



Once you have arranged your new mortgage of the property from your chosen lender, you will need to instruct a solicitor. Your solicitor will obtain the title deeds to the property and check that the title is acceptable to the new mortgage lender.

1-2 weeks



Your mortgage offer is sent directly to your solicitor by the mortgage lender. Your solicitor will review the mortgage offer and report to you on the content together with the Mortgage Deed for your signature. If your mortgage offer contains conditions, your solicitor will need to comply with these and ensure the mortgage lender is satisfied prior to proceeding to completion.

1-2 weeks



If your mortgage lender requires a local authority search to be carried out, then this will be submitted and sent to you with a report on the content. If there any queries arising from the result these will be discussed with you.

2-4 weeks



If there is an existing mortgage on the property, your solicitor will obtain a redemption statement which will be sent to you. This statement details the amount left owing on the existing mortgage.

3-5 days



A completion date is then agreed, and your solicitor will request the funds from your new mortgage lender. The final checks and pre completion land registry searches will be carried out.

3-7 days



On the day of completion we will transfer the funds provided by the new mortgage lender to your old mortgage lender and any balance sent back to you.

Same day



Once completion has taken place, we will then attend to the post completion requirements such as the registration of the new mortgage at the land registry.