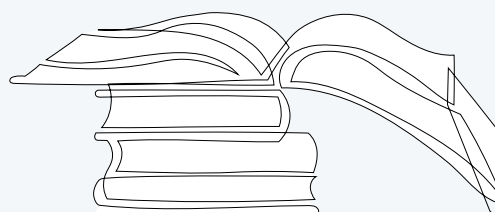


# ESIS Table Guidance

We have designed this to help you understand the figures in table 7 in Section 7 of the ESIS



## 7. ILLUSTRATIVE REPAYMENT TABLE

This table shows the amount to be paid every month.

The instalments (column 2) are the sum of interest to be paid (column 3), where applicable, capital paid (column 5) and, where applicable, other costs (column 4). The costs in the other costs column relate to the fees shown in Section 4 of the ESIS. Outstanding capital (column 6) is the amount of the loan that remains to be repaid after each instalment.

Repayment Schedule	Amount of instalment	Interest to be paid per instalment	Other Costs included in the instalment	Capital repayment per instalment	Outstanding capital after each instalment
Month 0	£1,255.00	£0.00	£1,255.00	£0.00	£211,264.39
Month 1	£0.00	£1,859.13	£0.00	£0.00	£213,123.52
Month 2	£0.00	£1,875.49	£0.00	£0.00	£214,999.00
Month 3	£0.00	£1,891.99	£0.00	£0.00	£216,890.99
Month 4	£0.00	£1,908.64	£0.00	£0.00	£218,799.64
Month 5	£0.00	£1,925.44	£0.00	£0.00	£220,725.07
Month 6	£0.00	£1,942.38	£0.00	£0.00	£222,667.45
Month 7	£0.00	£1,959.47	£0.00	£0.00	£224,626.93
Month 8	£0.00	£1,976.72	£0.00	£0.00	£226,603.64
Month 9	£0.00	£1,994.11	£0.00	£0.00	£228,597.76
Month 10	£0.00	£2,011.66	£0.00	£0.00	£230,609.42
Month 11	£0.00	£2,029.36	£0.00	£0.00	£232,638.78
Month 12	£354.00	£2,047.22	£354.00	£0.00	£234,686.00
Overall Total	£1,609.00	£23,421.61	£1,609.00	£0.00	£234,686.00

Month 0 instalment of £1,255.00 is the amount of fees payable at the outset and not added to the loan (those fees are included in the loan amount). In this instance it was £600 for the Solicitor's fees and £655 for the Valuation = £1,255. The outstanding capital for month 0 is the gross loan amount (including fees added to the loan or deducted at completion).

Months 1-12 show the rolled up interest added to the loan each month and the new balance. Month 12 also shows the redemption fees payable - £234 legal and £120 security release = £354. All of this adds up to the final figure of £234,686.00 which is the cost of the loan.

The fees being charged can all be found in Section 4 of the ESIS.

Want to learn more?

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