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**How to contact us**

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Account number: 96-292-93202

20 April 2008

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 5.75% effective from 01MAY2008 The revised payment quoted on this notice supersedes all previous notifications.
<b>Revised payment details</b>	Revised Monthly Payment ..... £959.53 Payment due in May ..... £959.53 Followed by payments of ..... £959.53 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.

## Notes

### 1. Further Advances

- (i) Mortgage & Multiloan Plus or Home Owner Loan. The first payment includes interest on the further advance from the date the cheque was issued to the end of that month in addition to your normal monthly payment
- (ii) Mortgage Accounts only. Where the offer of a further advance requires that buildings insurance cover be increased, our Insurance Department will make the necessary arrangement.

### 2. Part Redemption - (Endowment Account)

The payment due for the month following the part redemption reflects a credit for interest on the amount from the day of the part redemption to the end of the month in which it took place. The monthly payment in subsequent months is based on calculating capital after deduction for the amount of part redemption.