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**Strictly Private & Confidential**
LONDONIST INTERNATIONAL MANAGE
5 Great James Street
London
WC1N 3DB

SBCOMM-STANNST

Date: 25th November 2024

Dear Sir or Madam

**MORTGAGE STATEMENT**

Please find enclosed your statement of account which provides details of your Short Term Mortgage with Shawbrook.

Please note this is not a redemption statement. If you require a redemption statement, or if you have any other queries, please call us on 0345 848 0223. We are open 8am to 8pm Monday to Thursday, 8am to 6pm Friday and 9am to 2pm Saturday.

Yours faithfully

K Pender

Katie Pender
Chief Operating Officer

STANNST V1.1
TSL/SBCOMM/STANNST/DSA/2024040927/LONDONIST INTERNATIONAL MANAGE/DUPLEX

T 0345 848 0227
Property Finance, Commercial Mortgages
**shawbrook.co.uk**
**cm.customer@shawbrook.co.uk**

Shawbrook Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Shawbrook Bank Limited is registered in England and Wales – Company Number 388466.

**Registered Office:** Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE
**Correspondence address:** Shawbrook Bank, PO Box 878, Newport NP20 9LJ, DX 729660 Cleppa Park 4

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## MORTGAGE INFORMATION

| | |
|---|---|
| Account Number: | 2024040927 |
| Account Holder(s): | LONDONIST INTERNATIONAL MANAGE |
| Security Address(es): | 53 Warminster Road London SE25 4DQ |
| Mortgage Start Date: | 24th May 2024 |
| Original Term: | 12 months |
| Mortgage type: | Your Mortgage is an interest only mortgage. |

As all or part of your mortgage is an interest-only mortgage, it assumes that you pay back the total amount borrowed on an interest-only basis as a lump sum at the end of the term.

## STATEMENT INFORMATION

| | |
|---|---|
| Statement Date: | 24/11/2024 |
| Statement Number: | 1 |
| Statement Period: | 24/05/2024 - 24/11/2024 |
| Balance Outstanding: | £1,260,419.84 |
| Remaining Term: | 6 months |

| Your Interest Rate(s) For This Period - % p.a | From Date |
|---|---|
| 8.2800 | 24/05/2024 |

## TRANSACTION INFORMATION

**Opening Balance:** **£1,259,700.00**

| Date | Description | Payments Due | Interest & Charges | Payments Received | Balance |
|---|---|---|---|---|---|
| 24/06/2024 | Payment Due | £8,691.93 | £0.00 | £0.00 | £1,259,700.00 |
| 24/06/2024 | Interest | £0.00 | £9,142.40 | £0.00 | £1,268,842.40 |
| 24/06/2024 | Direct Debit | £0.00 | £0.00 | £8,691.93 | £1,260,150.47 |
| 24/07/2024 | Payment Due | £8,691.93 | £0.00 | £0.00 | £1,260,150.47 |
| 24/07/2024 | Interest | £0.00 | £8,573.95 | £0.00 | £1,268,724.42 |
| 24/07/2024 | Direct Debit | £0.00 | £0.00 | £8,691.93 | £1,260,032.49 |
| 24/08/2024 | Payment Due | £8,691.93 | £0.00 | £0.00 | £1,260,032.49 |
| 24/08/2024 | Interest | £0.00 | £8,858.98 | £0.00 | £1,268,891.47 |
| 24/08/2024 | Direct Debit | £0.00 | £0.00 | £8,691.93 | £1,260,199.54 |
| 24/09/2024 | Payment Due | £8,691.93 | £0.00 | £0.00 | £1,260,199.54 |

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| Date | Description | Payments Due | Interest & Charges | Payments Received | Balance |
|---|---|---|---|---|---|
| 24/09/2024 | Interest | £0.00 | £8,860.15 | £0.00 | £1,269,059.69 |
| 24/09/2024 | Direct Debit | £0.00 | £0.00 | £8,691.93 | £1,260,367.76 |
| 24/10/2024 | Payment Due | £8,691.93 | £0.00 | £0.00 | £1,260,367.76 |
| 24/10/2024 | Interest | £0.00 | £8,575.42 | £0.00 | £1,268,943.18 |
| 24/10/2024 | Direct Debit | £0.00 | £0.00 | £8,691.93 | £1,260,251.25 |
| 24/11/2024 | Payment Due | £8,691.93 | £0.00 | £0.00 | £1,260,251.25 |
| 24/11/2024 | Interest | £0.00 | £8,860.52 | £0.00 | £1,269,111.77 |
| 24/11/2024 | Direct Debit | £0.00 | £0.00 | £8,691.93 | £1,260,419.84 |
| **Total** | | £52,151.58 | £52,871.42 | £52,151.58 | |

**Balance carried forward:** **£1,260,419.84**

## REDEMPTION INFORMATION

The cost of redeeming this mortgage as at the statement date is:

| | |
|---|---|
| Balance outstanding: | £1,260,419.84 |
| *plus* redemption fee: | £150.00 |
| *plus* early repayment charge (ERC): | £0.00 |
| *plus* interest due to statement date: | £0.00 |
| *plus* buildings insurance fee: | £0.00 |
| **Total redemption amount:** | **£1,260,569.84** |

Additional charges may apply that cannot be quantified at this point in time. Should you wish to redeem your mortgage please ask for a formal redemption statement.

## CAN WE HELP?

If you are experiencing financial difficulties and are unable to make your regular payments under your mortgage, there are a number of ways in which we may be able to help, so please contact us and we can discuss the available options. Our arrears management team are available on 0345 848 0227 from 8am to 8pm Monday to Thursday, 8am to 6pm Friday and 9am to 2pm Saturday.

## OUR PRIVACY NOTICE

Our privacy notice sets out how we process your personal data. If you would like a copy of this notice, you can find it at https://www.shawbrook.co.uk/privacy-notice/ Alternatively, you can request a copy by writing to or telephoning us using the contact details below.

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## EXPLANATION OF TERMS

### STATEMENT PERIOD
This details the calendar period in which the statement has been produced.

### BALANCE OUTSTANDING
This is the total amount owed on the account, comprising of the capital balance, fees, interest charged and any unpaid amounts. Please note this figure does not include any fees or charges that may be due at redemption and should, therefore, not be regarded as a redemption figure.

### OPENING BALANCE
This is the balance owed as at the first day of the statement period. On your first statement, the opening balance will reflect the amount owed on day 1 of your mortgage.

### REMAINING TERM
This displays the term that remains on your account. If the term is displayed as a negative figure, this means the loan has over-run the original agreed term length.

### DATE
This is the date upon which the relevant transaction took effect on the account.

In certain circumstances a transaction date will fall before the statement period. For example a payment received and shown as a credit on a previous statement which is subsequently returned unpaid by your bank will show on the next statement.

### DESCRIPTION
This describes the transaction and the amount due.

"Interest" is the interest that has been charged on the balance owed. Interest will be added to the balance.

"Direct debit" reflects any payments you have made to the account by Direct Debit.

If you have chosen a rolled up interest loan, whereby your interest payments are included in your loan amount, you will not see "Direct Debit" on your statement for the rolled-up period.

### PAYMENTS DUE
"Payment due" is the monthly payment amount that was due.

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## INTEREST & CHARGES

This details the interest and any additional charges that have been debited to your account. Interest is charged at the rates that are shown above and can be identified as 'Interest' in the description column.

Charges that have been added to your account such as arrears fees or late payment fees as indicated in the description column, please note that this list is not exhaustive.

## PAYMENTS RECEIVED

Amounts shown in this column represent payments that have been made to the account.



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