

How the remortgage process works

1 Speak to us and establish whether you need to remortgage.

Initial meeting

- * explanation of our services and how we can help you
- * highlight potential lenders
- * get to know you better by completing a fact find
- * explain how you can protect yourself
- * explain the remortgage costs
- * work out a budget for you
- * explain mortgage schemes
- * check your documents
- * explain repayment methods

2 Talk to us and finalise your mortgage and protection arrangements.

Completion of paperwork

- * we recommend a suitable mortgage scheme
- * collect fees not added to the loan i.e. valuation or product fees
- * we recommend a suitable repayment method
- * instruct a basic valuation/survey
- * we recommend a suitable mortgage lender
- * suitability letter issued confirming recommendations
- * we recommend how you can protect yourself
- * confirm this is all fits within your budget

3 Mortgage offer made by lender and remortgage solicitors instructed.*

4 Speak to us to confirm all arrangements are in place before completion.

Final steps

- * remaining funds paid to solicitor if any shortfall
- * additional costs paid to solicitor if applicable

5 Your new mortgage starts.

*Remortgage solicitors are often provided free of charge by the lender.

Your home may be repossessed if you do not keep up repayments on your mortgage.