

13 March 2026



Council Tax Bill 2026/27

Mrs Julia Hopwood-Turner & Mrs Lisa Hopwood-Turner
85 GARSTANG ROAD
CLAUGHTON
PRESTON
LANCS
PR3 0PH

Account Number :
74022428

Reason For Bill : Annual

85 GARSTANG ROAD
CLAUGHTON
PRESTON
LANCS
PR3 0PH

HOW THE TAX IS ARRIVED AT FOR BAND E			%
Lancs County Council	£2,202.14		3.8
Pcc For Lancashire	£357.38		5.4
Wyre Borough Council	£293.39		3.0
Claughton	£83.71		-0.2
Combined Fire Authority	£115.78		5.6

Admin Unit 026
Band E

Property Reference 00260050085014

Annual Charge for the year £3,052.40 % 3.9

Charge For Period Band E 01-Apr-2026 31-Mar-2027 £3,052.40

Total Outstanding £3,052.40

Memorandum Note

Your instalments for 2026/27 do not include your 2025/26 account balance

As at 27/02/2026 your 2025/26 Council Tax account balance is 245.00

First instalment due on 01/04/2026

11 Further instalments due on 01/05/2026 to 01/03/2027

1 X £258.40
11 X £254.00

Instalments to be paid by: Direct Debit 1st - 12 Inst Monthly

Key : MJDN2T7B4S

CHANGES RECEIVED AFTER THE 15TH FEBRUARY AND PAYMENTS AFTER THE 25TH FEBRUARY MAY NOT BE SHOWN ON THIS BILL. YOU WILL RECEIVE A REVISED BILL IF NECESSARY

Additional Information:

Wyre Council
Wyre Council, Wyre Civic Centre,
Breck Road, Poulton-le-Fylde, Lancashire, FY6 7PU

I certify this document to be a true copy of
the original document / true likeness of
my client.

Name: James Diggins

Signed: [Signature]

Date: 4/8/26

CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (1)



Holder's signature/Signature du titulaire (10)

PASSPORT
PASSEPORT

Type/Type
P

Code/Code
GBR

Passport No./Passeport No.
140135860

Surname/Name (1)

HOPWOOD-TURNER

Given names/Pronouns (2)

JULIA MICHELLE

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

04 JUN / JUN 84

Sex/Sexe (5) Place of birth/Lieu de naissance (5)

F OLDHAM

Date of issue/Date de délivrance (7) Authority/Autorité : 8)

24 APR /AVR 23 HMPD

Date of expiry/Date of expiration (3)

24 APR /AVR 33

P<GBRHOPWOOD<TURNER<<JULIA<MICHELLE<<<<<<<

1401358604GBR8406044F3304248<<<<<<<<<<<<<00

MICHELLE<<<<<<<<<<<<
8<<<<<<<<<<<<<<00

I certify this document to be a true copy of
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my client.

James Diggins
6726

Name: James Diggins
 Signed: [Signature]
 Date: 4/8/26



Vehicle tax reminder

If you have completed one of the 3 options below in the last few days, you don't need to do anything.

V11

SC15 EUE

30 June 2026



2430 1847928/541 57514 1022 31800
MRS LISA HOPWOOD-TURNER
85 GARSTANG ROAD
CLAUGHTON-ON-BROCK
PRESTON
PR3 0PH



Your vehicle tax runs out on
Make:
VOLKSWAGEN
Tax class:
DIESEL CAR
Engine capacity / CO2
118 G/M

THIS VEHICLE NEEDS AN APPROPRIATE MOT TEST CERTIFICATE
Check the MOT expiry at www.gov.uk/check-vehicle-tax. Why not sign up to DVSA's free MOT reminder service at www.gov.uk/mot-reminder

You can now choose to receive vehicle tax reminders by text or email at gov.uk/dvla/account

You must do one of the following 3 options:

Option 1: Taxing your vehicle

☐ 6 months	N/A	☐
☐ 12 months	£35.00	☐

It is your responsibility to renew your vehicle tax, even if the rate of vehicle tax is £0.

Direct Debit

☐ Monthly	£36.75
monthly payment of approximately	£3.06
☐ 6 months	N/A
one-off payment	
☐ 12 months	£35.00
one-off payment	

Direct Debits are automatically renewed unless you tell us you no longer have the vehicle or make a SORN.

Your reference number to tax or SORN:

1273 6167 7431 6542

Option 2: Not using your vehicle?

If your vehicle is being kept off the road and you don't want to tax it, you must tell us by making a SORN (Statutory Off Road Notification). You can do this by using the reference number above at www.gov.uk/make-a-sorn or phone 0300 123 4321.

Option 3: No longer have the vehicle?

The quickest way to tell us is online at www.gov.uk/sold-bought-vehicle. Alternatively, send the VSC registration certificate (log book) or a signed letter to DVLA, Swansea, SA99 1BD giving the registration number, make, model, date it was sold and new keeper details. We can't take this information by phone.



Tax online at
www.gov.uk/vehicle-tax

Tax by phone on 0300 123 4321
Direct Debit is not available by phone.

Other ways to apply

If you are unable to transact online or by phone, go to:
www.gov.uk/vehicle-tax/other-ways-to-apply

By law all drivers must be covered by motor insurance when using a vehicle on the road.

If your details are out of date, please update your VSC registration certificate (log book) online at: www.gov.uk/change-address-vsc or return it to DVLA, Swansea SA99 1BA.



SC15 EUE J

INVESTORS IN PEOPLE™
We invest in people Gold
03 1X



6269 0601 2736 1677 4316 6428

V11-0524

Vehicle Services

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Name: James Higgins

Signed: [Signature]

Date: 4/6/26



Mrs L J Hopwood-Turner &
Mrs J Hopwood-Turner
85 Gartang Road
Cloughton-on-Brock
Preston
PR3 0P4



It's time for a new rate

3 June 2025

Dear Mrs and Mrs Hopwood-Turner

As you know, your current mortgage rate of **4.89%** is coming to an end on **31 August 2025**.

Your current monthly repayment: **£1,128.55**
Your repayment if you don't take action: **£1,411.63**
That's a difference of £283.08 per month.

We've laid out all the information you need to help you think about your options. We're here to help you every step of the way.

Renewing made easy

You like to keep it simple. So do we. There are no credit checks or long forms and you can do it all online at hsbc.co.uk/mortgages/switch. If you'd prefer to chat with a mortgage specialist about your options, call us on 0800 169 6333.

If you change your mind

If you want to choose a different deal after accepting an offer, you can cancel your switch up until the new rate starts. Any product fees you've already paid will be refunded.

Alternatively, if you took out your mortgage with us via a broker, you can speak to them about switching your rate with HSBC UK.

What happens if you don't renew

If you don't take any action, you'll automatically move from your current rate to the HSBC variable rate, currently 6.74%.

Your mortgage at a glance

Mortgage Account No.
40088898146148
Current rate expiry
31 August 2025
Current rate
4.89%
Current HSBC variable rate.
6.74%
Loan to Value**
54%
Outstanding balance
£218,647.38

* These figures are estimates and may change over time. Please note, arrears are included in the mortgage loan balance.
** Your property value can go up or down.



Discover your options at
hsbc.co.uk/mortgages/switch

Thank you for choosing HSBC UK as your mortgage provider.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Continued...

HSBC UK Bank plc

Mortgage Services Centre, PO Box 1111, Sheffield S1 2JL (UK 10611 Sheffield 1)

Tel: 0800 169 6333 Fax: 0970 243 1844 Web: www.hsbc.co.uk Opening hours: Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-5pm

Registered in England and Wales number 08900412 Registered Office: 1 Centenary Square, Birmingham B1 1HQ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority reference number is 765112

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Name: James Diggins

Signed: [Signature]

Date: 4/6/26

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IRELAND

ert No.

Small house illustration

Person illustration

Large textured object illustration

I certify this document to be a true copy of
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 my client.

JANE
 29

KIM CRAYSON
 2026

Date: