

Remortgaging a Property

Our fees cover all of the work required to complete the remortgage of your property.

Why Choose Francis & Buck?

- All matters are overseen by a qualified solicitor, keeping you in safe hands.
- We are specialists in conveyancing with over 30 years' experience and with a wealth of local knowledge and an excellent reputation.
- We offer a direct and personal service. No call centres, just easily contactable, friendly faces, on the phone or in person.
- We always have you in mind so that whether you are speaking to an assistant or partner we aim to ensure that you receive the highest possible service throughout your transaction.

For more information on our solicitors and support staff please click [here](#).

Average Conveyancing Fees

(please note that this is not a quote and is simply an illustration). To receive a fully personalised quote please complete our [online quote form](#) or call 029 2034 4995.

Breakdown of our Professional Fees

- Conveyancing Fee £450.00 - £650.00 plus VAT
- ID Check £5.40 plus VAT (for new clients only)
- SDLT Admin Fee £50.00 plus VAT (if required)
- Obtaining Official Copy of Title Deed £15.00 - £30.00 plus VAT
- Same-Day Bank Transfer Fee (CHAPS) £42.00 plus VAT
- Land Registry and Bankruptcy Searches £10.00 plus VAT

Subtotal of costs (average): £700.00 plus VAT

Disbursements/Third Party Costs

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.

If required, these costs are not included in our fees.

- Land Registry Fee (average cost, dependent on amount of new advance)
- Local Search (a full local search is required by some lenders, the cost varies depending on which council your property is in but can range from £85.00 to £300.00)
- Local Search Indemnity (where a full local search is not required we will need to obtain local search indemnity insurance this ranges from £30.00 to £180.00)
- Notice fees to pay freeholder/managing agent around £100.00 (for leasehold properties only)

Example of Estimated Total*

For example, if you are looking to re-mortgage a Cardiff property for £170,000 the estimated total (including required disbursements/third party costs) would be around: £845.80 plus VAT.

*There are a range of factors that could increase the cost of our service.

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Key stages of the process

The precise stages involved in **remortgaging a property** vary according to individual circumstances. However, below we have suggested some common key stages:

1. Take your instructions and send out initial paperwork
2. Check finances are in place to fund remortgage and redeem existing mortgage (if any)
3. Receive and advise on Mortgage Offer
4. Carry out searches if required by the lender
5. Give you advice on all documents and information received
6. Go through conditions of mortgage offer with you
7. Advise on joint ownership
8. Send documents to you for signature and finalise and agree financial statements
9. Agree completion date
10. Arrange for all monies needed to be received from lender and you

11. Obtain pre-completion searches
12. Complete remortgage and redeem existing mortgage (if any)
13. Deal with application for registration at Land Registry

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Please be aware that our pricing is subject to revision.