

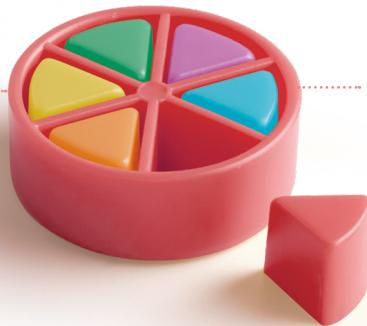
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JUST FOR YOU LIFETIME MORTGAGE

TARIFF OF CHARGES

This guide gives you a list of the charges you may be asked to pay on your lifetime mortgage. It also describes what they're for and, where possible, how much you can expect to pay.



TAKING OUT YOUR LIFETIME MORTGAGE

Valuation fee Covers the lender's costs for valuing the property. The valuation is for the lender's purposes only.	Free
Arrangement fee Covers the lender's costs for setting up your lifetime mortgage.	Free
Reinspection fee Covers the lender's costs when a valuer has to make an additional visit to a property.	Please see reinspection fee table on page 2.
Specialist report fee Covers the costs incurred in the event that a property specialist report is required. You'll need to arrange for the report to be produced and cover any costs yourself.	This cost will vary depending on what's required.
Legal fee Covers the independent solicitor's costs for providing legal advice in relation to your lifetime mortgage. This fee will vary depending on your chosen solicitor and you'll need to cover any costs yourself.	This fee will vary depending on your legal adviser. We estimate £750 but the actual figure may be higher or lower.
Energy Performance Certificate (EPC) Upon request, we can arrange for a free EPC ¹ for your property to help you understand the energy performance of your home. This is not available when purchasing a new property or for existing customers. Properties with an energy efficiency rating of A, B or C receive a 0.10% reduction on the standard interest rate.	Free ¹

ADDITIONAL BORROWING

We don't charge you a fee for releasing money from your existing cash facility.

ADDITIONAL BORROWING OUTSIDE OF CASH FACILITY

We can consider lending you more money once any existing cash facility has been used up. However, this isn't guaranteed. Further advice is required in order to increase the amount borrowed, and this may incur a cost.

Reinspection fee Covers the lender's costs when a valuer has to make an additional visit to a property.	Please see reinspection fee table on page 2.
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MOVING HOME

If you move home you can transfer your existing lifetime mortgage to your new property, as long as the new property meets our lending criteria at the time.

Valuation fee Covers the lender's costs for valuing the property. The valuation is for the lender's purposes only.	Please see full valuation fee table on page 2.
Reinspection fee Covers the lender's costs when a valuer has to make an additional visit to a property.	Please see reinspection fee table on page 2.
Specialist report fee Covers the costs incurred in the event that a property specialist report is required. You'll need to arrange for the report to be produced and cover any costs yourself.	This cost will vary depending on what's required.
Property visit fee Covers the lender's costs if a visit is necessary to establish the condition of the property and/or validate occupancy.	£108 (£90 + VAT)
Legal fee Covers the independent solicitor's costs for providing legal advice in relation to your lifetime mortgage. This fee will vary depending on your chosen solicitor and you'll need to cover any costs yourself.	This fee will vary depending on your legal adviser. We estimate £750 but the actual figure may be higher or lower.

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DURING YOUR LIFETIME MORTGAGE

Property maintenance It's your responsibility to maintain your property.	If your property isn't maintained, we may ask you to carry out repairs at your own expense.
Lease extension fee Covers the lender's costs of administering an extension to the lease, in the event that this is necessary.	You'll need to pay our legal cost of £492.80 which covers drafting the Deed of Substituted Security and ensuring the Deed is correctly registered.
Part sale of land fee Covers the lender's administration costs if you wish to remove part of the property or land from the mortgage.	You'll need to pay our valuation fee for these title changes.
Adding of land fee Covers the lender's administration costs if you wish to add property or land to the mortgage.	Occasionally our solicitors may charge £240 for reviewing any legal documents they're sent. This only happens in exceptional circumstances, and we'll always let you know if there's a fee before you decide to go ahead.
Property visit fee Covers the lender's costs if a visit is necessary to establish the condition of the property and/or validate occupancy.	£108 (£90 + VAT)
Instructing Law of Property Act (LPA) receivers Should we need to protect our security at any time, for example if you stopped paying your ground rent or service charges, we might have to instruct LPA receivers or our own solicitors to resolve this situation.	You'll need to cover the costs of the LPA receivers or our own solicitors. These costs will vary depending on the nature of the situation.

REPAYING YOUR LIFETIME MORTGAGE

Your lifetime mortgage is designed to be repaid after you (or both of you, if you are borrowing jointly) have died, or moved permanently into long-term care.

You may have to pay an early repayment charge if you overpay more than your mortgage terms allow, or you repay the mortgage early. You can find details about this charge in your offer document.

We'll never charge more than 20% of each advance you've taken as an early repayment charge.

FULL VALUATION FEE TABLE

Estimated property value	Fee (includes VAT)
£0 - £150,000	£141
£150,001 - £200,000	£161
£200,001 - £300,000	£186
£300,001 - £400,000	£212
£400,001 - £500,000	£231
£500,001 - £750,000	£320
£750,001 - £1,000,000	£461
£1,000,001 - £1,500,000	£724
£1,500,001 - £2,000,000	£914
£2,000,001 - £2,500,000	£1,126
£2,500,001+	Please check with Just

REINSPECTION FEE TABLE

Estimated property value	Fee (includes VAT)
£0 - £1,000,000	£141
£1,000,001 - £3,000,000	£161
£3,000,001 - £10,000,000	£225



A lifetime mortgage is a type of loan that's secured against your home. A lifetime mortgage may not be right for everyone. It may affect your entitlement to state benefits, and will reduce the value of your estate. If you have any questions, please speak to your financial adviser.

FOR MORE INFORMATION

Call: 01737 233 297

Email: mortgage.admin@wearejust.co.uk

Or visit: wearejust.co.uk

Lines are open Monday to Friday, 8.30am to 5.30pm

Please note your call may be monitored and recorded and call charges may apply.

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