



# Tariff of Mortgage Charges – Arrears & Possession Information Sheet

The charges listed below may be payable if you don't keep up payments on your mortgage. These charges are variable and the amount charged will be based on your personal circumstances.

Name of charge	What this charge is for	How much is the charge?
Field agent service	Payable for tracing a customer who has left the security address. This may include visiting the property and helping arrange contact with the customer.	Variable
Litigation costs	These are legal costs we incur in any legal proceedings for the mortgage. This includes costs of any solicitor we instruct and fees we must pay to the court. The amount will vary depending on the steps we're required or advised to take.	Variable
Possession costs	Any costs we incur to protect or preserve the property we take into possession. This includes the cost of changing the locks, draining any water system and removing or storing any items at a property. Other costs may include property maintenance expenses, the cost of any valuation or Home Report to market the property, asset management fees or auction fees.	Variable
Possession insurance costs	The cost to us of insuring the property in possession.	Variable
Solicitor conveyancing costs	The legal costs we're charged by the solicitor handling the sale of the property. These will be paid from the proceeds of the sale.	Variable
Estate agent costs	The costs we're charged by the estate agent handling the sale of the property. These will be paid from the proceeds of the sale.	Variable
Leasehold arrears	These are charged where we pay leasehold arrears or third-party charges for you. For example: <ul style="list-style-type: none"><li>• Ground rent</li><li>• Service charges</li><li>• Administration charges</li><li>• Rent charges</li></ul>	Variable

## Important info

This is the current Tariff mentioned in your agreement with us. It gives information about the fees we charge for administration of mortgage accounts, or for providing services to our mortgage borrowers, and is not personal to you. The charges are for administration of your loan when it's in arrears, or to take possession of a property.

We'll let you know in writing when there are charges on your account. Interest will be payable on charges added to your mortgage until they're repaid in full. This will be at the interest rate on your mortgage.

All costs we pay for services from our third-party service providers will be passed on. We don't charge any extra administration costs.

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Clydesdale arranges, advises on and administers mortgages for Yorkshire Bank Home Loans Limited.

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