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## FINAL NOTICE

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**To:** **Forsure Mortgage Consultants**

**Of:** **254 High Road**  
**Benfleet**  
**Essex**  
**SS7 5HB**

**FSA**  
**Reference**  
**Number:**

**301073**

**Dated:** **9 September 2010**

**TAKE NOTICE: The Financial Services Authority (the “FSA”) of 25 The North Colonnade, Canary Wharf, London E14 5HS gives you, Forsure Mortgage Consultants, final notice about a decision to cancel the permission granted to you to carry on regulated activities**

### **1. ACTION**

- 1.1 The FSA gave Forsure Mortgage Consultants (“Forsure”) a Decision Notice on 27 July 2010 (the “Decision Notice”) which notified Forsure that for the reasons given below and pursuant to Section 45 of the Financial Services and Markets Act 2000 (the “Act”), the FSA had decided to cancel the permission granted to Forsure pursuant to Part IV of the Act (“Forsure’s Part IV permission”).
- 1.2 Forsure was informed of its statutory right to make a reference to the Upper Tribunal (Tax and Chancery Division) (“the Tribunal”), but it has not referred the Decision Notice to the Tribunal within 28 days of the date on which the Decision Notice was given to Forsure. Accordingly, the FSA has today cancelled Forsure’s Part IV permission.

### **2. REASONS FOR ACTION**

- 2.1 The FSA also considers that cancellation of Forsure’s Part IV permission is necessary, because, on the basis of the facts and matters and conclusions described in the Warning Notice dated 10 June 2010, and in the Decision Notice, it appears to the FSA

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that Forsure is failing to satisfy the threshold conditions set out in Schedule 6 of the Act (the “Threshold Conditions”).

- 2.2 Specifically, Forsure failed to notify the FSA of a change in the address of its principal place of business. The FSA has no current, valid contact information for Forsure, therefore the FSA has no means of communicating with Forsure.
- 2.3 These failures, which are significant in the context of Forsure’s suitability, lead the FSA to conclude that it is not conducting its business soundly and prudently, and in compliance with proper standards, that it is not a fit and proper person, and that Forsure is therefore failing to satisfy the Threshold Conditions in relation to the regulated activities for which it has Part IV permission.

### **3. DECISION MAKER**

- 3.1 The decision which gave rise to the obligation to issue this Final Notice was taken by the Regulatory Decisions Committee.

### **4. IMPORTANT**

- 4.1 This Final Notice is given to you in accordance with section 390(1) of the Act.

#### **Publicity**

- 4.2 Sections 391(4), 391(6) and 391(7) of the Act apply to the publication of information about the matter to which this Final Notice relates. Under those provisions, the FSA must publish such information about the matter to which this Final Notice relates as the FSA considers appropriate. The information may be published in such manner as the FSA considers appropriate. However, the FSA may not publish information if such publication would, in the opinion of the FSA, be unfair to you or prejudicial to the interests of consumers.
- 4.3 The FSA intends to publish such information about the matter to which this Final Notice relates as it considers appropriate.

#### **FSA Contact**

- 4.4 For more information concerning this matter generally, you should contact Lorraine Jones at the FSA (direct line: 020 7066 2920/fax: 020 7066 2921).

**John Kirby**  
**FSA Enforcement and Financial Crime Division**