

### Business Terms and Conditions.

**Lakeland Mortgage Centre Ltd.  
are Professional, Specialist, Independent  
Mortgage Advisers.**

**We are Authorised and Regulated by The  
Financial Services Authority No. 300651**

**We are SPECIALIST INDEPENDENT ADVISERS who will research the marketplace on your behalf and advise you on the most appropriate products to suit your personal circumstances.**

We can offer one of TWO types of Advice

1. **ADVICE and RECOMMENDATION** – where we can provide advice and a recommendation on the most suitable mortgage product available to you, based on your requirements and circumstances. 2. If, however you wish to make your **own choice** we will ask the appropriate questions to narrow down the selection available and will then ask you to choose.

We ask our clients to give us instructions to provide advice and services to them; we do this by asking you to sign a 'FACTFIND' authorising us to proceed further. You may terminate this at any time but please confirm this in writing for our files.

Unless specifically asked to do otherwise we will give you a full advice and recommendation service based on your requirements from the products available to us.

You have options as to how we charge for our services:

1. From fees charged at an hourly rate of £100.00. Where we propose to charge a fee this will be discussed with you and confirmed in writing or
2. From fees and commissions paid to us in respect of transactions made on your behalf i.e. the Mortgage and any General Insurance policy sales.
3. A mix of Option 2 and an agreed fee where the commission / fees paid by providers does not cover the service given.

Where either option are chosen you will be asked to sign a Fee Agreement to be invoked where commissions paid are reclaimed by the provider, this would occur through cancellation of arrangements made on your behalf, by you.

Lakeland Mortgage Centre Ltd. are Agents for Paymentsshield, Berkeley Alexander, Assurant and 3XD who we use to provide competitive General Insurance products (Buildings and Contents & Accident, Sickness and Unemployment Insurance cover). For Commercial and more Specialised Insurances we have access to Independent Specialist Brokers.

We are also members of various Mortgage Clubs and Networks in order to access products marketed exclusively to them and not available on the High Street.

Our aim is to provide you with a first class professional and confidential service now and in the future through regular reviews of your arrangements, we have internal procedures for handling any complaint or query you may have both speedily and efficiently.

Should a complaint arise, in the first instance you should contact our Compliance Officer at the address above and if that cannot be resolved within set timescales we can direct you to the Financial Ombudsman Service who help resolve individual disputes between Consumers and Firms.

# www.mainlymortgages.com