

## **complaint**

Ms J complains that Mortgage Express made several errors in the administration of her accounts. Ms J would like to be compensated for those errors.

## **background**

Ms J wrote to Mortgage Express to make the following complaints:

- Mortgage Express wrote to her at one of her property addresses and not at her correspondence address where the letter should have gone.
- Mortgage Express failed to release its charge on one of the properties until long after the mortgage was redeemed.
- Mortgage Express failed to register its charge on another of her properties.

Mortgage Express upheld the first two elements of Ms J's complaint but made no offer of compensation. Our investigator recommended that Mortgage Express should pay Ms J £100. Mortgage Express has agreed to pay that. Miss J disagrees saying in summary that she had to take out a more expensive loan because Mortgage Express didn't remove its charge.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I will deal with the last element of Ms J's complaint first. Ms J says that Mortgage Express didn't register a charge over one of her properties. Mortgage Express agrees but says it was the responsibility of its solicitor to do so and not a matter of its service to Ms J. I agree that the registration of Mortgage Express's charge is a matter for that company to protect its own security. I don't see that this is a service it's providing to Ms J and I don't uphold that element of Ms J's complaint.

Ms J should expect that Mortgage Express would remove a charge once she paid the connected borrowing off. It seems that Ms J's redeemed the mortgage on one of her properties on 29 June 2011 but Mortgage Express didn't release its charge until Ms J's solicitor reminded Mortgage Express several years later. Ms J says that this meant that she had to pay more for a loan. But I've seen no evidence to support that. Ms J didn't suffer any financial loss as a result.

The other issue raised by Ms J is the delivery of a letter to an incorrect address. That seems to be the case but again Ms J does not seem to have suffered financially. I can see that Ms J would have suffered some inconvenience because of these issues and I agree with our investigator that compensation of £100 seems fair.

## **my final decision**

My decision is that I uphold this complaint and order Mortgage Express to pay Ms J £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 30 May 2017.

Gerard McManus  
**ombudsman**