

<b>Tariff of Charges - Mortgages (effective 01-May-08)</b>	
Bath Investment and Building Society is giving you this information so that you will understand the charges that might be made while you are a customer with the Society. These charges may change from time to time, but we will give you at least 30 days notice of any increase in fees.	
<b>1. Arrears Letter</b> When your account first goes into arrears we will let you know that subsequent arrears letters will be charged to your account at this rate.	25.00
<b>2. Arrears – Instructing Solicitor</b> If your account reaches four months in arrears we will normally instruct a solicitor with regard to repossession proceedings and this amount will be debited to your account.	150.00
<b>3. Arrears – Solicitors Fees</b> Any fees charged by the solicitor in connection with repossession proceedings will be debited to your account.	At cost
<b>4. Returned Cheques / Direct Debit</b> If there are insufficient funds in your account to pay your monthly mortgage payment, it will be returned unpaid by our bank and we will debit your mortgage account with this fee. You will be required to make up the missed payment/	25.00
<b>5. Change of term</b> If you want to change the term over which you repay your mortgage payment, we can usually make the necessary arrangements, but we will require you to pay this fee.	75.00
<b>6. Change of Repayment Vehicle</b> If you want to change the term over which you repay your mortgage payment, we can usually make the necessary arrangements, but we will require you to pay this fee.	75.00
<b>7. Transfer of Equity</b> If you want to add a new borrower or remove an existing borrower we will need to re-underwrite your mortgage. We will debit your account with this fee.	100.00
<b>8. Completion of a Lenders or Second Lenders Questionnaire</b> If your new lender requires information from the Society about your mortgage, we can usually oblige, but we will debit your account with this fee.	50.00
<b>9. Registration of Second Charge</b> If you take out additional borrowing secured against your property, we will charge you this fee for registering the second charge against the property.	25.00
<b>10. Discharge of Second Charge</b> Once the loan secured by a second charge is paid off, we will debit your mortgage account with this fee for removing that charge against your property	25.00
<b>11. Insurance Letters</b> If the society has to remind you to provide valid buildings insurance cover documentation following an initial notification letter.	15.00
<b>12. Policy Lapse Letter</b> If we are informed that your endowment policy has lapsed, we will inform you of this fact and that you need to find an alternative method of repaying your mortgage, for which we will charge the above fee	25.00

<b>13. Substitution or Release of Endowment Policy</b> If you want to use a different vehicle to repay your mortgage we will charge this fee for the administrative arrangements.	50.00
<b>14. Consent to Let Mortgaged Property</b> If you have a resident mortgage, it is against the conditions of your mortgage to let the property. However we can usually rearrange the mortgage to allow you to do this, for which we will charge this fee.	50.00
<b>15. Letter non-standard enquiry</b> If you require non standard information or analysis, we reserve the right to charge up to this amount, depending on the amount of work involved. We will let you know the amount prior to carrying out the work.	25.00
<b>16. Further Advance Administration</b> If you wish to take out additional borrowing through the Society, we will charge this fee to cover our administrative costs.	100.00
<b>17. Re-inspection of Property</b> When re-inspection of the property is required i.e. in connection with additional borrowing or release of retention, we will charge this fee to your account. This amount may vary depending on the length of time since the original report or which surveyor is undertaking the re-inspection. We will let you know the cost prior to instructing the surveyor.	75.00
<b>18. Non payment of Ground Rent</b> If you have a freehold property and we are notified that you have not paid your ground rent, we will pay this amount and debit your mortgage account with the amount paid and this fee to cover our administrative expenses.	40.00
<b>19. Interest Paid Statement</b> If you need a breakdown of the interest paid on your mortgage during the year, we can provide after deduction of this fee to your account.	15.00
<b>20. Repayment of Mortgage Account</b> When you redeem your mortgage we will charge this fee to offset the administrative costs.	100.00
<b>21. Repayment of Further Advances</b> When you redeem your further advance we will charge this fee to offset the administrative costs.	50.00
<b>22. Part Release of Security</b> If there are several parts to the security taken for you mortgage and you wish to release the charge on part of the security, we will consider you request after debiting your account with this fee.	100.00
<b>23. Deed Release Fee</b> Whenever your deeds are required i.e. at redemption, we will charge this fee to your account	50.00
<b>24. Legal Proceedings</b> If a member of our staff is required to attend court in respect of any legal proceedings related to your mortgage (i.e. repossession proceedings), their time will be charged to your account at this rate per hour or part thereof.	50.00 Per hour