

NAME	DESCRIPTION	FEE
VALUATION FEE	Fee charged for the valuation report which is used to calculate how much we will lend to you.	Variable. Refer to specific case documentation.
CAPITAL REPAYMENT FEE	Fee charged to administer payments made at any time during the term of the loan to reduce the capital balance.	£250
REDEMPTION STATEMENT OR SETTLEMENT FIGURE REQUESTS	Fee charged on the 2nd and subsequent requests made for a redemption statement within the calendar year.	£25
CONSENT TO FURTHER CHARGE	Fee charged when we are asked to consent to an additional loan being secured against the property with another lender. This request is subject to application and approval.	£125
CONSENT TO LEASE	Fee charged if we are asked to consider an application to let your property. There will also be a solicitor's fee.	£125
DATA PROTECTION FEE	Fee charged if we are asked to release personal information under a Data Subject Access Request.	£10
INSTRUCTION OF COLLECTION AGENTS	Fee charged for instructing and corresponding with a collection agent to recover arrears.	£100 plus agent fees
LETTER OF NON CRYSTALLISATION	Fee charged if we are asked to issue a letter of non crystallisation.	£25
LETTER OF PRIORITY	Fee charged if we are asked to confirm the priority of our charge to another lender.	£25
LETTERS AND CALLS TO CUSTOMERS AND THIRD PARTIES	Fee charged to cover the cost of corresponding with you or any third party by phone, email or post when collection action is required or in the event of a default.	£25
MORTGAGE REFERENCE	Fee charged for completing a mortgage reference request received from another lender	£50
MONITORING FEE	Fee charged to visit the security property on a periodic basis to make sure that build works are on track and to assess the quality of those works.	Variable from £495 to £2,895. Refer to specific case documentation.
RETENTION ADMIN FEE	Fee charged when any part of the retention on a loan is drawn down.	£250
FURTHER ADVANCE ADMINISTRATION FEE	Fee charged for considering a request for additional lending.	£495
HM LAND REGISTRY SEARCH FEE	Fee charged when completing a Land Registry search of the security property in connection with a request to extend or amend the mortgage.	£6
UNPAID FEE	Fee charged when any monthly payment is late or unpaid.	£25
TITLE INSURANCE	Fee charged for insuring the title in the context of limited title due diligence by solicitors.	0.14% of Gross Loan
ASSET MANAGEMENT FEE	Fee charged for our Agent to attend the security and conduct inspection and interview during the loan term. Charge per visit.	£270