

Rosolite Mortgages Limited Tariff of Mortgage Charges

Effective 1 April 2024

Please note this tariff replaces any previous tariffs

At Rosolite Mortgages Limited, we support the mortgage industry's initiative with Which? to make our fees and charges easy for you to understand.

Our Tariff of Mortgage Charges fully reflects the initiative's good practice principles. This same document is being used across the industry to help customers compare mortgages.

When looking at the fees other firms charge, you may notice some that don't appear in our tariff (below). This means we don't charge you these fees

If you are unable to pay your mortgage or if we have reason to believe there is a breach of your mortgage terms and conditions

These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances.

Name of Charge	What this is for / when you will pay this charge	How much is the charge?
Field agent visit	The cost of a field agent to visit the property to discuss your account and the options available to you, for example, if your mortgage account is in arrears.	Up to £100 + VAT
Field agent occupancy check	The cost of a field agent to visit and check the property if we are reasonably concerned about the protection of our security, for example, if the property is being let without permission.	Up to £100 + VAT
Third party costs	Additional costs we incur when we appoint third parties to carry out certain activities. These costs may include, for example, solicitor's costs, receiver's costs, court fees or asset manager costs relating to the repossession and sale of the property.	These costs vary depending on your circumstances

Ending your mortgage term

Name of Charge	What this is for / when you will pay this charge	How much is the charge?
Mortgage exit fee	<p>You may have to pay this fee if:</p> <ul style="list-style-type: none"> • Your mortgage term comes to an end; • You transfer the loan to another lender; • You transfer the borrowing from one property to another; or • You repay the outstanding balance on your loan. <p>This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property or if you repay the outstanding balance on your loan (known as 'redemption').</p> <p>You also be charged a deeds release fee.</p> <p>Please note. You may also be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p>	Please refer to your original mortgage offer

Rosolite Mortgages Limited is registered in England & Wales under company number 11416215. Registered address: The Pavilions, Bridgwater Road, Bristol BS13 8AE.

Rosolite Mortgages is a trading name of Topaz Finance Limited, which has been appointed to administer your mortgage by your lender, Rosolite Mortgages Limited. Topaz Finance Limited is registered in England & Wales under company number 05946900. Registered address: The Pavilions, Bridgwater Road, Bristol BS13 8AE. Topaz Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 461671).