

# REMORTGAGE INSTRUCTIONS

TO Lewes Smith Albion House Albion Street Lewes East Sussex BN7 2NF (telephone 01273 483455)

FROM

REMORTGAGE PROPERTY

## We enclose:-

£250.00 on account of legal fees. Cheque payable to Lewes Smith or Bank transfer to **Lewes Smith 60-13-09 Account nos 64211533**  
**Please quote your name as reference**

Completed information sheets (client, property, mortgage and bank)

## One of the following forms of identity (these must be original documents)

➤ A valid current full passport

➤ H M Forces ID Card with signatory's photograph

➤ Photocard driving licence

## Plus one of the following forms of identity (these must be original documents not more than 3 months old)

➤ Paper driving licence

➤ Utilities bill

➤ Firearms or Shotgun Certificate

➤ Council rent book, showing the rent paid for the last three months.

➤ Council Tax Bill (current year only)

➤ Current lender's mortgage statement

**I/We confirm that I/we have read and accept the terms of engagement document:**

**Signed..... Date.....**

**Signed..... Date.....**

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## **LEWES SMITH CONVEYANCING FEES ESTIMATE NOTES AND CONDITIONS**

1. Our aim in providing this statement is to give you a firm and reliable estimate of legal costs and expenses likely to arise during your move.
2. The estimate is the charge as set out in the attached letter for the proposed transaction and INCLUDES:-
  - 2.1 The preparation of all documentation recommended by The Law Society's TransAction scheme from information provided by your deeds and documentation provided by you.
  - 2.2 All legal formalities leading to exchange of contracts and completion.
  - 2.3 All work in connection with the completion or redemption of first mortgage.
  - 2.4 Reporting to you in writing and on the telephone and by email upon the progress of your transaction as and when necessary.
3. There are occasions when a matter can become unduly complex or time consuming in circumstances that we cannot reasonably foresee and we must therefore reserve the right to make an additional charge although we will not do so unless we first notify you of our intention to do so. Examples of matters which are NOT INCLUDED are:-
  - 3.1 Alterations to title documents occasioned by defective title.
  - 3.2 Negotiations with other parties in relation to the purchase price, property defects, completion dates and management accounts.
  - 3.3 Any matters relating to a second or subsequent mortgage.
4. VAT, STAMP DUTY, LAND REGISTRY FEES AND OTHER EXPENSES. The estimate has been calculated on the basis that there will be no changes in the rates currently applicable for the above fees before completion. The estimate of these items is approximate only and they are statutory charges over which we have no control and they may be varied before completion.
5. PAYMENT. An initial sum is required to cover local search fees and administration costs. This will be set off and deducted from any final account.
6. FINAL PAYMENT. In accordance with terms of engagement.
7. ABORTIVE COSTS. If your sale or purchase should fall through for any reason an account for abortive charges will be delivered. This will be based upon the amount of time spent on the transaction up to the date of termination. (In accordance with terms of engagement)
8. Please note that when buying leasehold property, additional expenses are usually payable to cover such items as apportioned ground rent and maintenance. If buying a new lease, you may have to pay the freeholder's costs for preparing the lease and the land registry fee and stamp duty will be increased. You will be notified of any additional costs as soon as possible.
9. This estimate is prepared on the basis that the transaction(s) will be completed within a period of 3 months from the date of the estimate. If completion does not take place within that period then we reserve the right to reconsider the estimate subject to prior notification.
10. EARLY COMPLETION POLICY – Wherever possible we do our utmost to ensure we achieve the completion date you want. The conditions of sale however provide for completion in 28 days. Generally, we like to have at least 10 working days between exchange and completion to allow time for the post contract work to be attended to, mortgage repayment figures to be obtained and allow time for mortgage funds to reach us.

A completion period under that time means putting other work aside and therefore an additional charge will be made as follows:-

Simultaneous exchange and completion - £300.00 plus VAT.

Completion within 5 working days of exchange - £200.00 plus VAT

Completion with 10 working days of exchange £100.00 plus VAT.

## OUR CHARGES EXPLAINED!

### **Legal Services**

Our professional charges/fees for dealing with the matter on your behalf.

These are subject to VAT at the standard rate.

### **Expenses or Disbursements**

Items such as Search fees (eg local, drainage and water, chancel, environmental), Land Registry fees and Stamp Duty Land Tax.

These are paid to a third party by us on your behalf. We pass the cost directly on to you.

They are set out as separate item(s) in our invoice or on the completion statement. Some may have a VAT element but this is not itemised on the invoice as VAT is charged by the provider (for example in the cases of searches – the search provider).

### **Bank Transfer Charges**

Our charges (estimated to include VAT) for the time spent inputting the data and transmitting funds to your bank/mortgagee/third party solicitor).

### **Land Registry Portal Services**

Our charges (estimated to include VAT) for the time spent obtaining downloads of the title from the Land Registry Portal, colour printing of plans and documents and filing the registration of purchase online

## POST COMPLETION WORK – TARIFF

### **File Retrieval**

We are often asked by clients for information from their file after completion.

Our current charge is £75.00 plus VAT for retrieving a file from storage and copying of any documents requested. This includes providing completion statements for tax purposes from our data files.

### **Deeds and Will Storage**

We do not usually charge for keeping Deeds and Wills or Powers of Attorney but again the current charge for retrieval and copying is £75.00 plus VAT.

### **Land Registry Title Information Documents and Plans**

If you require a copy of your title and plan we can deal with this. The charge is £30.00 plus VAT.

# CLIENT DETAILS

## CLIENT DETAILS (1)

TITLE (eg MR/MRS/MISS/MS/DR)

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FIRST NAME

---

MIDDLE NAME(S)

---

SURNAME

---

ADDRESS

---

---

POST CODE

---

LENGTH OF TIME AT THIS ADDRESS

---

TELEPHONE NUMBERS:

---

HOME

---

WORK

---

MOBILE

---

EMAIL ADDRESS

---

DATE OF BIRTH

---

NATIONAL INSURANCE NUMBER

---

## CLIENT DETAILS (2)

TITLE (eg MR/MRS/MISS/MS/DR)

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FIRST NAME

---

MIDDLE NAME(S)

---

SURNAME

---

ADDRESS

---

---

POSTCODE

---

LENGTH OF TIME AT THIS ADDRESS

---

TELEPHONE NUMBERS:

---

HOME

---

WORK

---

MOBILE

---

EMAIL ADDRESS

---

DATE OF BIRTH

---

NATIONAL INSURANCE NUMBER

---

# REMORTGAGE - PROPERTY DETAILS

PROPERTY ADDRESS

---

---

POSTCODE

---

NAME OF PRESENT OWNERS

---

ESTIMATED VALUE

£

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OTHER THAN THE OWNER ARE ANY  
OCCUPANTS OF THE PROPERTY AGED OVER  
17?

Yes

No

IF YES PLEASE PROVIDE DETAILS

TITLE

---

FIRST NAME

---

MIDDLE NAME(S)

---

SURNAME

---

AGE

---

TITLE

---

FIRST NAME

---

MIDDLE NAME(S)

---

SURNAME

---

AGE

---

IS THE PROPERTY LEASEHOLD?

Yes

No

IF YES PLEASE PROVIDE FREEHOLDER AND  
MANAGING AGENTS DETAILS

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# MORTGAGE INFORMATION

## EXISTING LENDER DETAILS

Name of lender \_\_\_\_\_

Address of lender \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Mortgage Account number \_\_\_\_\_

Estimated amount of mortgage to be repaid £ \_\_\_\_\_

Is there a second mortgager? Yes

No

If yes

Name of second lender \_\_\_\_\_

Address of lender \_\_\_\_\_

\_\_\_\_\_

Mortgage account number \_\_\_\_\_

Estimated amount of mortgage to be repaid \_\_\_\_\_

**I/We hereby authorise Lewes Smith to request the title deeds and a redemption statement from my/our lender.**

Signed \_\_\_\_\_

Dated \_\_\_\_\_

Signed \_\_\_\_\_

Dated \_\_\_\_\_

# MORTGAGE INFORMATION

## NEW LENDER DETAILS

Name of lender \_\_\_\_\_

Address of lender \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Amount of mortgage £ \_\_\_\_\_

Name of Broker (if any) \_\_\_\_\_

Address of Broker \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Telephone number \_\_\_\_\_

**I/We hereby authorise Lewes Smith to request correspond/communicate with the above on my/our behalf**

**(delete as appropriate)**

Signed \_\_\_\_\_

Dated \_\_\_\_\_

Signed \_\_\_\_\_

Dated \_\_\_\_\_

Signed \_\_\_\_\_

Dated \_\_\_\_\_



# BANK DETAILS

On completion we may have funds to send to you. (A charge is payable for same day transfers only). If you do not provide details there may be a delay in returning funds to you as we can only accept written instructions for bank details. We will not accept these by email.

**Bank name and address**

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**Account holders name**

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**Sort code**

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**Account number**

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**I/We hereby authorise Lewes Smith to transfer the net proceeds or refunds to the above account**

Signed

---

Dated

---

Signed

---

Dated

---

Signed

---

Dated

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