

**CERTIFIED TO BE A TRUE COPY  
OF THE ORIGINAL SEEN BY ME**  
*This is a true likeness of the person*

DATE \_\_\_\_\_

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



PAKISTAN  
175 101 1001

9

GBR

521287951

RACE

JAMES BENJAMIN

BRITISH CITIZEN

07 DEC /DEC 80

Page of total lines in manuscript: 10

M BISHOP AUCKLAND

Date of issue Date of reference

21 FEB /FEV 14 IPS

21 FEB / FEV 24

P<GBRRACE<<JAMES<BENJAMIN<<<<<<<<<<<<<<<<<<  
5212879516GBR8012078M2402217<<<<<<<<<<<<<<<04



# NRAM

CERTIFIED TRUE COPY  
OF AN ORIGINAL DOCUMENT

SIGNED .....  
DATE 14/05/2022

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

NRAM  
PO Box 118, Skipton  
BD23 9FH

www.nram.co.uk

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

CHI508

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

001508

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.



HOLDER'S SIGNATURE/SIGNATURE DU TITULAIRE

Type/Type

P

Code Code

GBR

548098816

Surname Nom (1)

RACE

Given names: Prenoms (2)

THOMAS ALAN

Nationality/Nationalité (S)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

28 JAN / JAN 50

Sex/Sexe (5)

M

Place of birth/Lieu de naissance (6)

**CROOK**

Date of issue/Date de délivrance (7)

Date of issue/Date de délivrance (7)

Date of expiry/Date d'expiration (9)

12 JUL / JUIL 27

CERTIFIED TO BE A TRUE COPY  
OF THE ORIGINAL SEEN BY ME  
*This is a true likeness of the person*

**SIGNED**

DATE \_\_\_\_\_

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

Authority/A

HMPO

Holder's signature/Signature du titulaire (10)

SEE PAGE ABOVE

P<GBRRACE<<THOMAS<ALAN<<<<<<<<<<<<<<<<<<<<<  
5480988165GBR5001286M2707129<<<<<<<<<<<<<<<04





Bill date  
24 May 2022

Account number  
GB 2403 9665

Bill reference  
M019 2&

Page  
1 of 4

Mr T RACE  
Hawthorne 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

**This bill:**

**£50.63**

We'll take this on or just  
after 01 Jun

**Your recent bills:**

May	£50.63
Apr	£51.10
Mar	£44.22

**£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

**CERTIFIED TRUE COPY  
OF AN ORIGINAL DOCUMENT**

SIGNED .....  
DATE ..... 14/5/2022

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 BT ID to get started. If you haven't got one yet, don't worry. Create one now at [bt.com/mybtlogin](https://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](https://bt.com/help/here-for-you)