

## ALTERNATIVE FEE SCHEDULE

Included below is a list of fees which you may have to pay during the term of your mortgage should any of circumstances listed below arise. We charge these fees in order to compensate us for the work we do in order to accommodate your request, rather than being a penalty charged by us against you. Reference to these fees is also included in your mortgage documentation although the situations under which a fee may be charged, or the amount of any fee may change over time.

If you have a question about a fee that may be charged, please contact us and one of our customer service representatives will be able to answer your questions. There are circumstances under which, at our discretion, we may not be able to fulfill a request, but we will let you know if we are unable to do so. If a fee is charged to fulfill a request and you do not pay the fee, we have the right to charge interest and collect the fee as if it was part of your original mortgage amount.

**This fee schedule is subject to change at any time and without notice. Please contact customer service for current information.**

Early Renewal	\$0 - \$500
Renewal	\$0 - \$1,000
Mid-Term Change <i>(frequency, due date, spreading tax deficit over two years, decrease P&amp;I)</i>	\$90
Returned Payments <i>(includes but not limited to NSF, Stopped Payments, Funds Not Cleared)</i>	\$225
Hold a Payment/Stop Payment	\$90
Appraisals <i>(varies by geography)</i>	\$200 - \$500, paid by borrower
Bridge Loan Processing Fee	\$500 - \$750
Covenant Change	\$500
Qualified Assumptions	\$500
Non-qualified Assumption	\$1,000
Partial Discharges	\$500 - \$1,000
New/Port/Refinance Application Fee	0% - 2% of mortgage amount
Amortization Schedule	Free Online, \$25 per hard copy
Annual Statement Reprint / Duplicate	Current year free Online, hard copy \$25 Previous year \$75
Information Statement	Free Online, \$25 per hard copy
Repayment History	Free Online, \$25 per hard copy
Payment of Tax Arrears greater than \$1,000 <i>(excluding MB)</i>	Greater of \$150 or 10% of arrears paid
Tax Arrears paid less than \$1,000	\$75
Payment of Tax Arrears <i>(MB)</i>	\$150
Payment of Utility Arrears greater than \$500 <i>(excluding MB)</i>	10% of arrears paid
Utility Arrears between \$50 – \$499.99	\$50
Utility Arrears less than \$50	\$0
Payment of Utility Arrears/School Taxes if separate from Tax Realty Municipality <i>(MB)</i>	\$50

<b>Tax Account Breakdown Statement</b>	Free Online, \$25 per hard copy
<b>Tax Account Cancellation Fee</b>	\$75
<b>Tax Administration Fee from Municipality (if applicable)</b>	Varies by Municipality
<b>Assignment/Transfer Fees:</b>	
• All provinces (excluding NF, NS, PEI, QC)	\$380
• NFLD	\$50
• NS&PEI	\$25
• QC	\$0
• Government charge for Transfer (NB)	\$85
• Duplicate request for assignment/transfer documentation	\$0
<b>Discharge Fees:</b>	
• All provinces (excluding BC, AB, MB, QC)	\$380
• BC	\$75
• AB & QC	\$0
• MB	\$130
• Government charge for Discharge (MB)	\$124
• Government charge for Discharge (ON)	\$82
• Government charge for Discharge (BC) (applies only to loans paid out with own funds/amortized out)	\$34.47
• Duplicate request for discharge documentation (aka release of interest letter) (ON & QC)	\$25
• Duplicate request for discharge documentation (all provinces excluding ON & QC)	\$100
• Duplicate request for discharge documentation for archived loan (all provinces)	\$125
<b>Reinvestment Fee</b> (see section on Prepayment Charges in your mortgage documentation)	\$500 in the first year of the term, \$400 in the second year, and \$300 in the third year.
<b>Default Administration</b>	\$450
<b>Payment of Condo Arrears (excluding MB)</b>	Greater of \$150 or 10% of arrears paid
<b>Payment of Condo Arrears (MB)</b>	\$150
<b>Legal Fees</b>	Determined by solicitor
<b>Cheques Processing Fee</b>	\$25 / cheque
<b>Courier Fee</b>	\$15
<b>Lapse in Impairment Insurance</b> (a.k.a. Fire Insurance Cancellation Fee)	\$450 every three months
<b>Refund Cheque Fee</b>	\$0
<b>Records Research Fee</b>	\$75
<b>Request a Copy of Material from the File (if authorized)</b>	\$0
<b>Wire Funds Fee</b>	\$25
<b>Enrollment Administration Fee (Government Programs)</b>	\$100