



Transfer Compensation

LOAN AMOUNT GTA & GVA ≥ \$250,000 / Other Regions ≥ \$200,000		
	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 GTA & GVA < \$250,000 / Other Regions < \$200,000		
	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 & fees 	115 bps <ul style="list-style-type: none"> No appraisal rebate Up to \$3,000 capitalization of penalties & fees

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