

Principled Mortgage Investments Ltd

2013 Fees and Charges Schedule

Fee Name	Amount (excl GST)	When Charged
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Charges Applying to New Loan Applications

Establishment Fee	Unless otherwise stated, 1.1% of the amount advanced (Minimum \$1,650)	Upon Settlement of new loan or additional advance
Application Fee	\$350 per hour for all work performed	Charged if the loan does not proceed for any reason. Establishment Fee is not charged if the Application Fee is charged.
Disbursements	At cost	As they are incurred
<i>Search Fees</i>	<i>Est \$100 to \$500</i>	Depends on the number of parties, titles, PPS registrations, etc. May include searches of wide variety of registers and databases.
<i>Certificates on Title</i>	<i>Est \$200 to \$1500</i>	Depends on the number of titles.
<i>Valuation Fees</i>	<i>Est \$600 +</i>	Determined by valuer, but can be many \$,000's
<i>Legal Fees</i>	<i>Est \$1000 to \$5000</i>	Determined by Solicitor, usually based on hourly charge rate
<i>Registration Fees – Registrar of Titles</i>	<i>Est Around \$110 per dealing</i>	Determined by Land Titles Office
<i>Registration Fees – PPS Register</i>	<i>Est Around \$130 per charge</i>	Determined by PPS Registrar
<i>Agency Settlement Fee</i>	<i>\$110</i>	Charged if settlement is held outside our office and an agent is engaged to settle on our behalf
<i>Courier Fees</i>	<i>Various</i>	Charged is documents required to be couriered due to time constraints
<i>Land Tax</i>	<i>Amount Outstanding</i>	All currently assessed Land Tax plus arrears shall be deducted from settlement proceeds and paid to the State Revenue Office
<i>Council Rates</i>	<i>Amount Outstanding</i>	All currently assessed Council Rates plus arrears shall be deducted from settlement proceeds and paid to the State Revenue Office
<i>Water Rates</i>	<i>Amount Outstanding</i>	All currently assessed Water Rates plus arrears shall be deducted from settlement proceeds and paid to the State Revenue Office