

----- Original Message -----

From: "FCA - Firm Inbox" <firm.queries@fca.org.uk>

To: <aa@chainmender.co.uk>

Sent: Monday, March 31, 2014 9:20 AM

Subject: RE: ISS10923565 Your Ref: 457682.ISS10921723 MMR
Readiness Survey ; Deadline 12 January 2014
[ref: _00Db0K8yP._500b049fiZ:ref]

Dear Mr Apponyi

Thank you for your email dated 25 March 2014 and for contacting the Financial Conduct Authority (FCA) regarding this matter.

I have noted your additional comments regarding the activities that your firm conducts and your previous discussions with the FSA on this matter. I have therefore forwarded your email to the MMR team for their awareness and attention. Should they have any further queries they may get in touch with you directly.

I hope that this is helpful and I have been of some assistance.

Yours sincerely

Michael Bailey
Customer Contact Centre
Financial Conduct Authority
Firm Helpline: 0845 606 9966
www.fca.org.uk/firms

Anthony Apponyi

From: "Anthony Apponyi" <aa@chainmender.co.uk>
To: <firm.queries@fca.org.uk>
Sent: 25 March 2014 13:25
Subject: ISS10923565 Your Ref: 457682.ISS10921723 MMR Readiness Survey & Deadline 12 January 2014

Dear Mr Bailey

Thank you for your e-mail of 14 January 2014 (which we discussed the next day) and for your e-mail of 16 January 2014.

We wish to remain regulated after 26 April 2014 as a "signpost" to regulated mortgage lenders, that is all. If my e-mails were not clear on this point I apologise.

I confirm the FSA were informed and the FSA accepted before it authorized us that we would not be selling regulated mortgage contracts and would not be recommending or advising or receiving any income from our regulated activity. For these reasons the FSA described and limited our activity to "Arranging (bringing about) regulated mortgage contracts".

In these circumstance, as I have said previously we do not believe the MMR rules, effective 26 April 2014 will have any impact on our firms permission which we wish to retain. However, if it would assist the FCA we would of course have no objection if it were to revise the FSA's description of our activity to include the limitations described in my previous e-mails and confirmed above.

Regards

Anthony Apponyi
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*Not FSA
 we are not
 providing information
 to adviser*