Initial disclosure document for:

Sterling Independent Advisers LLP
61 Maxted Road
Hemel Hempstead
Herts
HP2 7DZ

Telephone number: 01442 233210

Email address: advice@sterling-ind.com

You should use the information provided within this document to decide if our services are right for you.

Whose mortgage products do we offer?

We offer products in the following 'relevant market':
- Regulated mortgage contracts that are used for a non-business purpose.

- We are not limited in the range of mortgages we will consider for you and can offer you advice on both first and second charge mortgages

Please note that, where you are increasing your mortgage borrowing although we do not advise on the following finance options these may be available to you and be more appropriate:-

- An unsecured loan

Which service(s) do we offer?

We offer an 'advised' sales service

This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances.

What you will have to pay us for this service?

Advised sales

No Fee. We will be paid by commission from the lender.

OR

A fee of £1,095 split as follows:

- A flat fee of £295 payable up-front to research the market to establish a suitable mortgage product
- £800 when the mortgage completes

We will refund any commission we receive from the lender to you.

We will tell you how much the total fee will be in good time before you apply for a mortgage, but you may ask for this information earlier.

You will receive a key facts illustration / ESIS when considering a particular mortgage, which will tell you about any fees relating to that mortgage.

You also have the right to request an illustration / ESIS for any mortgage we offer.
The exact amount of commission we will receive is not known to us at this stage. We will confirm the actual amount to you as part of the lending illustration we are required to obtain from the lender.

Refund of fees

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

- A full refund if the lender recommended rejects your application
- No refund of the up-front fee under any other circumstances

Who regulates us?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 469508.

Our permitted business is:
- Advising on regulated mortgage contracts;
- Arranging (bringing about) regulated mortgage contracts; and
- Making arrangements with a view to regulated mortgage contracts.

You can check this on the Financial Services Register by visiting the FCA's website http://www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays..

What to do if you have a complaint

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

…..in writing to: Mr K Hayes, Sterling Independent Advisers LLP, 61 Maxted Road, Hemel Hempstead, Herts, HP2 7DZ

…..by phone   01442 233210

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

CLIENT DECLARATION

This document confirms the services offered by Sterling Independent Advisers LLP and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please ask me for further information.

Client Full Name	Client Full Name
Client Signature	Client Signature
Date	Date