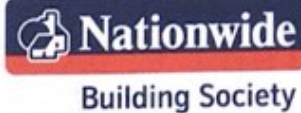


MORTGAGES



0619190234921N00000000320010030000



MR DANIEL ROBLEDÓ MUNOZ
APARTMENT 230
2 MUNDAY STREET
MANCHESTER
M4 7BG



Nationwide Building Society
Nationwide House
Pipers Way
Swindon
SN38 1NW

nationwide.co.uk/mortgages

15 December 2021

Mortgage Account Number:
72596820201

Letter Ref: YESCA

Your up-to-date mortgage statement

Hello

Thank you for getting in touch. We've enclosed the up-to-date mortgage statement you asked for. It shows what you've paid in the time between the last statement we sent you and this one, including any interest, fees and charges. It also shows how much you have left to pay on your mortgage and any fees we'd charge if you wanted to pay it back early. If you have any questions, just visit nationwide.co.uk/statement

Important information

If you have arrears

Your monthly payment doesn't include repayment of any arrears.

If you have an Interest Only mortgage

If all or part of your mortgage is interest only, you'll need to have a repayment plan in place to pay back the outstanding amount at the end of the term. It's also really important to regularly check this is on track to cover the amount. You'll find any interest only amounts on your statement. If you've let us know you're planning to repay your mortgage by selling your home at the end of the mortgage term, remember that the value of your house could go up or down.

If you have a Retirement Interest Only (RIO) or Lifetime mortgage

You don't need to set up a repayment plan. The outstanding balance will usually be repaid when your property is sold when the last remaining borrower dies or moves into long-term care.



Please turn over. There's more information on the back





Protecting you and your home

It's important to check you've got the right insurance in place to financially protect you, your family and your home, to make sure your existing policy still covers everything you need. If it doesn't, you may be able to change it - so it's worth speaking to your existing insurer. To find out more about our Home Insurance and Life Insurance products, please visit nationwide.co.uk/insurance



Managing your mortgage

We've made it easy for you to manage your mortgage online. To find out how, just visit nationwide.co.uk/manageyourmortgage

We're here to help

If you have any concerns about your mortgage or you can't make your payments, please get in touch and we'll be happy to offer you support. The sooner you contact us, the sooner we can help. You can find out how on nationwide.co.uk/statement

Or if you'd like some free, independent advice, visit stepchange.org, citizensadvice.org.uk or nationaldebtline.org



Thank you for being a member.

Your Nationwide Mortgage Operations Team

Mortgages are secured on your home. You could lose your home if you do not keep up payments on your mortgage.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078.
Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.



Building Society

MR DANIEL ROBLEDLO MUNOZ
APARTMENT 230
2 MUNDAY STREET
MANCHESTER
M4 7BG



Your Mortgage Statement

Account number: 72596820201

Summary of 2021

Product

1.64% 2 Year Fixed Rate
(expires 31 October 2022)
Capital Repayment Mortgage
Remaining mortgage term:
(Agreed repayment date October 2037)

15 yrs 10 mths

Opening balance as at 01 January 2021

£88,242.05

Plus

Total Interest

£1,346.93

Minus

Payments Received

£5,502.31

Closing balance as at 14 December 2021

£84,086.67

Arrears balance as at 14 Dec 2021
(See note opposite)

£500.21

The interest rate(s) applied to your account in 2021

Interest rate %

01 January 2021

1.64%

Notes

Note: The arrears balance shown represents the amount due less the amount you have paid. If you have not yet made the payment for the current month the arrears balance will reflect this.

YOUR MONTHLY PAYMENTS FROM JANUARY 2022

Your monthly payments from January 2022 calculated at 1.64% will be:

Basic Mortgage Payment

£500.21

Total

£500.21

This payment doesn't include any overpayments that you may be currently making. We'll continue taking any overpayments you've arranged, as well as the payment that's due.

This is for illustrative purposes only

To give you an idea of how much it would have cost to repay this account in full on 14 December 2021

Closing balance as at 14 December 2021

£84,086.67

You'd have paid Early Repayment Charges (See note opposite)

£840.11

A Mortgage Exit Administration Fee of (See note opposite)

£65.00

In total you would have needed to repay

£84,991.78

If you want to close your account please contact us for an up to date figure as additional costs may be payable.

This is the Early Repayment Charge (ERC) you'd have paid if you had repaid your loan in full on 14 December 2021. Any overpayment exceeding your overpayment allowance of 10.00% of the original loan amount per annum, dating back from the expiry date of 31 October 2022, will incur an ERC.

Note: The Mortgage exit administration fee applies if you repay your loan in full. You won't be charged if you have ten years or less remaining on your mortgage or if you close your mortgage and take out another one with us at the same time.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078.

If we cannot settle a complaint to your satisfaction through our internal procedure, you may refer it to the Financial Ombudsman Service.

Nationwide Building Society may from time to time transfer information about you and the mortgage to other members of the Group.

Buildings Insurance: It is your responsibility and a condition of the mortgage to ensure adequate property insurance is in place.

Explanation of transactions

You would have been notified separately of any fees that have been applied to your account. Any payments you have made will be shown under the Payments column.

Total Interest Charged: This is the total interest charged on your mortgage for the year. The interest on your mortgage account has been calculated on a daily interest basis. This means that any payment received over and above the interest and any other charges e.g. insurance, will reduce the balance on which interest is calculated. If additional monies have been released during the year, the interest will have been recalculated taking these into account.

Mortgage Payment Protection Insurance: This is the total amount of premiums charged during the year. If this insurance was cancelled during the year, the premium charged is to the date of cancellation.

Payment Protection Insurance is optional. There are other providers of Payment Protection Insurance, which is not the only product designed to protect you against loss of your income. For unbiased information about insurance, please visit the website at moneyhelper.org.uk

Life Assurance: If your Life Assurance is provided through Nationwide and underwritten by Guardian Financial Services the amount shown is the total amount of premiums paid on your behalf. In all other cases please ensure that you have sufficient cover in place and note that your contractual monthly mortgage payments do not include any premiums for life assurance. You should consider what would happen in the event of your death during the period of your mortgage. This is particularly important where the loan is in joint names and/or you have dependants. You may have a life assurance policy or other arrangements in place, if you do we recommend that you review them to make sure they still meet your current circumstances. If not we recommend you take financial advice.

Adjustments: These are amendments we have made to your account (including borrowbacks). Please refer to previous correspondence for further details. Adjustments may show as a credit or as a debit. You may have incurred an Early Repayment Charge (ERC) if you have made an overpayment - please refer to your individual mortgage conditions. Before any overpayments can be made, all arrears on all accounts must have been cleared.

Refund: A refund is shown in the "debit" column.

Arrears Costs: Specific costs incurred in relation to administration undertaken by Nationwide, its Solicitors or other agents, as a result of the account going into arrears. These may include: a charge when a representative carries out a home visit, an administration fee when Solicitors are instructed to write concerning the arrears on an account or to commence possession proceedings and any other costs incurred due to the arrears. For further details contact the number listed under "Payment Difficulties".

Mortgage details

Capital Repayment Mortgage: Your contractual monthly payment has been calculated to include an amount which will reduce the sum you originally borrowed so that the mortgage will be repaid on the agreed repayment date shown.

Interest Only Mortgage: Your contractual monthly payment does not include an amount to reduce the capital on the interest only element of your mortgage.

If you have an endowment policy, your provider will tell you whether the policy is on target. If it indicates a potential shortfall, you have a number of choices to consider depending on your individual circumstances.

MoneyHelper produce a guide that gives more information about why you need to act now and the options you have. Go to moneyhelper.org.uk and search for "Dealing with an Endowment Shortfall". Or you can call them on 0800 138 7777.

If you have another type of repayment vehicle, you will not automatically receive information about whether it is on target to repay the mortgage. You may be able to get further information by approaching your product provider. If you remain in doubt about the position of your repayment vehicle, you should seek advice.

Part Repayment/Part Interest Only Mortgage: A proportion of your monthly payment solely covers the interest charged, the remainder reduces the sum you originally borrowed. At the end of your mortgage term the interest only element of your balance will need to be repaid.

Total amount to repay: This is the amount required to close this account in full as at the date shown. However if you have more than one account and wish to close your main loan then all additional borrowing must be repaid at the same time.

If a Mortgage Exit Administration Fee is applicable it will be included in the total amount to repay your mortgage and will not be collected as a separate fee. You only pay this fee when the main loan is repaid (it is not permissible to redeem the main loan without redeeming any additional borrowing) - the charge is not made for additional borrowing.

Increased Balance: The "Closing Balance" may be higher than the "Opening Balance" if your payments have been on a concessionary basis, Annual Review or if payments have been missed. The "Closing Balance" may be higher than the "Opening Balance" if your product has features and you have taken advantage of an agreed underpayment or borrow back.

Additional Letting Interest Rate: If you are letting your property and you have received written confirmation that the additional letting interest rate has been applied to your account(s), this rate will have been included as part of the rates quoted overleaf for this statement period (where applicable). Therefore the statement shows the total rate charged on the account. The additional interest rate will also be taken into consideration and shown as the total rate charged to the account in the future monthly payments section of your statement.

Important Note: If you think our records are incorrect for any reason, please let us know as soon as possible.

Payment difficulties - How Nationwide can help

We realise that circumstances can change, and the last thing we want is for you to lose sleep over finances. So if you ever have trouble making your mortgage payments or are worried that a change in personal circumstances may cause difficulties, please get in touch. Our Collections Department can be reached on 0800 464 30 40. They have years of experience in helping people get back on track and will be happy to offer support.

Or if you prefer, you can write to us at Mortgage Collections, Collections and Recoveries, Nationwide Building Society, Moulton Park, Northampton, NN3 6NW. However, we'd rather you give us a call, as we can immediately chat through your options and start helping you sooner. This is especially important as if you get into arrears, you may receive further charges, fees and costs as explained in our tariff of charges.

You can find out more about the help we offer at nationwide.co.uk/help/challenging-times/money-worries

Automated voice message service: Just so you're aware, we sometimes use an automated voice message service to contact members who are having payment difficulties. Once we've checked your identity, a number of options will be offered. These include making payments or contacting one of our advisors.

Consumer Credit Act 1974 Regulated Accounts only

Settling your credit agreement early: You can settle this agreement at any time by giving us notice in writing and paying off the amount you owe. If you wish to settle early you should write to us for a final settlement figure.

Dispute Resolution: If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you can ask the Financial Ombudsman Service to review your complaint. You can refer your complaint to the FOS at any time. But they'll need our consent to investigate complaints if we haven't had the chance to put things right or exceeded the relevant timescale and issued our Final Response letter. We can provide details of how to contact the Ombudsman.

Paying Less than the agreed sum: If you pay less than your agreed payment in most cases it is likely to take you longer and may cost you more to pay off the debt under the agreement.

If you have difficulties making payments under your credit agreement please contact us if you have not already done so to discuss terms for the rest of the agreement. You may also want to seek advice on what to do from an independent free advice agency such as the Citizens Advice Bureau.

How to contact us about your statement(s)

Online: nationwide.co.uk

Telephone: Call us on 03457 30 20 11 (please quote your mortgage account number).

Branch: Visit your local branch.

Post: Write to - Annual Statements, Customer Service Centre, Nationwide Building Society, Moulton Park, Northampton, NN3 6NW.

Insurance Claims: For Mortgage Payment Protection Insurance claims please refer to your latest renewal notice for contact details.

Commercial Accounts: Please contact your Lending Manager.

Please note for various legal, regulatory and customer service requirements, your call may be recorded.

If you would like to see how Nationwide uses your information you can see our full privacy statement "How Nationwide uses your information", available in branch or online at nationwide.co.uk/privacy



Building Society



Your Mortgage
Transactions

Account number: 72596820201



Payments due in 2021

	Mortgage
01 January	£500.21
01 February	£500.21
01 March	£500.21
01 April	£500.21
01 May	£500.21
01 June	£500.21
01 July	£500.21
01 August	£500.21
01 September	£500.21
01 October	£500.21
01 November	£500.21
01 December	£500.21

Transaction details in 2021

Date	Description	Debits	Credits
01 Jan	Opening Balance	£88,242.05	
25 Jan	Repayment by Direct Debit/Standing Order		£500.21
24 Feb	Repayment by Direct Debit/Standing Order		£500.21
24 Mar	Repayment by Direct Debit/Standing Order		£500.21
26 Apr	Repayment by Direct Debit/Standing Order		£500.21
24 May	Repayment by Direct Debit/Standing Order		£500.21
24 Jun	Repayment by Direct Debit/Standing Order		£500.21
25 Jul	Repayment by Direct Debit/Standing Order		£500.21
24 Aug	Repayment by Direct Debit/Standing Order		£500.21
24 Sep	Repayment by Direct Debit/Standing Order		£500.21
25 Oct	Repayment by Direct Debit/Standing Order		£500.21
24 Nov	Repayment by Direct Debit/Standing Order		£500.21
14 Dec	Total Interest Calculated	£1,346.93	
14 Dec	Closing Balance	£84,086.67	