



## Channel Islands Buy to Let Valuation Guide

- Skipton is **not currently charging an Application Fee** for Channel Island Buy to Let mortgages, remortgages and further advances.
- A Product Fee of 0.75% of the mortgage amount is payable as specified on the Channel Islands Buy to Let Mortgage Rate Sheet.
- Once your mortgage application has been approved, you will be required to pay for a standard mortgage valuation. The valuation fees vary with the value of your property and are quoted on the Jersey/Guernsey Valuation Fee Sheets as applicable.
- Should you wish to substitute an alternative property during the course of your application, after the initial valuation has been completed, a further valuation fee will be payable.
- In the event Skipton is unable to progress your application following valuation, the valuation fee is not refundable
- Skipton will instruct the surveyor to perform the required valuation.
- For all purchases you will need to instruct your own advocate, at your own expense.

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

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