



# INSIDER | Transfer Compensation

## LOAN AMOUNT– ALL PROVINCES ≥ \$150,000

	Lender Paid Fees	Client Paid Fees
<b>Collateral Transfers</b>	<b>105 bps</b> <ul style="list-style-type: none"> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>	<b>115 bps</b> <ul style="list-style-type: none"> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>
<b>Straight Transfers</b>	<b>115 bps</b> <ul style="list-style-type: none"> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>	N/A

## LOAN AMOUNT– ALL PROVINCES < \$150,000

	Lender Paid Fees	Client Paid Fees
<b>Collateral Transfers</b>	<b>95 bps</b> <ul style="list-style-type: none"> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>	<b>115 bps</b> <ul style="list-style-type: none"> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>
<b>Straight Transfers</b>	<b>105 bps</b> <ul style="list-style-type: none"> <li>No appraisal rebate</li> <li>Up to \$3,000 capitalization of penalties &amp; fee</li> </ul>	<b>115 bps</b> <ul style="list-style-type: none"> <li>No appraisal rebate</li> <li>Up to \$3,000 capitalization of penalties &amp; fee</li> </ul>

**Insiders earn an extra 10 bps efficiency bonus on every deal for meeting their quarterly targets & efficiency ratios.**

\*We reimburse up to \$400.00 for appraisals with loan amounts greater than \$150K for our approved lending regions (transfers only). Please have all reimbursement requests for appraisals sent directly to [sales@rfamortgages.com](mailto:sales@rfamortgages.com). The broker should include the following information in their email: Mortgage number, funded date, borrower last name & attachment with proof of fee amount.