**Request to remortgage to a different lender without borrowing more money**

**Please note before you start your application:**

* Contact your current lender to get a **mortgage redemption (or repayment) statement**. This confirms the total amount you need to repay. We need to check this to make sure you’re not borrowing more when you remortgage. The statement must be less than 12 working days old when you send it to us. If it’s older than this, you’ll have to get a new one.
* Your current or new mortgage lender may charge you fees to remortgage and move to a different product or rate. Ask for a breakdown of their fees, and check that they’re not more than £2000. If they are, we may not be able to give you permission to re-mortgage with this lender.
* We will need your conveyancing solicitor details. There is a section for this on the form.
* If you’d like to stay with your current lender and remortgage without borrowing more, you do not have to contact us or apply to remortgage.
* Before you make any changes to your equity loan or repayment mortgage, you need to understand how those changes may affect you. You should think about getting independent financial advice.
* If you are paying monthly interest or management fees, you should keep making these payments, until you repay in full.
* You’ll need to settle any arrears in full or set up a payment plan with us before we can continue with your request to remortgage.
* You will need to pay an administration fee of around £115.00 to us after you’ve sent us this form and any documents needed. We’ll contact you to do this.

**Please provide your Help to Buy: Equity Loan details so we can locate your account:**

**Fields marked with a \* are mandatory**

|  |  |
| --- | --- |
| \*Your Help to Buy: Equity Loan account number |  |
| \*Homeowner name(s) |  |
| \*Property address that the Help to Buy: Equity Loan is on |  |
| Your correspondence address  (if different from the property address) |  |
| \*Telephone number to contact you on with any questions |  |
| Your email address (if you have one) |  |

Please provide your conveyancer’s contact details

|  |  |
| --- | --- |
| \*Conveyancer’s company name |  |
| Conveyancer’s address |  |
| Telephone number |  |
| Email address |  |
| \*Conveyancer’s contact name |  |

**If you are using an Independent Financial Advisor (IFA) or Mortgage broker, please provide their details below**

If not, please leave this section blank.

|  |  |
| --- | --- |
| IFA or Mortgage broker company name |  |
| IFA or Mortgage broker address |  |
| Telephone number |  |
| Email address |  |
| IFA or Mortgage Broker contact name |  |

**Declaration**

I/we give authority to Homes England to provide any information or documents (including information about the balance, account conduct and arrears) requested about my/our mortgage account to the third party.

This authority will remain in place for 12 months from the date of my/our signing unless I/we (or any one of us) inform Homes England that the authority is withdrawn.

**Please note that joint borrowers must both sign**

|  |  |
| --- | --- |
| Signed: | Signed: |
| Name: | Name: |
| Date: | Date: |

**Please email this form and a copy of your mortgage redemption statement to our Customer Service team at:** [customerservices@myhelptobuyloan.co.uk](mailto:customerservices@myhelptobuyloan.co.uk)

**If you are unable to email, you can post the form and documents to:**

Help to Buy customer services,PO Box 5262, LANCING, BN99 9HE

**Contact details and further help:**

**Website:** https://www.gov.uk/manage-equity-loan

**Email Customer Service team:** [customerservices@myhelptobuyloan.co.uk](mailto:customerservices@myhelptobuyloan.co.uk)

**Phone Customer Service team**: 0300 123 4123

Our phone lines are open 8am to 8pm from Monday to Friday and 9am to 1pm on Saturday (excluding UK public holidays).