

NRAM

NRAM
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Mr J B Race & Mr J S Foster
5 Institute Terrace
Billy Row
Crook
County Durham DL15 9TB

001949

CHI508

Our Ref: MS/CHI508
Account Number: 630377806
21 May 2022

Dear Mr J B Race & Mr J S Foster

Security Address: 38 West Terrace, Billy Row, Crook, County Durham DL15 9ST

Balance outstanding: £33,236.66

Your mortgage interest rate is changing

Following a change to the Bank of England base rate, the interest rate on one or more of your mortgage loan account(s) will change.

This letter is giving you advance notice of your new monthly payment(s) that will be effective from the date(s) shown below.

Your new mortgage loan interest rate and payment details are as follows:

Mortgage Amount Number	Current Rate (%)	New Rate (%)	Interest Rate Type	New Contractual Monthly Payment	Effective Date	Reason For Change
630377806	2.24	2.49	Variable	£264.58	1 July 2022	Rate Change
690047401	4.19	4.44	Variable	£27.87	1 June 2022	Rate Change
Total Contractual Monthly Payment				£292.45		

The new Contractual Monthly Payment quoted above supersedes any amount shown on your Annual Statement.

Your monthly payments

As you don't pay by Direct Debit, please make sure you adjust your monthly payments to the new Total Monthly Payment amount.

If you would like to pay by Direct Debit, please call us on the number below and we can help you set this up. Paying by Direct Debit means when your monthly payment changes, you don't need to do anything as we will automatically collect the new amount from your bank.