

# Principled Mortgage Investments Ltd

## 2013 Fees and Charges Schedule

| Fee Name | Amount (excl GST) | When Charged |
|----------|-------------------|--------------|
|----------|-------------------|--------------|

### Charges Applying to All Loans

|                               |                                       |   |
|-------------------------------|---------------------------------------|---|
| Administration Fee            | \$750.00                              | Each time (after the initial advance) progressive advances are made under a loan advance  |
| Consent Fee                   | \$150.00                              | Each time the Lender is requested to provide consent under the terms of the Mortgage  |
| Default Management Fee        | \$250.00                              | As set out in standard the Security Documents, each time the loan has an event of default   |
| Deferred Management Fee       | As set out in your Security Documents |   |
| Disbursements                 | At cost                               | As they are incurred  |
| Dishonour Fee                 | \$30.00                               | If you any payment made by you is dishonoured by a Bank   |
| Early Repayment Fee           | As set out in your Security Documents |   |
| Insurance Default Fee         | \$450.00                              | If the Certificate of Insurance from the underwriter is not provided by the due date  |
| Letter of Conduct Fee         | \$150.00                              | Prior to sending letter   |
| Made Available Fee            | \$600.00                              | If you request a title held by us to be made available to the Land Titles Office for the registration of a dealing, inclusive of legal fees and consent to register |
| Management Fee                | As set out in your Security Documents |   |
| Manual Payment Fee            | \$30.00                               | If the monthly interest payment is made in any manner other than by direct credit to the correct Trust Account as notified by us                                    |
| Mortgage Discharge Fee        | 0.25% (min \$500.00)                  | Prior to repayment  |
| Mortgage Recovery Fee         | \$350.00 per hour                     | In the event of default after an acceleration notice has been issued calling the loan in  |
| Payout Calculation Fee        | \$150.00                              | Each time a payout figure is calculated and provided in writing (whether to the borrower or any other party)  |
| Section 27 Certificate Fee    | \$150.00                              | Prior to sending Certificate  |
| Settlement Agency Fee         | \$150.00                              | If settlement is arranged outside our office  |
| Statement of Account          | \$200.00                              | If requested by you, prior to sending statement   |
| Transmission/Survivorship Fee | \$600.00                              | Transfer of the title to executor or registration of Survivorship Application   |
| Variation Fee                 | 0.75% of Advance (min \$500.00)       | Prior to new term   |