

Lender Disclaimer

“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”) wherein this disclaimer is referenced. This Disclaimer applies to all data/information/documentation (including (but not limited to) Credit Applications) Transmitted regarding said 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.

“Borrower” refers to parties who are seeking to borrow 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 latter. 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) has/have an interest in. Some information might be listed more than once (ie. shareholder’s loans and a home value/mortgage of a property held in the same corporation’s name).

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.

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