

BROKER HOUSE APPLICATION



Great partnerships don't come along every day. After 25 years, we're still just as eager to roll up our sleeves to serve our brokers and their clients. Become a Bridgewater Bank partner in 15 minutes (or less) with our simple Broker Application.

No one likes paperwork, but we've made it easy. There are two sections to fill out, then sign, and you're done! Once complete, send it to your BDM.

SECTION ONE: OFFICE INFORMATION

*Mandatory field

Business Name*	Network Name*	If other, please fill in name
Business Address*		
City*	Province*	Postal Code*
Phone*	Primary Email*	
Fax	Website	
Broker of Record*	<input type="checkbox"/> Yes <input type="checkbox"/> No Are you paid through your Network Head Office?*	
Submission Agent* (who the deals will go through for office)	<input type="checkbox"/> BC <input type="checkbox"/> AB <input type="checkbox"/> SK <input type="checkbox"/> MB <input type="checkbox"/> ON <input type="checkbox"/> NL <input type="checkbox"/> NB <input type="checkbox"/> NS <input type="checkbox"/> PE What province are you licensed in? (check all that apply)	
Mortgage System ID* (system used to submit deals)	If other, please fill in name	Mortgage System ID Number (external ID used)

BROKER HOUSE APPLICATION continued.



SECTION TWO: BROKER SERVICE LEVEL AGREEMENT

The Broker of Record **MUST** sign the document.

Record keeping requirements:

I/We agree to keep the following information on file for all customers purchasing Bridgewater Bank mortgages and to produce this information at any time on the request of an authorized representative of Bridgewater Bank.

- Full legal name of the customer as it appears on identification
- Any short forms of the customer's name, nicknames, or other aliases commonly used by the customer (e.g., Robert-Bob, Richard-Dick, etc.)
- Date of birth
- Resident address
- Occupation (state nature of business if self-employed)
- Name and address of employer and type/nature of business
- Copy of all cheques used for down payment
- Original signer customer information and mortgage application

Credit bureau and social insurance number consent:

I/We agree to obtain consent from each mortgage applicant to obtain credit bureau information/or credit information from creditors disclosed or subsequently identified as stated on the mortgage application. I/We also agree to inform the customer that they are not obliged to provide their SIN number on a credit application; however, the use of a SIN number may ensure a more accurate match between the customer's personal information and the customer's credit bureau information.

Onboarding acknowledgment:

By signing the below, you acknowledge the following have been provided and discussed:

- Onboarding interview completed between Business Development Manager and Broker of Record.
- Onboarding presentation completed (Online or in person).
- Received all product information and website links. (To be disbursed to team.)
- Commitment to providing access for on-going training and development sessions.
- Discussed expectations of funded volume and efficiency metrics outlined in the on-boarding interview.
- Commitment to review with BDM quarterly.

Broker Declaration:

I/We agree to meet with each applicant personally and take reasonable measures to ensure the identity of each applicant. I/We agree to take reasonable measures to verify that the information and documentation provided by the applicant is complete, accurate and true. When selecting a mortgage product for the applicant, I/We will consider and assess applicant's circumstances, including their financial needs, as well as, product features, charges, risks and benefits, to provide the applicant with the best suitable product, as applicable. If a Bridgewater Bank product is not suitable for the applicant, the applicant will be advised in writing. Please note: if your application is accepted, you will be required to execute a Broker Agreement before submitting your first deal.

Please review the document before signing. Once signed electronically, this document will be final.

Broker of Record Authorized Signature*

Date*

All terms and conditions subject to change without notice, see BwBrokerinfo.ca for details. For internal use only (brokers, agents and affiliates). Not intended for external consumer use.