

Central Trust Limited

Tariff of Fees and Charges



Fees payable after completion of your mortgage

<u>Name of Charge</u>	<u>Description</u>	<u>Amount</u>
Consent to a Subsequent Charge	An administration fee charged when we agree to the registration of a subsequent charge on the property title.	£125.00
Deed of Postponement	An administration fee charged if we authorise the postponement of our charge in favour of another lender.	£125.00
Mortgage Conduct or Questionnaire	An administration fee charged when you ask us to provide Questionnaire information to another lender.	£100.00
Mortgage Exit Fee/Early Repayment Charge	Any exit fee or early repayment charge will be calculated in accordance with your mortgage terms and conditions. Please contact us for further information or refer to your mortgage agreement.	Variable – please contact us for further details
End of Term monthly administration Fee	An administration fee charged monthly when the term of the mortgage has ended and there is no agreed arrangement in place to clear the outstanding balance.	£50.00
Arrears Field Agent Visit	<p>This fee is charged when a home or property visit is undertaken to establish your financial situation when your account is in arrears, is expired and has an outstanding balance, or where other communication attempts or methods have not been successful.</p> <ul style="list-style-type: none"> ➤ Successful visit – please note that any contact made with Central Trust as a result of a field agent visit is considered a successful visit; ➤ Unsuccessful visit, including cancellation after visit made; ➤ Cancellation Fee (no visits); ➤ Reconnection Call/Occupancy & Property Report; ➤ Pre-Repossession visit. 	<p>£120.00 + VAT</p> <p>£88.00 + VAT</p> <p>£10.00 + VAT</p> <p>£88.00 + VAT</p> <p>£120.00 + VAT</p>
Solicitors Instruction or LPA Receiver Instruction	This fee is charged to cover the administration costs when solicitors or LPA receivers are instructed to commence legal action to enforce our security, or take action to collect any money you or a tenant owe us. Any legal costs incurred at solicitors or receivers during legal action will also be recharged to your account, as will any repossession-related costs. These costs are variable dependant on each situation; please contact us for further details	£65.00 + The recharge of costs incurred as a result of legal action

All fees are subject to VAT at the current rate and any fees added to your account will have interest applied to them at the rate related to your mortgage for the remainder of its term in accordance with regulation and the terms and conditions of your mortgage.

YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.