

Mortgage Fees & Charges Tariff

Here is a list of our fees and charges effective from 1 July 2009. It is important to note that from time to time we may vary charges or introduce new ones.

Mortgage account administration charges	Amount
Transfer of property subject to the mortgage (e.g. from husband to wife).....	£150.00
Change of repayment method including release of endowment policy	£50.00
Letting your property (additional interest charges may also apply)	£100.00
Release of part of your property from the mortgage	£87.00
Reply to questionnaire/other request for mortgage information from another lender or other organisation.....	£75.00
Reply to mortgage account information request from a borrower	£50.00
Specially prepared mortgage account information (per year of account)	£25.00
Replacement Mortgage Statement (per year of account)	£20.00
Additional redemption statement (per statement)	£25.00
Deeds administration (charged when deeds are sent e.g. to your solicitor other than in connection with the redemption of your mortgage).....	£45.00
Providing copy of deeds	£30.00

Cheques/money transmission related charges

Returned cheques (payable to cover costs in handling a cheque that is paid into an account and later returned unpaid).....	£26.00
Rejected Direct Debit fee – payable each time your bank returns unpaid your mortgage direct debit	£26.00
Special presentation of a customers cheque	£15.00

Mortgage arrears administration charges

These charges will not affect you unless there are continuing arrears on your account and/or we have taken steps to remind you that the charges may apply. They do not include our solicitors' charges, selling agents' charges and other expenses we incur in connection with an arrears or possessions case (except for the Debt Counsellor visit mentioned below).

Charge for Debt Counsellor visiting borrower (per visit) (charge reduced to £64.65 if Debt Counsellor asked to make visit, but visit does not take place).....	£102.25
Arrears Letter (charged whenever we send a borrower a letter, or take similar action, about continuing arrears. This fee will be charged from the second arrears letter).....	£26.00
Referring account to our solicitors	£80.00
Providing information to prepare Particulars of Claim for Summons.....	£40.00
Providing information to prepare for Court/witness statement	£25.00
Charge for payment of outstanding ground rent/service charge owed by borrower	£50.00
Taking possession of property (court order or voluntary) and administration work from possession to sale of the property	£300.00
Charge if court bailiff instructed to obtain possession, but instructions withdrawn or suspended.....	£25.00

Note

- The above list does not include insurance premiums or other "general" charges, charges specific to "new" mortgages or further advances (as set out in the product literature and mortgage offer) or commercial loan charges (as described in the loan documentation).
- On redemption (full repayment) of your mortgage, a fee will be payable; you may also have to pay an early repayment charge depending on the terms of your loan. Details of any amounts payable on redemption are now set out in the mortgage offer and we will remind you about these amounts in your annual statement.
- We can also charge you the reasonable costs of third parties (eg Solicitors, Land Registry) which we incur in connection with your mortgage.
- We can also make charges which we reasonably believe relate to activities outside the normal servicing of the account.

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

Derbyshire Building Society is a trading division of Nationwide Building Society which is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority.

Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW

You can confirm our registration on the FSA's website, www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

If you need any help, please contact your local branch. Addresses of branches and agencies can be found in Yellow Pages.

Alternatively you can call our Customer Relationship Team on 08456 004 005

(lines are open from 8am to 7pm Monday to Friday and 8.30am to 12.30pm Saturday).

All calls are recorded and may be monitored for service quality or security purposes to prevent or detect crime.

Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG thederbyshire.co.uk

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Derbyshire
Building Society