

Administration Charges 2010

At UCB Home Loans our policy is openness and honesty for our customers, so we want you to be able to see exactly what you are paying for. We have clearly laid out each of the fees that may be relevant for you and your mortgage overleaf. If you are unsure about any of these charges, please call on:

Planning to move home
General Enquiries

0845 950 1500
0845 602 6144

Changing your mortgage product
Want to talk about payment problems

0845 950 1500
0800 328 3021

Relating to property

Releasing part of your property from the mortgage. A separate valuation fee is payable.....	£150
Request for consent to let your property.....	£150
Revaluation of your property by a qualified valuer	£90
Re-inspection of your property before we can release retained funds.....	£100
Dealing with claims for unpaid ground rent.....	£50
Dealing with claims for service or maintenance charges and ground rent, if applicable.....	£150

Miscellaneous

Telegraphic Transfer

Charged to cover the cost of releasing funds to you or your solicitor by telegraphic transfer	£35
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Lenders Reference

Dealing with requests from other lenders for information about your mortgage or consent to their mortgage.....	£80 plus VAT
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Second Charge registration

If you take a second mortgage with another company then they will have to register their charge on the property with us.....	£23.50
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Photocopying of mortgage documents

This covers the retrieval of the deeds or file, examination, photocopying and postage if applicable	£10 plus VAT
Copy of Title documents.....	£40

Unpaid Direct Debit

Charged for administering an unpaid Direct Debit.....	£25
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Unpaid Cheque

Charged for administering an unpaid cheque.....	£25
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Duplicate documents

Duplicate annual statement	£20
Duplicate interest paid certificate.....	£20
Duplicate redemption statement.....	£25

Relating to repayment

Redemption Administration Fee	£90
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This covers calculating the relevant repayment figure, dealing with documentation required by the Land Registry and administration.

Fees or charges that may apply if your account falls into arrears

Arrears charge

For accounts on terms and conditions issued prior to 1st April 2008, a fee may be charged monthly on any outstanding arrears balance	1% (maximum £40)
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For accounts on terms and conditions issued after

1st April 2008, a fee may be charged monthly on any outstanding arrears balance.	£40
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Litigation referral

Charged to cover the cost in assessing and transferring an account to the Litigation Department	£35
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Field Agent (per visit)

Maximum 3 contact attempts.....	£95
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Litigation and Repossession fees.....	Details on request
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Relating to changes to your mortgage

Adding and/or removing name(s) on the mortgage.....	£170
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Reducing or extending the term of the mortgage	£80
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Changing the repayment method of the mortgage	£85
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Changing your residential or Buy to Let mortgage to a new mortgage product	(please contact us for details and costs)
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