

10 steps to a remortgage



Step 1

Tell us you want us to act for you and give us details of your current lender.

Step 2

We will send you a letter which confirms your instructions, sets out our terms of business, helps you budget and asks you some questions about the property.

Step 3

You provide us with the information we have requested in our first letter and, if requested, send us some money to do the searches.

Step 4

We do the local search (this can take 2 weeks sometimes) or arrange search insurance (if permitted by your lender), check your mortgage offer and report to you and check your deeds to ensure that the title to your property is satisfactory.

Step 5

You will also get a copy of your mortgage offer. You must read it carefully and sign and return some parts of it such as the direct debit mandate.

Step 6

We will send you the mortgage deed to sign and return.

Step 7

You must return the signed mortgage deed otherwise we cannot complete your remortgage.

Step 8

We will agree a date to complete your remortgage with you.

Step 9

We will prepare a statement of account and, if necessary, ask you to let us have enough money to pay off your old mortgage and to cover any costs that we have had to pay on your behalf.

Step 10

On the day of completion, we pay off your old mortgage and complete your new mortgage. If there is a balance due to you we will send this on the same day.



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