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**Any questions?**

We're here to help. Please use the details below to contact us and remember to quote your mortgage account number.

Mortgage Loan Services  
 PO Box 8575  
 Leicester, LE18 9AW

0800 022 4022\*

Visit us at [www.woolwich.co.uk](http://www.woolwich.co.uk)

Statement Date: 5 October 2009

**Your annual mortgage statement for 2009**

This statement shows the activity on your mortgage account for the period 1 October 2008 to 30 September 2009. We have also enclosed a leaflet to explain your mortgage statement. If you have any queries regarding your statement please contact us on the number provided above.

**Your account summary**

<b>Your account number</b>	96-292-93202
<b>Mortgaged property</b>	As correspondence address
<b>The repayment terms of your mortgage</b>	Interest only
<b>Remaining term</b>	17 years 10 months
<b>Current interest rate of your mortgage as at 30 September 2009</b>	1.250%

**Your payment summary**

<b>Current monthly payment</b>	£209.84
<b>Previous balance</b>	£201,317.64
<b>Current balance</b>	£201,555.00
<b>Interest charged this period</b>	£5,093.80

**Benefits for all Woolwich mortgage customers**

- All our flexible mortgages are portable. This means that if you are thinking of moving home then you can take your mortgage with you.
- All existing Woolwich customers get access to the same great rates as all our new customers, unlike some of our competitors.
- Because you're already with us, we could switch you to a new rate quickly. Some fees may apply, please call us for further information and to find out what products we have.

### Interest rates

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

01 October 2008	to 31 October 2008	5.750%
01 November 2008	to 30 November 2008	5.250%
01 December 2008	to 31 December 2008	3.750%
01 January 2009	to 31 January 2009	2.750%
01 February 2009	to 28 February 2009	2.250%
01 March 2009	to 31 March 2009	1.750%
01 April 2009	to 30 September 2009	1.250%

Current interest rate as at 30 September 2009	1.250%
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### Your monthly payments explained

As your payment is not changing you need take no further action.

**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.**

### Your mortgage account in more detail

Please note that 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.

Date	Description	Payment Due	Debit	Credit	Balance
01 Oct 2008	Balance Brought Forward				£201,317.64
Oct 2008	Payment Due	£959.53			
16 Oct 2008	Payment - Thank You			£959.53	
Nov 2008	Payment Due	£876.57			
17 Nov 2008	Payment - Thank You			£876.57	
Dec 2008	Payment Due	£629.25			
16 Dec 2008	Payment - Thank You			£629.25	
Jan 2009	Payment Due	£461.49			
16 Jan 2009	Payment - Thank You			£461.49	
Feb 2009	Payment Due	£376.78			
16 Feb 2009	Payment - Thank You			£376.78	
Mar 2009	Payment Due	£293.78			
16 Mar 2009	Payment - Thank You			£293.78	
Apr 2009	Payment Due	£209.84			
16 Apr 2009	Payment - Thank You			£209.84	
May 2009	Payment Due	£209.84			
18 May 2009	Payment - Thank You			£209.84	
Jun 2009	Payment Due	£209.84			
16 Jun 2009	Payment - Thank You			£209.84	
Jul 2009	Payment Due	£209.84			
16 Jul 2009	Payment - Thank You			£209.84	
Aug 2009	Payment Due	£209.84			
17 Aug 2009	Payment - Thank You			£209.84	
Sep 2009	Payment Due	£209.84			
16 Sep 2009	Payment - Thank You			£209.84	
30 Sep 2009	Interest charged for the period		£5,093.80		
30 Sep 2009	Balance Carried Forward				£201,555.00

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## Paying off your mortgage

The information below gives you an illustration of how much it would cost if you would like to pay off your mortgage in full now. If you would like a full redemption statement please call us on **0800 022 4022\***

This information is correct as at 30 September 2009.

As this is an **illustration only**, there may be additional charges and interest which have not yet been applied to your mortgage account which may affect the total cost of repayment shown below.

<b>Outstanding balance</b>	<b>£201,555.00</b>
<b>Early repayment charge</b>	<b>n/a</b>
<b>Final repayment charge</b>	<b>£95.00</b>
<b>Mortgage Current Account Reserve (overdraft) borrowing**</b>	<b>£10,837.30</b>
<b>Total cost of repayment in full</b>	<b>£212,487.30</b>

\*\*Your reserve balance is the amount that you have borrowed using your Mortgage Current Account Reserve facility (overdraft)

## Important Information

### Affording your mortgage

If you find you cannot afford your monthly repayments, please contact our dedicated Mortgage Collection Centre help line on the telephone number 0800 022 4022\* as soon as possible. The Mortgage Collection Centre is open from 8.30am to 5.30pm Monday to Friday, and 9.00am to 1.00pm on Saturday.

By contacting us early, it is more likely that we can try and help you come to an arrangement about your repayments and provide you with details of any charges that may be incurred. These are also set out in our tariff of charges.

### Customer Service

If you still require assistance or information after reading the leaflet, please call us on 0800 022 4022\*. Our main helpline will be open from 8.30am to 5.30pm Monday to Friday, and 9.00am to 1.00pm on Saturday.

\*Calls may be recorded and/or monitored for training and security purposes. Call charges may apply for calling our 0800 number. Please check with your service provider.