

Date: 08 July 2017

Mr Paul Lisewski
40d Gledstones Road
West Kensington
London
W14 9HU



Dear Mr Paul Lisewski,

Mortgage Account Number(s): 9629293202
Customer Name(s): Mr Paul Edward Lisewski
Property Address: 40d Gledstones Road
London
W14 9HU

Your final redemption statement

Thank you for requesting a final redemption statement in respect of your mortgage account.

The final redemption figure is calculated as at 10/07/2017 (the "redemption date") and is valid for 30 days. If redemption is delayed beyond this period you should request a new redemption statement.

What this means for you

The Final Redemption figure shown below is calculated to the date you expect to repay your mortgage in full.

This final redemption statement details the amount required to redeem the account detailed above only and does not cover any other lending that you may have.

000077 000242 BBMU046A 1217481011

**Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

Barclays Bank PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702).

Barclays Bank PLC is Registered in England. Registered number 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Repayment Details

Intended repayment date	: 10/07/2017
Mortgage outstanding	: £128.45
Final Repayment Charge	: £95.00
Total Amount to repay	: £223.45

If repayment is delayed beyond 10/08/2017 please apply for a new Final Redemption Statement.

For a full repayment amount to be issued, you must make a request for a Redemption Statement at least three working days before the intended repayment date. Due to the flexible nature of this mortgage, the amount required to repay is likely to differ from this schedule

Payment Options

1. Payment of the mortgage redemption amount may be sent by bank transfer to the following bank account details:

Barclays	
Sort code	: 20-32-53
Account number	: 70110469
Account name	: BARCLAYS 1
IBAN	: GB97BARC20325370110469
Payment Details	: 9629293202 MR PAUL EDWARD LISEWSKI

If payment details are not quoted it will delay the mortgage being repaid

2. Payment of the mortgage redemption amount may be sent by cheque, however you must allow five working days for any cheque payment to clear. Please send your cheque to:

Barclays Mortgage Services, PO Box 8575, Leicester, LE18 9AW

Payable to	: Barclays
Payment Details	: 9629293202 MR PAUL EDWARD LISEWSKI - quote on the reverse of the cheque

Mortgage Payments

We have assumed that all mortgage payments required up to the date of the production of this statement have been received.

If any payment is rejected for any reason, and/or there is a shortfall upon the redemption of the account, this will delay both the closure of the mortgage and release of our charge held over the property.

The repayment schedule shown does not take into consideration any further payments which may be received within the next 30 days.

Important Redemption Information

When we receive the redemption amount, we will close any linked accounts first, followed by the main mortgage account.



The final redemption figure quoted includes all transactions on the main mortgage and any linked accounts received at the close of business the day before the statement is issued.

The offset facility will cease at redemption and the linked current/savings accounts will recommence earning interest at the current prevailing interest rates applicable to those accounts.

Mortgage Current Account

Where debit interest is charged to your Mortgage Current Account, any debit interest accrual from the period detailed on your last Mortgage Current Account statement to the date of redemption will be charged and debited to that account and payable when you redeem your mortgage.

Upon receipt of the redemption monies, any linked accounts will be redeemed first, followed by the main mortgage account. If insufficient funds are received, this may delay the release of our charge over the property.

As you have indicated your intention to fully repay your mortgage, your Mortgage Current Account overdraft facility (where applicable) has now been capped at £1,000 over the current outstanding balance or at the maximum pre-agreed facility (whichever is lower).

On the day of redemption your account will change to a Barclays Bank Account with no overdraft facility. As a result you will need to keep your account in credit to avoid unnecessary bank charges. At redemption it may be necessary for Barclays Bank to place this account in credit to cover debit interest which will be applied at the normal charging period. This will ensure the overdraft borrowing has been satisfied in full, and that no further interest or charges are applied in regards to the overdraft borrowing. This will show on the statement as 'future charging interest'. After the redemption has taken place you may apply for a standard current account overdraft by simply contacting us on 03457 345 345** or visiting your local branch. Any overdraft facility provided will be subject to your circumstances at the time of applying.

If you require a full explanation of all of the features of a Barclays Bank Account you should refer to the Current Account Terms and Conditions and Tariff of Charges leaflets which are available on request from any branch, or by telephone on 03457 345 345**

Direct Debits

All Direct Debits are suspended at redemption, but if redemption takes place within three working days of the payment date, it may be too late to stop the Direct Debit being collected. If this happens, any overpayment collected will be returned to the account from where the Direct Debit is collected within seven working days.

Standing Orders

Once the mortgage is redeemed, any existing standing order arrangement will need to be cancelled. If we receive a payment which is not required, we will refund this within seven working days.

Property, life and mortgage insurances

If your property is currently insured through Barclays, cover will automatically continue until the next renewal date unless we are requested to cancel the cover. You are responsible for maintaining adequate insurance arrangements.

Life insurance cover will continue unless you cancel this. It is important that you review your life cover arrangements and contact your insurance company directly to either change or cancel your arrangements.

Any Mortgage Protection Policies held through Barclays Insurance Dublin will continue unless you cancel this and the associated direct debit payment.

Getting in touch

We understand there could be a wide variety of reasons for your enquiry. Whether you are looking to move home, borrow more, change your rate or consider your options due to a change in circumstances, our mortgage advisers are available to discuss how Barclays can support. If you would like to arrange to speak to a mortgage adviser, please contact 0333 202 7578. Lines are open 08:00 to 21:00 Monday to Friday, 09:00 to 20:00 Saturday and 10:00 to 16:00 on Sunday.

Alternatively, if you have any questions about redeeming your mortgage, please contact our customer helpline on 0800 022 4022** and have your mortgage account details to hand. One of our advisors will be happy to help. Lines are open 08:30 to 17:30 Monday to Friday and 09:00 to 13:00 on Saturday.

Yours sincerely,

Your Barclays Team

SCHEDULE OF TOTAL AMOUNTS TO PAY - ISSUED ON:

Date: 08 July 2017

Mortgage Account Number(s): 9629293202
Customer Name(s): Mr Paul Edward Lisewski
Property Address: 40d Gledstanes Road
London
W14 9HU

REPAYMENT DATE	AMOUNT TO PAY
10/07/2017	£223.45
11/07/2017	£223.45
12/07/2017	£223.45
13/07/2017	£223.45
14/07/2017	£223.45
15/07/2017	Non Working Day
16/07/2017	Non Working Day
17/07/2017	£223.45
18/07/2017	£223.45
19/07/2017	£223.45
20/07/2017	£223.45
21/07/2017	£223.45
22/07/2017	Non Working Day
23/07/2017	Non Working Day
24/07/2017	£223.45
25/07/2017	£223.45
26/07/2017	£223.45
27/07/2017	£223.45
28/07/2017	£223.45
29/07/2017	Non Working Day
30/07/2017	Non Working Day
31/07/2017	£223.45
01/08/2017	£223.45
02/08/2017	£223.45
03/08/2017	£223.45
04/08/2017	£223.45
05/08/2017	Non Working Day
06/08/2017	Non Working Day
07/08/2017	£223.45
08/08/2017	£223.45

000077 000244 B8MU046A 1217481011

09/08/2017	£223.45
10/08/2017	£223.45

If repayment is delayed beyond 10/08/2017 please apply for a new final redemption statement.

The amounts quoted in this summary include the following:

- Amount of mortgage outstanding
- Interest up to and including the repayment date
- Any early repayment charge and the final repayment charge
- Payments credited to the mortgage as at issue date

Account Summary

Mortgage Account Number(s): 9629293202

Customer Name(s): Mr Paul Edward Lisewski

Property Address: 40d Gledstones Road
London
W14 9HU**Date:** 9 July 2017
Account: 9629293202

Date	Description	Debit(£)	Credit(£)	Balance
	Balance Brought Forward			£57,917.76
17/10/2016	Payment - Thank You		60.55	
16/11/2016	Payment - Thank You		48.27	
16/12/2016	Payment - Thank You		48.27	
16/01/2017	Payment - Thank You		48.27	
16/02/2017	Payment - Thank You		48.27	
16/03/2017	Payment - Thank You		48.27	
18/04/2017	Payment - Thank You		48.27	
16/05/2017	Payment - Thank You		48.27	
09/06/2017	Payment - Thank You		20,000.00	
12/06/2017	Payment - Thank You		20,000.00	
16/06/2017	Payment - Thank You		48.27	
07/07/2017	Payment - Thank You		17,700.00	
10/07/2017	Final Repayment Charge	95.00		
10/07/2017	Interest	350.39		
10/07/2017	Total Amount Due			£223.45

Interest on this loan is currently charged at £0.00 per day