

## Borrowers' fees for additional services

We have a policy that mortgage customers should always be aware of any fees that may be incurred during the course of the mortgage.

The following charges apply from 1st March 2011:

### APPLICATION FEES

Buildings insurance not arranged via lender agency:	£30
Further loan:	Administration fee: £50
	Revaluation fee: £60
Retention release:	Administration fee: £20
	Re-inspection fee: £30
Same day electronic transmission of money within the UK:	£30

### FEES FOR PROVIDING INFORMATION

Data Protection Act 1998 - access to personal records:	£10
Deeds photocopying:	£20
Duplicate certificate of mortgage loan interest for each tax year:	£10
Duplicate mortgage statement for each year:	£20
Mortgage reference:	£50
Second charge questionnaire:	£50

### FEES FOR CHANGING YOUR MORTGAGE ACCOUNT

Change of mortgage term	£35
Checking and signing legal document (Deed of Variation):	£50
Consideration of letting:	£40
Switching mortgage products:	£95
Transfer to/from a repayment mortgage:	£35

## CHARGES FOR REJECTED TRANSACTIONS

Cheque returned unpaid:	£15
Unpaid direct debit or debit/credit card payment:	£15

## FEES CHARGED WHEN THE LOAN IS BEING REPAID

Deeds release:	£50*
Holding title deeds in safe custody after mortgage discharge:	£250
Mortgage discharge:	£75*
Redemption statement:	£60*

*\* These are the current fees for new customers.  
Fees for existing customers will have been advised when the mortgage was taken out.*

## ARREARS & POSSESSION FEES

Arrangement of Court Hearing:	£25 + Court fee
Arrangement of possession appointment:	£25 + Court fee
For each item of correspondence (where account is 2 months or more in arrears):	£20
Instructing Solicitors to recover arrears:	£25
Taking possession of property:	£200
Trace of customer:	£30

The fees shown under the "Arrears & Possession Fees" heading are charges made by us. Our solicitors will also levy fees and these will be charged to the mortgage account.

All of these fees are reviewed annually. You will be notified of any changes when your mortgage statement is sent out each January.

**This information can be made available  
in Braille, Large Print and Audio Format**

Market Harborough Building Society including Market Harborough Mortgages Limited  
The Square, Market Harborough LE16 7PD  
Established 1870  
Member of the Building Societies Association