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# OUR BUY-TO-LET MORTGAGE SERVICES

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Grovelawn Limited  
Gemini House, Hargreaves Road, Swindon, SN25 5AZ

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## 1 Regulatory Situation

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In most cases, advising on and arranging buy-to-let mortgages is not regulated by the Financial Services Authority. Instead, these loans may be governed by the Consumer Credit Act 1974.

However, where you or a close relative intend to occupy the property the buy-to-let mortgage is likely to be regulated by the Financial Services Authority – and you will receive an ‘Key Facts about our mortgage services’ document from us

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## 2. Whose mortgages do we offer?

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We can offer mortgage arrangements from a wide range of lenders to meet your needs.

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## 3. Which service will we provide you with?

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- We will advise and make a recommendation for you after we have assessed your needs.

**Please note that our buy-to-let service is restricted to helping you arrange a suitable mortgage. We will not advise you about whether or not the property you plan to buy, and let out to tenants, will turn out to be a sound investment.**

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## 4. What will you have to pay us for this service?

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- No fee, we will be paid by commission from the lender.

**OR**

- A fee of 1% of the loan subject to a minimum of £500 and a maximum amount of £3,000 and we will refund any commission we receive from the lender. £250 of this is payable on application, and the balance payable when the mortgage completes.

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## 5. Refund of fees

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If we charge you a fee, and your mortgage does not go ahead, you will receive:

No refund

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## **6. Who are we?**

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Grovelawn Limited arranges buy-to-let mortgages as an agent of Sesame Limited, Oasis Park, Stanton Harcourt Road, Eynsham, Witney, Oxon OX29 4AE.

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## **7. What to do if you have a complaint**

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If you wish to register a complaint, please contact us:

...in writing Write to: The Disputes Team, Sesame Limited, Independence House,  
Holly Bank Road, Huddersfield. HD3 3HN

... by phone 0845 300 5325.

Our buy-to-let mortgage services are not covered by the Financial Ombudsman Service, except where they are regulated by the FSA (as explained in Section 1 of this document).