

RE-MORTGAGE

We are proud to hold CQS Accreditation, issued by the Law Society. This involves the firm undergoing a rigorous audit process which ensures we maintain high levels of client care.

PRICING

In addition to making your remortgage stress-free, we work on a fixed fee basis, so that you know what the fees will be. If during the transaction there is a new development, we will discuss the change in fees with you and agree a way forward. These fees are based upon re-mortgaging a property with a loan amount of £300,000 so are indicative only.

Remortgage

Item	Amount	VAT	Subtotal
Our Fees	£500.00	£100.00	£600.00

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process. These fees may be subject to change if further information relating to your property becomes available for example, if you require additional searches such as a Water and Drainage Search, which usually costs £26.40.

Disbursements	Amount	VAT	Subtotal
Electronic Identity Check per name	£10.00	£2.00	£12.00
Electronic money transfer fee (each)	£23.00	£4.60	£27.60
Land Registry Searches/Office copy fee	£9.00		£9.00
HM Land Registration fee	£40.00		£40.00
Bankruptcy Search per name	£2.00		£2.00
Land Registry Pre Completion Search	£3.00		£3.00
Search Pack which includes: Regulated authority search Regulated drainage and water searches Groundsure Homebuyers report (Environmental Searches including Flood Data)	£175.00	£35.00	£210.00
Estimate Total	£262.00	£41.60	£303.60

Please note a Notice of Charge fee will be payable in respect of a leasehold property – details will be provided.

TIME SCALES

A typical remortgage takes between 6 and 8 weeks, however it can be longer if there are any complications such as an application be rejected. The process may also take longer if you switch lenders compared with getting a new deal with your current mortgage company.

KEY MILESTONES

With every transaction there are key milestones, which may vary according to individual circumstances. They may be as follows:

- Take your instructions and give initial advised based on the information you have provided
- Confirm your identity and check for conflicts of interest
- Requesting the Title Deeds and Redemption Statement
- Obtaining Official Copies of the Title
- Checking the Title
- Checking Official Copies
- Leasehold properties will require the lease to be checked and enquiries made if relevant
- Searches
- Checking the mortgage offer
- Preparing for completion
- Requesting final redemption statement
- Requesting the mortgage advance
- Completion
- Registration

EXCLUSIONS

We do not undertake mortgage or tax advice and we would recommend you seek advice from an independent mortgage broker or financial adviser.

We do not carry out valuations on your home, this will be conducted by your new lender.