

# Re-mortgage – 2026 Estimates

The following fees will apply to standard transactions with mainstream lenders.

## Freehold

Borrowing	Legal Fees (+ VAT)	Estimated Expenses and Disbursements
<b>Existing Client or Linked Mortgages</b>		
Up to £100,000.00	£1,000.00	£206.00
£100,001.00 to £200,000.00	£1,100.00	£206.00
£200,001.00 to £500,000.00	£1,200.00	£206.00
£500,001.00 to £1,000,000.00	Email for quote	
<b>Stand Alone Remortgage</b>		
Up to £100,000.00	£1,150.00	£206.00
£100,001.00 to £200,000.00	£1,250.00	£206.00
£200,001.00 to £500,000.00	£1,350.00	£206.00
£500,001.00 to £1,000,000.00	Email for quote	

## Leasehold

Borrowing	Legal Fees (+ VAT)	Estimated Expenses and Disbursements
<b>Existing Client or Linked Mortgages</b>		
Up to £100,000.00	£1,250.00	£206.00
£100,001.00 to £200,000.00	£1,350.00	£206.00
£200,001.00 to £500,000.00	£1,450.00	£206.00
£500,001.00 to £1,000,000.00	Email for quote	
<b>Stand Alone Remortgage</b>		
Up to £100,000.00	£1,300.00	£206.00
£100,001.00 to £200,000.00	£1,400.00	£206.00
£200,001.00 to £500,000.00	£1,500.00	£206.00
£500,001.00 to £1,000,000.00	Email for quote	

### Extras:

- Company - £350 plus VAT
- Help to Buy Redemption - £400 plus VAT
- Transfer of Equity - £250 plus VAT

### What do the legal fees cover?

Our fees cover the following work: -

- Receiving and checking the mortgage offer
- Complying with any mortgage conditions
- If a remortgage transaction - liaising with current mortgage company regarding redemption requirements relating to the existing loan
- Preparing a completion statement and ensuring there are sufficient funds available from you and the Lender on completion
- Completing and dealing with registration of the new charge at the land registry

### What disbursements should I expect?

The disbursements that may be likely to be charged for a remortgage transaction are:

- Local search and drainage search and environmental search and/or no search indemnity insurance
- Registration Fee under scale 2 which is included in the estimate above. Please visit <https://www.gov.uk/guidance/hm-land-registry-registration-services-fees#scale-2-fees> for confirmation of the Fees charged under this scale

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## Other likely costs and Expenses

A bank charge for redeeming any existing mortgage or for sending funds to your bank account if necessary. This will cost £35.00 plus VAT per transaction.