
FINAL NOTICE

To: **Lillian Rufus trading as Unique Mortgage Solutions**

Of: **37a Sutherland Road
Belvedere
Kent
DA17 6JR**

Dated: **17 January 2008**

TAKE NOTICE: The Financial Services Authority (the "FSA") of 25 The North Colonnade, Canary Wharf, London E14 5HS gives you final notice about a decision to cancel the permission granted to you, Lillian Rufus trading as Unique Mortgage Solutions, to carry on regulated activities

1. ACTION

- 1.1 The FSA gave you, Lillian Rufus trading as Unique Mortgage Solutions ("Unique"), a Decision Notice on 3 October 2007 (the "Decision Notice") which notified you 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 you pursuant to Part IV of the Act ("your permission").
- 1.2 You have not referred the matter to the Financial Services and Markets Tribunal within 28 days of the date on which the Decision Notice was given to you. Accordingly, the FSA has today cancelled your permission.

2. REASONS FOR ACTION

- 2.1 On the basis of the facts and matters and conclusions described in its Warning Notice dated 8 August 2007 (the "Warning Notice"), and in the Decision Notice, it appears to

the FSA that you are failing to satisfy the threshold conditions set out in Schedule 6 to the Act (the "Threshold Conditions").

- 2.2 This is because you have failed to pay fees of £1,198.08 owed to the FSA, despite repeated requests for you to do so, and you have thereby failed to comply with Principle 11 (Relations with Regulator) of the Principles for Businesses.
- 2.3 These failings, which are significant in the context of your suitability, lead the FSA to conclude that you are not conducting your business soundly and prudently and in compliance with proper standards and that you are not a fit and proper person, and that you are therefore failing to satisfy the Threshold Conditions in relation to the regulated activities for which you have Part IV Permission.

3. DECISION MAKER

- 3.1 The decision which gave rise to the obligation to give this Final Notice was made 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.

FSA Contact

- 4.3 For more information concerning this matter generally, you should contact Lehong Mac at the FSA (direct line: 020 7066 5742 / fax: 020 7066 1459).

John Kirby
FSA Enforcement Division