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Any questions?

We're here to help. Please use the details below to contact us and remember to quote your mortgage account number.

Mortgage Services
PO Box 8575
Leicester LE18 9AW
0800 022 4022*

Visit us at www.barclays.co.uk/mortgages

27 April 2015

Your Revised Payment Notice

This statement shows how your monthly mortgage payment will be affected due to changes to your mortgage. For details of why your payment has changed please see the "Reason(s) for change" section below.

The revised payment quoted on this notice replaces any notification that you may have received previously.

Your account summary

Your account number	96-292-93202
Mortgaged property	As correspondence address
Amount of outstanding borrowing as at 27/04/2015	£178,220.20
Details of your mortgage	A variable rate, which is 0.75% above the Base Rate (currently 0.50%) to give a current rate payable of 1.25% applies to this loan.

Reason(s) for change

A part redemption of £20,000.00 has reduced your mortgage balance. Please contact us within 90 days if you would like this payment to be applied as an overpayment instead. An overpayment will reduce your capital balance on which we charge interest, but will not reduce your monthly payment.

To find out more about how changes to the Bank of England Base Rate may affect your mortgage payments, visit www.barclays.co.uk/baseratechange

If your mortgage is now on a variable rate with no Early Repayment Charge(s) to pay, and this meets your needs, you don't need to do anything – we'll arrange everything for you. Alternatively, there may be other types of mortgages and rates, with a range of repayment terms, that better suit your needs. To find out more about our mortgage range go to www.woolwich.co.uk/mortgagerates or call us on 0333 202 7578* to make an appointment with one of our mortgage specialists.

How this will affect your payment

Payment due in May	£182.92
Followed by payments of on your contracted payment date each month	£185.65

Payment Arrangement details:

There is no arrangement set on your account.

Important Information

Your payments are collected by Direct Debit. They will be collected on or immediately after the 16th of the month and cleared funds must be available in your account.

If you would like to amend the payment date above, then please contact us on 0800 022 4022* to make this change. The change to the payment date will be made to all Direct Debit instructions under your mortgage.

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.

Affording your mortgage

If you find you cannot afford your monthly repayments, please contact our dedicated Mortgage Collection Centre helpline on 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

Our main helpline will be open from 8.30am to 5.30pm Monday to Friday, and 9.00am to 1.00pm on Saturday.

You can now check your mortgage balance, view your latest transactions and keep track of your interest rate simply and securely online. If you're not already registered for online banking please call 0345 600 2323*.

* Calls may be recorded and/or monitored for training and security purposes. Call charges may apply. Please check with your service provider.