

PREMIUMS FOR RESIDENTIAL PURCHASE TRANSACTIONS (1-6 UNITS)

Value of Transaction	ONTARIO	QUEBEC	ATLANTIC REGION	WESTERN REGION	Additional Premiums ¹	
					Additional Lender Policy(ies)	Private Mortgage Lender
RESALE HOME – Cost to Insure Purchaser(s) and 1 Mortgage Lender						
Less than \$200,000	\$250	\$250	\$250	\$200	\$50	\$50
\$200,001 to \$500,000	\$299	\$279	\$279	\$229	\$50	\$50
\$500,001 and Over	\$299 plus \$1.00 per \$1,000 over \$500,000	\$279 plus \$1.00 per \$1,000 over \$500,000	\$279 plus \$1.00 per \$1,000 over \$500,000	\$229 plus \$1.00 per \$1,000 over \$500,000	\$50	\$50
RESALE CONDOMINIUM HOME – Cost to Insure Purchaser(s) and 1 Mortgage Lender						
Less than \$200,000	\$150	\$150	\$150	\$150	\$50	\$50
\$200,001 to \$500,000	\$179	\$179	\$150	\$150	\$50	\$50
\$500,001 and Over	\$179 plus \$1.00 per \$1,000 over \$500,000	\$179 plus \$1.00 per \$1,000 over \$500,000	\$150 plus \$1.00 per \$1,000 over \$500,000	\$150 plus \$1.00 per \$1,000 over \$500,000	\$50	\$50
NEW HOME Purchased From a Builder – Cost to Insure Purchaser(s) and 1 Mortgage Lender						
Less than \$200,000	\$200	\$350	\$150	\$150	\$50	\$50
\$200,001 to \$500,000	\$249	\$350	\$150	\$150	\$50	\$50
\$500,001 and Over	\$249 plus \$1.00 per \$1,000 over \$500,000	\$350 plus \$1.00 per \$1,000 over \$500,000	\$150 plus \$1.00 per \$1,000 over \$500,000	\$150 plus \$1.00 per \$1,000 over \$500,000	\$50	\$50
NEW CONDOMINIUM HOME Purchased from a Builder – Cost to Insure Purchaser(s) and 1 Mortgage Lender						
Less than \$200,000	\$150	\$200	\$150	\$150	\$50	\$50
\$200,001 to \$500,000	\$179	\$200	\$150	\$150	\$50	\$50
\$500,001 and Over	\$179 plus \$1.00 per \$1,000 over \$500,000	\$200 plus \$1.00 per \$1,000 over \$500,000	\$150 plus \$1.00 per \$1,000 over \$500,000	\$150 plus \$1.00 per \$1,000 over \$500,000	\$50	\$50
EXISTING HOME OWNER POLICY – Cost to Insure Owner(s) Only						
Less than \$200,000	\$200	\$200	\$200	\$200	\$50	\$50
\$200,001 to \$500,000	\$200	\$200	\$200	\$200	\$50	\$50
\$500,001 and Over	\$200 plus \$1.00 per \$1,000 over \$500,000	\$200 plus \$1.00 per \$1,000 over \$500,000	\$200 plus \$1.00 per \$1,000 over \$500,000	\$200 plus \$1.00 per \$1,000 over \$500,000	\$50	\$50

- Blanket mortgages are an additional \$50 per property, plus retail sales tax
- Retail sales tax is in addition to these premiums: ON – PST of 8%; QC – HST of 9%; NL – HST of 15%**
- On-line discounts of \$15 for purchase transactions and \$5 for non-purchase mortgage transactions are applicable when using one of our ordering technologies
- First Nations Lands are not eligible for coverage from CTIC
- In the event more than one policy is being issued simultaneously the first policy premium shall be based on the highest amount of insurance.

Revision – April 2006 (RES-Premiums for Six Residential Units or Less (Marketing/CTIC Documents))

PREMIUMS FOR RESIDENTIAL NON-PURCHASE MORTGAGE TRANSACTIONS (1-6 UNITS)

Value of Transaction	ONTARIO	QUEBEC	ATLANTIC REGION	WESTERN REGION	Additional Premiums ¹	
					Additional Lender Policy(ies)	Private Mortgage Lender
REFINANCE/NON-PURCHASE MORTGAGE – Cost to Insure 1 Mortgage Lender Only						
Less than \$50,000	\$99	\$99	\$99	\$99	\$50	\$50
\$50,001 to \$750,000	\$149	\$149	\$149	\$149	\$50	\$50
\$750,001 and Over	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$50	\$50
ASSIGNMENT OF MORTGAGE – Cost to Insure 1 Mortgage Lender Only						
Less than \$50,000	\$99	\$99	\$99	\$99	\$50	\$50
\$50,001 to \$750,000	\$149	\$149	\$149	\$149	\$50	\$50
\$750,001 and Over	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$50	\$50
ASSIGNMENT OF MORTGAGE & AMENDING AGREEMENT – Cost to Insure 1 Mortgage Lender Only						
Less than \$50,000	\$99	\$99	\$99	\$99	\$50	\$50
\$50,001 to \$750,000	\$149	\$149	\$149	\$149	\$50	\$50
\$750,001 and Over	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$50	\$50
MORTGAGE AMENDING AGREEMENT – Cost to Insure 1 Mortgage Lender Only						
Less than \$50,000	\$99	\$99	\$99	\$99	\$50	\$50
\$50,001 to \$750,000	\$149	\$149	\$149	\$149	\$50	\$50
\$750,001 and Over	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$149 plus \$1.00 per \$1,000 over \$750,000	\$50	\$50

1. Blanket mortgages are an additional \$50 per property, plus retail sales tax
2. **Retail sales tax is in addition to these premiums: ON – PST of 8%; QC – HST of 9%; NL – HST of \$15%**
3. On-line discounts of \$15 for purchase transactions and \$5 for non-purchase mortgage transactions are applicable when using one of our ordering technologies
4. First Nations Lands are not eligible for coverage from CTIC
5. In the event more than one policy is being issued simultaneously the first policy premium shall be based on the highest amount of insurance.

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