

## Remortgage of a residential property

Our fees cover all of the work\* required to complete the remortgage of your home, including dealing with registration at the Land Registry.

### Conveyancer's fees and disbursements

Remortgage for a residential property	
Legal Fees	£795.00
<b>Additional Costs</b>	
Anti-Money Laundering Check (per person)	4.00
Case Management Fee	£25.00
Discharge of existing mortgage (per mortgage/charge)	£125.00
CHAPS TT fee (per discharge)	£24.00
<b>Disbursements</b>	
Search Pack (for Tameside)	£350.00
Land Registry Fee (dependant on value)	£20.00
Land Registry Search (per title)	£3.00
Bank Charge	£16.00
Official Copies (per title)	£6.00
Bankruptcy Search (per person)	£2.00
<b>VAT @ 20%:</b>	<b>£267.80</b>
<b>Estimated Total:</b>	<b>£1637.80</b>

\*Whilst every effort has been made to ensure that the estimate is accurate, we reserve the right to raise further charges if the complexity or amount of work involved exceeds the levels anticipated at this stage, or if prices change after the date the estimate was provided.

Please note that these fees do not apply to any referral arrangements we have in place. If a referral arrangement applies we will confirm the relevant fees to you.

### Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

**How long will my house re-mortgage take?**

How long it will take from your offer being received and instructing us until your remortgage is completed will depend on a number of factors such as whether your lender required searches to be carried out. The average process takes between 4-12 weeks.

**Key stages of the process**

The precise stages involved in the remortgage of a residential property vary according to the circumstances. However, below we have set out key stages that you should expect to encounter:

- Take your instructions and give you initial advice
- Issue you with a client care pack
- Receive completed initial documentation and signed client care letter from you
- Carry out identification checks if required by the lender
- Receive and review mortgage offer
- Carry out searches
- Report to you on the results of the searches
- Go through conditions of mortgage offer
- Obtain pre-completion searches
- Agree completion date
- Arrange for all monies needed to be received from lender
- Complete remortgage
- Deal with application for registration at Land Registry
- Report to you with completed registration and forward any title deeds and documents

Updated: 16<sup>th</sup> January 2023