

Meridian House  
Anchor Boulevard  
Crossways Business Park  
Dartford  
Kent DA2 6QU

Mr Paul Edward Lisewski  
40D GLEDSTANES ROAD  
LONDON  
W14 9HU

Monday, 18 October 2004

Our Ref.: MOR/OP/9629293202

Tel: 0845-605-1111

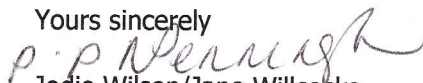
Dear Mr Paul Edward Lisewski,

Mortgage Account No: 9629293202

Thank you for your recent instruction to change the above numbered mortgage account to an interest only mortgage. A revised payment notice will be sent to you shortly.

The mortgage payments do not include the costs of any savings or investment plan you may have arranged in order to repay the outstanding debt when the mortgage term expires.

Yours sincerely

  
Jodie Wilson/Jane Willcocks  
Lending Operations