

Fee Schedule

Actual rates may vary. Rates are subject to change without notice. E. & O.E.

Fees for servicing (paid at the time of servicing):	
Payments	
Hold / defer a payment	\$75
Skip / capitalize a payment	\$100
Loan Modification (i.e., Payment Date / Amount / Frequency Change)	
1 payment change in 12-month period	\$25
Each additional change within the same 12-month period	\$100
Lapse in Fire Insurance (Expired or Cancelled insurance)	
1 month	\$100
Each consecutive month that active fire insurance is not provided	\$50
Renewal	
Early renewal	Up to \$200
Regular renewal	Up to \$200
Collections / Mortgage Default	
Returned payment fee	\$95
Condominium / utility arrears administration	\$150
Bankruptcy / consumer proposal / OPD administration	\$125
Default administration (legal action)	\$725
Tax Arrears Payment Fee	
Confirmation of property taxes paid (if proof not provided)	\$75
Cancellation of property tax portion	\$50
Tax Administration	
Confirmation of property taxes paid (if proof not provided)	\$75
Cancellation of property tax portion	\$50
Statements	
Information statement	\$25
Reprint of any statement (annual statement, assumption, discharge*)	\$25
*Discharge reprint is \$0.00 in Alberta and British Columbia	
Discharges	
Reinvestment fee for 6-month convertible	\$500
Duplicate Discharge Documents	
All other provinces	\$100
Other	
Bridge loan administration	\$250
Partial discharge	\$200
Refinance and ports	\$200
File research (includes account or tax historical data)	Up to \$100
Request for copy of material from file	\$25