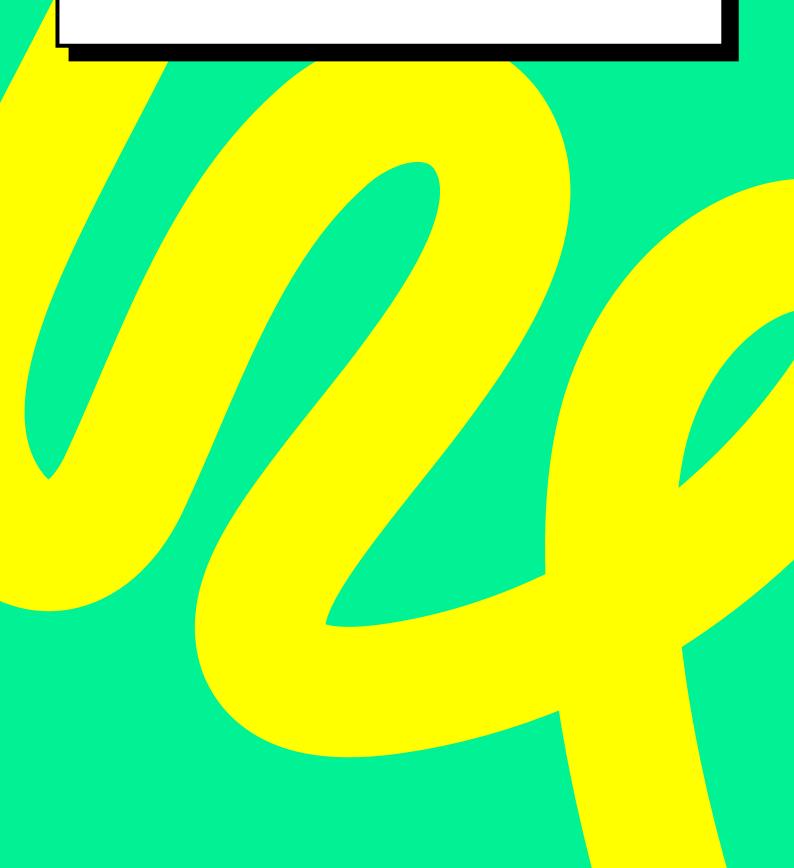
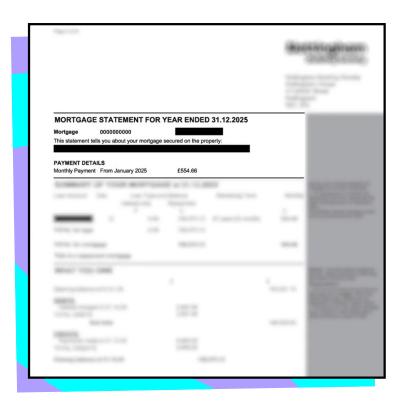
Annual Statement Guide

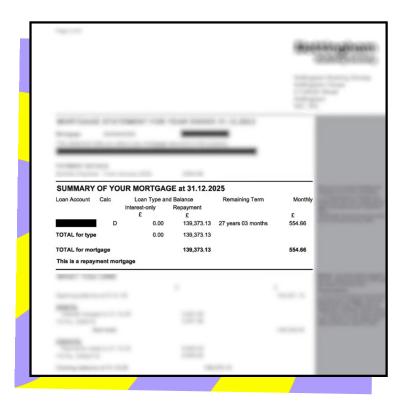


You will soon be receiving or may have already received your annual mortgage statement. In this document we'll go through and clarify what's included in that statement.



Mortgage statement

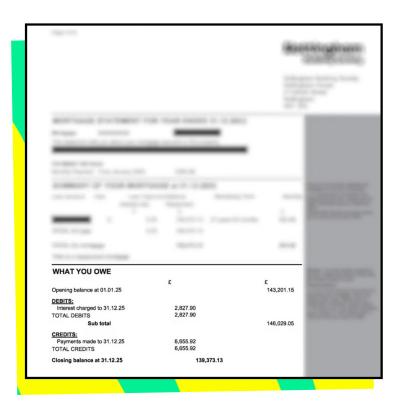
Here you will find your account number and an outline of the payment details of what you'll be paying each month from January.



Summary of your mortgage

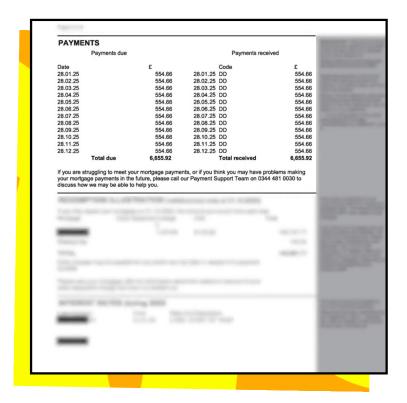
If you have taken out additional lending as well as your initial mortgage, you will see this here. As well as a breakdown of how much you owe overall, the remaining term left, and how much you are paying monthly.

It then gives total repayment and total monthly payable.



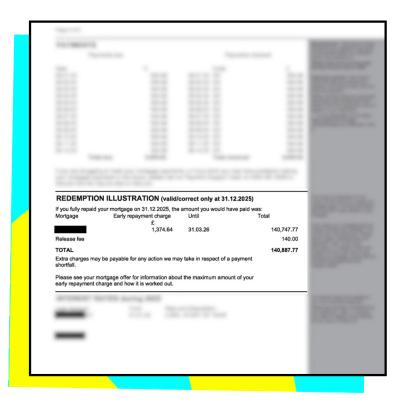
What you owe

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.



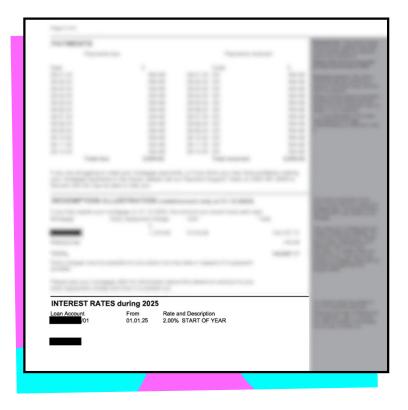
Payments

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.



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.



Interest rates

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

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.