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DATE

NRAM

PO Box 118, Skipton

www.nram.co.uk

**BD23 9FH** 

David Nigklin Cert PFS Cert CII (MP)

Protection Adviser

Stratagem Financial Planning

20.27

FCA 819330

Billy Row Crook

County Durham DL15 9TB

5 Institute Terrace

Mr J B Race & Mr J S Foster

**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:

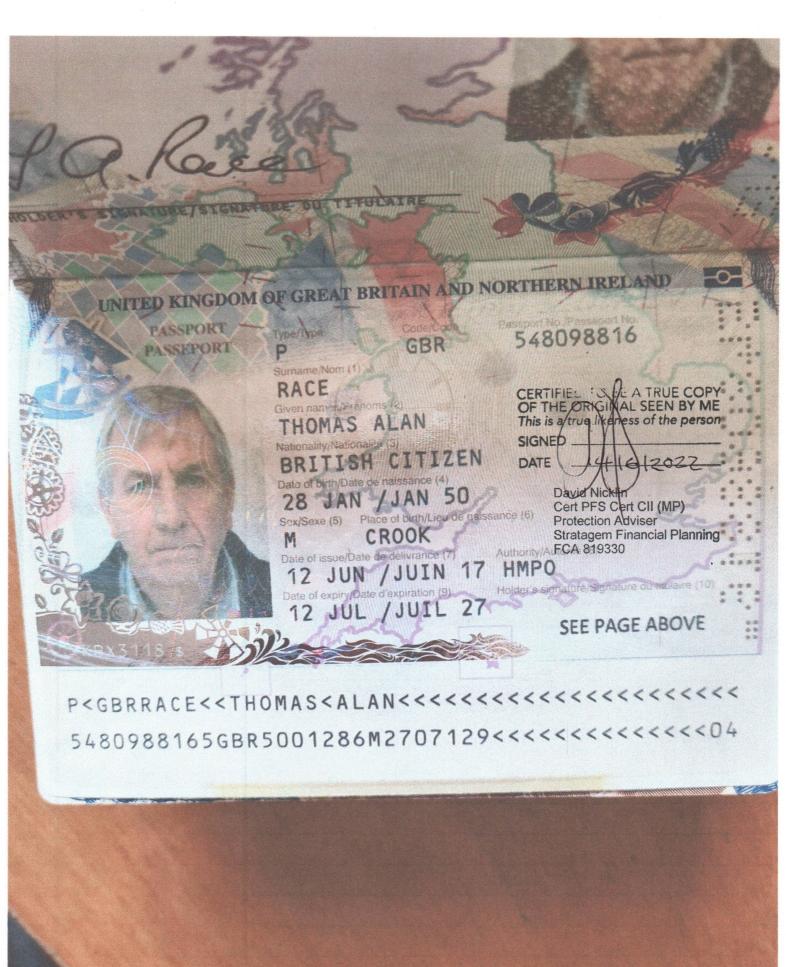
Mortgage Amount Number	Current Rate (%)	New Rate (%)	Interest Rate Type	New Contractual Monthly Payment	Effective Date	Reason For Change
630377806	2.24	2.49	Variable	£264.58	1 July 2022	Rate Change
690047401	4.19	4.44	Variable	£27.87	1 June 2022	Rate Change
Total Contractual Monthly Payment	٠			£292.45		

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.



Mr T RACE Hawthome House North Roddymoor Far Institute Terrace

Billy Row Crook **DL15 9TB** 

### Hello Mr RACE

·Here's your bill for May. It includes some charges for additional usage.

## Your last bill: £51.10

✓ Thanks for paying your bill in full





### £50.63 **Broadband Package**

- > You made 2 out of plan calls, so there's an extra £2.69 to pay
- > Your regular charges for Digital Voice are £47.94 see page 3 for details

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David Nicklin Cert PFS Cert CII (MP) Protection Adviser Stratagem Financial Planning FCA 819330

# Manage all your BT services online

With My BT you can keep an eye on your bills and orders, get updates on your usage, and manage extras like Wi-Fi, email and cloud storage.

You'll need a BTID to get started. If you haven't got one yet, don't worry. Create one now at bt.com/mybtlogin.

### Need a little help?

To find out more about the products and services we offer for those with accessibility needs, visit bt.com/help/ here-for-you