

Mortgage fees and charges with effect from 1 February 2011



This is a list of charges which may arise in the processing and administration of your mortgage. Each year we will ensure that you are sent a copy.

Standard valuation fees

Property value	Fee*	Property value	Fee*
up to £150,000	£262	£450,001 to £500,000	£630
£150,001 to £200,000	£315	£500,001 to £600,000	£735
£200,001 to £250,000	£367	£600,001 to £700,000	£787
£250,001 to £300,000	£420	£700,001 to £800,000	£866
£300,001 to £350,000	£472	£800,001 to £900,000	£945
£350,001 to £400,000	£525	£900,001 to £1,000,000	£1,050
£400,001 to £450,000	£577	over £1,000,000	by arrangement

*Goods & services tax are included in the above fee scale.

New mortgage applications

- CHAPS (bank transfer fee) £25
- Booking fee (as per terms of product chosen)

Applications for additional borrowing. Payable on application

- Additional borrowing application fee £50
- CHAPS fee/bank transfer fee £25

Arrears

- Instructing, litigation proceedings and letter before action £100
- Possession proceedings (plus disbursements**) £150 - £550
- Arrears/litigation letters/telephone calls £25 per item

Miscellaneous

- Standing order, direct debit or cheque returned by bank £25
- Administration fee on redemption £50
- Early repayment charges (as advised in facility letter)s
- Non standard enquiries (including interim or duplicate mortgage statement) £25
- 2nd/subsequent redemption statement requests £25

**Disbursement = payments made to third parties and/or costs/expenses incurred by Jersey Home Loans Limited (e.g. court fees etc).

Where appropriate, refund/waiver of fees is made at the discretion of the Company. All loans are subject to availability, security and status and are available to those aged 18 or over unless otherwise stated.