

Introduction

Amber Homeloans Limited (AHL) would like you to be fully aware of the charges which we will make for a number of services and facilities relating to your mortgage. The following is a list of charges which you may incur in different situations. These charges may be revised from time to time under the terms of your mortgage. If you need further help in understanding any of the following, please contact Customer Services on **0845 602 0750***.

Unless otherwise stated, all fees or charges will be debited to the mortgage account and interest will be charged from the date it is debited. You may avoid such interest charges by paying the appropriate fee or charge to AHL before the account is debited with the charge.

VALUATION FEES

1 Valuation Fee

This fee is payable directly to AHL at the time a mortgage application is made or, in certain circumstances, if you wish to take a payment holiday. The amount charged relates to the price/value of the property. The fee covers the charge made by an external valuer to prepare a Report and Valuation of the proposed security for AHL.

Property Value	Valuation Fee	Admin. Fee	Total Fee
£60,000 - £75,000	£110.00	£125.00	£235.00
£75,001 - £100,000	£125.00	£125.00	£250.00
£100,001 - £150,000	£160.00	£125.00	£285.00
£150,001 - £200,000	£185.00	£125.00	£310.00
£200,001 - £250,000	£235.00	£125.00	£360.00
£250,001 - £300,000	£285.00	£125.00	£410.00
Over £300,000	0-1% of valuation (rounded to nearest £10)	£125.00	

NEW APPLICATIONS

2 Chaps Fee (Telegraphic Transfer of Money) £25.00

This fee is payable when any mortgage loan or any stage payment or retention is transferred directly to your legal representative's bank, or where applicable to your bank account.

(Please note that following guidance from the Law Society, we may insist on redemption monies being sent to us by CHAPS. Your legal representative is likely to make a charge for this transfer. The amount of the charge is at their discretion.)

3 Property Insured by the Borrower £25.00

This charge is to cover insuring the contingency risk of AHL suffering financial loss where buildings insurance is arranged by yourself, and includes the additional administrative costs of arranging and administering this.

4 Re-Inspection Fee £40.00

The fee covers the charge made by an external valuer to prepare a Report and Valuation of the property for AHL in order to enable the release of a retention or stage payment, or to up-date an out-of-date valuation. The fee is paid directly to AHL.

5 Additional Borrowing (previously Further Advance) £185.00

This fee covers the charge made by an external valuer to prepare a Report and Re-Valuation of the property for AHL (£60.00) and the necessary documentation and administration costs (£125.00).

6 Application Fee/Completion Fee

This fee is dependent upon the mortgage product chosen and is payable respectively either at the time a mortgage application is made or on completion of the mortgage, in which case the fee may be debited to the mortgage account. If the fee is debited to the mortgage account, interest will be payable on this from the date of completion and the fee will also be included in the balance on which your monthly payment is calculated.

7 Higher Lending Charge (HLC)

This charge is applied if you wish to borrow more than AHL's normal maximum loan (currently 75% of the valuation or purchase price whichever is the lower). The charge is a single payment and varies according to the amount of money you wish to borrow. In certain circumstances you may be asked to pay this charge directly to AHL prior to completion, or AHL may pay the charge for you. Specific details of the charge will be provided in the Key Facts Illustration or Offer document. Where the charge is to be added to the mortgage balance, interest will be charged on it from the date of completion and the charge will be included in the balance on which your monthly payment is calculated.

ACCOUNT ADMINISTRATION

8 Change to Term £50.00

This fee is charged to cover the administration costs where you request an amendment to the original term of the mortgage. This fee will be charged in addition to any other charges associated with additional borrowing, if the term of the initial loan is to be amended as part of an application for additional borrowing.

9 Conversion of Repayment Type £55.00

This fee is charged when you change your existing repayment type wholly or partly to another type, for example, repayment to interest only or vice versa.

10 Records £10.00

We will comply with the Data Protection Act at all times when obtaining and processing data about you. You are entitled, by paying a fee, to a right of access to personal information we hold about you on our computer and other records. You also have the right to have any inaccuracies corrected. This information will be provided in accordance with the Act prevailing at the time of your request.

11 Copy Extracts from Title Deeds (inc. VAT) £25.00

This fee covers the cost of supplying copy extracts requested or obtaining up to date details from the Land Registry for you. The fee is paid directly to AHL.

12 Deeds Production Fee £55.00

This fee is charged when the Title Deeds to your Property are requested by, and sent to, your legal representative.

13 Transfer Subject to Mortgage £180.00

This fee includes the Deeds Production Fee for producing the Title Deeds to your legal representative, the sealing of the Transfer Deed, and all the necessary documentation and administration costs. It is made up as follows:

£75.00 is collected from you on application
£50.00 is debited to your mortgage account on completion

£55.00 is debited to your mortgage account to cover the Deeds Production Fee (see paragraph 12 above).

14 Release of Partial Security £120.00

This fee covers the sealing of the Deed of Release and administration costs to check that there is adequate security remaining before agreeing to vary our security. The same fee is charged for the following types of transaction:

Deed of Exchange
Deed of Variation e.g. variation of a lease
Deed of Grant e.g. for rights of way
Deed of Easement
Local Authority Planning Agreement

Where AHL requests an up-to-date valuation of the property prior to considering any security variation or any other transaction of the type described above, a Valuation Fee (see paragraph 1) will be payable directly to AHL in addition to this fee. Your legal representative will be required to act on AHL's behalf (provided they are on our panel) at your expense. £55 will also be debited to your account to cover the Deeds Production Fee described in paragraph 12 (if applicable).

15 Substitution of Life Assurance Policies £50.00

This fee covers the cost of replacing the existing policy details with details of the new policy, and notifying the relevant assurance company.

16 Deed of Postponement on Additional Borrowing £50.00

This fee is charged when additional borrowing is granted where a second mortgage in favour of

another lender is postponed to AHL's additional borrowing.

17 Deed of Postponement on a Second Charge £50.00

This fee is charged where AHL hold a second charge and the first charge holder makes additional borrowing which they require to have priority to AHL's second charge.

18 Lettings £100.00

This fee is payable when you make an application to AHL for consent to let the mortgaged property on a short term basis. The fee is paid directly to AHL for obtaining and consideration of the 'Application for Consent to Let' form and any subsequent administration. Should it be necessary to refer any tenancy documentation to AHL's solicitors, you will be responsible for payment of any legal fees incurred. To reflect the additional risk of having tenants in occupation of the mortgaged property, AHL will also increase the rate(s) of interest payable on your mortgage account(s). The rate of interest will be increased from the date the tenancy starts, depending on the percentage of the loan to current valuation. For authorised lettings, if the percentage of loan to valuation is 85% or less, the increase will be 0.50%; if it is above 85% the increase will be 1%. If an unauthorised tenancy is created, the interest rate will increase by 1.5% for loans of 85% of the current valuation or less, and 2% for loans above 85% until the breach of your mortgage conditions is rectified.

19 Early Repayment Charge (previously Early Redemption Fee)

AHL will charge a fee or an amount of additional interest if you wish to repay your mortgage in full or in part before the time agreed. AHL's general practice in debiting early repayment charges or additional interest varies according to the type of mortgage product selected. You should refer to the relevant Key Facts Illustration or Offer document for further information. This charge is debited to your mortgage account but will not incur interest unless the property is sold by AHL as mortgagee in possession and a shortfall debt remains outstanding.

20 Redemption Administration Fee £125.00

This fee is for dealing with the whole administration process on redemption from issuing the redemption statement (and any subsequent statements), dealing with any queries, releasing the title deeds to your legal representative, dealing with the receipt of the redemption monies and ultimately registering the discharge with the Land Registry or sealing where necessary. This fee will not be payable if your mortgage naturally reaches the end of its term. This fee is debited to your mortgage account but will not incur interest unless we sell the property as mortgagee in possession and a shortfall debt remains outstanding.

21 Overpayments

If an overpayment over and above the required monthly payment is made before the time agreed and within a specified period after the mortgage has completed, AHL may debit an early repayment charge. You should refer to the Key Facts Illustration or Offer document for further information. If an early repayment charge applies to your overpayment it is debited to your account at the time the repayment is made and interest will accrue.

22 Ground Rent and Service Charges £50.00

In the case of leasehold properties this fee is payable when AHL has to communicate with you and your landlord regarding outstanding ground rent or service charges in order to protect the security on which the loan is based. The fee is debited to the mortgage account together with the amount of unpaid rent or service charge where this is paid by AHL. This fee will also be payable if the landlord alleges other breaches of the lease in respect of which AHL needs to take steps to protect its security. If AHL needs to instruct legal representatives to act on its behalf, their fees will be payable by you and debited to the mortgage account.

23 Mortgage Reference Fee for Current and Former Borrowers (inc. VAT) £75.00

This fee covers the cost of completing a mortgage reference request received from either another lender to whom you propose remortgaging or if you are buying a new home, another lender with whom you propose taking out a new mortgage. The fee is paid directly to AHL.

24 Second Mortgage Questionnaire (inc. VAT) £75.00

This fee is charged when AHL provides standard title and accounting information to a proposed second mortgagee. It reflects the cost of retrieving and supplying the information requested.

25 Subsequent Charges £30.00

If you take out a secured loan or if a further charge is registered by another lender or chargee against your property or if a third party registers an interest against your title, this fee will be debited to your mortgage account when notice of this is received. This fee is to cover the administration costs of registering details in our records.

* To help maintain service and quality, some telephone calls may be recorded and monitored.

26 Duplicate and Interim Mortgage Statements (inc. VAT) £15.00 or £25.00

The £15.00 fee covers the cost of producing up to a maximum of 5 duplicate previous years' statements or interim current year's statements, and £25.00 for 6 or more. (Annual mortgage statements are automatically produced on 31st March. These are sent during the following month.)

27 Breakdown of Account Statements £25.00

This fee covers the administration costs involved in producing detailed information relating to a mortgage account over and above that contained in your Annual Statement(s) of Account. The fee is payable directly to AHL.

28 Re-Valuation Fee £60.00

This fee covers the charge made by an external valuer to prepare a Report and Valuation of the property for AHL on any occasion where it is felt necessary to instruct a re-valuation.

29 Legal Fees

AHL will instruct a legal representative to act for it to complete the legal documentation for the mortgage, any transfer subject to mortgage and (in some cases) additional borrowing. The legal representative's fees and charges will vary according to the nature of the transaction and the property mortgaged and will be payable directly to him or her by you.

30 Returned Mail

AHL must be informed of any changes to the correspondence address. If you fail to do so, and mail is returned to us on more than one occasion, or it otherwise appears you are not contactable, we may have to make enquiries about your whereabouts. If AHL has to employ a tracing agent to enable us to contact you, any fees incurred will be payable by you. If it is found that the property is being let without our consent, this will be classed as an unauthorised letting and the charges referred to in paragraph 18 will apply.

ARREARS ADMINISTRATION

31 Returned Payments £10.00

An administration charge will be debited to cover our costs and bank charges when a cheque is returned unpaid by your bank or when a Direct Debit fails, due to insufficient funds. We will only make this charge once in any calendar month for a returned cheque and/or direct debit rejection. If our Direct Debit requests are repeatedly rejected by your bank, we will after the third consecutive instance suspend further Direct Debits to avoid you incurring further charges.

32 Accounts in Arrears £50.00

If you fail to pay one or more monthly payments you will incur an arrears charge of £50 for each month that your outstanding arrears equal or exceed one monthly payment. This charge will continue to apply should your property be taken into possession until the property is sold. This is to cover the cost of additional administration required in arrears and possession cases.

Charges which accrue in any year* are debited to your mortgage account on the 30th April following the end of that year. This is to cover the cost of administration of arrears cases.

*'Year' means each period of 12 months ending on 31st March or such other date as AHL may notify you from time to time. For example, arrears charges accruing between 1st April and 31st March in any year will be debited to your mortgage account on the following 30th April, and will be interest bearing from 1st May unless paid directly to AHL before this date.

33 Accounts in Arrears and Other Defaults

If you are in breach of the terms of your mortgage AHL may take action to enforce the terms of the mortgage against you and recover from you any monies due from you but unpaid. The fee payable by you in such circumstances is dependent upon the nature and extent of the proceedings AHL has to take and will include any charge made by AHL's legal representative and debt management agents for acting on AHL's behalf.

34 Field Collection Agent Visit Charges

Where we have been unable to agree payment arrangements with you to clear outstanding arrears, or on your specific request, a field collection agent will be asked to visit you in your home. You will be given advance notice of our intention to instruct a field collection agent. Before instructing a field collection agent, AHL will advise you of the likely cost that will be charged for this service.

35 Solicitors Instruction Charge £50.00

This fee is charged when we request our solicitors to commence repossession proceedings due to outstanding arrears. The legal costs ultimately payable by you will depend upon the nature and extent of the proceedings that we have to take and will include any charge made by our solicitors for acting on AHL's behalf.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

**Tariff of Charges
For Residential Mortgages**



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Registered Office: The Bailey,
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* To help maintain service and quality, some telephone calls may be recorded and monitored .