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**Schedule of Fees and Charges – John Lidiert t/a Lidiert Financial**  
**Effective Date: 1<sup>st</sup> January 2016**

**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:

- €150 (€295 for stage payment cases) 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;
- €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");
- €300 to progress your application from "AIP" stage and to co - ordinate with all parties to cheque issue;

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

**Buy to Let/Commercial Loans**

Fees are charged as follows:

- €295 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;
- €295 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");
- €295 to progress your application from "AIP" stage and to co - ordinate with all parties to cheque issue.

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



A member of Association of Expert Mortgage Advisors

John Lidiert trading as Lidiert Financial is regulated by the Central Bank of Ireland.

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.