Limited Company
Buy to Let Remortgage Transfer Service

GODIVA
mortgages

The Remortgage Transfer Service (RMTS) takes care of the legal requirements when you transfer your existing mortgage to a new mortgage with Godiva Mortgages Limited. We offer this service with some of our mortgage products – please check with your mortgage advisor to confirm if it's included with your chosen mortgage product.

It's easy to take advantage of the RMTS, simply request it where indicated on your mortgage application form or ask your advisor to select it for you.

On receipt of your completed application, we will appoint a conveyancer from our approved panel who will act for us and manage the legal aspects of the remortgage. Our conveyancer will contact you directly to discuss the specific requirements of your remortgage and they will take care of the requirements listed under 'What's included' below, at no extra cost to you. Should you cancel your application, change to a mortgage product that does not include the service or have your application declined at any stage, we may ask you to repay any legal costs we have incurred.

If you require additional chargeable services, such as those shown under 'What's not included' below, you can instruct another conveyancer, or you may prefer to instruct our conveyancer so you can benefit from a more streamlined service. They will confirm any additional costs directly with you. Please note, other than for what is shown under 'What's included', you will be responsible for all costs necessary to complete your remortgage.

What's included

Checking that your property provides good security for your new mortgage.	Arranging redemption of the existing first mortgage secured on the property, excluding the release of floating charges.
Completing the necessary searches and Registration at Companies House and the Land Registry.	Carrying out the appropriate Winding Up Search on the day of completion.
Preparing the mortgage deed and Board minutes.	Checking the Company's Constitution at Companies House is adequate for your new mortgage.
Handling the remortgage funds received from Godiva Mortgages Limited.*	Companies House fee to register the new mortgage.
Land Registry fees to register the new mortgage (up to a maximum of £30, anything charged above this amount will be your responsibility to pay).	Charges for sending any surplus funds to you by bank transfer.
Applying for a redemption statement for the existing loan(s) secured on the property.	Charges for using same day bank transfer to send funds from our conveyancers to existing lenders.
Preparing a financial statement for the completion of your new mortgage.	

What's not included~

Fees and costs associated with the provision of Independent Legal Advice (ILA) to each guarantor and the completion of the Certificate of ILA and Guarantee form(s).	The cost of repaying any existing secured loans, including any fees payable and any charges, such as account closure or early repayment charges (ERC).
Fees and costs associated with amending any Articles of Association in situations where there is a sole director.	The cost of returning any documents to you, such as pre-registration deeds, if applicable. Any recorded delivery, special delivery and other non-standard postal costs incurred when sending correspondence in connection with your remortgage.
Any Companies House fees not specified in the 'What's included' section above.	Additional ID/ID certification may be required for each applicant. The conveyancer will confirm if this is necessary and the fees that apply.
If your property is leasehold, any related costs such as fees for obtaining the landlord's consent and charges imposed by the landlord.	If during your transaction, other legal matters arise which require resolution to enable the mortgage to proceed, the conveyancer will let you know. Providing the work required is within the remit of the conveyancer, they will confirm the fees that apply before undertaking any additional work.
Charges for using same day bank transfer to send funds from Godiva Mortgages Limited to our conveyancers.	Fees and costs associated with the release of floating charges must be met by you. Where there is a floating charge, we will not proceed to completion until it is released at Companies House. The RMTS law firm will be unable to assist with satisfying the floating charge. You will need to seek independent legal advice to deal with the floating charge.

~ Please note that the 'What's not included' list is not exhaustive.

* Please note, interest will be charged from the day the funds are released to our conveyancer, which may be before the actual completion date.

Contact us

By phone

0800 121 6162

By post

Godiva Mortgages Limited, PO Box 600, Oakfield House, Binley Business Park, Coventry CV3 9YR

Your property may be repossessed if you do not keep up repayments on your mortgage.

Godiva Mortgages Limited is a limited company registered in England and Wales (with company number 5830727) and is authorised and regulated by the Financial Conduct Authority (firm reference number 457622 www.fca.org.uk).

Mortgages are subject to acceptance in accordance with our lending criteria. The information in this leaflet is provided for your information only and should not be taken as advice. Legally binding terms and conditions can be found in the mortgage application declaration, the terms and conditions of your mortgage offer and in our mortgage terms and conditions.

For more information, call us on **0800 121 6162** Monday to Friday 8am-7pm or Saturday 9am-2pm, or pop into a branch. Calls to 0800 numbers are free from the UK. Calls may be monitored or recorded to help improve our service and as a record of our conversation.

This factsheet is also available in large print, braille and audio, contact us on **0800 121 6162** to register your requirements.

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Godiva Mortgages Limited. Registered Office: Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.