



Privacy Policy:

PRIVACY AND USE OF PERSONAL INFORMATION:

The Freedom of Information and Protection of Privacy Act defines personal information as information that identifies an individual applicant. It may include, but is not limited to, date of birth, social insurance number, marital status, income, employment, credit history, and contact information. WMILP (Westboro Mortgage Investment LP.), collects personal information from the mortgage originator who submitted this mortgage application to WMILP and from third parties including, but not limited to, employers, appraisers and lawyers. WMILP requires this personal information in order to form a lending and servicing relationship with applicants, to establish creditworthiness, to communicate with clients, to comply with current mortgage lending legislation and industry guidelines, and to prevent fraud or error. WMILP and its employees make all possible efforts to protect all personal information, at all times. I/we understand that Westboro MILP:

- a) has collected my/our personal information for the purpose of mortgage loan;
- b) may collect a credit report directly or may receive and review my credit report from a mortgage broker or financial institution;
- c) may request information from any company or individual referenced in the application and credit bureau for the purpose of this loan. I/we authorize said persons to provide the information requested.
- d) will use this personal information to provide, monitor, and/or service my/our mortgage loan, for the processing of payments, and for the matters relating to the purpose of the file;
- e) may exchange my/our personal information (where required and appropriate) with credit agencies, references, other lenders, mortgage brokers and mortgage insurers;
- f) may retain this personal information in accordance with legal and industry requirements;
- g) may share this personal information with a buyer of or investor in my/our mortgage loan;
- h) may use and/or update this personal information to approve me/us for, and notify me/us of, the renewal of WMILP's loan;
- i) may provide my/our contact information to third parties for matters related to the administration of this mortgage loan;
- j) may provide this personal information to service providers who process this information on WMILP's behalf;
- k) may disclose/validate my/our personal information with consumer credit reporting agencies; collection agencies and government agencies as required by and in accordance with applicable law;

Westboro MILP employees or solicitors may request and receive information about this property and my/our accounts related to this property from the relevant municipality, insurance provider, or first mortgage holder during the term of this loan:

During the term of the loan I/we may not withdraw consent to the ongoing collection, use or disclosure of personal information in connection with the loan.

I/we represent and warrant that all personal information provided to WMILP is accurate and complete.

I/we indemnify Westboro MILP from damages resulting from the disclosure of my/our personal information to authorized third parties; and if I/we have any questions regarding personal information, what WMILP does with this information, I/we may call (613)729-5764.

By signing this document, I/we confirm that I/we have read this consent clause and accept the terms of the consent clause and agree to be bound by it.

Sign: _____ Date: _____

Sign: _____ Date: _____