

# MR01

## Particulars of a charge

Oyez

012291-23



Go online to file this information  
[www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

A fee is payable with this form  
Please see 'How to pay' on the last page

☒ **What this form is for**  
You may use this form to register  
a charge created or evidenced by  
an instrument

☒ **What this form is NOT for**  
You may not use this form to  
register a charge where there  
is an instrument. Use form MR08.

For further information, please  
refer to our guidance at:  
[www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

This form **must be delivered to the Registrar** for registration within  
**21 days** beginning with the day after the date of creation of the charge.  
If delivered outside of the 21 days it will be rejected unless it is accompanied by a  
court order extending the time for delivery.

☐ You must enclose a certified copy of the instrument with this form. This  
must be scanned and placed on the public record. **Do not send the original.**



A16 \*A62HCSHS\* #49  
18/03/2017  
COMPANIES HOUSE

### 1 Company details

Company number 0 2 1 7 8 7 8 3  
Company name in full TOWER PENSION TRUSTTES LIMITED

71512

For official use

**Filling in this form**  
Please complete in typescript or in  
bold black capitals

All fields are mandatory unless  
specified or indicated by \*

### 2 Charge creation date

Charge creation date 0 9 / 0 3 / 2 0 1 7

### 3 Names of persons, security agents or trustees entitled to the charge

Please show the names of each of the persons, security agents or trustees  
entitled to the charge

Name PAC GRAPHICS LIMITED /

Name

Name

Name

If there are more than four names, please supply any four of these names then  
tick the statement below

☐ I confirm that there are more than four persons, security agents or  
trustees entitled to the charge

MR01

Particulars of a charge

**4** Brief description

Please give a short description of any land, ship, aircraft or intellectual property registered or required to be registered in the UK subject to a charge (which is not a floating charge) or fixed security included in the instrument.

Brief description Unit 1 Dolphin Point Dolphin Way Purfleet Essex RM19 1NR

Please submit only a short description. If there are a number of plots of land, aircraft and/or ships, you should simply describe some of them in the text field and add a statement along the lines of, "for more details please refer to the instrument"

Please limit the description to the available space

**5** Other charge or fixed security

Does the instrument include a charge (which is not a floating charge) or fixed security over any tangible or intangible or (in Scotland) corporeal or incorporeal property not described above? Please tick the appropriate box.

☐ Yes

☒ No

**6** Floating charge

Is the instrument expressed to contain a floating charge? Please tick the appropriate box

☐ Yes Continue

☒ No Go to Section 7

Is the floating charge expressed to cover all the property and undertaking of the company?

☐ Yes

**7** Negative Pledge

Do any of the terms of the charge prohibit or restrict the company from creating further security that will rank equally with or ahead of the charge? Please tick the appropriate box

☐ Yes

☒ No

**8** Trustee statement <sup>1</sup>

You may tick the box if the company named in Section 1 is acting as trustee of the property or undertaking which is the subject of the charge

☐

<sup>1</sup> This statement may be filed after the registration of the charge (use form MR06).

**9** Signature

Please sign the form here

Signature

Signature

X  X

This form must be signed by a person with an interest in the charge

# MR01

## Particulars of a charge



### Presenter information

You do not have to give any contact information, but if you do, it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name

Peter J Bailey

Company name

Bailey & Co

Address

39a High Street Heathfield East

Sussex

Post town

County/Region

Postcode

T N 2 1 8 H U

Country

England

DX

39105 Heathfield

Telephone

01435-862277



### Certificate

We will send your certificate to the presenter's address if given above or to the company's Registered Office if you have left the presenter's information blank.



### Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and number match the information held on the public Register.
- ☐ You have included a certified copy of the instrument with this form.
- ☐ You have entered the date on which the charge was created
- ☐ You have shown the names of persons entitled to the charge
- ☐ You have ticked any appropriate boxes in Sections 3, 5, 6, 7 & 8
- ☐ You have given a description in Section 4, if appropriate
- ☐ You have signed the form
- ☐ You have enclosed the correct fee
- ☐ Please do not send the original instrument; it must be a certified copy



### Important information

Please note that all information on this form will appear on the public record.



### How to pay

A fee of £23 is payable to Companies House in respect of each mortgage or charge filed on paper.

Make cheques or postal orders payable to 'Companies House.'



### Where to send

You may return this form to any Companies House address. However, for expediency, we advise you to return it to the appropriate address below:

**For companies registered in England and Wales:**  
The Registrar of Companies, Companies House,  
Crown Way, Cardiff, Wales, CF14 3UZ.  
DX 33050 Cardiff

**For companies registered in Scotland:**  
The Registrar of Companies, Companies House,  
Fourth floor, Edinburgh Quay 2,  
139 Fountainbridge, Edinburgh, Scotland, EH3 9FF  
DX ED235 Edinburgh 1  
or LP - 4 Edinburgh 2 (Legal Post)

**For companies registered in Northern Ireland:**  
The Registrar of Companies, Companies House,  
Second Floor, The Linenhall, 32-38 Linenhall Street,  
Belfast, Northern Ireland, BT2 8BG  
DX 481 N R Belfast 1



### Further information

For further information, please see the guidance notes on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse) or email [enquiries@companieshouse.gov.uk](mailto:enquiries@companieshouse.gov.uk)

This form is available in an alternative format. Please visit the forms page on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)



FILE COPY

## CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 2178783

Charge code: 0217 8783 0752

The Registrar of Companies for England and Wales hereby certifies that a charge dated 9th March 2017 and created by TOWER PENSION TRUSTEES LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 18th March 2017.

OK

Given at Companies House, Cardiff on 24th March 2017



Companies House



THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES

This is a form of legal charge on property. You should carefully read its contents before signing this document. This form has not been produced nor drafted for use without technical assistance by persons unfamiliar with the law and practice of mortgages.

## LAND REGISTRATION ACT 2002

County and District [or London Borough] Essex

Title No. EX 776252

### LEGAL CHARGE

Dated

8th March 2017

Parties 1 The Borrower TOWER PENSION TRUSTEES LIMITED  
Co Reg No: 02178783

2 The Chargee PAC GRAPHICS LIMITED  
Co Reg No: 01574580

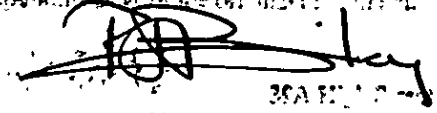
The Loan (receipt acknowledged) Fifty Four Thousand seven hundred and twenty two pounds - forty nine pence (£54,722.49)  
Interest Rate 3.49 per cent per annum

Periodic Payment

Payment Days

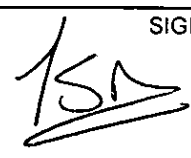
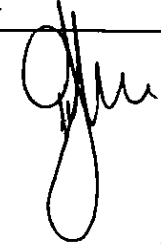
The Property Unit 1 Dolphin Point Dolphin Way Purfleet Essex RM19 1NR

I certify this page to be a true and complete copy of the original document corresponding to the copy of the original document.

  
30A Hill Street  
Northolt, London Ux8 2JW  
PETER J. BAILEY, Esq. LL.M.  
Solicitor for the Bank

- A Interest shall be calculated in respect of each month/quarter/half-year/year on the principal sum outstanding at the beginning of the month/quarter/half-year/year
- B The Charge incorporates the Mortgage Provisions printed overleaf
- C The Charge is not a charge made for securing a current account or further advances

This deed is executed as a deed and delivered as follows -

SIGNATURE OR COMPANY SEAL	WITNESS
	 4, WOOTTON CLOSE HORNCHURCH ESSEX RM11 2JU

# Mortgage Provisions

## 1. Interpretation

Where the context allows:-

- (a) "The Borrower" and "the Chargee" include the persons deriving title under them
- (b) Obligations of more than one person are joint and several obligations
- (c) Expressions used on the front page of the Charge have the meanings there shown

## 2. Legal Charge

The Borrower charges the Property by way of legal mortgage and with full title guarantee with the payment to the Chargee of all the principal money and interest payable by the Borrower to the Chargee

## 3. Covenants for payment

- (a) The Borrower will pay to the Chargee a Periodic Payment on every Payment Day until the whole of the Loan with interest has been fully discharged
- (b) If on realisation of the security by the Chargee the net proceeds shall be insufficient to discharge the whole of the moneys outstanding on the security of the Charge then the Borrower will immediately pay the amount of the deficiency with interest until payment

## 4. Early repayments

The Borrower may at any time or times pay off all or any part of the principal money for the time being outstanding but so that any such partial payment by anticipation shall not interfere with the payment in regular course of the Periodic Payments subsequently payable pursuant to Provision 3 but shall only have the effect of accelerating the ultimate payment of the moneys remaining owing on the security of the Charge

## 5. Legal Date for redemption

The legal right of redemption ceases on the first of the Payment Days and in favour of a purchaser the statutory power of sale arises on that day

## 6. Interest

- (a) Interest shall be charged by the Chargee at the Interest Rate as well after as before any judgment
- (b) Periodic Payments shall be credited in the first place against interest and any balance shall be carried over to reduce the other indebtedness at the end of the period in respect of which interest is calculated

## 7. Covenants concerning the Property

The Borrower covenants so long as the Charge is outstanding -

- (a) To put and keep the Property in good and substantial repair
- (b) To keep the Property insured against fire and other contingencies (as required from time to time by the Chargee) to its full value with responsible insurers approved by the Chargee and (subject to the requirements of any lease under which the Property is held) in the joint names of the Borrower and the Chargee
- (c) Not to insure the Property independently and if the Borrower receives insurance moneys in respect of the Property to hold them as trustee for the Chargee
- (d) To observe and perform the restrictive and other covenants and stipulations (if any) affecting the Property and the obligations on the tenant's part in the lease (if any) under which the Property is held

(e) Punctually to pay all rents and outgoings in respect of the Property

(f) Not without the written consent of the Chargee to carry out any operation or institute or continue any use of the Property for which permission is required under the law from time to time of Town and Country Planning but which has not been obtained at the date of the Charge

(g) That the statutory powers conferred on a mortgagor in possession of leasing agreeing to lease and accepting surrenders of leases shall not apply to the Charge and the Borrower will not otherwise without the written consent of the Chargee grant or agree to grant any lease or tenancy of the Property

#### **8. Principal money to become payable**

The whole of the Loan shall become repayable to the Chargee immediately -

(a) If the Borrower defaults for 21 days or more in making any Periodic Payment

(b) If there is a breach by the Borrower of some obligation of his under the Charge (other than an obligation for the payment of money)

(c) If the Property is compulsorily purchased or acquired or requisitioned

#### **9. Entry to inspect or do works**

While the Charge is outstanding the Chargee may enter and inspect the Property at any reasonable time and may also enter and do any work which the Borrower has failed to do

#### **10. Concessions**

The Chargee may from time to time by letter or otherwise suspend or vary in favour of the Borrower any payment or repayment of money under the Charge

11. It is hereby agreed that the liability of Tower Pension Trustees Limited shall not exceed the assets within its control in the St. Jame's Place SIPP - R E Allen, St Jame's Place SIPP - L E Allen, St. Jame's Place SIPP - J S Allen and the St. James's Place SIPP - C R Cooper and that save for that neither the Seller nor any other party shall have any claim whatsoever against Tower Pension Trustees Limited.

**LEGAL CHARGE**

(Repayment by Periodical Instalments)

Date 8th March 2017

Borrower

Chargee

Property

Loan

---

**STATUTORY RECEIPT**

I/We

hereby acknowledge that \_\_\_\_\_ have this \_\_\_\_\_ day of \_\_\_\_\_  
20 \_\_\_\_\_ received the principal money secured by  
the within-written Mortgage together with all interest and costs the payment  
having been made by \_\_\_\_\_

AS WITNESS \_\_\_\_\_ hand this \_\_\_\_\_ day of \_\_\_\_\_

Signed in the presence of \_\_\_\_\_