



Transfer Compensation / Insiders

LOAN AMOUNT– ALL PROVINCES ≥ \$150,000

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

LOAN AMOUNT– ALL PROVINCES < \$150,000

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

Insiders can earn an additional 10 bps Volume Bonus for achieving their annual target.

The compensation illustrated is based on a 5 year term. *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.ca. The broker should include the following information in their email: Mortgage number, funded date, borrower last name & attachment with proof of fee amount.