

## FEE TARIFF

The charges / fees below are applicable **if you ask us for extra documentation and / or services** beyond the standard management of your account.

NAME OF CHARGE	WHAT THE CHARGE IS FOR	FEE
Partial release of property fee	Payable if you want to remove part of the property or land from the mortgage. It covers administration costs, including sealing the relevant legal deed and issuing letters of consent.	£125
Solicitors redemption charge	Charge by our solicitors when the loan redeems and legal charges are released. This fee is estimated and the actual fee may be higher if there is significant additional work involved.	£350 + VAT + Disbursements
Redemption statement request	Fee charged on second and subsequent requests made for redemption statement within the calendar year if repayment does not take place prior to expiry of the date specified in the first statement.	£25
Redemption fee	Fee charged upon full or partial redemption of the loan.	£195
Change of guarantor fee	Your loan may have a guarantor with a legal responsibility to cover your financial obligations to us if you can't. This charge applies if you change a guarantor's details.	£175
Change of party's administration fee	Our administrative costs of adding or removing someone (a 'party') from the mortgage.	£175
Giving you a reference	Charged if another lender asks us for a mortgage reference, such as how you have managed your mortgage account with us. We will only supply this if you have given us permission.	£60
Deed of postponement	Charged if we are asked to postpone our charge in favour of another lender.	£75
Second or subsequent charge questionnaire including consent fee	If you decide to borrow from another lender who requires a charge over your property, this covers the cost of completing the questionnaire and considering consent to register the charge.	£125
Consenting to other financial arrangements	Charged when we are asked to consent to other financial arrangements relating to our security.	£100
Letter of non-crystallisation	Fee charged if we are asked to issue a letter of non-crystallisation.	£25
Request for legal documentation fee	Charge for issuing copies of any original documents relating to your loan.	£40
Interim/copy statement	Fee charged if we are asked to send out a copy of a statement previously issued.	£25

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[PIVOTFINANCE.CO.UK](https://www.pivotfinance.co.uk)

Pivot is the trading name for Pivot Lending Ltd and is a limited company registered in England and Wales (No. 10067031). Registered address: 10-12 Bourlet Close, London, W1W 7BR.

Consent to lease fee	If you want to let your property out during the term of the loan, this fee is for a new tenancy to be considered.	£125
Property/occupancy check fee	If we have to undertake investigations to check the occupancy of the property or end a field agent to establish the condition of the property.	£175
To be party to a Section 106 agreement	Fee charged if we are asked to consider being a party to a Section 106 (planning) agreement. You may incur surveyor fees, which will vary depending on the size and location of the property. Solicitors fees will also be payable to cover the cost of our solicitor's review.	£250
Telegraphic transfer fee	Fee charged to cover the costs we incur to transfer funds to a bank account electronically.	£35

The charges below are the most common charges you may have to pay **if you fail to keep up with your loan interest payments**. Some charges, for example those covering unpaid / returned direct debits or cheques, occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances

NAME OF CHARGE	WHAT THE CHARGE IS FOR	FEE
Missed payment fee	Payable when a standing order payment is not received, or your payment by cheque is returned unpaid by your bank and we have to contact you to arrange payment.	£25
Monthly arrears fee	Fee charged each month your account is in arrears and we have not agreed a repayment plan with you.	£75
Home visit fee	Fee charged if it is deemed necessary for a representative of Pivot to visit you to discuss your financial situation.	£175
Referral to solicitors fee	Fee charged if your account is referred to solicitors to recover the outstanding arrears and/or the balance due.	£100
Litigation & repossession costs	We will charge you any third party costs (i.e. solicitor and legal costs) we incur as a result of taking legal and or repossession proceedings. These costs will reflect the costs incurred by us. There is no limit on these costs and they could amount to several hundred pound.	Variable
Law of Property Act (LPA) receiver fee	We will charge you where we appoint an LPA Receiver to deal with your account. The amount of the fee may vary but will reflect the costs incurred by us.	Variable
Trace fee	Charged where we have to locate you if we are unable to contact you.	£55

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