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A Practitioner's Guide to Mortgage Regulation

Chris Cummings, Director General, *Association of Mortgage Intermediaries*

"Statutory mortgage regulation fundamentally reshaped the mortgage market back in October 2004. Yet, even so, regulation doesn't stand still. Instead, sometimes by degrees and sometimes by leaps and bounds, it continues to change the dynamics of the industry. Practitioners, busy serving their clients, often find the pace and the degree of change a serious concern. This book provides them with the essential tools to keep abreast of those changes and understand and prepare for what is to come."

Rt. Hon. John Gummer MP
Chairman, *Association of Mortgage Intermediaries*

"It is a contribution to spreading understanding of what works and what is problematic – with suggested solutions to problems, based on case studies and analysis. I welcome this approach. This is how standards can be raised and real benefits brought to consumers."

Sir Callum McCarthy
Chairman, *FSA*

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Chris Cummings, Director General, Association of Mortgage Intermediaries

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Why you should read *A Practitioner's Guide to Mortgage Regulation*

A Practitioner's Guide to Mortgage Regulation, unlike many other publications, fact sheets and guidance notes now on the market, has been written by practitioners for practitioners. It is not a compliance handbook – it is a practitioner's guide to understanding the scope, intent and application of the mortgage regulations.

In particular it has been written to provide a "stake in the ground" of industry practice that may become invaluable in the years ahead as the regulatory hurdles increase. Essentially, this guide provides a view of current good practice and by setting out a degree of common practice, *A Practitioner's Guide to Mortgage Regulation* offers a body of work which firms can draw upon if challenged in later years. Practitioners will be able to use the contents of this book, provided by their peers, as a way of benchmarking their advice process and perhaps even outcomes, against market expectations.

Who should read this book?

- All Mortgage Intermediaries
- Lenders
- Solicitors
- Conveyancers
- Packagers
- IT companies in the mortgage market
- Lead generators
- Regulators
- Training firms