



**Client Referral Authorization**

Date: \_\_\_\_\_

We value our relationship with you and are here to help with alternative options if your mortgage application does not fit Bank of Montreal’s lending guidelines. Bank of Montreal (“BMO”) has an agreement with Spectrum-Canada Mortgage Services Inc. (“Spectrum”) to attempt to provide alternative mortgage funding solutions where BMO is unable to provide funding. Spectrum specializes in working with lenders from across Canada providing access to unique funding options allowing a wide range of solutions.

**Consent for BMO to Disclose My/Our Contact Information to Spectrum:**  
 If BMO cannot approve my mortgage application, I/we would like to locate an alternate lender through the services of Spectrum. By signing below, I/we consent to BMO disclosing my/our contact information in this Referral Authorization to Spectrum for this purpose. I/we recognize that this consent is optional, and whether or not I/we consent will not affect my/our mortgage application with BMO.

**Consent for Spectrum to Disclose My/Our Personal Information to BMO:**  
 Personal information is information that identifies you as an individual. It includes not only your name and address, age and gender, but also your personal financial records, identification numbers including your social insurance number, personal references and employment records.

If I/we use the services of Spectrum to locate an alternate mortgage lender, I/we consent to Spectrum disclosing personal information about me/us, including information about the resulting mortgage application and mortgage, to BMO for the purpose of providing updates to BMO on the status of my/our mortgage application and the related mortgage and for the purpose of allowing BMO to determine if it can offer to refinance my/our mortgage at each maturity date of this mortgage.

I/we understand and acknowledge that there may be fees payable to Spectrum, BMO and/or the alternate lender and I/we also understand that these will be fully disclosed to me/us by Spectrum prior to my/our acceptance of any mortgage offer. I/we also understand and acknowledge that BMO does not make any promises about Spectrum’s ability to find an alternate lender for me/us.

I/we acknowledge and consent to BMO and Spectrum’s collection, use and disclosure of my/our personal information as set out in this Authorization.

Client’s Name (printed): _____	Client’s Name (printed): _____
Signature: _____	Signature: _____
Home Telephone: _____	Home Telephone: _____
Cell: _____	Cell: _____
Business Telephone: _____	Business Telephone: _____
Is it ok to call at work? ___ Yes ___ No	Is it ok to call at work? ___ Yes ___ No
Financing Option: ___ Refinance ___ Purchase	Date funds needed: _____

Referred by: BMO Mortgage Specialist  
Name: \_\_\_\_\_ Contact number: \_\_\_\_\_

If you would like to learn more about Spectrum-Canada Mortgage Services, please visit their website at [www.spectrumcanada.com](http://www.spectrumcanada.com) or call 1-877-253-4377.

You can access Spectrum’s Privacy Policy at: <http://www.spectrumcanada.com/privacypolicy.php>

Fax completed referral authorization to Spectrum: 1-888-488-9922

Spectrum-Canada Mortgage Services Inc. is licensed as a mortgage broker under the Financial Services Commission of Ontario, License number 10832; the BC Ministry of Finance, License number X027170; and the Real Estate Council of AB with a registered office in Edmonton.