

Jersey Mortgage Fees

Application fee

For a limited time, Skipton International (Skipton) is offering free fees on all Jersey applications.

Valuation fee

- For a limited time only, Skipton will cover the cost of the initial mortgage valuation. Should you substitute to an alternative property after the valuation has been completed, a valuation fee based on the appropriate fee scale will be payable.
 - Please note this valuation is for Skipton's internal use to establish the suitability of the property for mortgage purposes. A copy of this valuation is available to you.
- A valuation fee scale can be found at on the <u>Jersey Valuation Fee Scale</u>.
- The valuation will be instructed by Skipton from its panel of approved surveyors.
- During the course of your application, should you wish to substitute an alternative property after the initial valuation has been completed, an additional valuation fee based on the Jersey Valuation Fee Scale will be payable.
- Should your application not progress following valuation or if an offer is issued and subsequently the transaction does not complete, the valuation fee is non refundable.
- Next Generation requires a valuation on the guarantors property as well as purchasers property. Skipton will
 cover the cost of the initial mortgage valuations for a limited time.

Skipton International's bank details:

Bank Name: HSBC Bank PLC

Sort Code: 40.22.25

Account Name: Skipton International Ltd

Account Number: 72814285

Reference: Applicants surname followed by initials

Legal fees

 For all purchases and change of ownership you will need to instruct your own advocate. This cost is not covered by the Application Fee. You do need to instruct your own advocate for remortgages and further advances in Jersey.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

15-17 Esplanade, St Helier, Jersey, Channel Islands, JE2 3QA

TEL: 01534 509501 www.skiptoninternational.com

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All mortgages are subject to status and valuation. To maintain service and quality, telephone calls may be recorded Registered in Guernsey: 30112