MERIX

Merix Financial Renewal Offer **Date: Oct 01, 2014**

Dustin Andrusiak
The Estate of Rose Sopatyk

Mortgage Number	**235551**
Mortgaged Property	**113/633 Lequime Road, Kelowna, British Columbia V1W 1A3**
Maturity Date	**Dec 01, 2014** This is the date the principal balance on the Mortgage is payable in full, unless it is renewed. This is also the "**Renewal Date**" for the renewal option you select.
Payment Frequency	**Monthly**
Principal Balance	**$237,195.89** This is the amount that will be outstanding on the Mortgage on the Maturity Date, assuming i) all payments are made as due, and ii) to the extent that the Mortgage is an adjustable rate mortgage, the annual variable interest rate that applies as of today stays the same until the Maturity Date, and is the "**Principal Amount**" of the renewal you select.
Remaining Amortization	**30 years 1 months** This is the projected remaining amortization on the Maturity Date, assuming i) all payments are made as due, and ii) to the extent that the Mortgage is an adjustable rate mortgage, the annual variable interest rate that applies as of today stays the same until the Maturity Date.
Outstanding Fees Balance (if applicable)	**$0.00**
First Payment Due Under Renewal Term (assumes existing payment frequency and is based on the applicable interest rate as of today's date, set out below)	**Jan 01, 2015**

Dear mortgagor(s),

We, together with your mortgage originator, are pleased to offer you your **Merix Financial** Mortgage renewal. In keeping with our dedication to providing you with a superior customer service experience that is second to none, we make this offer to you at our best rates and with no renewal fee.

We have your renewal options detailed below. We ask that you initial the option that you would prefer on the bottom line of the table below. In addition to this offering, we have many other products and programs that may be of interest to you. To find out more, contact our customer service department at toll free telephone number **1-877-637-4911** or email us at **customerservice@merixfinancial.com**.

"**We**", "**our**" and "**us**" refer to **Merix Financial**, Paradigm Quest Inc. and Computershare Trust Company of Canada in its capacity as the registered holder of the Mortgage for and on behalf of **Merix Financial**, Paradigm Quest Inc. and/or any person(s) for whom the Mortgage is held from time to time, and their respective successors and assigns from time to time. "**You**" and "**your**" refer to each borrower named below. A defined term which appears in quotations and bold is used hereafter in this Agreement (as defined below) with the same meaning.

Amounts in the table below are based upon your existing Payment Frequency and the Current Remaining Amortization for your Mortgage. We are required to provide this information to you. Your signature on this Agreement shows that you have received it. Please keep a copy of this Agreement to refer to later.

FIXED RATE MORTGAGE OPTIONS (Mortgage Number 235551)

Renewal Term	1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	4 Year Fixed Rate	5 Year Fixed Rate
Principal Amount	$237,195.89	$237,195.89	$237,195.89	$237,195.89	$237,195.89
Annual Interest Rate	3.090%	2.890%	2.990%	3.190%	2.990%
Annual Percentage Rate	3.090%	2.890%	2.990%	3.190%	2.990%
Term	1 Years	2 Years	3 Years	4 Years	5 Years
Renewal Date	01 Dec 2014	01 Dec 2014	01 Dec 2014	01 Dec 2014	01 Dec 2014
Payments	$1,007.34	$982.10	$994.68	$1,020.08	$994.68
Amortization Period at Maturity	30 Years 1 Months	30 Years 1 Months	30 Years 1 Months	30 Years 1 Months	30 Years 1 Months
Prepayment Privilege	See table below	See table below	See table below	See table below	See table below
Prepayment Charges	See table below	See table below	See table below	See table below	See table below
Default Insurance	N/A	N/A	N/A	N/A	N/A
Other Fees	0	0	0	0	0
Principal & Interest payment	$1,007.34	$982.10	$994.68	$1,020.08	$994.68
Total Payment	$12,088.08	$23,570.40	$35,808.48	$48,963.84	$59,680.80
Total of all P&I payments	$12,088.08	$23,570.40	$35,808.48	$48,963.84	$59,680.80
Total Cost of Borrowing	$7,214.18	$13,350.97	$20,491.21	$28,844.74	$33,367.32
Balance at New Maturity Date	$232,321.99	$226,976.46	$221,878.62	$217,076.79	$210,882.41
New Maturity Date	01 Dec 2015	01 Dec 2016	01 Dec 2017	01 Dec 2018	01 Dec 2019
Borrower(s) must Initial choice here:					

Annual Interest Rate	Calculated semi-annually not in advance.
Annual Percentage Rate	Cost of borrowing inclusive of any administrative fees, in the form of an interest rate.
Prepayment Privilege	1) Prepay up to 20% of the original Principal amount. 2) Increase the Regular Mortgage Payment amount by up to 20% of the original Regular Mortgage Payment amount set out in this Agreement. Should your Mortgage have interest only mortgage payments, this option is not available, but option 1 detailed above is permitted.
Prepayment Charges	You may prepay the Mortgage in full only upon payment of an amount equal to the greater of: (a) three months interest calculated at the interest rate of the Mortgage on the outstanding loan balance *AND* (b) the IRD (as defined below).

ADJUSTABLE RATE MORTGAGE OPTIONS (Mortgage Number 235551)

Renewal Term	**5 Year Adjustable Rate**
Principal Amount	**$237,195.89**
Annual Interest Rate	**2.500% (Paradigm prime rate minus 0.500%)**
Determination of Interest	**The annual interest rate (the "Annual Interest Rate") on the Mortgage is equal to the Paradigm Prime Rate (as defined below) -0.500% per annum calculated monthly. As of today, the Paradigm Prime Rate is 3.000 % therefore your Annual Interest Rate today is 2.500% monthly which is equivalent to a rate of 2.500% calculated semi-annually not in advance**
Annual Percentage Rate	**2.500%**
Term	**5 Years**
Date of Advance	**01 Dec 2014**
Payments	**$935.47**
Amortization Period at Maturity	**30 Years 1 Months**
Prepayment Privilege	**See table below**
Prepayment Charges	**See table below**
Default Insurance	**N/A**
Other Fees	**0**
Principal & Interest payment	**$935.47**
Total Payment	**$56,128.20**
Total of all P&I payments	**$56,128.20**
Total Cost of Borrowing	**$27,954.01**
Balance at New Maturity Date	**$209,021.70**
New Maturity Date	**01 Dec 2019**
Borrower(s) must Initial choice	

Annual Interest Rate	Calculated semi-annually not in advance.
Annual Percentage Rate	Cost of borrowing inclusive of any administrative fees, in the form of an interest rate.
Prepayment Privilege	3) Prepay up to 20% of the original Principal amount. 4) Increase the Regular Mortgage Payment amount by up to 20% of the original Regular Mortgage Payment amount set out in this Agreement. Should your Mortgage have interest only mortgage payments, this option is not available, but option 1 detailed above is permitted.
Prepayment Charges	You may prepay the Mortgage only upon payment of a prepayment charge equal to three months interest calculated on the outstanding loan amount as at the date of such prepayment.

If the Mortgage is a home equity line of credit mortgage ("**HELOC**"), the revolving portion of the HELOC will continue to be governed by existing loan documents entered into by you.

Additional terms and conditions for the Mortgage renewal are set out in the attached schedule (the "**Schedule**") which forms part of this renewal offer (this renewal offer, together with the Schedule and any other schedules, as the same may be amended from time to time, is hereinafter referred to as this "**Agreement**").

The cost of borrowing for the Renewal Term, which we are required to disclose to you, is set out in the table first set out above for each option. There is more explanation of what the terms mean in the Schedule.

The interest rates set out in the renewal options above are guaranteed against increase provided this fully completed and signed Agreement is returned to us and the other requirements for renewal are completed before the Renewal Date. No change that increases the cost of borrowing will be made to your mortgage agreement between the transmission of this Agreement and the Renewal Date. If on the Renewal Date our interest rates are lower than the interest rates set out in the renewal options above, we will give you the benefit of the reduced rate on the Renewal Date for the option selected by you without further notice or agreement by renewing the Mortgage at the decreased rate in effect on the Renewal Date for the term you select. To have the benefit of the reduced rate you must have returned the completed and signed Agreement to us and satisfied any other requirements by the Renewal Date.

Despite anything to the contrary contained herein, your current rights under the Mortgage continue, and the renewal does not take effect, until the date that is the later of the Renewal Date and the date that is 21 days after you have received this Agreement.

To complete the renewal, all regular payments that become due up to the Maturity Date must be paid when due, including the payment on the Maturity Date. Failure to do so will render this Agreement null and void.

We also require that you provide us with your signed Agreement, confirmation of property insurance and payment of realty taxes by completing and initialing the box below.

Your signature on this Agreement means you have read and understand and you agree to the terms and conditions of this Agreement, including those in the Schedule which forms part of this Agreement.

We are committed to creating a company focused on delivering exceptional value, innovation and service to our **Merix Financial** mortgage customers. We appreciate you choosing us as your lender. We do not take your business for granted and hope **Merix Financial** will be your choice for years to come.

Yours truly,

The Merix Financial Team

RENEWAL ACCEPTANCE

235551

By signing below you accept our renewal offer on the terms of the option you have selected by initialing above and on the additional terms set out in the Schedule. You agree to pay the Principal Amount with interest for the Renewal Term you selected and to perform all other terms and conditions of this Agreement. By signing you also confirm to us the Property is insured as required and certify to us that all realty taxes on the Property have been paid to date.

Note: All borrowers and any guarantors must sign this renewal acceptance.

THIS__________ DAY OF ____________________, 20__.

ACCEPTED BY: ______________________________ WITNESS: ______________________________
Dustin Andrusiak Signature

____
Print name

ACCEPTED BY: ______________________________ WITNESS: ______________________________
The Estate of Rose Sopatyk Signature

____
Print name

UNLESS YOU REQUIRE MORE THAN ONE STATEMENT TO BE SENT TO YOU SEPARATELY, PLEASE ALSO INITIAL BELOW.

Co-Borrower Consent: As co-borrowers you are each entitled to receive separate disclosure documents and statements for the mortgage loan account mailed or otherwise delivered to the address each of you designates. This includes each account statement and any notice of change in rate or other matter as well as renewal offers and notices (together called "Statements" in this consent form). You will each receive in separate envelopes a copy of all Statements unless you consent to Merix Financial sending you only one copy.

You may choose to receive only one copy of Statements by initialling the box below:

______________________ Initial We consent to one copy of Statements being sent to us at the address of the Property set out above, or

______________________ Initial such new address as we at a later time may give to you.

You may by notice to us at any time alter this consent to thereafter have Statements sent to each borrower at the address he or she designates. You may contact us for further information regarding this matter at 1-877-637-4911.

Acknowledged and agreed to by the undersigned guarantor(s) as of the date written below.

____
Guarantor Date

____
Guarantor Date

We also require that you complete and initial the box below. In the event we receive your signed renewal Agreement without the information required in the box below, your renewal is not considered to be complete. Please be aware that if we do not receive a signed copy of your mortgage renewal agreement by **Dec 01, 2014**, your mortgage will automatically roll over to a 6 month open term at **5.500%** Based on this rate your regular **Monthly** payment will be: **$1,336.09.**

Property Insurance

Insurance Company: ______________________________

Policy Number: ______________________________

Amount of Insurance: $______________________________

Expiry Date ______________________________

Broker/Agent ______________________________

Initial ____ By initialing here you certify this insurance information is correct and you confirm Computershare Trust Company of Canada is noted as first mortgagee on the insurance policy.

Property Taxes

Initial ____ By initialing here you certify that all realty taxes on the Property have been paid.

To help us serve you better, and to ensure that the information we have in our records is up to date, please confirm your contact details below:

Email Address: ______________________________

Phone Number: ______________________________

Fax Number: ______________________________

Schedule to Renewal Agreement

Additional Terms and Conditions

Here is more explanation of what certain terms for the renewal options mean:

Principal Amount	The principal amount of the renewal is the principal balance that comes due on the Maturity Date set out at the beginning of this letter.
Renewal Term	This is the time period for the renewal that starts on the Renewal Date and ends on the New Maturity Date.
New Maturity Date	This is the date you must repay the principal balance then outstanding on the Mortgage in full, unless it is renewed again.
Current Remaining Amortization	This is the time it would take to pay off in full the Mortgage as renewed based on the interest rate and the payment frequency and amount for the option you select.
Interest Rate	This is the rate of interest payable for the renewal term you select. This is also the Annual Percentage Rate ("APR"). Interest is calculated semi-annually not in advance. If you selected an adjustable rate for your renewal, the interest rate may vary over the Renewal Term. The interest rate is the Prime Rate, plus or minus the percentage set out in the option you select. The interest rate will be adjusted each time there is a change in the Prime Rate. The term "Prime Rate" mean, on any day, the annual rate of interest which the Royal Bank of Canada establishes at its principal office in Toronto as the reference rate of interest to determine interest rates it will charge on such day for commercial loans in Canadian dollars made to its customers in Canada and which it refers to as its "prime rate of interest". The interest rate and the amount of the mortgage payment will change automatically on each adjustment date to reflect changes in the prime rate without prior notice to you. Within a reasonable time after each change in the interest rate, we may mail to you, at your last known mailing address according to our records, a notice of the changed interest rate, its effective date, and the applicable change to the mortgage payment. The interest rate and the mortgage payment will vary in accordance with this paragraph even if we fail to send this notice or you fail to receive it.
Principal and Interest Payment	This is the amount of principal and interest to be paid on each payment date for your payment frequency. If the renewal is with an adjustable rate, this amount has been calculated based on the interest rate in effect on the date of this Agreement and will change with any increase or decrease in the Interest Rate.
Total Payment	This is the amount of the Principal and Interest Payment plus, where we have notified you that we will be paying taxes, the amount payable on account of taxes.
Total of all Principal and Interest Payments	This is the total of all the payments you will make during the Renewal Term. If the renewal is with an adjustable rate, this amount has been calculated at the interest rate in effect on the date of this Agreement and will change if there are changes in the interest rate during the term.
Total Cost of Borrowing	This is the total of all the interest you have to pay in the term of the renewal you select. If you select an adjustable rate, the total cost of borrowing will vary if there are changes in the interest rate over the term.
Application of payments	Each regular payment made during the Renewal Term will be applied first to the accumulated cost of borrowing and then to the outstanding principal.
Balance at New Maturity Date	This is the amount of principal that will be outstanding on the New Maturity Date if all regular payments are made as due during the Term.

Here are Additional Terms and Features for the Renewal of the Mortgage

Prepayment How the Principal Amount Can Be Paid Off Early During the Renewal Term

1. **Partial Prepayment**

You may increase your regular payment or pay off some of the Principal Amount early in the ways listed in the chart below. The options are available each year of the Renewal Term and cannot be saved to use in a later year. Partial prepayment options used in any combination may not exceed the 20% yearly prepayment maximum. You may not use any of these partial prepayment options if you are in default in payment or in performance of any of the other terms or conditions of the Mortgage or this Agreement.

PARTIAL PREPAYMENT OPTIONS	
Options	**Restrictions**
1) Prepay up to 20% of the Principal Amount of this renewal.	The request must be made at least 5 days before the next regular payment date and the payment must be made on the next regularly scheduled payment date. The minimum prepayable amount is $1000.
2) Increase the Payment amount up to 20% of the Payment amount set out in this Renewal Agreement. Should the Mortgage as renewed have interest only payments, this option is not available.	Once each year of the Renewal Term. The request must be made at least 5 days before the payment date on which you want the increase in the Payment amount to be in effect.

After each partial prepayment, you must continue to make your regular payments.

2. **Prepayment in Full**

You may prepay the Principal Amount in full only upon:

(i) *Fixed Interest Rate and Renewal Term of 5 years or less*: if this renewal has a fixed interest rate and a term of 5 years or less, payment of a prepayment charge equal to the GREATER of the interest rate differential (IRD) or 3 months interest calculated on the outstanding principal balance;

(ii) *Fixed Interest Rate and Renewal Term of more than 5 years*: if this renewal has a fixed interest rate and a term greater than 5 years and

(a) prepayment is made within the first 5 years of the Renewal Term, payment of a prepayment charge equal to the GREATER of the interest rate differential (IRD) or 3 months interest calculated on the outstanding principal balance, and

(b) if prepayment occurs after the first 5 years of the Renewal Term, payment of a prepayment charge of 3 months interest calculated on the outstanding principal balance; or,

(iii) *Adjustable Interest Rate*: if this renewal has an adjustable rate, payment of a prepayment charge equal to 3 months interest calculated on the outstanding principal balance.

In this section, IRD means the difference which we determine between the interest rate of this renewal and the then current interest rate for mortgages we offer at the time of prepayment for a term closest to the term remaining on this renewal.

For prepayment purposes, a year means the twelve month period starting on the Renewal Date and each anniversary of the Renewal Date.

Conversion

If the renewal option you select has an adjustable rate or we auto renew you into the six month term, you will be able to convert the mortgage as renewed to another closed mortgage we offer if: (i) you have always met your obligations under the mortgage as renewed and (ii) the term of the mortgage you are converting to is equal to or greater than the remaining term of the renewal. The interest rate for the converted mortgage will be our posted interest rate in effect on the date we receive the written request for conversion. The conversion will take effect on the first payment date following receipt of your written request for conversion, provided that we received it at least ten (10) business days before that date. If we receive your request less than ten (10) business days prior to that date, the conversion will take effect on the first day of the next following month. The amortization period of the mortgage as renewed may not be changed on a conversion. Once the mortgage has been converted, the prepayment privileges of this renewal will no longer apply. Any prepayment privileges will be contained in the conversion agreement. You will be responsible for the payment of our then current administration and processing fee for converting the mortgage.

Changes to payment frequency

At your request we may permit you to change the frequency of your regular payments to weekly, bi-weekly, semi-monthly or monthly. A weekly payment is equal to ¼ of a monthly payment and is payable every seven (7) days. A bi-weekly payment is equal to ½ of a monthly payment and is payable every fourteen (14) days. A semi-monthly payment is equal to ½ of a monthly payment and is payable on the first and fifteenth day of every month. On a change of payment frequency an interest adjustment amount may be payable and we may charge an administration and processing fee. Such amounts will be immediately payable. If applicable, amounts payable on account of taxes and insurance will be on separate payment schedules.

Portability

If you have a firm agreement for the sale of the mortgaged property and an agreement for the purchase of a new property then subject to our approval, you may without penalty transfer the outstanding balance of the Mortgage to your new property or you may combine the outstanding balance with additional funds to purchase the new property. You and the new property must be re-qualified and satisfy our underwriting guidelines. The new property must be in a province in which we are registered to conduct business. You will pay all legal cost to discharge the Mortgage and to prepare and register the replacement mortgage on the new property and our servicing fee.

If you transfer the outstanding balance, the terms and conditions of your mortgage will remain the same. If you combine the outstanding balance with additional funds, the interest rate on the mortgage on the new property will be

(i) *Fixed Interest Rate*
if you have a fixed interest rate on the replacement mortgage, a blend of the rate that you were paying on the loan amount transferred and the rate applicable to the additional funds, as determined by us; or,

(ii) *Adjustable Interest Rate*
if you have an adjustable interest rate on the replacement mortgage, the greater of the rate on the existing mortgage and the then prevailing adjustable interest rate, as determined by us.

If the port of the mortgage has been approved by us, the closing of the purchase of your new property may be up to 30 days after the sale of the existing property. On the closing of your existing property you must pay to us the outstanding balance and the applicable prepayment charge. The prepayment charge will be returned to you on the closing of the purchase of your new property and registration of the replacement mortgage, provided all our approval requirements have been adhered to.

Assumption

If you sell your property, the purchaser may want to keep the renewed mortgage on the property and take on the mortgage payments. In order to do this, the purchaser must complete a written mortgage application with us and must meet all our mortgage approval criteria then in effect. We will then require the purchaser (with the consent of his/her spouse, where required by law) to sign an agreement, in a form that we will provide, by which the purchaser personally assumes all of your obligations under the renewal mortgage. You will be released when the approved transfer and assumption is completed. We charge an administrative fee for processing each application, whether or not approved. If you transfer title to the property without obtaining our approval and completion of the assumption requirements, we may require you to pay off the mortgage as renewed immediately with the applicable prepayment charge.

Late payments and default charges

The mortgage as renewed is in default when you are late or miss making a mortgage payment and for other reasons, such as you failing to maintain adequate fire insurance on the property. Our standard charge mortgage terms state all the ways in which your mortgage as renewed may be in default. If a regular mortgage payment is late, you owe extra interest for every day that your payment is late, calculated using the interest rate of your renewal. You pay interest on both the outstanding principal and the unpaid interest portion of the payment that is late. When we receive a payment, we will deduct the interest charges for the late payment and the interest owing on the principal amount before any part of the payment is applied to reducing the principal amount. We may also decide to apply the late payment to other amounts you may owe, for example, property taxes. We charge you interest at the mortgage interest rate on amounts owing before they fall due, after they fall due (if they remain unpaid), after default and after we have obtained judgment against you for the amounts owing, until the amounts owing are paid.

If the mortgage as renewed is in default for any reason, you will have to pay any or all of these amounts:

- the missed mortgage payment;
- interest on the principal and interest amount of the missed mortgage payment, as described in this section;
- any reasonable legal costs that we incur to collect or attempt to collect the amount owing;
- any amounts, including any reasonable legal costs, that we spend to protect the property or to take action under the terms of the mortgage;
- if your financial institution refuses to honour a payment, no matter how presented, a fee to compensate us for costs incurred. This includes situations where, for example, you don't have sufficient cleared funds available in your account, you closed your account or you stopped payment of a cheque you used to make a mortgage payment;
- interest at the interest rate of the renewal for any costs charged to you in accordance with the terms of this Agreement and the Mortgage.

If you are in default, we have the right to call the mortgage due and require you to immediately pay everything you owe.

Fees and other charges

Other non-interest charges that may be incurred on the mortgage as renewed are set out on the attached schedule of charges and fees. All charges are payable as they become due and are added to the mortgage until paid.

Effect of the renewal on the mortgage and others

This agreement amends and extends your mortgage. It does not create a new mortgage or amend or prejudice any rights we may have with respect to any security or against any person not a party to this Agreement with respect to the Mortgage. All the terms and conditions of your Mortgage will remain in effect except as amended by this Agreement. The Mortgage is deemed to be dated as of the Renewal Date.

Questions and Complaints	If You Have a Problem or Concern: Tell us about your problem or concern in the way that is most convenient for you. You may call us toll free at **1-877-637-4911**, contact us by mail at Customer Feedback, **Merix Financial**, 390 Bay Street, Suite 1800, Toronto, Ontario, M5H 2Y2, by fax at **1-877-637-4915** or by e-mail at **customerservice@merixfinancial.com** As a next step, if your concern remains unresolved, your problem will be elevated to a representative of the Senior Management Office. If your concern remains unresolved, you may contact the **Merix Financial**. Ombudsman, by mail at **Merix Financial**, 390 Bay Street, Suite 1800, Toronto, Ontario, M5H 2Y2, or toll free at **1-877-637-4911**.

Schedule of Non-Interest Fees

Discharge Fees:	
Alberta and Quebec	No Charge
British Columbia	$75.00
All Other Provinces	$300.00
Mortgage Assignment Fees:	
Alberta and Quebec	No Charge
British Columbia	$75.00
Newfoundland and Labrador	$50.00
Prince Edward Island and Nova Scotia	$25.00
All Other Provinces	$300.00
Valuation Fee	$199.00
Changes post Instructing (e.g. term, rate, closing date)	$100.00
Insurance Administration Fee (ie cancellation, investigation of status etc)	$125.00
Property Tax Administration fee - per year	$75.00
Fee for Payment Frequency Change - First Request	$0.00
Fee for Payment Frequency Change - Subsequent Requests	$75.00
Fee for Payment Date Change - First Request	$0.00
Fee for Payment Date Change - Subsequent Requests	$25.00
Dishonoured cheque/PAC debit fee - First Occurrence	$75.00
Fee for deposit of non PAC debit payment to Lender's Collections Account	$7.50
Fees will be charged for providing other administrative or clerical services at borrower's request, including but not limited to:	
Providing copies of documents from the borrower's file per item (e.g. copy of registered charge document (Deed of Loan in Quebec); survey/survey certificate/real property report; electronic registration letter; annual statement, etc.	$30.00
Fee for providing duplicate documents (e.g. discharge, assignment, etc.)	$100.00
Fee for providing loan statement (other than annual statement)	$50.00
Fee for providing duplicate statements (e.g. annual, tax, HELOC monthly)	$30.00
Fees for offsite file retrieval Rush or Regular	$60.00
Hourly fee for detailed breakdown of payment history or tax account	$100.00
Assumption Fee on Transfer of Title, whether or not completed	$150.00
Fee for processing any other request for consent post funding, whether or not completed	$150.00

This Fee Schedule is effective as of time of printing on September 1, 2005, and is current as of today's date. All Fees are subject to sales taxes, where applicable. These fees may change from time to time; we will provide you with notice of any such change within the maximum period of time permitted by law.