

**Schedule of Fees and Charges – Affinity Mortgages Limited**  
**Effective Date: 3<sup>rd</sup> February 2017**

**Fees**

In certain circumstances it will be necessary to charge a fee for services provided. Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency or you may choose to pay in full for our service by fee. In any case we will give an estimate of the rate in advance of providing you with services.

**Unless stated all fees are payable within 14 days of invoice issue date.**

We do not charge an initial tele - consult fee.

**Home Loan Fees are charged as follows:**

- €195 at application stage. This fee is payable upon submission of the requested mortgage documentation to us;
- €300 at Approval in Principal stage. This fee is payable upon receipt of an Approval in Principal Letter;
- €300 at Loan Offer stage. This fee is payable once your loan offer is issued;
- An additional €100 is payable at the release of each subsequent stage payment (if applicable).

Additional fees are payable for complex cases requiring specialist skills or urgency. We will give an estimate of these fees in advance of providing you with services.

At our absolute discretion we may waive our Approval in Principal and Loan Offer fees. This will be agreed in advance however if an Approval in Principal or Loan Offer is secured for you and you subsequently do not finalise your mortgage finance with us, these fees become immediately payable.

**Buy to Let Fees are charged as follows:**

- €250 to review all mortgage application documentation provided by you so as to establish your suitability to apply for a mortgage. This fee is payable upon submission of the requested mortgage documentation to us;
- €375 to research the market, prepare a credit submission and engage with Lenders on your behalf and obtain indicative lender(s) decision (Approval in Principle or “AIP”). This fee is payable upon receipt of an Approval in Principle as outlined prior to Lender submission;
- €375 to progress your application from “AIP” stage and to co - ordinate with all parties to cheque issue. This fee is payable once your loan cheque has issued. An additional €100 is payable at the release of each subsequent stage payment (if applicable).



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Member of the Association of Expert Mortgage Advisors

**Commercial Fees are charged as follows:**

For Commercial Loans a completion fee of 0.5% of the loan amount less any fee's already paid is charged upon completion. Fees are charged as follows;

- €500 to review all mortgage application documentation provided by you so as to establish your suitability to apply for a mortgage. This fee is payable upon submission of the requested mortgage documentation to us;
- €1000 to research the market, prepare a credit submission and engage with Lenders on your behalf and obtain indicative lender(s) decision (Heads of Terms). This fee is payable upon receipt of a Head of Terms;

Additional fees are payable for complex cases requiring specialist skills or urgency. We will give an estimate of these fees in advance of providing you with services.

**PLEASE NOTE that at the absolute discretion of the firm fees may be reduced or waived. However should a service outlined above be provided and you chose not to proceed with our services, then the fees outlined above may become payable regardless of being waived by the firm in the first instance.**

You will be invoiced for any outstanding fees and this invoice should be settled within 14 days from the date of invoice. The firm reserves the right to withdraw any services being provided should you fail to satisfy our payment terms as outlined above.

Please note that lenders may charge specific fees in certain circumstances. If this applies, these fees will be specified in your Loan Offer.