
FINAL NOTICE

To: John Apicella trading as Mortgages 4 You
Of: 12 Manor Place
Speen
Newbury
RG14 1RB

FRN: 303448

Dated: 1 April 2010

TAKE NOTICE: The Financial Services Authority of 25 The North Colonnade, Canary Wharf, London E14 5HS (the "FSA") gives you, John Apicella trading as Mortgages 4 You, final notice about the cancellation of the permission granted to you to carry on regulated activities.

1. ACTION

- 1.1 The FSA gave you, John Apicella, trading as Mortgages 4 You, a Decision Notice on 26 February 2010 ("the Decision Notice") which notified you that, pursuant to section 45 of the Financial Services and Markets Act 2000 (the "Act"), it had decided to cancel the permission granted to you pursuant to Part IV of the Act ("your Part IV 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 Part IV permission.

2. REASONS FOR ACTION

- 2.1 By a First Supervisory Notice dated 1 October 2009, your Part IV permission was varied by removing all regulated activities with immediate effect. Having taken account of your representations, the FSA notified you, by a Second Supervisory Notice dated February 2010, that it had decided not to rescind the variation of your Part IV permission as effected by the First Supervisory Notice. A summary of your representations was set out in the Second Supervisory Notice.
- 2.2 Sub-section (3) of section 45 of the Act requires that, if, as a result of a variation of a Part IV permission under that section, there are no longer any regulated activities for which the authorised person concerned has permission, the FSA must, once it is satisfied that it is no longer necessary to keep the permission in force, cancel it.
- 2.3 The FSA was so satisfied and accordingly cancelled your 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), 392(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 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, you should contact Chris Walmsley at the FSA (direct line: 020 7066 5894).

Tom Spender
Head of Department
Financial Services Authority