

Mortgage Tariff

Effective from June 2009

Unpaid Ground Rent/Service Charges

Charged when we receive notification that you have not paid your ground rent or service charges on the mortgaged property and we make payment on your behalf. We will add the fee, the unpaid ground rent and service charge, and any associated administration charges, if appropriate, to your mortgage account. £50.00

Closing your mortgage account

Mortgage Exit Administration Fee to cover the costs involved in closing your account £199.00

Early repayment charges

If you repay your mortgage early, there may be an additional charge on your mortgage account. From time to time we may offer specific mortgage products such as discounted, fixed, capped and tracker rate products. Early repayment charges on these offers may be subject to special terms. These will be made clear to you on your Offer of Advance when you take out your mortgage, or on a subsequent document following a change to the conditions of your mortgage.

Deedcare

If you choose to use our Deedcare service, but we do not arrange your buildings and/or contents insurance then we will make an annual charge for looking after your Title Deeds.

The charge is £25.00

If you are in a shared ownership or factored property and we do not arrange your buildings insurance then this charge is £15.00

Arrears

Should you fall behind with your mortgage payments you will also have to pay interest, calculated on an annual basis, on the unpaid amounts. The rate which we use to calculate this interest is the same as the rate applying to your mortgage.

In addition a charge will be made in each of the following situations:

There is no charge for our first letter about your arrears but each subsequent letter will be charged at	£25.00
Providing a breakdown of arrears	£25.00
Capitalisation of arrears	£100.00
Arrears visit	£100.00
Home visit non-attendance or cancelled appointment	£50.00
Property check fee – charged when a visit is required to establish if the property is occupied	£55.00
If we instruct legal action, an administration charge	£250.00
The cost of the Society's solicitor's actions will also be required to be paid by you. This cost will depend upon the type of action the Society has to take.	
Administration fee for properties in possession – maximum amount	£500.00

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

Information correct at date of publication September 2009.

Dunfermline Building Society (which includes Dunfermline Direct) is a trading division of Nationwide Building Society.

Mortgages	Savings & Investments	Financial Planning	Insurance	Travel Services	Youth Accounts	Share Dealing
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www.dunfermline.com

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 **DUNFERMLINE**
SCOTLAND'S BUILDING SOCIETY



This leaflet sets out the charges which apply to our mortgages and related services.

Please keep it in a safe place for future reference.

for a longer happier relationship

 **DUNFERMLINE**
SCOTLAND'S BUILDING SOCIETY

When you take out your mortgage

Valuation report

The Society requires a valuation. Where this is carried out on behalf of the Society, it will be for the Society's purposes only. You will be responsible for the cost of the valuation, full details of which can be found in our current mortgage literature. You will also be responsible for the Society's administration fee of £75. This is to cover the costs involved in arranging and reviewing the valuation as well as general administration charges relating to the valuation.

Additional loan, re-inspection and drive-by administration fee £20.00

Buildings insurance

If we do not arrange your buildings insurance then we will charge you a single fee. This is to cover a contingency insurance policy taken out by the Society. The policy insures the Society's interest in the property should the customer not have sufficient cover in place.

The charge is £25.00

If you are in a shared ownership or factored property and we do not arrange your buildings insurance then this charge is £15.00

Higher lending charge

A charge for loans over 80% Loan to Value may be payable in some instances. Full details can be found in our current mortgage literature.

Higher lending charges are described in more detail in our current booklet 'A Guide to Your Mortgage' which is available from any of our branches.

Completion/arrangement fees

From time to time we may offer products which incur an arrangement fee or a completion fee. This fee will be specified in our product details.

Bank transfer

If we send your mortgage amount to your solicitor by:

Bank transfer, the charge is £25.00
Cheque, the charge is £40.00

If you have to return the funds and cancel settlement there is an administration charge of £50.00

During the life of your mortgage

Fees for all services provided during the life of your mortgage must be paid for in advance.

Additional borrowing

The fee for arranging an additional borrowing will be advised to you on application.

Returned cheque or direct debit

If your payment by cheque, direct debit, switch/debit card is returned unpaid by your bank or cardholder £25.00

Repeated redemption requests

Where three or more redemption requests are provided within a three month period £25.00

Providing a reference and other information

To second and subsequent secured lenders and other lenders, or where this is needed for the purpose of financial planning. £85.00

Refund of all or part of a previous capital repayment or overpayment

£50.00

Releasing the title deeds

If your title deeds are requested by your solicitor for inspection purposes £40.00

Copies of extracts from title deeds or other documentation £20.00

Changes to your mortgage

Change of repayment method between capital & interest and interest only £60.00

Extend or adjust your mortgage term £25.00

Alteration to mortgage or title where the Society can complete the documentation £150.00

Substitution or release of endowment policy/policies £60.00

Consent to further charge over your property. This charge covers the costs involved in reviewing the loan account and responding to the 3rd party request. £25.00

Release of part of your property from our security £100.00

Duplicate mortgage statement

Preparation and issue of a duplicate mortgage statement (per year) or duplicate mortgage rate change notice £20.00

If you require a part statement or breakdown of your account (per year) £20.00

Mortgage account analysis £100.00

Certificate of loan interest paid per year £10.00

Letting your property

Initial charge for approving the lease £125.00