

Equity Financial Trust Company

The following fee table is effective March 1, 2018

Loan Modification	Changes to payment amount, due date or payment frequency	
	Payment Frequency	\$ 50.00 ¹
	Payment Date	\$ 50.00 ¹
	Amortization Adjustment	\$ 100.00
Collections/ Mortgage Default	Payment Processing	\$ 100.00
	Late/Returned Payment	\$ 250.00
	Bankruptcy/Consumer Proposal Processing	\$ 500.00
	Capitalization of Payments	\$ 150.00
	Monthly Administration Fee while file in Legal Status	\$ 100.00/month to a maximum amount of \$500.00
	Condominium Arrears Handling Fee	\$ 150.00*
Renewals	Regular Renewal	10 basis points of outstanding balance subject to minimum charge of \$250.00 to a maximum of \$ 750.00*
	Regular Renewal - Rental Properties	\$ 750.00
	Auto Renewal	\$ 500.00
	Extension Fee	\$ 250.00 ²
	Renewal Cancellation Fee	\$ 250.00*
Discharge/ Assignment of Mortgage	Discharge Administration	\$ 395.00
	Government Charge for Discharge Registration (ON)	\$ 75.63 ³
	Reinvestment Fee	\$ 300.00
	Assignment/Transfer	\$ 395.00*
Assumption Transfer Covenant Removal	This fee is for the review of credit documents for one or more borrower regardless of whether application is approved or not completed	
	Release/Addition of Covenant	\$ 500.00
	Qualified/Non-Qualified Assumptions	\$ 500.00
	Breach of Covenant	\$ 500.00
Taxes	Status Inquiry	\$ 50.00
	Tax Administration	\$ 50.00
	Tax Reconciliation	\$ 75.00/hr.

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	Tax Arrears Administration	10% of outstanding arrears balance subject to minimum charge of \$150.00
	Utility Arrears Administration	\$ 75.00
	Tax Escrow Account Cancellation	\$ 75.00
Statements	Information Statement	\$ 100.00
	Reprint of Annual Statement	\$ 50.00
Miscellaneous	Property Inspection	\$ 500.00
	Annual Maintenance	\$ 450.00
	Insurance Administration	\$ 325.00/quarter*
	Insurance Claim Administration Disbursement Fee	\$ 100.00 per disbursement
	Records Research/Request for copy of Materials on File	\$ 50.00
	File research including account review or investigation	\$ 75.00/hr.
	Amortization Schedule	\$ 25.00

***Changes Effective March 1, 2018**

Equity Financial Trust Company reserves the right to charge reasonable fees for other servicing or administrative services. Any administration and/or servicing fees owing by the Borrower(s) to Equity Financial which is not paid shall be added to the mortgage indebtedness and shall bear interest at the rate herein set forth. Fees are subject to change from time to time. For more details, please visit our website at www.equityfinancialtrust.com

¹ Increases to \$75.00 for any additional changes in a 12 month period

² For 2nd Extension Request on mortgages where Equity is not offering a renewal

³ Government Registration Charge is subject to change without notice.

Please visit: <https://www.ontario.ca/land-registration/2017-06-land-services-fees-changes>