JACOB LAW LLP

Mortgage Switch

Information Booklet

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I would just like to say a big thank you to the team at Jacob Law. Our mortgage switching experience with the team has been amazing start to finish. I couldn't be more impressed with our case manager who made us feel so at ease and kept us informed about everything that was going on with the switch. Our case manager really went above and beyond in everything especially with communication and support. I would recommend Jacob Law to everyone and I will definitely avail of their services in the future.

- Seanna D.

Our Clients Speak for Us

With over 2,500 positive 5-star Google reviews as of July 2026, we're proud to be the most trusted property solicitors in Ireland.

*We had a **great experience** working with Jacob Law LLP through what turned out to be a more complicated mortgage process than we expected. **Despite unexpected delays and having to switch banks partway through, they remained calm, professional, and incredibly supportive the entire time.** Their clear communication and responsiveness helped **keep us informed and reassured**, even when things felt uncertain. They handled every hurdle with **efficiency** and **care**, and we always felt like **they were genuinely looking out for our best interests**. Thanks to their hard work and persistence, we finally completed successfully and we're so grateful for everything they did to get us there. **Highly recommend!***

- April C.

*Jacob Law handled our mortgage switch. They were very **professional, helpful and effective**. The whole **process was smooth** and we felt well taken care of. They **assisted us through every step** and it took the stress out of the switching. Highly recommend them.*

- Andrea S..

***Excellent service.** Couldn't recommend Steven and the team highly enough. They **went above and beyond** to get my mortgage switch done in a very short time frame. **Communication is excellent** and they never left me waiting for an answer to any question. **Very pleasant and friendly to deal with.** Would recommend them to anyone in the market for a mortgage or a switch. Thanks again!*

- Aisling D.

*We used Jacob Law as part of a mortgage switch. From the first contact with them **the process was as straightforward and as simple as possible**. Everything was explained to us in very **clear** and **easy** to understand terms. We received **constant updates** about the process and never needed to chase details. Russell was **first class** from start to finish for us. The thing that impressed us most was how **efficient** the process was. It took just over 3 weeks from signing all our paperwork to drawing down.*

- Glen W.

*Used Jacob Law to switch our mortgage provider and couldn't have been happier with the service. **The service was fast and efficient and being able to complete everything remotely was extremely helpful.** I will be using the service for my next switch and would **highly recommend**!*

- David K.

*Recently used Jacob Law for switching mortgage provider. **The process from start to finish was very straightforward and easy to understand.** The team outline all the steps that are needed and the whole thing can be done by phone, email, post and video call. A key benefit of their service is their **transparent pricing** allowing you to have full clarity in advance. I highly recommend Jacob Law when you need a solicitor to switch your mortgage.*

- Ultan H..

Thank You
For Choosing Jacob Law LLP

JACOB LAW LLP

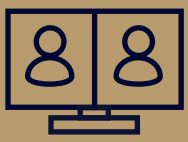
Award-Winning Client Support

Refinancing your property can be a stressful time, and at Jacob Law we are always on hand to support and guide you every step of the way. Using our dedicated portal system and maintaining regular contact with you, we aim to provide a smooth and stress-free transaction. Our goal is to complete your case as quickly as possible with minimal delays.

Specialists in Mortgage Switch

At Jacob Law LLP, you're never on your own. From start to finish, you'll be supported by a team of professionals, with a dedicated Case Manager assigned to your case. This person is your direct point of contact and available to guide you, answer your questions, and keep everything moving.

Behind the scenes, your Case Manager is supported by a network of specialists, each focused on a different part of the transaction.



Innovation & Expertise

Our expertise, innovative use of technology in property law, and commitment to continuous improvement enable us to deliver outstanding client care while significantly reducing legal fees.

We are here to answer your questions and guide you through the process with clarity and confidence.

Our Story

Jacob Law LLP was founded by Steven Jacob with Damian Woods joining as a partner. They share a clear vision: to build a specialised team focused exclusively on conveyancing.

Backed by expertise, energy, and an award-winning client-first approach, we provide trusted guidance at every stage of the property journey.

Steven Jacob

Steven is an experienced legal practitioner specialising in residential and commercial conveyancing, contract and consumer law, as well as technology and social media law. Steven has established Jacob Law as a niche practice focused on conveyancing expertise.

Damian Woods

With over 25 years of experience, Damian has expert knowledge in residential and commercial conveyancing, mortgages and mortgage litigation, legal drafting, GDPR, and regulatory compliance. Damian partnered with Steven to grow Jacob Law into the largest conveyancing firm in a remarkably short period of time.

Our Mission

Our mission is to deliver fast and efficient legal conveyancing services for property purchases, sales, and remortgages through a technology driven online platform, providing an exceptional client experience at an affordable and reasonable price.

Breakdown of Fees and Outlays

Switching Mortgage is a process that takes time, effort, and legal expertise. Every solicitor charges a professional fee for their services, and there are also third-party costs to cover. Below is a breakdown of costs.

Professional Fee	Professional Fee	€895.00
	VAT (23%)	€205.85
	Subtotal:	**€1,100.85**
Third Party Outlays		**€549.15**
Total Cost (incl. VAT)		**€1,650.00**

Our professional fee is €895 The professional fee is for the work that we carry out on your behalf to transfer your existing loan to your new lender, with an additional VAT charge of 23%.

Fees are payable upon completion of the legal transaction.

Our fixed guaranteed overall cost for a mortgage switch is €1,650 (incl. VAT).

If there is a surplus from the mortgage switch proceeds, after the loan on your property has been redeemed (paid off), then our legal fee will be deducted from the balance of your loan and the surplus refunded to you.

Complex Mortgage Switch: This situation arises when one party is buying out another party's interest in the property and using a mortgage to finance the purchase. Because of the complex nature of the transaction, there will be additional costs involved, and the process will generally take longer than a standard mortgage switch.

At the start, we will explain what is involved, provide an estimate of the likely costs, and inform you of any additional time the process may take. We will not proceed until you confirm that you are happy with the extra costs.

There is NO charge if you do not to proceed with the mortgage switch.

Savings to You

While there are other online property solicitors, we are proud to be Ireland's first leading the way in innovation and accessibility.

In our recent analysis, we compared pricing across a range of other online mortgage switch solicitors and found that our fees remain significantly more affordable than any we reviewed.

ONLINE LAW FIRM	PROFESSIONAL FEE	SAVINGS TO YOU
Jacob Law LLP	€895	
Online Solicitor 1	€1,250	€355
Online Solicitor 2	€1,495	€600
Online Solicitor 3	€1,500	€605

*Prices as of 1 July 2026. Subject to change. Professional fees and savings exclude VAT.

Notes:

Mortgage switch, remortgage, and refinance are different terms for the same process.

The Legal Process of Mortgage Switch

There are four key stages in switching your mortgage.

You will have 24/7 online access and support from your Case Manager throughout. The process is outlined below. Your tasks are marked in green - we will handle the rest!

Stage 1 Onboarding

1. Welcome pack
2. ID check, AML, ATR
3. ATR signing
4. Redemption figures
5. Introductory call
6. Preliminary Title check

When you start with us, we will send a welcome pack and documentation to complete, including ID checks, AML Compliance and an Accountable Trust Receipt ("ATR").

Your title deeds are with your current lender. An ATR is an authority signed by you directing your current lender to release the deeds to your property to us. We will also request redemption figures.

Your Case Manager will arrange an introductory call to guide you through the process and answer any questions.

We will carry out a preliminary title check to confirm you are the registered owner and everything is in order to proceed.

Stage 2 Deeds, Redemption & Loan

1. ATR received
2. Title deeds review
3. Redemption figures
4. Updated account

Once we receive the signed ATR, we will contact your lender to collect your Title Deeds. Once received, we will review them to ensure the property title is in order.

It may take a number of weeks for the lender to release the deeds, but in the meantime, we will prepare everything to complete the refinance as quickly as possible.

As soon as we receive your redemption figures, we will send you an interim account so you can ensure there are enough funds from the new loan to redeem the old loan, any fixed-rate penalties (if applicable), and legal fees.

Stage 3

Mortgage Signing and Drawdown

1. New Letter of Offer
2. Legal documents sent to you
3. Online video call
4. Documents signed
5. Documents returned
6. Redemption figures
7. Updated account
8. Contact broker or lender
9. Funds released
10. Existing loan redemption
11. Other loans redemption
12. Fees settlement
13. Refund

Once we receive the new Letter of Offer, we will review it to ensure everything is correct.

We will send the loan and legal documents to you for signing, and arrange an online video call.

Once returned, we will submit the documents to your lender to request the loan drawdown. We will obtain fresh redemption figures and provide an updated account.

At this stage, you will contact your broker (if using one) or your lender directly to finalise any outstanding documentation, such as buildings insurance, life cover, or direct debit details.

When everything is in order, your new loan will be paid to us. Once we receive the funds, we will use them to:

- Redeem the existing loan on your property,
- Redeem any other loans included in your new offer,
- Pay our fees,
- Refund any surplus to you.

This is usually completed within 48 hours of receiving the funds.

Stage 4

Completion

1. Documents passed to Completions
2. Folio updated
3. PRA confirmation received
4. Title Deeds returned to new lender

At this stage, your file is passed to our dedicated completion team, who will update the legal status of your property with the Property Registration Authority.

This means your folio will be updated to show that your old loan has been fully repaid and a new loan is now in place. The process usually takes a few weeks.

Once complete, we will receive confirmation from the Property Registration Authority and send it to you for your records. The title deeds are then returned to your new lender, who will hold them until your loan is fully repaid.

Who You Will Be Working With

A Case Manager will be your main point of contact throughout your property purchase journey.

Our case managers lead the way in handling your property purchase, with expert solicitors supporting them to ensure every step is legally sound and seamlessly executed. For clarity, we have outlined the teams below along with the support they will provide.

Onboarding Team: Sets you up in our system, guides you through the Client Portal.

Case Manager: Your main contact who guides you, coordinates with solicitors, estate agents, and lenders, and keeps the process on track. If unavailable, another qualified team member will assist.

Legal Team: Reviews contracts and title documents to ensure your property's legal standing before you sign.

Support & Administration Team: Handles document exchanges and updates you on key milestones.

Accounts Team: Manages payments and verifies your source of funds as required by law. The Account Team also handles ID checks for AML compliance.

Completions Team: Finalises ownership registration and sends title deeds to lenders or you after moving in.

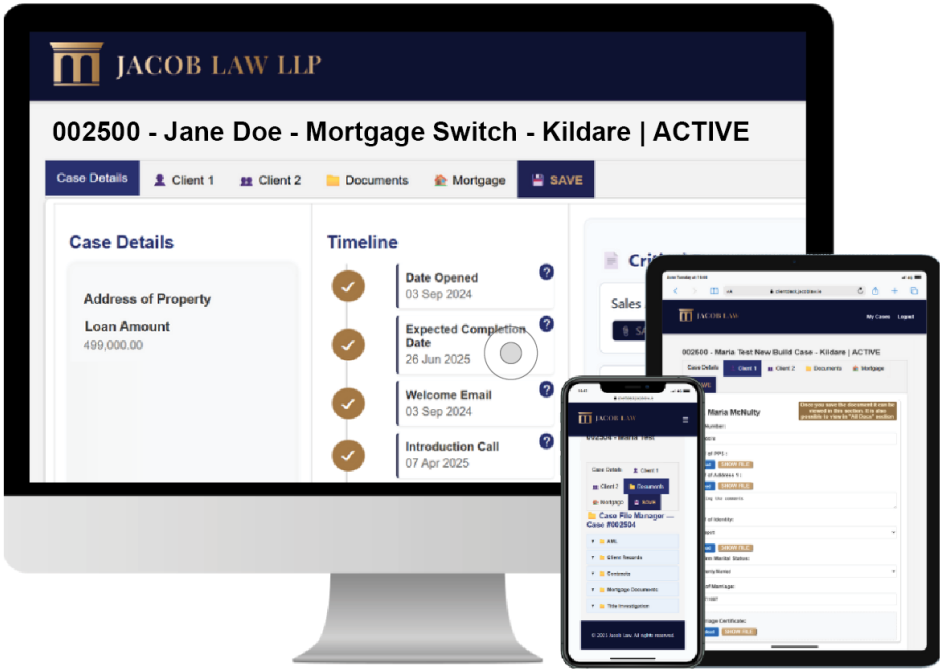
Online 24/7 Client Portal

Our bespoke Client Portal is designed to guide you step-by-step through the mortgage switch process.

Once you sign up with Jacob Law LLP, you'll receive your Case Manager's details, a unique Case ID, and Client Portal login link and credentials.

Through our portal, you can check your case progress, submit documents (such as your ID and proof of address), access mortgage information, and stay updated every step of the way.

The portal is user-friendly and easy to navigate, but if you ever need help, our Client Services team or your Case Manager will be happy to assist.



Mortgage Switching and Possible Delays

When you apply to refinance, one of the first things we check is whether your ownership of the property is already registered with Tailte Éireann (the Property Registration Autrhority - "PRA").

• If you are shown as the registered owner, this can be confirmed immediately.

• A preliminary determination can then be made to ensure that everything is in order, allowing the refinancing to proceed without delay.

However, in some cases, your ownership may not yet be fully recorded. If this happens, additional steps will be required before refinancing can go ahead.

1. Where You Are Not Yet Shown as the Registered Owner
For refinancing, the bank must see clear proof that you are the registered owner of the property. If your ownership is not yet on record, the process will be delayed until this is corrected.

(a) Properties Bought Before 2011 – Registry of Deeds
If you bought your home before 2011, it may still be recorded in the old Registry of Deeds system. In that case, the original paper title deeds must be retrieved and reviewed. Jacob Law will need to see these documents to confirm that the title is in order and everything can proceed. It most likely will be, but we cannot confirm this until we see the deeds.

(b) Recent Purchases – Scenario 1: New Builds
Because of significant backlogs at Tailte Éireann, the registration of new build properties can take a considerable amount of time. In some cases, it may take up to three years after you complete your purchase before you are officially recorded as the owner. This is a common delay and is outside your solicitor's control. The application to register you as owner is called a "dealing."

If you bought recently, the Land Registry (Tailte Éireann) may not yet have finalised the mapping and registration in your name. This is the last step in the process and means your registration is ALMOST complete. In this case, the solicitor who acted in the purchase usually still holds the deeds, and we may be able to obtain copies to review. We can work with your previous solicitor to get the title documents checked so the refinance can proceed. However, this will slow down the process as we liaise with them.

(c) Recent Purchases – Scenario 2: Ongoing Registration
If you recently bought (but not a new build), registration may still be in progress - where title is still subject to PRA review and queries may be raised by the PRA. It is also likely in this scenario that registration of you as owner may not be completed for another 18 to 24 months.

(c) Recent Purchases – Scenario 2: Ongoing Registration
If you recently bought (but not a new build), registration may still be in progress - where title is still subject to PRA review and queries may be raised by the PRA. It is also likely in this scenario that registration of you as owner may not be completed for another 18 to 24 months.

If the file is at an early stage, it would not make sense, financially or otherwise, to transfer it to us to handle the registration and refinance. It is usually best for the solicitor who acted in the purchase to complete the registration and manage the refinance.

2. Linked Transfers (Separation, Divorce, or Buying Out a Partner)
Refinancing sometimes happens alongside a property transfer - for example, if one partner is buying out the other's share following separation or divorce. This involves extra steps such as:

- Preparing and completing a transfer deed
- Dealing with consents, valuations, and any tax implications
- Registering the new ownership with Tailte Éireann

Because this is more complex than a standard mortgage switch, it will take longer and involve additional costs.

2a. Fees and Costs Applicable for a Linked Transfer
The exact costs will depend on how complex your transaction is and the details of your case. At the start, we will:

- Explain what's involved
- Provide an estimate of the likely costs
- Let you know how much extra time may be required

We will go through everything with you in detail, and we will only move forward once you confirm that: you are happy to proceed, you understand the extra fees involved, you agree to the costs.

Summary
If you are already registered as owner with Tailte Éireann, refinancing can proceed without delay. If your ownership is not yet shown - whether under the old Registry of Deeds, a new building awaiting registration (which can take up to 3 years), or still under Land Registry review - the process may be slower. In some cases, you may need to return to the solicitor who handled your purchase to finalize the refinance.

If the mortgage switch is linked to a transfer of ownership, additional legal work and costs will apply. We will advise you on what is needed, the steps involved, and the costs so you can agree before proceeding.

Questions & Answers

What is the timeline for a standard vs. complex remortgage?

A standard remortgage usually takes about 6 weeks, while complex cases like separation or divorce may take longer.

What does fixed rate mean, and how much is it?

The fixed rate means the interest rate is fixed and will not change. You will pay the same amount each month for a set number of years.

When is the payment due?

Fees are payable before completion of the legal transaction.

What methods of payment are accepted?

Payment must be made via wire transfer to our account using a Same Day Money Transfer (SDMT).

What is a shortfall?

This occurs when the amount borrowed does not cover the total amount owed, including our fees.

When will I receive my cashback?

Cashback is usually released after your 1st mortgage payment has been made.

Will there be any additional charges?

If the case is straightforward, the fee and overall cost of €1,500 is fixed and will not change. However, if complications arise, an additional charge may apply. Each case is assessed on a case-by-case basis, and if there are any extra charges, you will be advised of these in advance. You must approve them before proceeding.

Commonly Used Terms

Accountable Trust Receipt (ATR): a form you sign to permit the release of your Title Deeds from the Land Registry or current lender, allowing your solicitor or new lender to access them for completing a remortgage or mortgage switch.

Anti-Money Laundering (AML): Verification of the source of funds.

Block Policy: a master insurance policy covering the entire building or complex.

Certificate of Compliance (CoC): a certificate from an architect, engineer, surveyor, or other suitably qualified person confirming that the property was built in compliance with planning permission and building regulations.

Certificate of Exemption (CoE): a certificate from an architect, engineer, surveyor, or other suitably qualified person confirming that any extensions or building work after the house was built, is exempt from the requirement for planning permission.

Court Order: in the context of divorce and a mortgage switch, this is a legal document from the family court setting out the terms of the divorce / separation.

Deed of Assignment: in a mortgage switch, this is a legal document transferring interests in your life insurance policy to your bank in the event of your death.

Deed of Confirmation: in a mortgage switch, this is a legal document signed by the third party confirming that they have no interest in the property.

Deed of Release: this is the document officially removing a mortgage or charge from the land registry after it has been fully repaid.

Deed of Waiver: is a legal document signed by a third party (normally estranged spouse) confirming they have no interest in property.

Early Repayment Charges (ERCs): fees a lender charges if you repay your mortgage early or switch before the end of a fixed/discounted rate period. They compensate the lender for lost interest.

Equity Release: accessing the value built up in your home by increasing or taking out a mortgage, releasing cash for other purposes.

Folio: the official Land Registry record of a property, showing ownership, mortgages or charges, and key details. It is updated when the mortgage changes.

Letter of Indemnity: a document confirming the property's inclusion in the block policy and the lender's interest.

Management Company: an organisation responsible for the upkeep, maintenance, and administration of a residential or commercial property, especially in apartment complexes or housing estates.

Property Registration Authority (PRA): now known as **Tailte Eireann (TE)**: the state body that registers property ownership and interests, maintaining the land registry and title records to ensure ownership is properly recorded and protected.

Redemption Figure: This is a written letter from your existing lender showing the amount needed to repay your current loan in full. The figure is fixed on a specific date, with a daily rate of interest added. The amount may change as your transaction progresses (for example, if you make a mortgage repayment, the balance will decrease). It is updated continuously.

Stage Payments: (also called staged drawdowns) refer to a method of releasing mortgage funds in phases rather than as a single lump sum.

Title Deeds: the official documents proving legal ownership of a property and showing any mortgages or charges. Required by the new lender to complete a mortgage switch and confirm the title is clear.

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