

APPLICANT: YOU MUST READ, PRINT AND SIGN THIS ATTESTATION AND THEREAFTER TAKE THE SIGNED ATTESTATION WITH YOU WHEN ATTENDING YOUR MORTGAGE LENDER/BROKER'S OFFICE TO APPLY FOR YOUR FIRST INSURED MORTGAGE.

FTHBI Program Attestation, Consent and Privacy Notice

1. Each undersigned First Time Home Buyer Incentive ("FTHBI") program applicant and/or guarantor (collectively and individually, the "Applicant"), attests and confirms to the **Government of Canada and Canada Mortgage and Housing Corporation**, in its capacity as administrator of the FTHBI program (the "Program Administrator"), that the Applicant has read, and has contacted the Program Administrator to obtain answers to any questions of the Applicant, and that the Applicant understands and satisfies the eligibility requirements for the incentive available under the FTHBI program (the "Incentive") after reviewing the FTHBI program Information Package.
2. Each Applicant authorizes the Applicant's mortgage lender (the "First Insured Lender") to help the Applicant apply for the Incentive.
3. Each Applicant consents to the First Insured Lender collecting and disclosing to the Program Administrator and the Program Administrator's service providers, the Applicant's personal information as required for Applicant's application for the Program and the Incentive. Each Applicant further consents to the collection, use and disclosure by the Program Administrator of such personal information as and for the purposes set out in the Privacy Notice below.
4. Each undersigned has agreed that this attestation and consent will be drafted in the English language. Les parties aux présentes ont convenu que cette convention et tous les documents qui s'y rapportent soient rédigés en langue anglaise.

Dated on this _____ day of _____, 20 _____.

Signed: _____ Applicant Print Name: _____

Signed: _____ Applicant Print Name: _____

Signed: _____ Applicant Print Name: _____

Signed: _____ Applicant Print Name: _____

Signed: _____ Guarantor Print Name: _____

Signed: _____ Guarantor Print Name: _____

First Time Home Buyer Incentive Program Privacy Notice

The personal information you provide to your mortgage lender which is forwarded to the **Canada Mortgage and Housing Corporation** (“**CMHC**”), in its capacity as administrator of the First Time Home Buyer Incentive Program (the “**Program**”) (the “**Program Administrator**”) as part of your application for the Program, is collected under the *National Housing Act* and other applicable laws for the purposes of determining eligibility for, and advancing and administering the First Time Home Buyer Shared Equity Mortgage Incentive (the “**Incentive**”) under the Program.

Participation in the Program is voluntary and refusal to provide personal information may result in your application being removed from consideration. The personal information collected will be used by the Program Administrator, the mortgage loan insurers, the service providers and any other party helping the Program Administrator to administer the Program, including, First Canadian Title (as service provider), and Canada Guaranty and Genworth Financial (as mortgage loan insurance providers).

You agree that the information submitted to the Program Administrator may be used and exchanged for the following purposes: (i) to consider your eligibility for the funding requested; (ii) for policy analysis and research; (iii) for administration and evaluation of the Program; (iv) for use by the Program Administrator and the Government of Canada for purposes described in the *National Housing Act* (Canada); and (v) to protect the Program Administrator from errors and fraud. The Program Administrator is authorized to process and store such information and make it available to employees, and others engaged by the Program Administrator, for the purposes of assessing your eligibility for the funding requested, the administration of the Program and the collection of analytics. If any of the information changes or becomes inaccurate, you must promptly notify the Program Administrator of the change.

This document shall survive any repayment of the Incentive and the termination of the related loan agreement and mortgage.

The Program Administrator is committed to protecting the privacy, confidentiality and security of the personal information that it holds by adhering to the requirements of the *Privacy Act* with respect to the management of personal information. By providing the Program Administrator with your personal information for the purposes of the Program, you are consenting to the Program Administrator’s collection, use and disclosure of your personal information in strict accordance with the *Privacy Act*. Personal Information collected by the Program Administrator for the purpose of First Time Home Buyer Incentive Program can be found in CMHC’s Info Source Publication on their website under the following Personal Information Bank:

- CMHC PPU 175, First Time Home Buyer Incentive Program

The *Privacy Act* provides individuals with certain rights to access their personal information that is under the control of the Program Administrator, to request corrections of their personal information and to file a complaint to the Privacy Commissioner of Canada regarding the Program Administrator’s handling of personal information. Any questions, comments, concerns, requests for personal information or complaints may be directed to the Program Administrator’s Access to Information and Privacy Office or you may also visit their website, at www.cmhc-schl.gc.ca/en/about-cmhc/corporate-reporting/transparency/access-to-information-and-privacy-protection.