
FINAL NOTICE

To: **Michael John Timberlake (trading as MJT Mortgages)**

Of: **30 Imperial Square
Cheltenham
Gloucestershire
GL50 1QZ**

Dated: **27 July 2006**

TAKE NOTICE: The Financial Services Authority (the "FSA") of 25 The North Colonnade, Canary Wharf, London E14 5HS gives you final notice about a decision to cancel the permission granted to you, Michael John Timberlake trading as MJT Mortgages, to carry on regulated activities.

1. ACTION

- 1.1 The FSA gave you a Decision Notice on 21 June 2006 (the "Decision Notice") which notified you 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 you pursuant to Part IV of the Act ("your Part IV permission").
- 1.2 You were informed of your statutory right to make a reference to the Financial Services and Markets Tribunal, but you have not referred the Decision Notice to the Tribunal within 28 days of the date on which the Decision Notice was given to you. Accordingly, the FSA has today cancelled your Part IV Permission.

/contd...

2. REASONS FOR ACTION

On the basis of the facts and matters and conclusions described in its Warning Notice dated 17 May 2006 (the "Warning Notice"), and in the Decision Notice, it appears to the FSA that it is no longer necessary to keep your Part IV permission in force and that the FSA must cancel it, following variation action removing all regulated activities. A copy of the First Supervisory Notice issued to you on 24 March 2005, by which the FSA removed all regulated activities from your Part IV permission, is displayed on the FSA's web site.

3. IMPORTANT

3.1 This Final Notice is given to you in accordance with section 390(1) of the Act.

Publicity

3.2 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 you or prejudicial to the interests of consumers.

3.3 The FSA intends to publish such information about the matter to which this Final Notice relates as it considers appropriate.

FSA Contact

3.4 For more information concerning this matter generally, you should contact Kerry Lavender at the FSA (direct line: 020 7066 9174/fax: 020 7066 9721).

John Kirby
FSA Enforcement Division