



Remortgaging Q&A

Your **remortgage journey** with LPL

Remortgaging your property can feel daunting, but we're here to make the process as smooth and stress-free as possible. This guide explains how we'll work with you, what to expect and how we'll support you at every step.



Questions about remortgaging?

Book a call with our remortgage Client Services Team to get started!

What is **remortgaging**?

A remortgage is when you switch your existing mortgage to a new lender or a new deal with your current lender. This could be to get a better interest rate, release equity from your property or change the terms of your mortgage. Remortgaging is different from buying a property, as there is no sale or purchase involved, it's about changing or improving your existing loan.

How we'll communicate with you

We're an online, leading conveyancing firm, allowing us to keep costs lower than traditional face to face conveyancers while delivering a fast and reliable service.

You'll use our Hoowla portal, an online platform where you can upload documents, track progress, complete forms and get updates in real time.

Our mission is to make your remortgage stress-free and to keep you informed at every step.



Our remortgage service is designed to be efficient, online and cost-effective – which means lower legal fees for you, without compromising on quality.

Here's how it works

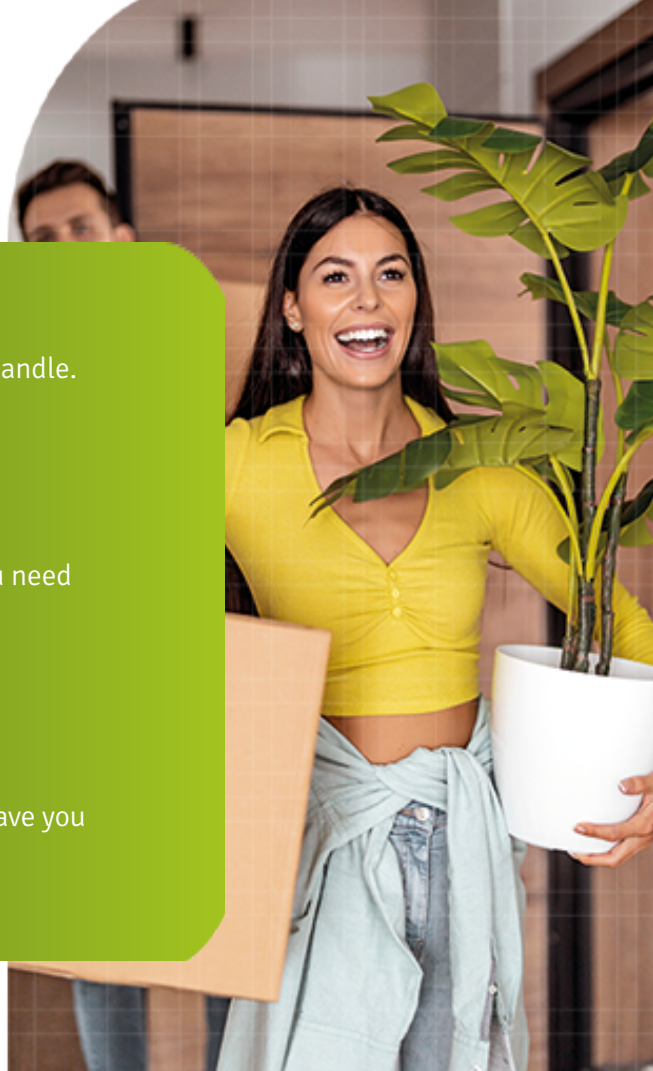
- ✓ **Case handler by email** – Your dedicated remortgage case handler will mainly update you and request information by email. This keeps everything in writing, ensures accuracy and avoids unnecessary delays.
- ✓ **Client Services team by phone** – Our friendly Remortgage Client Services Team is available by phone to answer general queries, provide updates and guide you on next steps.
- ✓ **Proactive updates** – If anything important arises that needs your attention, your case handler will contact you directly.

Why we work this way

By handling most correspondence online and reserving calls for essential updates, we keep the process efficient and keep your costs down – passing the cost savings on to you.

What you can expect

- ✓ Clear guidance on what's needed from you and what we'll handle.
- ✓ Efficient email correspondence with your case handler.
- ✓ Phone support from our Client Services Team whenever you need reassurance or an update.
- ✓ Proactive updates if anything important arises.
- ✓ An affordable, efficient service delivered mainly online to save you time and money.



How long does remortgaging take?

Typical timescales in England and Wales are:

- Initial checks & documents – 1 to 2 weeks.
- Mortgage offer issued – 2 to 4 weeks (lender dependent).
- Completion – Usually within 4 to 6 weeks in total.

Tip: The quicker you return forms and documents, the quicker we can progress your case.



Commonly asked questions about remortgaging



Can I speak directly to my case handler by phone?

Most communication will be by email. This keeps your case moving quickly and helps us keep costs lower for you. Our Client Services Team is always available by phone for updates and reassurance.



How long will the process take?

Most remortgages complete within 4–6 weeks, depending on your lender and how quickly documents are returned.



What can I do to avoid delays?

Return all forms and documents as soon as possible, respond promptly to emails and check your lender has everything they need.



Will my monthly payments change before completion?

Your old lender will continue collecting payments until your remortgage is complete. Once the new mortgage starts, your new lender will confirm your payments.



What happens if my mortgage offer expires?

We'll work with your lender to either extend the offer (if possible) or advise you if a new application is needed.



What if my circumstances change during the process?

Let us and your lender know as soon as possible. Changes in income, employment or credit can affect your mortgage offer.



Do I need to arrange searches myself?

No. We'll check your lender's requirements. Some lenders require searches, while others accept search insurance, which is quicker.



Will there be any extra costs?

We'll provide a clear breakdown of our fees and disbursements at the start. Extra costs only arise if unusual issues are found (for example, problems with your title) — we'll always tell you first.



Can I borrow extra money as part of my remortgage?

Yes, if your new lender has agreed this in your mortgage offer. We'll handle the legal side in the same process.



What happens to my old mortgage once the new one starts?

On completion day, we'll use your new lender's funds to pay off your existing mortgage. If there are early repayment charges, these will be included in the redemption figure we obtain from your lender.

The steps in a remortgage

Here's what usually happens during a remortgage in England and Wales:



Instruction – You choose us, complete forms and provide ID.



Initial checks – We review your title, request a redemption statement and check your lender's requirements.



Mortgage offer – Your lender will issue the formal mortgage offer, which we will review and report back to you. It's important to note that the offer is arranged independently of LPL, either through a broker or directly with the lender, and we cannot progress your transaction until we have received our copy.



Signing documents – You sign the mortgage deed and return it to us.



Completion – We repay your old mortgage with funds from your new lender.



Registration – We register the new mortgage with HM Land Registry and confirm when all is complete.



Moving forward



We hope this guide has made the remortgage process a little clearer and given you the confidence to take the next steps.

Remember, every property transaction has its unique twists and turns, but with the right guidance, it does not have to be stressful.

If you'd like expert advice or support at any stage, the team at LPL is just a call or click away.

Louise Stephens-Pantoja, Head of Operations



Contact us

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Website: www.leadingpropertylawyers.co.uk

Hours: Monday – Thursday, 9am – 5:30pm | Friday 9am – 5:00pm

We're social



Have a question? Let's talk!

[Click here to book a call](#) with our Client Services Team at your convenience.

Watch our short video guides to help you learn about the remortgage process!

You're always welcome to call us, but you might find our [short video guides](#) a really helpful place to start. They cover common steps like how to sign a mortgage deed or using our facial recognition ID check, along with the whole remortgage journey. Quick, simple and reassuring - so you'll know exactly what to expect, with us by your side at every stage.



Here's to a smooth and successful remortgage journey. We look forward to helping you every step of the way.