



Registration of a Charge

Company Name: **FRATTRO LIMITED**

Company Number: **02804536**



XC8J16ZS

Received for filing in Electronic Format on the: **25/07/2023**

Details of Charge

Date of creation: **07/07/2023**

Charge code: **0280 4536 0092**

Persons entitled: **PARAGON BANK PLC**

Brief description: **FLAT 1 20 NORBURY COURT ROAD LONDON SURREY SW16 4HT**

Contains floating 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 THE ELECTRONIC COPY INSTRUMENT DELIVERED AS PART OF THIS APPLICATION FOR REGISTRATION IS A CORRECT COPY OF THE ORIGINAL INSTRUMENT.**

Certified by: **MELANIE VERTH**



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 2804536

Charge code: 0280 4536 0092

The Registrar of Companies for England and Wales hereby certifies that a charge dated 7th July 2023 and created by FRATTRO LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 25th July 2023 .

Given at Companies House, Cardiff on 26th July 2023

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**

H M LAND REGISTRY

LAND REGISTRATION ACTS 1925 TO 2002

THIS DEED OF SUBSTITUTED SECURITY is made the 7 day of July 2023
BETWEEN the parties more particularly described in Part I of the Schedule hereto and is
supplemental to the Legal charge (hereinafter called "the Principal Deed") more particularly
described in Part II of the said Schedule.

NOW THIS DEED WITNESSETH as follows:-

1. IN consideration of the Legal Charge hereinafter contained the Lender as Mortgagee hereby releases unto the Borrower all that the property described in Part III of the said Schedule (hereinafter called "the Released Property") **TO HOLD** the same unto to the Borrower free from principal moneys and interest secured by and from all claims under or in relation to the Principal Deed.
2. IN consideration of the release hereinbefore contained the Borrower hereby charges with full title guarantee all that the property described in Part IV of the said Schedule hereto (hereinafter called "the Substituted Property") with the payment of the principal sum and interest in the Principal deed covenanted to be paid.
3. The Borrower hereby declares that except insofar as varied by the substitution of the Substituted Property for the Released Property the Principal Deed shall remain in full force and effect between the parties hereto and shall henceforth be read and construed as if the Substituted Property has been the property included therein.
4. The parties hereby apply to the Chief Land Registrar to enter the following restriction on the registers of title:-

"No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the charge dated [7/7/2023] in favour of [Paragon Bank Plc] referred to in the Charges Register.

IN WITNESS of which this Deed has been executed on the first date before written,

DOSS8

SCHEDULE

PART I

- (1) The Lender: Paragon Bank Plc
of 51 Homer Road, Solihull, West Midlands, B91 3QJ
- (2) The Borrower(s): Fratfro Ltd
Of Bracken House, Waterhouse Lane, Kingswood, TADWORTH, Surrey, KT20 6LF

PART II

A Legal Charge dated 16 December 2005 made between (1) the Lender and (2) the Borrower and to which this Deed is supplemental.

PART III

(The Released Property)

All that Leasehold land situate at and known as:
Flat 1, 20 Norbury Court Road, LONDON, Surrey, SW16 4HT

comprised in a lease dated: 8 December 1987

and made between:

- (1) Mukund Roy Ashabhai Patel
- (2) Michael Aubrey Niall Kirkpatrick

for a term of 99 years from 29 September 1987

which said land is registered at the Land Registry under title number: SGL505879

~~or~~

~~All that freehold land situate and known as:~~

~~which said land is registered at the Land Registry under title number:~~

DOSS8

PART IV

(The Substituted Property)

All that Leasehold land situate at and known as:
Flat 1, 20 Norbury Court Road, LONDON, Surrey, SW16 4HT

comprised in a lease dated: 7 July 2023

and made between: (1) Graham Douglas Timmons
(2) Frattro Limited
(3)

for a term of 189 years from 29 September 1937

which said land is registered at the Land Registry and allocated a new title number.



or

~~All that freehold land situate and known as:~~

~~which said land is to be registered at the Land Registry and allocated a new title number.~~

SIGNED as a Deed
by the BORROWER
in the presence of:-

Created as a Deed
by Frank Tirapea
as Director of Frattro
Limited in the presence
of Ms Rose McGill
46a BYRNE RD.
LONDON, SW12 9JB

EXECUTED AS A DEED BY
PARAGON FINANCE PLC
acting by its authorised signatories
as attorney for Paragon Bank Plc

Authorised signatory:-



Chris Berwick 17/7/23

Witnessed by



Alice Higham 17/7/23

51 Homer Road, Solihull, West Midlands, B91 3QJ

DOSS8

I hereby certify this to
be a true copy of the Mortgages
original 10/7/2024
C. K. V. V.
Governor & Vice Chairman
Paragon Banking Group plc

PARAGON BANK PLC POWER OF ATTORNEY

THIS POWER OF ATTORNEY is given on 11 May 2016 by **PARAGON BANK PLC** (registered in England and Wales as company number **05390593**) whose registered office is at 51 Homer Road, Solihull, West Midlands B91 3QJ (the "Bank")

IN FAVOUR OF:

PARAGON FINANCE PLC (registered number **01917566**) whose registered office is at 51 Homer Road, Solihull, West Midlands B91 3QJ (the "Attorney")

WHEREAS

The Attorney provides administrative and other services in relation to various mortgages loans ("Mortgages") originated by the Bank and secured on residential properties within the United Kingdom.

NOW THIS DEED WITNESSES

1. The Bank hereby appoints the Attorney and any delegates thereof from time to time to be its true and lawful attorney for and in the Bank's name with effect on and from the date hereof to do any acts, matters or things which the Attorney considers in each case necessary or desirable for the protection, enjoyment and preservation of the Bank's interests in and rights to the Mortgages including (without limitation) any or all of the following:
 - (A) to exercise the rights, powers and discretions of the Bank under the mortgage loans secured by the mortgages ("Mortgage Loans");
 - (B) to exercise all the powers exercisable by the Bank by reason of it remaining for the time being the registered or recorded proprietor at HM Land Registry or the Registers of Scotland of any of the Mortgages;
 - (C) to demand, sue for and receive all moneys due or payable under the Mortgage Loans;
 - (D) upon payment of such moneys or of any part thereof to give good receipts and discharges for the same and to execute such receipts, releases, discharges, re-assignments, surrenders, instruments and deeds as may be requisite or advisable;
 - (E) to discharge any of the Mortgage Loans or any of them and to execute and complete such deeds and documents as may be requisite or advisable in order to discharge the relevant property or properties from the Mortgages or any of them;
 - (F) to release any of the security given for any Mortgage Loan from time to time secured by a Mortgage (including (without limitation) any deed of postponement, charge, insurance contract (insofar as it relates to that Mortgage Loan) together with any interest or costs without first obtaining the Bank's consent.
2. The Attorney will have the power from time to time to substitute and appoint severally one or more attorney or attorneys who will have power to act on behalf of the Bank (whether concurrently with or independently of the Attorney) as if that substitute shall have been originally appointed Attorney by this Deed and/or to revoke any such appointment at any time and without the Attorney having any liability for the acts of any such substitute.

3. The Bank hereby agrees at all times hereafter to ratify and confirm any act, matter or deed whatsoever the Attorney or its substitute will lawfully do or cause to be done by virtue of these presents.
4. These presents will be governed by English Law.

IN WITNESS WHEREOF this document has been executed and delivered as a deed the day and year first before written.

EXECUTED AND
DELIVERED AS A DEED by
PARAGON BANK PLC
acting by:)
)
)
)

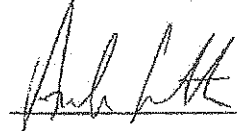


Signature of Director

RICHARD DOLE

Name of Director

In the presence of:



Signature of witness

Andrew Smithson

Name of witness

51 Homer Road

Address of witness

Solihull

West Midlands, B91 3QJ

Finance Director

Occupation of witness

PARAGON FINANCE PLC POWER OF ATTORNEY

THIS POWER OF ATTORNEY is given on 8 June 2016 by PARAGON FINANCE PLC (registered in England and Wales as company number 01917566) whose registered office is at 51 Homer Road, Solihull, West Midlands B91 3QJ (the "Company")

SEVERALLY IN FAVOUR OF:

Karen Bailey, Lisa Scranage, Gurminder Virdee, Christopher Berwick, Kerry Averill, Ian Bond, Neil Smith, Victoria Bassitt and Michael Hamilton (each an "Attorney")
WHEREAS

The Attorney is employed by and provides administrative and other services in relation to various mortgages loans ("Mortgages") originated or owed by the Company and secured on residential properties within the United Kingdom.

NOW THIS DEED WITNESSES

1. The Company hereby appoints the Attorney from time to time to be its true and lawful attorney for and in the Company's name with effect on and from the date hereof to do any acts, matters or things which the Attorney considers in each case necessary or desirable for the protection, enjoyment and preservation of the Company's interests in and rights to the Mortgages including (without limitation) any or all of the following:
 - (A) upon payment of such moneys or of any part thereof to give good receipts and discharges for the same and to execute such receipts, releases, discharges, re-assignments, surrenders, instruments and deeds as may be requisite or advisable;
 - (B) to discharge any of the Mortgage Loans or any of them and to execute and complete such deeds and documents as may be requisite or advisable in order to discharge the relevant property or properties from the Mortgages or any of them;
 - (C) to release any of the security given for any Mortgage Loan from time to time secured by a Mortgage (including (without limitation) any deed of postponement, charge, insurance contract (insofar as it relates to that Mortgage Loan) together with any interest or costs without first obtaining the Company's consent.
2. The Attorney will have the power from time to time to substitute and appoint severally one or more attorney or attorneys who will have power to act on behalf of the Company (whether concurrently with or independently of the Attorney) as if that substitute shall have been originally appointed Attorney by this Deed and/or to revoke any such appointment at any time and without the Attorney having any liability for the acts of any such substitute.
3. The Company hereby agrees at all times hereafter to ratify and confirm any act, matter or deed whatsoever the Attorney or its substitute will lawfully do or cause to be done by virtue of these presents.
4. These presents will be governed by English Law.

IN WITNESS WHEREOF this document has been executed and delivered as a deed the day and year first before written.

EXECUTED AND
DELIVERED AS A DEED by
PARAGON FINANCE PLC
acting by:

R D Sheela Signature of Director
RICHARD DOMINIC SHEELA Name of Director

in the presence of:

K Giffon Signature of witness
Kim Giffon Name of witness
51 Homer Road Address of witness
Solihull B91 3QJ
P.A. Occupation of witness

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