

Our Ref: 88248201\X211\AN  
Date: 22nd October 2024  
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 17th October 2024**

Original Amount Borrowed	£ 600,000.00
Monthly Instalment	£ 5,514.05
Account Balance	£ 577,869.00
Arrears Balance	£ 0.00
Type of Account	Repayment Mortgage
Original Term	300 months ( 25 years )
Loan Start Date	22nd October 2021
Remaining Original Term	264 months ( 22 years )

**Cost to Repay the Loan as at 22nd October 2024**

Total cost to repay the loan	£ 587,700.65
This includes an early repayment charge of	£ 10,377.35
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

 0344 225 3939  0116 254 4637  info@ccbank.co.uk  ccbank.co.uk

 Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE

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

 0344 225 3939  0116 254 4637  [info@ccbank.co.uk](mailto:info@ccbank.co.uk)  [ccbank.co.uk](http://ccbank.co.uk)

 Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE

Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

Cambridge & Counties Bank Ltd Registered Office: Charnwood Court, 5B New Walk, Leicester, England, LE1 6TE. Registered in England and Wales No. 07972522.

## Account Statement for the Period 19/10/2023 - 17/10/2024

Evergreen Trust - Account Number: 88248201

Date	Description & Notes	Amounts added to the balance of the loan	Amounts reducing the loan	Account balance	Arrears
19/10/2023	<b>Opening Balance</b>			<b>£ 584,128.01</b>	<b>£ 0.00</b>
22/10/2023	Interest charge	£ 5,041.10		£ 589,169.11	
	Direct debit		£ 5,612.76	£ 583,556.35	
	Instalment due £ 5,612.76				
22/11/2023	Interest charge	£ 5,204.04		£ 588,760.39	
	Direct debit		£ 5,612.76	£ 583,147.63	
	Instalment due £ 5,612.76				
22/12/2023	Interest charge	£ 5,032.64		£ 588,180.27	
	Direct debit		£ 5,612.76	£ 582,567.51	
	Instalment due £ 5,612.76				
22/01/2024	Interest charge	£ 5,195.23		£ 587,762.74	
	Direct debit		£ 5,612.76	£ 582,149.98	
	Instalment due £ 5,612.76				
22/02/2024	Interest charge	£ 5,191.50		£ 587,341.48	
	Direct debit		£ 5,612.76	£ 581,728.72	
	Instalment due £ 5,612.76				
22/03/2024	Interest charge	£ 4,853.05		£ 586,581.77	
	Direct debit		£ 5,612.76	£ 580,969.01	
	Instalment due £ 5,612.76				
22/04/2024	Interest charge	£ 5,180.97		£ 586,149.98	
	Direct debit		£ 5,612.76	£ 580,537.22	
	Instalment due £ 5,612.76				
22/05/2024	Interest charge	£ 5,010.12		£ 585,547.34	
	Direct debit		£ 5,612.76	£ 579,934.58	
	Instalment due £ 5,612.76				

88248201

Page 3 of 5

☎ 0344 225 3939 📠 0116 254 4637 ✉ info@ccbank.co.uk 🌐 ccbank.co.uk

📍 Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE

Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

Cambridge & Counties Bank Ltd Registered Office: Charnwood Court, 5B New Walk, Leicester, England, LE1 6TE. Registered in England and Wales No. 07972522.



Date	Description & Notes	Amounts added to the balance of the loan	Amounts reducing the loan	Account balance	Arrears
22/06/2024	Interest charge	£ 5,171.75		£ 585,106.33	
	Direct debit		£ 5,612.76	£ 579,493.57	
	Instalment due £ 5,612.76				
22/07/2024	Interest charge	£ 5,001.11		£ 584,494.68	
	Direct debit		£ 5,612.76	£ 578,881.92	
	Instalment due £ 5,612.76				
22/08/2024	Interest charge	£ 5,079.09		£ 583,961.01	
	Direct debit		£ 5,612.76	£ 578,348.25	
	Instalment due £ 5,612.76				
22/09/2024	Interest charge	£ 5,034.80		£ 583,383.05	
	Direct debit		£ 5,514.05	£ 577,869.00	
	Instalment due £ 5,514.05				
17/10/2024	<b>Closing Balance</b>			<b>£ 577,869.00</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 19/10/2023 to 17/10/2024	£ 67,254.41
Total Interest Added For The Period 19/10/2023 to 17/10/2024	£ 60,995.40

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

Effective From	Payment Due	Interest Rate
Opening Payment Due	£ 5,612.76	0.875 % a month ( 10.50 % a year)
1st August 2024	£ 5,612.76	0.854 % a month ( 10.25 % a year)
22nd September 2024	£ 5,514.05	0.854 % a month ( 10.25 % a year)

88248201

Page 4 of 5

☎ 0344 225 3939    📠 0116 254 4637    ✉ info@ccbank.co.uk    🌐 ccbank.co.uk

📍 Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE

Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

Cambridge & Counties Bank Ltd Registered Office: Charnwood Court, 5B New Walk, Leicester, England, LE1 6TE. Registered in England and Wales No. 07972522.


### **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

 0344 225 3939  0116 254 4637  [info@ccbank.co.uk](mailto:info@ccbank.co.uk)  [ccbank.co.uk](http://ccbank.co.uk)

 **Cambridge & Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE**

Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

Cambridge & Counties Bank Ltd Registered Office: Charnwood Court, 5B New Walk, Leicester, England, LE1 6TE. Registered in England and Wales No. 07972522.