

Lender Disclaimer

Vocabulary

“**Transmitted**” refers to any method, including (but not limited to) phone, text, fax, email etc.

“**Associated Information**” refers to any information Transmitted regarding a potential / active / closed transaction (hereinafter “**Transaction**”). This **Disclaimer** applies to all data / information / documentation (including (but not limited to) Credit Applications) Transmitted regarding a Transaction.

“**You/your/lender**” refers to Lender applied to / approached / who has been sent Associated Information.

“**Brokerage/we/us**” refers to Concord Mortgage Group Ltd. (“**Concord**”) and its employees and / or contractors who work with / on behalf of Concord.

“**Borrower**” refers to party(ies) who are seeking to borrow / apply for the mortgage sought.

Disclaimer

Care was taken in assembling Associated Information, but it may not have been verified. It is possible that no representative of the Brokerage has met borrower(s) in person, nor via video methods (ie. Zoom). Please do your due diligence in reviewing this application and associated support documents.

In the event that the Associated Information differs from reliable third-party documents, please rely on later. Certain data may be assumed.

We are sending you this information in your capacity as a lender, not a broker. We trust / are relying on you to keep the Associated Information confidential and safe and in accordance with any applicable laws.

The Associated Information might not list all of the assets / liabilities of the Borrower(s) (nor of some / any / all companies which they may be involved in; however, it might contain some (but not necessarily all) assets / liabilities from corporation(s) which the Borrower(s) may have an interest in.

Some information might be listed more than once (ie. equity in a corporation and individual corporate assets etc). Some corporate debts / assets may be shown as personal liabilities / assets.

In the event that we have suggested a certain position (ie. proposing conditions), the legality of same is assumed and the Brokerage trusts the Lender will ensure provisions suggested are in line with legal / privacy requirements. Furthermore, by proposing/recommending certain things (ie. proposed conditions etc), the Brokerage is not implying that they are representing the Lender.

The Brokerage will be acting in the capacity as outlined in the latest, signed, Service Agreement that they have with the Borrower(s). You are always welcome to inquire with the Brokerage as to in which capacity they are acting (ie. representing borrower, acting as an intermediary, or representing lender).

We do not necessarily meet all of the borrowers, with whom we work, in person. If this changes the documents you require (ie. identification documents/signed documents) please condition for same, with the assumption that we have not / won't meet with the borrower(s) in question.

We cannot ensure that the Borrower(s) situation(s) remain unchanged.

We cannot promise that some / all liabilities are not also secured on title(s). Please entertain concept that some / all may be secured on title, thus increasing LTV / lender(s)' risk. In the event that this is of concern, please request documents that may give you more data / comfort on this issue.

Care was taken in assembling Associated Information, but accuracy not guaranteed.

In the event that you would like to verify anything, please request documents.

E&OE

Sincerely,

Concord Mortgage Group Ltd.

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E&OE