Mortgage and Re-mortgage Services

BEVIRS | LAW

The following Services are included in the price for a mortgage/re-mortgage							
YOUR TASKS		SOLICITORS					
			COMPLETION	AFTER COMPLETION			
Get quotes for the legal work	Check ID and collect money in the searches	Carry out final searches					
Arrange mortgage	Obtain, check and report on Title Searches	Prepare and arrange signing of final documents		Register removal of any previous charges and any new charges at the Land Registry			

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	Prepare financial statement	Request new mortgage money from new lender	All documents will be dated today	Report to you and any lender
Apply for a mortgage	Check mortgage money will arrive on time	Get final redemption figure to pay off any existing charges	The new mortgage will be effective from today	
Collect your ID documents together	Check buildings insurance ready for completion	Prepare financial statement and collect money in ready for completion	Pay off old mortgages	
Consider whether you might need a Power of Attorney if you are going to be away (extra cost)	Request redemption figures from any current lenders			
Select solicitor				
Have buildings insurance ready for completion				
	LEASEHOLD	EXTRA WORK		
	Check the lease for any requirements to serve notice of any new lenders			Possibly serve notice on the Freeholder/Management company

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-	Time	estimates	
	3-12 weeks	Timescales depend on agreed dates. Can be Days/weeks	Four weeks to 4 months depending on the Land Registry