



manormortgages

Mr A Sample
Address1
Address2
Address3

26 October 2010

Ref: /

Dear Mr A Sample

RE: ,

I write regarding your application with .

At your request, we have been forwarded all the information you supplied to Manor Mortgage Services DIRECT Ltd, together with information on the product that you selected.

Manor Mortgage Services DIRECT Ltd have asked us to take your application through to completion on their behalf. In doing this, we place reliance on the information you have given and received from Manor Mortgage Services DIRECT Ltd, and are processing your application without giving any advice or checking the suitability of the product chosen

Manor has access to the whole of the mortgage market, including some lenders who have no direct link with clients or brokers and some have specific administration requirements where our experience and relationship add value to the process. We complete all the administration required by the lender, making the transaction proceed as smoothly and quickly as possible.

I hope this explains why your broker has chosen to employ our services on your behalf, the cost of which is limited to £ . This fee is simply for the administration of a mortgage provision, is itemised on your KFI and is separate to any fee charged by your broker.

Regulation dictates that we supply you with the following:

IDD - DMD - KFI - DECLARATION

When a mortgage offer is produced, it will show Manor Mortgages as your broker, despite the fact that it is Manor Mortgage Services DIRECT Ltd not ourselves who have recommended the product.

Please contact Dave Stephenson on 01275 399299 if you require further clarification.

Yours sincerely

Manor House Quays Office Park Conference Avenue Portishead BS20 7LF
T : 01275 399299 E : info@manormortgages.com F : 01275 399222

**PLEASE SIGN AND RETURN
IN PRE-PAID ENVELOPE**

Ref: /

Dear Mr A Sample

Re: Declaration

You have applied to us to arrange a mortgage for you without any advice from Manor Mortgages. This means that you have already made up your mind about the mortgage that you require and/ or have been advised by another mortgage broker and have approached us to arrange and make the mortgage application for you. In this respect, you understand that this firm has not recommended a mortgage to you and that it has not made any assessment of the suitability of this mortgage to your needs and requirements. This firm's activity on your behalf is only to make the application for the product that you have already selected. This type of sale is termed, by our regulator, as a non-advised sale and we have issued our Key Facts document to you setting this out.

Yours sincerely,

CLIENT DECLARATION

I/We confirm that I/we will be applying for this mortgage on an execution-only basis. I/We understand that I/we have received no advice or recommendation from the firm in this respect and that our expectation of the firm is solely to undertake the mortgage application on our behalf. We have already chosen the product that we require prior to contacting the firm.

Signed _____ Signed _____

Date _____ Date _____

(To be signed by all applicants)

Distance Marketing Disclosure Document

The following information is provided to you in addition to the Initial Disclosure Document required by the Financial Services Authority. These additional disclosures are required because we are dealing with you at a distance.

- This firm may recommend the services of Manor Conveyancing to assist you in arranging your mortgage. In these circumstances, this firm of solicitors will act for you in arranging your mortgage. The address of this firm is Manor House, Quays Office Park, Conference Avenue, Portishead, BS20 7LF.
- The service that is provided by this firm has no limitations on the information other than as follows:-
 - The fees applicable in relation to this firm are those fees applicable at the date of our first contact.
 - The information concerning any product provided is applicable as at the date of the illustration provided.
 - Lenders may cancel or withdraw products either with or without notice.
 - Any advice provided is given on the basis of the information provided by you. Where your circumstances change, or where you neglect to inform us of significant matters that could affect our advice, you should be aware that this could have an effect upon any recommendations made to you.
- There is no minimum duration in respect of our services offered to you. The minimum duration of any mortgage that you wish to buy will be determined by the lender.
- You should be aware that if you are purchasing a new property then there will be additional costs to consider. You will be liable for Stamp Duty on a purchase and you may have other tax liabilities in addition.
- We have not charged you any additional cost because you are dealing with us remotely and because we have not met with you.
- You have the right to cancel your agreement with us. Where this occurs, our Initial Disclosure Document sets out our refund policy.
- If you wish to cancel the arrangement with us, you must notify us in writing at Manor Mortgage Services Ltd, Manor House, Quays Office Park, Conference Avenue, Portishead, BS20 7LF. You must make it clear that you wish to cancel your arrangement with us.
- Our dealing with you are governed by the laws of England and Wales
- Our communication with you will be in English.



Manor Mortgages

about our services

Manor Mortgage Services Direct Ltd
Manor House
Quays Office Park
Conference Avenue
Portishead
Bristol BS20 7LF

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

1. Whose products do we offer?

Insurance

- We offer products from a range of insurers
- We only offer products from a limited number of providers for Life cover, Accident, Sickness & Unemployment and Buildings & Content insurance.
Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
 - We only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
 - We only offer mortgages from a single lender.
-

2. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Life, Accident, Sickness & Unemployment and Buildings & Contents insurance.
- You will not receive advice or a recommendation from us Life, Accident, Sickness & Unemployment and Buildings & Contents insurance. 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.

Mortgages

- We will advise and make a recommendation for you on mortgages 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 mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

3. What will you have to pay us for our services?

Insurance

- A fee
- No fee although we will be paid commission by the product provider.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of up to 2% of the loan amount, payable on completion. (For a £100,000 loan this would be £2,000). The actual amount will depend upon your circumstances. We will also be paid commission from the lender.

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

4. Who regulates us?

Manor Mortgage Services Direct Ltd, Manor House, Quays Office Park, Conference Avenue, Portishead, BS20 7LF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 496907

Our permitted business is advising on and arranging regulated mortgage contracts and advising on and arranging non-investment insurance contracts.

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.

5. What to do if you have a complaint

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

In writing: Write to Manor Mortgage Services Direct Ltd, Manor House, Quays Office Park, Conference Avenue, Portishead, BS20 7LF

By phone: Telephone 01275 399299

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

6. 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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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