

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 are doing 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.

Account History	All Provinces Except AB & BC		\$100
Account Research	Per Hour		\$ 25 plus cost
Amortization Change	No charge if request is within annual mortgage repayment privilege		\$50
Amortization Schedule	All Provinces Except AB & BC		\$25
	After frequency change/ payment amount change		\$25
Annual Statement	First statement		No Charge
	Duplicate of current year		\$25
	Over two years old		\$75
Assumption Fee	All provinces except Alberta		\$300
	Alberta		No Charge
Blanket Insurance	First month		\$ 150 plus premium
	Maintenance		\$ 25 plus premium
Collection Fees	Common Expense	Administration	\$200
		Monthly Follow Up	\$25
	Late/ Delay Payment		\$85
	NSF fee		\$85
	Solicitor Instruction	First	\$700
		Second	\$500
	Stop Payment		\$75
Bankruptcy/ Consumer Proposal fee		\$150	
Discharge Statement Fees	Discharge	Alberta	No Charge
		British Columbia	\$75
		Manitoba	\$189

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		Ontario	\$395
		All other provinces	\$300
Switch/Transfer Fee		Alberta	No Charge
		British Columbia	\$75
		Manitoba	\$189
		NB	\$395
		Newfoundland	\$50
		All other provinces	\$300
Internal Refinance or Port		Alberta	No Charge
		British Columbia	\$75
		Manitoba	\$189
		Ontario	\$395
		All other provinces	\$300
Paying out with own Funds		Alberta	No Charge
		BC	\$75
		Manitoba	\$189
		Ontario	\$395
		All other provinces	\$300
Discharge Doc Re-Preparation		Except BC	\$150
		British Columbia	\$75
Discharge Statement	First Statement		In Discharge fee
	Second Statement	AB, BC, and MB	No Charge
		All other provinces	\$25
Information Statement	Except AB and BC		\$25
Manual PAC			No Charge
Partial Discharge			\$225
Payment Date Change	First Change		
	Second Change		\$50
Port	Blend and Increase - Same as the discharge fees above		\$395 max
Refinance	Same as discharge fee		\$395 max
Renewal Fee	Early Renewal		\$225
	Maturity Renewal	Depends on account history	\$250 min
Tax Certificate	Order from City (depends on Municipality)		\$66 max
Title Change			\$300

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