



The Remortgage Process

When you remortgage your property you'll want the services of a firm that is expert in Conveyancing to help you complete the legal side of the transaction smoothly and efficiently. This guide helps to explain what is involved with each stage of the process.

1. Advise your property professional to instruct your Conveyancer of choice.
2. Your Conveyancer accepts your case (usually within 24 hours). They will send you a client care pack for you to fill in and return.
Please note - the conveyancer is unable to start work until they receive this back
3. Your completed client care pack is received by your Conveyancer — **work can now start on your case.**
4. **ID requirements satisfied** - Your identification is received and your Conveyancer will check to ensure it satisfies requirements.
5. **Mortgage Offer Received** - Your Conveyancer has received a copy of your new mortgage offer. They can now proceed towards completion of your remortgage by obtaining redemption figures for your existing mortgage (if applicable).
6. **Redemption Figures Received** - Your Conveyancer has received confirmation of the amount required to pay off your existing mortgage (if applicable).
7. **Mortgage Deed Sent to Client** - This is a legal document required by your new mortgage lender. You will need to sign this together with a witness, and return it to your conveyancer before the remortgage can complete.
8. **Mortgage Deed Received Back** - This is confirmation that your Conveyancer has received your signed mortgage deed back.
9. **Completion Date Set** - Once everything has been received and checked by your Conveyancer, they will set a date to complete your remortgage.
10. **Case Completed** - On the day of completion, your Conveyancer will receive the money from your new lender and use it to pay off your existing mortgage, the redemption fees and any administrative charges (if applicable). If you have decided to raise additional funds during your remortgage, the surplus fees will be paid to you at this stage.