I J MORTGAGE SOLUTIONS LIMITED

TERMS & FEE DISCLOSURE STATEMENT

At I J Mortgage Solutions Limited, we believe in complete transparency when it comes to the costs of securing your mortgage. Our fees reflect the extensive industry expertise, comprehensive market research, and dedicated administrative support required to secure the most suitable financial solution for your individual circumstances.

Our Fee Structure

We provide a comprehensive range of mortgage and protection advisory services. The precise fee charged will depend on your individual transaction type and requirements. Any fees applicable will be explicitly discussed and confirmed with you in writing before we carry out any chargeable work.

Service Type	Standard Fee	When it is Payable & Description
Initial Consultation	**Free of Charge**	An initial meeting to discuss your goals, assess your affordability, and explore your standard financial options. No obligation.
Standard Residential Mortgage	**£399**	Payable upon submission of the formal mortgage application to the lender. Covers comprehensive market research, lender negotiation, and application management.
Buy-to-Let (BTL) Mortgage	**£399**	Payable upon submission of the formal mortgage application to the lender. Covers specialist investment properties, portfolio research, and application processing.
Insurance & Protection	**No Advisory Fee**	We do not charge a separate fee for arranging life cover, critical illness insurance, income protection, or buildings and contents insurance.

Lender Commission Disclosure: In addition to any fee paid by you, we will typically receive a procurement fee/commission directly from the mortgage lender upon completion of your mortgage. The exact amount of this commission will be fully disclosed to you in your formal European Standardised Information Sheet (ESIS) or Mortgage Illustration document.

Refund & Cancellation Policy

We want you to feel secure in your partnership with us. Our refund policies are structured fairly to respect both your commitments and our professional processing time:

- **If the lender declines your application:** If an application is rejected by the lender due to information not previously disclosed or sudden changes in your financial circumstances, our application fee remains non-refundable to cover the structural work undertaken.
- **If you choose to withdraw:** If you decide not to proceed with the mortgage application after it has been submitted to the lender, the application fee is non-refundable.
- **Protection Policies:** If an insurance policy is cancelled during the statutory 30-day cooling-off period, any premiums paid directly to the insurer will be fully refunded by them.

Important Risk Warnings

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

Most Buy-to-Let mortgages are not regulated by the Financial Conduct Authority. Think carefully before securing other debts against your home.
