

Payments

Returned Payment (Discover)	\$153
Returned Payment (Precision)	\$105
Hold/Delay Payment	\$90
Skip Payment (if applicable)	\$90
Mid-term Change	\$90

Taxes

Payment of Tax Arrears	\$150+
Payment of Utility Arrears	Arrears > \$500 = 10%, Arrears= \$50-\$499= \$50, Arrears <\$50= \$0
Breakdown of Tax Acct	Free online, \$25 per hard copy
Tax Admin Fee from Municipality	Varies by municipality
Payment of Tax Arrears (excluding MB)	Arrears paid >\$1000: \$150 or 10% of arrears (whichever is greater). Arrears paid <\$1000: \$75
Payment of Tax Arrears MB	\$150
Tax Portion Cancellation	\$75

Legal Action

Bankruptcy/Consumer Proposal Administration	\$350+
Payment of Condo Arrears-excl MB	\$150 or 10% of arrears paid, whichever is greater.
Payment of Condo Arrears-MB	\$150

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Discharges Assignments/Transfers

Discharges - NOT AB, QC, BC, MB	\$395
Government fee for discharge – ON	\$85
Discharges – BC	\$75
Government fee for discharge- BC	\$37.85
Discharges – AB and QC	\$0
Discharge and Government Charge– MB	\$275
Government Charge- SK	\$55
Discharge- NB	\$85
Government Charge- NL	\$100
Discharge Reproduction – ON & QC	\$25
Discharge Reproduction - all other provinces - NOT ON & QC	\$100
Assignments/Transfers - NOT NF, PEI, QC	\$395
Assignments/Transfers NF	\$50
Assignments/Transfers NB	\$85
Assignments/Transfers QC	\$0
Assignments/Transfers PEI	\$25

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Refinance

Port	Determined by MCAN
Refinance	Determined by MCAN
Partial Discharges (excluding QC)	\$350
Partial Discharges (QC)	\$0
Qualified Assumptions	\$450
Non-Qualified Assumptions	\$0
Covenant Change	\$350
Bridge Loan Processing Fee	Fee varies
Appraisals	Varies by geography. Paid by borrower.

Renewal

Administration Fee (Uninsured Mortgages Only)	<u>Principal at Maturity</u>	<u>Admin Fee</u>
	Below \$150,000	0.4%
	\$150,000 – Below \$250,000	0.3%
	\$250,000 - \$500,000	0.25%
	Over \$500,000	0.15%

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Statements

Annual Statement Reprint \$75

Information Statements Free online, \$25 per hard copy

Amortization Schedule \$25 (free when requested on borrower portal)

Repayment History \$25 (free when requested on borrower portal)

Refund Cheque \$0

Duplicate Request for Discharge \$125
Documentation for an archived mortgage (all
provinces)

Miscellaneous

Lapse in Impairment Insurance \$500 every 3 months

Records Research \$75

Enrolment Fee \$100

Non-Preauthorized debit payment received \$35

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