

# Keep control of your remortgage with eConveyancer



### Cashback remortgage product\*

# We've revised our range of remortgage cashback products\* to meet your needs.

#### Quality and choice

We offer a panel of top quality regulated law firms† who specialise in remortgages, giving you and your customers more choice, so you know your customers are in safe hands.

#### Capacity

Following the first interest rate rise in over 10 years, demand for remortgages is only expected to increase. Our panel of law firms provides certainty that we can meet the growing demand for cashback remortgages and provide a better service to you and your customers.

#### **Dedicated conveyancers**

Every instruction will have an individual case handler, providing a dedicated point of contact.

#### **Excellent service**

With a personal service, online case tracking, regular email updates and a helpdesk available 7 days a week, you and your customers will benefit from greater control and awareness of the legal process.

#### Additional revenue

Unlike fee assisted remortgages, our cashback products pay a broker referral fee. We have protected your earning level with this product update.

#### Transparent fees<sup>‡</sup>

We offer a standard remortage product, with potential extras (as illustrated overleaf\*), ensuring there are no hidden or unexpected costs for your customers.

\* Excluding disbursements already incurred (for example, searches)

	Lenders cashback allowance - England and Wales											
	£200	£250	£275	£300	£350	£395	£400	£475	£495	£500	£600	£750
Mortgage value	You earn											
Up to £100,000	£20	£60	£80	£100	£125	£150	£150	£200	£200	£200	£250	£300
Up to £200,000	£20	£60	£80	£100	£125	£150	£150	£200	£200	£200	£250	£300
Up to £500,000	£20	£50	£60	£80	£125	£150	£150	£200	£200	£200	£250	£300
Up to £1,000,000	£10	£50	£60	£80	£100	£150	£150	£200	£200	£200	£250	£300

	Lenders cashback allowance - Northern Ireland					
Cashback Value	£600	£750				
You earn	£50	£150				

	Lenders cashback allowance - Scotland								
Cashback Value	£350	£355	£395	£400	£475	£495	£500	£600	£750
You earn	£50	£50	£60	£60	£80	£100	£100	£150	£200

#### Find out more

Tel: 01844 390801 · Email: adeleduffy@ulstechnology.com www.econveyancer.com

† Regulated by the Solicitors Regulation Authority or Council for Licensed Conveyancers.

‡ Any additional fees required will be agreed directly with the client.

eConveyancer is a trading style of United Legal Services Ltd.



## Cashback remortgage product

Additional fees may be payable for additional work and services over and above the legal work quoted for on your transaction. Below are examples of some of the most common additional fees in England and Wales<sup>‡</sup>.

Additional Work	Additional Fee (Ex VAT)
Electronic bank transfer whether paying monies to your account, to your existing Mortgage Lender or any other party.	£30.00
Buy to Let / Let to Buy Property.	£25.00
Leasehold property. A notice fee may also be payable to your freeholder / management company.	£25.00
Electronic identity checks per client – one check is included in the quote provided to you.	£12.00
Transfer of equity (a change to the names on the property title) There may also be additional Land Registry fees and stamp duty – we will confirm on receipt of instructions.	£275.00
Stamp Duty Land Tax (SDLT) form linked to your transfer as the transaction must be reported to HMRC.	£75.00
Registering your property at the Land Registry (where your property is not registered at Land Registry). Additional Land Registry Fees will apply if your property is not currently registered.	£150.00
Deed Of Postponement or postponement of a Council Housing Act Charge. Your new Mortgage Lender will require first charge on the property. Any existing charges remaining on the property must agree to postpone their charge in favour of the new Mortgage.	£275.00
Restriction/Caution registered on your property.	£75.00
Removal of a Registered Restriction/Caution.	£125.00
Preparing a Declaration of Trust This would apply if the property is not to be held in equal shares or there are specific requirements which need to be met regarding the equity in the property This is subject to change depending on the complexity of the contents required.	£275.00
Liaising and corresponding with Lawyers acting on matters not directly connected with your transaction.	£100.00
Shared Ownership aspect of your property The Housing Association/Council must approve the new Mortgage should you own the property in shared ownership with them.	£100.00
Undertakings as required by your Lender.	£25.00
Updating a name or address at the Land Registry.	£10.00
Dealing with your Lender's Panel Administrator.	£20.00
Cancelling a cheque.	£15.00
Checking an existing Solar Panel Lease for the new Mortgage Lender.	£275.00
Receiving documentation with insufficient postage.	£5.00
Forwarding a copy Title Information Document / updated Registers of Title to you following Completion.	£20.00
Ordering a copy Lease or other required Title documentation from the Land Registry	£10.00
Repayment of a Help to Buy Loan	£275.00
Approving and registering third party documentation along with our Land Registry application For example, if you have another firm of solicitors acting for you in respect of a transfer of equity and they require their completion to be simultaneous with the new Mortgage.	£100.00
Satisfying any special conditions within the Mortgage Offer.	£30.00
Reversing Legal Completion (excluding disbursements).	£500.00
Validating Bankruptcy Entries.	£10.00
Obtaining an Indemnity Insurance Policy.	£50.00
Obtaining a property search as required by the New Mortgage Lender For example, Mining Searches, Local Searches etc.	£50.00
Any other additional Legal work not listed above - Hourly rate.	£130.00

#### Find out more

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