

# CAPITAL & INTEREST REPAYMENT LOAN



We can provide loans of up to £15,000 **with no penalty for early repayment** of the loan. On or before the date of the Loan Agreement you will pay £50 to cover the Land Registry fee payable on registration of the security.

All of this at an exceptional 4% fixed rate of interest, **Typical 4.2% APR.**

AMOUNT OF LOAN	NUMBER OF MONTHLY REPAYMENTS	AMOUNT OF MONTHLY REPAYMENT	TOTAL FEES PAYABLE	TOTAL AMOUNT PAYABLE
£2,000	120	£20.25	£50	£2,479.88
£4,000	120	£40.50	£50	£4,909.77
£6,000	120	£60.75	£50	£7,339.65
£6,000	180	£44.38	£50	£8,038.63
£8,000	120	£81.00	£50	£9,769.53
£8,000	180	£59.18	£50	£10,701.51
£15,000	120	£151.87	£50	£18,274.12
£15,000	180	£110.95	£50	£20,021.57

With this type of loan the monthly repayment covers both interest and capital. The loan is repaid in full over a fixed term.

## SECURITY & RISK

Apart from Park Home Loans, all loans are secured by an equitable mortgage or an equitable charge on the property. It is also registered at the Land Registry, meaning that the property cannot be sold or change ownership without the WHIL loan being repaid.

**IMPORTANT: YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**

