

Tariff of charges

The following is a list of fees for various services which may be incurred during the period you have your account with us.

New tariff effective from

1st July 2015

All fees are subject to review in the event that the costs of providing the service change. You will be issued with an updated tariff if any such amendments are made. All fees are non-refundable and inclusive of VAT unless otherwise stated.

Please note solicitors' and other third party costs shown in this document (e.g. surveyors) are illustrative and will be charged at cost and will appear separately on your mortgage statement.

Content

Change in your circumstances	page 2/3
Missed and bounced payments	page 4
General administration	page 5
Redemption	page 5
Arrears management	page 6
Enforcement	page 7

Change in your circumstances

These fees will be incurred when you ask us to amend your mortgage contract in some way.

Part Sale of Land/ Property	Fee charged if we are asked to consider releasing a section of the property from our charge. You will also incur surveyor fees and solicitor fees of £350 + VAT , which will vary depending on the complexity of the transaction. You will be notified of these fees at the start of the enquiry.	£450
Consenting to Lease	Fee charged to cover the administration costs involved in considering an application for you to let your property. You will also incur solicitor fees of £550 + VAT.	£240
Consenting to Further Charge	Fee charged when we are asked to consent to an additional loan secured against the property with a further charge lender.	£30
Further Charge Questionnaire	Fee charged when we are asked to provide standard information on the status and conduct of your account to a potential second charge lender.	£65
Consenting to other Financial Arrangements	Fee charged when we are asked to consent to other financial arrangements relating to our security such as factoring agreements.	£125
Remove a Party from the Mortgage	Fee charged when we are asked to consider an application to remove a party from the mortgage (please be advised we would only normally consider these if a replacement is being offered). You will also incur solicitor fees of £350 + VAT.	£220

Effective 1 July 2015

If you have a query, please telephone us on **03448 922 860** or write to us at: **Commercial First, Gateway House, Gargrave Road, Skipton, N.Yorkshire, BD23 1UD**

Tariff of charges



Mortgage Reference	Fee charged for completing a mortgage reference request received from another lender.	£65
Deed of Postponement	Fee charged if we are asked to enter into such an agreement with another lender. There will also be solicitor fees of a minimum £300 + VAT and if valuation advice is necessary you may incur surveyor fees.	£80
Add a Party to the Mortgage	Fee charged if we are asked to add a customer to the account. You will also incur solicitor fees of £350 + VAT.	£165
To be party to Section 106 Agreement	Fee charged if we are asked to consider being party to a Section 106 (planning) agreement. You will also incur surveyor fees of a minimum £150 + VAT and solicitor fees of £350 + VAT.	£80
Consenting to Deed	Fee charged if we are asked to consent to the creation of a deed. You will also incur solicitor fees of £400 + VAT and surveyor fees of a minimum £150 + VAT.	£80
Varying Mortgage Terms	Administration fee charged if we agree to vary the existing terms of your mortgage.	£110

Effective 1 July 2015

If you have a query, please telephone us on **03448 922 860** or write to us at: **Commercial First, Gateway House, Gargrave Road, Skipton, N.Yorkshire, BD23 1UD**

Tariff of charges



Missed and bounced payments

These fees will be incurred if you fail to comply with the terms of your mortgage. They are a reflection of the additional costs we will incur in putting things right.

Unpaid Cheque/ Direct Debit	Fee charged when a cheque or direct debit is returned unpaid.	£30
Cancelled Direct Debit	Fee charged if you cancel your direct debit without putting a new mandate in place.	£30
Payment by method other than Direct Debit	Fee charged to cover the cost of processing payments made by means other than direct debit.	£5
Unpaid Ground rent/ service charge	Fee charged if we receive notification and have to arrange payment of unpaid ground rent and/or service charges. The amount unpaid will also be applied to your account and will be subject to interest.	£120
Lenders Insurance	Fee charged if we do not receive a copy of an up to date insurance policy. You will also be charged a premium for going onto the "Lender's Interest Only" policy. The amount charged will be dependent on your mortgage account balance.	£35

Effective 1 July 2015

If you have a query, please telephone us on **03448 922 860** or write to us at: **Commercial First, Gateway House, Gargrave Road, Skipton, N.Yorkshire, BD23 1UD**

Tariff of charges



General administration

These fees are incurred when you request us to provide further or duplicate data. They are a reflection of the cost of providing the data.

Interim/copy statement	Fee charged if we are asked to send out a copy of a statement previously issued.	£30
Balance Breakdown	Fee charged if we are asked for a month by month breakdown of the account balance. This fee is payable upon application.	£30
Redemption Statement Request	Fee charged on second and subsequent requests made for a redemption statement within any twelve month period if repayment does not take place prior to expiry of the date specified in the first statement	£30
Data Protection	Fee charged if we are asked to release personal information under a Data Subject Access Request	£10

Redemption

These fees will be charged when your mortgage redeems.

Redemption	Fee charged upon full or partial redemption of the loan. (Early repayment charges will also apply to any overpayments made. Please refer to your mortgage offer and original terms and conditions).	£200
Telegraphic Transfer	Fee charged to transfer funds to a bank account electronically.	£25
Deeds Release	Fee charged when the deeds to your property are released for any reason.	£50
Copy of Deeds	Fee charged when we are asked to provide either a full or partial copy of your deeds.	£30

Effective 1 July 2015

If you have a query, please telephone us on **03448 922 860** or write to us at: **Commercial First, Gateway House, Gargrave Road, Skipton, N.Yorkshire, BD23 1UD**

Tariff of charges



Arrears management

These fees may be incurred should you not keep up to date with your mortgage payments. They are a reflection of the cost to us in performing these actions.

Arrears Monthly Management	Fee charged and added to your account each month that the account is 1 or more monthly instalments in arrears at 28th of each month. Should your property be repossessed the fee will continue to be charged in relation to the administration required until the property is sold.	£120
Arrears Breakdown	Fee charged if we are asked to provide a month by month breakdown of the arrears balance. This fee is payable upon application.	£30
Home Visit	Fee charged when it is deemed necessary for a representative of Commercial First to visit you to discuss your financial situation.	£130
Home Visit Non-Attendance	The full home visit fee is charged when a visit is pre-arranged but you do not attend and do not notify us beforehand.	£110
Home Visit No Contact	Fee charged when a representative of Commercial First visits your home or business to discuss your financial situation but is unable to meet you in person.	£60
Home Visit Collection of Payment	Fee charged if we are asked to collect payment from you in person.	£50
Home Visit Follow Up	Fee charged when it is deemed necessary to follow up on a home visit.	£90
Home Visit Late Cancellation	Fee charged when a prearranged visit is cancelled at the last minute after costs have been committed.	£30

Effective 1 July 2015

If you have a query, please telephone us on **03448 922 860** or write to us at: **Commercial First, Gateway House, Gargrave Road, Skipton, N.Yorkshire, BD23 1UD**

Tariff of charges



Enforcement

These fees may be incurred should you continue to be in arrears and we are not able to work together to resolve the position.

County Court	Fee charged when work is undertaken to provide information to solicitors prior to issue of County Court proceedings.	£50
County Court re-issue	Fee charged if it is necessary to reissue the above information within 3 months.	£25
Cancellation of Possession (5 days prior)	Fee charged when possession proceedings are cancelled less than 5 working days before the scheduled possession date as a result of arrears being paid.	£50
Cancellation of Possession (Same day)	Fee charged when possession proceedings are cancelled on the scheduled day of possession as a result of arrears being paid.	£75
Property inspection	Fee charged in repossession cases where a property surveyor will visit the site to assess strategies to maximise the potential value of the property	£500
Third Party Enforcement Costs	In accordance with the terms and conditions of your loan, we will charge your account with the third party costs we incur in enforcing our security (for example solicitor costs, court costs, agents costs, valuation fees).	Various

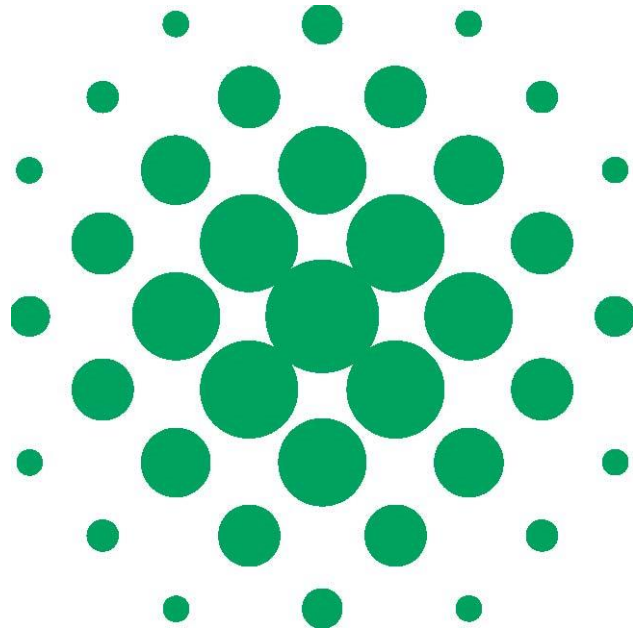
Effective 1 July 2015

If we do apply any other fee than those stated above we will endeavour to give you written notice.

If you need further help in understanding any of the fees listed, please contact our dedicated Customer Services Team on **0344 892 2860**.

We can provide documents in large print, Braille and (where appropriate) audio tape. If this is required please contact the Customer Services Team.

If you have a query, please telephone us on **03448 922 860** or write to us at: **Commercial First, Gateway House, Gargrave Road, Skipton, N.Yorkshire, BD23 1UD**



If you have a query, please telephone us on **03448 922 860** or write to us at: **Commercial First, Gateway House, Gargrave Road, Skipton, N.Yorkshire, BD23 1UD**