

# CONSTABLE

## HOMEOLOANS LIMITED

### Tariff of Mortgage Charges

Constable Homeloans Limited is following the mortgage industry's initiative with the Council of Mortgage Lenders and Which to make our fees and charges easy for you to understand.

Our tariff of charges fully reflects the initiatives good practice principles. This same document is being used across the industry to help customers compare mortgages. When looking at the fees that other firms charge, you may notice some that do not appear in our tariff (below). This means we do not charge you these fees.

The following details the services and charges that you may incur. Please note that these charges are subject to a regular review and may therefore change during the term of your mortgage and they are in accordance with the terms and conditions of your mortgage.

WHEN YOU WILL PAY THIS CHARGE		
If you ask us for extra documentation and / or services beyond the standard management of your account		
Name of Charge	What is the charge for	How much is the charge?
Copy of Deeds or Documents	This is a fee we will request if you ask us to provide a full or part copy of your deeds or documents to you or your solicitor. This includes documents such as your mortgage application form, valuation report etc.	£25.00
Copy of Mortgage Statement	We will send a mortgage statement to you annually. This fee is charged when a request is made for a copy of your mortgage statement.	£12.50
Mortgage Questionnaire Fee	This fee is charged where a request is received to supply a reference or other information regarding your mortgage account to another lender or body upon your written authority. This fee must be paid in advance of the work being undertaken.	£25.00
Other Fees	There may be additional costs debited to your account, particularly if we instruct a solicitor. We will write to advise you of these charges if they are applicable. NB: These charges will represent the actual costs incurred by us for using our solicitors or agents; we do not charge you anything more than the sum we are charged.	Variable
If you change your mortgage		
Name of Charge	What is the charge for	How much is the charge?
Consent to Second Charge	This fee is charged if you ask us to give our consent for you to take out an additional loan which would be secured on your property. This fee is charged whether we give our consent or not.	£55.00
Variation to Lease Fee	This is a fee we will request from you if your property is Leasehold and you ask us to consent to the Lease being varied. If we need to refer the lease to our solicitors, we will also ask you for a further payment to cover our solicitor's costs and disbursements.	£100.00
If you are unable to pay your mortgage		
These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example unpaid cheque fees, occur at the early stages of your inability to pay. Other charges, for example, relating to repossession of the property, may apply later in the process and will be dependent on your circumstances.		
Name of Charge	What is this charge for	How much is the charge?
Arrears Management Fee	Added to your mortgage account each month your account is two or more monthly instalments in arrears. This covers the additional work involved in administering the account when it goes into arrears. No fee will be charged where an agreed arrangement is in place and being paid.	£35.00
Solicitors Instructions Fee	Added to your mortgage account when your account is passed to our solicitors for recovery of arrears. Our solicitors' costs and disbursements will also be added to your mortgage account.	£65.00
Field Agent Home Visit	Added to your mortgage account when our representative visits you at home to discuss your mortgage arrears.	£150.00
Repossession Fee	Added to your mortgage account when the property is repossessed. Our solicitors' costs, agents' costs and disbursements will also be added to your mortgage account.	£360.00
Tracing Fee	Added to your mortgage account when we have a requirement to trace you as we are unable to contact you.	£50.00 Maximum

# CONSTABLE

## HOMELOANS LIMITED

### If you are unable to pay your mortgage continued

These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example unpaid cheque fees, occur at the early stages of your inability to pay. Other charges, for example, relating to repossession of the property, may apply later in the process and will be dependent on your circumstances.

Name of Charge	What is this charge for	How much is the charge?
Unpaid Direct Debit Fee	Added to your mortgage account when your direct debit is returned unpaid by your bank, for example, due to insufficient funds in your account.	£25.00
Unpaid Ground Rent and Service Charges	Added to your mortgage account when we receive notification that you have not paid your ground rent or service charges and we make payment on your behalf. We will add the fee plus the unpaid ground rent and service charges to your mortgage account.	£95.00

### Ending your mortgage term

Name of Charge	What is this charge for	How much is the charge?
Redemption Fee	Payable if you repay your mortgage at any time during the mortgage term. This fee is for preparing and checking all documents and statements required by the Land Registry.	£90.00

**Note: This tariff is effective from 1<sup>st</sup> May 2025**