

- We will receive an instruction from your mortgage broker. The instruction should confirm whether any additional work other than a remortgage is required e.g., transfer of the property from or to joint names, to ensure that the quote provided to you is correct.
- Our Client Care pack is sent out to you, this is inclusive of our Terms of Business, Client Questionnaire, and request for identification documents.

**As soon as the questionnaire and ID documents are returned, we carry out our ID & compliance checks.**

- A copy of the Title to the property is requested at this point from the Land Registry. This contains all pertinent information regarding the property such as ownership and registered mortgage(s). It will also alert us to whether there is a Title Defect.

**At this time, we will be able to check your title to see whether it is Freehold or Leasehold.**

- If your Title is Leasehold, we will need to contact your Freeholder/Management Company to obtain certain details from them. Please note that they may charge you a fee for this service.
- Once the title has been checked and it is confirmed there are no issues requiring further investigation then we request an initial settlement figure for any outstanding mortgages due to be paid off (if applicable).
- Once the new mortgage offer is received, we will review it to identify any special conditions, adult occupiers or basic name or financial discrepancies. A mortgage report along with the mortgage deed (to be signed and returned by post) will be emailed to you.
- We will draft a completion statement based on the redemption statement, mortgage offer and our quote and this will be sent to you. If there is a shortfall, we will ask you for documentation to evidence the source of these funds.
- Upon return of the signed documents, and provided there are no other issues, we set a date for completion of the remortgage, request mortgage completion funds from the new mortgage provider and a final redemption figure from the clients existing lender.

**Please note that we will always take into consideration the expiry date of your existing mortgage to ensure that you do not pay an early redemption penalty.**

- To protect the incoming lenders interest in the property, we will undertake pre-completion searches at the Land Registry. We then complete the remortgage and pay off the existing mortgage (if applicable)
- After completion we will arrange for the existing mortgage to be removed from the title of the property and for the new mortgage to be registered in its place.