

Our Ref: 88248201\X211\AN
Date: 24th October 2022
DDI: 0344 225 3800
Fax: 0116 254 4637
Email: myloan@ccbank.co.uk

Strictly Private & Confidential

Evergreen Trust
Pension Practitioner
Office 12
Venture Wales Building
Pentrebach
Mid Glamorgan
CF48 4DR

Annual Statement

Loan Secured on: Ground Floor, 442-450 Stapleton Road, Bristol, Gloucestershire BS5 6NR
Loan Reference: 88248201

About Your Account as at 19th October 2022

Original Amount Borrowed	£ 600,000.00
Monthly Instalment	£ 4,421.54
Account Balance	£ 590,579.86
Arrears Balance	£ 0.00
Type of Account	Repayment Mortgage
Original Term	300 months (25 years)
Loan Start Date	22nd October 2021
Remaining Original Term	288 months (24 years)

Cost to Repay the Loan as at 24th October 2022

Total cost to repay the loan	£ 606,073.10
This includes an early repayment charge of	£ 15,931.84
Date early repayment charge will no longer apply	22nd October 2026

The above repayment figure is not confirmed. If you require confirmation of the repayment figure you should contact this Office on 0344 225 3939 .

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You **must** contact this office prior to forwarding any redemption monies to confirm if there are any additional costs to be added. Failure to do so will result in any incorrect amount forwarded being returned to you in full.

Please be aware that any property used as security may be repossessed if you do not keep up the repayments on your loan.

Your statement of account is printed on the following page(s).

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Account Statement for the Period 22/10/2021 - 19/10/2022

Evergreen Trust - Account Number: 88248201

Date	Description & Notes	Amounts added to the balance of the loan	Amounts reducing the loan	Account balance	Arrears
				£ 0.00	£ 0.00
22/10/2021	Opening Balance			£ 12,000.00	
22/10/2021	Completion fee	£ 12,000.00		£ 600,000.00	
	Gross loan	£ 588,000.00		£ 602,726.30	
22/11/2021	Interest charge	£ 2,726.30		£ 599,095.33	
	Direct debit		£ 3,630.97		
	Instalment due £ 3,630.97				
22/12/2021	Interest charge	£ 2,649.15		£ 601,744.48	
	Direct debit		£ 3,630.97	£ 598,113.51	
	Instalment due £ 3,630.97				
22/01/2022	Interest charge	£ 2,793.93		£ 600,907.44	
	Direct debit		£ 3,684.44	£ 597,223.00	
	Instalment due £ 3,684.44				
22/02/2022	Interest charge	£ 2,867.49		£ 600,090.49	
	Direct debit		£ 3,684.44	£ 596,406.05	
	Instalment due £ 3,684.44				
22/03/2022	Interest charge	£ 2,651.14		£ 599,057.19	
	Direct debit		£ 3,774.83	£ 595,282.36	
	Instalment due £ 3,774.83				
22/04/2022	Interest charge	£ 3,033.49		£ 598,315.85	
	Direct debit		£ 3,863.57	£ 594,452.28	
	Instalment due £ 3,863.57				
22/05/2022	Interest charge	£ 3,000.76		£ 597,453.04	
	Direct debit		£ 3,863.57	£ 593,589.47	
	Instalment due £ 3,863.57				
22/06/2022	Interest charge	£ 3,175.30		£ 596,764.77	
	Direct debit		£ 3,954.77	£ 592,810.00	
	Instalment due £ 3,954.77				

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Date	Description & Notes	Amounts added to the balance of the loan	Amounts reducing the loan	Account balance	Arrears
22/07/2022	Interest charge Direct debit Instalment due £ 4,046.76	£ 3,167.07	£ 4,046.76	£ 595,977.07 £ 591,930.31	
22/08/2022	Interest charge Direct debit Instalment due £ 4,046.76	£ 3,413.74	£ 4,046.76	£ 595,344.05 £ 591,297.29	
22/09/2022	Interest charge Direct debit Instalment due £ 4,232.81	£ 3,515.38	£ 4,232.81	£ 594,812.67 £ 590,579.86	
19/10/2022	Closing Balance			£ 590,579.86	£ 0.00

Charges Summary since the start of your loan

Interest Bearing Charges incurred (we will add interest to these if not paid)	£ 0.00
Additional Interest incurred	£ 0.00
Payment received towards these charges and additional interest	£ 0.00
Non Interest Bearing Charges incurred (we will not charge any interest on these)	£ 0.00
Payment received towards these charges	£ 0.00

Total Payments Made For The Period 22/10/2021 to 19/10/2022	£ 42,413.89
Total Interest Added For The Period 22/10/2021 to 19/10/2022	£ 32,993.75

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