



**Registration of a Charge**

Company name: **TOWER PENSION TRUSTEES LIMITED**

Company number: **02178783**



X7347NAG

Received for Electronic Filing: **03/04/2018**

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**Details of Charge**

Date of creation: **26/03/2018**

Charge code: **0217 8783 0774**

Persons entitled: **BARCLAYS BANK PLC**

Brief description: **1B AND 1C HIGH STREET CHESTNUT HERTFORDSHIRE**

**Contains negative pledge.**

**Chargor acting as a bare trustee for the property.**

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**Authentication of Form**

This form was authorised by: **a person with an interest in the registration of the charge.**

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**Authentication of Instrument**

Certification statement: **I CERTIFY THAT THE ELECTRONIC COPY INSTRUMENT  
DELIVERED AS PART OF THIS APPLICATION FOR REGISTRATION  
IS A CORRECT COPY OF THE ORIGINAL INSTRUMENT.**

Certified by: **DAVID SEAL**



## **CERTIFICATE OF THE REGISTRATION OF A CHARGE**

Company number: 2178783

Charge code: 0217 8783 0774

The Registrar of Companies for England and Wales hereby certifies that a charge dated 26th March 2018 and created by TOWER PENSION TRUSTEES LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 3rd April 2018 .

Given at Companies House, Cardiff on 5th April 2018

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



**Companies House**



THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES



Tower Pension Trustees Limited acting in its  
capacity as the trustee of The St. James's Place Self-  
Invested Personal Pension Plan - S A Murphy  
SJP0347 and  
Tower Pension Trustees Limited acting in its  
capacity as the trustee of The St. James's Place Self-  
Invested Personal Pension Plan - L J Murphy  
SJP0348  
(the *Mortgagors*)

Tower Pension Trustees Limited acting in its  
capacity as the trustee of The St. James's Place Self-  
Invested Personal Pension Plan - S A Murphy  
SJP0347  
(the *Principal Debtor*)  
and

Barclays Bank PLC  
(the *Bank*)

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LEGAL CHARGE

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**IMPORTANT – PLEASE READ THIS NOTE BEFORE THIS LEGAL CHARGE IS EXECUTED**

This Legal Charge is an important legal document. The Bank strongly recommends that you seek the advice of your solicitor or other legal adviser before executing this Legal Charge.

- This is a Legal Charge over the Mortgaged Property described in the Schedule and the other assets referred to in this Legal Charge.
- The Bank will hold this Legal Charge as security for all debts and other liabilities owed to them by the Mortgagors and the Principal Debtor. This includes all present and future loans or facilities the Bank has granted or may in the future grant.
- Your liabilities under this Legal Charge will include any liabilities owed under any guarantee or indemnity which you have given to or may give to the Bank in the future subject to the limitations set out in this Legal Charge.
- If any of the debts or liabilities secured by this Legal Charge are not paid when due, the Bank can appoint a receiver, or take possession of the Mortgaged Property and any of the assets charged by this Legal Charge and sell them.
- This Legal Charge is separate from and not limited by any other security or guarantee which you may have already given or may give to the Bank in the future.

If a company/LLP incorporated in England and Wales executes this Legal Charge as Mortgagor, all parties understand that this document (including any attachments) will be available for inspection by any person at Companies House or upon application to the Land Registry

THIS DEED is made on 26 March 2018

BETWEEN:

- (1) Tower Pension Trustees Limited of 3 Temple Quay, Temple Back East, Bristol acting in its capacity as the trustee of The St. James's Place Self-Invested Personal Pension Plan - S A Murphy SJP0347;

Tower Pension Trustees Limited of 3 Temple Quay, Temple Back East, Bristol acting in its capacity as the trustee of The St. James's Place Self-Invested Personal Pension Plan - L J Murphy SJP0348;

(each individually a "Mortgagor" and jointly the "Mortgagors");

- (2) Tower Pension Trustees Limited of 3 Temple Quay, Temple Back East, Bristol acting in its capacity as the trustee of The St. James's Place Self-Invested Personal Pension Plan - S A Murphy SJP0347 (the "Principal Debtor"); and
- (3) Barclays Bank PLC (Company Number 01026167) of 1 Churchill Place, London E14 5HP (the "Bank")

IT IS AGREED as follows:

1. AGREEMENT TO PAY

- (a) Each of the Principal Debtor and the Mortgagors hereby covenants with the Bank that each of the Principal Debtor and the Mortgagors will on demand in writing made to the Principal Debtor or that Mortgagor pay or discharge to the Bank all monies and liabilities which shall for the time being (and whether on or at any time after such demand) be due owing or incurred to the Bank by the Principal Debtor or any Mortgagor in each case whether actually or contingently and whether solely or jointly with any other person and whether as principal or surety including interest, discount, commission or other lawful charges and expenses which the Bank may in the course of its business charge in respect of any of the matters mentioned above or for keeping their respective accounts and so that interest shall be computed and compounded according to the usual practice of the Bank before as well as after any demand made or judgment obtained without any deduction, withholding or set off whatsoever.
- (b) On any such demand being made, the Bank may also immediately crystallise any future obligations of any Mortgagor and/or the Principal Debtor to pay any amounts due under any bills or notes which are held by the Bank and to which the Principal Debtor and/or that Mortgagor is a party whether as drawer, acceptor, maker or endorser without any deduction, withholding or set off whatsoever. The Bank shall be at liberty from time to time to give time for payment of any bills of exchange promissory notes or other securities which may have been discounted for or received on account from a Mortgagor and/or the Principal Debtor by the Bank or on which a Mortgagor and/or

the Principal Debtor shall or may be liable as drawer, acceptor, maker endorser or otherwise to any parties liable thereon or thereto as the Bank in its absolute discretion shall think fit without releasing any Mortgagor and/or the Principal Debtor or affecting any Mortgagor's and/or the Principal Debtor's liability under this Legal Charge or the security created by it.

- (c) So far only as the liabilities of the Principal Debtor are concerned the continuing nature of the security created by this Legal Charge may be determined at the expiration of three calendar months after the receipt by the Bank from any Mortgagor of notice in writing to determine it and the amount secured by this Legal Charge in respect of such liabilities shall on the expiration of such notice be crystallized except as regards unascertained or contingent liabilities and additional sums for interest costs and expenses.
- (d) As between the Principal Debtor on the one hand and each Mortgagor and the Mortgaged Property on the other hand the Principal Debtor shall be primarily liable for the payment of the monies hereby covenanted to be paid by the Principal Debtor but this provision shall not affect the Bank or in any way preclude the Bank from enforcing or having recourse to all or any remedies or means for recovering payment thereof which may be available under this Legal Charge or otherwise at such times and in such order and manner as the Bank shall think fit.

## 2. SECURITY

- (a) Each Mortgagor hereby charges with limited title guarantee as a continuing security:
  - (i) by way of legal mortgage all the property referred to in the Schedule to this Legal Charge (the "Mortgaged Property") and all the interest of that Mortgagor in the Mortgaged Property with the payment or discharge of all monies and liabilities hereby covenanted to be paid or discharged by each of the Principal Debtor and the Mortgagors TOGETHER with all buildings, fixtures including trade fixtures (if any) and fixed plant and machinery from time to time on the Mortgaged Property together with all estates, rights, title, options, easements and privileges benefitting the same including all beneficial interests and rights in the Mortgaged Property and in any proceeds of sale or disposal of any part of the Mortgaged Property;
  - (ii) by way of fixed charge any shares held by a Mortgagor in any company from time to time which has any rights in or is connected to the Mortgaged Property; and
  - (iii) by way of fixed charge the benefit of all guarantees, indemnities, rent deposits, agreements, contracts, undertakings and warranties relating to the Mortgaged Property.

- (b) Each Mortgagor with limited title guarantee hereby charges by way of assignment to the Bank all rents and other sums at any time payable by any tenants or licensees or occupiers of the Mortgaged Property to the Bank together with the benefit of all its rights and remedies relating to them subject to redemption upon repayment of all monies and liabilities owing to the Bank.
- (c) Each Mortgagor with limited title guarantee hereby charges by way of assignment to the Bank all monies from time to time payable to that Mortgagor under or pursuant to all present and future contract or policies of insurance to which it is entitled in relation to the Mortgaged Property including without limitation the refund of any premiums subject to redemption upon repayment of all monies and liabilities owing to the Bank.
- (d) Section 93 of the Law of Property Act 1925 dealing with the consolidation of mortgages shall not apply to this security. Each party to this Deed understands that under the Land Registration Act 2002 this Legal Charge (including any attachments) will be available for inspection by any person upon application to the Land Registry.
- (e) The covenant set out in Sections 3(1), 3(2) and 6(2) of the Law of Property (Miscellaneous Provisions) Act 1994 will not extend to Clauses 2 (a), (b), (c) and (d) (*Security*). It shall be implied in respect of Clauses 2(a), (b), (c) and (d) (*Security*) that each Mortgagor is disposing of the Mortgaged Property free from all charges and encumbrances (whether monetary or not) and from all other rights exercisable by third parties (including liabilities imposed and rights conferred by or under any enactment).
- (f) The Mortgagors are the legal and beneficial owners of, and have good and marketable title to, the Mortgaged Property and each other asset which is expressed to be the subject of this Legal Charge, in each case, free from security (other than that created by or pursuant to this Legal Charge) and restrictions and onerous covenants.
- (g) It is hereby agreed that the liability of Tower Pension Trustees Limited shall not exceed the assets within its control in the St. James's Place Self-Invested Personal Pension Plan – S A Murphy SJP0347 and the St. James's Place Self-Invested Personal Pension Plan – L J Murphy SJP0348 and that save for that neither the Bank nor any other party shall have any claim whatsoever against Tower Pension Trustees Limited.
- (h) Notwithstanding anything contained herein to the contrary it is hereby expressly agreed and declared that the security hereby constituted shall be enforceable only in respect of the liabilities of the Principal Debtor to the Bank under the terms of a facility letter dated 9 January 2018 including all extensions to and renewals, further renewals and replacements of that facility letter.
- (i) Notwithstanding anything contained in this Legal Charge to the contrary it is agreed that the Bank's right of recovery out of the share of the Mortgaged Property and other assets (including the net rents profits and proceeds of sale) charged pursuant to this legal Charge until sale of the Mortgaged Property shall be limited to the Principal Debtor's share from time to time in the Mortgaged Property but so that the



aforementioned limitation shall not affect or limit the personal liability of the Principal Debtor for all monies and liabilities from time to time due owing or incurred by the Principal Debtor to the Bank. Each Mortgagor hereby covenants that it will not transfer or otherwise dispose of its beneficial share in the Mortgaged Property without the prior written consent of the Bank.

3. LAND REGISTRY

- (a) Each Mortgagor hereby requests if the Mortgaged Property is registered at the Land Registry (and against any title to any unregistered property making up the Mortgaged Property which is the subject of a first registration of title at the Land Registry) the Chief Land Registrar:

(A) to enter the following restriction into the register in favour of the Bank:

*"No disposition of the registered estate by the proprietor of the registered estate, or by the proprietor of any registered charge, not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the charge dated [insert date] in favour of Barclays Bank PLC as referred to in the charges register [or their conveyancer]", and*

(B) to enter an obligation to make further advances on the Charges Register relating to the Mortgaged Property.

- (b) Each Mortgagor certifies to the Land Registry that the security interest created under or pursuant to this Legal Charge does not contravene any of the provisions of the articles of association or other constitutive documents of that Mortgagor if applicable.

4. UNDERTAKINGS

- (a) Each Mortgagor covenants with the Bank that during the continuance of this security that it will not (without the prior written consent of the Bank):

- (i) create or agree to create or permit to subsist any mortgage or other fixed charge or other security of any kind over the Mortgaged Property or other assets charged pursuant to this Legal Charge;
- (ii) sell, assign, transfer, part with or share possession or otherwise dispose of or deal with its interest in the Mortgaged Property or other assets charged pursuant to this Legal Charge;
- (iii) create or grant any interest in the Mortgaged Property or any other asset secured by this Legal Charge in favour of a third party; or
- (iv) sever or remove any of the fixtures forming part of its Mortgaged Property if to do so would be reasonably expected to have a materially adverse effect of the

value, saleability or use of the Mortgaged Property or the enforceability of this Legal Charge.

- (b) During the continuance of this security no statutory or other power of granting or agreeing to grant or of accepting or agreeing to accept surrenders of leases or tenancies of the Mortgaged Property or any part thereof shall be capable of being exercised by each Mortgagor without the prior consent in writing of the Bank.
- (c) During the continuance of this security each Mortgagor shall have no statutory or other power to vary the terms of any lease or underlease of or relating to the Mortgaged Property or any part thereof without the prior consent in writing of the Bank.
- (d) Each Mortgagor shall immediately on execution of this Legal Charge or, in relation to any occupational lease coming into existence after the date of this Legal Charge, upon that Mortgagor entering into that occupational lease, give notice to each tenant in such form as is approved by the Bank and shall procure that such tenant gives to the Bank within a reasonable time of the execution of this Legal Charge or the occupational lease, as appropriate, a duly completed acknowledgement of such notice. If that Mortgagor fails to do so, the Bank may give such notice.
- (e) Each Mortgagor hereby covenants with the Bank that:
  - (i) immediately upon execution of this Legal Charge to deposit with the Bank all deeds and documents relating to any occupational interest at the Mortgaged Property and any title insurance policies unless held by the Mortgagor's solicitor (being Lawrence Stephens as at the date of this Legal Charge) to the order of the Bank and to deposit with the Bank or such solicitor at any time thereafter any further such deeds and other documents relating to such occupational interests or title insurance policies, promptly upon coming into possession of any of those items;
  - (ii) without prejudice to paragraph (i) above, following execution of this Legal Charge on written demand to deposit with the Bank all title deeds and other documents constituting or evidencing title to the Mortgaged Property unless held by the Mortgagor's solicitor (being Lawrence Stephens as at the date of this Legal Charge) to the order of the Bank and to deposit with the Bank or such solicitor at any time thereafter on written demand any further such title deeds and documents;
  - (iii) If and so long as the title to the Mortgaged Property or any part thereof is not registered under the Land Registration Acts 1986 to 2002 no person shall during the continuance of this security be registered under the said Acts as proprietor of the Mortgaged Property or any part thereof without the consent in writing of the Bank;

- (iv) upon any such registration each Mortgagor will forthwith deliver to the Bank copies of evidence of registration (including a copy of the title plan and register for each registered title in respect of the Mortgaged Property) and such title plans and registers delivered to the solicitor holding the title deeds to the Bank's order in accordance with Clause 4(e) (*Undertakings*); and
- (v) Each Mortgagor will comply with all planning laws and regulations and the terms of any authorisation in respect of any such planning laws or regulations, in each case relating to the Mortgaged Property.

(f) **Environment**

- (i) In this Clause:

"Environmental Approvals" means all consents of any kind relating to Environmental Laws to which any Mortgagor or the Mortgaged Property or the use or occupation of the Mortgaged Property is subject;

"Environmental Claims" means any claim by any person in respect of losses or liabilities suffered or incurred by that person as a result of or in connection with any violation of Environmental Laws or Environmental Approvals or giving rise to any remedy or penalty that may be enforced or assessed by private or public legal action as a result of Environmental Contamination or any application for any interim or final judicial or administrative decree, injunction, cease and desist order, abatement order, compliance order, consent order, clean-up order or enforcement notice, stop notice, improvement notice, prohibition notice or revocation order in respect of Environmental Contamination or any other remedial or other action that any Mortgagor is obliged to undertake pursuant to Environmental Laws in respect of Environmental Contamination;

"Environmental Contamination" means the following and their consequences:

- (a) any release, leakage or spillage at or from the Mortgaged Property into any part of the environment of any toxic, poisonous, noxious or polluting matter or hazardous, detrimental or dangerous substances or thing;
- (b) any accident, fire, explosion or sudden event which affects the environment and is attributable to the operation, management or control of the Mortgaged Property including (without limitation) the storage, keeping, handling, labelling or disposal of waste (as defined in the Environmental Protection Act 1990) or hazardous, toxic or dangerous substances; and
- (c) any designation of the Mortgaged Property as contaminated land for the purposes of Part IIA of the Environmental Protection Act 1990;

Environmental Laws includes all or any laws, statutes, rules, regulations, treaties, directives, bye-laws, directions, codes of practice, circulars, guidance notes, orders,

notices, demands, decisions of the courts of any authority or any other body whatsoever having jurisdiction which at any time relate to the environment or Environmental Contamination or standards of conduct applicable to the Mortgaged Property or the occupation or use of the Mortgaged Property or the operation of any business from or using the Mortgaged Property;

(ii) Each Mortgagor undertakes to the Bank that during the continuance of the security constituted by this Legal Charge it shall at all times:

- (A) obtain and maintain in full force and effect all Environmental Approvals and ensure that the business and/or operations carried on at the Mortgaged Property comply in all respects with all Environmental Laws and Environmental Approvals;
- (B) promptly on becoming aware of it inform the Bank of any Environmental Claim which has been made or threatened against any Mortgagor or any occupier of the Mortgaged Property setting out the action which is to be taken with respect to that Environmental Claim; and
- (C) notify the Bank promptly on becoming aware of any Environmental Contamination at or brought on to the Mortgaged Property or circumstances likely to lead to Environmental Contamination which might give rise to any Environmental Claim, and take or procure the taking of all necessary action to deal with, remedy or remove from the Mortgaged Property or prevent the incursion of (as the case may be) that Environmental Contamination or circumstances likely to lead to Environmental Contamination so as to prevent an Environmental Claim, endeavouring always to minimise the danger or harm arising to the environment.

(g) **Compliance**

During the continuance of this security each Mortgagor shall:

- (i) obtain and maintain all consents and observe and perform all covenants, stipulations, requirements, court orders, regulations and obligations from time to time affecting the Mortgaged Property and comply with all requirements of any authority and all obligations under any statute, bye-laws, and regulations relating to the whole or any part of the Mortgaged Property; and
- (ii) give full details to the Bank of any notice, order, direction, designation, resolution, proposal or other matter given or made by any authority (whether or not under any planning legislation, regulations and/or bye-laws) and relating to the Mortgaged Property or the area in which the Mortgaged

Property is situated and if required by the Bank, at the Mortgagor's cost, take all necessary steps to comply with such notice.

(h) Pay outgoings

During the continuance of this security each Mortgagor shall punctually pay or cause to be paid all present and future rent, rates, taxes, duties, charges, assessments, impositions and outgoings whatsoever now or at any time payable, charged, assessed on or in respect of the Mortgaged Property or any part of it.

5. OBLIGATIONS WHERE THE MORTGAGED PROPERTY IS LEASEHOLD

(a) Each Mortgagor undertakes to the Bank in respect of the Mortgaged Property (where the Mortgaged Property is leasehold) as follows:

- (i) not at any time without the Bank's prior consent in writing to surrender to the landlord of the Mortgaged Property (the "Landlord") (whether formally or informally) any lease under which the Mortgaged Property is held or otherwise in any way voluntarily to give up possession of the Mortgaged Property to the Landlord or to vary the terms of the lease;
- (ii) to comply forthwith with any notice served on each Mortgagor by the Landlord under Section 146 of the Law of Property Act 1925 (or any statutory re-enactment thereof);
- (iii) to take all reasonable steps (including (if appropriate) but not limited to making an application to the court for relief against forfeiture) to prevent the landlord from lawfully exercising a right peaceably to re-enter the Mortgaged Property;
- (iv) to inform the Bank forthwith (and in any event prior to leaving the Mortgaged Property vacant) of any intention to leave the Mortgaged Property vacant for a period in the case of residential property of 28 days or more and in the case of commercial property for 14 days or more;
- (v) to comply at all times with the covenants on each Mortgagor's part contained in the lease under which the Mortgaged Property is held and to pay the rent and any other sums payable under the lease promptly and to provide forthwith to the Bank following receipt of a request to that effect from the Bank due evidence of the payment to the landlord of all such sums;
- (vi) forthwith on receipt of the same to forward to the Bank copies of all notices of whatever kind or other correspondence or communications received from the Landlord relating to alleged breaches of any covenant contained in the lease; and
- (vii) to advise the Bank forthwith (and thereafter to keep the Bank fully informed as to the progress) of any dispute or potential dispute between each Mortgagor

and the Landlord giving details of the nature of the dispute, the facts resulting in the dispute and any other relevant information.

6. COVENANTS

Each Mortgagor by executing this Legal Charge covenants with the Bank that that Mortgagor during the continuance of this security:

- (a) will keep all buildings now or for the time being subject to this security adequately insured against loss or damage by fire and such other risks as the Bank may from time to time require to the full replacement value thereof (having regard to any possible increases in building costs and including the costs of demolition, costs of alternative accommodation and architect's, engineer's, surveyor's and other professional fees) with an insurance office or underwriters approved by the Bank in writing from time to time and if so required by the Bank in the joint names of that Mortgagor and the Bank and will duly pay all premiums and other monies necessary for effecting and keeping up such insurance within one week of the same becoming due or, if a shorter time period, the time period for payment specified by the insurers, and will on demand produce to the Bank the policies of such insurance and the receipts for such payments;
- (b) will keep all buildings now or for the time being subject to this security in good repair and condition;
- (c) will keep all the utilities on the Mortgaged Property and/or serving the Mortgaged Property and any heating system in good working order;
- (d) not without the prior consent of the Bank to make any structural or material alteration to the Mortgaged Property;
- (e) will duly and with reasonable expedition complete any building operations commenced at any time by that Mortgagor on the Mortgaged Property;
- (f) acknowledges at any time after payment of the monies secured by this Legal Charge has been demanded or if default shall be made by that Mortgagor in performing any of the above obligations the Bank may as the case may be insure and keep insured the said buildings in any sum which the Bank may think expedient or may repair and keep in repair the said buildings or may complete any such building operations (with power to enter upon the Mortgaged Property for any of those purposes without thereby becoming a mortgagee in possession);
- (g) will manage the Mortgaged Property, any person occupying the whole or any part of the Mortgaged Property in accordance the principles of good estate management and in any manner that the Bank in its sole discretion may require; and
- (h) acknowledges all monies expended by the Bank under this provision shall be deemed to be properly paid by the Bank.

**7. APPLICATION OF INSURANCE PROCEEDS**

All monies received on any insurance whatsoever in respect of loss or damage by fire or otherwise to the said buildings or any part thereof (whether effected or maintained by a Mortgagor in pursuance of his obligation under the covenant contained in Clause 6 (*Covenants*) of this Legal Charge or independently of or otherwise than in pursuance of such obligation) shall as the Bank requires either be applied in making good the loss or damage in respect of which the monies are received or be paid to the Bank in or towards payment of the monies for the time being secured by this Legal Charge or such part or parts thereof as the Bank may require.

**8. DEMAND**

- (a) A demand for payment or any other demand or notice under this Legal Charge may be made or given by any branch, manager, officer or other representative of the Bank by letter addressed to the Principal Debtor or the Mortgagors as the case may be and sent by post to or left at its last known place of business or abode or at the option of the Bank in the case of a company its registered office and if sent by post shall be deemed to have been made or given at noon on the day following the day the letter was posted.
- (b) Demands under this Legal Charge may be made from time to time and, at any time, the liabilities and obligations of any Mortgagor under this Legal Charge may be enforced, irrespective of:
  - (i) whether any demands, steps or proceedings are being or have been made or taken against any other party to this Legal Charge (if any) and/or any third party; or
  - (ii) whether or in what order any security to which the Bank may be entitled in respect of the monies and liabilities hereby covenanted to be paid or discharged by each of the Principal Debtor and the Mortgagors and any other obligations secured under this Legal Charge is enforced.

**9. POWERS ON ENFORCEMENT**

Section 103 of the Law of Property Act 1925 shall not apply to this security but the statutory power of sale shall as between the Bank and a purchaser from the Bank arise on and be exercisable at any time after the execution of this security provided that the Bank shall not exercise the said power of sale until payment of the monies secured by this Legal Charge or any part thereof has been demanded but this proviso shall not affect a purchaser or put him upon inquiry whether such demand has been made.

**10. APPOINTMENT AND POWERS OF RECEIVER**

- (a) At any time after the Bank shall have demanded payment of any monies secured by this Legal Charge or if requested by a Mortgagor the Bank may appoint by writing any

person or persons (whether an officer of the Bank or not) to be receiver and manager or receivers and managers ("the Receiver" which expression shall where the context so admits include the plural and any substituted receiver and manager or receivers and managers, and any delegates and/or sub-delegates) of all or any part of the Mortgaged Property.

- (b) Where two or more persons are appointed to be the Receiver any act required or authorised under any enactment or this Legal Charge (including the power of attorney contained in Clause 11 (*Power of Attorney*) of this Legal Charge) or otherwise to be done by the Receiver may be done by any one or more of them unless the Bank shall in such appointment specify to the contrary.
- (c) The Bank may from time to time determine the remuneration of the Receiver and may remove the Receiver and appoint another in his place.
- (d) The Receiver shall (so far as the law permits) be the agent of the Mortgagors (who shall alone be personally liable for his acts, defaults and remuneration) and shall have and be entitled to exercise all powers conferred by the Law of Property Act 1925 in the same way as if the Receiver had been duly appointed under that Act and in particular by way of addition to, but without limiting any general powers referred to in this Legal Charge (and without prejudice to any of the Bank's powers), the Receiver shall have power in the name of each Mortgagor or otherwise to do the following things:
  - (i) to take possession of, collect and get in all or any part of the Mortgaged Property and for that purpose to take any proceedings as the Receiver shall think fit;
  - (ii) to commence and/or complete any building operations on the Mortgaged Property or any part thereof and to apply for and obtain any planning permissions building regulation approvals and any other permissions consents or licences in each case as the Receiver may in his absolute discretion think fit;
  - (iii) to raise money from the Bank or others on the security of the Mortgaged Property or otherwise;
  - (iv) to provide such facilities and services for tenants and generally to manage the Mortgaged Property in such manner as the Receiver shall think fit;
  - (v) if the Mortgaged Property is leasehold to vary the terms of or surrender any lease and/or to take a new lease thereof or of any part thereof on such terms as the Receiver shall think fit and so that any such new lease shall ipso facto become charged to the Bank on the terms hereof so far as applicable and to execute a formal legal charge over any such new lease in favour of the Bank in such form as it may require;



- (vi) to sell let or lease or concur in selling letting or leasing and to vary the terms of terminate or accept surrenders of leases or tenancies of the Mortgaged Property or any part thereof in such manner and for such term with or without a premium with such rights relating to other parts thereof and containing such covenants on the part of each Mortgagor or otherwise and generally on such terms and conditions (including the payment of money to a lessee or tenant on a surrender) as the Receiver shall think fit;
- (vii) to make any arrangement or compromise which the Receiver shall think fit;
- (viii) to make and effect all repairs improvements and insurances;
- (ix) to carry on or concur in carrying on the Business (if any) and for that purpose to raise money from the Bank or others on the security of the Mortgaged Property or otherwise and to transfer the goodwill of the Business (if any) with the Mortgaged Property;
- (x) to use all stock and chattels at the Mortgaged Property for the purpose of carrying on the Business (if any);
- (xi) to apply for and obtain whether in the Receiver's own name or otherwise all licences, consents, registrations and approvals which may be necessary for the lawful running of the Business (if any) ("Licences") and to insure all Licences against forfeiture, suspension or non-renewal;
- (xii) to engage such persons as the Receiver may in its absolute discretion consider necessary or desirable for the running of the Business (if any) upon such terms and conditions as the Receiver shall deem fit;
- (xiii) to buy in all such stock and chattels as the Receiver shall in its absolute discretion consider necessary or desirable for the running of the Business (if any);
- (xiv) to have access to, to use and to make up the books and records of the Business (if any);
- (xv) to carry on existing contracts and to enter into such new contracts for such purposes as the Receiver shall deem necessary for the running of the Business (if any);
- (xvi) to appoint managers, officers, contractors, advisors and agents for the above purposes upon such terms as to remuneration or otherwise as the Receiver may determine; and
- (xvii) to do all such other acts and things as may be considered to be incidental or conducive to any of the matters or powers aforesaid and which the Receiver lawfully may or can do,

PROVIDED NEVERTHELESS THAT the Receiver shall not be authorised to exercise any of the above powers if and insofar and so long as the Bank has in writing excluded those powers whether at the time of the Receiver's appointment or subsequently.

- (e) The statutory powers of sale leasing and accepting surrenders exercisable by the Bank hereunder are hereby extended so as to authorise the Bank whether in its own name or in that of each Mortgagor or otherwise to grant a lease or leases of the whole or any part or parts of the Mortgaged Property with such rights relating to other parts thereof and containing such covenants on the part of each Mortgagor or otherwise and generally on such terms and conditions (including the payment of money to a lessee or tenant on a surrender) and whether or not at a premium as the Bank in its absolute discretion shall think fit.
- (f) In no circumstances shall the Bank be liable to account to any Mortgagor as a mortgagee in possession or otherwise for any monies not actually received by the Bank.

#### 11. POWER OF ATTORNEY

- (a) Each Mortgagor by way of security by executing this Legal Charge irrevocably appoints each of the Bank and any Receiver jointly and severally to be its attorney with full power of delegation in its name and on its behalf:
  - (A) to sign, execute, seal, complete and deliver any document, deed, agreement, instruments or act which the Bank or such Receiver may require for perfecting the title of the Bank to the Mortgaged Property or for vesting the same in the Bank, its nominees or any purchaser or generally for any of the purposes set out in this Legal Charge;
  - (B) otherwise generally to sign, seal, execute and deliver all deeds, assurances, agreements and documents and to do all acts and things which may be required for the full exercise of all or any of the powers conferred on the Bank or a Receiver under this Legal Charge or which may be deemed expedient by the Bank or a Receiver in connection with any disposal, realisation or getting in by the Bank or such Receiver of the Mortgaged Property or any part thereof or in connection with any other exercise of any power under this Legal Charge.
- (b) Each Mortgagor shall ratify and confirm all transactions entered into by the Bank, any Receiver or any delegate of the Bank in the exercise or purported exercise of the Bank's or the Receiver's respective powers and all things done by the Bank, such Receiver or delegate by virtue of any power of attorney given by this Clause 11 (*Power of Attorney*).
- (c) Each Mortgagor hereby acknowledges that the power of attorney hereby granted to the Bank, any Receiver and its delegates and substitutes is granted irrevocably and for value as part of the security constituted by this Legal Charge to secure the proprietary interests of and the performance of obligations owed to the respective donees within the meaning and for the purposes of the Powers of Attorney Act 1971.

- (d) All powers of the Receiver hereunder may be exercised by the Bank whether as attorney of each Mortgagor or otherwise and whether or not the Receiver has been appointed.

**12. CO-OPERATION WITH THE RECEIVER**

- (a) Each of the Mortgagors and the Principal Debtor (or any of them as the case may be) covenants with the Bank as follows:

- (i) that that Mortgagor and the Principal Debtor (or any of them as the case may be) will co-operate with the Receiver in his running of the Business (if any) and will afford the Receiver the opportunity to inspect and copy the books and records of the Business (if any) as and when requested;
- (ii) that that Mortgagor and the Principal Debtor (or any of them as the case may be) will upon request provide the Receiver with such information as the Receiver may require in connection with the Business (if any);
- (iii) not to remove the books and records of the Business (if any) from the Mortgaged Property; and
- (iv) not to remove any of the stock or chattels from the Mortgaged Property save that nothing in this Clause shall prevent the Mortgagor from removing or destroying stock or chattels which are no longer fit for the purpose for which they were intended or from using or selling the stock in the ordinary course of trading.

- (b) In relation to the Business (if any) each Mortgagor and the Principal Debtor (or any of them as the case may be) covenant(s) with the Bank as follows:

- (i) to endorse and transfer or cause to be endorsed and transferred any Licences to the Bank or the Receiver or such other person as the Bank or the Receiver may nominate and give all notices and make all applications required to effect the legal transfer of any Licences or for obtaining new Licences to or for the Bank, the Receiver or such other persons, as the Bank or the Receiver may nominate;
- (ii) to preserve and renew as necessary all Licences;
- (iii) to conduct the Business (if any) in a lawful and proper manner to the best advantage and not to do or permit any act or thing which may endanger the Licences or render them void or voidable or liable to be forfeited or suspended or subject to any penalty or disqualification;
- (iv) to insure (in a sum required by the Bank from time to time) the Licences against forfeiture, suspension or non-renewal and to produce on demand evidence satisfactory to the Bank that such insurance is in force; and

- (v) not to create any further mortgage or charge of the goodwill.
- (c) Each of the Mortgagors and the Principal Debtor by executing this Legal Charge irrevocably authorises the Bank the Receiver or any nominee of the Bank or the Receiver whether in the Mortgagor's name or otherwise to sign any document and to do any other act or thing which may be requisite or necessary to protect or to effect any renewal or transfer of any Licences to the Bank, the Receiver or any nominee of the Bank or the Receiver and this Legal Charge shall be conclusive proof of each Mortgagor's and the Principal Debtor's consent to protection, renewal or transfer of such Licences.
- (d) After the Receiver has been appointed the net profits of the Business (If any) after deduction of the costs and expenses referred to in Clause 13 (*Costs and Expenses*) of this Legal Charge shall be applied in or towards payment of the monies and liabilities secured by this Legal Charge and all losses incurred in the carrying on of the Business (If any) shall be recoverable from any Mortgagor or the Principal Debtor as a debt and may be debited to any account of that Mortgagor or the Principal Debtor as the case may be and shall bear interest accordingly and shall be charged on the Mortgaged Property and the charge hereby conferred shall be in addition and without prejudice to any and every remedy, lien or security which the Bank may have or but for the said charge would have for the monies secured by this Legal Charge or any part thereof.
- (e) If any provision contained in this Clause 12 (*Co-operation with the Receiver*) is or at any time becomes illegal, invalid or unenforceable in any respect the legality, validity or enforceability of the remaining provisions of this Legal Charge shall not be in any way affected or impaired thereby.

13. COSTS AND EXPENSES

All costs, charges and expenses incurred under this Legal Charge by the Bank and all other monies paid by the Bank or the Receiver in perfecting or otherwise in connection with this security or in respect of the Mortgaged Property including (without prejudice to the generality of the foregoing) all monies expended by the Bank under Clause 6 (*Covenants*) of this Legal Charge and all costs of the Bank or the Receiver of all proceedings for enforcement of the security constituted by this Legal Charge or for obtaining payment of the monies secured by this Legal Charge or any part thereof or arising out of or in connection with the acts authorised by Clause 10 (*Appointment and Powers of Receiver*) or Clause 11 (*Powers of Attorney*) of this Legal Charge (and so that any taxation of the Bank's costs, charges and expenses shall be on the full indemnity basis) shall be recoverable so far as they relate to the liabilities of the Principal Debtor from the Principal Debtor and so far as they relate to the liabilities of a Mortgagor from that Mortgagor as a debt and may be debited to any account of the Principal Debtor and/or any Mortgagor and shall bear interest accordingly and shall be charged on the Mortgaged Property and the charge conferred by this Legal Charge shall be in addition and without prejudice to any and every other remedy, lien or security which the Bank

may have or but for the said charge would have for the monies secured by this Legal Charge or any part thereof.

14. CONTINUING SECURITY

This security shall (subject to the provisions of Clause 1(c) (*Agreement to Pay*) of this Legal Charge) be a continuing security to the Bank notwithstanding any settlement of account or other matter or thing whatsoever and shall not prejudice or affect any security which may have been created by any deposit of title deeds or other documents which may have been made with the Bank prior to the execution of this Legal Charge relating to the Mortgaged Property or to any other property or any other security which the Bank may now or at any time after this Legal Charge hold in respect of the monies secured by this Legal Charge or any of them or any part thereof respectively.

15. ACCOUNTS

The Bank shall on receiving notice that a Mortgagor has encumbered or disposed of its share in the Mortgaged Property or any part thereof or on the expiration of written notice given under the provisions of Clause 1(c) (*Agreement to Pay*) of this Legal Charge be entitled to close the accounts of the Mortgagors and the Principal Debtor and to open a new account or accounts and (without prejudice to any right of the Bank to combine accounts) no money paid into or carried to the Mortgagors' or the Principal Debtor's credit in any such new account shall be appropriated towards or have the effect of discharging any part of the amount due to the Bank on any such closed account. If the Bank does not open a new account or accounts immediately on receipt of such notice it shall nevertheless be treated as if it had done so at the time when it received such notice and as from that time all payments made by a Mortgagor or the Principal Debtor to the Bank shall be credited or be treated as having been credited to such new account or accounts and shall not operate to reduce the amount due from each of the Mortgagors or the Principal Debtor to the Bank at the time when it received such notice.

16. SET OFF

(a) In this Legal Charge:

- (i) "Barclays Group" means Barclays PLC and any of its Subsidiaries; and
- (ii) "Subsidiary" means a subsidiary undertaking within the meaning of section 1162 of the Companies Act 2006.

(b) The Bank may at any time and from time to time without notice (but shall not be obliged to) set off any obligation which is due and payable by a Mortgagor or the Principal Debtor to the Bank and/or any other member of the Barclays Group and is unpaid against any obligation (whether or not matured) owed by the Bank and/or any

other member of the Barclays Group to that Mortgagor or the Principal Debtor, regardless of the place of payment, booking branch or currency of either obligation.

- (c) If the obligations are in different currencies, the Bank may convert either obligation at a market rate of exchange in its usual course of business for the purpose of the set off and if when converted it leaves the Bank with less than the amount due, the Mortgagors and the Principal Debtor must make good the amount of the shortfall on demand.
- (d) The Bank may in its absolute discretion estimate the amount of any liability of any Mortgagor or the Principal Debtor which is contingent or unascertained and thereafter set off such estimated amount and no amount shall be payable by the Bank to any of the Mortgagors or the Principal Debtor unless and until all monies and liabilities secured by this Legal Charge have been ascertained and fully repaid or discharged.

**17. PROCEEDS FROM THE MORTGAGED PROPERTY**

- (a) At any time after payment of the monies secured by this Legal Charge or any part of it has been demanded and any part remains unpaid the Bank may as agent of the Mortgagors remove and sell any chattels on the Mortgaged Property and the net proceeds of sale thereof shall be paid to the Mortgagors on demand and the Bank shall not have the right to retain or set off such proceeds of sale against any indebtedness of any Mortgagor to the Bank.
- (b) Each Mortgagor hereby covenants with the Bank to pay any sums which become payable by that Mortgagor under the Agricultural Holdings Act 1986, the Agricultural Tenancies Act 1995 or under any other statute for compensation costs or otherwise to a tenant of the Mortgaged Property or any part thereof failing which the Bank may pay the said sum or discharge any charge created in pursuance of any such statute for securing the same and any monies paid by the Bank under this Clause shall be deemed to be expenses properly incurred by the Bank hereunder.

**18. MISCELLANEOUS PROVISIONS**

- (a) Any party to this Legal Charge which is a company certifies that this Legal Charge does not contravene any of the provisions of its constitutional documents.
- (b) If at any time any provision of this Legal Charge is or becomes invalid, illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining provisions of this Legal Charge shall not in any way be affected or impaired.
- (c) This Legal Charge may be executed in any number of counterparts and by different parties to it in separate counterparts, each of which when executed and delivered shall be an original. All such counterparts will together constitute one and the same instrument.

- (d) A person who is not a party to this Legal Charge has no right under the Contracts (Rights of Third Parties) Act 1999 or any similar applicable legislation to enforce or to enjoy the benefits of this Legal Charge.
- (e) The consent of any person who is not a party is not required to rescind or vary this Legal Charge or any other agreement entered into under or in connection with it.
- (f) This Legal Charge is intended to take effect as a deed notwithstanding the fact that any party may only execute this Legal Charge under hand.

#### 19. NOTICES

- (a) Any notice, communication or demand under or in connection with this Legal Charge shall be in writing and shall be delivered personally, or by post to the addresses given in this Legal Charge or at such other address as the recipient may have notified to the other party in writing and, if given by the Bank, may be made or given by any manager, officer or agent of the Bank or of any branch of the Bank.
- (b) Proof of posting or despatch of any notice, communication or demand on any Mortgagor or the Principal Debtor shall be deemed to be proof of receipt in the case of a letter which is sent by post or by first class prepaid letter post where available and is posted before the last collection of letters from the letter box in which it was posted has been made on any day, at 10.00 a.m. on the next succeeding day upon which a delivery of letters is made.
- (c) Any notice to the Bank shall be addressed in writing and sent by post to Barclays Bank PLC Business Lending Services, PO Box 16276, One Snowhill, Snowhill Queensway Birmingham, B2 2XE and shall only be effective when actually received by the Bank.

#### 20. TRANSFERS AND DISCLOSURE

- (a) In this Legal Charge where the context so admits the expression "a Mortgagor" or "the Principal Debtor" shall include persons deriving title under "that Mortgagor" or "the Principal Debtor" or who are entitled to redeem this security and the expression "the Bank" shall include persons deriving title under the Bank (including its successors in title, assignees and transferees) and any reference herein to any statute or section of any statute shall be deemed to include reference to any statutory modification or re-enactment thereof for the time being in force.
- (b) No Mortgagor nor the Principal Debtor may assign or otherwise transfer any of its rights or obligations under this Legal Charge.
- (c) The Bank may at any time sell, assign, novate, securitise or otherwise transfer all or any part of its rights or obligations under this Legal Charge (a "Transfer") to any person at any time (a "Transferee"). Each Mortgagor and the Principal Debtor consent(s) to the

disclosure by the Bank of any information and documentation in accordance with Clause 20(f) (*Transfers and Disclosure*).

- (d) If there is a Transfer by the Bank each Mortgagor and the Principal Debtor will be bound to the Transferee and the rights and obligations of the Mortgagor under this Legal Charge will remain the same. The Transferee will have the same powers, rights, benefits and obligations of the Bank to the extent that they are sold, assigned, novated or otherwise transferred to the Transferee and the Bank will be released from its obligations to each Mortgagor and the Principal Debtor to the extent that those obligations are assumed by the Transferee. Each Mortgagor and the Principal Debtor will enter into all documents necessary to give effect to any such Transfer.
- (e) Any appointment or removal of a Receiver under Clause 10 (*Appointment and Powers of Receiver*) and any consents under this Legal Charge may be made or given in writing signed or sealed by any Transferees of the Bank and accordingly the Mortgagor hereby irrevocably appoints each Transferee of the Bank to be its attorney in the terms and for the purposes set out in Clause 1(d) (*Agreement to Pay*).
- (f) The Bank may disclose any information relevant to this Legal Charge in the Bank's possession relating to any Mortgagor and the Principal Debtor to:
  - (i) any other Mortgagor or any Mortgagee or the Principal Debtor as appropriate or any other obligor (if applicable);
  - (ii) any other member or affiliate of the Barclays Group and our or their professional advisers;
  - (iii) any prospective or actual assignee or transferee or any affiliate of such assignee or transferee;
  - (iv) to a governmental, banking, taxation or other regulatory authority;
  - (v) any person in connection with a securitisation of all or any part of the Bank's loan assets from time to time;
  - (vi) any person who may otherwise enter into contractual relations with the Bank in relation to this Legal Charge;
  - (vii) any person to whom the Bank is compelled by law or regulation to provide such information;
  - (viii) to any rating agency (including its professional advisers) to enable the rating agency to carry out its normal rating activities; and
  - (ix) to any credit reference agency.



21. INTERPRETATION

- (a) All covenants, charges, agreements and undertakings by such parties and in particular this security and covenant(s) in Clause 6 (*Covenants*) of this Legal Charge and the remaining covenants charges agreements and undertakings herein contained shall extend and apply to any monies owing or liabilities incurred by any of such parties to the Bank whether solely or jointly with each other or with any other person.
- (b) Where a Mortgagor is an individual and not a body corporate the continuing nature of the security hereby created shall not be determined or affected by notice to the Bank of the death or mental incapacity of that Mortgagor.
- (c) In this Legal Charge, except where the context otherwise requires:
  - (i) winding up includes any winding up, reconstruction, administration, dissolution, liquidation, bankruptcy and any procedure under any applicable law which is analogous to procedure or step;
  - (ii) references to any deed, instrument, certificate, agreement or contract (including this Legal Charge) or a provision thereof shall be construed as a reference to that deed, instrument, certificate, agreement or contract or provision as from time to time varied, novated, amended, supplemented or replaced (however fundamentally);
  - (iii) expressions importing the singular shall include the plural and vice versa and words denoting any gender include all genders;
  - (iv) references to any statute or other legislative provision shall include any statutory or legislative modification, re-enactment or any substitution of such statute or provision and, where applicable, any equivalent statute or legislation in another jurisdiction;
  - (v) a time of day is a reference to London time; and
  - (vi) references to a person shall be construed as a reference to any individual, firm, company, corporation, government, state or agency of a state or any association, trust, joint venture, consortium, partnership or other entity (whether or not having separate legal personality).
- (d) For the avoidance of doubt, where a party to this Deed is signing in more than one capacity, the obligations contained in this Deed shall apply to such party in each such capacity.
- (e) The headings in this Legal Charge are for ease of reference only and shall not affect its interpretation.

22. RELEASE

The Mortgaged Property shall not be released by time being given to the Principal Debtor or by any arrangement in relation to other securities or by any act matter or thing whether occurring before or after demand whereby the same might have been released (except an express release duly executed by or on behalf of the Bank) and any monies which may not be otherwise recoverable under this Legal Charge by reason of any legal limitation, disability or incapacity on or of the Principal Debtor shall nevertheless be recoverable from the Mortgaged Property as though such monies had been advanced to the Mortgagors as if the Mortgagors were the sole or principal debtor in respect thereof and this Legal Charge had secured such indebtedness.

23. BANKRUPTCY, WINDING UP

In the event of the bankruptcy or winding-up or any arrangement with the creditors of the Principal Debtor:

- (a) any monies secured by this Legal Charge shall be deemed to continue due and owing to the Bank until the same are actually paid;
- (b) no Mortgagor shall until the Bank has been fully repaid be entitled to participate in any other security held by the Bank or in monies received by the Bank on account of monies due from the Principal Debtor;
- (c) any dividends or payments received by the Bank shall be taken and applied as payments in gross and shall not prejudice the right of the Bank to recover out of the Mortgaged Property all the monies secured by this Legal Charge; and
- (d) the Bank shall be entitled to prove for the full amount of the claim of the Bank and to retain the whole of the dividends to the exclusion of the rights (if any) of the Mortgagors in competition with the Bank until the Bank has been fully repaid.

24. GOVERNING LAW AND JURISDICTION

- (a) This Legal Charge and any non-contractual obligations arising from or in connection with it shall be governed by, and shall be construed in accordance with, the laws of England.
- (b) Each of the Mortgagors and the Principal Debtor irrevocably agree(s) that the courts of England are to have non-exclusive jurisdiction to settle any dispute (including claims for set off and counterclaims) which may arise in connection with the validity, effect, interpretation or performance of, or the legal relationships established by, this Legal Charge or otherwise in connection with this Legal Charge and for such purposes irrevocably submit to the jurisdiction of such courts.

This Legal Charge guarantees the liabilities of the Principal Debtor. If the Principal Debtor does not repay, the Bank may enforce this Legal Charge instead of, or as well as, enforcing

against the Principal Debtor. You are therefore strongly recommended to seek independent legal advice before signing.

This Legal Charge has been executed as a deed by the Mortgagors and the Principal Debtor and signed by the Bank and is delivered on the date stated at the beginning of this Legal Charge.

### Schedule

The Freehold property known as or being <sup>f1c</sup> 1b High Street, Cheshunt, Hertfordshire comprised in the document(s) particulars of which are set out below:

Complete if title is not registered at time of Charge	Date	Description (Conveyance, Lease Assignment, Mortgage, Assent, etc.)	Parties
	20/7/73	CONVEYANCE	WILFRED GEORGE REID (1) WILFRED GEORGE REID BETTY ALIAN REID (2)

Complete if title is registered at time of Charge	Title Number(s) and Property Description	Administrative area	Registered Proprietor

EXECUTION PAGES

For and on behalf of Barclays Bank PLC



Paul Jury  
Director of Lending Operations

EXECUTED as a DEED by Tower Pension  
Trustees Limited acting in its capacity as  
trustee of The St. James's Place Self-Invested  
Personal Pension Plan - S A Murphy SJP0347,  
as Mortgagor, acting by two directors/a  
director and its secretary



Signature of Director

SIMON FARNWELL

Name of Director (in BLOCK  
CAPITALS)




Signature of Director/Secretary

STEVE GANNON

Name of Director/Secretary (in  
BLOCK CAPITALS)

EXECUTED as a DEED by Tower Pension Trustees Limited acting in its capacity as trustee of The St. James's Place Self-Invested Personal Pension Plan - L J Murphy SJP0348, as Mortgagor, acting by two directors/a director and its secretary

  
\_\_\_\_\_  
Signature of Director

SIMON TUGWELL  
\_\_\_\_\_  
Name of Director (in BLOCK CAPITALS)

  
\_\_\_\_\_  
Signature of Director/Secretary

STEVE GARDNER  
\_\_\_\_\_  
Name of Director/Secretary (in BLOCK CAPITALS)

EXECUTED as a DEED by Tower Pension Trustees Limited acting in its capacity as trustee of The St. James's Place Self-Invested Personal Pension Plan - S A Murphy SJP0347, as Principal Debtor, acting by two directors/a director and its secretary

  
\_\_\_\_\_  
Signature of Director

SIMON TUGWELL  
\_\_\_\_\_  
Name of Director (in BLOCK CAPITALS)

  
\_\_\_\_\_  
Signature of Director/Secretary

STEVE GARDNER  
\_\_\_\_\_  
Name of Director/Secretary (in BLOCK CAPITALS)

