



WILLOW TREE  
FINANCIAL SERVICES



*Remortgaging Made Simple:  
A Clear & Practical Guide*

*"Remortgaging can be the key to financial freedom, helping you secure a better future with lower costs and greater control over your money."*

# ***Thank you for downloading our guide***

If your current mortgage deal is due to end in the next six months, now is the time to act.

Remortgaging is your chance to take control. It can reduce your costs, free up financial breathing space, and give you the security of knowing your mortgage is working harder for you and your future plans.

For some clients that means lowering monthly repayments so there is more room for family life and saving. For others it is about releasing capital for home improvements, helping the next generation, or arranging a plan that fits with retirement timing.

Whatever your reason, a remortgage can save you money, reduce stress, and align your mortgage with the life you want.

This guide walks you through the process step by step. And if you have any questions, we're here to guide you with clear, honest advice.

***Rachael Panteney***

*Financial Adviser, CeMAP CeFA DipFA*



Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.





# When To Remortgage?

Remortgaging can save money, and support your wider goals. Here are signs for when you should think about remortgaging...

## ✓ **Your deal is ending**

Avoid moving to your lender's Standard Variable Rate, which is usually higher and less predictable.

## ✓ **You want to reduce payments**

Switching to a better rate could lower monthly costs and free up cash.

## ✓ **You'd like to release capital**

Use the value in your home to fund renovations, help family, or support big goals.

## ✓ **You're managing debts**

Consolidating into your mortgage may reduce interest, but you'll need advice as it could mean paying more long term.

## ✓ **You're preparing for retirement**

Aligning your mortgage with your later-life income can reduce stress.

## **When It Might Not Be Right**

- ⚠ **Already on a great rate**
- ⚠ **Mortgage balance is very small**
- ⚠ **High early repayment charges**

***Not sure? At Willow Tree Financial Services, we'll check the numbers, explain your options, and help you make the decision that's suitable for your life and your goals.***



## The Real Costs of Not Reviewing Your Mortgage

Many people simply let their mortgage roll onto the lender's Standard Variable Rate (SVR) when their fixed deal ends. The problem with this is that SVRs are often much higher than other available deals.

That can mean paying £200–£400 more every month than you need to!

🌳 What does that really look like?

£200 a month = £2,400 a year — enough to fund a family holiday.

£300 a month = £3,600 a year — enough to boost your ISA allowance.

£400 a month = £4,800 a year — like paying for a second small mortgage.

*Over just 3 years, that could be more than  
£10,000 wasted on extra interest...*

🌳 **Why this matters**

That money could be helping you build savings, improve your home, or support your retirement plans. Instead, it's going straight to your lender.

💡 **Tip: Check your deal at least 6 months before it ends.**  
***That way, you avoid the SVR trap and can lock in a  
better rate with no stress.***

# The Remortgage Process Made Simple

Remortgaging doesn't need to feel overwhelming. Here's how it works, step by step:

## **Step 1. Review Your Current Mortgage**

Check your rate, when your deal ends, and whether there are any early repayment charges.

## **Step 2. Get an Updated Property Value**

A quick online estimate (Zoopla, Rightmove) or estate agent visit will give you an idea.

## **Step 3. Work Out Your Loan-to-Value (LTV)**

Your LTV is your mortgage balance compared to your property's value. The lower it is, the better rates you may be offered.

## **Step 4. Decide What Matters Most**

Do you want to reduce your payments, shorten your term to save interest, borrow more for home improvements, or simply switch to a mortgage that fits your lifestyle?

## **Step 5. Understand the Fees**

Be aware of arrangement, valuation, legal, or exit fees. A broker can help weigh these up so you don't get caught out.

## **Step 6. Apply and Switch**

Your broker will guide you through the paperwork, gather documents, liaise with lenders and solicitors, and keep an eye on rates until everything completes.

 **Tip: A good broker looks beyond the headline rate, making sure your new mortgage truly supports your long-term financial plans.**





## Why Your EPC Rating Matters

An Energy Performance Certificate (EPC) shows how energy efficient your home is. Every property bought, sold, or built must have one, and it's valid for 10 years. Ratings run from A (most efficient) to G (least efficient). New builds are often rated higher than older homes.

### 🌿 Why EPC Matters for Your Mortgage

If your home has a good EPC rating, you may qualify for a green mortgage. These products often reward you with:

- Better interest rates or cashback if your property has an EPC rating of A or B.
- Discounted borrowing or cashback if you carry out energy-efficiency upgrades such as installing solar panels, replacing old windows, or improving your heating system.

You can check your property's EPC rating online using the Gov.uk database (England, Wales, Northern Ireland) or the Scottish Register.

***When reviewing your mortgage, it's worth checking your EPC. The right improvements could save you money both on your mortgage and your energy bills, while also helping your home work better for you in the long term.***

# How Remortgaging Links to the Bigger Picture

Remortgaging isn't just about chasing the lowest rate. It's about making sure your mortgage supports the life you want now, and the life you're working towards.

🌳 For some, that might mean reducing monthly payments to free up money for family, holidays, or building up savings.

🌳 For others, it could be borrowing for home improvements or helping children onto the property ladder.

🌳 And for many nearing retirement, it's about creating financial breathing space and aligning your mortgage with the next stage of life.

**The right decision can make room for bigger goals like:**

Preparing for  
retirement with  
confidence

Building long-term  
savings and  
investments

Reducing financial  
stress and gaining  
peace of mind

Freeing up funds  
for lifestyle choices  
that matter to you

*At Willow Tree Financial Services, we don't look at your mortgage in isolation. We look at the whole picture, so your mortgage works hand in hand with your financial plan and supports your wider financial wellbeing.*



# Real Stories. Real Impact.



Mark and Lisa saved £400 a month by switching their mortgage. That's now going towards holidays and savings instead of interest.

David and Helen used remortgaging to release capital and help their children onto the property ladder.



Fiona and Barry secured a better rate to ease childcare costs and manage rising household expenses.

**Remortgaging isn't just about rates, it's about creating breathing space for the life you want.**

*Photos for illustrative purposes only. Based on a real life scenario, with some details changed for anonymity.*



# Your Remortgaging Checklist

## 🌳 Step 1: Understanding The Process

- ✓ Know your outstanding mortgage balance and when your current deal ends
- ✓ Check your property's value and work out your loan-to-value
- ✓ Decide your goal – lower rate, borrowing more, or releasing capital
- ✓ Compare different mortgage types and lenders
- ✓ Factor in all costs – arrangement fees, legal fees, early repayment charges etc
- ✓ Check your credit score to spot any surprises early
- ✓ Speak to a broker or adviser for expert guidance

## 🌳 Step 2: Getting Your Documents Ready

You'll usually need to provide:

- ✓ Your latest mortgage statement
- ✓ Proof of ID and current address
- ✓ Payslips (or accounts if self-employed)
- ✓ Details of regular outgoings
- ✓ A recent credit report

*At Willow Tree Financial Services, we are here to guide you through the remortgage process. From helping you understand different mortgage types, choosing between a product transfer or a remortgage, getting your documents and application ready, ensuring you have a clarity on timings and fees, and everything else in between!*





**If your deal  
ends within the  
next 6 months,  
get in touch  
today!**

## **Getting the right advice matters**

Book a free chat with us today and let's see how much you could save or free up for your future.

We offer virtual appointments as well as in-person ones at our offices in Polegate, East Sussex.

### **Contact us:**

🌳 **01323 436680**  
🌳 **Rachael@willowtree-fs.co.uk**

### **Connect with us**

🌳 Facebook: [willowtreefinancialservices](#)  
🌳 Instagram: [@willowtreefinancialservices.uk](#)  
🌳 LinkedIn: [rachael-panteney](#)  
🌳 YouTube: [@willowtreefinancialservices](#)

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