

About our Non-regulated Mortgage services

Mosaic Mortgages Limited

32 High Street
Greens Norton
Towcester
Northamptonshire
NN12 8BA

1. Unregulated Mortgage Service

The mortgage products provided by this service are not regulated by the Financial Conduct Authority. As a result, you will not have the safeguard and means of redress afforded to regulated mortgage products.

2. Whose products do we offer?

First Charge Mortgages	
<input checked="" type="checkbox"/>	We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender.
<input type="checkbox"/>	We only offer first-charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
<input type="checkbox"/>	We only offer first charge mortgages from a single lender.

Second Charge Mortgages	
<input checked="" type="checkbox"/>	We do not offer second-charge mortgages.

3. Which service will we provide you with?

First Charge Mortgages	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	You will not receive a recommendation from us. You have decided to select your own product and we have explained the implications of this. You will receive an illustration which will tell you about any fees relating to a particular product.

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

Mortgages	
<input checked="" type="checkbox"/>	We will retain commission from the lender.
<input checked="" type="checkbox"/>	A fee of £99 payable on application and £495 payable on completion for Buy To Let purchase mortgages and re-mortgages.

Refund of Fees	
<input type="checkbox"/>	A full refund.
<input type="checkbox"/>	A partial refund.
<input checked="" type="checkbox"/>	No refund.

5. What to do if you have a complaint

If you wish to register a complaint, please contact us: In writing: Write to The Complaints Manager, HL Partnership Limited, 6 Merus Court Leicester LE19 1RJ By phone: Telephone 03300 552 651