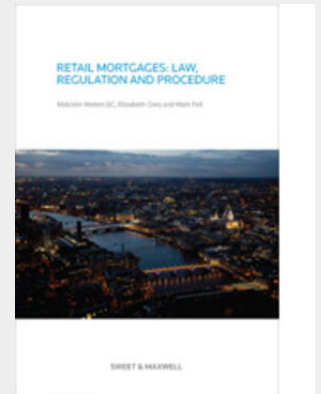


Retail Mortgages

Changes in the market and the regulatory regime have made the world of retail mortgages increasingly complex. Retail Mortgages: Law, Regulation and Procedure provides full, in-depth coverage of the topic to help you understand everything involved. This new title includes extensive discussion of the new regulatory system following the replacement of the new FSA (Financial Services Authority) by the new "twin peaks" regulators, the FCA (Financial Conduct Authority) and the PRA (Prudential Regulation Authority), in April 2013. Retail Mortgages: - Covers buy-to-let mortgages as well as loans to owner-occupiers - Combines in-depth discussion of key areas of the general law governing mortgages with extensive coverage of the regulatory regime, including the rules in MCOB (Mortgages: Conduct of Business Sourcebook) and the Consumer Credit Act 1974 - Contains a detailed analysis of the recent regime change from the FSA to the FCA and PRA - Discusses the intended transfer of responsibility for the regulation of consumer credit from the OFT (Office of Fair Trading) to the FCA - Contains detailed analysis of regulatory hot spots, such as unfair terms and fair treatment of customers - Covers comprehensively the substantive and procedural law governing the enforcement of mortgages - Contains up-to-date coverage of land registration law and procedure relation to residential mortgages



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