



Guide to Remortgaging

Your conveyancer will ...

Write to you to confirm instructions and request your ID

Request the title deeds and redemption statement from your current lender

Receive mortgage offer from the lender and ensure that all mortgage conditions can be satisfied
Carry out any necessary searches as per the mortgage conditions

Prepare all documents for your signature and report to you

Check redemption figures and prepare completion statement

Confirm completion date with you
Request mortgage advance from lender

Pay off existing mortgage and pass surplus funds to you

Register new mortgage with the Land Registry and remove old redeemed charge

Deal with storage of deeds

You will ...

Apply for your mortgage
Provide appropriate ID and completed forms together with any other relevant papers

Return any appropriate papers to the mortgage company duly completed and signed

Ensure all papers are signed and returned to Conveyancer

Confirm redemption figures are accurate

Your mortgage company will ...

Check that you are eligible for the mortgage
Carry out a valuation survey of the property

Issue mortgage offer to Conveyancer instructing them to check:

- title deeds and documents to the property
- that the mortgage conditions can be satisfied

Release mortgage funds to Solicitor