

This is the account number for your mortgage.

This mortgage statement shows 2 sub accounts are being paid on the Interest Only Repayment type, and on the SVR product.

The redemption amount has not reduced because the repayment method is Interest Only.

Statement of Mortgage Account

Account Number: 016130500 (All sub accounts)
Statement Period: 01 January 2008 to 31 December 2008

Your overall mortgage account may include more than one loan agreement. If so, each of these is given a separate sub account number under your main account number e.g 123456789/1 or 123456789/2. In addition, for non CCA † lending, we may create further sub-accounts for internal accounting purposes. So, for non CCA accounts the number of sub-accounts may be more than the number of non-CCA loan agreements.

Any default sum that has been charged since 1 October 2008 relates to sub-account 03. Britannia has decided not to charge interest on default sums which are incurred after this date. For internal accounting purposes we have created an extra sub-account to show these fees separately. Please note however that interest will still be charged on all other amounts under your mortgage in the usual manner, including any other fees and charges.

Note - 'Default sum' simply means a charge (other than interest) which we make in connection with a breach of your mortgage agreement.

Product Summary

Sub Acc.	Original Product*, Repayment Method	Balance 01 Jan 2008	Balance 31 Dec 2008	Remaining Term (years.mths)	Redemption Amount 31 Dec 2008	Early Settlement Charge (ERC)	Date ERC Expires
1	Standard Variable Rate Interest Only	£40, 013.90	£40, 463.75	10.00	£40, 463.75		
3	Standard Variable Rate Interest Only	£2, 503.22	£2, 500.39		£2, 500.39		
4	Buildings & Contents N/A	-£110.56	-£17.24				
5	CCA Default Fee Account Non Interest	£0.00	£80.00	9.11	£80.00		
Total Account Balance:		£42, 406.56	£43, 026.90		£43, 204.14 #		

Sub Account	Inception Date	Original Advance	Original Term
1	09/12/1988	£34, 850.00	30.00
3	03/05/1991	£2, 170.00	10.00
4	26/11/2001	£0.00	40.00
5	N/A	N/A	N/A

*'Transferred to SVR' is shown where your product matured onto our Standard Variable Mortgage rate (SVR) prior to the 31st August 2002.

Interest Rate History

Sub Account	Rate Change Details	Rate Change Details	Rate Change Details
1	01 Jan 2008 to 29 Feb 2008, 7.20%	01 Mar 2008 to 30 Apr 2008, 7.05%	01 May 2008 to 31 Oct 2008, 6.80%
	01 Nov 2008 to 30 Nov 2008, 6.30%	01 Dec 2008 to 31 Dec 2008, 5.30%	
3	01 Jan 2008 to 29 Feb 2008, 7.20%	01 Mar 2008 to 30 Apr 2008, 7.05%	01 May 2008 to 31 Oct 2008, 6.80%
	01 Nov 2008 to 30 Nov 2008, 6.30%	01 Dec 2008 to 31 Dec 2008, 5.30%	

This tells you all the interest rate changes that have happened within the statement period.