



about our mortgage services

David Whitehouse Associates Ltd

38 Old Street
Clerkenwell
London
London
EC1v 9AE

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. Ask us for a list of the lenders we offer mortgages from.
☐	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 £250 payable at Full application submission In addition to this fee we will be paid a commission by the lender.
☐	A fee of £ payable at Any commission we receive 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. Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

•	A full refund If the mortgage does not complete through no fault of your own, however if you choose to not go through with the transaction a refund will not be given. .
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•	No refund.
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6. Who regulates us?

David Whitehouse Associates Ltd is an appointed representative of Lifetime Insurance Mortgage Experts Ltd, Network House Lister Hill, Leeds, Yorkshire, LS18 5AZ, England, which is authorised and regulated by the Financial Services Authority. Lifetime Insurance Mortgage Experts Ltd's FSA number is 311266.

Lifetime Insurance Mortgage Experts Ltd's 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.

7. What to do if you have a complaint

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

...in writing Write to: LIME, Network House,, Lister Hill,Horsforth,, LEEDS, LS18 5AZ

...by phone Telephone: 0113 2390011

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

8. 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 the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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