



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. Vibe Mortgage Inc. does not charge fees for our service.**

1. Vibe Mortgage Inc. **IS NOT** directly or indirectly owned in whole or in part by a mortgage lender.

2. The mortgage brokerage can submit your mortgage application to the following 24 lenders at the present time:

• Scotiabank	• Merix Financial
• MCAP	• RMG Mortgages
• First National Financial	• CMLS Financial / Aveo
• Innovation Federal Credit Union	• Manulife Bank
• B2B Bank	• TD Canada Trust
• Equitable Bank	• RFA Mortgage Corporation
• Optimum Mortgages/National Bank	• Bridgewater Bank
• Marathon Mortgage	• Radius Financial
• Moskowitz Capital	• Home Trust
• Neo Financial	• Home Equity Bank
• Haventree Bank	• MCAN
• Community Trust	• Strive Capital Corporation

3. Vibe Mortgage Inc., in partnership with Centum Financial Group Inc.

Vibe Mortgage Inc. is committed to offering you the best mortgage products available in the industry. In order to do this, we maintain a partnership with Centum. 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 Vibe Mortgage Inc. further discounts on interest rates that would not be available if Vibe Mortgage Inc. did not have this partnership. Vibe Mortgage Inc. passes these savings on to you, our clients.

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

4. Acknowledgement

By submitting a digital mortgage application, I/We hereby acknowledge that I/We received a copy of this Initial Disclosure form.

