

Guide to Remortgaging

- Guaranteed Fixed Price
- No Completion, No Remortgage Fee
- No Need To Visit Our Offices
- Specialist, Dedicated And Friendly Staff
- Straightforward Legal Advice

Wherever possible our conveyancing work is undertaken on the basis of a fixed fee and all-inclusive. We will not charge any extra if we meet problems or delays in the conventional conveyancing process. Secondly if your transaction does not proceed we will not charge you a penny. Within this fixed fee we include all conventional work associated with a conveyancing transaction.

In the event that there are specific issues associated with your transaction that you feel we ought to be aware of then please bring these to our attention. You can use this as a checklist as we guide you through the process.

WHEN REMORTGAGING A HOUSE

Shoosmiths Will ...	Whilst You Need To ...	Your Mortgage Lender Will ...
<ul style="list-style-type: none"> • Acknowledge instructions to client and introducer • Request Title Deeds and redemption statement • Make necessary searches and check results • Receive mortgage offer from your lender and check to ensure that all mortgage conditions can be satisfied • Prepare all documentation for your signature and report to you • Check redemption figures on your existing mortgage • Confirm completion date to client and lender • Prepare completion statement • Submit request for mortgage advance funds 	<ul style="list-style-type: none"> • Prior to start of process complete Starter Form and send to us together with suitable evidence of identity and residence to satisfy regulations • Return mortgage deed and attach forms requiring signature • Ensure all necessary papers are signed and returned to mortgage lender 	<ul style="list-style-type: none"> • Carry out a valuation survey of the property • Check that you are eligible for proposed loan • Send your solicitor the mortgage offer and instruct them to check: <ul style="list-style-type: none"> · The title deeds of the property · That all mortgage conditions in the offer can be satisfied · Local Authority Search (in some cases) and any other necessary searches · Mortgage funds paid to solicitor
<ul style="list-style-type: none"> • Pay off any outstanding mortgage • Pass any surplus funds to you 		COMPLETION
<ul style="list-style-type: none"> • Register new charge with Land Registry and remove redeemed charges • Deal with storage of deeds 		