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Below are our Tariff of Charges that apply to your mortgage. These charges replace any earlier fees that were previously sent to you. These fees remain variable and may be subject to change without notice.

There may be additional charges which relate to costs incurred from other parties, for example solicitors legal fees if your account falls into arrears. We will always write to you to confirm any additional charges due. All our charges are either deducted from the mortgage advance at completion or added to your mortgage. We also reserve the right to request payment for services upfront in certain circumstances.

ARRANGEMENT FEES

Arrangement fee		2%
Further advance arrangement fee <i>(based on additional funds raised)</i>		2%
Commercial/Development legal fee	<i>(*subject to minimum £825.00 plus VAT) (**on amount over £500,000)</i>	0.5% +VAT* 0.25% +VAT**
Residential legal fee	<i>(*subject to minimum £600.00 plus VAT) (add £300.00 plus VAT for leasehold properties)</i>	0.3% +VAT*
Securitisation legal fee for any additional property charged <i>(*per property)</i>		£450.00*
Stage drawdown <i>(release of funds)</i>		£150.00
Telegraphic Transfer		£40.00
Solicitors initial deposit prior to instruction <i>(*from £500-£1000 subject to loan size)</i>		£500.00*
Term Extension Fee		2%
Loan Repayment/Expiry Fee <i>(please see conditions of the loan)</i>		Variable

ADMINISTRATION FEES

Account statement <i>(upon request - after annual statement)</i>		£30.00
Redemption statement <i>(replacement charge for updated statements)</i>		£35.00
Mortgage questionnaire		£75.00
Subsequent charge questionnaire <i>(and consent)</i>		£75.00
Replacement documents <i>(to include loan offer and legal charge)</i>		£30.00

ADMINISTRATION FEES *continued...*

Solicitors redemption charge	£270.00
Redemption release charge	£100.00
Consent to lease / Part release of security	£150.00
Grant of Easement	£150.00
Transfer of ownership	£150.00
Legal fee for consent to lease	Variable

ARREARS AND LITIGATION CHARGES

Monthly Administration Charge <i>(for accounts in default)</i>	£100.00
Returned payment	£35.00
Cancelled payment	£35.00
Ground rent charge	£150.00
Arrangement of buildings insurance	£100.00
Legal recovery instruction	£100.00
Fee on sale following possession	Variable
Fee on lease of property in possession	Variable
Visitation/meeting fee <i>(depending on location and time)</i>	Variable

All charges are subject to change. Peninsula Finance plc reserve the right to vary this Tariff of Charges without prior notice.