

Annual Mortgage Statement

THE WOOLWICH

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How to contact us

Telephone: **0845 601 3121****
Address: **Mortgage Loan Services**
PO Box 8575
Leicester
LE18 9AW

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

Statement Date: 7 October 2008

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Annual Mortgage Statement for your interest only mortgage for the period
1 October 2007 to 30 September 2008

Property Address: As correspondence address.

Term Remaining: 18 Years 10 Months

Monthly Payment: £959.53

Date	Description	Payment Due	Debit	Credit	Balance
01 Oct 2007	Balance Brought Forward				£201,564.22
Oct 2007	Payment Due	£1,092.91			
16 Oct 2007	Payment - Thank You			£1,092.91	
Nov 2007	Payment Due	£1,091.81			
16 Nov 2007	Payment - Thank You			£1,091.81	
Dec 2007	Payment Due	£1,091.81			
17 Dec 2007	Payment - Thank You			£1,091.81	
Jan 2008	Payment Due	£1,049.19			
16 Jan 2008	Payment - Thank You			£1,049.19	
Feb 2008	Payment Due	£1,049.19			
18 Feb 2008	Payment - Thank You			£1,049.19	
Mar 2008	Payment Due	£1,006.74			
17 Mar 2008	Payment - Thank You			£1,006.74	
Apr 2008	Payment Due	£1,006.74			
16 Apr 2008	Payment - Thank You			£1,006.74	
May 2008	Payment Due	£959.53			
16 May 2008	Payment - Thank You			£959.53	
Jun 2008	Payment Due	£959.53			
16 Jun 2008	Payment - Thank You			£959.53	
Jul 2008	Payment Due	£959.53			
16 Jul 2008	Payment - Thank You			£959.53	
Aug 2008	Payment Due	£959.53			
18 Aug 2008	Payment - Thank You			£959.53	
Sep 2008	Payment Due	£959.53			
16 Sep 2008	Payment - Thank You			£959.53	
30 Sep 2008	Interest charged for the period		£11,939.46		
30 Sep 2008	Balance Carried Forward				£201,317.64

Interest Rates

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

01 October 2007	to	31 December 2007	6.500%
01 January 2008	to	29 February 2008	6.250%
01 March 2008	to	30 April 2008	6.000%
01 May 2008	to	30 September 2008	5.750%
Current interest rate as at 30 September 2008			5.750%

Your Monthly Payments

Commencing on 16 November 2008 the monthly payment of interest is £964.65.

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	£201,317.64
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Early Repayment Charge	n/a
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Final Repayment Charge	£95.00
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*Mortgage Current Account Reserve (overdraft) Borrowing	£5,152.41
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Total Cost of Repayment in Full	£206,565.05
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This information is correct as at 30 September 2008.

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 borrowing comprises all of the drawings on the Mortgage Current Account Reserve.

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Important Notes

In conjunction with this statement please read the 'Important Information' notes, together with the 'Annual Mortgage Statement' leaflet 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.

If you still require assistance or information after reading the leaflet, please call us on 0845 601 3121**. Our helpline will be open from 8:30a.m. to 5:30p.m. Monday to Friday, and 9:00a.m. to 1:00p.m. on Saturday.

**0845 - For BT residential customers, calls will cost no more than 4p per minute, plus 6p call set-up fee (current at June 2008). The price on non-BT phone lines may be different.

**0870 - For BT residential customers, calls will cost no more than 8p per minute, plus 6p call set-up fee (current at June 2008). The price on non-BT phone lines may be different.

Non-BT customers and mobile phone users should contact their service providers for information about the cost of calls. To maintain a quality service, we may monitor or record phone calls.

Important Information

If you have a variable rate **repayment mortgage** your repayments are reviewed once a year in accordance with your terms and conditions. This review takes in account changes to Barclays Bank Base Rate (BBBR) and Woolwich Standard Variable Rate, which are affected by changes in the Bank of England base rate. Since your last mortgage statement the Bank of England has decreased its base rate by .75%. Your revised payment reflects all interest rate changes over the last 12 months and will be applied to your mortgage account(s) in November 2008. If you would like to talk to us about your mortgage, please contact us on **0845 601 3121****.