Client Agreement

I/we warrant and confirm that the information provided to Aroi Management Incorporated ("you") by me/us in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain any further information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information. You are further authorized to disclose to any other lender, credit bureau or insurer or insurance agent such personal and financial information, as you consider appropriate. And I/we agree to indemnify you against and save you harmless from any and all claims in damages or otherwise arising from such disclosure on your part. I/we agree to pay all applicable legal, property appraisal, registration fees and expenses incurred in connection with this mortgage application. You are also authorized to retain the application whether or not the relative mortgage is approved. I/we acknowledge that Aroi Management Incorporated may be paid a referral fee from the mortgage lender for placement of this mortgage

I/we give Aroi permission to phone me/us in the future to discuss our mortgage needs. Y / N

_____	_____	_____	_____
Applicant Signature	Date	Co-Applicant Signature	Date

_____	_____
Applicant Name (including middle name)	Co-Applicant Name (including middle name)

_____	_____
Applicant Date of Birth	Co-Applicant Date of Birth

_____	_____
Applicant Social Insurance Number	Co-Applicant Social Insurance Number

_____	_____	_____	_____
Phone number	Email address	Phone number	Email address