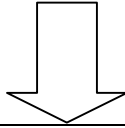
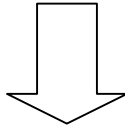


THE RE-MORTGAGE PROCESS

DISCUSS MORTGAGE RESEARCH AND RECOMMENDATIONS WITH YOUR BROKER

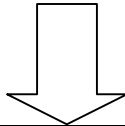


MORTGAGE APPLICATION MADE & SOLICITOR INSTRUCTED



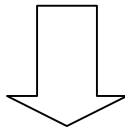
VALUATION/ SURVEY REQUESTED AND LENDER CHECKS CARRIED OUT

This will involve confirmation of income, credit check and other status enquiries

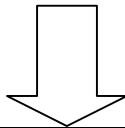


MORTGAGE OFFER PRODUCED

This is the promise of the money subject to legal checks

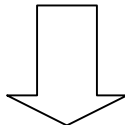


SOLICITOR COMPLETES LEGAL ENQUIRIES



COMPLETION DATE SET

Redemption statement from existing lender received



COMPLETION !!!

Your new mortgage has begun - you will receive confirmation of your first payment within 2 weeks

Your home may be repossessed if you do not keep up repayments on your mortgage