



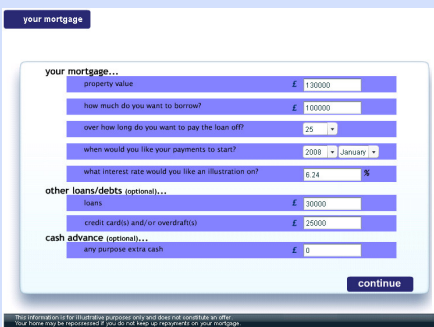
Mortgage Mate

Let your customer 'see' the effect of changes

Description

We believe that being able to demonstrate to your customer the effects of increasing payments, or reducing the mortgage term, is a very powerful sales aid; which is why we are pleased to be able to introduce Mortgage Mate.

Entering information



your mortgage

your mortgage...

property value £ 130000

how much do you want to borrow? £ 100000

over how long do you want to pay the loan off? 25

when would you like your payments to start? 2000 January

what interest rate would you like an illustration on? 6.24 %

other loans/debts (optional)...

loans £ 30000

credit cards and/or overdrafts £ 20000

cash advance (optional)...

any purpose extra cash £ 0

continue

This information is for illustrative purposes only and does not constitute an offer. Your home may be repossessed if you do not keep up repayments on your mortgage.

Only 4 basic mortgage questions need to be answered.

It is possible to include loans, credit cards, other debts, which highlight the option of Further Advances.

The inclusion of loans & other advances through this 'easy to use' interface provides additional functionality.

Website / Laptop Friendly

Using this system on a website or on a laptop, could not be easier.

Comparing features

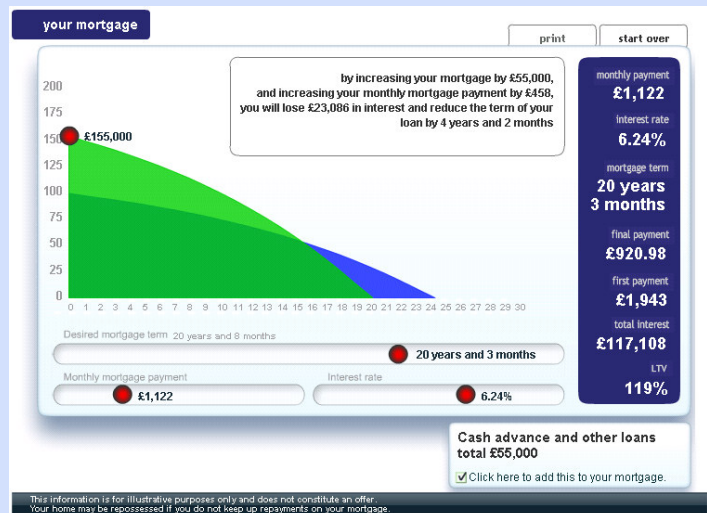
'Slider buttons' allow the effects of actual or hypothetical variations of : payments, terms, interest rates, and additional borrowing to be compared with the minimum of fuss.

'Real-time' updates to results and graphs make this an elegant tool, illustrating changes quickly for maximum impact and with minimum effort.

Why not try this calculator online at either;

<http://www.explc.com> (our website)

<http://www.skipton.co.uk> (skipton bs)



Calculations

Each Mortgage Mate version can be customised to reflect a specific lender's calculation method. The system comes with the Nationwide Building Society's method of calculation as standard. Any method can be requested.

This system is designed as a mortgage sales aid, to encourage client discussion, understanding plus real mortgage planning. Unless the correct calculation method is used, it can only be for illustrative purposes only.