

**COLLINGWOOD LAW OFFICE**  
**Barristers & Solicitors**  
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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

<b>LEGAL FEES</b>	<b>FEES</b>	<b>GST</b>	<b>PST</b>	<i>What's this?</i>
Legal Fees for mortgage	\$888.05	\$44.40	\$62.16	<i>Actual Legal Fees</i>
<b>INCLUDED DISBURSEMENTS</b>				
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	\$72.64	\$3.63		
Land Title Office Searches	\$38.46			
State of Title Certificate	\$18.35			
Land Title Mortgage	\$86.00			
<b>TOTAL OF ABOVE</b>		<b>\$1,276.69</b>		

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

Land Title Assignment of Rents	\$86.00
<input checked="" type="checkbox"/> Your bank considers this an investment property (i.e. rental) <input checked="" type="checkbox"/> Live-in	
Land Title Discharge	\$37.24
<input checked="" type="checkbox"/> For EACH mortgage/assignment of rents <input checked="" type="checkbox"/> Clear Title	
Preparation as to Discharge (Form C Release)	\$75.00
<input checked="" type="checkbox"/> For EACH mortgage/assignment of rents <input checked="" type="checkbox"/> Clear Title	
Software Processing Fee	\$245.28
<i>Software platform fees charged by Dye &amp; 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: +\$100 per \$500K or part thereof
- Each additional mortgage to be discharged: +\$200.00
- Video Signing: +\$300.00 (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 – please call