



## **Transfer Compensation**

<b>LOAN AMOUNT</b> GTA & GVA ≥ \$250,000 / Other Regions ≥ \$200,000		
	Lender Paid Fees	Client Paid Fees
Collateral Transfers	<ul> <li>100 bps</li> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>	<ul><li>110 bps</li><li>Eligible for appraisal rebate*</li><li>Up to \$3,000 capitalization of penalties &amp; fees</li></ul>
Straight Transfers	<ul> <li>110 bps</li> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>	N/A

<b>LOAN AMOUNT</b> GTA & GVA < \$250,000 / Other Regions < \$200,000		
	Lender Paid Fees	Client Paid Fees
Collateral Transfers	<ul> <li>90 bps</li> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>	<ul> <li>110 bps</li> <li>Eligible for appraisal rebate*</li> <li>Up to \$3,000 capitalization of penalties &amp; fees</li> </ul>
Straight Transfers	<ul><li>100 bps</li><li>No appraisal rebate</li><li>Up to \$3,000 capitalization of penalties &amp; fees</li></ul>	<ul><li>110 bps</li><li>No appraisal rebate</li><li>Up to \$3,000 capitalization of penalties &amp; fees</li></ul>

<sup>\*</sup>We reimburse up to \$300.00 for appraisals with loan amounts greater than \$250K for GTA & GVA and greater than \$200K for our other approved lending regions (transfers only). Please have all reimbursement requests for appraisals sent directly to 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.