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BASIC RESIDENTIAL REFINANCE BY INDIVIDUALS:

- Individual owners (not company or trust) and no change in ownership
- New mortgage from BMO/TD/CIBC/RBC/BNS/NAT Bank
- Loan Amount \$2 Million or less
- Existing mortgage with a major bank or credit union (not private lender)
- Documents from bank at least 5 business days in advance

LEGAL FEES	FEES	GST	PST	<i>What's this?</i>
Legal Fees for refinance	\$888.00	\$44.40	\$62.16	<i>Actual Legal Fees</i>
INCLUDED DISBURSEMENTS				
File Administration Fee	\$45.00	\$2.25		<i>Costs that we incur for every file that you reimburse us for</i>
Trust Administration Fee	\$15.00	\$0.75		
Courier Fees	\$71.91	\$3.60		
Land Title Office Searches	\$36.75			
State of Title Certificate	\$17.57			
Land Title Mortgage	\$80.79			
TOTAL OF ABOVE	\$1,268.18			

EXCLUDED DISBURSEMENTS - These are costs that vary depending on your specific circumstances:

Land Title Assignment of Rents	\$82.74
<input checked="" type="checkbox"/> Your bank considers this an investment property (i.e. rental) <input checked="" type="checkbox"/> Live-in	
Software Processing Fee	\$245.28+
<i>Software platform fees charged by Dye & Durham. May be higher as some banks use additional online platforms (i.e. Telus) that cost an additional \$20-\$30</i>	
Survey / Title Insurance	Variable
<i>Required if there's a mortgage and highly recommended regardless</i>	
Insurance Binder	Variable
<i>Cost for your (or strata) insurance company to issue a certificate to your bank confirming insurance in place</i>	
Property Tax Certificate	Variable
<i>Each municipality charges their own varying fees to confirm how much taxes and utilities are and whether anything is owing</i>	
Strata Corporation Fees	Variable
<i>Only for strata properties – every strata's management company charges to issue a mandatory set of certificates required for closing</i>	

Extras:

Financed amount above \$2 Million:	<u>+\$100 per \$500K or part thereof</u>
Each additional mortgage to be discharged:	<u>+\$200.00</u>
Video Signing:	<u>+\$300.00</u> (please contact us - must be approved by us in advance)
Less than 5 business days' notice from bank and real estate office or out of town –	<u>please call</u>