

Enquiries to: Carole McGhee Telephone No: (01324) 506340

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Date: 9 April 2019

Dear Mr Rogers,

FOI 96406

Restructured Lender Option Borrower Option (LOBO) Contracts

I refer to your recent FOI enquiry and attach details of 2 LOBO loans which were transformed into fixed rate loans.

I trust this answers your inquiry, however if you are unhappy with the handling of your request I have attached a leaflet that explains your right to complain.

Yours sincerely

Chief Finance Officer