The Conveyancing Process – Remortgage and Transfer of Equity

Receive the Mortgage Offer from your new Lender

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Request redemption figure and Title Deeds from your existing Lender

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Order appropriate Searches and check results

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Send copies of any relevant documents to you for consideration

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Arrange for you to sign the Mortgage Deed, Transfer Deed (transfer of equity) and provide any balance monies (if necessary)

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Prepare Financial Statement for you and request Mortgage funds from your Lender

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Carry out pre-completion Searches

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Check results of pre-completion Searches

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Check with you that necessary Buildings Insurance is in force

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Check all funds required have been received from you and your new Lender

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COMPLETE RE-MORTGAGE

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Submit Stamp Duty Land Tax Return and payment (if applicable) to HM Revenue & Customs

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Prepare and submit application for registration to HM Land Registry

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Check Title information and documents when received back from HM Land Registry

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Send a copy of the Title and any Title Deeds to you

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Confirm Registration of Title and Mortgage to your new Lender