



Important – Your mortgage term expires in 6 months

Dear Mr Sample

Property address:

<Address>

We are getting in touch to let you know the term of your mortgage is due to expire in February 2025. Your account has six months remaining and the outstanding balance will need to be repaid at that time.

What you need to do

You have two options:

- Repay the outstanding balance on expiry. We'll send you a redemption statement 4 weeks prior to expiry, this will provide details of the amount needed to repay the mortgage.

or

- Apply for a term extension. Complete and return the application form enclosed, ensuring it is signed by all those named on the mortgage.

Please be aware: if you do not take any action and the account balance remains outstanding after the expiry date, we will refer your account to our Collections and Recoveries Department to pursue the outstanding debt.

You should know

When your term expires the full outstanding mortgage balance is due. Daily interest will continue to accrue on the outstanding balance. Should interest rates change, you will continue to be charged interest at the new rate and this will influence your outstanding balance. It's important that you make arrangements to repay this in full.

We're here to help

If you have any questions, call us on **01234 567 8910** and we will be happy to help. For our opening hours please visit us online at **a.bank.com/contact-us**

The Mortgage Operational Team

Terms and conditions

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