



Lending and Mortgage Fees - Effective April 28, 2016

| Mortgages | Fee | Commercial Mortgages | Fee | Personal Loans | Fee |
|---|----------|--|----------|-------------------------------------|--|
| Application Fee | \$100.00 | Commitment (varies with degree of analysis and risk) | 1.0% | Application Fee | \$50 - \$100 |
| Appraisals | Cost | Processing (Discretionary - varies with degree of analysis and risk) | 0.5% | Delinquent Payment Notice | First notice: \$20 Subsequent reminders: \$10 |
| Inspection | Cost | Modification Fee | \$200.00 | PPSA Registration Fee | Included in application fee |
| Discharge Statement | \$100.00 | Annual Review | \$100.00 | Lien Searches | \$12.00 |
| Mortgage Transfers (to another financial institution) | \$250.00 | Renewal Fee | Varies | Alteration | \$25.00 |
| Early Renewal (blend and extend) | \$100.00 | Discharge Statement | \$200.00 | Line of Credit Review / Renewal Fee | NC |
| Modification (changing payment terms) | \$50.00 | Delinquent Payment Notice | \$100.00 | | |
| Letter of Interest Paid (for tax purposes) | \$10.00 | Annual Review Fee | Varies | | |
| Assumptions | \$100.00 | Monthly Non-Compliance Fee (per item: insurance, taxes, financial statements, other) | \$250.00 | | |
| Registration of Certificate of Title | Cost | | | | |
| Delinquent Payment Notice | \$100.00 | | | | |
| Renewal Fee - Residential | \$100.00 | | | | |

Note: Above fees do not include legal costs.