



LIFE & PENSIONS ADVISOR

Fees & Charges – Brian Smith Mortgage Life & Pensions limited

Legal Name: Brian Smith Mortgage Life & Pensions limited

Trading Name: Brian Smith Mortgages

Effective Date: 1st September 2021

Fees

In certain circumstances it will be necessary to charge a fee for services provided. Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency or you may choose to pay in full for our service by fee. Where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined. Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee.

Unless stated all fees are payable within 14 days of invoice issue date. We do not charge an initial tele - consult fee.

Home Loan Fees are charged as follows:

- €195 at application stage. This fee is payable upon submission of the requested mortgage documentation to us;
- €200 at Approval in Principal stage. This fee is payable upon receipt of an Approval in Principal Letter;
- €0 at Loan Offer stage. This fee is payable once your loan offer is issued;
- An additional €0 is payable at the release of each subsequent stage payment (if applicable).

Lenders may charge a valuation fee in order for a mortgage valuation to be carried out. Confirmation of individual lender fees is available upon request. At our absolute discretion we may waive our Approval in Principal and Loan Offer fees. This will be agreed in advance however if an Approval in Principal or Loan Offer is secured for you and you subsequently do not finalise your mortgage finance with us, these fees become immediately payable.

Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge).

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7 Greenhills Business Park, Dublin 24. D24 XDN2

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Buy to Let Fees/2nd Residence are charged as follows:

- €250 to review all mortgage application documentation provided by you so as to establish your suitability to apply for a mortgage. This fee is payable upon submission of the requested mortgage documentation to us;
- €375 to research the market, prepare a credit submission and engage with Lenders on your behalf and obtain indicative lender(s) decision (Approval in Principle or "AIP"). This fee is payable upon receipt of an Approval in Principle as outlined prior to Lender submission;
- €375 to progress your application from "AIP" stage and to co - ordinate with all parties to cheque issue. This fee is payable once your loan cheque has issued.

Lenders may charge a valuation fee in order for a mortgage valuation to be carried out.

Confirmation of individual lender fees is available upon request. Lenders charge 3rd party legal fees (approximately €1500 plus vat) and may charge an arrangement fee. The exact amount will be confirmed on the lender's Terms of Business/Loan Offer.

Additional fees are payable for complex cases requiring specialist skills or urgency. We will give an estimate of these fees in advance of providing you with services.

Commercial Fees are charged as follows:

For Commercial Loans a completion fee of 0.5% of the loan amount less any fees already paid is charged upon completion. Fees are charged as follows;

- €500 to review all mortgage application documentation provided by you so as to establish your suitability to apply for a mortgage. This fee is payable upon submission of the requested mortgage documentation to us;
- €1000 to research the market, prepare a credit submission and engage with Lenders on your behalf and obtain indicative lender(s) decision (Heads of Terms). This fee is payable upon receipt of a Head of Terms;

Additional fees are payable for complex cases requiring specialist skills or urgency. We will give an estimate of these fees in advance of providing you with services.

PLEASE NOTE that at the absolute discretion of the firm fees may be reduced or waived. However, should a service outlined above be provided and you chose not to proceed with our services, then the fees outlined above may become payable regardless of being waived by the firm in the first instance.

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You will be invoiced for any outstanding fees and this invoice should be settled within 14 days from the date of invoice. The firm reserves the right to withdraw any services being provided should you fail to satisfy our payment terms as outlined above.

Please note that lenders may charge specific fees in certain circumstances. If this applies, these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan.

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