



We, Northern Citadel Bancorp Inc. collect, receive, use and disclose personal information about you, our client, for the purposes of: verifying the information provided; assessing your credit-worthiness; maintaining our client relationship; presenting your mortgage application to various lenders and insurers for the purpose of securing and/or renewing a mortgage and/or related services and providing information to you about other products offered or approved by us, our affiliates, related entities or other third party financial partners that we believe may be of interest to you We may also disclose your personal information under strict confidentiality restrictions to (i) any potential purchaser of our business and their advisors, (ii) any third party service providers to whom we may outsource our business functions and (iii) any parties involved in the securitization, assignment or pledge of loan (s)/mortgage (s) that are obtained through us.

By signing this form, you consent to our collecting, using and disclosing your personal information for the foregoing purposes, and to carry out these purposes you agree that we may disclose your personal information to and receive your personal information from: consumer reporting agencies, credit bureaus, real estate appraisers, your bank(s) or other financial institutions with whom you have or have had dealings, your past mortgage brokers, your present and past employers and such other third parties who may have information about your financial status. If there is more than one applicant, you also agree that we may collect, use and disclose personal information about each of you from the other for the purposes listed above.

If you do not wish to receive any information on any other products offered or approved by us, and providing information to you about other products offered or approved by us, our affiliates, related entities or other third party financial partners that we believe may be of interest to you, please initial the box where indicated [or indicate your refusal verbally].

NO, you may not send me any information on other products

You hereby agree that Northern Citadel Bancorp Inc., Brokerage # 11756 &11757, and your independent mortgage broker, John Mallinos, Broker # M09000335, may use and retain your personal information for the forgoing purposes for seven (7) years after the later of a) the date of your latest application to us, and b) the date that all of your loans/mortgages contracted through us have expired or were terminated. Our privacy policies and procedures summary is on our website: www.northerncitadel.com

Northern Citadel Bancorp Inc. and your independent mortgage broker may receive from a lender, fees or program incentives which vary with the mortgage interest rate and terms accepted by you. Fees and program incentives may be money, points or goods and services having value to the recipient.

Different lenders may provide Northern Citadel Bancorp Inc. and your independent mortgage broker with different fees and incentives for similar products. A lender's fees and incentives may also be dependent on the amounts and types of mortgage products originated through Northern Citadel Bancorp Inc. and your independent mortgage broker.

By signing this form you acknowledge that Northern Citadel Bancorp Inc. and your independent mortgage broker may receive fees or program incentives from a lender. And you acknowledge the disclosures provided to you and agree to proceed with the transaction.

Consent given on:		by	
	Date		Name of Client(s)
And consent taken by:	X		X
	Print Name		Signature

For all transactions:

I hereby give my consent:		
X	X	
Print Name of Client 1	Signature of Client 1	Date
X	X	
Print Name of Client 2	Signature of Client 2	Date