Remortgage Transfer Service

GODIVA mortgages

The Remortgage Transfer Service 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 Remortgage Transfer Service, 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.^

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.	Preparing non-owner occupier forms.
Completing Land Registry searches.	Applying for a redemption statement for the existing loan(s) secured on the property.
Preparing the mortgage deed.	Preparing a financial statement for the completion of your new mortgage.
Handling the remortgage funds received from Godiva Mortgages Limited.*	Arranging redemption of the existing first mortgage secured on the property.
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).	

What's not included

Resolving title issues including possessory title, shared ownership, notices, restrictions, cautions, matrimonial home rights, equitable charges and other title anomalies.	Arranging a change of ownership (also referred to as transfer of equity) and any associated costs, including any applicable stamp duty or other taxes.
Correcting errors in the owner(s) name(s) to enable the mortgage to be registered at the Land Registry.	Charges for using same day bank transfer to send funds from our conveyancers to existing lenders.
If your property is leasehold, any related costs such as fees for obtaining the landlord's consent and charges imposed by the landlord.	Charges for using same day bank transfer to send funds from Godiva Mortgages Limited to our conveyancers.
Charges for sending any surplus funds to you by bank transfer.	Fees and costs associated with postponing or repaying second and subsequent loans.
The cost of repaying any existing secured loans, including any fees payable and any charges, such as account closure or early repayment charges.	The cost of applying for first registration of title where the property to be mortgaged is currently unregistered.
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.	Charges may apply to each applicant to certify their identification. The conveyancer will confirm if these fees apply.

^ 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.

* 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

Customer Service Centre, 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 further information please call us.

Our Customer Service Centre is open Monday to Friday 8am-7pm and Saturday 9am-2pm.

Calls to 0800 numbers are free when made from the UK. You may be charged for calls to all other numbers, please contact your service provider for further details. We may monitor, record, store and use telephone calls 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, Coventry, CV3 2TQ.

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