

Procuration Fees

03/10/2011

At Mortgage Support Network you can access every lender - not a panel.

We do work closely with the L&G Mortgage Club, Simply Biz Mortgages and a number of lenders not on their panels to bring you the best broker products and procuration fees available.

When using a lender's product please ensure you access the lender using the correct mortgage club - see 'access route' below

	Product Description	Gross Proc Fee	Min	Max	Proc Fee You Receive	Min	Max	Access Route
Abbey for Intermediaries	Standard products	0.350%	£0	£0	0.340%	£0	£0	L&G
	Flexi products	0.400%	£0	£0	0.390%	£0	£0	
	Buy to Let	0.500%	£0	£0	0.450%	£0	£0	
	Long Term Mortgages (5yrs	0.500%	£0	£0	0.450%	£0	£0	
Accord Mortgages	Mainstream products	0.350%	£200	£0	0.325%	£185	£0	L&G
	Additional Loan	0.300%	£50	£0	0.275%	£30	£0	
	Offset	0.350%	£200	£0	0.325%	£185	£0	
Ahli United Bank	High Net Worth	0.550%	£0	£0	0.500%	£0	£0	L&G
Aldermore	All Products	0.450%	£0	£0	0.400%	£0	£0	L&G
BM Solutions Note: BM Solutions do not pay a proc fee on their SVR product. They will not pay procuration fees on Further Advances for loans under £15k.	Mainstream Products	0.300%	£0	£0	0.260%	£0	£0	L&G
	Buy to Let	0.480%	£200	£5,000	0.440%	£200	£5,000	
	Buy to Let Remortgage - Product Codes LXN & LXM	0.530%	£200	£5,000	0.490%	£200	£5,000	
	Further Advance - Mainstream Products	0.300%	£0	£0	0.260%	£0	£0	
	Further Advance - Buy to Let	0.480%	£100	£5,000	0.440%	£100	£5,000	
	Retention - Mainstream Products	0.300%	£0	£0	0.260%	£0	£0	
	Retention -Buy to Let	0.480%	£200	£5,000	0.440%	£200	£5,000	
	House to House	0.480%	£200	£5,000	0.440%	£200	£5,000	
	Self Build	0.480%	£200	£5,000	0.440%	£200	£5,000	
Self Build Further Advance - Existing TMB customers only	0.000%	£175	£0	0.000%	£150	£0		
BuildLoan No proc fees are paid on product transfers	BM Solutions	0.300%	£200	£5,000	0.280%	£185	£4,500	L&G
	Chorley BS	0.400%	£0	£0	0.350%	£0	£0	
	Melton Mowbray BS	0.400%	£0	£1,000	0.350%	£0	£875	

Lender	Product Description	Gross Fee	Min	Max	Net Fee	Min	Max	Access
Cambridge BS	Residential	0.400%	£150	£0	0.370%	£125	n/a	L&G
	Buy to Let	0.400%	£150	£0	0.370%	£125	n/a	
Coutts	High Net Worth Loans	0.350%	£0	£0	0.330%	£0	£0	L&G
Coventry Mortgages	Standard Residential	0.340%	£250	£3,000	0.320%	£250	£3,000	L&G
	Offset	0.340%	£250	£3,000	0.320%	£250	£3,000	
	FTB	0.340%	£250	£3,000	0.320%	£250	£3,000	
Godiva Mortgages	Buy to Let	0.340%	£250	£3,000	0.320%	£250	£3,000	L&G
	Standard Residential	0.340%	£250	£3,000	0.320%	£250	£3,000	
Dudley BS	All Products	0.300%	£200	£3,000	0.300%	£200	£3,000	MSN
EFG	All Products	0.500%	£0	£0	0.480%	£0	£0	L&G
Halifax	Standard products	0.310%	£0	£0	0.300%	£0	£0	L&G
	Product Transfer and Further Advance - products under 75% LTV	0.310%	£0	£2,500	0.300%	£0	£2,400	
	Product Transfer & Further Advance - products between 75% and 90% LTV	0.200%	£0	£2,500	0.190%	£0	£2,375	
	Product Transfer & Further Advance - Products over 90% LTV	0.150%	£0	£2,500	0.140%	£0	£2,300	
ING	All Products	0.350%	£0	£0	0.310%	£0	£0	L&G
Hanley Economic BS	All Products	0.350%	£0	£0	0.300%	£0	£0	L&G
Hinckley & Rugby BS	All Products	0.300%	£225	£750	0.300%	£225	£750	MSN
Investec <small>Specialist Private Bank</small>	All Products	0.500%	£0	£0	0.450%	£0	n/a	L&G
Kensington	Prime	0.500%	£0	£0	0.400%	£0	£0	L&G
	Prime One	0.500%	£0	£0	0.400%	£0	£0	
	Buy To Let	0.500%	£0	£0	0.400%	£0	£0	
Leeds BS	All Products	0.370%	£0	£0	0.340%	£0	£0	L&G
Leek United BS	All Products	0.350%	£150	£1,750	0.320%	£125	£1,500	L&G
Melton Mowbray BS	All Products	0.200%	£0	£0	0.200%	£0	£0	MSN
Mortgage Trust	All Products	0.550%	£300	£0	0.500%	250	£0	L&G
National Counties BS	1 Year Product	0.100%	£100	£250	0.050%	£100	£250	L&G
	2 Year Product	0.200%	£100	£500	0.150%	£100	£500	
	3 Year Product	0.250%	£100	£625	0.200%	£100	£625	
	4 Year Product	0.300%	£120	£750	0.250%	£120	£750	
	5 Year Product	0.350%	£150	£875	0.300%	£150	£875	
	Lifetime	0.750%	£400	£1,875	0.700%	£400	£1,875	
	Residential Investment or Owner Occupier SVR	0.100%	£100	£250	0.050%	£100	£250	
Nationwide for Intermediaries	All Products	0.35% + £25	£0	£0	0.350%	£0	£0	L&G

Lender	Product Description	Gross Fee	Min	Max	Net Fee	Min	Max	Access
Natwest Intermediary Solutions	Mainstream	0.320%	£250	£6,000	0.300%	£225	£5,625	L&G
	Buy to Let	0.350%	£250	£6,000	0.330%	£225	£5,650	
	Notes - Procuration fees only paid on loans over £25k, or over £10k for residential re-mortgages							
Newcastle BS	2 Year Products	0.350%	£0	£0	0.330%	£0	£0	L&G
	3 & 5 Year Products	0.350%	£0	£0	0.330%	£0	£0	
Nottingham BS	All Products	0.350%	£200	£1,500	0.350%	£200	£1,500	MSN
Norwich & Peterborough BS	Commercial	0.500%	£150	£0	0.500%	£150	£0	MSN
Northern Rock	Standard products - Loans over £50k	0.370%	£0	£0	0.350%	£0	£0	L&G
	Buy to Let	0.370%	£0	£0	0.350%	£0	£0	
	Ported products	0.000%	£250	£0	0.000%	£250	£0	
Paragon	All Products	0.550%	£300	£0	0.500%	£250	£0	L&G
Platform	Buy to Let	0.530%	£0	£2,750	0.480%	£0	£2,500	L&G
Precise	Buy to Let	0.600%	£0	£0	0.500%	£0	£0	L&G
	Home Owner	0.600%	£0	£0	0.500%	£0	£0	
	Bridging & Short Term Lending	1.000%	£0	£0	0.900%	£0	£0	
Principality BS	Residential	0.400%	£0	£2,500	0.375%	£0	£2,500	MSN
	Buy to Let	0.400%	£0	£2,500	0.375%	£0	£2,500	
RBS International	UK Buy to Live	0.225%	£0	£0	0.200%	£0	£0	L&G
	UK Buy to Let	0.300%	£0	£0	0.275%	£0	£0	
Scottish Widows	Loans up to £50,000	0.000%	£0	£250	0.000%	£0	£200	L&G
	Loans from £50,001 to £150,000	0.000%	£0	£450	0.000%	£0	£400	
	Loans over £150,000	0.450%	£0	£2,000	0.400%	£0	£2,000	
Skipton	Standard products	0.350%	£0	£3,500	0.300%	£0	£3,000	L&G
	Buy to Let	0.350%	£0	£1,750	0.300%	£0	£1,500	
Teachers BS	Mainstream	0.350%	£0	£2,000	0.320%	£0	£1,800	L&G
	Buy to Let	0.350%	£0	£2,000	0.320%	£0	£1,800	
	Shared Ownership	0.350%	£0	£2,000	0.320%	£0	£1,800	
The Mortgage Works	Buy to Let	0.500%	£0	£0	0.450%	£0	£0	L&G
	Mainstream	0.35% + £25	£0	£0	0.350%	£0	£0	
	Guarantor Mortgages	0.350%	£0	£0	0.330%	£0	£0	
Tipton & Coseley BS	All Products	0.320%	£175	£1,500	0.310%	£150	£1,450	L&G
Ulster Bank	All Products	0.250%	£0	£0	0.200%	£0	£0	L&G
Woolwich	Standard products	0.350%	£0	£0	0.330%	£0	£0	L&G
	Offset	0.350%	£0	£0	0.330%	£0	£0	
	Buy to Let	0.350%	£0	£0	0.300%	£0	£0	
	Retention - Mainstream	0.200%	£0	£0	0.175%	£0	£0	
	Retention - Buy to Let	0.200%	£0	£0	0.175%	£0	£0	