



Lapithus

Lapithus Management DAC

PO Box 12714
Dublin 24

T: 0818 555390 (lo-call)

T: 00353-81-8203202 (when calling from abroad)

09 Oct 2018

Mortgage Account Number(s): being referred to as the "Loan(s)"

**IMPORTANT INFORMATION REGARDING YOUR LOAN(S)
NOTIFICATION OF A CHANGE OF SERVICER**

Dear

As advised to you in March 2016, Tanager DAC ("Tanager") appointed Lapithus Management Limited (now Lapithus Management DAC) ("Lapithus") to perform the management and administration of your mortgage Loans.

We are writing to advise you of a change to the arrangements for the servicing of your Loans. From December 2018 (the "Transfer Date"), Pepper Finance Corporation (Ireland) Designated Activity Company ("Pepper") will assume full responsibility for the management and administration of your Loans.

The purpose of this letter is to provide you with notification of these changes two months in advance of the change taking place, in accordance with our obligations under the Consumer Protection Code to permit you to make alternative arrangements should you choose to do so.

During this two month notice period there will be no change to the servicing arrangements for your Loans and you can continue to contact your dedicated contact point in Lapithus during that period.

Pepper will contact you directly to provide the name and contact details of your new point of contact soon after the Transfer Date.

Lapithus Management Designated Activity Company is regulated by the Central Bank of Ireland.

Registered office: Huguenot House, 35-38 St Stephens Green, Dublin 2, Ireland
Directors: D Conway; K Lawlor; R Quinn; P Mabry (German)
Registered in Ireland: Company No. 500542

016817-02292009-0270

HOW DOES THIS AFFECT YOU?

This is a change of servicer and point of contact in relation to the management of your Loans, which will take effect from the Transfer Date, there is no change of ownership of your Loans. Your details are being transferred to Pepper in order for them to make preparations for the future management and administration of your Loans.

The loan documents relating to your Loans, the terms and conditions of your Loans and your obligations to Tanager DAC are not affected by this change.

On completion of the transfer outlined above, the credit servicing of your Loans will be undertaken by Pepper. Pepper is authorised and regulated by the Central Bank of Ireland.

WHAT ACTION DO YOU NEED TO TAKE?

If you are making your payments in the normal way, you do not need to do anything at this time. We will be in touch closer to the Transfer Date to provide you with further detail on the transfer of the management and administration of your Loans.

DO YOU HAVE ANY QUESTIONS OR HAVE YOUR CONTACT DETAILS CHANGED?

It is important to let us know if your contact information has changed since you entered into the loan documents e.g. correspondence address or contact phone number. To update your details or if you have any queries regarding this letter please contact Lapithus at 0818 555 390. Our opening hours are Monday to Thursday 9:00 a.m. to 8:00 p.m. and Friday 9:00 a.m. to 5:00 p.m.

Yours sincerely



Niall Sorohan

On Behalf of Lapithus Management DAC

The loan facilities referred to in this written correspondence are managed by Lapithus Management DAC as service provider for and on behalf of and in accordance with the instructions of Tanager DAC

Warning:

If you do not keep up your repayments, you may lose your home or property.

Warning:

Your property is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

Warning:

If you do not keep up the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.