

Date: 17 September 2021  
Application Number: 23974446  
Account Number: 58850J-59917  
Please quote the Account Number in all future correspondence.



**Mortgage Department**

Jubilee House  
Gosforth  
Newcastle upon Tyne  
NE3 4PL

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[virginmoney.com](http://virginmoney.com)

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MR DPM TEASDALE, MISS FE LUMLEY  
11 Staindale  
GUISBOROUGH  
Cleveland  
TS14 8JU



Dear Mr Teasdale and Miss Lumley,

Welcome to Virgin Money. We are delighted you have chosen us as your Loan provider.

The sum of £196,000.00 in respect of this Loan has been transferred to the Law Firm's bank.

This includes a cashback amount of £1000.00.

The current rate of interest to be charged to this Loan is 1.60%.

Your first monthly contractual payment of £1,073.83 will be collected from your bank account on 7th October 2021. This payment includes your full initial interest of £120.29. This is the amount of interest charged from the date of completion until the end of the calendar month.

Following the first payment, your monthly payment of £953.54 will be collected on the first working day of each month.

As you have elected to make your monthly payments by Direct Debit, the monthly payments will be collected automatically. Your Direct Debit reference number is 38905408.

**Where appropriate please ensure that any existing arrangements for making payments to any current loan you have with us are changed or cancelled.**



As you have opted to arrange your own Buildings & Contents Insurance, you will be notified by the insurance provider of the payment details.

You will be notified under separate cover of the payment details for any payment protection insurance or life assurance that you have opted to take with this Loan by the insurance provider.

You are permitted to make overpayments on this Loan. Underpayments are not permitted. Please see your Offer Illustration for full details.

This Loan has been arranged on a repayment basis.

