



MID ISLAND MORTGAGE & SAVINGS LTD.

Unit 12 - 327 Prideaux Street, Nanaimo BC, V9R 2N4

T: 250 753 2242 - F: 250 753 2262

www.midislandmortgage.com

CLIENT AGREEMENT

I/We warrant and confirm that the information provided to Mid-Island Mortgage & Savings Ltd. ("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 any further information you may require relative to this application from any sources to which 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.

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.

You are also authorized to retain the application whether or not the relative mortgage is approved.

I/We acknowledge that you may be paid a referral fee from the mortgage lender for placement of this mortgage.

I/We hereby acknowledge that I/we have been advised that Mortgage/Life Creditor and Disability insurance may be available to me/us through my/our mortgage broker, lender or an insurance company and I/we take sole responsibility to investigate and secure such coverage if desirable.

I/We understand that the terms and conditions of qualifying for a coverage under such insurance are determined by the insurer, and that no insurance will be in place unless and until/we are so notified by the insurer.

(YES) X _____ / _____ (m/d/y)	(YES) X _____ / _____ (m/d/y)
Applicant Signature Date	Co-Applicant Signature Date
_____	_____
Applicant Name (Please Print)	Co-Applicant Name (Please Print)

I/We decline the opportunity to receive further information about Mortgage/Life Creditor and Disability insurance coverage through my/our mortgage broker.

(NO) X _____ / _____ (m/d/y)	(NO) X _____ / _____ (m/d/y)
Applicant Signature Date	Co-Applicant Signature Date
_____	_____
Applicant Name (Please Print)	Co-Applicant Name (Please Print)