

LOAN AMOUNT (GTA & GVA ≥ \$250,000 / Other Regions ≥ \$200,000)		
	LENDER PAID FEES	CLIENT PAID FEES
Collateral Transfers	105 bps - Eligible for appraisal rebate* - Up to \$3,000 capitalization of penalties & fees	115 bps - Eligible for appraisal rebate* - Up to \$3,000 capitalization of penalties & fees
Straight Transfers	115 bps - Eligible for appraisal rebate* - Up to \$3,000 capitalization of penalties & fees	N/A

LOAN AMOUNT (GTA & GVA < \$250,000 / Other Regions < \$200,000)		
	LENDER PAID FEES	CLIENT PAID FEES
Collateral Transfers	95 bps - Eligible for appraisal rebate* - Up to \$3,000 capitalization of penalties & fees	115 bps - Eligible for appraisal rebate* - Up to \$3,000 capitalization of penalties & fees
Straight Transfers	105 bps - No appraisal rebate - Up to \$3,000 capitalization of penalties & fees	115 bps - No appraisal rebate - Up to \$3,000 capitalization of penalties & fees

The compensation illustrated is based on a 5 year term.

*We reimburse up to \$300.00 for appraisals with loan amounts greater than \$250K for GTA & GVA and greater than \$200K for our other approved lending regions (transfers only). Please have all reimbursement requests for appraisals sent directly to sales@rfamortgages.ca.

The broker should include the following information in their email: Mortgage number, funded date, borrower last name & attachment with proof of fee amount.