

Paradigm Quest Inc. (PQ) PRIVACY
YOUR ACKNOWLEDGEMENTS, CONSENTS AND ACCEPTANCE

By signing below, you consent to the collection, use and disclosure of your personal information as described below.

1. We collect personal information from you, such as when you complete this Mortgage application or related documents, or contact us. During the course of your relationship with us, we collect or confirm your financial, identity, and other personal information from or with credit reporting agencies, your mortgage broker, government registries, employer(s), other financial institutions, and references that you may provide to us. We also collect information from your transactions and financial behaviour with us. We refer to this information as "Personal Information".
2. We disclose your Personal Information to, and collect your Personal Information from, mortgage insurers, such as CMHC, Genworth, or Canada Guaranty, and title insurers, such as First Canadian Title, Chicago Title or Stewart Title, for the purposes of maintaining mortgage or title insurance on your Property.
3. We use your Personal Information to evaluate your current and ongoing eligibility for the Mortgage, including your current and ongoing creditworthiness, verify your identity, manage and administer your Mortgage, provide ongoing service, to locate you, protect you and us from fraud and error and comply with legal and regulatory requirements.
4. We disclose and exchange your Personal Information with any entity, or prospective entity, who funds, purchases, invests in or takes an assignment of all or part of the Mortgage (or who otherwise considers doing so) including but not limited to a PQ Affiliate, a federally regulated bank, provincially regulated credit union, federally regulated insurance company, or a publicly traded company, for the purposes of evaluating, completing or managing the funding, purchase, investment or assignment.
5. We disclose and exchange your Personal Information with other persons as necessary for the provision of mortgage services to you and protection of our security interest in our Mortgage. This will include law firms, appraisers, and property managers, as well as entities that supply us with administration services related to the Mortgage, or other service providers (such as data hosting and processing, mailing, and information technology).
6. If you apply as a co-borrower on a Mortgage application, we may share your personal information with the other co-borrowers as necessary to manage the application and, if applicable, the Mortgage, including sharing general credit or financial information about you with other co-borrowers in the event that the application is declined.

We may also use your Personal Information, including your mortgage information, to better understand your financial needs and eligibility for additional or future products and services, and to contact you by direct mail, e-mail, telephone and/ or other means to tell you about, recommend or offer products and services that may meet your needs or be of interest to you

("Marketing Purposes"). You can ask us not to use your Personal Information for Marketing Purposes by contacting us as described below.

You may contact us at 1-800-387-4405, or write to "Privacy Officer" c/o Paradigm Quest Inc., 200 King Street West, Suite 400, Toronto, ON M5H 3T4 or by e-mail to privacymatters@paradigmquest.com, in order to request access to or correction of your Personal Information in our control, to request to withdraw your consent to our processing of your Personal Information, or to ask any questions about how we handle Personal Information.

PQ and its Affiliates collect, use and disclose Personal Information in accordance with the Privacy Code, which is available to you at paradigmquest.com/privacy-policy. Please note, your Personal Information may be processed and stored by us or our Affiliates and service providers outside of your province or country of residence. If you have any questions, please contact the Privacy Officer as described above.

Signed at _____, Province of _____, as of this _____ day of _____ 20____.

Borrower's signature

Co-Borrower's signature, if applicable

Co-Borrower's signature, if applicable

Co-Borrower's signature, if applicable