



Registration of a Charge

Company name: **BERKMANN WINE CELLARS LIMITED**

Company number: **02190816**



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Received for Electronic Filing: **05/01/2016**

Details of Charge

Date of creation: **23/12/2015**

Charge code: **0219 0816 0006**

Persons entitled: **RBS INVOICE FINANCE LTD**

Brief description: **THE LEASEHOLD PROPERTY KNOWN AS 10-12 BREWERY ROAD, ISLINGTON, LONDON N7 9NH AND REGISTERED AT THE LAND REGISTRY WITH TITLE NUMBER NGL287143.**

Contains fixed charge(s).

Contains negative pledge.

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 SAVE FOR MATERIAL REDACTED PURSUANT TO S.859G OF THE COMPANIES ACT 2006 THE ELECTRONIC COPY INSTRUMENT DELIVERED AS PART OF THIS APPLICATION FOR REGISTRATION IS A CORRECT COPY OF THE ORIGINAL INSTRUMENT.**

Certified by:

AINSLEY REID



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 2190816

Charge code: 0219 0816 0006

The Registrar of Companies for England and Wales hereby certifies that a charge dated 23rd December 2015 and created by BERKMANN WINE CELLARS LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 5th January 2016 .

Given at Companies House, Cardiff on 6th January 2016

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

RBSIF Legal Charge

THIS IS AN IMPORTANT DOCUMENT. YOU SHOULD TAKE INDEPENDENT LEGAL ADVICE BEFORE SIGNING AND SIGN ONLY IF YOU WANT TO BE LEGALLY BOUND. IF YOU SIGN AND RBSIF IS NOT PAID YOU MAY LOSE THE ASSET(S) CHARGED. IN THE CASE OF REGISTERED LAND THIS DOCUMENT AND ANY PRIORITY AGREEMENT WITH ANY OTHER LENDER WILL BE PUBLIC DOCUMENTS.

Date: 23rd December 2015

Definitions

Mortgagor: Berkmann Wine Cellars Limited with a Company Registration No: 02190816

Interest: Interest at the rate(s) charged to the Mortgagor by RBSIF from time to time

Property: Administrative Area: Islington
Description: 10-12 Brewery Road, London N7 9NH
Tenure: Leasehold
Land Registry Title No: NGL287143

Charged Assets: The assets charged by Clause 1.2

Goodwill: The present and future goodwill of any business carried on at the Property by or on behalf of the Mortgagor

Mortgagor's Obligations: All the Mortgagor's liabilities to RBSIF of any kind and in any currency (whether present or future actual or contingent and whether incurred alone or jointly with another) together with RBSIF's charges and commission Interest and Expenses

Expenses: All expenses (on a full indemnity basis) incurred by RBSIF or any Receiver at any time in connection with the Property the Charged Assets the Goodwill or the Mortgagor's Obligations or in taking or perfecting this deed or in preserving defending or enforcing the security created by this deed or in exercising any power under this deed or otherwise with Interest from the date they are incurred

RBSIF: RBS Invoice Finance Ltd with a Company Registration No: 0662221

Required Currency: The currency or currencies in which the Mortgagor's Obligations are expressed from time to time

Charge

- 1 The Mortgagor covenants to discharge on demand the Mortgagor's Obligations and as a continuing security for such discharge and with full title guarantee charges to RBSIF:-
 - 1.1 By way of legal mortgage of all legal interests and otherwise by way of fixed charge the Property (to the full extent of the Mortgagor's interest in the Property or its proceeds of sale)
 - 1.2 By way of fixed charge if the Mortgagor is not an individual:-
 - 1.2.1 All the fixtures and fittings of the Mortgagor from time to time attached to the Property
 - 1.2.2 All the plant and machinery vehicles and computer equipment of the Mortgagor present and future at the Property not regularly disposed of in the ordinary course of business and all associated warranties and maintenance contracts

- 1.2.3 **All** furniture furnishings equipment tools and other chattels of the Mortgagor now and in the future at the Property and not regularly disposed of in the ordinary course of business
- 1.3 **By** way of fixed charge the Goodwill all rents receivable from any lease granted out of the Property and the proceeds of any insurance from time to time affecting the Property or the Charged Assets

Repair Alteration and Insurance

- 2.1 **The** Mortgagor will keep the Property and the Charged Assets in good condition and comprehensively insured to RBSIF's reasonable satisfaction for their full reinstatement cost and in default RBSIF (without becoming liable to account as mortgagee in possession) may enter and repair or insure the Property and the Charged Assets. The Mortgagor will deposit with RBSIF the insurance policy or where RBSIF agrees a copy of it
- 2.2 **The** Mortgagor will not without the prior written consent of RBSIF make any alteration to the Property which would require Planning Permission or approval under any Building Regulations
- 2.3 **The** Mortgagor will hold in trust for RBSIF all money received under any insurance of the Property or the Charged Assets and at RBSIF's option will apply the same in making good the relevant loss or damage or in or towards discharge of the Mortgagor's Obligations

Restrictions on Charging Leasing Disposing and Parting with possession

- 3.1 **The** Mortgagor will not without RBSIF's prior written consent:-
- 3.1.1 **Create** or permit to arise any mortgage charge or lien on the Property the Charged Assets or the Goodwill
- 3.1.2 **Grant** or accept a surrender of any lease or licence of the Property the Charged Assets or the Goodwill
- 3.1.3 **Dispose** of or part with or share possession or occupation of the Property the Charged Assets or the Goodwill
- 3.2 **If** RBSIF does consent to the creation of a mortgage or charge on the Property it may require a priority agreement or deed with the mortgagee or chargee. In the case of Registered Land this will require registration and will be a public document
- 3.3 **The** Mortgagor applies and agrees that RBSIF may apply for a restriction to be entered on the Register of any Registered Land that no disposition of the Registered estate by the proprietor(s) of the Registered estate or by the proprietor(s) of any Registered charge is to be registered without a written consent signed by the proprietor for the time being of the charge created by this deed in favour of RBSIF referred to in the Charges Register

Powers of RBSIF

- 4.1 **RBSIF** may without restriction grant or accept surrenders of leases of the Property and the Charged Assets
- 4.2 **Section 103** of the Law of Property Act 1925 shall not apply and RBSIF may exercise its power of sale and other powers under that or any other Act or this deed at any time after the date of this deed
- 4.3 **RBSIF** may under the hand of any official or manager or by deed appoint or remove a Receiver or Receivers of the Property the Charged Assets and the Goodwill and may fix and pay the fees of a Receiver but any Receiver shall be deemed to be the agent of the Mortgagor and the Mortgagor shall be solely responsible for the Receiver's acts defaults and remuneration
- 4.4 **All** or any of the powers conferred on a Receiver by Clause 5 may be exercised by RBSIF without first appointing a Receiver or notwithstanding any appointment
- 4.5 **RBSIF** will not be liable to account to the Mortgagor as mortgagee in possession for any money not actually received by RBSIF
- 4.6 **Section 93(1)** of the Law of Property Act 1925 shall not apply to this deed

- 4.7 **In** addition to any lien or right to which RBSIF may be entitled by law RBSIF may from time to time without notice and both before and after demand set off the whole or any part of the Mortgagor's Obligations against any deposit or credit balance on any account of the Mortgagor with RBSIF (whether or not that deposit or balance is due to the Mortgagor)
- 4.8 **Despite** any term to the contrary in relation to any deposit or credit balance on any account of the Mortgagor with RBSIF that deposit or balance will not be capable of being assigned dealt with mortgaged or charged and will not be repayable to the Mortgagor before all the Mortgagor's Obligations have been discharged but RBSIF may without prejudice to this deed permit the Mortgagor to make withdrawals from time to time
- 4.9 **RBSIF** may exchange or convert to the Required Currency any currency held or received

Receivers

- 5.1 **Any** Receiver appointed by RBSIF shall (in addition to all powers conferred on him by law) have the following powers which in the case of Joint Receivers may be exercised jointly or severally:-
- 5.1.1 **To** take possession of and generally manage the Property and the Charged Assets and any business carried on at the Property
- 5.1.2 **To** carry out on the Property any new works or complete any unfinished works of building reconstruction maintenance furnishing or equipment
- 5.1.3 **To** purchase or acquire any land or other property and purchase acquire grant or release any interest in or right over land or the benefit of any covenants (positive or restrictive) affecting land
- 5.1.4 **To** sell lease surrender or accept surrenders of leases charge or otherwise deal with and dispose of the Property the Charged Assets and the Goodwill without restriction including (without limitation) power to dispose of any fixtures separately from the Property
- 5.1.5 **To** carry into effect and complete any transaction by executing deeds or documents in the name of or on behalf of the Mortgagor
- 5.1.6 **To** take continue or defend any proceedings and enter into any arrangement or compromise
- 5.1.7 **To** insure the Property and the Charged Assets and any works and effect indemnity insurance or other similar insurance and obtain bonds and give indemnities and security to any bondsmen
- 5.1.8 **To** employ advisers consultants managers agents workmen and others and purchase or acquire materials tools equipment goods or supplies
- 5.1.9 **To** borrow any money and secure the payment of any money in priority to the Mortgagor's Obligations for the purpose of the exercise of any of his powers
- 5.1.10 **To** do any other acts which the Receiver may consider to be incidental or conducive to any of his powers or to the realisation of the Property the Charged Assets and the Goodwill
- 5.2 **If** the Mortgagor is an individual the Mortgagor grants to such Receiver an irrevocable licence and power to use in connection with any business carried on at the Property all property of the Mortgagor at the Property when the Receiver is appointed and to remove store sell and/or dispose of any such property. The Receiver will account to RBSIF for the proceeds of any sale of such property after deducting all costs and expenses incurred in the sale and that amount shall be a debt due from RBSIF to the Mortgagor
- 5.3 **A** Receiver shall apply all money he receives first in repayment of all money borrowed by him and his expenses and liabilities and in payment of his fees and secondly towards the remaining matters specified in Section 109(8) of the Law of Property Act 1925

Power of Attorney

- 6 **The** Mortgagor irrevocably appoints RBSIF and any Receiver severally to be the Attorney of the Mortgagor (with full power of substitution and delegation) in the Mortgagor's name and on the Mortgagor's behalf and as the Mortgagor's act and deed to sign or execute all deeds instruments and documents or take continue or defend any proceedings which may be required by RBSIF or any Receiver pursuant to this deed or the exercise of any of their powers

Appropriation

- 7.1 **Subject** to Clause 7.2 RBSIF may appropriate all payments received for the account of the Mortgagor in reduction of any part of the Mortgagor's Obligations as RBSIF decides
- 7.2 **RBSIF** may open a new account or accounts upon RBSIF receiving actual or constructive notice of any charge or interest affecting the Property the Charged Assets or the Goodwill. Whether or not RBSIF opens any such account no payment received by RBSIF after receiving such notice shall (if followed by any payment out of or debit to the relevant account) be appropriated towards or have the effect of discharging any part of the Mortgagor's Obligations outstanding at the time of receiving such notice

Preservation of other Security and Rights and Further Assurance

- 8.1 **This** deed is in addition to any other security present or future held by RBSIF for the Mortgagor's Obligations and shall not merge with or prejudice such other security or any contractual or legal rights of RBSIF
- 8.2 **The** Mortgagor will at the Mortgagor's own cost at RBSIF's request execute any deed or document and take any action required by RBSIF to perfect this security or further to secure the Mortgagor's Obligations on the Property the Charged Assets and the Goodwill

Memorandum and Articles of Association

- 9 **If** the Mortgagor is a company the Mortgagor certifies that this deed does not contravene the Mortgagor's Memorandum and Articles of Association

Notices

- 10.1 Any notice or demand by RBSIF may be sent by post or fax or delivered to the Mortgagor at the Mortgagor's address last known to RBSIF or if the Mortgagor is
- 10.1.1 A company may be served personally on any of its directors or its secretary
- 10.1.2 A limited liability partnership may be served personally on any of its members
- 10.2 A notice or demand by RBSIF by post shall be deemed served on the day after posting
- 10.3 A notice or demand by RBSIF by fax shall be deemed served at the time of sending

Governing Law

- 11 **This** deed shall be governed by and construed in accordance with English law

Interpretation

- 12.1 **The** expressions "Mortgagor" and "Bank" where the context admits include their respective successors in title and assigns
- 12.2 **If** two or more persons are included in the expression "Mortgagor" then the use in this deed of the word "Mortgagor" shall be deemed to refer to such persons both together and separately and the Mortgagor's Obligations shall be their joint and several obligations and each of them shall be primarily liable by way of indemnity for the liabilities to RBSIF of the other or others of them
- 12.3 **References** to the "Property" and the "Charged Assets" include any part of it or them and the "Property" includes all covenants and rights affecting or concerning the same. The "Property" also includes any share from time to time held by the Mortgagor in any landlord or management company of the Property

- 12.4 **Interest** will be calculated both before and after demand or judgment on a daily basis and compounded according to agreement or in the absence of agreement monthly on such days as RBSIF may select
- 12.5 **Each** of the provisions of this deed shall be severable and distinct from one another and if one or more of such provisions is invalid or unenforceable the remaining provisions shall not in any way be affected

In Witness of which this deed has been duly executed

Signed and Delivered as a deed by
the Mortgagor acting by a director
and its secretary or two directors

Director

Print Name: Rupert BERKMANN

Secretary/Director

Print Name: NITKUNA RAJ VIMALA RAJ

NOTE:- RECEIPT NOT TO BE USED FOR REGISTERED CHARGES

RBS Invoice Finance Ltd releases to the within named Mortgagor all the Property the Charged Assets and the Goodwill comprised in the within written document

For and on behalf of RBS Invoice Finance Ltd

Duly Authorised Official

Date: _____