

CF6: Mortgage advice study text July 2013 edition

This edition is based on the 2013/14 tax year and examination syllabus and forms the study material for exams to be sat from 1 September 2013 until 31 August 2014.

Amendments have been made throughout this edition, generally adding to or clarifying existing text and also updating as a result of the Financial Services Act 2012 coming into force in April 2013 (references to the FSA have been updated throughout).

*This edition includes a number of references to the MCOB rule changes due to be introduced in 2014 as a result of the Mortgage Market Review. **Please note that these have been added for background information only as the detail of these changes will not be tested until 1 September 2014.***

The main areas of change are as follows:

- Chapter 1:** introduction and section A updated throughout; sections B, B2B and B5C
- Chapter 2:** sections A, B1, B4, F1A, F1G, F2, F3F and F4E.
- Chapter 3:** sections A1, A2, A3, D1, D2 and F2.
- Chapter 4:** sections E1, E3, F1, F3A, H5 updated and section F4 deleted
- Chapter 5:** Introduction added, sections C2 and E3
- Chapter 6:** sections A, A1, A5, B, B2 and D.
- Chapter 7:** Introduction, sections B2, B3, B4, D1, E2 and H6.
- Chapter 8:** section E.
- Chapter 9:** Introduction, sections B, D3, E, E1 and F.
- Chapter 10:** sections D, E, G4, G5, G8A, G10, G11, G12 and new section G13 added
- Chapter 11:** Introduction added, section C1.
- Chapter 12:** sections A4, A7, A9, D and F.
- Chapter 13:** sections A2C, C1, C2 and J1.
- Chapter 14:** sections B, B11 and C.

Key terms, key points, self-test answers and Index amended as necessary

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