The mortgage works

The Mortgage Works Conveyancing Service Free standard legal fee service

What do you get with our Conveyancing Service?

You can track the progress of your cases online 24/7

- See what stage your case is at and what's next
- Download and complete your documents
- Securely message your conveyancer and see contact details

Independent help and support – you can call or securely message your conveyancer if you need help with the conveyancing process.

We'll pay your legal fee – we'll pay the basic professional legal fee and standard disbursements (worth around £200 for a remortgage).

Remortgage

The Mortgage Works will pay for some of the legal fees for your remortgage including the basic professional fee and standard disbursements, typically worth around £200.

You'll need to pay the following fee to transfer the funds to repay your existing mortgage:

Electronic money transfer fee	£20.83 plus VAT
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Sometimes your conveyancer will need to carry out work that's not covered by the standard fee. You'll need to pay for this if it's needed on your remortgage.

You can see the most common fees below and find a full guide in the additional fee leaflet:

Additional legal fees – where applicable - all fees are subject to VAT	
Completing electronic identification checks (per customer)	£5
Forwarding an updated registers of title	£20
Electronic money transfer fee of surplus funds to the borrower	£20.83
Satisfying a special condition in the mortgage offer (per condition per hour)	£90

As the conveyancer is working on our behalf they can't give you any legal advice on the mortgage. Any information they provide to you is for your information only, you could get independent legal advice from another provider if you need it.

Frequently asked questions

How long will my remortgage take to complete?

Your law firm will complete the remortgage as soon as they can, unless you tell them otherwise. A standard remortgage usually takes around 25 working days from when we agree to your mortgage. Your conveyancer will need information from both you and us before they can complete the remortgage.

I don't want to complete straight away, should I return my documents now?

You need to send your documents straight away. You can always ask them to work towards a later completion date.

Why do I have to provide evidence of identification to the law firm?

The law firm needs to complete extra identification checks to meet money laundering regulations. These regulations are there to protect you and us from mortgage fraud.

I have a tenancy agreement in place, will there be a fee for checking this?

No. The law firm will check the agreement and TMW will pay the associated fee. If your current tenancy agreement doesn't meet our requirements you will need to arrange a new agreement to be drafted. The appointed law firm cannot provide that service for you.

Do I need to visit my law firm during the process?

No. Most transactions are dealt with by telephone, post, email and fax.