

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. 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.

We will charge you other fees as applicable, which may include fees in connection with the administration of the mortgage. These fees are a reasonable estimate of the costs and expenses we will incur for actions taken or for disbursements or charges incurred by us as a result of a request by you, a failure by you to perform your obligations under the mortgage, or as a result of a default by you. The payment of a fee shall not be deemed to be a consent, waiver or release from any terms of your mortgage (including any breach thereof by you) and we reserve all of our rights to enforce the original terms of your mortgage, including any and all of our rights on your default. All of our fees are subject to change from time to time and without notice. You may retrieve up to date information about the nature and amounts of these fees at [rfa.ca](http://rfa.ca) or by calling our Customer Service Centre.

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.**

<b>Early Renewal</b>	\$75
<b>Mid-Term Change</b> <i>(frequency, due date, spreading tax deficit over two years, decrease P&amp;I)</i>	\$90
<b>Hold a Payment / Delaying PAC</b>	\$105
<b>Returned Payments</b>	\$105
<b>Skip A Payment</b> (\$90 per month worth of payments skipped - e.g. 4 weekly payments, 2 bi-weekly payments, 1 monthly payment)	\$90 per month
<b>Appraisals</b> <i>(varies by geography)</i>	\$200 - \$500, paid by borrower <i>(could be up to \$2,500 for more remote locations)</i>
<b>Bridge Loan processing fee</b>	\$250
<b>Covenant Change</b>	\$350
<b>Qualified Assumptions</b>	\$450
<b>Non-qualified Assumptions</b>	\$1,000
<b>Refinance, Port, and Replacement Cancellation Fee</b>	\$395
<b>Partial Discharge</b>	\$350
<b>Amortization Schedule</b>	Free Online, \$25 per hard copy
<b>Annual Statement Reprint</b>	Current year free online, hard copy \$25 Previous years \$75

<b>Information Statement</b>	Free Online, \$25 per hard copy
<b>Repayment History</b>	Free Online, \$25 per hard copy
<b>Payment of Tax Arrears greater than \$1,000 (excluding MB)</b>	Greater of \$150 or 10% of arrears paid
<b>Tax Arrears less than \$1,000</b>	\$75
<b>Payment of Tax Arrears (MB)</b>	\$150
<b>Payment of Utility Arrears greater than \$500 (excluding MB)</b>	10% of arrears paid
<b>Utility Arrears paid between \$50 – \$499.99</b>	\$50
<b>Utility Arrears paid less than \$50</b>	\$0
<b>Payment of Utility Arrears/School Taxes if separate from Tax Realty Municipality (MB)</b>	\$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</b>	Varies by Municipality
<b>Tax Certificates</b>	\$150
<b>Assignment/Transfer Fees:</b>	
<ul style="list-style-type: none"> <li>• All provinces (excluding NFLD, PEI, QC)</li> </ul>	\$395
<ul style="list-style-type: none"> <li>• NFLD</li> </ul>	\$50
<ul style="list-style-type: none"> <li>• PEI</li> </ul>	\$25
<ul style="list-style-type: none"> <li>• QC</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• Government Charge for Transfer (NB)</li> </ul>	\$85
<b>Discharge Fees:</b>	
<ul style="list-style-type: none"> <li>• All provinces (excluding BC, AB, MB, QC)</li> </ul>	\$395
<ul style="list-style-type: none"> <li>• BC</li> </ul>	\$75
<ul style="list-style-type: none"> <li>• AB &amp; QC</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• MB</li> </ul>	\$130
<ul style="list-style-type: none"> <li>• Government charge for Discharge (MB)</li> </ul>	\$133
<ul style="list-style-type: none"> <li>• Government charge for Discharge (ON)</li> </ul>	\$84.23
<ul style="list-style-type: none"> <li>• Government charge for Discharge (SK)</li> </ul>	\$55.00
<ul style="list-style-type: none"> <li>• Government charge for Discharge (BC) (applies to loans paid out with own funds/amortized out)</li> </ul>	\$35.84
<ul style="list-style-type: none"> <li>• Duplicate request for discharge documentation (aka release of interest letter) (ON &amp; QC)</li> </ul>	\$25
<ul style="list-style-type: none"> <li>• Duplicate request for discharge documentation (all provinces excluding ON &amp; QC)</li> </ul>	\$100
<ul style="list-style-type: none"> <li>• Duplicate request for discharge documentation for archived loan (all provinces)</li> </ul>	\$125
<b>Default Administration</b>	\$500

<b>Execution Search / Title Search</b>	\$175 plus GST
<b>Occupancy Check</b>	\$125
<b>Payment of Condo Arrears</b> (excluding MB)	Greater of \$150 or 10% of arrears paid
<b>Payment of Condo Arrears</b> (MB)	\$150
<b>Legal Fees</b>	Determined by solicitor
<b>Cheque Processing Fee</b>	\$25 / cheque
<b>Courier Fee</b>	\$15
<b>Lapse in Impairment Insurance</b> (aka fire insurance cancellation fee)	\$300 initial setup \$475 every 3 months
<b>Refund Cheque Fee</b>	\$0
<b>Records Research Fee</b>	\$75
<b>Request for Copy of Materials from File</b> (if authorized)	\$50
<b>Enrollment Administration Fee</b> (Government Programs)	\$100
<b>Reinvestment Fee</b> (as applicable, 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.