



## DECLARATION OF REFERRAL FEES

**Prospect Mortgage Brokers** are the chosen Independent Mortgage Advisers to

**Zoe Napier & Associates Limited (trading as Zoe Napier Group)**

**REFERRAL FEES** are paid to the Zoe Napier Group upon the successful completion of a mortgage arranged through Prospect Mortgage Brokers via Zoe Napier Group. This payment is irrespective of whether the purchase is through Zoe Napier Group or otherwise.

The referral sum paid to Zoe Napier Group is usually (but no more than) **£500.00 per case**.

An individual commission is paid by Zoe Napier Group out of the referral fee to the referrer (employee) who puts forward the recommendation to use Prospect Mortgage Brokers of **£25.00 per case**.

### NO OBLIGATION

If there is more than one purchaser making an offer on the same property offered through the Zoe Napier Group, purchasers are recommended to our clients on their own individual merits and are not favoured due to using additional services to which Zoe Napier Group receive referral fees.

Buyer or Sellers are under no obligation to use any services recommended through Zoe Napier Group.

Prospect Mortgage Brokers is a trading style of Anna Bye of Bridge Cottage, Oulton, Ipswich, Suffolk IP8 4SE. Prospect Mortgage Brokers is an appointed representative of Mortgage Next Network Limited, which is authorised and regulated by the Financial Conduct Authority, registration number 300866, in respect of mortgages, insurance and consumer credit mediation activities only.