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### How to contact us

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Account number: 96-292-93202

16 December 2007

Your monthly payment is being revised for the reason(s) shown below. Where appropriate the revised payment quoted on this notice supersedes any change to your monthly payment notified to you recently.

<b>Mortgaged property</b>	As postal address
<b>Reason(s) for Change</b>	The mortgage interest rate has been reduced. New rate 6.25% effective from 01JAN2008 The revised payment quoted on this notice supersedes all previous notifications.
<b>Revised payment details</b>	Revised Monthly Payment ..... £1,049.19 Payment due in January ..... £1,049.19 Followed by payments of ..... £1,049.19 on the same date of each month thereafter.
<b>Notes</b>	Your Direct Debit will automatically be revised in accordance with this notice. Please read the notes overleaf.