance with the Real Estate Act of Alberta, the Personal Information Protection Act (PIPA) and the Personal Information Protection and Electronic Documents Act (PIPEDA), whether or not your financing is approved or funded. You agree we may send the application and personal information to a corporate office of the brokerage and hold the information securely with access restricted to individuals having a need to deal with the information. 3.6 We will not: a) give out any of your confidential information without your consent, unless required by law. b) use confidential information we receive from you or that we get from performing under this agreement for any other purpose than those in this agreement unless you agree in writing. 3.7 Our duty to keep your information confidential continues after this agreement ends. 3.8 You understand the use of the information is to determine your credit eligibility. 3.9 You agree we may advise about the progress of your application. 3.10 You agree we may add your name and contact information to our client lists at the end of the term of this service agreement to tell you about our services through electronic means. I/we agree _____(initials). I/we do not agree _____ _(initials). 3.11 You Consent that information/documents on your application will be sent to the Lender electronically. Our responsibilities: 4.1 We will review your personal information and documents received to confirm your identity and your credit eligibility. If further verification is required, we will notify all parties to any potential transaction of any changes. 4.2 We may provide related financial services. We will act as an intermediary between you and lender(s): 4.3 (a) Our responsibilities to you in an intermediary relationship include: i. be honest: exercise reasonable care and skill; il. iii. gather your intended property and financial information to determine the lending options available to you; disclose and explain finance options for your consideration; complete and submit documentation to the lender; and vi. keep you informed of the progress of your application.

- (b) Our responsibilities to the lender are:
 - i. be honest;
 - ii. exercise reasonable care and skill;
 - iii. complete and submit documentation to the lender;
 - iv. disclose what steps were taken to verify information and documentation as part of the application process; and

6.1 You authorize us to obtain credit report(s) from Equifax, TransUnion or	5. Your	r responsibilities:		
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Credit Bureau Consent: 8.1 You authorize us to obtain credit report(s) from Equifiex, TransUnion or	5.5	Pay for any costs we incur to verify your personal information.		
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v. keep the lender informed of the progress of the application