



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 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.

Mid-Term Change (frequency, due date, amortization period)	\$90
Returned Payments (includes but not limited to NSF, Stopped Payments, Funds Not Cleared)	\$225
Hold a Payment/Stop Payment	\$90
Covenant Change	\$500
Qualified Assumptions	\$500
Non-qualified Assumption	\$1,000
Partial Discharges	\$500 - \$1,000
Renewal	\$0 - \$1,000
Reinvestment Fee (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.
Amortization Schedule	Free Online \$25 per hard copy
Annual Statement Reprint	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	Greater of \$150 or 10% of arrears paid
Tax Arrears paid between \$50 – \$1,000	\$75
Tax Arrears paid between \$0-\$50	\$0
Payment of Utility Arrears greater than \$500	10% of arrears paid
Utility Arrears between \$50 – \$499.99	\$50

Utility Arrears less than \$50	\$0
Tax Account Breakdown Statement	Free Online \$25 per hard copy
Tax Account Cancellation Fee	\$75
Tax Administration Fee from Municipality	Varies by Municipality
Assignment/Transfer	
• All provinces (excluding NF, NS, PEI, QC) – \$380	
• NFLD – \$50	
• NS&PEI – \$25	
• QC – \$0	
Discharge Fees (only payable at time of discharge):	
• All provinces (excluding BC, AB, MB, ON) – \$380	
• BC – \$75	
• AB & QC – \$0	
• MB - \$126	
• 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	
• Government charge for Discharge (MB) – \$114	
• Government charge for Discharge (ON) – \$78.79	
Default Administration	\$450
Execution Search	\$175 plus GST
Payment of Condo Arrears	Greater of \$150 or 10% of arrears paid
Cheques Processing Fee	\$25
Courier Fee	\$15
Lapse in Impairment Insurance	\$450 every three months
Refund Cheque Fee	\$0
Records Research Fee	\$75
Request a Copy of Material from the File (if authorized)	\$0
Wire Funds Fee	\$25
Enrollment Administration Fee (Government Programs)	\$100

This fee schedule is subject to change at any time and without notice. In order to avoid delays, please ensure you have the most current form at all times.