

VERICO Huntington Cross Mortgage
7191 Yonge Street, Suite 1006, Thornhill, ON L3T 0C4

VERICO Huntington Cross Mortgage ("HCMC", "we", "us" and "our") is an independently owned and operated brokerage, in accordance with our privacy policy and our obligations at law, may collect, receive, retain, use and disclose personal information about you, our client, for the purposes of: verification; assessing credit-worthiness; establishing credit limits; maintaining client relationships; presenting your mortgage application to various lenders and insurers and providing information to you about other products and services that may be of interest to you. We may also disclose your personal information to (i) any potential purchaser of our business and their advisors, (ii) any third party service providers to whom we may outsource our business functions and (iii) any parties involved in the securitization, assignment or pledge of a loan or mortgage that are obtained through us.

By signing this form, you are providing your acknowledgement and express consent to HCMC and our agent:

1. to collect, use, retain and disclose your personal information for seven (7) years following the later of a) the date of your latest application with us, or b) the date on which your loans or mortgages we have arranged for you have expired or been terminated;
2. to inquire about and receive your personal information from: consumer reporting agencies, credit bureaus, real estate appraisers, your bank(s) or other financial institutions with whom you deal, your past mortgage brokers, your present and past employers and other third parties who may have information about your financial status;
3. that the approval or granting of any mortgage by a lender to you, as arranged by HCMC, is not to be construed or relied on by you as representing the value or condition of any underlying security or representing that you have the ability to repay the arranged mortgage debt;
4. to receive commercial electronic messages and other forms of business information, communications and marketing regarding products and services that may be of interest to you;
5. that HCMC and our agent may receive fees or incentives from a lender for arranging a mortgage or loan for you. Fees and incentives include but are not limited to money, points or goods and services. Fees and incentives may vary between lenders for similar products and may also be dependent on the amounts and types of mortgage products originated.
6. that HCMC and our agent have not provided you with any investment advice or services and has advised you of the need for independent financial and tax planning advice from a qualified professional.

If you do not wish to receive any information or marketing from us regarding other products or services that may be of interest to you, please initial the box where indicated:

☐ No, you may not send me any information on other products or services

A copy of our privacy policy and procedures is available on our website: hcmortgage.com. You may also contact our privacy compliance officer at (905) 597 8800.

CLIENT EXPRESS CONSENT & ACKNOWLEDGEMENT:

I hereby acknowledge the information disclosed above and provide my express consent,

Client Name (please print)

Client Name (please print)

Client Signature

Client Signature

Date

Date

Brokerage License ON #: 12713 | Mortgage Broker BC #MB600307
ON: 905 597 8800 | BC: 604 773 7115
Independently Owned & Operated

January 2026