

t: 0203 051 2331

f: 0203 645 3804

homeloans@mt-finance.com
Level 20, The Broadgate Tower,
London, EC2A 2EW

During the processing of the application

Valuation	MT Finance will require any properties being provided as security to be valued to assess the suitability and lending levels, this fee is payable by you to the third-party surveyor	Variable depending on the expected value and report we required for the transaction.
Legal Fees	We will instruct a solicitor to act on our behalf for the transaction and these fees will be borne by you. You will also be required to instruct your own solicitor to act on your behalf and you will be liable for any costs that are payable to them	Variable depending on the level of borrowing, number of securities, complexity of the title
Administration Fee	This fee covers the processing cost involved in the assessment of your loan	£699
Telegraphic Transfer Fee	Electronically transfer the monies to you or your solicitor	£49
Land Registry Fee	This fee is to cover the cost of obtaining office copy entries of the register in respect of each property	£16.80 per security
Re-inspection Fee	If your loan is to be released in stages and the monies are being used to build or renovate the property, this covers the new valuation of the property(ies)	Variable depending on the expected value and report required.

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During the term of the loan

Transfer of Ownership	This fee is charged should the loan need to be re- underwritten to allow the transfer of the property(ies) into a third party	£150
Partial Security Release Fee	Payable should MT Finance approve to release a charge over all or part of the property(ies) provided as security	£200 per property
Early Repayment Charge	You may have to pay this if you: • Over-pay more than your loan terms allow • You repay the loan in full before the end of the period in which the early repayment charge is due	£0
Providing a Reference	This fee is incurred should another lender request a reference on the conduct of your loan	£45
Property Related Costs	This fee covers the cost of contact you for non-payment of property related cost, including ground rent, service charges, shared ownership rents. If these costs remain unpaid, we will pay them and add them to your account	£130
Buildings Insurance for Uninsured Properties	This fee covers the cost of insuring the property should we be notified that the property is uninsured	Variable, depending on the cost to insure the property

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Should the client be unable to repay their loan

Extension Fee	This fee is payable where the date by which the loan is to be repaid is agreed to be extended by us at our sole discretion.	1% of the outstanding balance
Default Management Charge	This fee covers the administration costs involved should you fall into arrears after the loan expires, including liaising with you in relation to changes to exit and managing the account	£499 per month
Home Visit Fee	Charged when a visit to you or the property is required to assess the circumstances and consider suitable repayment arrangements	£50 per visit
Legal Fees	Legal costs involved for the repossession and disposal of the property(ies)	Variable
LPA Receiver Charges	Charges incurred in the appointment of an LPA receiver to deal with the management and disposal of the property	Variable

Redeeming the loan

Charge Release Fee	Preparing the loan for redemption, including providing redemption statements, dealing with queries that may arise and releasing the charge held over property(ies).	£200 per security
Legal Fees Our	Our solicitors' charges for dealing with the redemption of your loan.	£150