



The Role of Professionalism in an Unregulated Sale

Richard Fox
Society of Mortgage Professionals

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Before the FSA



The Mortgage Code Compliance Board

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Regulation Gives Consumer Confidence



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'Omission Errors' in FSMA

- Home Reversions
- 2nd Charges
- & BTL



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Reasons for Concern



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Why Not Buy-to-let?

- Commercial
- Lobbying?



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High Standards Without Regulation



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What Should We Be Paying Attention To?



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Role for the Professional Body



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