



## Any questions?

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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)

11 October 2011

## Your annual mortgage statement for 2011

This statement shows the activity on your mortgage account for the period 1 October 2010 to 30 September 2011. 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

|  |                           |
|--|---------------------------|
| Your account number  | 96-292-93202              |
| Mortgaged property   | As correspondence address |
| The repayment terms of your mortgage                           | Interest Only             |
| Remaining term   | 15 years 10 months        |
| Current interest rate of your mortgage as at 30 September 2011 | 1.25%                     |

## Your payment summary

|                              |             |
|------------------------------|-------------|
| Current monthly payment      | £209.84     |
| Previous balance             | £201,659.70 |
| Current balance              | £201,382.85 |
| Interest charged this period | £2,241.23   |

## 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:

1 October 2010 to 30 September 2011 1.25%

Current interest rate as at 30 September 2011 1.25%

## Your monthly payments explained

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

This is an interest only mortgage. Your contractual monthly repayment repays the interest due but does not reduce the capital borrowed. 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 agreed term. For further information on interest only mortgages please refer to page eight of 'Your Annual Mortgage Statement Explained' booklet included within this mailing.

### 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     |
|--|-------------|---------------------------------|-------------|-----------|---------|-------------|
|  | 1 Oct 2010  | Balance brought forward         |             |           |         | £201,659.70 |
|  | Oct 2010    | Payment Due                     | £209.84     |           |         |             |
|  | 18 Oct 2010 | Payment - Thank You             |             |           | £209.84 |             |
|  | Nov 2010    | Payment Due                     | £209.84     |           |         |             |
|  | 16 Nov 2010 | Payment - Thank You             |             |           | £209.84 |             |
|  | Dec 2010    | Payment Due                     | £209.84     |           |         |             |
|  | 16 Dec 2010 | Payment - Thank You             |             |           | £209.84 |             |
|  | Jan 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 17 Jan 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | Feb 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 16 Feb 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | Mar 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 16 Mar 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | Apr 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 18 Apr 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | May 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 16 May 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | Jun 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 16 Jun 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | Jul 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 18 Jul 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | Aug 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 16 Aug 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | Sep 2011    | Payment Due                     | £209.84     |           |         |             |
|  | 16 Sep 2011 | Payment - Thank You             |             |           | £209.84 |             |
|  | 30 Sep 2011 | Interest charged for the period |             | £2,241.23 |         |             |
|  | 30 Sep 2011 | Balance Carried Forward         |             |           |         | £201,382.85 |

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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 2011.

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>  | £201,382.85 |
| <b>Early repayment charge</b>   | n/a         |
| <b>Final repayment charge<br/>(payable on final settlement of all accounts)</b> | £95.00      |
| <b>Total cost of repayment in full</b>  | £201,477.85 |

## Important Information

Additional borrowing drawn down from the Mortgage Current Account Reserve is charged at the Woolwich Standard Variable Rate except for Offset mortgages where interest is charged at the Offset mortgage rate. On any outstanding Reserve Facility balance interest will accrue and the Reserve Facility balance will increase as a result of this, though please note that on Offset Mortgages interest will be debited to your Mortgage Account. Any funds drawn from the Reserve Facility are secured against your property, must be repaid by the end of the mortgage term and will require you to put additional arrangements into place to repay this, as your monthly contractual mortgage repayments do not cover the additional borrowing.

### 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.