

The background of the cover features large, abstract, organic shapes in bright yellow and teal. A white rectangular box with a black border is positioned in the upper left quadrant, containing the title text.

Annual Statement Guide

You will soon be receiving or may have already received your annual mortgage statement. In this document we'll go through and clarify what's included in that statement.

Mortgage statement

Here you will find your account number and an outline of the payment details of what you'll be paying each month from January.

MORTGAGE STATEMENT FOR YEAR ENDED 31.12.2025
Mortgage 0000000000
This statement tells you about your mortgage secured on the property:
PAYMENT DETAILS
Monthly Payment From January 2025 £554.66

Summary of your mortgage

If you have taken out additional lending as well as your initial mortgage, you will see this here. As well as a breakdown of how much you owe overall, the remaining term left, and how much you are paying monthly.

It then gives total repayment and total monthly payable.

SUMMARY OF YOUR MORTGAGE at 31.12.2025

Loan Account	Calc	Loan Type and Balance		Remaining Term	Monthly
		Interest-only	Repayment		
		£	£		£
	D	0.00	139,373.13	27 years 03 months	554.66
TOTAL for type		0.00	139,373.13		
TOTAL for mortgage			139,373.13		554.66

This is a repayment mortgage

What you owe

This outlines the opening balance as of the 1st of January, how much interest has been charged, how much you've paid or credited to your account, and the closing balance as of 31st December.

WHAT YOU OWE			
Opening balance at 01.01.25	£		£ 143,201.15
DEBITS:			
Interest charged to 31.12.25	2,827.90		
TOTAL DEBITS	2,827.90		
Sub total			146,029.05
CREDITS:			
Payments made to 31.12.25	6,655.92		
TOTAL CREDITS	6,655.92		
Closing balance at 31.12.25		139,373.13	

Payments

Each payment made on the account is outlined here, giving the total due and a total received. If you're having trouble paying your mortgage, please contact support on 03444810030.

PAYMENTS			
Payments due		Payments received	
Date	£	Code	£
28.01.25	554.66	28.01.25 DD	554.66
28.02.25	554.66	28.02.25 DD	554.66
28.03.25	554.66	28.03.25 DD	554.66
28.04.25	554.66	28.04.25 DD	554.66
28.05.25	554.66	28.05.25 DD	554.66
28.06.25	554.66	28.06.25 DD	554.66
28.07.25	554.66	28.07.25 DD	554.66
28.08.25	554.66	28.08.25 DD	554.66
28.09.25	554.66	28.09.25 DD	554.66
28.10.25	554.66	28.10.25 DD	554.66
28.11.25	554.66	28.11.25 DD	554.66
28.12.25	554.66	28.12.25 DD	554.66
Total due	6,655.92	Total received	6,655.92

If you are struggling to meet your mortgage payments, or if you think you may have problems making your mortgage payments in the future, please call our Payment Support Team on 0344 481 0030 to discuss how we may be able to help you.

Redemption illustration

This outlines the opening balance as of the 1st of January, how much interest has been charged, how much you've paid or credited to your account, and the closing balance as of 31st December.

REDEMPTION ILLUSTRATION (valid/correct only at 31.12.2025)
 If you fully repaid your mortgage on 31.12.2025, the amount you would have paid was:

Mortgage	Early repayment charge	Until	Total
£	1,374.64	31.03.26	140,747.77
Release fee			140.00
TOTAL			140,887.77

Extra charges may be payable for any action we may take in respect of a payment shortfall.
 Please see your mortgage offer for information about the maximum amount of your early repayment charge and how it is worked out.

Interest rates

If there have been any rate changes, you will see these reflected here.

INTEREST RATES during 2025

Loan Account	From	Rate and Description
01	01.01.25	2.00% START OF YEAR

Should you need to speak to the team about anything specific on your annual statements please give us a call on 0344 481 4444 option 2 then option 4 and we'll be happy to help you.