[INSERT YOUR NAME AND ADDRESS HERE]

 [INSERT DATE HERE]

[INSERT NAME AND ADDRESS OF

YOUR MORTGAGE LENDER

OR BROKER HERE]

Dear Sir or Madam,

Mortgage reference number: [INSERT YOUR NUMBER HERE]

I have had this mortgage since [ENTER MONTH AND YEAR], but I believe it was mis-sold to me by one of your advisors.

I am requesting that you investigate how this mortgage was sold to me. Please can you also send me a copy of my mortgage file so that I can see all the documents you have relating to my loan.

I am complaining for the following reasons:

[READ THROUGH THE FOLLOWING LIST AND CONSIDER WHICH REASONS APPLY TO YOUR PERSONAL SITUATION. DELETE ANY THAT DON’T APPLY.]

* The mortgage was not suitable for my circumstances
* Your advisor did not establish my attitude to risk
* The advisor did not undertake any fact finding during the sales process. As a result, they did not have full knowledge of my financial situation.
* The fact that I would only be repaying the interest on my mortgage each month and not the capital was not explained to me
* Your advisor did not establish how I planned to repay the capital when the mortgage came to an end
* Alternative repayment plans, such as a capital repayment mortgage, were not discussed with me.
* I was not provided with examples of the comparative costs of a repayment mortgage against an interest-only mortgage. It was not explained to me that I might have to switch to a repayment mortgage rather than rely on rising house prices in order to clear the initial capital borrowed.
* I was remortgaging to consolidate debts but was not advised that it might be cheaper to put all my loans and credit card debts onto my existing mortgage rather than moving to a new mortgage.
* It was not explained that by consolidating my short-term debts onto my mortgage my initial monthly repayments may fall but I’d be repaying the debts over the long-term. This could lead to me paying far more interest than I would have if I’d done nothing.
* Your advisor did not conduct an affordability assessment. As a result, I may have unknowingly signed up to a mortgage I couldn’t afford to repay.
* During the application process I wasn’t asked to provide proof of my income.
* Your advisor did not discuss with me how I would afford my mortgage repayments if I retired.

[INSERT ANY FURTHER INFORMATION YOU WISH TO PROVIDE HERE]

I request that you reply to this letter within 14 days and investigate my complaint within eight weeks in compliance with the rules set down by the Financial Conduct Authority.

Yours faithfully,

[SIGN HERE]

[INSERT YOUR PRINTED NAME HERE]