

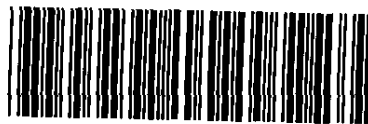
AM10

Notice of administrator's progress report



Companies House

WEDNESDAY



A7XQ497T

A21 23/01/2019 #110

COMPANIES HOUSE

A7665UEW

A30 18/05/2018 #192

COMPANIES HOUSE

1	Company details	
Company number	0 5 8 8 3 9 8 6	→ Filling in this form Please complete in typescript or in bold black capitals.
Company name in full	Keith Barrow Heating and Plumbing (Special Projects) Limited	
2	Administrator's name	
Full forename(s)	Isobel Susan	
Surname	Brett	
3	Administrator's address	
Building name/number	21	
Street	Highfield Road	
Post town	Dartford	
County/Region	Kent	
Postcode	D A 1 2 J S	
Country	United Kingdom	
4	Administrator's name *	
Full forename(s)		* Other administrator Use this section to tell us about another administrator.
Surname		
5	Administrator's address *	
Building name/number		* Other administrator Use this section to tell us about another administrator.
Street		
Post town		
County/Region		
Postcode		
Country		

AM10

Notice of administrator's progress report

6

Period of progress report

From date	'1	'6	'1	'0	'2	'0	'1	'7
To date	'1	'5	'0	'4	'2	'0	'1	'8

7

Progress report

☒ I attach a copy of the progress report

8

Sign and date

Administrator's
signature

Signature

X



X

Signature date

'1	'6	'0	'5	'2	'0	'1	'8
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AM10

Notice of administrator's progress report



Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name	Richard Barrett
Company name	Bretts Business Recovery Limited
Address	21 Highfield Road
Post town	Dartford
County/Region	Kent
Postcode	D A 1 2 J S
Country	United Kingdom
DX	
Telephone	



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and number match the information held on the public Register.
- ☐ You have attached the required documents.
- ☐ You have signed the form.



Important information

All information on this form will appear on the public record.



Where to send

You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.



Further information

For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse

**KEITH BARROW HEATING AND PLUMBING (SPECIAL PROJECTS) LIMITED
IN ADMINISTRATION**

SIX MONTH PROGRESS REPORT TO CREDITORS

Contents

- A Court details
- B Registered name, address and number
- C Administration appointment details
- D Details of any extensions
- E Details of progress of the administration
- F Details of any assets that remain to be realised
- G Any other relevant information

Appendices

- Appendix I The Administrator's receipts and payments accounts as at 16 April 2018
- Appendix II The Administrator's estimated outcome statement as at 16 April 2018
- Appendix III Summary analysis of time-costs
- Appendix IV Administrator's time cost narrative for the period
- Appendix V Proof of debt

A) COURT DETAILS

High Court of Justice No. CR-2017-007700.

B) REGISTERED NAME, ADDRESS AND NUMBER

Company name: Keith Barrow Heating and Plumbing (Special Projects) Limited - In Administration, ("the Company")

Previous name: Keith Barrow Heating and Plumbing Finance Services Limited

Other trading names: None

Current registered office: 21 Highfield Road, Dartford, Kent DA1 2JS

Former registered office: Bradford & Co., Tollgate Court, Tollgate Drive, Tollgate Industrial Estate, Stafford, Staffordshire ST16 3HS

Registered Number: 05883986

Date of incorporation: 21 July 2006

Principal trading activity: Plumbing, heat and air-conditioning installation

C) ADMINISTRATION APPOINTMENT DETAILS

Isobel Susan Brett was appointed Administrator of Keith Barrow Heating and Plumbing (Special Projects) Limited on 16 October 2017 by Ashley Finance Limited, First Floor, Equinox North, Great Park Road, Bradley Stoke, Bristol BS32 4QL, as the holder of a qualifying floating charge.

D) DETAILS OF ANY EXTENSIONS

Not applicable.

E) DETAILS OF PROGRESS OF THE ADMINISTRATION

This report details my acts and dealings together with the conduct of the administration since the proposal circulated to all creditors 11 December 2017.

Creditors will recall that, having consulted with the directors, the floating chargeholder and specialist contract agents, it was decided that a short period of trading for the company would be beneficial insofar as the completion of two profitable contracts could be achieved in a short period of time.

I am pleased to confirm that final sign off on both contracts has been obtained in the intervening period and all invoices in respect of these works settled, with the exception of a final payment of £2,000 due from Borrás Construction which is expected imminently.

Receipts and payments account

Attached at Appendix I is a copy of my receipts and payments account for the period 7 December 2017 to 15 April 2018 and for the entire period of my appointment from 16 October 2017 to 15 April 2018.

An estimated outcome statement as at 15 April 2018 is attached at Appendix II.

Administration and planning

The Administrator has met a considerable number of statutory and regulatory obligations. Whilst many of these tasks have not had a direct benefit in enhancing realisations for the insolvent estate, they have assisted in the efficient and compliant progressing of the administration, which has ensured that the Administrator and their staff have carried out their work to high professional standards.

During the review period, primarily these tasks have included:

- Informing all relevant persons of the commencement of the administration, including filing statutory documents at Companies House and meeting statutory advertising requirements;
- Issuing the Administrator's proposals, seeking relevant creditors' approvals and issuing notice of the outcome;
- Drafting and issuing the progress report to creditors;
- Consulting with and instructing staff and independent advisers as regards practical, technical and legal aspects of the case to ensure efficient progress;
- Maintaining case files, which must include records to show and explain the administration and any decisions made by the Administrator that materially affect the administration;
- Monitoring and maintaining an adequate statutory bond;
- Conducting periodic case reviews to ensure that the administration is progressing efficiently, effectively and in line with the statutory requirements; and
- Maintaining and updating the estate cash book and bank accounts, including regular bank reconciliations and processing receipts and payments.

Trading

Attached at Appendix I is a copy of the receipts and payments account summarising the Administrator's trading in the administration.

Realisation of assets

I have detailed below key information about the company's assets, although more detailed narrative about the work undertaken may be found at Appendix III.

Book debts/Work in progress

Creditors will recall that the company factored its book debts and as a result they are held as security by Ashley Finance Limited ("Ashley").

Realisations to date amount to £79,907.36 and my specialist agents, Kinetica Consult Limited, anticipate maximum future realisations of £21,192 on a best-case basis, as against £6,000 on a worst-case basis.

£20,000 has been paid to Ashley to date under the terms of its charge. However, on the basis of current information, it remains likely that insufficient money will be received from remaining book debts to allow the debt due to Ashley to be paid in full.

Stock

The company owned a small quantity of stock consisting of sanitary ware, radiators and piping which were believed to be of nominal value.

I instructed a specialist agent to review the items of stock held and he advised me that the costs of collection and sale would outweigh the likely proceeds generated by any sale and, as such, it was not commercial to pursue these assets further.

Motor vehicle

The company owned a Ford Transit Connect, which due to its age and condition was not expected to realise more than £500.

As above, I instructed a specialist agent to review the vehicle and he again advised me that the costs of collection and sale would outweigh the likely proceeds generated by any sale and, as such, it was not commercial to pursue this asset further.

CREDITORS CLAIMS

Irrespective of whether sufficient realisations are achieved to pay a dividend to unsecured creditors, I have had to carrying out key tasks which are detailed in my narrative detail at Appendix III.

Secured creditors

As previously advised, the company granted a charge dated 12 May 2014 to Ashley Finance Limited which is a fixed and floating charge. To date, a distribution of £20,000 has been made under the terms of the charge. Any further distributions under the terms of the charge are dependent upon the success of future book debt realisations and subject to the remaining costs of the administration.

Preferential creditors

The only known preferential creditors are the former employees of the company for unpaid wages, holiday pay and pay in lieu of notice. Their claims are subject to a maximum limit set by the insolvency legislation.

I am yet to receive notification of the claim of the Redundancy Payments Service. However, I do not anticipate being in a position to make a distribution to preferential creditors in any event.

Unsecured creditors

As previously reported, unsecured creditors' claims as per the Statement of Affairs totalled £368,242. To date, creditors' claims received, but not yet adjudicated upon, total £563,609.34.

As indicated above, I do not anticipate that there will be a surplus arising in the administration to be passed to any subsequently appointed Liquidator for distribution to unsecured creditors.

DIVIDEND PROSPECTS

Where a floating charge is created after 15 September 2003 a prescribed part of the company's net property shall be made available to unsecured creditors.

Unfortunately, the company's net property is less than the prescribed minimum (currently £10,000) and the cost of distributing the prescribed part would be disproportionate to the benefits. Therefore, the prescribed part provisions will not apply in this administration.

COSTS AND EXPENSES

Administrators remuneration

There will be no funds available to the unsecured accreditors and therefore fixing the basis of the Administrator's remuneration will be approved in accordance with the Rules, which are outlined as follows:

- The basis of the Administrator's remuneration may be fixed by approval of:

- each secured creditor; or
- if the Administrator intends to make a distribution to preferential creditors, with the approval of each secured creditor and 50% of preferential creditors who respond to an invitation to consider approval.

As there are no funds with which to make a distribution to preferential creditors, the secured creditor has been asked to approve the basis of the Administrator's remuneration, which will be a fixed fee of £20,000 plus VAT and disbursements.

The work undertaken by the Administrator to date has been categorised into the following task headings and sub categories with details of the many tasks undertaken which may be found at Appendix IV:

- **Administration and planning** includes case planning, case set-up, notification of appointment, maintenance of case files, statutory reporting, compliance, cashiering, accounting and administrative functions.
- **Investigations** includes investigating the company's affairs and in particular any antecedent transactions and also reporting on the conduct of its directors.
- **Realisation of assets** includes identifying, securing and insuring assets, dealing with the sale of the business, transition of contracts, property issues, disposal of stocks, collection of debts, realisation of other assets and VAT and taxation matters.
- **Trading** includes planning, identifying strategy, preparation of trading forecasts, monitoring of performance against the forecasts, managing operations, dealing with supplier and landlord issues to ensure continuity of operations, accounting and employees (including pensions and other staff benefits).
- **Creditors** includes creditor set up, communication and meetings, reviewing and agreeing preferential and unsecured claims, retention of title issues, corresponding with secured creditors, reviewing and obtaining advice in relation to security granted to the Bank. Also, dealing with trade creditors, dealing with customer creditors, dealing with employee issues and submitting documentation to HM Revenue & Customs.

Administrator's disbursements

Where disbursements are recovered in respect of precise sums expended to third parties there is no necessity for these costs to be authorised. These are known as Category 1 disbursements and these are summarised below:

Description	Incurred during period (£)	Paid during period (£)	Outstanding at end of period (£)
Legal fees	4,096.00	4,096.00	Nil
Agents fees	22,494.45	22,494.45	Nil
Statutory bond	237.00	Nil	237.00
Computer licence fees	230.00	Nil	230.00
Statutory advertising	83.88	Nil	83.88
Storage	198.51	Nil	198.51
Travel costs	12.50	Nil	12.50
Total	27,352.34	26,590.45	761.89

Category 2 disbursements arise where our firm incurs overheads in relation to postage, stationery, photocopying, storage and room hire. No category 2 disbursements have been drawn to date.

Description	Incurred during period (£)	Paid during period (£)	Outstanding at end of period (£)
Postage and stationery	113.52	Nil	113.52
Total	113.52	Nil	113.52

Agents' fees

As previously advised, a specialist contract agent has been instructed to assist in the collection of the company's book debts on a fee basis of 20% of the total gross recoveries including VAT and prior to any deductions for CIS tax.

A creditor's guide to Administration Fees' and our charge-out rates policy, may be found on our website, www.brettsbr.co.uk. Should you wish to receive a copy of these documents please contact this office.

Information on this insolvency process may be found on the R3 website here <http://www.creditorinsolvencyguide.co.uk/>.

FURTHER INFORMATION

An unsecured creditor may, with the permission of the court or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question), request further details of the Administrator's remuneration and expenses within 21 days of receipt of this report. Any secured creditor may request the same details in the same time limit.

An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the unsecured creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Administrator's fees and the amount of any proposed expenses or expenses already incurred, within eight weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

F) DETAILS OF ANY ASSETS THAT REMAIN TO BE REALISED

My specialist agents continue to be engaged in the collection of the remaining company book debts, as set out earlier in this report.

G) ANY OTHER RELEVANT INFORMATION

Completion of the administration

Creditors agreed that the Administrator will be permitted to conclude the administration and place the company into Creditors' Voluntary Liquidation, in order to conclude any further asset realisations and make a distribution to the unsecured creditors, if applicable. In accordance with Paragraph 83(1) of Schedule B1 of The Insolvency Act 1986, Isobel Susan Brett will be appointed Liquidator.

You should note that the Administrator will be discharged from liability under Paragraph 98 of Schedule B1 to the Insolvency Act 1986 immediately on her appointment as Administrator ceasing to have effect.

Creditors Committee

No creditor committee was formed as no creditors' meeting was held.

Keith Barrow Heating and Plumbing (Special Projects) Limited - In Administration
Administrator's Abstract of Receipts & Payments

From 16 October 2017 To 15 April 2018

S of A £		As Previously Reported	16/10/17 to 15/04/18	Total £
RECEIPTS				
44,171	Book Debts	NIL	6,819.00	6,819.00
NIL	Bank Interest	NIL	0.02	0.02
17,739	WIP	NIL	14,398.88	14,398.88
500	Motor Vehicles	NIL	NIL	NIL
500	Stock	NIL	NIL	NIL
NIL	Book Debts	NIL	416.40	416.40
NIL	Bank Interest Gross	NIL	43.36	43.36
<u>62,910</u>		<u>NIL</u>	<u>21,677.66</u>	<u>21,677.66</u>
PAYMENTS				
NIL	Legal Fees	NIL	(4,096.00)	(4,096.00)
NIL	Agents/Valuers Fees	NIL	(2,512.50)	(2,512.50)
NIL	Agents/Valuers Fees (1)	NIL	(19,981.95)	(19,981.95)
NIL	Secured Creditors	NIL	(20,000.00)	(20,000.00)
NIL	Vat Receivable	NIL	(8,573.48)	(8,573.48)
<u>0</u>		<u>NIL</u>	<u>(55,163.93)</u>	<u>(55,163.93)</u>
TRADING				
	Trading Profit/(Loss)	<u>NIL</u>	<u>36,646.25</u>	<u>36,646.25</u>
<u>62,910</u>	CASH IN HAND	<u>NIL</u>	<u>3,159.98</u>	<u>3,159.98</u>

Kelth Barrow Heating and Plumbing (Special Projects) Limited - In Administration
Estimated outcome statement

Fixed charge

	Best case estimate (£)	Worst case estimate (£)
Balance held at 15 April 2018	3,160	3,160

Estimated future recoveries

Book debts	21,192	6,000
VAT recoverable	8,573	8,573
Future VAT recoverable	5,048	5,048

Estimated future costs of realisation

Remaining costs of completing contract at Magdalen Court	(1,788)	(1,788)
QS % of debt collection (20% of gross debts collected)	(4,238)	(1,200)
Administrator's fees (fixed fee)	(20,000)	(20,000)
Administrator's expenses	(1,000)	(1,000)

Return to secured creditor in part satisfaction of its charge

10,947 (1,207)

Return to preferential creditors

NII NII

Return to unsecured creditors

NII NII

Appendix III

Summary of the Administrator's time-costs to 16 April 2018

Classification of work function	Partner/ Director	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost	Average Hourly Rate
Administration & Planning	2.20	0.00	36.40	1.10	39.70	9,445.00	237.91
Investigations	1.50	0.00	10.00	0.00	11.50	2,867.50	249.35
Realisation of Assets	0.60	0.00	21.50	0.50	22.60	5,334.50	236.04
Trading	2.60	0.00	9.00	0.00	11.60	3,012.00	259.66
Creditors	3.10	0.50	45.90	1.60	51.10	12,198.50	238.72
Case Specific Matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pre Appointment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total hours	10.00	0.50	122.80	3.20	136.50		
Time costs	3,450.00	147.50	28,813.00	447.00		32,857.50	
Average hourly rate	345.00	295.00	234.63	139.69			240.71

Description	Total Incurred £	Total Recovered £
	0.00	0.00
Totals	0.00	0.00

Summary of Fees

Time spent in administering the Assignment	Hours	136.50
Total value of time spent to 15 April 2018	£	32,857.50
Total Administrator's fees charged to 15 April 2018	£	0.00

Bretts Business Recovery
Disbursements & Charge-out Rates

Introduction

This statement has been prepared in accordance with the guidelines set out in Statement of Insolvency Practice 9 issued by the Association of Business Recovery Professionals (R3). The following information applies to all appointments of partners or staff of Bretts Business Recovery Ltd to act as any of the following:

- Liquidator, Receiver, Administrator or Administrative Receiver of a Limited Company or LLP
- Trustee in Bankruptcy
- Supervisor of an Individual, Company or Partnership Voluntary Arrangement
- Administrator under the Insolvent Estates Order

Staff Charge-Out Rates

Unless they are otherwise fixed in accordance with the Insolvency Act 1986, an Offices Holders fees are charged by reference to time costs, as incurred, charged at the firms usual rates applicable at the time the work is carried out. Rates may be varied from time to time, at the sole discretion of Bretts Business Recovery Ltd and such changes will be notified in retrospect with each report to Creditors. Staff time is charged in units of six minutes and as from 1st December 2012 the maximum rates applicable are:

Grade of staff	Charge-out rate per hour, effective from:		
	1 st	1 st	
	December 2012 (£)	January 2016 (£)	January 2017 (£)
Partner	300	325	345
Senior manager	250	275	295
Manager	225	250	265
Senior Administrator (grade 1)	200	220	235
Senior Administrator (grade 2)	175	190	200
Administrator (grade 1)	150	175	190
Administrator (grade 2)	125	125	150
Administrator (grade 3)	90	110	120

Expenses and Disbursements

Category 1 - expenses and disbursements relate to specific expenditure to an independent third party for which an invoice will normally be payable. Examples of such include company searches, postage, storage costs, advertising, courier costs, external room hire etc. Category 1 expenses and disbursements are recoverable in full without the need for creditor approval.

Category 2 - expenses and disbursements for which there will be no third party invoice may include shared or allocated costs. Examples of these include stationery, photocopying, faxes, room hire etc. Category 2 expenses and disbursements are recoverable in full with the approval of creditors subject to the basis of the charges being disclosed. The basis of these charges is set out below:

Photocopying	10p per sheet
Facsimile	10p per facsimile
BBR Meeting Room Hire	£100
Travel / Mileage	45p per mile

Appendix IV

Administrator's time-cost narrative for the review period 16 October 2017 to 16 April 2018

Below is detailed information about the tasks undertaken as part of my duties as Administrator.

General Description	Includes
Administration and Planning (including statutory reporting)	
Statutory/advertising	Filing of documents to meet statutory requirements Advertising in accordance with statutory requirements
Document maintenance/file review/checklist	Filing of documents Periodic file reviews Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards Maintenance of statutory and case progression task lists/diaries Updating checklists
Bank account administration	Preparing correspondence opening and closing accounts Requesting bank statements Bank account reconciliations Maintenance of the estate cash book Banking remittances and issuing cheques/BACS payments
Planning / Review	Discussions regarding strategies to be pursued Meetings with team members and independent advisers to consider practical, technical and legal aspects of the case
Books and records / storage	Dealing with records in storage Sending job files to storage
Creditor reports	Preparing progress report, investigation, meeting and general reports to creditors
Decision procedures	Preparation of decision procedure notices, proxies/voting forms and advertisements Collate and examine proofs and proxies/votes to decide on resolutions Issuing notice of result of decision procedure.
Investigations	
SIP 2 Review	Collection, and making an inventory, of company books and records Correspondence to request information on the company's dealings, making further enquiries of third parties Reviewing questionnaires submitted by creditors and directors Reviewing company's books and records Preparation of deficiency statement Review of specific transactions and liaising with directors regarding certain transactions
Statutory reporting on conduct of directors	Preparing statutory investigation reports Liaising with Insolvency Service Submission of report with the Insolvency Service
Realisation of Assets	
Debtors	Collecting supporting documentation Correspondence with debtors Reviewing and assessing debtors' ledgers Receiving updates from factoring companies and liaising reassignment of ledger Liaising with debt collectors and solicitors Agreeing debt collection agency agreements
Leasing	Reviewing leasing documents Liaising with owners/lessors
Stock	Reviewing stock values Liaising with agents and potential purchasers Analysing the value in WIP Contracting with service-providers/suppliers to complete WIP
Insurance	Identification of potential issues requiring attention of insurance specialists Correspondence with insurer regarding initial and ongoing insurance requirements Reviewing insurance policies Correspondence with previous brokers
Trading	
Management of operations	Analysing work in progress Liaising with suppliers to secure supplies and credit terms Negotiating with ransom creditors Ensuring security of premises, computer system, equipment and stock Liaising with customers to confirm orders and secure undertakings Liaising with management and staff Authorising purchase orders Preparing and authorising receipt vouchers

General Description	Includes
	Preparing and authorising payment vouchers Liaising with RPO and Job Centre Plus regarding redundancies Arranging new PAYE scheme with HMRC and submitting online payroll returns Concluding payroll and issuing forms P45 when trading ceases Liaising with Pensions regulator regarding auto-enrolment Collecting sales ledger
Accounting for trading	Reviewing company's budgets and financial statements Preparing budgets Finalising trading profit or loss Trading strategy review VAT returns
On-going Employee issues	Review of staffing requirements for trading period Deciding on and making redundancies where necessary
Creditors and Distributions	
Creditor Communication	Receive and follow up creditor enquiries via telephone Review and prepare correspondence to creditors and their representatives via facsimile, email and post Assisting employees to pursue claims via the RPO Corresponding with the PPF and the Pensions Regulator
Dealing with proofs of debt	Receipting and filing POD when not related to a dividend. Corresponding with RPO regarding POD when not related to a dividend.
Processing proofs of debt	Preparation of correspondence to potential creditors inviting submission of POD Receipt of POD Request further information from claimants regarding POD
Dividend procedures	Agreeing allocation of realisations and costs between fixed and floating charges Paying distribution to secured creditors Preparation of cheques/BACS to pay distribution Preparation of correspondence to creditors enclosing payment of distribution Seeking unique tax reference from HMRC, submitting information on PAYE/NI deductions from employee distributions and paying over to HMRC

PROOF OF DEBT - GENERAL FORM

Company Name: **Kelth Barrow Heating and Plumbing (Special Projects) Limited - In Administration ("the Company")**

Date of Administration: 16 October 2017

DETAILS OF CLAIM		
1.	Name of Creditor (if a company, its registered name)	
2.	Address of Creditor (i.e. principal place of business)	
3.	If the Creditor is a registered company: <ul style="list-style-type: none"> For UK companies: its registered number For other companies: the country or territory in which it is incorporated and the number if any under which it is registered The number, if any, under which it is registered as an overseas company under Part 34 of the Companies Act 	
4.	Total amount of claim, including any Value Added Tax, as at the date of administration, less any payments made after this date in relation to the claim, any deduction under R14.20 of the Insolvency (England & Wales) Rules 2016 and any adjustment by way of set-off in accordance with R14.24 and R14.25	£
5.	If the total amount above includes outstanding uncapitalised interest, please state	YES (£) / NO
6.	Particulars of how and when debt incurred	
7.	Particulars of any security held, the value of the security, and the date it was given	
8.	Details of any reservation of title in relation to goods to which the debt relates	
9.	Details of any document by reference to which the debt can be substantiated. [The administrator may call for any document or evidence to substantiate the claim at his discretion.]	
10.	Give details of whether the whole or any part of the debt falls within any (and if so which) of the categories of preferential debts under section 386 of, and schedule 6 to, the Insolvency Act 1986	Category Amount(s) claimed as preferential £
AUTHENTICATION		
Signature of Creditor or person authorised to act on his behalf		
Name in BLOCK LETTERS		
Date		
If signed by someone other than the Creditor, state your postal address and authority for signing on behalf of the Creditor		
Are you the sole member of the Creditor?		YES / NO