

# Legal & General Mortgage Club

## DA Panel Gross & Net Procuration Fee's


















LENDER	PRODUCT	GROSS FEE	MIN	MAX	NET FEE	MIN	MAX
	Standard products	0.34%			0.320%		
	Buy to Let	0.45%			0.400%		
	L& G Exclusives	0.34%			0.320%		
	Ported Products (full loan amount)	0.34%			0.320%		
	Residential Retention	0.20%			0.180%		
	Buy to Let Retention	0.20%			0.180%		
Note: * Standard Residential Mortgages include Help to Buy, Lifetime Tracker, Ported products and any other product we may introduce on occasion.							
	Residential	0.45%	£200		0.425%	£185	
	Offset	0.45%	£200		0.425%	£185	
	Additional Loan (top up amount only)	0.30%	£50		0.275%	£30	
	Buy to Let	0.50%	£200		0.450%	£180	
	Ported Residential Products (full loan amount)	0.30%			0.275%		
Product Transfers	0.30%			0.275%			
	High Net Worth Loans	0.55%			0.500%		
	Residential	0.45%			0.400%		
	Buy to Let	0.55%			0.500%		
	Specialist Buy to Let	0.55%			0.500%		
	Residential Retention	0.35%			0.300%		
Buy to Let Retention	0.35%			0.300%			
	Buy to Let	0.55%			0.500%		
	Buy to Let Retention	0.35%			0.330%		
	All Products	0.40%			0.380%		
	Residential	0.40%			0.370%		
	Buy to Let	0.50%			0.465%		
	Residential Retention	0.25%			0.230%		
	Buy to Let Retention	0.25%			0.230%		
	First Start	0.50%			0.470%		
Porting (additional loan amount only) and Further Advance	0.25%			0.230%			
	Standard products	0.35%			0.330%		
	Offset	0.35%			0.330%		
	Buy to Let	0.40%			0.350%		
	Retention - Mainstream	0.20%			0.175%		
	Retention - Buy to Let	0.20%			0.175%		
	Further Advances	0.30%			0.280%		
	All Products	0.37%			0.350%		
	Standard Products	0.44%			0.390%		
	Product Transfers	0.44%			0.390%		
	Further Advances	0.44%			0.390%		
	Note: BM Solutions do not pay a proc fee on their SVR products. BM Solutions will only pay procuration fees on Further Advances for loans over £15,000.						
	Residential	0.375%	£150		0.35%		£150
	BTL	0.375%	£150		0.35%		£150
	RIO	0.375%	£150		0.35%		£150
	Retention	0.200%			0.19%		








	Residential Buy to Let	0.60% 0.60%			0.500% 0.500%		
	Chorley BS, Dudley, Furness BS, Hanley, Holmesdale, Mansfield, Stafford Railway, Monmouthshire BS, Newcastle BS, Virgin, Tipton & Coseley, Loughborough BS  Masthaven Penrith BS Precise Buckinghamshire BS	0.40%  0.88% 0.50% 1.25% 0.40%			0.350%  0.830% 0.450% 1.200% 0.350%		£3,000
Note: No procurement fees are payable on Product transfers.							
	Residential and Retirement Buy to Let & Contractors Shared Ownership Exclusive Existing Customer Retention/Product Transfer	0.40% 0.42% 0.40% 0.22%		£4,000 £4,000 £4,000 £4,000	0.380% 0.400% 0.380% 0.200%		£4,000 £4,000 £4,000 £4,000
	Residential Buy to Let Retention - Residential Retention – Buy to Let	0.40% 0.40% 0.20% 0.20%	£150 £150 £75 £75	£3,000 £3,000 £1,750 £1,750	0.370% 0.370% 0.190% 0.190%	£125 £125 £75 £75	£3,000 £3,000 £1,750 £1,750
	First Charge Lending Second Charge Lending	1.50% 1.50%			1.250% 1.250%		
	Residential Buy to Let	0.40% 0.50%			0.380% 0.450%		
	Standard Residential Buy to Let Product Transfers Bridging	0.40% 0.40% 0.20% 1.50%			0.380% 0.380% 0.200% 1.480%		
Note: Direct Access only available to select Partners, Please contact our Mortgage Support Services for further information							
	High Net Worth Loans	0.35%			0.330%		
	Standard Residential Offset First Time Buyer Buy to Let Buy to Let Product Transfer Residential Product Transfer	0.43% 0.43% 0.43% 0.43% 0.30% 0.30%		£15,000 £15,000 £15,000 £15,000	0.400% 0.400% 0.400% 0.400%		£14,750 £14,750 £14,750 £14,750
	Residential Further Advances Existing Customer Product Change	0.40% 0.40% 0.40%			0.350% 0.350% 0.350%		
Note: Direct Access only available to select Partners, Please contact our Mortgage Support Services for further information							
	All Products Retention Products	0.40% 0.20%			0.350% 0.180%		
	All Products	0.40%			0.350%		
	All Products	0.400% +£25	£250		0.400%	£250	
	All Products	0.50%			0.450%		
	Buy to Let Residential	0.50% 0.50%			0.450% 0.450%		
	Residential / Buy to Let Product Transfers	0.40% 0.30%			0.380% 0.280%		

	Buy to Let Specialist BTL Product Transfers Introducer Only	0.55% 0.70% 0.30% 0.40%			0.500% 0.670% 0.250% 0.370%		
	Standard Products Product Transfers Further Advances Ex Tesco borrower Product Transfer (restricted panel only) Ex Tesco borrower Additional Borrowing (restricted panel only)	0.36% 0.36% 0.36% 0.30% 0.43%			0.345% 0.345% 0.345% 0.280% 0.380%		
	Standard Residential Buy to Let Self Build	0.35% 0.40% 0.50%			0.300% 0.350% 0.450%		
	Resi Owner Occupier But To Let 2nd Holiday Home Residential Self Build Bridging	0.50% 0.50% 0.50% 0.75% 0.75%			0.480% 0.480% 0.480% 0.700% 0.700%		
	Residential Buy to Let	0.42% 0.42%			0.400% 0.400%		
	Portfolio Buy to Let Holiday Let	0.55% 0.55%		£6,000 £6,000	0.500% 0.500%		£6,000 £6,000
	Lump Sum Lifetime Mortgage Retirement Mortgage Flexible Lifetime Mortgage Residential Over 55 Retention	2.250% +£50 1.250% +£50 2.40% +£50 0.55% 0.25%		£11,229	2.250% 1.250% 2.400% 0.500% 0.220%		£11,229
	Residential + Further Advance Buy to Let + Further Advance Product Transfers	0.40% 0.50% 0.20%			0.380% 0.480% 0.190%		
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	Bridging Commercial Buy to Let	1.20% 1.05% 1.05%			1.000% 0.850% 0.850%		
	Million Plus range	0.50%			0.450%		
	Residential Buy to let Further Advance Credit Repair	0.40% 0.40% £150 0.40%	£150 £150 £150		0.370% 0.370% £140 0.370%	£125 £125 £125	
	Prime Prime One Buy to Let Retention	0.50% 0.50% 0.50% 0.50%			0.400% 0.400% 0.400% 0.400%		
	Residential Buy to Let Product Transfer Further Advance - BTL Further Advance - Residential	0.40% 0.50% 0.30% 0.50% 0.40%	£150 £150		0.350% 0.450% 0.270% 0.450% 0.350%	£125 £125	
	Buy to Let Range	0.80%			0.700%		
	All Products	0.55%			0.450%		

	All Products	3.00%	£525	£10,000	2.850%	£500	£10,000
	Premier Flexible	2.01%			2.000%		
	RIO (Retirement Interest Only)	0.55%			0.500%		
	Further Drawdown	1.50%			1.500%		
	Loans over £444,444	0.150% +£10K	0.000% + £10K				
	Income Lifetime Mortgage (initial drawdown only – each further monthly income payment, paid monthly direct to adviser)	3.00%		£10,000	2.850%		£10,000
	Mainstream incl Ported products	0.40%			0.370%		
	Shared Ownership	0.40%			0.370%		
	Buy to Let (Ported products)	0.50%			0.450%		
	Product Transfers	0.20%			0.180%		
	Residential	0.35%	£150		0.350%	£150	
	Buy to Let	0.35%	£150		0.350%	£150	
	Retention Products	0.25%			0.230%		
	Buy to Let Range	0.70%			0.60%		
	Flexible Lifetime Mortgage	1.500% + £75			1.500%		
	Lump Sum	1.750% + £75			1.750%		
	Residential	0.37%			0.350%		
	Ex-Pat BTL	0.50%			0.480%		
	Buy to Let	0.42%			0.400%		
	Standard Residential	0.40%			0.370%		
	Standard Buy to Let	0.50%			0.470%		
	Standard Older Borrowers	0.60%			0.570%		
	Expat Residential	0.40%			0.370%		
	Expat Buy to Let	0.40%			0.370%		
	Second Charge Loans	1.10%			1.000%		
	First Charge Loans	0.55%			0.500%		
	Residential	0.350% + £25	£150	£1,000	0.350%	£150	£1,000
	Shared Ownership	0.350% + £25	£150	£1,000	0.350%	£150	£1,000
	Buy to Let	0.350% + £25	£150	£1,000	0.350%	£150	£1,000
	Near Prime/Credit Assist	0.550% + £25	£150	£1,000	0.550%	£150	£1,000
	Credit Recovery	0.650% + £25	£150	£1,000	0.650%	£150	£1,000
	Self Build (Fees will paid upon drawdown at each stage)	0.350% + £25	£150	£1,000	0.350%	£150	£1,000
	Product Transfers	0.250% + £25	£150	£1,000	0.250% + £25	£150	£1,000
	Residential	0.40%		£20,000	0.380%		£20,000
	Buy to Let	0.43%		£20,000	0.410%		£20,000
	Rate Switch - Residential	0.30%			0.285%		
	Rate Switch - Buy to Let	0.30%			0.285%		
	Tailored Choice	2.250% +£25			2.250%		
	Capital Choice + Plus	2.250% +£25			2.250%		
	Maximum Choice Drawdown and Lump Sum	2.250% +£25			2.250%		
	All products	0.35%			0.330%		
	Rate Switch/Retention	0.20%			0.190%		
	Mainstream	0.35%	£250	£10,000	0.320%	£225	£9,485
	Buy to Let	0.45%	£250	£10,000	0.400%	£225	£9,485
	Mainstream Retention	0.20%		£10,000	0.180%	£0	£9,485
	Buy to Let Retention	0.20%		£10,000	0.180%	£0	£9,485
Note: Procuration fee only paid on loans above £25k, or £10k for residential re-mortgages.							
	All Products	0.37%	£125	£3,500	0.350%	£115	£3,500
	Product Transfers	0.20%		£2,000	0.180%		£2,000
	RIO (Retirement Interest Only)	0.37%	£125	£3,500	0.350%	£115	£3,500

	Residential	0.40%			0.370%		
	Buy to Let	0.50%			0.450%		
	Retention Products	0.20%			0.180%		
	Residential	0.40%	£200	£2,000	0.380%	£175	£1,850
	Buy to Let	0.40%	£200	£2,000	0.380%	£175	£1,850
	Limited Company BTL	0.55%			0.50%		
	All Products	2.50%			2.300%		
	All products	0.55%	£300		0.500%	£250	
	2nd Charge Loans	1.50%			1.250%		
	Buy to Let Product Switch	0.30%			0.280%		
	Buy to Let Further Advance	0.55%			0.500%		
	Short Term Funding	0.75%			0.700%		
	Residential	0.38%		£1,500	0.350%	£1,125	
	Buy to Let	0.38%		£1,500	0.350%	£1,125	
	Retention	0.20%		£750	0.180%	£735	
	Residential	0.50%			0.400%		
	Buy to Let	0.50%			0.400%		
	Mainstream	0.40%			0.370%		
	Buy to Let	0.48%			0.430%		
	Mainstream Retention	0.30%			0.280%		
	Buy to Let Retention	0.30%			0.280%		
	Premier Buy to Let/Let to buy Retention	0.30%			0.280%		
	Residential	0.40%			0.370%		
	Buy to Let	0.50%			0.465%		
	Residential Retention	0.25%			0.230%		
	Buy to Let Retention	0.25%			0.230%		
	First Start	0.50%			0.470%		
	Retirement Link	0.50%			0.470%		
	Porting and Further Advance	0.25%			0.230%		
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	Homeowner/Residential	0.60%			0.500%		
	Buy to Let	0.60%			0.500%		
	Bridging	1.75%			1.300%		
	Bridging loans – 0% facility fee	1.00%			0.900%		
	2nd Charge Loans	1.50%			1.350%		
	Retention Products	0.30%			0.280%		
	Refurb BTL/Bridging	0.60%			0.500%		
	2nd Charge Prime	1.10%			1.000%		
	2nd Charge Near Prime PF3 and PF4	1.10%			1.000%		
	2nd Charge Near Prime PF5	1.35%			1.250%		
	2nd Charge Near Prime PF6	1.60%			1.500%		
	2nd Charge Large Loans	1.10%			1.000%		
	2nd Charge BTL	1.10%			1.000%		
	Mainstream	0.40%		£2,500	0.400%		£2,500
	Buy to Let	0.40%		£2,500	0.400%		£2,500
	Retention	0.20%			0.200%		
	Renegotiation products	0.20%	£200		0.190%	£200	
	All products	0.38%	£175	£2,000	0.360%	£175	£2,000
	All Products	2.300% +£50			2.300%		
	Cash Release Product	1.15%			1.150%		
	Further Advance	0.37%		£2,500	0.350%	£2,250	
	Home Purchase	0.37%		£2,500	0.350%	£2,250	
	First Time Buyer	0.37%		£2,500	0.350%	£2,250	
	Remortgage	0.37%		£2,500	0.350%	£2,250	

	Mainstream	0.35%	£250	£6,000	0.320%	£225	£5,485
	Buy to Let	0.45%	£250	£6,000	0.400%	£225	£5,335
	UK Buy to Live	0.23%			0.200%		
	UK Buy to Let	0.30%			0.275%		
	Owner Occupier / Next Step / FTB / Family Support	0.45%			0.400%		
	Professional and Contractor Mortgages	0.45%			0.400%		
	Buy to Let/ Ltd Company / HMO	0.45%			0.400%		
	BTL – Light Refurbishment & Ex Pat	0.45%			0.400%		
	Self Employed	0.45%			0.400%		
	Retirement Interest Only (RIO)	0.45%			0.400%		
	Self Build and Credit Repair	1.00%			0.900%		
	Further Advance	0.36%			0.340%		
	Mortgage Acquisition	0.36%			0.340%		
	Product Transfer	0.36%			0.340%		
	Second Charge Loans	1.50%			1.250%		
	Mainstream	0.40%			0.370%		
	Buy to Let	0.50%			0.450%		
	Product Transfers - BTL	0.35%			0.330%		
	Product Transfers - Resi	0.30%			0.280%		
	Shared Ownership	0.45%			0.400%		
	All Products	0.40%		£1,000	0.370%		£900
	Non - Professional BTL	0.50%		£6,000	0.450%		£5,750
	Professional BTL	0.75%		£10,000	0.700%		£9,750
	Residential	0.37%			0.350%		
	Buy to Let	0.37%			0.350%		
	Mainstream	0.35%			0.320%		
	Buy to Let	0.35%			0.320%		
	Shared Ownership	0.35%			0.320%		
	Standard Residential	0.42%	£180		0.400%	£180	
	Buy to Let/Residential Investment	0.52%			0.500%		
	Ported Products (existing customer/full loan amount)	0.15%	£100		0.100%	£75	
	Family Mortgage	0.57%			0.550%		
	Offset	0.52%			0.500%		
	Product Switches	0.22%			0.200%		
	Further Advances	0.27%			0.250%		
	Residential	0.60%			0.500%		
	Buy to Let	0.60%			0.500%		
	Buy to Let	0.44%			0.390%		
	Product Switcher Advance	0.20%			0.190%		
	Large Portfolio Products	0.54%			0.490%		
	Limited Company Buy to Let	0.54%			0.490%		
	Residential	0.42%	£225	£4,200	0.400%	£200	£4,100
	Product Transfer	0.20%			0.180%		
	Retirement Interest Only	0.42%	£225	£4,200	0.400%	£200	£4,100
	Buy to Let	0.45%	£225	£4,500	0.400%	£220	£4,400
	Residential	0.60%			0.550%		
	Buy to Let	0.60%			0.550%		
	Bridging (only available to selected partners)	1.00%			0.900%		

	Residential	0.35%			0.330%		
	Buy to Let	0.44%			0.390%		
	Buy to Let Product Transfers	0.28%			0.270%		
	Residential Product Transfers	0.28%			0.270%		
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	2nd Charge Loans	1.25%			1.000%		
	Bridging Finance	1.25%			1.000%		
	Residential	0.37%	£150		0.350%	£125	
	Buy to Let	0.42%	£150		0.400%	£125	
	Retention	0.22%	£150		0.200%	£125	
	Standard products/Ported Products	0.50%			0.450%		
	Buy to Let	0.50%			0.450%		
	Product Transfers (full loan amount)	0.38%			0.350%		
	Shared Ownership	0.50%			0.450%		
	Residential	0.45%			0.400%		
	Buy to Let	0.50%			0.450%		
	All Products	0.40%			0.380%		
	Further Advance	0.40%			0.380%		
	Product Transfers	0.20%			0.190%		
Note: Direct Access only available to select Partners, Please contact our Mortgage Support Services for further information							
	Buy to Let	0.50%			0.450%		
	Note: Direct Access only available to select Partners, Please contact our Mortgage Support Services for further information						

**Please make sure you use the Gross Fee when disclosing procurement fees on KFIs for all lenders. Please Note: For any cases claimed where the procurement fee due is potentially greater than £5000, we will need to verify the case with the lender before making payment. Please accept our apologies for the delay in payment. For any question please Contact our Commissions Team on 0370 900 5010. Whilst we make every effort to ensure this data is correct, the procurement fees listed are for reference only and are subject to change at short notice. Prior to submission of any mortgage application, members should confirm what will be paid by contacting the lender directly. Legal & General Mortgage Club will not reimburse members for any differences between figures listed and the final amount paid to our members.**









