FINAL NOTICE

- To: Harry Whitehouse Esq.
- Of: Mortgage House 124 Hucknall Lane Bullwell Nottingham NG6 8AR

Dated: 23 January 2004

TAKE NOTICE: The Financial Services Authority of 25 The North Colonnade, Canary Wharf, London E14 5HS ("FSA") gives you final notice about a decision to cancel the permission granted to Harry Whitehouse Esq. to carry on regulated activities.

ACTION

The FSA gave you a Decision Notice on 14 November 2003 which notified you that for the reasons listed 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, Harry Whitehouse, pursuant to Part IV of the Act ("your Part IV permission").

You have not referred the matter to the Financial Services and Markets Tribunal within 28 days of the date on which the Decision Notice was given to you. Accordingly, for the reasons set out below, the FSA has today cancelled your Part IV permission.

REASONS FOR ACTION

Summary

On the basis of the facts and matters and the conclusions described in its Warning Notice dated 29 September 2003 ("the Warning Notice") it appears to the FSA that it is no longer necessary to keep the Part IV permission in force and that the FSA must cancel it, following variation action removing all regulated activities.

IMPORTANT

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

Publicity

Sections 391(4), 391(6) and 391(7) of the Act apply to the publication of information about the matter to which this 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.

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

FSA Contacts

For more information concerning this matter generally, you should contact Fiona Bisset at the FSA (direct line: 020 7066 5622/fax: 020 7066 9722).

Julia Dunn Group Leader FSA Enforcement Division