



Mortgage and Loan Operations
Santander
Bridle Road
Bootle
L30 4GB

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Mrs P J Bailey & Mr N D Bailey
49 Vicarage Road
Swindon
Wiltshire
SN2 1JH

January 2014
Mortgage Account No:
0915/862/026405293/BAI



Dear Mrs Bailey & Mr Bailey

We are pleased to enclose your Annual Mortgage Statement for 2013, along with a guide to understanding your mortgage. It is important that you read and keep these documents safe in case you need them in the future.

- **All or part of your mortgage is interest only and will require a lump sum repayment of the capital element at the end of the mortgage term** - Please pay particular attention to the interest only section of the guide.
- **Tariff of Charges** – A current version of the tariff is enclosed within the guide.

The enclosed guide should answer any questions you have. However, if you have any additional queries about your statement, please do not hesitate to call us on 0845 6000 346* (from overseas 0044 1908 719 108) quoting Mortgage Account Number 026405293.

If we can help you in any way with your mortgage, or other financial needs, then please refer to the 'Useful contacts' section at the back of the guide.

Yours sincerely,

Pam Speed
Director of Santander Operations

*Lines open 8am to 7pm weekdays and 9am to 2pm on Saturday.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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