

National Mortgages

EXAMPLES OF MONTHLY MORTGAGE REPAYMENTS OVER TYPICAL REPAYMENT PERIODS 6.4% APR – 8.5% APR variable for mortgages from £25,000 to £1 million

Amount of Loan	Annual Rate	30 Years		25 Years		20 Years		15 Years		10 Years	
		Without Optional Insurance	With Optional Insurance	Without Optional Insurance	With Optional Insurance	Without Optional Insurance	With Optional Insurance	Without Optional Insurance	With Optional Insurance	Without Optional Insurance	With Optional Insurance
£25,000	6.25%	£153.92	£169.32	£164.91	£181.40	£182.73	£201.00	£214.35	£235.79	£280.70	£308.76
£50,000	6.25%	£307.85	£338.63	£329.82	£362.80	£365.45	£402.00	£428.70	£471.57	£561.39	£617.53
£75,000	6.25%	£461.77	£507.95	£494.73	£544.21	£548.18	£603.00	£643.05	£707.36	£842.09	£926.29
£100,000	5.25%	£552.20	£607.42	£599.25	£659.17	£673.84	£741.23	£803.88	£884.27	£1,072.92	£1,180.21
£125,000	5.25%	£690.25	£759.28	£749.06	£823.97	£842.31	£926.54	£1,004.85	£1,105.33	£1,341.15	£1,475.26
£150,000	5.25%	£828.31	£911.14	£898.87	£988.76	£1,010.77	£1,111.84	£1,205.82	£1,326.40	£1,609.38	£1,770.31
£175,000	5.25%	£966.36	£1,062.99	£1,048.68	£1,153.55	£1,179.23	£1,297.15	£1,406.79	£1,547.46	£1,877.60	£2,065.37
£200,000	5.25%	£1,104.41	£1,214.85	£1,198.50	£1,318.34	£1,347.69	£1,482.46	£1,607.26	£1,768.53	£2,145.83	£2,360.42

Typical example £75,000 over 20 years = £548.18 per month. Total amount repayable £131,563.20 6.8% APR Variable

Other loan amounts and repayment periods on request. Written quotations available on request. Please ring for further details. Rates correct at time of going to print in June 2003. National Mortgages are administered by Independent Finance Corporation Limited a licensed credit broker. The repayment chart shown above is offered to our typical customers. Interest rates are subject to status and may be higher or lower. The insurance payments above assume joint payment protection insurance is selected. This is payable by a single premium which is added to your loan and covers the first five years of the mortgage. The figures quoted assume an arrangement fee of £1,500 and legal fees of £500 have been included in the loan amount. These sums should be deducted from the loan amount to calculate the amount you will receive. Buildings Insurance required.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT
LOANS SECURED ON PROPERTY IF YOU ARE INTENDING TO REPAY OR CONSOLIDATE EXISTING UNSECURED DEBT THEN YOU SHOULD BE
AWARE THAT THESE WILL NOW BE SECURED BY WAY OF LEGAL MORTGAGE AND YOU MAY PAY MORE OVER THE LONG TERM

National Mortgages are administered by Central Capital.

Registered in Guernsey number 37613. Registered Office: 1 Le Marchant Street, St Peter Port, Guernsey, GY1 4HP.