

Our ref KH/SMS

6<sup>th</sup> June 2011

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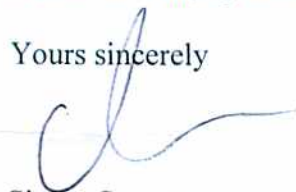
Dear Brad

**RE: Watson Gym- Simon Watson & Claire Watson**

Please find enclosed the ID etc for the above to enable you to set up the SSAS.

If you have any queries regarding this please do not hesitate to contact me.

Yours sincerely



Simon Spooner  
Paraplanner

Offices also in **Bristol**

## FINANCIAL PLANNING & ASSET MANAGEMENT

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CERTIFIED TO BE A TRUE COPY  
OF AN ORIGINAL WHICH I HAVE  
SEEN AND ANY PHOTOGRAPH THEREON  
(IF ANY) BEARS A GOOD LIKENESS  
TO THE NAMED PERSON

Our Ref: CGBFP01/PCLETTERS

29 March 2011

Dear Mr & Mrs Watson

Your mortgage account number: 5000008473087

Following the start of your mortgage on 28 March 2011, we'd like to thank you for choosing a Cheltenham & Gloucester mortgage provided by Lloyds TSB Bank plc.

In this letter you'll find important details about your mortgage, including details of your payments - so you may want to keep the letter to refer to in the future.

Your first payment will be £4643.66. It will be collected the month after your mortgage started and is made up of:

Initial interest (interest for the period from the mortgage start date to the end of that opening month)

£364.56

A full monthly mortgage payment (for the month in which your first payment is made)

£4279.10

This payment will be collected on or around the 4 April 2011. This could be later than your normal payment date but is to give you sufficient notice before the payment is collected.

After the first payment, your payments of £4279.10 will be collected on or around the 3rd of each month.

As you can see from the table below, your mortgage is made up of 'sub-accounts'. This is so you can see the current balance, current interest rate, repayment method and monthly payment for each element of your loan.

Sub-account number	Current balance	Current interest rate	Repayment method	Payment details		
				Normal monthly payment	Initial interest amount	First payment amount
01	£316505.69	2.50%	Repayment	£1419.51	£86.69	£1506.20
02	£470277.62	5.39%	Repayment	£2855.42	£277.62	£3133.04
99 - Fee Account	£930.25	2.50%	Repayment	£4.17	£0.25	£4.42

### Initial interest explained

Normally, your monthly mortgage payment covers a whole month. A new mortgage, however, often starts part way through a month. Initial interest covers that part month. As an example, a mortgage that starts on 16th May would not have any payments collected until June, so the June payment would need to cover the period from 16<sup>th</sup> May to 31<sup>st</sup> May as well as the full payment for June.

The table shows how much the initial interest is for your mortgage. This amount is included as part of your current balance, but it will be removed from the balance once you make the first payment.

11/6/11

30


**Passport**

WATSON  
STUDOR  
BRITISH CITIZEN  
02 MAY 70  
BATH  
11 APR AVR 02  
11 APR AVR 12

Authority/Autorita (B)  
**UKPA**  
Holder's signature/Signatura de titular (10)

[illegible]

