

## TARIFF OF CHARGES | Short Term Lending | With effect from 8 November 2021

We may vary the fees and charges below in the event that our cost of providing these services change. We will give you prior notice before any change takes effect. Our most current tariff is published on our website. All fees are non-refundable.

When we incur any of the fees and charges set out below such amounts will be added to the Balance Outstanding under your loan. Interest will be charged on these amounts at the interest rate applying at that time and continuing until the amounts have been repaid.

CHARGES FOR A SERVICE WE PROVIDE TO YOU		
Where other services are provided to you that are not listed below, we will tell you about these and the costs involved		
Item	Description	Fee
Part Sale of Land/Property	If we are asked to consider releasing a section of the property from our charge. You may also incur surveyor fees and solicitor fees, which will vary depending on the complexity of the transaction.	£295
Consent to Lease	If we are asked to consider an application for you to let your property. You may also incur a solicitor's fee of £350 + VAT, and if valuation advice is necessary, a valuation fee may be charged and added to the Outstanding Balance of your loan.	£250
Consenting to Further Charge	When we are asked to consent to an additional loan secured against the property with another lender.	£195
Consenting to change of use	When you request prior consent from us to a change of use to all or part of the Property.	£250
	When you did not seek prior consent to a change of use to all or part of the Property and we provide retrospective consent.	£1000
Loan Reference	When we are asked to provide information on the status and conduct of your account.	£95
Add or remove a Party	If we are asked to consider an application to change the customers on the account. You will also incur solicitor's fees of £250+ VAT.	£495
Varying Loan Terms	If we agree to vary the terms of your Loan. You may also incur a solicitor's fee for this charged at their cost	£300
Deed of Postponement/Letter of non-crystallisation	When you ask us to postpone our charge in favour of another lender or where we are asked to provide a letter of non-crystallisation.	£500
Approval of easements/ rights of way	When you ask us to consider and reviewing easements / rights of way.	£450
Section 106	If we are asked to execute/consent to a section 106 agreement	£500
Part repayment	When you make a lump sum payment which reduces the balance of your loan.	£295
Additional advances	Where we provide a subsequent drawdown of funds following completion of the loan.	£295
Bank Transfer Fee	Where you ask us to make a payment to yourself or a third party through the banking system.	£35
Redemption Statements & Breakdowns	When you request a copy of a Redemption Statement or a Statement Breakdown	£100
Post Lend Visits	If a representative of Roma Finance meets with you or arranges a visit to the security property post completion. This fee is also applicable if you fail to attend the meeting	£495
Data Protection	If we are asked to release personal information under a Data Subject Access Request.	Nil
Lenders Insurance	If you allow the buildings insurance on the property to lapse, or do not provide us with up to date details within 14 days of request showing that the Property has adequate cover in place (and with our interest noted on the policy), we will arrange for an insurance policy on the property.	£195 One Off and £100 per month
Security Release Fee	Where either a full or partial redemption of the loan occurs. This fee is charged for each Security. (This is in addition to our Solicitors costs in dealing with the discharge of the loan).	£350 capped at £1500
Undervalue Sale Fee	Charged when there is a sale transaction at what is deemed to be considerably less than market value	£1000
Drawdown Desktop Review Fee	For when our Relationship Manager / Asset Manager conducts a remote review of the security in order to authorise drawdown funds	£150
ARREARS RELATED CHARGES		
These fees may be incurred should you not keep up to date with your payments or break other terms of your agreement.		
Unpaid Ground Rent/Service Charge	If we receive notification or have to deal with your freeholder in respect of any unpaid arrears of your ground rent or service charge and pay these on your behalf. We will add the fee shown plus any unpaid ground rent/service to your account.	£150
Reservation of Rights	If we issue a Reservation of Rights Notice	£250
Default Notice	If we issue a Default Notice.	£500
Receiver Notice	If we have to issue an instruction advising that a receiver has been instructed	£295
Issuing of Repossession proceedings	When we have to manage all aspects of legal proceedings with 3rd parties including preparing documentation	£250
Repossessing your property	If we must repossess your property, we will need to liaise with the Agents appointed regarding the eviction and agreed marketing strategy	£1,000
Realisation of the sale of a repossessed property	When we arrange and dispose of the property, we will appoint a solicitor to liaise with the Agents	£500
Possession Asset Management	When managing the property in possession, including liaising with Agents a monthly fee will be applied	£250 p/mth
Receivership Asset Management	Liaising with Receivers, including all property management and where appropriate collection of rental income	£250 p/mth
Trace Fee	If we need to instruct agents to locate you or conduct an asset search	£100
THIRD PARTY CHARGES		
These may be incurred if we instruct a third party to carry out collections, litigation or other recovery work. These charges will vary depending on the nature of the work carried out. Such charges will be your responsibility and once they are incurred will be added to the Balance Outstanding		
Solicitor Litigation costs	These are the legal charges we have to pay to our solicitors if we/they have to take legal action against you and includes any court fees we incur.	Varies
Property Receivership	If you are in default, we have the right to appoint a receiver to manage the Property and to carry out duties and exercise rights as a receiver of the Property in accordance with the legal charge. The Receivers costs will be your responsibility.	£1000 and Receivers Costs

