



SortRefer



Fixed Price Remortgage

£199, £249, £299, £399,
£499 and £599

Could you be missing a trick by using Free Legals? Why not offer your client a market leading deal instead? Using a cash back product alongside our Fixed Price Remortgage Products could help you to:

- **Save time:** speed up time to completion for your client
- **Ensure your client is king:** client and lender are protected (as opposed to just lender on Free Legals)
- **Gain full control:** with real time updates on our portal and app
- **Earn extra income:** from £15 to £300*

Our residential deals give your client amazing value for money and are available on loan values up to £1,000,000 on freehold properties in England and Wales. Please note the product can be used as a standalone too (not just with cash back products).

*Depending on the loan amount and deal selected.

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What's included:

- Solicitor's Fee
- Your Referral Fee*
- Land Registry Fees (all of the fee, not just £40 or £50 of it)
- Land Registry Search
- Bankruptcy Searches
- Search Indemnity
- Insurance Office
- Copy Entries
- Electronic ID checks
- Redemption of first and subsequent charges via BACS**
- VAT and IPT

Referral Fees: The table below shows Referral Fees available, depending on the deal selected and the loan amount.

£199

Loan amount	£1–£100,000	£100,001–£200,000	£201,000–£500,000	£500,001–£1,000,000
Fees, disbursements & VAT	£149	£164	£174	£184
Referral Fee	£50	£35	£25	£15

£249

Loan amount	£1–£100,000	£100,001–£200,000	£201,000–£500,000	£500,001–£1,000,000
Fees, disbursements & VAT	£159	£174	£184	£214
Referral Fee	£90	£75	£65	£35

£299

Loan amount	£1–£100,000	£100,001–£200,000	£201,000–£500,000	£500,001–£1,000,000
Fees, disbursements & VAT	£184/£199 ¹	£189/£199 ¹	£194/£214 ¹	£229/£229 ¹
Referral Fee	£115/£100¹	£110/£100¹	£105/£85¹	£70/£70¹

¹if ONP is chosen as the supplier

£399

Loan amount	£1–£100,000	£100,001–£200,000	£201,000–£500,000	£500,001–£1,000,000
Fees, disbursements & VAT	£229	£239	£249	£279
Referral Fee	£155	£155	£150	£120

£499

Loan amount	£1–£100,000	£100,001–£200,000	£201,000–£500,000	£500,001–£1,000,000
Fees, disbursements & VAT	£249	£259	£269	£299
Referral Fee	£220	£220	£220	£200

£599

Loan amount	£1–£100,000	£100,001–£200,000	£201,000–£500,000	£500,001–£1,000,000
Fees, disbursements & VAT	£269	£279	£289	£319
Referral Fee	£300	£300	£300	£280

*As you will see from the table, your referral fee can be as much as £300, the actual amount being dependent upon the deal selected and the client's loan amount. In order for us to offer a fixed price, the size of the referral fee has to vary due to the Land Registry Fees charged by HMRC varying; the higher the amount of the mortgage, the higher the Land Registry Fee, which means a lower referral fee. This is also the reason why this offer is only available on remortgage amounts up to £1,000,000; anything above this and the Land Registry Fees become too high to leave any room to pay referral fees.

**BACS is an electronic payment method that takes 3 working days. Your client will be offered a faster Telegraphic Transfer payment method (additional cost of £30 + VAT) if it works in the client's best interest to take this option instead.

What's not included – Some cases will unavoidably incur a supplement e.g. cases involving Leasehold properties, Buy to Let properties, properties with Unregistered Title, Transfers of Equity, Shared Ownership/Shared Equity properties etc. Please also note that a small number of lenders do not accept Search Indemnity Insurance and may insist upon full searches being carried out which would also be at an additional cost.

In circumstances where additional costs are likely to be incurred, it may be worth running a comparison quotation against our standard deals as these are calculated using a different charging structure. The standard remortgage also allows you to choose the amount of your referral fee and offers a choice of which firm will act.