



Emily McAlister <emily@retirement.capital>

RE: Loan schedule of payments to Oakleaf SIBA for 2022-23

1 message

Simon Carlin <simon@thelostcoin.co.uk>

1 July 2022 at 10:51

To: Lynne Moses <lynnemoses@hotmail.com>, jim aldwinckle <jim.aldwinckle@hotmail.co.uk>
Cc: "Jane Groom (jagroom55@btinternet.com)" <jagroom55@btinternet.com>, "Emily McAlister (emily@retirement.capital)" <emily@retirement.capital>

Many thanks Lynne

Regards,

Simon Carlin

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From: Lynne Moses <lynnemoses@hotmail.com>**Sent:** 01 July 2022 09:45**To:** Simon Carlin <simon@thelostcoin.co.uk>; jim aldwinckle <jim.aldwinckle@hotmail.co.uk>**Cc:** Jane Groom (jagroom55@btinternet.com) <jagroom55@btinternet.com>**Subject:** Re: Loan schedule of payments to Oakleaf SIBA for 2022-23

Hi Simon

Thanks for the schedule and updated info. A new Standing Order has been set up to commence 28/07/22.

Kind Regards

Lynne

From: Simon Carlin <simon@thelostcoin.co.uk>**Sent:** 24 June 2022 15:28**To:** jim aldwinckle <jim.aldwinckle@hotmail.co.uk>; Lynne Moses (lynnemoses@hotmail.com) <lynnemoses@hotmail.com>**Cc:** Jane Groom (jagroom55@btinternet.com) <jagroom55@btinternet.com>**Subject:** Loan schedule of payments to Oakleaf SIBA for 2022-23

Hi Jim and Lynn

Please find attached the next year's schedule of payments. For the last 2 years interest rates were lower and the monthly payment was kept at £1,359.90. This has paid off a little extra loan capital each year. For the next 12 months central bank base rate at 28 May had increased from 0.1% to 1% (it has subsequently increased again to 1.25%). The loan agreement has interest set at a minimum of 5% pa and otherwise central bank plus 4.5% - thus the new rate going forward will be 5.5% until 28 May 2023.

Please can you amend the payments up slightly to £1,363.25 **with immediate effect** and also note a change of bank account from AIB Bank to Metro Bank, same account name Oakleaf SIBA, sort code is now 23-05-80 and account number 45161447.

Many thanks

Regards,

Simon Carlin BA DipPFS DipPMI

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