



Registration of a Charge

Company Name: **TOWER PENSION TRUSTEES LIMITED**

Company Number: **02178783**



Received for filing in Electronic Format on the: **28/10/2021**

XAG22IW1

Details of Charge

Date of creation: **27/10/2021**

Charge code: **0217 8783 0895**

Persons entitled: **HSBC UK BANK PLC**

Brief description: **A LEGAL MORTGAGE OVER THE FREEHOLD PROPERTY KNOWN AS
UNIT 10 WESTMINSTER ROAD, WAREHAM, DORSET HM LAND REGISTRY
TITLE NUMBER: DT282740**

Contains negative pledge.

Chargor acting as a bare trustee for the property.

Authentication of Form

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

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: **PAUL LONGMAN**



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 2178783

Charge code: 0217 8783 0895

The Registrar of Companies for England and Wales hereby certifies that a charge dated 27th October 2021 and created by TOWER PENSION TRUSTEES LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 28th October 2021 .

Given at Companies House, Cardiff on 29th October 2021

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**

HSBC UK Bank plc

LEGAL MORTGAGE

IMPORTANT - PLEASE READ THE FOLLOWING NOTE BEFORE SIGNING THIS MORTGAGE

This document is a Mortgage of the Property and other assets described overleaf on the terms set out in the HSBC UK Bank plc Mortgage Deed Conditions (2019 edition). You should sign this Mortgage in front of a witness who should be your solicitor or other legal adviser.

- HSBC UK Bank plc will hold this Mortgage as security for the debts and/or the other liabilities to HSBC UK Bank plc as set out in clause 2 of this Mortgage. What this means is that both present and future indebtedness, together with the other liabilities in that clause, are secured by this Mortgage.
- If any of the debts and/or the other liabilities are not paid when due, HSBC UK Bank plc can take possession of the Property and other assets, sell them and put the money from the sale towards the debts and/or the other liabilities.
- The debts may include overdrafts, loans or money due under any other facilities that HSBC UK Bank plc has granted to the Borrower or grants to the Borrower in the future, whether or not you know about or agree to them. Normally, HSBC UK Bank plc will not inform you of existing or future debts or liabilities of the Borrower.
- The debts may also include amounts owed under any guarantee or indemnity that the Borrower has given, or may give in the future, to HSBC UK Bank plc, for example, agreements by the Borrower to be responsible for the liabilities of another customer or for liabilities incurred by HSBC UK Bank plc on the Borrower's behalf.
- If there is more than one person named as Borrower, this Mortgage will be held as security for the debts of each of them on their own, as well as for the debts which each of them owe with any other person.
- This Mortgage is separate from, and not limited by, any other mortgage or guarantee which may already have been given to HSBC UK Bank plc or which may be given in the future.
- This Mortgage and the Mortgage Deed Conditions contain other terms which affect you.

This Mortgage is an important legal document. HSBC UK Bank plc strongly recommends that you seek the advice of your solicitor or other legal adviser before signing this Mortgage.

Bank reference: SC2001348274

Third Party Legal Mortgage A2mco

BETWEEN Mortgagor: Tower Pension Trustees Limited (company no: 02178783) as trustees for the time being of St James's Place Self-Invested Personal Pension Plan re Terry Maxwell Trace (SJP1521) AND Tower Pension Trustees Limited (company no: 02178783) as trustees for the time being of St James's Place Self-Invested Personal Pension Plan re Suzanne Carol Trace (SJP1518) AND Tower Pension Trustees Limited (company no: 02178783) as trustees for the time being of St James's Place Self-Invested Personal Pension Plan re Duncan Anthony Sowry-House (SJP1519) AND Tower Pension Trustees Limited (company no: 02178783) as trustees for the time being of St James's Place Self-Invested Personal Pension Plan re Mark William Skevington Sowry-House (SJP1520) ("you") and HSBC UK Bank plc ("the Bank"), whose address for service for entry on the register is HSBC UK Bank plc, Securities Processing Centre, P O Box 6304, Coventry, CV3 9JY.

to secure the Debt of Borrower: Tower Pension Trustees Limited (company no: 02178783) as trustees for the time being of St James's Place Self-Invested Personal Pension Plan re Mark William Skevington Sowry-House (SJP1520) ("Borrower", which shall additionally have the meaning set out in paragraph 3 of the Conditions)

WITNESSES that this Mortgage which incorporates the Mortgage Deed Conditions (2019 edition) ("the Conditions") is given by you over the Property and other assets to secure the Debt.

The Property and other assets and the Debt are described and defined below and in the Conditions.

The Main Subject Matter of this Mortgage

1. The Property and the other assets

With full title guarantee, you, and if there is more than one of you, each of you, charge by way of legal mortgage and (as appropriate) assign and transfer to the Bank as continuing security for the payment and discharge of the Debt (and each and every part of it):

- (a) the Property: Freehold property known as Unit 10 Westminster Road, Wareham, Dorset registered at HM Land Registry with title number: DT282740
- (b) the benefit of all rights, licences, guarantees, rent deposits, contracts, deeds, undertakings and warranties relating to the Property;
- (c) any shares or membership rights mentioned in paragraph 4 of the Conditions;
- (d) any goodwill of any business from time to time carried on at the Property;
- (e) any rental and other money payable under any lease, licence, or other interest created in respect of the Property; and
- (f) any other payments whatever in respect of the Property, for example, payments from any insurance policy or any compensation money.

The Bank agrees to release, re-assign or transfer back the above assets when the Debt has been repaid and the Bank is no longer under an obligation to provide any loan, credit, financial accommodation or other facility to the Borrower.

2. The Debt which is secured on the Property and other assets

2.1 The Debt is all money and liabilities whatever, whenever and however incurred, whether with or without your knowledge or consent and whether now or in the future due, or becoming due, from the Borrower to the Bank ("the Debt"), including without limitation:

- (a) overdrafts, personal and other loans or facilities and further advances of money;
- (b) guarantees and indemnities to the Bank and any of the Borrower's other contingent liabilities owed to the Bank;
- (c) discount, commission and other lawful charges and expenses;
- (d) interest in accordance with any agreement between the Borrower and the Bank and, if there is no agreement, interest on any money and liabilities due from the Borrower at an annual rate of 3% above the Bank of England base rate from time to time computed and compounded monthly and/or according to the Bank's then current practice. Interest as above applies before and after any demand or judgement;
- (e) money agreed to be paid by you under paragraph 26 of the Conditions; and
- (f) any amount due under paragraph 36 of the Conditions.

The Debt is not any money and liabilities arising under a regulated agreement as defined under section 189 of the Consumer Credit Act 1974, unless agreed between the Borrower and the Bank.

If there is more than one person named as Borrower, this Mortgage will secure the Debt of them together and each of them individually and all or any of them with any other person.

2.2 You, as principal debtor, covenant with the Bank to pay or discharge the Debt on demand when the Debt becomes due and payable, provided that, your liability under this Mortgage is limited to the value of the Property plus the fees, expenses and costs referred to in paragraph 26 of the Conditions.

Provided that the amount recoverable by the Bank under the Mortgage shall be limited to the greater of

- (1) the sum equivalent to the value of the share and interest of the Borrower in the Property as at the date of this Mortgage but valued at the date this Mortgage is enforced or redeemed (as the case may be);
- (2) the amount of the net proceeds of sale of the Property attributable to the Borrower's share in the Property

3. Restriction

You, and if there is more than one of you, each of you, apply to the HM Chief Land Registrar to enter the following restriction against the title mentioned above:

"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 27.10.2021 in favour of HSBC UK Bank plc referred to in the Charges Register."

4. The parties (here meaning Tower Pension Trustees Limited and any associated companies within the Curtis Banks Group) agree that, notwithstanding any provision to the contrary herein, the liability of the Borrower:

- (a) shall not be personal (other than that arising from fraud and/or negligence and so long as proper care has been taken to preserve the assets of the Trust); and
- (b) shall be limited to the value of the Mortgaged Property charged to the Bank in respect of plans SJP1518, SJP1519, SJP1520 and SJP1521; and
- (c) shall only be enforceable in the event that the Mortgagor has defaulted on the loan or loans made in respect of plans SJP1518, SJP1519, SJP1520 and SJP1521; and
- (d) shall only be enforceable to recover all and any monies due to the Bank from time to time in respect of plans numbered SJP1518, SJP1519, SJP1520 and SJP1521.

Form of charge filed at H.M. Land Registry under reference **MD1552D**

**IMPORTANT - PLEASE READ THE NOTES ON PAGE ONE AND THE CONDITIONS BEFORE
SIGNING THIS MORTGAGE**

IN WITNESS of the above, this Mortgage, which is intended to take effect as a deed, has been executed by
the Mortgagor and is now delivered on the date mentioned above

Executed as a Deed by Tower Pension Trustees Limited in its capacity as the mortgagor and trustee for the St
James's Place Self-Invested Personal Pension Plan re Terry Maxwell Trace (SJP1521) AND St
James's Place Self-Invested Personal Pension Plan re Suzanne Carol Trace (SJP1518) AND St
James's Place Self-Invested Personal Pension Plan re Duncan Anthony Sowry-House (SJP1519)
AND St James's Place Self-Invested Personal Pension Plan re Mark William Skevington Sowry-
House (SJP1520):

Signature

Director

Name in full

JANE RIDGLEY

(Block letters)

Signature

Director/Secretary

Name in full

WILLIAM SELF

(Block letters)