

Process, client fees & commission structure: directly authorised

	RESIDENTIAL FIRST CHARGE MORTGAGES	BUY-TO-LET MORTGAGES	SECOND CHARGE MORTGAGES	BRIDGING & DEVELOPMENT FINANCE	COMMERCIAL FINANCE
ADVISED (Referral service – Brightstar provides the required advice) NON-ADVISED (Packaged service – broker provides the required advice) INITIAL ENQUIRY PROCESS FULL ENQUIRY SUBMISSION & CASE TRACKING CLIENT FEES (Payable on application. Lender fees, valuations and aux costs are not incl. except for second charge mortgages) COMMISSION	Non-advised	Non-advised/Advised			
	Call 01277 575 333 Email helpdesk@brightstarfinancial.co.uk Visit www.brightstarfinancial.co.uk/services				
	Visit www.easysource.co.uk (first time users, please request your password from your dedicated account manager)				
	£299 (mortgages up to £200,000) £499 (mortgages over £200,001)	£495.00	See client fee scale on next page	£495.00	
	50% of the enhanced lender commission	Non-advised: 50% Advised: 25% of the enhanced lender commission	Non-advised: 100% Advised: 50% of the enhanced lender commission	Non-advised: 50% Advised: 25% of the enhanced lender commission	

Client fee structure for second charge mortgages: directly authorised

NOTE: Fees include valuation and auxiliary costs

LOAN AMOUNT	FEE
£0 to £9,999	£795
£10,000 to £14,999	£1,095
£15,000 to £19,999	£1,295
£20,000 to £24,999	£1,695
£25,000 to £29,999	£2,095
£30,000 to £39,999	£2,495
£40,000 to £49,999	£2,995
£50,000 to £99,999	£3,495
£100,000 and above	£3,995