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**FINAL NOTICE**

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**To:** **Chris John Wilkins trading as Mortgage Resolutions**

**Of:** **53 Portland Road  
Hove  
East Sussex  
BN3 5DQ**

**FSA Reference  
Number:** **305478**

**Dated:** **17 April 2012**

**ACTION**

1. For the reasons set out in this Final Notice, the Financial Services Authority (the “FSA”) hereby takes the following action against Chris John Wilkins trading as Mortgage Resolutions (“Mr Wilkins”).
2. The FSA gave Mr Wilkins a Decision Notice on 13 March 2012 (the “Decision Notice”), which notified Mr Wilkins that, for the reasons given below and pursuant to section 45 of the Financial Services and Markets Act 2000 (the “Act”), the FSA had decided to cancel the permission granted to Mr Wilkins under Part IV of the Act (“Mr Wilkins’s Part IV permission”).
3. Mr Wilkins has not referred the matter to the Upper Tribunal (Tax and Chancery Division) within 28 days of the date on which the Decision Notice was given to him.
4. Accordingly, the FSA has today cancelled Mr Wilkins’s Part IV permission.

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## **REASONS FOR ACTION**

5. On the basis of the facts and matters and conclusions described in the Warning Notice issued to Mr Wilkins dated 1 February 2012, and in the Decision Notice, it appears to the FSA that Mr Wilkins is failing to satisfy the threshold conditions set out in Schedule 6 to the Act (the "Threshold Conditions").
6. This is because Mr Wilkins has failed to pay fees and levies of £1,187.43 owed to the FSA, despite repeated FSA requests that he does so.
7. This failing, which is significant in the context of Mr Wilkins's suitability, leads the FSA to conclude that Mr Wilkins is not conducting his business soundly and prudently and in compliance with proper standards and that Mr Wilkins is not a fit and proper person, and that Mr Wilkins is therefore failing to satisfy the Threshold Conditions in relation to the regulated activities for which he has had Part IV permission.

## **DECISION MAKER**

8. The decision which gave rise to the obligation to give this Final Notice was made by the Regulatory Decisions Committee.
9. This Final Notice is given to Mr Wilkins in accordance with section 390(1) of the Act.

## **PUBLICITY**

10. Sections 391(4), 391(6) and 391(7) of the Act apply to the publication of information about the matter to which this Final Notice relates. Under those provisions, the FSA must publish such information about the matter to which this Final Notice relates as the FSA considers appropriate. The information may be published in such manner as the FSA considers appropriate. However, the FSA may not publish information if such publication would, in the opinion of the FSA, be unfair to Mr Wilkins or prejudicial to the interests of consumers.
11. The FSA intends to publish this Final Notice and such information about the matter to which this Final Notice relates as it considers appropriate.

## **FSA CONTACT**

12. For more information concerning this matter generally, please contact Anu Upadhya at the FSA (direct line: 020 7066 9536 / fax: 020 7066 9537).

**John Kirby**  
**FSA Enforcement and Financial Crime Division**