

# Annual Mortgage Statement

# THE WOOLWICH

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## How to contact us

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Account Number: 96-292-93202

Statement Date: 9 October 2006

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Annual Mortgage Statement for your interest only mortgage for the period  
 1 October 2005 to 30 September 2006

**Property Address:** As correspondence address.

**Term Remaining:** 20 Years 10 Months

**Monthly Payment:** £920.32

| Date        | Description                     | Payment Due | Debit      | Credit  | Balance     |
|-------------|---------------------------------|-------------|------------|---------|-------------|
| 01 Oct 2005 | Balance Brought Forward         |             |            |         | £201,666.70 |
| Oct 2005    | Payment Due                     | £877.93     |            |         |             |
| 17 Oct 2005 | Payment - Thank You             |             |            | £877.93 |             |
| Nov 2005    | Payment Due                     | £882.30     |            |         |             |
| 16 Nov 2005 | Payment - Thank You             |             |            | £882.30 |             |
| Dec 2005    | Payment Due                     | £882.30     |            |         |             |
| 16 Dec 2005 | Payment - Thank You             |             |            | £882.30 |             |
| Jan 2006    | Payment Due                     | £882.30     |            |         |             |
| 16 Jan 2006 | Payment - Thank You             |             |            | £882.30 |             |
| Feb 2006    | Payment Due                     | £882.30     |            |         |             |
| 16 Feb 2006 | Payment - Thank You             |             |            | £882.30 |             |
| Mar 2006    | Payment Due                     | £882.30     |            |         |             |
| 16 Mar 2006 | Payment - Thank You             |             |            | £882.30 |             |
| Apr 2006    | Payment Due                     | £882.30     |            |         |             |
| 18 Apr 2006 | Payment - Thank You             |             |            | £882.30 |             |
| May 2006    | Payment Due                     | £882.30     |            |         |             |
| 16 May 2006 | Payment - Thank You             |             |            | £882.30 |             |
| Jun 2006    | Payment Due                     | £882.30     |            |         |             |
| 16 Jun 2006 | Payment - Thank You             |             |            | £882.30 |             |
| Jul 2006    | Payment Due                     | £882.30     |            |         |             |
| 17 Jul 2006 | Payment - Thank You             |             |            | £882.30 |             |
| Aug 2006    | Payment Due                     | £882.30     |            |         |             |
| 16 Aug 2006 | Payment - Thank You             |             |            | £882.30 |             |
| Sep 2006    | Payment Due                     | £920.32     |            |         |             |
| 18 Sep 2006 | Payment - Thank You             |             |            | £920.32 |             |
| 30 Sep 2006 | Interest charged for the period |             | £10,605.39 |         |             |
| 30 Sep 2006 | Balance Carried Forward         |             |            |         | £201,650.84 |

### Interest Rates

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

|   |        |
|---|--------|
| 01 October 2005 to 31 August 2006             | 5.250% |
| 01 September 2006 to 30 September 2006        | 5.500% |
| Current interest rate as at 30 September 2006 | 5.500% |

### Your Monthly Payments

Commencing on 16 November 2006 the monthly payment of interest is £924.24.

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                    | £201,650.84        |
| Early Repayment Charge                 | n/a                |
| Final Repayment Charge                 | £275.00            |
| <b>Total Cost of Repayment in Full</b> | <b>£201,925.84</b> |

**This information is correct as at 30 September 2006.**

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\*\*.

**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.

Please note that due to operational changes, from 26th November the amount of your Reserve (Overdraft) Limit will be rounded up and shown on the future statements to the nearest £10. From 3rd December, the minimum amount required to be paid to your mortgage before your statement will show an increase in your Secured Overdraft will be £2000.

Our dedicated line (0845 601 3121\*\*) will be open from 8:30 a.m. to 5:30 p.m. Monday to Friday, and 9:00 a.m. to 1:00 p.m. on Saturday.

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

\*\* Calls will cost no more than 8p per minute, current at September 2006 for BT customers. The price on non-BT phone lines may be different.

## 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, 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 2006 reflects all of the interest rate changes, which have been applied by the Woolwich during the previous 12 months.

## "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 5.30 p.m. Monday to Friday, and 9.00 a.m. to 1:00 p.m. on Saturday.

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