THE WOOLWICH

Meridian House Anchor Boulevard Crossways Business Park Dartford, Kent DA2 6QU

0003624 1 of 1

New House Greenhall Farm Bramfield HERTFORD Herts SG14 2QQ Date:

29/09/2003





Dear

Please be advised that your monthly payment amount of £337.93 has changed as a result of the event(s) listed below. If more than one event is listed, the net result will be used in determining your new payment amount.

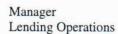
Removal of home insurance premiums from your mortgage payments.

A monthly payment of £317.18 is then required from October 2003 until further notice.

You need to inform your bank to amend your existing payment. If you bank with The Woolwich you can alter your standing order by telephone, by writing to or visiting your local branch or by on-line banking if you are an Openplan customer.

Should you have any queries regarding this matter, please telephone our Customer Service Department on 0845 605 1111. Lines are open Monday to Friday 8:30 am to 5:30 pm. Please have the account number available at the time of your call.

Yours sincerely



This Payment Notice Supersedes Any Prior Change Notices Previously Forwarded To You.