

ORIGIN

Credit Authorization

By signing below, you (the “Borrower(s)”) certify that:

- You are applying for the accounts and services indicated in this Application.
- The information provided is true and correct.
- You authorize Origin Home Financial Partners Inc. to obtain and/or exchange personal information with any personal information agent towards establishing or verifying your financial standing.

If the Borrower(s) is applying for a loan to be secured by a mortgage, the Borrower(s) confirms that:

- You will pay a property evaluation, inspection, and legal expenses related to this Application.

Use of Information

In this section, the words, *we*, *us* and *our* mean Origin Home Financial Partners Inc. The word *Information* means your personal information (except health information). It includes information provided to us by you and obtained from other 3rd parties with your consent. You agree as follows:

How We Use Information – We may use Information as permitted by law:

- To establish and service you as our customer.
- To determine whether any products and/or services of Origin Home Financial Partners Inc. and or our lender and/or insurance partners are suitable for you.

When you provide us with your Social Insurance Number, we may use your SIN to keep your Information separate from that of other customers with a similar name, including Information obtained through the credit approval process. We may share Information within Origin Home Financial Partners Inc., where permitted by law.

Collection and Use of Credit Information – We may obtain Information about you from parties outside Origin Home Financial Partners Inc., including through a credit check and verify Information with those outside parties. You authorize those parties to give us the Information. We may disclose Information to other lenders and credit bureaus – this helps establish your credit history and support the credit process. We may also disclose Information to Canada Mortgage and Housing Corporation (“CMHC”) who may your Information for purposes related to the provision of mortgage loan insurance. Any Information retained by CMHC in this regard will be subject to federal access to information and privacy legislation.

The granting of a mortgage loan or any part thereof or approval for insurance by CMHC is not to be construed or relied on by you as representing a confirmation of the value or condition of the underlying property, whether or not appraisals or inspections are carried out by or for CMHC, nor is it to be construed or relied on by you as representing a confirmation of your ability to pay the mortgage loan.

Date: _____

Applicant: _____ (Sign & Print Name) Co-Borrower: _____ (Sign & Print Name)

Guarantor: _____ (Sign & Print Name) Guarantor: _____ (Sign & Print Name)