

Remortgaging Factsheet



Are you looking to remortgage? Here are a few things to consider before you start the process:



Early Repayment Charges (ERC) - Most mortgages have an early repayment charge. It is important to be aware that this charge may apply when switching to a new product. This could also include a small admin fee.



Financial Flexibility - Has your situation changed? Maybe you want to overpay your mortgage and the terms of your mortgage do not allow you. Remortgaging could reduce your monthly payments, change the term of your mortgage, improve your interest rate, or even a combination of the three.



Mortgage Deal - Mortgage deals often have a term of 2-5 years. You want the most suitable deal you can find, so finding a competitive rate allows you to avoid your current lenders Standard Variable Rate (SVR).

Are you ready to take the next step forward? Contact us today



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Your Home (or property) may be repossessed if you do not keep up repayments on your mortgage or any other debts secured on it