keyfacts® about our mortgage services

Lakeland Mortgage Centre Ltd.

Windy Ridge, Mount Pleasant, Tebay, Cumbria, CA10 3TH

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose mortgages do we offer?

☒ We offer mortgages from the whole market.

☐ We only offer mortgages from a limited number of lenders.

☐ We only offer mortgages from a single lender

3. Which service will we provide you with?

☒ We will advise and make a recommendation for you after we have assessed your needs.

☐ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

☒ No fee we will be paid by commission from the lender.

☐ A fee of £ payable upon completion. We will also be paid commission from the lender.

☐ A fee of £ payable upon completion. Any commission received from the lender will be refunded to you.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. Who regulates us?

Lakeland Mortgage Centre Ltd., Windy Ridge, Mount Pleasant, Tebay, Cumbria, CA10 3TH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300651.

Our permitted business is advising on and arranging mortgages.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

… in writing Write to Lakeland Mortgage Centre Ltd., Windy Ridge, Mount Pleasant, Tebay, Cumbria, CA10 3TH

… by phone Telephone 01539 624786

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered for 100% of £50,000.

Further information about the compensation scheme arrangements is available from the FSCS.