

## Criteria for Remortgage Quotation:

- That we are dealing with the registered freehold or leasehold title under one title number.
- We will quote for search indemnity insurance but if your lender does not accept this and requires full searches we will advise you as soon as possible and provide amended pricing.
- If Stamp Duty Land Tax (SDLT) is assessed to apply in your case we will advise you of this figure separately.
- Any changes in disbursements (third party expenses) will be passed on at cost.
- In the case of leasehold it does not include any fees charged by the freeholder/landlord for notices etc. We will advise of any such charges when we become aware of them.
- We will not provide any financial or taxation advice. You will be responsible for making all returns and tax payments that may be required as a result of this transaction (with the exception of the SDLT return which we will submit on your behalf following your approval). You will be responsible for all penalties and fines that may be payable in respect of late or inaccurate returns to HMRC.
- We will not inspect the property nor will we provide any advice regarding the structural nature of the property.