



TARIFF OF CHARGES

This is our current Tariff of Charges which is applicable to your loan account. The charges will be added to your loan account and will be payable on redemption of your loan account (if not previously paid by you).

ADMINISTRATION FEES

The following administration fees are charged where certain services are provided

Mortgage Administration Repayment Charge	£170
Payable on repayment of your mortgage (in addition to any Exit Fee or Deferred Arrangement Fee that may be detailed in your Offer Letter)	
Interest Calculations	£50
Fee covers administration required to generate additional customer interest calculations (including additional closing statements)	
Copying Fee for a full set of Title Documents	£75
If you ask us to do this for you	
Providing Information from Title Documents	£40
e.g. in connection with a boundary dispute, local authority grant, or for a copy of a legal document	
Approval of Proposed Tenancy / Letting of the Property	£195
Fee covers approval / verification of Tenancy Agreement. This fee is in addition to our solicitors' charges and the cost of any required valuation(s), the level of which will vary depending on the actual work conducted and a breakdown of any charges will be provided to you upon written request.	
Certificate of Annual Interest Statement	£45
Provision of a Certificate of Annual Interest Statement on your request	
New Lender's Questionnaire	£100
Provision of a completed Questionnaire	
CHAPS Fee	£30
Consent to 3rd Party	£100
Release of Security in part only	£250
Special Cheque Clearance	£25
Unpaid Standing Orders / Direct Debits	£35
Return of monies following redemption due to non-cancellation of standing order (this is deducted from overpayments received)	£35
Returned / Represented Cheques	£35
Placing a Property on Block Policy (where your policy has lapsed for any reason or we are unable to confirm the existence of an appropriate policy)	£50
Charges Relating to Leasehold Properties	£45
Charges made for the administration of the payment of ground rent / service charges to freeholder / agent	
Solicitors' Charges on Redemption	£480.00
Charge made by our solicitors to us on redemption of your account to cover liaising with you/your legal representatives and preparing and sending discharge documentation to you/your legal representatives. A higher charge may be applicable if our solicitors are required to undertake additional work.	

FEES CHARGED WHEN THE ACCOUNT IS IN ARREARS OR OTHERWISE IN DEFAULT

Covers additional administration costs in respect of the monitoring and managing of loans in arrears or otherwise in default. You will also be responsible for any charges made by our solicitors to us in connection with any work conducted by them arising out of or in connection with your account being in arrears or otherwise in default. Solicitors' charges will be variable depending on the actual work conducted and a breakdown of any charges will be provided to you upon written request.

Arrears Administration Fee	£150 per month
Letters sent to you or 3 rd parties	Up to £25 per letter
Telephone calls made to you or 3 rd parties	Up to £25 per call
Litigation Fees – Initial instruction to solicitors acting for us	£100
Possession Fees / Possession Management after possession of the property has been taken	£400
Sale management of the property after repossession to ensure sale at the earliest time at the best price achievable having regard to the state of the property market and all relevant factors (in substitution for the Arrears Administration Fee where applicable)	£250 per month
Visits to you or the property for any reason	Variable
Realisation fee on sale of property (per property) following a sale of the property in possession	£450
Matured Loans Administration Fee (covers the additional cost of administering the loan when the term has expired – this Fee will not be charged if the loan is at the same time subject to the Arrears Administration Fee)	£75 per month

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE
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Affirmative is the trading name of Affirmative Finance Limited (Reg No. 5044363), Ascent Funding Limited (Reg No. 7814409), Constructive Lending Limited (Reg No. 5713322), Sprint Loans Limited (Reg No. 2210068) and UK Mortgage Corporation Limited (Reg No. 2377467).

All registered in England and Wales with registered offices at 7 St James Square, Manchester, M2 6XX.

Affirmative Finance Limited is authorised and regulated by the Financial Conduct Authority.

TELEPHONE CALLS MAY BE RECORDED FOR TRAINING AND MONITORING PURPOSES