The Conveyancing Process – Remortgage and Transfer of Equity

Receive the Mortgage Offer from your new Lender
|
Request redemption figure and Title Deeds from your existing Lender
|
Order Official Copies of your Property Register and Title plan from the Land Registry
|
Order appropriate Searches and check results
|
Send copies of any relevant documents to you for consideration
|
Arrange for you to sign the Mortgage Deed, Transfer Deed (transfer of equity) and provide any balance monies (if necessary)
|
Prepare Financial Statement for you and request Mortgage funds from your Lender
|
Carry out pre-completion Searches
|
Check results of pre-completion Searches
|
Check with you that necessary Buildings Insurance is in force
|
Check all funds required have been received from you and your new Lender
|
COMPLETE RE-MORTGAGE
|
Submit Stamp Duty Land Tax Return and payment (if applicable) to HM Revenue & Customs
|
Prepare and submit application for registration to HM Land Registry
|
Check Title information and documents when received back from HM Land Registry
|
Send a copy of the Title and any Title Deeds to you
|
Confirm Registration of Title and Mortgage to your new Lender