

## Establishment fees

The following fees are those that a customer may incur as a results of setting up the loan.

|  |   |
|--|---|
| <b>Establishment Fee</b><br>Incurred when the customer applies for new loan to process the application and settle the loan   | 1.25% of Loan Amount - Variable<br>Accountant Verified<br>0.75% of Loan Amount - Variable |
| <b>Search Processing Fee</b><br>Payable for the bank to perform a title search or other searches relating to the application | Varies between<br>\$20 - \$80   |
| <b>Lenders Legals</b>  | \$550.00 plus disbursements   |
| <b>Settlement Disbursement Fee</b>   | \$120.00  |
| <b>Electronic File Fee</b>   | \$130.00  |
| <b>Title Insurance</b>   | \$142.56 - \$146.52   |
| <b>Mortgage Registration</b>   | State government fee  |

## Loan discharge fees

|   |   |
|---|---|
| <b>Discharge Fee</b>  | \$490 (plus lenders legals) OR<br>\$1,350.00 (plus lenders legals)<br>if the loan is predominantly to<br>invest in commercial property,<br>shares or a business |
| <b>Lenders Legals</b>   | \$440.00 plus disbursements   |
| <b>Loan Liability or Loan Discharge Statement</b>   | \$75.00   |
| <b>Priority Discharge Fee</b><br>Where 30 days written notice is not provided to La Trobe Financial | \$190.00  |
| <b>Electronic File Fee</b>  | \$300.00  |
| <b>Registration Fee on Discharge of Mortgage</b>  | State government fee  |
| <b>Early Repayment Fee</b><br>If loan is repaid for whatever reason within the first five (5) years | N/A or three (3) months interest<br>(minimum 300.00) if the loan<br>is predominantly to invest in<br>commercial property, shares or a<br>business               |