

# Remortgage of Property

A standard guide to our fees and requirements



e&m

## REMORTGAGE GUIDE

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**We accept service of the Notice(s) of Charge by email. Please do not send duplicate paperwork once you submit your documents via email. Due to the current circumstances we are not able to process payments sent by cheque so please use BACS, if at all possible.**

**Version dated 18 September 2025**

Please note that we reserve the right to amend requirements and fees charged without notice. This document is accurate as at the date it is sent to you, or the date you download it from our website. If our standard fee levels or guidance procedures are reviewed and amended during the course of a transaction, we will try to advise the parties involved as soon as practicable.

## Introduction

Estates & Management Limited (“e&m”) act for a wide range of landlords and management companies who own or have responsibility for leasehold and freehold developments throughout England & Wales, including blocks of leasehold flats or maisonettes, managed estates of freehold and leasehold houses and also a number of developments reserved for occupation by those of retirement age or above (“retirement properties”).

## An important note for borrowers

A notice of charge should relate to the existing owner/owners only. If ownership of the property is changing i.e. from sole ownership to joint or vice versa (transfer of equity), this is deemed to be a notice of transfer/assignment and you will need to obtain our Buyer’s Guide instead as there may be outstanding charges and deed of covenant requirements to be satisfied.

Please note that full payment of our fees in advance is required in all cases before we will supply the requested information or documents. Our standard turnaround time, following receipt of full payment and relevant paper work from your solicitors, is 10-15 working days. Please be advised that during busy periods or in case of complex transactions our turnaround period might increase.

## What we don’t do

In cases where a Right to Manage (RTM) was exercised, the Notice of Transfer and/or Mortgage must be served on the RTM company. The RTM company’s responsibilities also include dealing with and issuing the Certificate of Compliance, Deed of Covenant and Licence to Assign. **All balances in respect of the ground rent, insurance and maintenance charges (if payable) must be settled before the notice(s) are served and e&m must be provided with a copy of the said notice(s) along with a certified copy of the Land Registry Transfer From (TR1).**

We will furnish you with contact details for the RTM company, if applicable. Please liaise with the RTM company directly in respect of their requirements and fees for their services.

## e&m Remortgage Pack – What we will provide

We have prepared our Remortgage Pack in response to feedback received from customers and conveyancing solicitors and in order to assist all parties to any transaction by answering these basic requests in one document, thereby saving time.

A summary of the contents of our Remortgage Pack is provided below:

Remortgage Pack Content	Notes
Acknowledged Notice of Remortgage/Charge	We will acknowledge receipt of a Notice of Charge (if applicable) via email.
Certificate of Compliance	We will provide a Certificate of Compliance to comply with a restriction on the title in our client's favour.

## e&m Remortgage Pack – What will it cost?

The fees we charge are reviewed regularly, and at least annually. Because of this, they may change from time to time. Our current fee for providing our Remortgage Pack containing the information outlined above is **£164.00**.

Should you require a confirmation of ground/fixed rent prior to the Remortgage, our current fee is £94.00.

Our fees are inclusive of VAT (if applicable) unless otherwise stated.

## e&m Remortgage Pack

To request our Remortgage Pack please complete and return this form with the accompanying documents.

### SECTION 1 – PROPERTY DETAILS

e&m Reference (If known)

Property Address

### SECTION 2 – BORROWER & SOLICITOR DETAILS

Borrower's Details	Borrower's Solicitor
<b>Full Name(s)</b>	<b>Name</b>
<b>Address</b>	<b>Address</b>
<b>Email</b>	<b>Email</b>
	<b>Telephone</b>
	<b>Reference</b>

### SECTION 3 – CERTIFICATE OF COMPLIANCE

Please confirm if there is a restriction on the title requiring that the new owner obtain a Certificate of Compliance to enable them to register their interest at Land Registry.

Yes

No

If yes, please confirm who the restriction is in favour of

Please provide clause details of the restriction

PLEASE COMPLETE IN CLEAR BLOCK CAPITALS

## RESTRICTIONS IN FAVOUR OF PREVIOUS LANDLORD

If requested we can draft an RX3 form, with the new or previous tenant as the applicant, to cancel a restriction in favour of a previous landlord.

To release the RX3 form we require an undertaking that an RX1 form applying an equivalent restriction in favour of the proprietor of the freehold title will be submitted with the RX3 form. We can also draft an RX1 if requested.

☐ Please tick to confirm an undertaking has been enclosed.

## SECTION 4 – NOTICE OF CHARGE

We have enclosed our standard form of Notice of Charge which you will need to complete and return to us along with this form. If you wish to provide us with your own form of Notice please ensure all the details requested in our standard form are included in your Notice.

## SECTION 5 – SUPPORTING DOCUMENTS AND FEE

Please tick to confirm you have enclosed the following with this completed form:

A copy of the land registry title

A completed Notice of Charge

Our fee of **£164.00**

Our additional fee of £94.00 should you require a ground/fixed rent confirmation

If applicable, a copy of the marriage certificate/change of name deed if the borrower's title is in the maiden name

Please email your application to us at [proptran@e-m.uk.com](mailto:proptran@e-m.uk.com) and please DO NOT send copies by post. We require payment of our fees prior to processing this request. You may choose from the following payment options:

BACS (solicitors only): We will provide you with our bank details on receipt of the completed Guide. Please do not telephone us to make a request for our bank details, our customer service team will not be able to action this and will ask you to email [proptran@e-m.uk.com](mailto:proptran@e-m.uk.com).

Online account with E&M (homeowners only) - Please contact us at [proptran@e-m.uk.com](mailto:proptran@e-m.uk.com) so that we can apply a charge to your account and notify you to proceed with the payment online. You will be provided with instructions on how to register/login to your online account at [www.e-m.uk.com](http://www.e-m.uk.com) where you can make a secure payment. Please do not telephone us to make this request, our customer service team will not be able to action this and will ask you to email [proptran@e-m.uk.com](mailto:proptran@e-m.uk.com).

Due to current circumstances we are unable to process any cheque payments.

## SECTION 6

Signed

For and on behalf of

Solicitors

Date

**PLEASE COMPLETE IN CLEAR BLOCK CAPITALS**

NOTICE OF REMORTGAGE / CHARGE

To

Estates & Management Ltd

of

Berkeley House  
304 Regents Park Road  
London N3 2JX

Property

TAKE NOTICE that the above property was **charged**

On (Date of charge)

By (Borrower/s  
name/s)

To (Bank's name)

Of (Bank's address)

Account number

Future demands for payment of rent should be addressed and sent to

Kindly acknowledge this notice and confirm update of your records with the details noted therein

PLEASE COMPLETE IN CLEAR BLOCK CAPITALS