

MORTGAGE SERVICING FEE SCHEDULE

Effective December 1, 2011

RETURNED PAYMENT **\$100**

A fee will be assessed should a mortgage payment not be honoured by your financial institution and returned to AGF Trust. Common reasons for returned payments are insufficient funds, a closed or frozen bank account, a stop payment requested at the bank, etc.

MID TERM PAYMENT CHANGES

This fee is payable should you wish to make any changes to the original mortgage agreement during the term. Examples include, but are not limited to, changes in payment date, payment frequency, amortization, etc.

First request per calendar year	\$0
Subsequent changes	\$75

INFORMATION STATEMENT **\$35**

This fee is applicable should you require an information statement other than the periodic statements issued by AGF Trust throughout the year. This fee is not applicable in the province of Alberta.

REPRINT OF ANNUAL STATEMENT **\$35**

This fee is payable should you request a copy of your annual mortgage statement for a year other than the most current income tax year.

PROPERTY TAX ACCOUNT DETAIL **\$25/hour – minimum 1 hour**

A fee is charged should you require a detailed breakdown of the monthly activity in your mortgage property tax account.

PROPERTY TAX STATUS INQUIRY **\$50 + Costs**

This fee is applicable should AGF Trust be required to contact your municipality to obtain property tax information on your behalf.

PAYMENT OF PROPERTY TAX ARREARS **\$150 + Costs**

This fee applies if AGF Trust must pay property taxes on your behalf due to the receipt of written notification from your municipality informing AGF Trust that the property taxes are in arrears.

PAYMENT OF CONDO / STRATA ARREARS **\$150 + Costs**

Payable when AGF Trust must pay condominium or strata fees on your behalf due to the receipt of written notification informing AGF Trust that the fees are in arrears.

PROPERTY IMPAIRMENT INSURANCE **\$250 every 3 months – minimum 3 months**

A fee is applicable if AGF Trust places property insurance on your behalf due to the receipt of notification your property insurance policy has expired or been cancelled, and not reinstated.

PAYMENT OF UTILITY ARREARS **\$50**

This fee is payable if AGF Trust must make utility payments on your behalf due to the receipt of written notification from your service provider informing AGF Trust that the utilities are in arrears.

PROCESSING REFUNDS **\$75**

A fee applied towards the preparation and execution of a refund in the event of an overpayment.



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BANKRUPTCY ADMINISTRATION **\$250**

In the event of a bankruptcy, a fee will apply for the preparation of all required legal documentation including the proof of claim form.

DEFAULT ADMINISTRATION **\$500**

This fee is payable for the preparation of a file to commence legal action resulting from a default on your mortgage agreement.

COPY OF DOCUMENTS FROM FILE **\$25**

A fee will apply for the preparation and delivery of any file documentation requested by you and authorized by AGF Trust for release.

COPY OF DOCUMENTS AFTER DISCHARGE **\$200**

This fee is applicable should you request copies of any documents from your file after your mortgage has been discharged.

ASSUMPTION/RELEASE OF COVENANT **\$250**

This fee is payable for processing each request for assumption (purchaser approval), transfer, release of covenant or any other changes in title. The fee is payable upon approval whether or not the transaction is completed.

MORTGAGE RENEWAL

A renewal fee is applicable for all mortgage renewals, auto renewals and early renewals.

Residential Properties	\$85
Commercial Properties	To be determined at the time of the transaction

PPSA REGISTRATION **\$150**

This fee is applicable for a commercial or multi-residential property where a PPSA (Personal Property Security Agreement) must be registered, discharged or amended by AGF Trust.

DISCHARGE

The discharge fee is payable for the preparation of a mortgage discharge statement and documents.

Ontario	\$300
British Columbia	\$75
Alberta and Quebec	\$0

DISCHARGE DOCUMENTS (SECOND REQUEST)

This fee is applicable should AGF Trust be requested to provide copies of discharge documents for a second time.

Ontario	\$25
British Columbia, Alberta and Quebec	\$100

ASSIGNMENT **\$375**

The assignment fee is payable for the preparation of a mortgage assignment statement should you to choose to transfer your existing mortgage to another financial institution. This fee is not applicable in the province of Quebec.

PORT **\$250**

A port allows you to move to another property and still maintain your existing mortgage agreement features. You may keep the existing mortgage balance, term and interest rate in addition to avoiding early discharge penalties.

**All fees are payable in Canadian currency and are subject to applicable taxes.
Fees are subject to change without notice.**



What are you doing after work?®