



Registration of a Charge

Company name: **MICHAEL RAFTERY CONSULTING LIMITED**

Company number: **02890032**



X99ZPBHC

Received for Electronic Filing: **24/07/2020**

Details of Charge

Date of creation: **17/07/2020**

Charge code: **0289 0032 0001**

Persons entitled: **PARAGON BANK PLC**

Brief description: **85 GEORGE STREET, CLEETHORPES, DN35 8PL**

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

Certified by: **WILLIAM J.M. KING**



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 2890032

Charge code: 0289 0032 0001

The Registrar of Companies for England and Wales hereby certifies that a charge dated 17th July 2020 and created by MICHAEL RAFTERY CONSULTING LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 24th July 2020 .

Given at Companies House, Cardiff on 27th July 2020

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



LEGAL CHARGE

February 2019

Account number	5205182
Date	17 July 2020
Lender	Paragon Bank PLC
Registered office	51 Horner Road, Solihull, West Midlands B91 3QJ
Registered No.	05390593
Borrower	Michael Raftery Consulting Limited
Registration No. (if applicable)	02890032
Property	85 George Street, CLEETHORPES, DN35 8PL
Title No.	HS 345 392
Mortgage Conditions	The Paragon Buy-to-let Mortgage Conditions (Second Edition)

- Expressions used in this Legal Charge have the same meanings given to them in the Mortgage Conditions. Where any of the covenants or agreements contained in this Legal Charge are given by more than one person they shall be treated as having been given by those persons jointly and severally.
- The Borrower with full title guarantee charges the Property (including the gross rents, licence fees and any other money at any time derived from the Property) BY WAY OF LEGAL MORTGAGE with the payment of the Secured Amount.
- This Legal Charge incorporates, and is subject to, the Mortgage Conditions and the Offer and the Borrower covenants with the Lender to observe and comply with, and be bound by, the Mortgage Conditions and the Offer.
- This Legal Charge is a continuing security for the payment and discharge of the Secured Amount.
- This Legal Charge is made for securing further loans and the Lender is under an obligation to make further advances. Application is made by the Lender to Chief Land Registrar for a note to be entered on the registered title of the Property to that effect.
- The Borrower applies to the Chief Land Registrar for a restriction to be registered against the registered title to the effect that 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 [17 / 07 / 2020] in favour of Paragon Bank PLC Limited referred to in the charges register.

Signed as a deed by the Borrower or Executed as a deed by the Borrower acting by a Director / Member

Borrower / Director / Member 1	
Signature	
Name (in BLOCK CAPITALS)	JULIA RAFTERY
Witness	
Signature	
Name (in BLOCK CAPITALS)	Bethany Sims
Address	BG Solicitors LLP Lauriston House Town Hall Square Grimsby DN31 1JB

Borrower / Director / Member 2	
Signature	
Name (in BLOCK CAPITALS)	
Witness	
Signature	
Name (in BLOCK CAPITALS)	
Address	

Borrower / Director / Member 3	
Signature	
Name (in BLOCK CAPITALS)	
Witness	
Signature	
Name (in BLOCK CAPITALS)	
Address	

Borrower / Director / Member 4	
Signature	
Name (in BLOCK CAPITALS)	
Witness	
Signature	
Name (in BLOCK CAPITALS)	
Address	

Form of Legal Charge filed at the Land Registry under reference

MD1413H

PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ

649-1 (01/2019)

☎ 0345 849 4040

☎ 0345 849 4041

✉ btlenquiries@paragonbank.co.uk

🌐 www.paragonbank.co.uk

Paragon Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England number 05390593. Registered office: 51 Homer Road, Solihull, West Midlands B91 3QJ. Paragon Bank PLC is registered on the Financial Services Register under the firm reference number 604551.