

*First Floor*

**Variation of Mortgage Offer**

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Bank of Ireland UK  
PO Box 3181  
One Temple Quay  
Bristol  
BS1 9HQ  
Telephone: 0845 300 8000  
Fax: 0117 927 3963

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**Date:** 11 September 2015

**Our reference:** 8006598069/02(1)  
(please quote in all correspondence)

**Applicants:**

Mr Michael John Lacy  
Mrs Thelma Francis Lacy  
Navigator Hotel  
13-14 Marine Drive West  
Bognor Regis  
West Sussex  
PO21 2QA

**Property mortgaged:**

**Leasehold 2 Bedroomed Flat/Maisonette Converted with Single  
Garage**

10A Marine Drive West, Bognor Regis, West Sussex PO21 2QA

We are pleased to tell you that we are prepared to offer to transfer your mortgage to a new interest rate on the basis of the information and conditions set out in this document.

This offer is valid until the Eleventh day of October 2015.

Please see the section 'What fees must you pay?' for details of fees that apply.

You are free to decline this offer.

If you accept this offer you will not have the right to change your mind and withdraw from the contract after the variation has been concluded. However, you can repay the mortgage in full subject to any fees shown in the section 'What fees must you pay?', and any early repayment charges shown in the section 'What happens if you do not want this mortgage any more?'.

If you want to accept this offer please sign the signature copy and return the document to us at the above address within 14 days. If we receive your signed acceptance before the 19th of the month we guarantee to start charging you at the new interest rate either with effect from the 1st of the following month, or with effect from the 1st of the month following your promotional rate ending, whichever is the later date.

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**IMPORTANT – PLEASE NOTE**

Your account will be adjusted to include any difference in interest due from the date the rate change completes up to the end of that month. Monthly payments will be collected on your usual payment date.

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