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Huddersfield
&Bradford

Building Society

0027337

P.O. Box No. 66
Permanent House
Westgate
Bradford
BD1 2AU
ACCOUNT NO. MI0lb06TAM

Statement of
Mortgage Account

PERIOD ENDED 31DEC79

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MR.O.R.& MRS. A.F.TAM80,

51,ALEXANDRA PARK ROAD,
MUSWELL HILL,

LONDON,

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Insurance Details
23600 Sum Insured

29.50 Premium

29S EP Due Date

Item	Date	Debits	Credits	Balance
8 AL	1JAN79	5933.85		
RP	25JAN79	59.00	5874.85	
RP	6MAR79	59.00	5815.85	
RP	2APR79	59.00	5756.85	
KP	26APR79	59.00	5697.85	
RP	25MAY79	59.00	5638.85	
RP	27JUN79	59.00	5579.85	
RP	26JUL79	59.00	5520.85	
RP	28AUG79	59.00	5461.85	

RP 28SEP79 59.00 5402.85
IS 29SEP79 24.50 5427.35
RP 19NOV79 164.37 5262.98
RP 26NOV79 69.80 5193.18
RP 20DEC79 69.80 5123.38
IT 697.23 5820.61
SAL 31DEC79 721.73 834.97 5820.61

Please preserve this document. See important notes overleaf.

Household Insurance

NOTES

1 In order to save costs, renewal notices are not sent but the renewal date and the insurance premium due are shown overleaf. Borrowers are particularly requested to note the renewal date and to ensure payment within the current year as interest will be applied to unpaid premiums. Where premiums are paid by banker's order borrowers should instruct their bankers to pay the revised premium.

2 For an insurance claim to be met in full it is necessary that the sum insured represents the full rebuilding costs of your property. The sum insured has, therefore, been amended in line with the Housing Cost Index prepared by the Royal Institution of Chartered Surveyors and published in "Building". The new amount covered is shown overleaf and is effective immediately, although the revised premium only applies from renewal date.

3 If you consider that the new figure is inadequate to meet the cost of fully rebuilding your property you should contact our Insurance Services Department, by post, giving your own assessment.

4 If the Society does not insure your property under a household policy, the premium and sum insured shown overleaf have not been amended. You will receive a separate communication regarding your policy in due course.

Income Tax

Borrowing members (other than those under the Option Mortgage Scheme) are advised to check that allowance is made for mortgage interest in their P.A.Y.E. notices of coding and/or income tax assessments.

If in doubt you should contact the district office of your Inspector of Taxes.

Endowment Mortgages

If the final figure shown in the "balance" column overleaf exceeds the amount of your advance the difference should be paid immediately to Head Office, Mortgage Accounts Department Endowment Section in order to avoid extra interest charges.

Audit

You are requested to examine this statement of your account and to satisfy yourself that the entries are correctly stated. All payment entries should be checked with your passbook, bank statement or bank paying-in slips. Should you wish to query any item, please write to The Mortgage Administration Manager,

Huddersfield & Bradford Building Society, Permanent House, Westgate, Bradford BD1 2AU enclosing this statement and your passbook. Please note that approximately four working days should be allowed for clearance of payments made through the bank in the last few days of December.

Passbook

If you make your monthly payments through a bank or National Giro your passbook will not be written up, for this merely duplicates the detailed record of your account as shown on this statement.

Key to Item Codes

AJ Refund IT Interest

BA Balance LA Mortgage advance

CX Returned cheque LI Mortgage advance instalment

EA Endowment premiums or LS Sundry costs incurred

second property insurance premium RP Mortgage payments and insurance premiums received

IG Insurance guarantee premium

IS Property insurance premium

Debit - paid to insurance company by the Society

Credit - adjustment