



# Your Complete Checklist for your Remortgage

Need Financial Planning

[www.needfp.co.uk](http://www.needfp.co.uk)



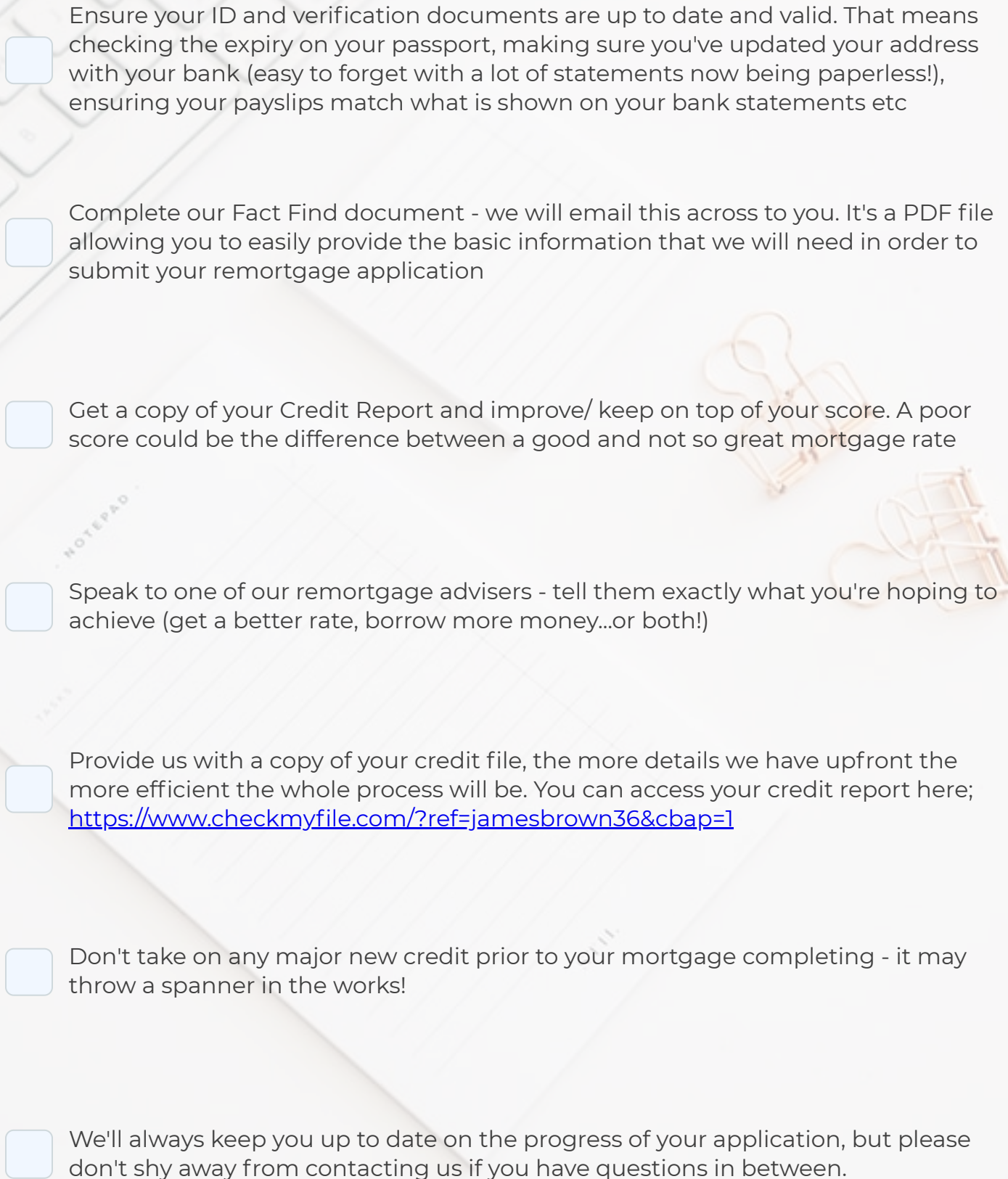
Over the years we've helped apply for hundreds of remortgages and advised hundreds of people on the benefits of doing so. This has given us the opportunity to advise on a variety of different circumstances and needs and in turn helped us to develop a smooth, efficient and hugely successful system.

This checklist gives you an easy way to remember the most important things to do before and during your application, to ensure your expectations are met.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

With our best wishes,

- Team NeedFP

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- Ensure your ID and verification documents are up to date and valid. That means checking the expiry on your passport, making sure you've updated your address with your bank (easy to forget with a lot of statements now being paperless!), ensuring your payslips match what is shown on your bank statements etc
  - Complete our Fact Find document - we will email this across to you. It's a PDF file allowing you to easily provide the basic information that we will need in order to submit your remortgage application
  - Get a copy of your Credit Report and improve/ keep on top of your score. A poor score could be the difference between a good and not so great mortgage rate
  - Speak to one of our remortgage advisers - tell them exactly what you're hoping to achieve (get a better rate, borrow more money...or both!)
  - Provide us with a copy of your credit file, the more details we have upfront the more efficient the whole process will be. You can access your credit report here; <https://www.checkmyfile.com/?ref=jamesbrown36&cbap=1>
  - Don't take on any major new credit prior to your mortgage completing - it may throw a spanner in the works!
  - We'll always keep you up to date on the progress of your application, but please don't shy away from contacting us if you have questions in between.

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**We look forward to  
speaking with you  
soon :)**

...and for those eager ones, you can stay one step ahead and start completing your Fact Find here;

[Complete Fact Find](#)

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