Initial ½ Yearly Costs (£)	EIP Reduces by each ½ year (£)	Year	Annual payment
41791.67		1	83122.92
41331.25	460.42		
40870.83	460.42	2	81281.24
40410.41	460.42		
39949.99	460.42	3	79439.56
39489.57	460.42		
39029.15	460.42	4	77597.88
38568.73	460.42		
38108.31	460.42	5	75756.20
37647.89	460.42		
37187.47	460.42	6	73914.52
36727.05	460.42		
36266.63	460.42	7	72072.84
35806.21	460.42		
35345.79	460.42	8	70231.16
34885.37	460.42		
34424.95	460.42	9	68389.48
33964.53	460.42		
33504.11	460.42	10	66547.80
33043.69	460.42		
32583.27	460.42	11	64706.12
32122.85	460.42		
31662.43	460.42	12	62864.44
31202.01	460.42		
30741.59	460.42	13	61022.76
30281.17	460.42		
29820.75	460.42	14	59181.08
29360.33	460.42		
28899.91	460.42	15	57339.40
28439.49	460.42		
27979.07	460.42	16	55497.72
27518.65	460.42		
27058.23	460.42	17	53656.04
26597.81	460.42		
26137.39	460.42	18	51814.36
25676.97	460.42		
25216.55	460.42	19	49972.68
24756.13	460.42		
24295.71	460.42	20	48131.00
23835.29	460.42		
23374.87	460.42	21	46289.32
22914.45	460.42		
22454.03	460.42	22	44447.64
21993.61	460.42		
21533.19	460.42	23	42605.96
21072.77	460.42		
20612.35	460.42	24	40764.28
20151.93	460.42		

Amount of Advance: 850,000.00

Period		Annuity				EIP	
	Rate	½ Yearly	Total	Rate	Initial ½ Yearly	Reduces by	Total
(years)	%	Cost (£)	Cost (£)	%	Costs (£)	each ½ year (£)	Cost (£)
Over 29½ not over 30	6.61	32,747.22	1,964,833.20	6.50	41,791.67	460.42	1,692,562.50

19691.51	460.42	25	38922.60
19231.09	460.42		
18770.67	460.42	26	37080.92
18310.25	460.42		
17849.83	460.42	27	35239.24
17389.41	460.42		
16928.99	460.42	28	33397.56
16468.57	460.42		
16008.15	460.42	29	31555.88
15547.73	460.42		
15087.31	460.42	30	29714.20
14626.89	460.42		
1692556.80			**1692556.8**