






**I/We, the undersigned, acknowledge, warrant and confirm that:**

ALL Declaration and Acknowledgements MUST be Initialed

	<p>All possible mortgage financing options have been offered to me/us for the subject property. However, I/we have chosen the option which is most viable to me/us in the given situation and circumstances.</p>
	<p>Mortgage and Disability insurance have been offered to me/us and been advised of the advantages of having insurance. However, I/we are declining both insurances.</p>
	<p><b>ANY and ALL</b> of the information provided to AKAL Mortgages Inc. including documentary proofs is accurate and understand that this mortgage approval is based on the information and document provided by me/us, as the client(s).</p>
	<p>AKAL Mortgages Inc. and/or its agent/broker cannot be held responsible for any losses or damages as a result of any inaccurate information or documents, which I/we have or may provide to them.</p>
	<p><b>INDEMNIFY and HOLD HARMLESS</b> both the broker/agent and the AKAL Mortgages Inc. from (a) any and all liability or responsibility pertaining to the insurance coverage(s); (b) any and all disputes arising from any potential future default from the mortgage I/we're proceeding with.</p>

**By signing below, I/We, acknowledge, warrant and confirm that:**

- 1. I/we have read and understood the contents of this document; and**
- 2. I/we am/are at least 18 years of age.**

**Borrower(s) Name (Print)**

**Signature**

**Date**

-----

-----

-----