

**Real Mortgage Associates Inc. 10464 adheres to the Code of Ethics of the Canadian Association of Accredited Mortgage Professionals**

**The following is excerpts from it**

**Rule 1 Ethical Standards**

Agent shall conduct their activities with honesty, integrity and professionalism, ensuring that they and their personnel are knowledgeable in the areas of the mortgage industry in which they participate. You shall act in compliance with this Code of Ethics as well as sound business practices, including Policies and Procedures or professional standards as established from time to time by the Board of Directors.

**Rule 2 Protection**

You shall use your best efforts to protect all parties to a mortgage transaction and the public against fraud, misrepresentation, unethical practices or other violations of the Corporations Code of Ethics. Members shall report such infractions to the Brokerage.

**Rule 3 Disclosure**

Agent shall disclose to all appropriate parties of a mortgage transaction:

- a) any real or perceived conflicts of interest;
- b) All material information; and
- c) Any personal interest, direct or indirect.

**Rule 4 Confidentiality**

4.1 Agents shall hold in strict confidence any information arising from the professional relationship concerning the business and affairs of his or her client, and shall not divulge that information unless the Agent is expressly authorized by the client or required by law to do so or, as required.

4.2 An agent acting for more than one party to a transaction shall not act to the detriment of any one of the parties by withholding material information.

**Rule 5 Competence**

5.1. Agents are required to be informed regarding the law, proposed legislation, and other essential facts relevant to public policies related to the service they provide.

5.2 When an agent is unable to render service in accordance with the standards required in this Code of Ethics, the agent shall decline to act.

5.3 An agent shall provide timely service and respond on a timely basis to inquire from participants in a mortgage transaction.

#### **Rule 6 Agent Co-operation**

Agent shall co-operate with any investigation by the brokerage. Co-operation may include providing access to all copies of all documents and answering all questions relevant to the investigation, unless prevented from doing so by law. Agent shall not obstruct an investigation, including withholding or concealing documents or information or attempting to influence the information or evidence that a potential witness might provide. An agent may not submit false or misleading information to the brokerage.

It is unethical for agents to fail to comply with the By-laws and Policies of the brokerage.

#### **Rule 7 Advertising**

All agents shall apply, set and maintain standards of Honesty, Truth, Accuracy, Fairness and Propriety in advertising and shall comply with the Canadian Code of Advertising Standards.

#### **Rule 8 No Discrimination**

Agents shall not, when acting in a professional capacity, discriminate or participate in discrimination against any person and shall be aware of the rights and obligations of the Human Rights codes in the jurisdictions where agent conducts business.

#### **Rule 9 Laws and Regulations**

Agents shall conduct their activities in full compliance with all federal, provincial and municipal laws and regulations. Conduct by an agent that results in a violation of any criminal or civil code is unethical.



10464

By signing and dating the below you acknowledged that you have received and read the Code of Ethics.

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Please Print Name

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Please Sign Name

Date MM/DD/YY

Please return this page to head office when signed.

FAX: 1-888-482-3536

EMAIL: [maryannlegato@rmabroker.ca](mailto:maryannlegato@rmabroker.ca)