



INITIAL DISCLOSURE

NOTICE TO BORROWER(S) – mortgage brokerages must inform you whether a lender has an ownership interest in the mortgage brokerage, the number of lenders the mortgage brokerage is capable of submitting an application to, and the names of those lenders. This information is required by Saskatchewan legislation, and must be provided to you at the earliest opportunity and not less than two (2) business days before you:

- Commit yourself to enter into the mortgage; OR
 - Make any payment or committing to make any payment in connection with the mortgage, other than fees or charges paid to the mortgage brokerage for its services. Your Mortgage Link Inc. does not charge fees for our service.
1. Your Mortgage Link Inc. IS NOT directly or indirectly owned in whole or in part by a mortgage lender.
 2. The mortgage brokerage is capable of submitting your mortgage application to the following 19 lenders at the present time:

• Scotiabank	• Merix Financial
• Bridgewater Bank	• Firstline Mortgages
• First National Financial	• ING Direct
• MCAP	• National Bank
• Optimum Mortgages/Canadian Western Bank	• Resmor Trust Company
• Prime West	• TD Canada Trust
• TD Financial Services	• Home Trust Company
• Laurentian Bank of Canada	• Equitable Trust
• <u>Street Capital Financial</u>	• Sun Mortgage Corporation
• Canadiana	•

3. Pro-Link Mortgage Inc. working in partnership with Your Mortgage Link Inc.

Your Mortgage Link Inc. is committed to offering you the best mortgage products available in the industry. In order to do this, we maintain a partnership with Pro-Link Mortgage Inc. This partnership allows us to combine and increase the number of mortgages we send into the above lenders. By sending the lenders a higher number of mortgages, the lenders often offer Your Mortgage Link Inc. further discounts on interest rates that would not be available if Your Mortgage Link Inc. did not have this partnership. Your Mortgage Link Inc. passes these savings on to you, our clients.



In making this application to Your Mortgage Link Inc. working in partnership with Pro-Link Mortgage Inc., I hereby consent to Your Mortgage Link Inc. working in partnership with Pro-Link Mortgage Inc. collection, use and disclosure of my personal information for the purpose of obtaining a transmittal, including electronic.

All mortgage approvals and credit inquiries will appear in the name of "Pro-Link Mortgage Inc."

4. Acknowledgement

I/We hereby acknowledge that I/We received a copy of this 2-page Initial Disclosure Form on

_____, 20_____.

Print Name

Print Name

BORROWER 1 SIGNATURE

BORROWER 2 SIGNATURE