

Our Ref: 88248201\X211\AN  
Date: 23rd October 2023  
DDI: 0344 225 3800  
Fax: 0116 254 4637  
Email: myloan@ccbank.co.uk

**Strictly Private & Confidential**

Mr T & Mrs N Muhammad  
Evergreen Trust  
C/o 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 18th October 2023

Original Amount Borrowed	£ 600,000.00
Monthly Instalment	£ 5,612.76
Account Balance	£ 584,128.01
Arrears Balance	£ 0.00
Type of Account	Repayment Mortgage
Original Term	300 months ( 25 years )
Loan Start Date	22nd October 2021
Remaining Original Term	276 months ( 23 years )

### Cost to Repay the Loan as at 23rd October 2023

Total cost to repay the loan	£ 599,585.28
This includes an early repayment charge of	£ 15,761.06
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 .

88248201

Page 1 of 5

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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).

88248201

Page 2 of 5

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## Account Statement for the Period 20/10/2022 - 18/10/2023

Evergreen Trust - Account Number: 88248201

Date	Description & Notes	Amounts added to the balance of the loan	Amounts reducing the loan	Account balance	Arrears
20/10/2022	<b>Opening Balance</b>			<b>£ 590,579.86</b>	<b>£ 0.00</b>
22/10/2022	Interest charge	£ 3,640.56		£ 594,220.42	
	Direct debit		£ 4,421.54	£ 589,798.88	
	Instalment due £ 4,421.54				
22/11/2022	Interest charge	£ 3,987.20		£ 593,786.08	
	Direct debit		£ 4,421.54	£ 589,364.54	
	Instalment due £ 4,421.54				
22/12/2022	Interest charge	£ 4,052.89		£ 593,417.43	
	Direct debit		£ 4,711.29	£ 588,706.14	
	Instalment due £ 4,711.29				
22/01/2023	Interest charge	£ 4,374.97		£ 593,081.11	
	Direct debit		£ 4,907.00	£ 588,174.11	
	Instalment due £ 4,907.00				
22/02/2023	Interest charge	£ 4,532.16		£ 592,706.27	
	Direct debit		£ 4,907.00	£ 587,799.27	
	Instalment due £ 4,907.00				
22/03/2023	Interest charge	£ 4,170.96		£ 591,970.23	
	Direct debit		£ 5,107.91	£ 586,862.32	
	Instalment due £ 5,107.91				
22/04/2023	Interest charge	£ 4,731.08		£ 591,593.40	
	Direct debit		£ 5,107.91	£ 586,485.49	
	Instalment due £ 5,107.91				
22/05/2023	Interest charge	£ 4,623.60		£ 591,109.09	
	Direct debit		£ 5,206.38	£ 585,902.71	
	Instalment due £ 5,206.38				

88248201

Page 3 of 5

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Date	Description & Notes	Amounts added to the balance of the loan	Amounts reducing the loan	Account balance	Arrears
22/06/2023	Interest charge	£ 4,851.76		£ 590,754.47	
	Direct debit		£ 5,306.56	£ 585,447.91	
	Instalment due £ 5,306.56				
22/07/2023	Interest charge	£ 4,932.20		£ 590,380.11	
	Direct debit		£ 5,509.87	£ 584,870.24	
	Instalment due £ 5,509.87				
22/08/2023	Interest charge	£ 5,167.69		£ 590,037.93	
	Direct debit		£ 5,509.87	£ 584,528.06	
	Instalment due £ 5,509.87				
22/09/2023	Interest charge	£ 5,212.71		£ 589,740.77	
	Direct debit		£ 5,612.76	£ 584,128.01	
	Instalment due £ 5,612.76				
18/10/2023	<b>Closing Balance</b>			<b>£ 584,128.01</b>	<b>£ 0.00</b>

### 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 20/10/2022 to 18/10/2023	£ 60,729.63
Total Interest Added For The Period 20/10/2022 to 18/10/2023	£ 54,277.78

88248201

Page 4 of 5

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### **Payment Due and Interest Rate Summary During Statement Period**

<b>Effective From</b>	<b>Payment Due</b>	<b>Interest Rate</b>
Opening Payment Due	£ 4,421.54	0.625 % a month ( 7.50 % a year)
3rd November 2022	£ 4,421.54	0.688 % a month ( 8.25 % a year)
15th December 2022	£ 4,421.54	0.729 % a month ( 8.75 % a year)
22nd December 2022	£ 4,711.29	0.729 % a month ( 8.75 % a year)
22nd January 2023	£ 4,907.00	0.729 % a month ( 8.75 % a year)
2nd February 2023	£ 4,907.00	0.771 % a month ( 9.25 % a year)
22nd March 2023	£ 5,107.91	0.771 % a month ( 9.25 % a year)
23rd March 2023	£ 5,107.91	0.792 % a month ( 9.50 % a year)
11th May 2023	£ 5,107.91	0.812 % a month ( 9.75 % a year)
22nd May 2023	£ 5,206.38	0.812 % a month ( 9.75 % a year)
22nd June 2023	£ 5,306.56	0.854 % a month ( 10.25 % a year)
22nd July 2023	£ 5,509.87	0.854 % a month ( 10.25 % a year)
3rd August 2023	£ 5,509.87	0.875 % a month ( 10.50 % a year)
22nd September 2023	£ 5,612.76	0.875 % a month ( 10.50 % a year)

### **Buildings Insurance**

Please note that you are responsible for ensuring that buildings insurance is in place for the property that the loan is secured on, in accordance with the terms and conditions of your loan.

88248201

Page 5 of 5

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