

Central Trust Limited

Tariff of Fees and Charges



Fees payable after completion of the mortgage: Charges that are related to the security property

<u>Name of Charge</u>	<u>Description</u>	<u>Amount</u>
Ground Rent/Service Charge	This is charged when we pay a landlord's demand for unpaid ground rent and/or service charges on your behalf. This is in addition to the charges paid to the landlord.	£58.75
Part Release of Land	An administration fee for assessing and agreeing for you to release part of the land that was included in the original security.	£100.00
Deed of Easement	An administration fee for assessing and agreeing to a right of way.	£75.00

Charges related to additional documentation or services beyond the standard management of your account

<u>Name of Charge</u>	<u>Description</u>	<u>Amount</u>
Affidavit Swear	An administration fee charged to cover the cost of completing a sworn affidavit/formal sworn statement of fact.	£30.00
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
Copy of a Valuation Report	An administration fee charged for a duplicate copy of your mortgage valuation report.	£25.00
Deed of Postponement	An administration fee charged if we authorise the postponement of our charge in favour of another lender.	£125.00
Duplicate Account Statement	An administration fee charged when you ask us to provide information to another lender or to you. This fee is only charged once per request we receive.	£10.00
Mortgage Conduct or Questionnaire	An administration fee charged when you ask us to provide Questionnaire information to another lender. This fee is only charged once per request we receive.	£100.00

Ending your mortgage term early

<u>Name of Charge</u>	<u>Description</u>	<u>Amount</u>
Mortgage Exit Fee	You will be charged this if you repay your mortgage in full before the mortgage terms ends. The exit fee quoted applies only to mortgage contracts taken out after 21st March 2016 and before 1st March 2021 .	£395.00
Mortgage Exit Fee (Fixed Products)	The exit fee applies to mortgages taken out after the 1st March 2021 . You will be charged a mortgage exit fee if your mortgage is in a fixed rate period, the fee is calculated based on the net loan amount and the remaining term of your fixed period. Please contact us for further details.	Variable – please contact us for further details
Mortgage Exit Fee (Variable products)	The exit fee applies to variable rate mortgages only taken out after the 1st March 2021 . You will be charged this if you repay your mortgage before the mortgage term ends.	£150.00
Discharge Fee	To cover the cost of us discharging our security with the relevant Land Registry. Only one fee charged for all loans held under the same security. Applies only to mortgage contracts entered into before the 21st March 2016 .	£245.00

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Deeds Release Fee (1 st Charges)	To cover the cost of us discharging our security with the relevant Land Registry & sending the deeds to the borrower or another solicitor once the account has been redeemed.	£90.00
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Please note that all redemption figures will be valid for 28 days and will include accrued interest. This is based on your mortgage balance and interest rate at the time the figure is generated, and is calculated to the expiry date of the redemption figure.

Charges if you are unable to keep up with your mortgage payments

<u>Name of Charge</u>	<u>Description</u>	<u>Amount</u>
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. 	<p>£100.00 + VAT</p> <p>£60.00+ VAT £10.00 + VAT £60.00 + 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. 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
Pre-Repossession Field Agent Visit	This fee is charged when a home or property visit is undertaken prior to repossession to establish the condition of the property and to identify the requirements to secure it on the day of repossession.	£90.00 + VAT
Other Repossession or Enforcement Related Costs	Any other charges incurred as a result of repossession, including but not exclusively; solicitor costs, LPA receiver costs, estate agency fees, clearance costs, locksmith costs, weekly security checks, asset management costs and field agent attendance. Any other property repairs required for sale will also be recharged to your account. These are variable dependant on each individual situation; please contact us for further details.	Variable – please contact us for further details

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 A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.