

RE-MORTGAGING

Our fees cover all of the work* required to re-mortgage your property, including dealing with registration at the Land Registry.

Conveyancer's fees and disbursements

- Legal Fees. These will vary depending on the amount of the loan, but on average £600 plus VAT subject to a minimum of £600 plus VAT
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- Search Fees: If required by the lender, approximately £300-£500 plus VAT
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- Land Registry Fee: This will depend on the amount of the loan but on average £60
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- Bank Transfer Fee: £30 plus VAT per transfer
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- Admin/copying Fee: £20 plus VAT
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- Land Registry Search: £3 plus VAT
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- Bankruptcy Search: £2 plus VAT per name
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- AML on Line ID check: £10 plus VAT per name
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- Landlord's Notice fee: This fee, if relevant and chargeable, is set out in the lease. It is often between £50-£100 plus VAT

Disbursements are cost 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 the re-mortgage take?

This will depend on a number of factors, but the average process takes between 3-6 weeks, but it can be quicker or slower.

Stages of the Process

The work that we will undertake on your behalf includes the following:

- Taking your instructions and give you initial advice
- Carry our searches
- Receive and advise on mortgage offer conditions
- Obtain redemption statement from existing lender
- Complete the re-mortgage

- Serve Notice of Charge on Freeholder
- Deal with application for registration at the Land Registry

Our residential conveyancers are as follows:

Their qualification and position can be found by clicking on the link below.

[Andrew Flint](#)
[Dilek Kamalak](#)
[Nazli Kartal](#)
[Sayrha Elahi](#)

*Our fee assumes that it is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion.