

## > Key service benefits

**24/7 online case tracking** – track progress online which includes; key milestone updates; option to sign up for text/SMS updates; ability to view key documents; contact details for the law firm case handler as well as LMS; and frequently asked questions.

**Independent customer service** – LMS customer services team are available to answer any queries and offer independent support if any issues are experienced.

**Legal fee paid** – The lender will pay the basic legal fees, more details below, which is worth around £400 for a purchase and £200 for a remortgage.

**Fully managed law firms** – LMS are one of the principal providers of conveyancing services, managing in excess of 100,000 transactions a year on behalf of our partners which includes three of the largest national mortgage lenders as well as a number of key regional providers.

## > Remortgage

The lender will pay for some of the legal fees for the remortgage including the basic professional fee and standard disbursements, typically worth around £200. The following costs will be applied, where applicable:

Telegraphic transfer	£30 plus VAT
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In certain circumstances the law firm will need to conduct non-standard work. The most common fees are listed below, please refer to the additional fee leaflet for a full guide:

Additional legal fees – where applicable All fees are subject to VAT	
Acquiring a further share in a shared ownership property (excl. disbursements)	£195
Completing electronic identification checks (per customer)	£5
Dealing with a transfer of equity (excl. disbursements)	£245
Forwarding a copy title information document / updated registers of title	£20
Obtaining a bespoke indemnity insurance policy (excl. policy premium)	£45
Removing second and subsequent charges (per charge)	£30
Satisfying a special condition in the mortgage offer (per condition)	£45
Validating the source of a shortfall over £1000	£25

If your property is currently registered at the Sasine Register it will have to be registered at Registers of Scotland on completion, additional fees and disbursements may apply.

Under this remortgage service the law firm will act only for the lender and are unable to provide the customer with legal advice on their mortgage. Any advice disclosed to the customer by the law firm is disclosed as information only and not disclosed for the customer's benefit. For this reason the lender recommends that the customer obtain separate independent legal advice.

## Frequently asked questions

### How long will my remortgage take to complete?

Your law firm will complete the remortgage as soon as they are able, unless otherwise advised by you. The completion date is dependent on your law firm receiving all of the required information from you and your lender. A standard remortgage takes on average 25 working days to complete from the loan being agreed with the mortgage lender.

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

You should return your documents to your law firm immediately as this enables them to prepare for your requested completion date, even if it is in six months' time.

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

The law firm is required to complete additional identification checks in accordance with money laundering regulations. The main aim of these is to assist in combating mortgage fraud and to protect individuals. The checks will vary depending on the transaction, lender requirements and law firm's policies.

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

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