

Openplan Offset Statement

Openplan
from THE WOOLWICH

Date: 02 Oct 06

How to Contact us

105442028 66087 25000
Mr Paul Edward Lisewski
40D Gledstanes Road
London
W14 9HU

Current Account &
Savings : *0845 0700 360
Mortgage : *0808 100 4477
Please have your customer reference
number and security details ready when
you call.
Internet address : www.thewoolwich.co.uk

Account Summary (£)

Account	Description	Credit Balance	Debit Balance
96-292-93202	Mortgage Account		201,650.84
287406312	Open Plan Current Account	20,320.43	
287406320	Open Plan Savings Reserve	0.00	

Funds Available To Borrow (£)

Reserve (Overdraft) Limit	22,554.37
Amount Used**	0.00
Available	22,554.37

** The Amount Used comprises of all the drawings on the Current Account Reserve (overdraft), including those allocated by you to 'Loan Pots'. You can change the repayment or the term over which it is repayable at anytime.

Interest Saved (£)

This Month	45.14
To Date	-7.67

Interest Saved By offsetting your savings and/or current account balances, we have calculated how much interest you saved last month and since the start of your mortgage.

Please note that we calculate interest on the total amount you borrow which includes your Current Account Reserve (overdraft)

If your Current Account Reserve has exceeded your total credit balance, the amount of interest saved may appear as a minus figure

If you have a query regarding this information, please contact us on 0808 100 4477

How The Interest Saved This Month Was Calculated

Date	Mortgage Balance	Linked Accounts	Offset Balance	Offset Mortgage Rate	Offset Benefit
01 Sep 06	201,706.28	1,562.02	1,562.02	5.50	0.235372
02 Sep 06	201,706.28	837.02	837.02	5.50	0.126126
03 Sep 06	201,706.28	837.02	837.02	5.50	0.126126
04 Sep 06	201,706.28	837.02	837.02	5.50	0.126126
05 Sep 06	201,706.28	837.02	837.02	5.50	0.126126
06 Sep 06	201,706.28	12,837.02	12,837.02	5.50	1.934345
07 Sep 06	201,706.28	12,742.02	12,742.02	5.50	1.920030
08 Sep 06	201,706.28	12,714.02	12,714.02	5.50	1.915811
09 Sep 06	201,706.28	12,514.02	12,514.02	5.50	1.885674
10 Sep 06	201,706.28	12,214.02	12,214.02	5.50	1.840468
11 Sep 06	201,706.28	12,014.02	12,014.02	5.50	1.810331
12 Sep 06	201,706.28	11,773.52	11,773.52	5.50	1.774092
13 Sep 06	201,706.28	11,773.52	11,773.52	5.50	1.774092
14 Sep 06	201,706.28	11,773.52	11,773.52	5.50	1.774092
15 Sep 06	201,706.28	11,288.03	11,288.03	5.50	1.700936
16 Sep 06	201,706.28	11,288.03	11,288.03	5.50	1.700936
17 Sep 06	201,706.28	11,118.92	11,118.92	5.50	1.675453
18 Sep 06	200,785.96	11,118.92	11,118.92	5.50	1.675453
19 Sep 06	200,785.96	11,118.92	11,118.92	5.50	1.675453
20 Sep 06	200,785.96	11,018.92	11,018.92	5.50	1.660385
21 Sep 06	200,785.96	10,988.92	10,988.92	5.50	1.655864
22 Sep 06	200,785.96	10,988.92	10,988.92	5.50	1.655864
23 Sep 06	200,785.96	10,768.92	10,768.92	5.50	1.622713
24 Sep 06	200,785.96	10,768.92	10,768.92	5.50	1.622713
25 Sep 06	200,785.96	10,768.92	10,768.92	5.50	1.622713
26 Sep 06	200,785.96	768.92	768.92	5.50	0.115864
27 Sep 06	200,785.96	768.92	768.92	5.50	0.115864
28 Sep 06	200,785.96	20,505.92	20,505.92	5.50	3.089933
29 Sep 06	200,785.96	20,505.92	20,505.92	5.50	3.089933
30 Sep 06	200,785.96	20,505.92	20,505.92	5.50	3.089933

Total

45.14

Date: The net balance of your linked accounts are offset against the Mortgage balance on a daily basis.

Mortgage Balance: This is the balance outstanding on your mortgage account at the close of each business day.

Linked Accounts: This is the combined net balance of your savings account(s), current account and your Mortgage Reserve including any 'Loan Pots' you may have set up. This amount is offset against your Mortgage balance each day to provide the balance upon which interest is charged. (If you have made use of your Mortgage Reserve (overdraft) and increased your total borrowing this figure may be negative).

Offset Balance: This is the amount which is Offset against your mortgage balance each day. (Interest is not payable where the combined savings and current account balance exceed the mortgage balance).

Offset Mortgage Rate: This is the rate used to calculate the daily interest charged on your Openplan Offset Mortgage account.

Offset Benefit: This is the amount of interest saved each day by offsetting. (If you have made use of your Mortgage Reserve (overdraft) and increased your total borrowing, but you have not increased your monthly repayment, this figure may be negative as interest is calculated on the total amount borrowed including your Mortgage Reserve).

Additional Information: Openplan Offset allows you the choice to offset against your monthly payment or your mortgage term. You can switch between these payment options by calling the Offset Helpline on *0845 0700 360. The minimum amount required to be paid to your mortgage before there is an increase in your Secured Overdraft is currently £1,000.00

Account 96-292-93202 Mortgage Account

IBAN :
SWIFTBIC :

Date	Type	Description	Debit	Credit	Balance
01 Sep 06		Previous Balance			201,706.27
18 Sep 06		Payment - Thank You		920.32	200,785.95
30 Sep 06		Interest	864.89		201,650.84
02 Oct 06		New Balance			201,650.84

Account 287406312 Open Plan Current Account

IBAN : GB53WOOL10801287406312
SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Sep 06		Previous Balance			1,562.02
02 Sep 06	WEB	Jacqui Lisewski BP Maint	725.00		837.02
06 Sep 06		Interactive Cfd BK		14,000.00	14,837.02
	CHQ	Cheque - 000011	2,000.00		12,837.02
07 Sep 06	CHQ	Cheque - 000010	95.00		12,742.02
08 Sep 06	DD	Brgas-Gas DD 850010447713	28.00		12,714.02
09 Sep 06	ATM	ATM - Barclays Islington	200.00		12,514.02
10 Sep 06	ATM	ATM - Tesco Hammersmith	300.00		12,214.02
11 Sep 06	ATM	ATM - Halifax Uxbridge	200.00		12,014.02
12 Sep 06	WEB	Tracker BP TCK522375	109.00		11,905.02
		POS - TV Licensing Bristol GB	131.50		11,773.52
15 Sep 06		POS - Apple Computer Intl Internet GB	235.49		11,538.03
	ATM	ATM - Nationwide B.S. London	250.00		11,288.03
17 Sep 06		POS - Deliverance Ltd London W12 GB	47.85		11,240.18
		POS - Apple Ret Regent St London GB	121.26		11,118.92
20 Sep 06		POS - Pkrser.Com 0080050007789GB	50.00		11,068.92
		POS - Pkrser.Com 0080050007789GB	50.00		11,018.92
21 Sep 06		POS - Pkrser.Com 0080050007789GB	30.00		10,988.92
23 Sep 06		POS - William Hill Online Internet GB	20.00		10,968.92
	ATM	ATM - Tesco Hammersmith	200.00		10,768.92
26 Sep 06		POS - Interactive Invest London EC2M GB	10,000.00		768.92
28 Sep 06	CHQ	Cheque		20,000.00	20,768.92
		POS - Acl Lens Catalogue 870-178-1790 GB	63.00		20,705.92
	ATM	ATM - Uxbridge Uxbridge	200.00		20,505.92
30 Sep 06		POS - Dixons Online 4940 Hemel H/Steadgb	185.49		20,320.43
02 Oct 06		New Balance			20,320.43

WOOL3406 - 105442028

Account 287406320 Open Plan Savings Reserve

IBAN : GB76WOOL10800287406320

SWIFTBIC : WOOLGB21

Date	Type	Description	Debit	Credit	Balance
01 Sep 06		Previous Balance			0.00
02 Oct 06		New Balance			0.00

WOOL3406 - 105442028