

Step 9. Completion and Insurance in place

Once the legal work is complete, you can look to exchange contracts which is the last point at which you can withdraw from the purchase. You can then complete on a day agreed with the seller and move into your new home. We will ensure that all your insurance including your home insurance is in place.

Step 8. Legal work completed

There is a small amount of legal work required to complete a remortgage and move you from one lender to another. A solicitor will typically be assigned for you by the lender or by us. You can however use your own should you wish. You will be required to fill in a form and send ID. The solicitor will then do the rest for you to arrange for your new mortgage to replace your old one and any extra funds to be transferred to you.

Step 7. Mortgage Offer and Insurance Offer of Terms Issued

We will keep you updated throughout the process and let you know when the lender and insurer have issued you with an offer. We will check it for you and ensure its what we were expecting. Its then onto the legal work

We will apply for the mortgage and insurance applications for you and get the underwriting process underway. As part of this step, a valuation will be completed on your home to confirm that the value that you have assigned it is accurate and that the property meets the standards the lender expects before moving forward

Step 1. Get in touch

Give us a call on 01635 745025 or email us on info@hexagonfs.co.uk

Step 2. Complete some initial information

We will ask you to complete some basic information so that we can provide you with accurate advice and a complete recommendation to get you moving

Step 3. Meet with your advisor

We will arrange a first meeting with you either over the phone or face to face so we can discuss your situation in detail and begin the advice process with you.

Step 4. Review recommendation

We will send you a detailed initial recommendation for you to review and confirm if you are happy with our advice

Step 5. Decision In Principle (DIP/AIP)

Its important that we complete an initial credit check to ensure that you have the required credit score to obtain the mortgage you are looking for. We will usually do this at the same time as we apply for your remortgage in full in step 6

Step 6. Submit Mortgage and Insurance Applications

