

TARIFF OF FEES AND CHARGES (AUGUST 2008)

This tariff of fees and charges relates to the usual services you may ask us to provide or actions which we take as a result of you being in breach of your agreement with us. It does not cover any other costs including third party costs eg legal costs which you are liable to pay under your agreement with us.

| SERVICE | TARIFF £ | DESCRIPTION |
|--|-------------------------|--|
| Request for a redemption figure | 25 | Only charged if we receive more than one request within a three month period. |
| Mortgage discharge fee | 125 | Debited to your account when we release a legal charge over a property when your mortgage is repaid in full. |
| CHAPS payment | 30 | Charge for a telegraphic transfer of funds. |
| Additional or replacement statements | 25 | This fee is charged per statement to cover administration costs. |
| Transfer subject to mortgage | 150 ¹ | Charged for considering an application to add or take a person off the mortgage account. This fee also covers the administration costs involved in getting the Transfer Deed signed and the cost of the correspondence between all parties involved but excludes any solicitor's costs. |
| Releasing part of your property from the mortgage | 100 ¹ | If you sell part of your property (our security) a fee is charged to cover the cost of considering the application, amending our records, getting the documents signed and correspondence between all parties involved. Solicitor's or valuer's costs are not included within this charge. |
| Copy of agreement or deeds | 40 | This fee covers the costs of retrieval, photocopying and distribution of copy deeds or agreements. |
| Reply to a questionnaire / request for information from another lender | 75 | When we are asked to provide information to another lender this covers the administration costs involved in preparing this. |
| Agreement to a postponement or priority (agree to a second charge) | 50 ¹ | If you decide to borrow money from another lender secured against your property, and your mortgage is with us, we will hold a first charge and therefore need to consent to any second or subsequent charges. This fee covers the administration costs involved with this and considering the application. |
| Consent to lease | 100 ¹ | Consenting to letting a property mortgaged to us. This fee covers the costs of considering the application and administration. |
| Additional site visits | 250 | Where a pre-arranged site visit and/or meeting with the client is not kept or cancelled on the same working day this fee is charged to cover travel costs and wasted management time. |
| Facility extension / amendment fee after contracted expiry | 250 | Charged only if the term of the loan has expired and an agreement to extend has not been reached prior to the expiry date. |
| Consent to Section 106 planning agreements | 100 ¹ | Consent to planning changes to a property mortgaged to us. Fee covers the costs associated with reviewing the proposal and administration. |
| Change to terms and conditions | On request ² | When at your request we make changes to existing terms and conditions of facilities this fee is charged to cover the administration costs involved in considering your application and amending your account details. |
| Data Protection Act - requests for information | 10 | Under the Data Protection Act 1998 you have the right, upon request, to have the details of information which the company holds about you in its records. |
| Returned direct debit or cheque | 30 | Charged if your bank returns your cheque or direct debit unpaid. This charge covers all processing costs involved, including any charge made by your bank and calling for your direct debit again or requesting another cheque. |
| Arrears telephone call | 15 | This fee is charged for loans in default and is charged for each telephone call requesting payment. |
| Arrears letter | 25 | This fee is charged per letter for chasing non-payment. |
| Failure to make a promised payment | 35 | If your loan is in default and you fail to make an agreed payment this fee is charged to cover our administration costs. |
| Arrears visit to a property | 250 | Where an additional site visit is required due to the mortgage being in default. |
| Making formal demand | 100 | Formal demand for immediate repayment of the mortgage due to the mortgage being in default (applicable to each party to the mortgage agreement). |
| Appointment of a Law Property Act Receiver | 300 | This fee is charged when an LPA receiver is appointed and covers all the associated costs of correspondence, provision of customer and account performance data, account maintenance and general system updating. |
| Instructing an external solicitor | 250 | Charged if your loan is in default and our risk department refers your case to external solicitors for any form of external recovery action. Fee covers the cost of corresponding with solicitors and other interested parties, provision of customer and account performance data, account maintenance and general system updating. |

Please Note:

¹ If the change in security is complex or we incur additional costs, we reserve the right to pass these on to you. We will tell you how much these are likely to be in advance.

² On occasion this activity is complex and involves significant additional work. We will tell you how much these are likely to be in advance.

Charges for any service not listed will be advised on request, or when the service is provided.

Please note that these fees and charges are variable and new fees may be added. If this happens we will send a new tariff to you. The above charges are all inclusive of VAT.

'Salt Commercial' is a trading name of Derbyshire Home Loans Limited which is authorised and regulated by the Financial Services Authority (www.fsa.gov.uk/register - Registration Number 302586) for certain activities concerning regulated mortgage contracts, general insurance and pure protection contracts. Contact us for more details or visit www.saltfinance.co.uk

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