



Our Fees and Charges

Default /Arrears and Recovery Charges

The following charges will apply and be debited to your account:

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| (a) Failure to either put in place or renew insurance on the Property(ies) and our arranging insurance in addition to any premium and/or costs paid by MBL. | £125 |
| (b) On each and every occasion of our writing to you in connection with any arrears of interest or repayment of capital. | £60 |
| (c) On each and every occasion of our telephoning you in connection with any arrears of interest or repayment of capital. | £60 |
| (d) Instruction to our solicitor and/or receiver in connection with the loan | £275 |
| (e) Letters to agents or solicitors acting (if the loan is in default) | £60 |
| (f) Instruction of Enquiry agents | £125 |
| (g) On each and every occasion when your bank refuses to meet the standing order up to make payments on the loan. | £45 |
| (h) On each and every occasion that there is a returned cheque or your bank fails to honour any such cheque in connection with your account. | £45 |
| (i) Instruction to our agents to market a property | £225 |
| (j) Attendances upon solicitors, valuers and/or agents following default by Borrower | £125 |

Other charges

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| (i) CHAPS Fee (Telegraphic Transfer of Money) on each and every occasion that we transfer monies directly to you, your solicitor or advisors, or solicitors bank account or an over payment made by you in connection with the loan. | £35 |
| (ii) Request for a hard copy of the valuation report | £5 |
| (iii) Breakdown of Account or Redemption Statements | £25 |
| (iv) Request for additional redemption statements | £20 |
| (v) Approval of Tenancy Fee (excluding legal costs) | £100 |
| (vi) Unpaid Ground Rent and Service Charges (excluding legal costs) | £75 |
| (vii) Completing Questionnaires or references sent by other lenders franting another mortgage (including 2 nd charges) | £50 |
| (viii) Varying the loan under the amount borrowed under the terms and conditions of the facility | £50 |
| (ix) Extending the term of the loan (fee will be added to the loan and is based on the loan amount) | 0.5% |

Lender Administration and Insurances Fees

Residential (up to £500,000) - £250

Commercial (up to £500,000) - £400