

Schedule of Fees and Charges – John Lidierrh t/a Lidierrh Financial
Effective Date: 1st January 2020

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. In any case we will give an estimate of the rate in advance of providing you with services.

Homeloans

We do not charge an initial tele - consult fee.

Fees are charged as follows:

- €100 at application stage. This fee is payable upon submission if the requested mortgage documentation to us;
- €200 at Approval in Principle stage. This fee is payable upon receipt of an Approval in Principle Letter;
- €200 at Loan Offer stage. This fee is payable once your loan offer has issued;

Unless stated all fees are payable within 14 days of invoice issue date.

Buy to Let/Commercial Loans

Fees are charged as follows:

- €200 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;
- €200 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;
- €200 to progress your application from “AIP” stage and co-ordinate with all parties to cheque issue. This fee is payable once your loan cheque has issued.

Unless stated all fees are payable within 14 days of invoice issue date.

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.

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Commercial Loans

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

- €750 to review mortgage documentation so as to establish your suitability to apply for a mortgage, payable upon submission of the requested mortgage documentation to us;
- €750 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");

Unless stated all fees are payable within 14 days of invoice issue date.

Additional fees are payable for complex cases requiring specialist skills or urgency. We will give an estimate of this rate in advance of providing you with services. 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 fee's outlined above may become payable.

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.