**Apply to remortgage to a different lender and borrow more money**

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.

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

* 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 your equity loan 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’ll need to pay an administration fee of £115 after you’ve sent us your application.
* 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.

**With your completed application form, send us a copy of:**

* your repayment mortgage redemption statement from your current lender that confirms the amount you need to repay them – **this must be** **less than 12 working days old**
* your mortgage offer from your new lender

**Send your completed application to:**

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

Please include your account number and a brief summary of your query in your email subject line, for example, ‘Remortgage’.

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

**Post:** 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).

**Please provide your Help to Buy: Equity Loan details**

**Fields marked \* are mandatory**

|  |  |
| --- | --- |
| **\***Your Help to Buy: Equity Loan account number |  |
| \*Homeowner name(s) |  |
| \*Property address that the Help to Buy: Equity Loan is on, and postcode |  |
| 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 (including postcode) |  |
| Telephone number |  |
| Email address |  |
| \*Conveyancer’s contact name |  |

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

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.**

**You can print and sign the form, or add an image of your handwritten signature (typed names are not accepted).**

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