The mortgage works

The Mortgage Works Conveyancing Service

Free standard legal fee service on Limited Company Remortgage

What do you get with our Conveyancing Service?

You can track the progress of your cases online 24/7 - See what stage your case is at and what's next.
We'll pay your legal fee – we'll pay the professional legal fee and most disbursements.

Remortgage

The Mortgage Works will pay for nearly all the legal fees for your remortgage including the professional fee and standard disbursements.

Sometimes the conveyancer will need to carry out work that's not covered by the standard fee. You'll need to pay for this if it's needed on your remortgage. You can see the additional fees below which will be payable depending on the property and jurisdiction.

Additional legal fees	
First registration at Land Registry/Registers of Scotland	variable fee
Landlord or Management companies (any notice fee payable to the Landlord or management company in accordance with the terms of the lease)	variable fee
Amending articles/or appointing second Director	£250

As the conveyancer is working on our behalf, they can't give you any legal advice on the mortgage. Any information they provide to you is for your information only, you could get independent legal advice from another provider if you need it.

Frequently asked questions

How long will my remortgage take to complete?
The law firm will complete the remortgage as soon as they can, unless you tell them otherwise. Limited Company Remortgages do take a little longer than a standard Remortgage due to additional work required. You should usually expect it to take around 30 working days from when we issue your Mortgage Offer to the law firm. The conveyancer will also need information from both you and us before they can complete the remortgage.

I don't want to complete straight away, should I return my documents now?
You need to send your documents straight away. You can always ask them to work towards a later completion date. If you are delaying due to an early repayment charge expiring with your existing lender, please let your conveyancer know the date of expiry.

Why do I have to provide evidence of identification to the law firm?
The law firm needs to complete extra identification checks to meet money laundering regulations. These regulations are there to protect you and us from mortgage fraud.

I have a tenancy agreement in place, will there be a fee for checking this?
No. The law firm will check the agreement and TMW will pay the associated fee. If your current tenancy agreement doesn't meet our requirements you will need a new agreement to be drafted, which will be at your own cost.

Do I need to visit my law firm during the process?
No. Most transactions are dealt with by telephone, post and email.

Does this cover the cost of the Independent Legal Advice in respect of providing a personal guarantee?
No. Any Independent Legal Advice will need to be paid for by the applicant.

How do I contact the law firm?

England and Wales - O'Neill Patient
Telephone – **0161 694 3000**
Email – **info@oneillpatient.co.uk**

Scotland – Aberdein Considine
Telephone – **0333 009 0845**
Email - **nationwide.remortgages@acandco.com**