

# Annual Mortgage Statement

**THE WOOLWICH**

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## How to contact us

Telephone: **0845 601 3121\*\***  
Address: **The Woolwich  
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PO Box 187  
Leeds  
LS11 1AN**

Account Number: **96-292-93202**

Statement Date: 13 October 2005

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Annual Mortgage Statement for your interest only mortgage for the period  
1 October 2004 to 30 September 2005

**Property Address:** As correspondence address.

**Term Remaining:** 21 Years 10 Months

**Monthly Payment:** £877.93

Date	Description	Payment Due	Debit	Credit	Balance
01 Oct 2004	Balance Brought Forward				£201,454.17
Oct 2004	Payment Due	£1,208.65			
18 Oct 2004	Payment			£1,208.65	
Nov 2004	Payment Due	£917.80			
16 Nov 2004	Payment			£917.80	
Dec 2004	Payment Due	£917.80			
16 Dec 2004	Payment			£917.80	
Jan 2005	Payment Due	£917.80			
17 Jan 2005	Payment			£917.80	
Feb 2005	Payment Due	£917.80			
16 Feb 2005	Payment			£917.80	
Mar 2005	Payment Due	£917.80			
16 Mar 2005	Payment			£917.80	
Apr 2005	Payment Due	£917.80			
18 Apr 2005	Payment			£917.80	
May 2005	Payment Due	£917.80			
16 May 2005	Payment			£917.80	
Jun 2005	Payment Due	£917.80			
16 Jun 2005	Payment			£917.80	
Jul 2005	Payment Due	£917.80			
18 Jul 2005	Payment			£917.80	
Aug 2005	Payment Due	£917.80			
16 Aug 2005	Payment			£917.80	
Sep 2005	Payment Due	£877.93			
16 Sep 2005	Payment			£877.93	
30 Sep 2005	Interest charged for the period		£11,477.11		
30 Sep 2005	Balance Carried Forward				£201,666.70

**Interest Rates**

The following interest rates were applied to your mortgage during the statement period:

01 October 2004	to	31 August 2005	5.500%
01 September 2005	to	30 September 2005	5.250%
Current interest rate as at 30 September 2005			5.250%

**Your Monthly Payments**

Commencing on 16 November 2005 the monthly payment of interest is £882.30.

If you pay by Direct Debit, your payment will be adjusted automatically.

**This is an interest-only mortgage. Your mortgage payments do not include the costs of any savings plan or other investment you may have arranged to build up a lump sum to repay the amount you borrowed. It is important to check regularly that your savings plan or other investment is on track to repay this mortgage at the end of the term.**

If you feel that you are unable to make any of your regular payments, please contact the Mortgage Collections Centre on 0870 241 5147\*\* as soon as possible.



## Paying Off your Mortgage

If you would like to repay your mortgage account in full now, the total amount payable will be as follows:

Outstanding Balance	£201,666.70
Early Repayment Charge	n/a
Final Repayment Charge	£195.00
*Reserve (overdraft) Borrowing	£14,750.65
<b>Total Cost of Repayment in Full</b>	<b>£216,612.35</b>

This information is correct as at 30 September 2005.

Please note this statement is not a Redemption Statement. There may be additional charges and interest which have not yet been applied to the total cost of repayment in full shown above.

If you require further information on repaying your mortgage in full, please contact us on 0845 607 6603\*\*.

\* The amount of reserve account borrowing comprises all of the drawings on the Current Account Reserve (overdraft), including those allocated by you to 'Loan Pots'.

## Important Notes

**In conjunction with this statement please read the 'Important Information' notes, together with the 'your statement explained' and 'tariff of charges' leaflets enclosed.**

If you made a payment shortly before the mortgage year-end and it is not shown, this will be included on your next annual statement.

Our dedicated help line (0845 601 3121\*\*) will be open from 8:30 a.m. to 7:00 p.m. Monday to Friday, and 9:00 a.m. to 1:00 p.m. Saturday.

\*\* Calls may be recorded and/or monitored for training and security purposes.

## Important Information

If you have a **Repayment mortgage** with a Tracker Rate (excluding Offset mortgages) or the Woolwich Standard Variable Rate (including Discounted Rate), in accordance with the Terms and Conditions of your mortgage, your repayments are reviewed once a year. This review takes into account changes to Barclays Bank Base Rate (BBBR) or Woolwich Standard Variable Rate (whether increase or decrease), since your last mortgage statement. Changes to our Standard Variable Rate over the past 12 months have been advertised in selected national press and also notices have been displayed in Woolwich branches. Your new revised payment, commencing in November 2005 reflects all of the interest rate changes, which have been applied by the Woolwich during the previous 12 months.

If you have an **Offset mortgage**, this annual statement replaces the annual letter you would normally receive at this time of year. Each year on 30th September we re-calculate your mortgage payments to take into consideration interest rate changes that have taken place during the last twelve months.

If you have chosen to Offset funds to reduce your monthly payment rather than reducing your mortgage term, confirmation of the amount due will be illustrated in your monthly Offset statement, which you will continue to receive.

## Your Statement Explained leaflet

To help you understand your statement we have enclosed an explanatory leaflet which we hope will provide the answers to any queries you may have. If you still require assistance or information after reading the leaflet please call us on 0845 601 3121\*. Our helpline will be open from 8.30 a.m. to 7.00 p.m. Monday to Friday and 9.00 a.m. to 1.00 p.m. Saturday.

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