

MR01
Particulars of a charge



Companies House

A fee is payable with this form
Please see 'How to pay' on the
last page

You can use the WebFiling service to file this form online
Please go to www.companieshouse.gov.uk

☒ What this form is for
You may use this form to register
a charge created or evidenced by
an instrument

☒ What this form is NOT for
You may not use this form to
register a charge where there is no
instrument Use form MR08

For further information, please
refer to our guidance at
www.companieshouse.gov.uk

This form must be delivered to the Registrar for registration within
21 days beginning with the day after the date of creation of the charge.
If delivered outside of the 21 days it will be rejected unless it is accompanied by a
court order extending the time for delivery



You must enclose a certified copy of the instrument with this form
scanned and placed on the public record



A05 11/06/2014 #260
COMPANIES HOUSE

WEDNESDAY

1 Company details

Company number 08119382

Company name in full FOCUS (DEWSBURY) LTD

For official use

Filing in this form
Please complete in typescript or in
bold black capitals

All fields are mandatory unless
specified or indicated by *

2 Charge creation date

Charge creation date 30/05/2014

3 Names of persons, security agents or trustees entitled to the charge

Please show the names of each of the persons, security agents or trustees
entitled to the charge

Name MOHAMMED SEEDAT

Name

Name

Name

If there are more than four names, please supply any four of these names then
tick the statement below

☐ I confirm that there are more than four persons, security agents or
trustees entitled to the charge

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4

Description

Please give a short description of any land (including buildings), ship, aircraft or intellectual property registered (or required to be registered) in the UK which is subject to this fixed charge or fixed security

Continuation page
Please use a continuation page if you need to enter more details

Description

BY WAY OF LEGAL MORTGAGE ALL LEGAL INTEREST IN
BRONTE HOUSE, WESLEY PLACE OFF WELLINGTON ROAD,
DEWSBURY WF13 1HD REGISTERED AT THE LAND
REGISTRY UNDER TITLE NUMBER WYK439002

✓

5

Fixed charge or fixed security

Does the instrument include a fixed charge or fixed security over any tangible or intangible (or in Scotland) corporeal or incorporeal property not described above? Please tick the appropriate box

- ☒ **Yes**
☐ **No**

6

Floating charge

Is the instrument expressed to contain a floating charge? Please tick the appropriate box

- ☐ **Yes** Continue
☒ **No** Go to **Section 7**

Is the floating charge expressed to cover all the property and undertaking of the company?

- ☐ **Yes**

7

Negative Pledge

Do any of the terms of the charge prohibit or restrict the chargor from creating any further security that will rank equally with or ahead of the charge? Please tick the appropriate box

- ☒ **Yes**
☐ **No**

MR01

Particulars of a charge

8

Trustee statement ^①

You may tick the box if the company named in Section 1 is acting as trustee of the property or undertaking which is the subject of the charge

☐

① This statement may be filed after the registration of the charge (use form MR06)

9

Signature

Please sign the form here

Signature

Signature

X

MASO

X

This form must be signed by a person with an interest in the charge

MR01

Particulars of a charge

**Presenter information**

We will send the certificate to the address entered below. All details given here will be available on the public record. You do not have to show any details here but, if none are given, we will send the certificate to the company's Registered Office address.

Contact name **MUSA AHMED PATEL**

Company name **MUSA PATELS LLP**

Address **73 BRADFORD ROAD**

Post town **DEWSBURY**

County/Region **WEST YORKSHIRE**

Postcode **W F 1 3 2 E G**

Country **ENGLAND**

DX **23371 DEWSBURY**

Telephone **01924 437800**

**Certificate**

We will send your certificate to the presenter's address if given above or to the company's Registered Office if you have left the presenter's information blank.

**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 included a certified copy of the instrument with this form
- ☐ You have entered the date on which the charge was created
- ☐ You have shown the names of persons entitled to the charge
- ☐ You have ticked any appropriate boxes in Sections 3, 5, 6, 7 & 8
- ☐ You have given a description in Section 4, if appropriate
- ☐ You have signed the form
- ☐ You have enclosed the correct fee
- ☐ Please do not send the original instrument, it must be a certified copy

**Important information**

Please note that all information on this form will appear on the public record.

**How to pay**

A fee of £13 is payable to Companies House in respect of each mortgage or charge filed on paper.

Make cheques or postal orders payable to 'Companies House'.

**Where to send**

You may return this form to any Companies House address. However, for expediency, we advise you to return it to the appropriate address below.

For companies registered in England and Wales
The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ
DX 33050 Cardiff

For companies registered in Scotland
The Registrar of Companies, Companies House,
Fourth floor, Edinburgh Quay 2,
139 Fountainbridge, Edinburgh, Scotland, EH3 9FF
DX ED235 Edinburgh 1
or LP - 4 Edinburgh 2 (Legal Post)

For companies registered in Northern Ireland
The Registrar of Companies, Companies House,
Second Floor, The Linenhall, 32-38 Linenhall Street,
Belfast, Northern Ireland, BT2 8BG
DX 481 N R Belfast 1

**Further information**

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

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



FILE COPY

CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 8119382

Charge code: 0811 9382 0001

The Registrar of Companies for England and Wales hereby certifies that a charge dated 30th May 2014 and created by FOCUS (DEWSBURY) LTD was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 11th June 2014.

Given at Companies House, Cardiff on 17th June 2014



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES

Legal Mortgage

This is a true photocopy of the original produced before us
on the 2nd day of JUNE 2014

MUSA PATEL LLP
Solicitors / Conveyancers for Cattle
75 Beaufort Road, Croydon
West Yorkshire, WF3 2BA, England
Tel: 01224 437432 Fax: 01224 437470
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk
Authorised and Regulated by ERA No: 554848 LLP No: 0C368700

M. Patel MUSA PATEL
Solicitor

1. The first step is to identify the problem. This involves understanding the symptoms and the context in which the problem is occurring.

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SCHEDULE 1 Charged Property		

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on the 2ND day of JUNE 2014

MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437600 Fax: 01924 48810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk

Authorised and Regulated by SRA No: 554840 LLP No: OC308700

Musa Patel **MUSA PATEL**

John

Error! Bookmark not defined

[illegible]

THIS DEED is made on

30th May

2014

BETWEEN -

- (1) **FOCUS (DEWSBURY) LIMITED** incorporated and registered in England and Wales with company number 8119382 whose registered office is at The Grange, 140 Old Bank Road, Dewsbury, West Yorkshire, WF12 7AQ ("Borrower")
- (2) **MOHAMMAD SEEDAT** of 43 Woodsome Estate, Batley, WF17 7EE ("Lender")

BACKGROUND

- (A) The Lender has agreed to provide the Borrower with the Loan on a secured basis
- (B) The Borrower is the owner of the Charged Property
- (C) This mortgage provides security which the Borrower has agreed to give the Lender for the Loan
- (D) The Loan will be repaid on the Repayment Date

NOW IT IS AGREED AS FOLLOWS

1 DEFINITIONS AND INTERPRETATION

1.1 Definitions

The following definitions apply in this Deed

"Business Day"	a day other than a Saturday, Sunday or public holiday in England when banks in London are open for business,
"Certificate of Title"	any report on or certificate of title relating to the Property supplied to the Lender by the Borrower (or on its behalf),
"Charged Property"	the freehold or leasehold property (whether registered or unregistered) owned by the Borrower described in Schedule 1,
"Delegate"	any person appointed by the Lender or any Receiver under clause 14 and any person appointed as attorney of the Lender, Receiver or Delegate,
"Environment"	the natural and man-made environment including all or any of the following media, namely air, water and land (including air within buildings and other natural or man-made structures above or below the ground) and any living organisms (including man) or systems supported by those media,
"Environmental Law"	all applicable laws, statutes, regulations, secondary legislation, bye-laws, common law, directives, treaties and

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Brindley Road, Dewsbury
West Yorkshire, WF12 2EQ, England
Tel: 01924 437620 Fax: 01924 488910
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by CMA No: 034948 LLP No: 0C368700

MUSA PATELS
Solicitor

1. The first condition is that the system must be in a state of equilibrium. This means that the system must be at rest and not changing in any way.

"Environmental Licence"

other measures, judgments and decisions of any court or tribunal, codes of practice and guidance notes in so far as they relate to or apply to the Environment,

"Event of Default"

any authorisation, permit or licence necessary under Environmental Law in respect of any of the Charged Property,

"Insurance Policy"

any event or circumstance listed in Schedule 2, each contract or policy of insurance effected or maintained by the Borrower from time to time in respect of the Charged Property,

"Loan"

the sum of £250,000

"LPA 1925"

the Law of Property Act 1925,

"Receiver"

a receiver or a receiver and manager of any or all of the Charged Property,

"Repayment Date"

each of the dates specified in Schedule 3 for repaying the Loan in instalments,

"Secured Liabilities"

all present and future monies, obligations and liabilities owed by the Borrower to the Lender, whether actual or contingent and whether owed jointly or severally, as principal or surety or in any other capacity, under or in connection with the Loan or this Deed (including, without limitation, those arising under clause 26 3 2) together with all interest (including, without limitation, default interest) accruing in respect of those monies or liabilities,

"Security"

any mortgage, charge (whether fixed or floating, legal or equitable), pledge, lien, assignment by way of security or other security interest securing any obligation of any person, or any other agreement or arrangement having a similar effect,

"Security Period"

the period starting on the date of this Deed and ending on the date on which the Lender is satisfied that all the Secured Liabilities have been unconditionally and irrevocably paid and discharged in full and no further Secured Liabilities are capable of being outstanding,

"Valuation"

any valuation relating to the Charged Property supplied to the Lender by the Borrower (or on its behalf),

"VAT"

value added tax

1 2 Interpretation

In this Deed

1 2 1 clause and Schedule headings shall not affect the interpretation of this Deed,

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on the 2ND day of JUNE 2014

MUSA PATEL LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Garsborough
West Yorkshire, WF13 2EQ, England
Tel: 01824 437600 Fax: 01824 466810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk

Authorised and Regulated by SRA No: 534849 LLP No: OC338700

*Amel*² MUSA PATEL
Sau

THE J. H. B. COMPANY, INC.
1000 BROADWAY
NEW YORK, N. Y. 10003
TELEPHONE: 212-675-1234
FAX: 212-675-1235
CABLE: JHB INC
POSTAL ADDRESS: 1000 BROADWAY
NEW YORK, N. Y. 10003
U.S. PATENT 4,567,890
J. H. B. COMPANY, INC.
1000 BROADWAY
NEW YORK, N. Y. 10003
TELEPHONE: 212-675-1234
FAX: 212-675-1235
CABLE: JHB INC
POSTAL ADDRESS: 1000 BROADWAY
NEW YORK, N. Y. 10003

- 1 2 2 a reference to a **person** shall include a reference to an individual, firm, company, corporation, partnership, unincorporated body of persons, government, state or agency of a state or any association, trust, joint venture or consortium (whether or not having separate legal personality) and that person's personal representatives, successors, permitted assigns and permitted transferees,
- 1 2 3 unless the context otherwise requires, words in the singular shall include the plural and in the plural shall include the singular,
- 1 2 4 unless the context otherwise requires, a reference to one gender shall include a reference to the other genders,
- 1 2 5 a reference to a party shall include that party's successors, permitted assigns and permitted transferees,
- 1 2 6 a reference to a statute or statutory provision is a reference to it as amended, extended or re-enacted from time to time,
- 1 2 7 a reference to a statute or statutory provision shall include all subordinate legislation made from time to time under that statute or statutory provision,
- 1 2 8 a reference to **writing** or **written** includes fax but not e-mail,
- 1 2 9 an obligation on a party not to do something includes an obligation not to allow that thing to be done,
- 1 2 10 a reference to **this Deed** (or any provision of it) or to any other agreement or document referred to in this Deed is a reference to this Deed, that provision or such other agreement or document as amended (in each case, other than in breach of the provisions of this Deed) from time to time,
- 1 2 11 unless the context otherwise requires, a reference to a clause or Schedule is to a clause of, or Schedule to, this Deed and a reference to a paragraph is to a paragraph of the relevant Schedule,
- 1 2 12 any words following the terms **including**, **include**, **in particular**, **for example** or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms,
- 1 2 13 a reference to an **amendment** includes a novation, re-enactment, supplement or variation (and **amended** shall be construed accordingly),
- 1 2 14 a reference to **assets** includes present and future properties, undertakings, revenues, rights and benefits of every description,
- 1 2 15 a reference to an **authorisation** includes an approval, authorisation, consent, exemption, filing, licence, notarisation, registration and resolution,
- 1 2 16 a reference to **continuing** in relation to an Event of Default means an Event of Default that has not been remedied or waived,

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on the 2ND day of JUNE 2014

MUSA PATEL LLP
Solicitors / Conveyancers for Ocala
73 Boulevard Road, Doncaster
West Yorkshire, WF13 2EQ, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No. 554849 LLP No: 0C308700

3
MUSA PATEL
Sunder

THE PATENT OFFICE
HAS REFUSED TO GRANT A PATENT
FOR THE INVENTION OF
A METHOD OF
PRODUCING A
SPECIAL TYPE OF
PAPER.
THE REASON FOR THIS
IS THAT THE INVENTION
IS NOT NEW.

1 2 17 a reference to **determines** or **determined** means, unless the contrary is indicated, a determination made at the absolute discretion of the person making it, and

1 2 18 a reference to a **regulation** includes any regulation, rule, official directive, request or guideline (whether or not having the force of law) of any governmental, inter-governmental or supranational body, agency, department or regulatory, self-regulatory or other authority or organisation

1 3 Clawback

If the Lender considers that an amount paid by the Borrower in respect of the Secured Liabilities is capable of being avoided or otherwise set aside on the liquidation or administration of the Borrower or otherwise, then that amount shall not be considered to have been irrevocably paid for the purposes of this Deed

1 4 Nature of security over real property

A reference in this Deed to a **charge or mortgage of or over the Charged Property** includes

1 4 1 all buildings and fixtures and fittings (including trade and tenant's fixtures and fittings) and fixed plant and machinery that are situated on or form part of the Charged Property at any time,

1 4 2 the proceeds of the sale of any part of the Charged Property and any other monies paid or payable in respect of or in connection with the Charged Property,

1 4 3 the benefit of any covenants for title given, or entered into, by any predecessor in title of the Borrower in respect of the Charged Property and any monies paid or payable in respect of those covenants, and

1 4 4 all rights under any licence, agreement for sale or agreement for lease in respect of the Charged Property

1 5 Perpetuity period

If the rule against perpetuities applies to any trust created by this Deed, the perpetuity period shall be 125 years (as specified by section 5(1) of the Perpetuities and Accumulations Act 2009)

1 6 Schedules

The Schedules form part of this Deed and shall have effect as if set out in full in the body of this Deed Any reference to this Deed includes the Schedules

2 COVENANT TO PAY

The Borrower shall, on demand, pay to the Lender and discharge the Secured Liabilities when they become due, as detailed in Schedule 3

3 GRANT OF SECURITY

3 1 Legal mortgage and fixed charges

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MUSA PATEL LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01824 437600 Fax: 01824 438810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C358700

[Signature], MUSA PATEL
[Signature]

1. DATE _____
 2. TIME _____
 3. LOCATION _____
 4. WIND DIRECTION _____
 5. WIND VELOCITY _____
 6. WAVE DIRECTION _____
 7. WAVE VELOCITY _____
 8. SEA STATE _____
 9. SKY CONDITION _____
 10. TEMPERATURE _____
 11. RELATIVE HUMIDITY _____
 12. ATMOSPHERIC PRESSURE _____
 13. WATER SURFACE TEMPERATURE _____
 14. WATER SURFACE SALINITY _____
 15. WATER SURFACE DENSITY _____
 16. WATER SURFACE REFRACTIVE INDEX _____
 17. WATER SURFACE SOUND VELOCITY _____
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 160. WATER SURFACE

As a continuing security for the payment and discharge of the Secured Liabilities, the Borrower with full title guarantee charges to the Lender

3 1 1 by way of first legal mortgage, the Charged Property, and

3 1 2 by way of first fixed charge

- (a) all its rights in each Insurance Policy, including all claims, the proceeds of all claims and all returns of premiums in connection with each Insurance Policy,
- (b) the benefit of all other contracts, guarantees, appointments and warranties relating to the Charged Property and other documents to which the Borrower is a party or which are in its favour or of which it has the benefit relating to any letting, development, sale, purchase, use or the operation of the Charged Property or otherwise relating to the Charged Property (including, in each case, but without limitation, the right to demand and receive all monies whatever payable to or for its benefit under or arising from any of them, all remedies provided for in any of them or available at law or in equity in relation to any of them, the right to compel performance of any of them and all other rights, interests and benefits whatever accruing to or for its benefit arising from any of them), and
- (c) all authorisations (statutory or otherwise) held or required in connection with the Borrower's business carried on at the Charged Property or the use of any Charged Property, and all rights in connection with them

3 2 Assignment

As a continuing security for the payment and discharge of the Secured Liabilities, the Borrower with full title guarantee assigns to the Lender absolutely, subject to a proviso for reassignment on irrevocable discharge in full of the Secured Liabilities, all its rights in each Insurance Policy, including all claims, the proceeds of all claims and all returns of premiums in connection with each Insurance Policy,

provided that nothing in this clause 3 2 shall constitute the Lender as mortgagee in possession

4 PERFECTION OF SECURITY

4 1 Registration of legal mortgage at the Land Registry

The Borrower consents to an application being made by the Lender to the Land Registrar for the following restriction in Form P to be registered against its title to the Charged Property

"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 [] in favour of [] referred to in the charges register "

4 2 Cautions against first registration and notices

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EQ, England
Tel: 01924 437800 Fax: 01924 408610
Email: info@muspateils.co.uk
Web: www.muspateils.co.uk

Authorised and Regulated by SRA No: 554349 LLP No: 00368700

Handwritten signature: MUSA PATEL
Handwritten signature: SM

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Whether or not title to the Charged Property is registered at the Land Registry, if any caution against first registration or any notice (whether agreed or unilateral) is registered against the Borrower's title to the Charged Property, the Borrower shall immediately provide the Lender with full particulars of the circumstances relating to such caution or notice. If such caution or notice was registered to protect a purported interest the creation of which is not permitted under this Deed, the Borrower shall immediately, and at its own expense, take such steps as the Lender may require to ensure that the caution or notice, as applicable, is withdrawn or cancelled.

5 LIABILITY OF THE BORROWER

5.1 **Liability not discharged**

The Borrower's liability under this Deed in respect of any of the Secured Liabilities shall not be discharged, prejudiced or affected by

- 5.1.1 any security, guarantee, indemnity, remedy or other right held by, or available to, the Lender that is, or becomes, wholly or partially illegal, void or unenforceable on any ground,
- 5.1.2 the Lender renewing, determining, varying or increasing any facility or other transaction in any manner or concurring in, accepting or varying any compromise, arrangement or settlement, or omitting to claim or enforce payment from any other person, or
- 5.1.3 any other act or omission that, but for this clause 5.1, might have discharged, or otherwise prejudiced or affected, the liability of the Borrower.

5.2 **Immediate recourse**

The Borrower waives any right it may have to require the Lender to enforce any security or other right, or claim any payment from, or otherwise proceed against, any other person before enforcing this Deed against the Borrower.

6 REPRESENTATIONS AND WARRANTIES

6.1 **Times for making representations and warranties**

The Borrower makes the representations and warranties set out in this clause 6 to the Lender on the date of this Deed.

6.2 **Ownership of Charged Property**

The Borrower is the legal and beneficial owner of the Charged Property and has good and marketable title to the Charged Property.

6.3 **No Security**

The Charged Property is free from any Security other than the Security created by this Deed.

6.4 **No adverse claims**

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MUSA PATEL LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Davesbury
West Yorkshire, WF15 2EQ, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C359700

[Signature]
MUSA PATEL
[Signature]

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 58TH STREET
CHICAGO, ILL. 60637
TEL: 773-936-5000
FAX: 773-936-5001
WWW.CHICAGO.EDU

The Borrower has not received, or acknowledged notice of, any adverse claim by any person in respect of the Charged Property or any interest in it

6 5 No adverse covenants

There are no covenants, agreements, reservations, conditions, interests, rights or other matters whatever that materially and adversely affect the Charged Property

6 6 No breach of laws

There is no breach of any law or regulation that materially and adversely affects the Charged Property

6 7 No interference in enjoyment

No facility necessary for the enjoyment and use of the Charged Property is subject to terms entitling any person to terminate or curtail its use

6 8 No overriding interests

Nothing has arisen, has been created or is subsisting that would be an overriding interest in the Charged Property

6 9 No prohibitions or breaches

There is no prohibition on the Borrower assigning its rights in any of the Charged Property referred to in clause 3 2 and the entry into of this Deed by the Borrower does not and will not constitute a breach of any policy, agreement, document, instrument or obligation binding on the Borrower or its assets

6 10 Environmental compliance

The Borrower has, at all times, complied in all respects with all applicable Environmental Law and Environmental Licences

6 11 Information for Valuations and Certificates of Title

6 11 1 All written information supplied by the Borrower or on its behalf for the purpose of each Valuation and Certificate of Title was true and accurate in all material respects at its date or at the date (if any) on which it was stated to be given

6 11 2 The information referred to in clause 6 11 1 was, at its date or at the date (if any) on which it was stated to be given, complete and the Borrower did not omit to supply any information that, if disclosed, would adversely affect the Valuation or Certificate of Title

6 11 3 In the case of the first Valuation and Certificate of Title only, nothing has occurred since the date the information referred to in clause 6 11 1 was supplied and the date of this Deed which would adversely affect such Valuation or Certificate of Title

6 12 Avoidance of security

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EQ, England
Tel: 01924 437800 Fax: 01924 458610
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No 554849 LLP No: 0C356700


MUSA PATEL
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No Security expressed to be created under this Deed is liable to be avoided, or otherwise set aside, on the liquidation or administration of the Borrower or otherwise

6 13 Enforceable security

This Deed constitutes and will constitute the legal, valid, binding and enforceable obligations of the Borrower and is and will continue to be effective security over all and every part of the Charged Property in accordance with its terms

7 GENERAL COVENANTS

7 1 Negative pledge and disposal restrictions

The Borrower shall not at any time, except with the prior written consent of the Lender

- 7 1 1 create, purport to create or permit to subsist any Security on, or in relation to, any Charged Property other than any Security created by this Deed,
- 7 1 2 sell, assign, transfer, part with possession of or otherwise dispose of in any manner (or purport to do so) all or any part of, or any interest in, the Charged Property, or
- 7 1 3 create or grant (or purport to create or grant) any interest in the Charged Property in favour of a third party

7 2 Preservation of Charged Property

The Borrower shall not do, or permit to be done, any act or thing that would or might depreciate, jeopardise or otherwise prejudice the security held by the Lender or materially diminish the value of any of the Charged Property or the effectiveness of the security created by this Deed

7 3 Compliance with laws and regulations

- 7 3 1 The Borrower shall not, without the Lender's prior written consent, use or permit the Charged Property to be used in any way contrary to law
- 7 3 2 The Borrower shall
 - (a) comply with the requirements of any law or regulation relating to or affecting the Charged Property or the use of it or any part of it,
 - (b) obtain, and promptly renew from time to time, and comply with the terms of all authorisations that are required in connection with the Charged Property or its use or that are necessary to preserve, maintain or renew any Charged Property, and
 - (c) promptly effect any maintenance, modifications, alterations or repairs to be effected on or in connection with the Charged Property that are required to be made by it under any law or regulation

7 4 Enforcement of rights

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437600 Fax: 01924 428810
Email: info@muspateils.co.uk
Web: www.muspateils.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: OC358700

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MUSA PATEL
[Handwritten signature]

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The Borrower shall use its best endeavours to

7 4 1 procure the prompt observance and performance by the relevant counterparty to any agreement or arrangement with the Borrower and forming part of the Charged Property of the covenants and other obligations imposed on such counterparty, and

7 4 2 enforce any rights and institute, continue or defend any proceedings relating to any of the Charged Property that the Lender may require from time to time

7 5 Notice of misrepresentations and breaches

The Borrower shall, promptly on becoming aware of any of the same, give the Lender notice in writing of

7 5 1 any representation or warranty set out in this Deed that is incorrect or misleading in any material respect when made or deemed to be repeated, and

7 5 2 any breach of any covenant set out in this Deed

7 6 Notices to be given by the Borrower

The Borrower shall within five days of the execution of this Deed give notice to the relevant insurers of the assignment of the Borrower's rights and interest in and under each Insurance Policy (including the proceeds of any claims under that Insurance Policy) under clause 0 and procure that each addressee of such notice promptly provides an acknowledgement of that notice to the Lender

7 7 Borrower's waiver of set-off

The Borrower waives any present or future right of set-off it may have in respect of the Secured Liabilities (including sums payable by the Borrower under this Deed)

8 PROPERTY COVENANTS

8 1 Repair and maintenance

8 1 1 The Borrower shall keep all premises, and fixtures and fittings on the Charged Property, in

(a) good and substantial repair and condition and shall keep all premises adequately and properly painted and decorated and replace any fixtures and fittings which have become worn out or otherwise unfit for use with others of a like nature and equal value


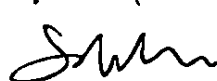
8 1 2 For the purpose of clause 8 1 1(a), a law or regulation is applicable if it is either in force or it is expected to come into force and a prudent property owner in the same business as the Borrower would ensure that the premises, and fixtures and fittings on the Charged Property, were in such repair and condition in anticipation of that law or regulation coming into force

8 2 No alterations

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspatelets.co.uk
Web: www.muspatelets.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C359700

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- 8 2 1 The Borrower shall not, without the prior written consent of the Lender
- (a) pull down or remove the whole or any part of any building forming part of the Charged Property nor permit the same to occur, or
 - (b) make or permit to be made any material alterations to the Charged Property or sever or remove or permit to be severed or removed any of its fixtures or fittings (except to make any necessary repairs or renew or replace the same in accordance with clause 8 1)
- 8 2 2 The Borrower shall promptly give notice to the Lender if the premises or fixtures or fittings forming part of the Charged Property are destroyed or damaged

8 3 Development restrictions

The Borrower shall not, without the prior written consent of the Lender

- 8 3 1 make or, in so far as it is able, permit others to make any application for planning permission or development consent in respect of the Charged Property, or
- 8 3 2 carry out or permit or suffer to be carried out on the Charged Property any development (as defined in each of the Town and Country Planning Act 1990 and the Planning Act 2008) or change or permit or suffer to be changed the use of the Charged Property

8 4 Insurance

- 8 4 1 The Borrower shall insure and keep insured the Charged Property against
- (a) loss or damage by fire or terrorist acts,
 - (b) other risks, perils and contingencies that would be insured against by reasonably prudent persons carrying on the same class of business as the Borrower, and
 - (c) any other risk, perils and contingencies as the Lender may reasonably require
- 8 4 2 Any such insurance must be with an insurance company or underwriters and on such terms as are reasonably acceptable to the Lender and must be for not less than the replacement value of the Charged Property (meaning in the case of any premises on the Charged Property, the total cost of entirely rebuilding, reinstating or replacing the premises in the event of their being destroyed, together with architects', surveyors', engineers' and other professional fees and charges for demolition and reinstatement)
- 8 4 3 The Borrower shall, if requested by the Lender, produce to the Lender the policy, certificate or cover note relating to any insurance required by clause 8 4 1

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8 4 4 The Borrower shall, if requested by the Lender, procure that a note of the Lender's interest is endorsed upon or the Lender is named as co-insured with the Borrower on each Insurance Policy maintained by it or any person on its behalf in accordance with clause 8 4 1 and the Lender is named as first loss payee and that the terms of each such Insurance Policy require the insurer not to invalidate the policy as against the Lender by reason of the act or default of any other joint or named insured and not to cancel it without giving at least 30 days' prior written notice to the Lender

8 5 Insurance premiums

The Borrower shall

8 5 1 promptly pay all premiums in respect of each Insurance Policy and do all other things necessary to keep that policy in full force and effect, and

8 5 2 (if the Lender so requires) give to the Lender copies of the receipts for all premiums and other payments necessary for effecting and keeping up each Insurance Policy

8 6 No invalidation of insurance

The Borrower shall not do or omit to do, or permit to be done or omitted, any act or thing that may invalidate or otherwise prejudice any Insurance Policy

8 7 Proceeds from Insurance Policies

All monies payable under any Insurance Policy at any time (whether or not the security constituted by this Deed has become enforceable) shall

8 7 1 be paid immediately to the Lender,

8 7 2 if they are not paid directly to the Lender by the insurers, be held, pending such payment, by the Borrower as trustee of the same for the benefit of the Lender, and

8 7 3 at the option of the Lender, be applied in making good or recouping expenditure in respect of the loss or damage for which those monies are received or in, or towards, discharge or reduction of the Secured Liabilities

8 8 Leases and licences affecting the Charged Property

The Borrower shall not, without the prior written consent of the Lender

8 8 1 grant any licence or tenancy affecting the whole or any part of the Charged Property, or exercise the statutory powers of leasing or of accepting surrenders under section 99 or section 100 of the LPA 1925 (or agree to grant any such licence or tenancy, or agree to exercise the statutory powers of leasing or of accepting surrenders under section 99 or section 100 of the LPA 1925),

1. The first part of the document is a letter from the President of the United States to the Congress, dated January 3, 1862. It is a very important document, as it contains the President's message to Congress for the first time since the beginning of the Civil War. The letter is written in a very formal and dignified style, and it is a very good example of the President's power and authority. The letter is a very important document, as it contains the President's message to Congress for the first time since the beginning of the Civil War. The letter is written in a very formal and dignified style, and it is a very good example of the President's power and authority.

- 8 8 2 in any other way dispose of, accept the surrender of, surrender or create any legal or equitable estate or interest in the whole or any part of the Charged Property (or agree to dispose of, accept the surrender of, surrender or create any legal or equitable estate or interest in the whole or any part of the Charged Property),
- 8 8 3 let any person into occupation of or share occupation of the whole or any part of the Charged Property, or
- 8 8 4 grant any consent or licence under any lease or licence affecting the Charged Property

8 9 No restrictive obligations

The Borrower shall not, without the prior written consent of the Lender, enter into any onerous or restrictive obligations affecting the whole or any part of the Charged Property or create or permit to arise any overriding interest, easement or right whatever in or over the whole or any part of the Charged Property

8 10 Proprietary rights

The Borrower shall procure that no person shall become entitled to assert any proprietary or other like right or interest over the whole or any part of the Charged Property, without the prior written consent of the Lender

8 11 Compliance with and enforcement of covenants

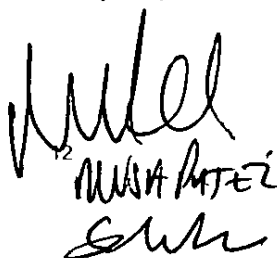
The Borrower shall

- 8 11 1 observe and perform all covenants, stipulations and conditions to which the Charged Property, or the use of it, is or may be subject and (if the Lender so requires) produce to the Lender evidence sufficient to satisfy the Lender that those covenants, stipulations and conditions have been observed and performed, and
- 8 11 2 diligently enforce all covenants, stipulations and conditions benefiting the Charged Property and shall not (and shall not agree to) waive, release or vary any of the same

8 12 Notices or claims relating to the Charged Property

8 12 1 The Borrower shall

- (a) give full particulars to the Lender of any notice, order, direction, designation, resolution, application, requirement or proposal given or made by any public or local body or authority (a "Notice") that specifically applies to the Charged Property, or to the locality in which it is situated, within seven days after becoming aware of the relevant Notice, and
- (b) (if the Lender so requires) immediately, and at the cost of the Borrower, take all reasonable and necessary steps to comply with any Notice, and make, or


NISHA PATEL
SRA

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NISHA PATEL LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Doncaster
West Yorkshire, WF13 2EQ, England
Tel: 011424 437800 Fax: 011424 488610
Email: info@nushapatel.co.uk
Web: www.nushapatel.co.uk

Authorised and Regulated by SRA No: 554869 LLP No: OC359700

[illegible]

join with the Lender in making, any objections or representations in respect of that Notice that the Lender thinks fit

8 12 2 The Borrower shall give full particulars to the Lender of any claim, notice or other communication served on it in respect of any modification, suspension or revocation of any Environmental Licence or any alleged breach of any Environmental Law, in each case relating to the Charged Property

8 13 Payment of [rent and] outgoings

The Borrower shall pay (or procure payment of the same) when due all charges, rates, taxes, duties, assessments and other outgoings relating to or imposed upon the Charged Property or on its occupier

8 14 Rent reviews

The Borrower shall, if the Charged Property is subject to occupational leases or licences, implement any upwards rent review provisions and shall not, without the prior written consent of the Lender, agree to any change in rent to less than the open market rental value of the relevant part of the Charged Property

8 15 Environment

The Borrower shall in respect of the Charged Property

8 15 1 comply in all material respects with all the requirements of Environmental Law, and

8 15 2 obtain and comply in all material respects with all Environmental Licences

8 16 Conduct of business on Charged Property

The Borrower shall carry on its trade and business on those parts (if any) of the Charged Property as are used for the purposes of trade or business in accordance with the standards of good management from time to time current in such trade or business

8 17 Inspection

The Borrower shall permit the Lender and any Receiver and any person appointed by either of them to enter on and inspect the Charged Property on reasonable prior notice

8 18 VAT option to tax

The Borrower shall not, without the prior written consent of the Lender

8 18 1 exercise any VAT option to tax in relation to the Charged Property, or

8 18 2 revoke any VAT option to tax exercised, and disclosed to the Lender in writing, before the date of this Deed

9 POWERS OF THE LENDER

9 1 Power to remedy

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01524 437800 Fax: 01524 488810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C358700

1. The Board of Directors of the Corporation shall have the right to elect and remove the members of the Board of Directors and to fill any vacancies that may occur.

2. The Board of Directors shall have the right to elect and remove the members of the Board of Directors and to fill any vacancies that may occur.

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10. The Board of Directors shall have the right to elect and remove the members of the Board of Directors and to fill any vacancies that may occur.

- 9 1 1 The Lender shall be entitled (but shall not be obliged) to remedy, at any time, a breach by the Borrower of any of its obligations contained in this Deed
- 9 1 2 The Borrower irrevocably authorises the Lender and its agents to do all things that are necessary or desirable for that purpose
- 9 1 3 Any monies expended by the Lender in remedying a breach by the Borrower of its obligations contained in this Deed shall be reimbursed by the Borrower to the Lender on a full indemnity basis and shall carry interest in accordance with clause 16 1
- 9 1 4 In remedying any breach in accordance with this clause 9 1, the Lender, its agents and their respective officers, agents and employees shall be entitled to enter onto the Charged Property and to take any action as the Lender may reasonably consider necessary or desirable including, without limitation, carrying out any repairs, other works or development

9 2 Exercise of rights

The rights of the Lender under clause 9 1 are without prejudice to any other rights of the Lender under this Deed The exercise of any rights of the Lender under this Deed shall not make the Lender liable to account as a mortgagee in possession

9 3 Lender has Receiver's powers

To the extent permitted by law, any right, power or discretion conferred by this Deed on a Receiver may, after the security constituted by this Deed has become enforceable, be exercised by the Lender in relation to any of the Charged Property whether or not it has taken possession of any Charged Property and without first appointing a Receiver or notwithstanding the appointment of a Receiver

9 4 Conversion of currency

- 9 4 1 For the purpose of, or pending, the discharge of any of the Secured Liabilities, the Lender may convert any monies received, recovered or realised by it under this Deed (including the proceeds of any previous conversion under this clause 9 4) from their existing currencies of denomination into any other currencies of denomination that the Lender may think fit
- 9 4 2 Any such conversion shall be effected at the Lender's then prevailing spot selling rate of exchange for such other currency against the existing currency
- 9 4 3 Each reference in this clause 9 4 to a currency extends to funds of that currency and, for the avoidance of doubt, funds of one currency may be converted into different funds of the same currency

9 5 New accounts

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 436810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C359700

THE UNIVERSITY OF CHICAGO
DIVISION OF THE PHYSICAL SCIENCES
DEPARTMENT OF PHYSICS
530 SOUTH EAST ASIAN AVENUE
CHICAGO, ILLINOIS 60607
TEL: 773-936-5000
FAX: 773-936-5000

9 5 1 If the Lender receives, or is deemed to have received, notice of any subsequent Security or other interest, affecting all or part of the Charged Property, the Lender may open a new account for the Borrower in the Lender's books. Without prejudice to the Lender's right to combine accounts, no money paid to the credit of the Borrower in any such new account shall be appropriated towards, or have the effect of discharging, any part of the Secured Liabilities.

9 5 2 If the Lender does not open a new account immediately on receipt of the notice, or deemed notice, referred to in clause 9 5 1, then, unless the Lender gives express written notice to the contrary to the Borrower, all payments made by the Borrower to the Lender shall be treated as having been credited to a new account of the Borrower and not as having been applied in reduction of the Secured Liabilities, as from the time of receipt or deemed receipt of the relevant notice by the Lender.

9 6 Lender's set-off rights

If the Lender has more than one account for the Borrower in its books, the Lender may at any time after

9 6 1 the security constituted by this Deed has become enforceable, or

9 6 2 the Lender has received, or is deemed to have received, notice of any subsequent Security or other interest affecting all or any part of the Charged Property,

transfer, without prior notice, all or any part of the balance standing to the credit of any account to any other account that may be in debit. After making any such transfer, the Lender shall notify the Borrower of that transfer.

9 7 Indulgence

The Lender may, at its discretion, grant time or other indulgence, or make any other arrangement, variation or release with any person not being a party to this Deed (whether or not any person is jointly liable with the Borrower) in respect of any of the Secured Liabilities or of any other security for them without prejudice either to this Deed or to the liability of the Borrower for the Secured Liabilities.

10 WHEN SECURITY BECOMES ENFORCEABLE

10 1 Security becomes enforceable on Event of Default

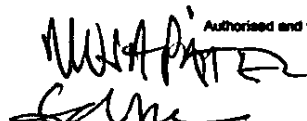
The security constituted by this Deed shall be immediately enforceable if an Event of Default occurs.

10 2 Discretion

After the security constituted by this Deed has become enforceable, the Lender may, in its absolute discretion, enforce all or any part of that security at the times, in the manner and on the terms it thinks fit, and take possession of and hold or dispose of all or any part of the Charged Property.



15



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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437500 Fax: 01924 438810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C359700

1. The first part of the document is a list of names and addresses, which appears to be a directory or a list of contacts. The names are written in a cursive script, and the addresses are listed below them.

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11 ENFORCEMENT OF SECURITY

11.1 Enforcement powers

- 11.1.1 The power of sale and other powers conferred by section 101 of the LPA 1925 (as varied or extended by this Deed) shall, as between the Lender and a purchaser from the Lender, arise on and be exercisable at any time after the execution of this Deed, but the Lender shall not exercise such power of sale or other powers until the security constituted by this Deed has become enforceable under clause 10.1
- 11.1.2 Section 103 of the LPA 1925 does not apply to the security constituted by this Deed

11.2 Extension of statutory powers of leasing

The statutory powers of leasing and accepting surrenders conferred on mortgagees under the LPA 1925 and by any other statute are extended so as to authorise the Lender and any Receiver, at any time after the security constituted by this Deed has become enforceable, whether in its own name or in that of the Borrower, to

- 11.2.1 grant a lease or agreement for lease,
- 11.2.2 accept surrenders of leases, or
- 11.2.3 grant any option in respect of the whole or any part of the Charged Property with whatever rights relating to other parts of it,

whether or not at a premium and containing such covenants on the part of the Borrower and on such terms and conditions (including the payment of money to a lessee or tenant on a surrender) as the Lender or Receiver thinks fit, without the need to comply with any of the restrictions imposed by sections 99 and 100 of the LPA 1925

11.3 Prior Security

- 11.3.1 At any time after the security constituted by this Deed has become enforceable, or after any powers conferred by any Security having priority to this Deed shall have become exercisable, the Lender may
- (a) redeem that or any other prior Security,
 - (b) procure the transfer of that Security to itself, and
 - (c) settle any account of the holder of any prior Security
- 11.3.2 The settlement of any such account shall be, in the absence of any manifest error, conclusive and binding on the Borrower. All monies paid by the Lender to an encumbrancer in settlement of such an account shall be, as from its payment by the Lender, due from the Borrower to the Lender on current account and shall bear interest and be secured as part of the Secured Liabilities

11.4 Protection of third parties

המחלקה הכלכלית והמנהלית של משרד המבחן

מס' 1000/91

תאריך: 10.10.91

לכבוד: משרד המבחן

המחלקה הכלכלית והמנהלית

מס' 1000/91

המחלקה הכלכלית והמנהלית של משרד המבחן

No purchaser, mortgagee or other person dealing with the Lender, any Receiver or Delegate shall be concerned to enquire

11 4 1 whether any of the Secured Liabilities have become due or payable, or remain unpaid or undischarged,

11 4 2 whether any power the Lender, a Receiver or Delegate is purporting to exercise has become exercisable or is properly exercisable, or

11 4 3 how any money paid to the Lender, any Receiver or any Delegate is to be applied

11 5 Privileges

Each Receiver and the Lender is entitled to all the rights, powers, privileges and immunities conferred by the LPA 1925 on mortgagees and receivers

11 6 No liability as mortgagee in possession

Neither the Lender, any Receiver nor any Delegate shall be liable to account as mortgagee in possession in respect of all or any of the Charged Property, nor shall any of them be liable for any loss on realisation of, or for any neglect or default of any nature in connection with, all or any of the Charged Property for which a mortgagee in possession might be liable as such

11 7 Relinquishing possession

If the Lender, any Receiver or Delegate enters into or takes possession of the Charged Property, it or he may at any time relinquish possession

11 8 Conclusive discharge to purchasers

The receipt of the Lender or any Receiver or Delegate shall be a conclusive discharge to a purchaser and, in making any sale or other disposal of any of the Charged Property or in making any acquisition in the exercise of their respective powers, the Lender, every Receiver and Delegate may do so for any consideration, in any manner and on any terms that it or he thinks fit

12 RECEIVERS

12 1 Appointment

At any time after the security constituted by this Deed has become enforceable, or at the request of the Borrower, the Lender may, without further notice, appoint by way of deed, or otherwise in writing, any one or more person or persons to be a Receiver of all or any part of the Charged Property

12 2 Removal

The Lender may, without further notice (subject to section 45 of the Insolvency Act 1986), from time to time, by way of deed, or otherwise in writing, remove any Receiver appointed by it and may, whenever it thinks fit, appoint a new Receiver in the place of any Receiver whose appointment may for any reason have terminated

12 3 Remuneration

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EQ, England
Tel: 01924 437800 Fax: 01924 488610
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C358700

Handwritten signatures:
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MUSA PATELS
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1. The following information is to be used for the purpose of the study.

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10. The following information is to be used for the purpose of the study.

The Lender may fix the remuneration of any Receiver appointed by it without the restrictions contained in section 109 of the LPA 1925 and the remuneration of the Receiver shall be a debt secured by this Deed, which shall be due and payable immediately on its being paid by the Lender

12 4 Power of appointment additional to statutory powers

The power to appoint a Receiver conferred by this Deed shall be in addition to all statutory and other powers of the Lender under the Insolvency Act 1986, the LPA 1925 or otherwise, and shall be exercisable without the restrictions contained in sections 103 and 109 of the LPA 1925 or otherwise

12 5 Power of appointment exercisable despite prior appointments

The power to appoint a Receiver (whether conferred by this Deed or by statute) shall be, and remain, exercisable by the Lender despite any prior appointment in respect of all or any part of the Charged Property

12 6 Agent of the Borrower

Any Receiver appointed by the Lender under this Deed shall be the agent of the Borrower and the Borrower shall be solely responsible for the contracts, engagements, acts, omissions, defaults, losses and remuneration of that Receiver and for liabilities incurred by that Receiver. The agency of each Receiver shall continue until the Borrower goes into liquidation and after that the Receiver shall act as principal and shall not become the agent of the Lender

13 POWERS OF RECEIVER

13 1 Powers additional to statutory powers

13 1 1 Any Receiver appointed by the Lender under this Deed shall, in addition to the powers conferred on him by statute, have the powers set out in clause 13 2 to clause 13 20

13 1 2 If there is more than one Receiver holding office at the same time, each Receiver may (unless the document appointing him states otherwise) exercise all of the powers conferred on a Receiver under this Deed individually and to the exclusion of any other Receiver

13 1 3 Any exercise by a Receiver of any of the powers given by clause 13 may be on behalf of the Borrower, the directors of the Borrower or himself

13 2 Repair and develop the Charged Property



A Receiver may undertake or complete any works of repair, alteration, building or development on the Charged Property and may apply for and maintain any planning permission, development consent, building regulation approval or any other permission, consent or licence to carry out any of the same

13 3 Grant or accept surrenders of leases

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk

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A Receiver may grant, or accept, surrenders of any leases or tenancies affecting the Charged Property on any terms and subject to any conditions that he thinks fit

13 4 Employ personnel and advisers

A Receiver may provide services and employ, or engage, any managers, officers, servants, contractors, workmen, agents, other personnel and professional advisers on any terms, and subject to any conditions, that he thinks fit A Receiver may discharge any such person or any such person appointed by the Borrower

13 5 Make and revoke VAT options to tax

A Receiver may exercise or revoke any VAT option to tax that he thinks fit

13 6 Charge for remuneration

A Receiver may charge and receive any sum by way of remuneration (in addition to all costs, charges and expenses incurred by him) that the Lender may prescribe or agree with him

13 7 Realise Charged Property

A Receiver may collect and get in the Charged Property or any part of it in respect of which he is appointed and make any demands and take any proceedings as may seem expedient for that purpose, and take possession of the Charged Property with like rights

13 8 Manage or reconstruct the Borrower's business

A Receiver may carry on, manage, develop, reconstruct, amalgamate or diversify or concur in carrying on, managing, developing, reconstructing, amalgamating or diversifying the business of the Borrower carried out at the Charged Property

13 9 Dispose of Charged Property

A Receiver may grant options and licences over all or any part of the Charged Property, grant any other interest or right over, sell, assign or lease (or concur in granting options and licences over all or any part of the Charged Property, granting any other interest or right over, selling, assigning or leasing) all or any of the Charged Property in respect of which he is appointed for such consideration and in such manner (including, without limitation, by public auction or private sale) and generally on any terms and conditions that he thinks fit A Receiver may promote, or concur in promoting, a company to purchase the Charged Property to be disposed of by him

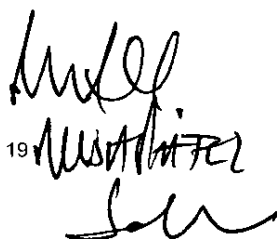
13 10 Sever fixtures and fittings

A Receiver may sever and sell separately any fixtures or fittings from the Charged Property without the consent of the Borrower

13 11 Give valid receipts

A Receiver may give valid receipts for all monies and execute all assurances and things that may be proper or desirable for realising any of the Charged Property

13 12 Make settlements

19 

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk
Authorised and Regulated by SRA No 554849 LLP No 0C359700

המחלקה לבריאות הציבור
משרד הבריאות
תל אביב

מס' 123456789
תאריך: 10.10.2023

לכבוד: מר. יוסי סגל
מחלקת המטה
משרד הבריאות

הנדון: בקשה להעברת נתונים

במסגרת פרויקט המחקר "השפעת תזונה על בריאות הציבור" מתקיימת שיתוף פעולה בין מחלקת המטה למחלקת המחקר. לצורך השלמת הדיווחים, נדרש להעביר נתונים שנאספו במסגרת המחקר.

אנו מבקשים להעביר את הנתונים למחלקת המטה עד תאריך 15.10.2023.

במידה ויש צורך בפרטים נוספים, נשמח להתייער איתך.

בברכה,
ד"ר. אביבה כהן
מחלקת המחקר

A Receiver may make any arrangement, settlement or compromise between the Borrower and any other person that he may think expedient

13 13 Bring proceedings

A Receiver may bring, prosecute, enforce, defend and abandon all actions, suits and proceedings in relation to any of the Charged Property that he thinks fit

13 14 Insure

A Receiver may, if he thinks fit, but without prejudice to the indemnity in clause 16 2, effect with any insurer any policy of insurance either in lieu or satisfaction of, or in addition to, the insurance required to be maintained by the Borrower under this Deed

13 15 Powers under LPA 1925

A Receiver may exercise all powers provided for in the LPA 1925 in the same way as if he had been duly appointed under the LPA 1925 and exercise all powers provided for an administrative receiver in Schedule 1 to the Insolvency Act 1986

13 16 Borrow

A Receiver may, for any of the purposes authorised by this clause 13, raise money by borrowing from the Lender (or from any other person) either unsecured or on the security of all or any of the Charged Property in respect of which he is appointed on any terms that he thinks fit (including, if the Lender consents, terms under which that Security ranks in priority to this Deed)

13 17 Redeem prior Security

A Receiver may redeem any prior Security and settle the accounts to which the Security relates Any accounts so settled shall be, in the absence of any manifest error, conclusive and binding on the Borrower, and the monies so paid shall be deemed to be an expense properly incurred by the Receiver

13 18 Delegation

A Receiver may delegate his powers in accordance with this Deed


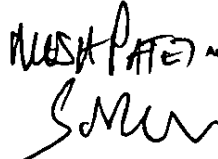
13 19 Absolute beneficial owner

A Receiver may, in relation to any of the Charged Property, exercise all powers, authorisations and rights he would be capable of exercising, and do all those acts and things, as an absolute beneficial owner could exercise or do in the ownership and management of the Charged Property or any part of the Charged Property

13 20 Incidental powers

A Receiver may do any other acts and things

13 20 1 that he may consider desirable or necessary for realising any of the Charged Property,


20 MUSA PATEL


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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 436810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk

Authorised and Regulated by SRA No 554849 LLP No 0C358700

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13 20 2 that he may consider incidental or conducive to any of the rights or powers conferred on a Receiver under or by virtue of this Deed or law, or

13 20 3 that he lawfully may or can do as agent for the Borrower

14 DELEGATION

14 1 Delegation

The Lender or any Receiver may delegate (either generally or specifically) by power of attorney or in any other manner to any person any right, power, authority or discretion conferred on it by this Deed (including the power of attorney granted under clause 18 1)

14 2 Terms

The Lender and each Receiver may make a delegation on the terms and conditions (including the power to sub-delegate) that it thinks fit

14 3 Liability

Neither the Lender nor any Receiver shall be in any way liable or responsible to the Borrower for any loss or liability arising from any act, default, omission or misconduct on the part of any Delegate

15 APPLICATION OF PROCEEDS

15 1 Order of application of proceeds

All monies received by the Lender, a Receiver or a Delegate under this Deed after the security constituted by this Deed has become enforceable (other than sums received under any Insurance Policy), shall (subject to the claims of any person having prior rights and by way of variation of the LPA 1925) be applied in the following order of priority

15 1 1 in or towards payment of or provision for all costs, charges and expenses incurred by or on behalf of the Lender (and any Receiver, Delegate, attorney or agent appointed by it) under or in connection with this Deed and of all remuneration due to any Receiver under or in connection with this Deed,

15 1 2 in or towards payment of or provision for the Secured Liabilities in any order and manner that the Lender determines, and

15 1 3 in payment of the surplus (if any) to the Borrower or other person entitled to it

15 2 Appropriation

Neither the Lender, any Receiver nor any Delegate shall be bound (whether by virtue of section 109(8) of the LPA 1925, which is varied accordingly, or otherwise) to pay or appropriate any receipt or payment first towards interest rather than principal or otherwise in any particular order between any of the Secured Liabilities

15 3 Suspense account

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NUBA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01824 437800 Fax: 01824 488810
Email: info@nubapatels.co.uk
Web: www.nubapatels.co.uk

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הוא לא יוכל להשתמש במוסד זה כפי שהוא מתכוון להשתמש בו

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All monies received by the Lender, a Receiver or a Delegate under this Deed (other than sums received under any Insurance Policy that are not going to be applied in or towards discharge of the Secured Liabilities)

15 3 1 may, at the discretion of the Lender, Receiver or Delegate, be credited to any suspense or securities realised account,

15 3 2 shall bear interest, if any, at the rate agreed in writing between the Lender and the Borrower, and

15 3 3 may be held in that account for so long as the Lender, Receiver or Delegate thinks fit

16 COSTS AND INDEMNITY

16 1 Costs

The Borrower shall, promptly on demand, pay to, or reimburse, the Lender and any Receiver, on a full indemnity basis, all costs, charges, expenses, taxes and liabilities of any kind (including, without limitation, legal, printing and out-of-pocket expenses) incurred by the Lender, any Receiver or any Delegate in connection with

16 1 1 this Deed or the Charged Property,

16 1 2 taking, holding, protecting, perfecting, preserving or enforcing (or attempting to do so) any of the Lender's, a Receiver's or a Delegate's rights under this Deed, or

16 1 3 taking proceedings for, or recovering, any of the Secured Liabilities,

together with interest, which shall accrue and be payable (without the need for any demand for payment being made) from the date on which the relevant cost or expense arose until full discharge of that cost or expense (whether before or after judgment, liquidation, winding-up or administration of the Borrower) at the rate of 4% above the Barclay Bank plc base rate

16 2 Indemnity

16 2 1 The Borrower shall indemnify the Lender, each Receiver and each Delegate, and their respective employees and agents against all liabilities, costs, expenses, damages and losses (including but not limited to any direct, indirect or consequential losses, loss of profit, loss of reputation and all interest, penalties and legal costs (calculated on a full indemnity basis) and all other professional costs and expenses) suffered or incurred by any of them arising out of or in connection with

(a) the exercise or purported exercise of any of the rights, powers, authorities or discretions vested in them under this Deed or by law in respect of the Charged Property,

(b) taking, holding, protecting, perfecting, preserving or enforcing (or attempting to do so) the security constituted by this Deed, or

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MUSA PATEL LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437600 Fax: 01924 438810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk
Authorised and Regulated by SRA No. 554849 LLP No. OC359700

(c) any default or delay by the Borrower in performing any of its obligations under this Deed

16 2 2 Any past or present employee or agent may enforce the terms of this clause 16 2 subject to and in accordance with the provisions of the Contracts (Rights of Third Parties) Act 1999

17 FURTHER ASSURANCE

17 1 Further assurance

The Borrower shall, at its own expense, take whatever action the Lender or any Receiver may reasonably require for

17 1 1 creating, perfecting or protecting the security intended to be created by this Deed,

17 1 2 facilitating the realisation of any of the Charged Property, or

17 1 3 facilitating the exercise of any right, power, authority or discretion exercisable by the Lender or any Receiver in respect of any of the Charged Property,

including, without limitation (if the Lender or Receiver thinks it expedient) the execution of any transfer, conveyance, assignment or assurance of all or any of the assets forming part of (or intended to form part of) the Charged Property (whether to the Lender or to its nominee) and the giving of any notice, order or direction and the making of any registration

18 POWER OF ATTORNEY

18 1 Appointment of attorneys

By way of security, the Borrower irrevocably appoints the Lender, every Receiver and every Delegate separately to be the attorney of the Borrower and, in its name, on its behalf and as its act and deed, to execute any documents and do any acts and things that

18 1 1 the Borrower is required to execute and do under this Deed, or

18 1 2 any attorney deems proper or desirable in exercising any of the rights, powers, authorities and discretions conferred by this Deed or by law on the Lender, any Receiver or any Delegate

18 2 Ratification of acts of attorneys

The Borrower ratifies and confirms, and agrees to ratify and confirm, anything that any of its attorneys may do in the proper and lawful exercise, or purported exercise, of all or any of the rights, powers, authorities and discretions referred to in clause 18 1

19 RELEASE

19 1 Release

Subject to clause 26 3, on the expiry of the Security Period (but not otherwise), the Lender shall, at the request and cost of the Borrower, take whatever action is necessary to

[illegible]

19 1 1 release the Charged Property from the security constituted by this Deed, and

19 1 2 reassign the Charged Property to the Borrower

20 ASSIGNMENT AND TRANSFER

20 1 **Assignment by Lender**

20 1 1 At any time, without the consent of the Borrower, the Lender may assign or transfer any or all of its rights and obligations under this Deed

20 1 2 The Lender may disclose to any actual or proposed assignee or transferee any information in its possession that relates to the Borrower, the Charged Property and this Deed that the Lender considers appropriate

20 2 **Assignment by Borrower**

The Borrower may not assign any of its rights, or transfer any of its rights or obligations, under this Deed

21 SET-OFF

21 1 **Lender's right of set-off**

The Lender may at any time set off any liability of the Borrower to the Lender against any liability of the Lender to the Borrower, whether either liability is present or future, liquidated or unliquidated, and whether or not either liability arises under this Deed. If the liabilities to be set off are expressed in different currencies, the Lender may convert either liability at a market rate of exchange for the purpose of set-off. Any exercise by the Lender of its rights under this clause 21 1 shall not limit or affect any other rights or remedies available to it under this Deed or otherwise

21 2 **No obligation to set off**

The Lender is not obliged to exercise its rights under clause 21 1. If, however, it does exercise those rights it must promptly notify the Borrower of the set-off that has been made

22 AMENDMENTS, WAIVERS AND CONSENTS

22 1 **Amendments**

No amendment of this Deed shall be effective unless it is in writing and signed by, or on behalf of, each party (or its authorised representative)

22 2 **Waivers and consents**

22 2 1 A waiver of any right or remedy under this Deed or by law, or any consent given under this Deed, is only effective if given in writing by the waiving or consenting party and shall not be deemed a waiver of any other breach or default. It only applies in the circumstances for which it is given and shall not prevent the party giving it from subsequently relying on the relevant provision

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to you

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78000000 100000 100000 100000
4-20-77 011 15M 1 4 Y 2
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22.2.2 A failure or delay by a party to exercise any right or remedy provided under this Deed or by law shall not constitute a waiver of that or any other right or remedy, prevent or restrict any further exercise of that or any other right or remedy or constitute an election to affirm this Deed. No single or partial exercise of any right or remedy provided under this Deed or by law shall prevent or restrict the further exercise of that or any other right or remedy. No election to affirm this Deed by the Lender shall be effective unless it is in writing.

22.3 Rights and remedies

The rights and remedies provided under this Deed are cumulative and are in addition to, and not exclusive of, any rights and remedies provided by law.

23 SEVERANCE

23.1 Severance

If any provision (or part of a provision) of this Deed is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision (or part of a provision) shall be deemed deleted. Any modification to or deletion of a provision (or part of a provision) under this clause shall not affect the legality, validity and enforceability of the rest of this Deed.

24 COUNTERPARTS

24.1 Counterparts

This Deed may be executed in any number of counterparts, each of which when executed and delivered shall constitute a duplicate original, but all the counterparts shall together constitute one deed.

25 THIRD PARTY RIGHTS

25.1 Third party rights

25.1.1 Except as expressly provided elsewhere in this Deed, a person who is not a party to this Deed shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce, or enjoy the benefit of, any term of this Deed. This does not affect any right or remedy of a third party which exists, or is available, apart from that Act.

25.1.2 The rights of the parties to rescind or agree any amendment or waiver under this Deed are not subject to the consent of any other person.

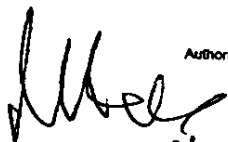

26 FURTHER PROVISIONS

26.1 Independent security

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on the 25 day of JUNE 2014

MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No. 554849 LLP No. 0C359700


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1. The following information was obtained from the records of the
2. Department of the Interior, Bureau of Land Management, for the
3. years 1961 through 1963:
4. The total number of acres of land in the State of Alaska
5. which were surveyed for mineral interests was 1,234,567
6. acres. Of this total, 123,456 acres were surveyed for
7. oil and gas interests, 567,890 acres were surveyed for
8. coal interests, and 543,210 acres were surveyed for
9. other mineral interests.
10. The total number of acres of land in the State of Alaska
11. which were surveyed for mineral interests was 1,234,567
12. acres. Of this total, 123,456 acres were surveyed for
13. oil and gas interests, 567,890 acres were surveyed for
14. coal interests, and 543,210 acres were surveyed for
15. other mineral interests.

This Deed shall be in addition to, and independent of, any other security or guarantee that the Lender may hold for any of the Secured Liabilities at any time. No prior security held by the Lender over the whole or any part of the Charged Property shall merge in the security created by this Deed.

26.2 Continuing security

This Deed shall remain in full force and effect as a continuing security for the Secured Liabilities, despite any settlement of account, or intermediate payment, or other matter or thing, unless and until the Lender discharges this Deed in writing.

26.3 Discharge conditional

Any release, discharge or settlement between the Borrower and the Lender shall be deemed conditional on no payment or security received by the Lender in respect of the Secured Liabilities being avoided, reduced or ordered to be refunded under any law relating to insolvency, bankruptcy, winding-up, administration, receivership or otherwise. Despite any such release, discharge or settlement

26.3.1 the Lender or its nominee may retain this Deed and the security created by or under it, including all certificates and documents relating to the whole or any part of the Charged Property, for any period that the Lender deems necessary to provide the Lender with security against any such avoidance, reduction or order for refund, and

26.3.2 the Lender may recover the value or amount of such security or payment from the Borrower subsequently as if the release, discharge or settlement had not occurred.

26.4 Certificates

A certificate or determination by the Lender as to any amount for the time being due to it from the Borrower under this Deed shall be, in the absence of any manifest error, conclusive evidence of the amount due.

26.5 Consolidation

The restriction on the right of consolidation contained in section 93 of the LPA 1925 shall not apply to this Deed.

27 NOTICES

27.1 Delivery

Any notice or other communication given to a party under or in connection with this Deed shall be

27.1.1 in writing,

27.1.2 delivered by hand, by pre-paid first-class post or other next working day delivery service or sent by fax, and

27.1.3 sent to

(a) the Borrower at

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73 Bradford Road, Dewsbury
West Yorkshire WF13 2EG, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

Authorised and Regulated by SRA No: 554849 LLP No: 0C359700

THE FOLLOWING INFORMATION IS FOR YOUR INFORMATION ONLY

1. The following information is for your information only
2. The following information is for your information only
3. The following information is for your information only
4. The following information is for your information only
5. The following information is for your information only
6. The following information is for your information only
7. The following information is for your information only
8. The following information is for your information only
9. The following information is for your information only
10. The following information is for your information only

The Grange

140 Old Bank Road, Dewsbury, WF12 7AQ

Attention Yusuf Chothia

(b) the Lender at

43 Woodsome Estate, Batley, WF17 7EE

Attention Mohammad Seedat

or to any other address or fax number as is notified in writing by one party to the other from time to time

27 2 Receipt by Borrower

Any notice or other communication that the Lender gives to the Borrower shall be deemed to have been received

27 2 1 if delivered by hand, at the time it is left at the relevant address,

27 2 2 if posted by pre-paid first-class post or other next working day delivery service, on the second Business Day after posting, and

27 2 3 if sent by fax, when received in legible form

A notice or other communication given as described in clause 27 2 1 or clause 27 2 3 on a day that is not a Business Day, or after normal business hours, in the place it is received, shall be deemed to have been received on the next Business Day

27 3 Receipt by Lender

Any notice or other communication given to the Lender shall be deemed to have been received only on actual receipt

27 4 Service of proceedings

This clause 27 does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any arbitration or other method of dispute resolution

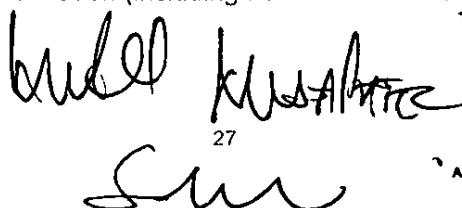
28 GOVERNING LAW AND JURISDICTION

28 1 Governing law

This Deed and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales

28 2 Jurisdiction

Each party irrevocably agrees that, subject as provided below, the courts of England and Wales shall have exclusive jurisdiction over any dispute or claim arising out of or in connection with this Deed or its subject matter or formation (including non-contractual disputes or claims) Nothing in this



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MUSA PATEL LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EQ, England
Tel: 01924 437800 Fax: 01924 480610
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk
Authorized and Regulated by SRA No 554849 LLP No: OC350700

1. 1000 2. 1000 3. 1000 4. 1000 5. 1000 6. 1000 7. 1000 8. 1000 9. 1000 10. 1000 11. 1000 12. 1000 13. 1000 14. 1000 15. 1000 16. 1000 17. 1000 18. 1000 19. 1000 20. 1000 21. 1000 22. 1000 23. 1000 24. 1000 25. 1000 26. 1000 27. 1000 28. 1000 29. 1000 30. 1000 31. 1000 32. 1000 33. 1000 34. 1000 35. 1000 36. 1000 37. 1000 38. 1000 39. 1000 40. 1000 41. 1000 42. 1000 43. 1000 44. 1000 45. 1000 46. 1000 47. 1000 48. 1000 49. 1000 50. 1000 51. 1000 52. 1000 53. 1000 54. 1000 55. 1000 56. 1000 57. 1000 58. 1000 59. 1000 60. 1000 61. 1000 62. 1000 63. 1000 64. 1000 65. 1000 66. 1000 67. 1000 68. 1000 69. 1000 70. 1000 71. 1000 72. 1000 73. 1000 74. 1000 75. 1000 76. 1000 77. 1000 78. 1000 79. 1000 80. 1000 81. 1000 82. 1000 83. 1000 84. 1000 85. 1000 86. 1000 87. 1000 88. 1000 89. 1000 90. 1000 91. 1000 92. 1000 93. 1000 94. 1000 95. 1000 96. 1000 97. 1000 98. 1000 99. 1000 100. 1000

clause shall limit the right of the Lender to take proceedings against the Borrower in any other court of competent jurisdiction, nor shall the taking of proceedings in any one or more jurisdictions preclude the taking of proceedings in any other jurisdictions, whether concurrently or not, to the extent permitted by the law of such other jurisdiction

28.3 Other service


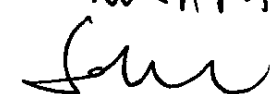
The Borrower irrevocably consents to any process in any legal action or proceedings under clause 28.2 being served on it in accordance with the provisions of this Deed relating to service of notices. Nothing contained in this Deed shall affect the right to serve process in any other manner permitted by law.

This document has been executed as a deed and is delivered and takes effect on the date stated at the beginning of it.

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MUSA PATELS LLP
Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 438810
Email: info@muspateels.co.uk
Web: www.muspateels.co.uk

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1. The first part of the document is a letter from the President of the United States to the Congress, dated January 1, 1861. It is a very important document, as it is the first official communication from the President to the Congress since the inauguration of Abraham Lincoln. The letter is written in a formal, dignified style, and it contains a number of important points. The President begins by expressing his confidence in the Congress, and then he goes on to discuss the state of the Union. He mentions the recent election of Lincoln, and he expresses his belief that the Congress will support the new President. He also discusses the issue of slavery, and he expresses his belief that the Congress will take action to end it. The letter is a very important document, as it is the first official communication from the President to the Congress since the inauguration of Abraham Lincoln.

SCHEDULE 1 - CHARGED PROPERTY

Bronte House

Wesley Place

Dewsbury


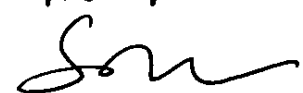
WF13 1HD

Title number WYK439002

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Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01824 437600 Fax: 01824 488910
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk

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SCHEDULE 2 – EVENTS OF DEFAULT

1 NON-PAYMENT

The Borrower fails to pay any sum payable by it under this mortgage when due, unless its failure to pay is caused solely either by

- 1 1 An administrative error or technical problem and payment is made within five Business Days of its due date
- 1 2 An event (not caused by, and outside the control of, either party) that materially disrupts the systems that enable payments to be made or which otherwise prevents either or both parties from complying with their obligations under this mortgage

2 NON-COMPLIANCE

The Borrower fails (other than a failure to pay) to comply with any provision of this mortgage and, if the Lender acting reasonably, considers that the default is capable of remedy, such default is not remedied within 14 Business Days of the earlier of

- 2 1 The Lender notifying the Borrower of the default and the remedy required
- 2 2 The Borrower becoming aware of the default



3 MISREPRESENTATION

Any representation, warranty or statement made by the Borrower in relation to this mortgage is (or proves to have been) incomplete, untrue, incorrect or misleading when made

4 INSOLVENCY

- 4 1 The Borrower stops or suspends payment of any of its debts or is unable to pay any of its debts as they fall due
- 4 2 A petition for a bankruptcy order is presented or a bankruptcy order is made against the Borrower

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73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspatels.co.uk
Web: www.muspatels.co.uk
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SCHEDULE 3 - REPAYMENT

The Borrower shall repay the Loan and on the Repayment Date as set out below

Repayment Date	Amount
14 th December 2014	£10,000
14 th April 2014	£10,000
14th August 2015	£10,000
14th December 2015	£10,000
14th April 2016	£10,000
14th August 2016	£10,000
14th December 2016	£10,000
14 th April 2017	£10,000
14th August 2017	£310,000

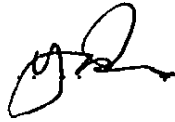
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Email: info@muspatels.co.uk
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Executed as a deed by FOCUS
(DEWSBURY) LIMITED acting by
YUSUF CHOTHIA a director and
NAZURA MUTAVALLI, a director



Executed as a deed MOHAMMAD
SEEDAT in the presence of

MAS

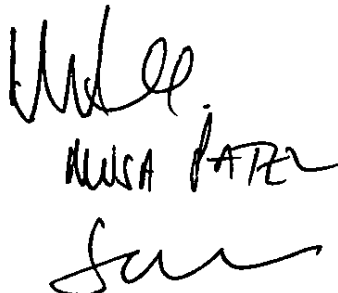
E



MUHAMMAD SEEDAT
73 Bradford Road
Dewsbury
WF13 2EG

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Solicitors / Commissioners for Oaths
73 Bradford Road, Dewsbury
West Yorkshire, WF13 2EG, England
Tel: 01924 437800 Fax: 01924 488810
Email: info@muspateels.co.uk
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MUSA PATEL

המחיר הנמוך ביותר של המוצר הוא 10 שקלים

המחיר הנמוך ביותר של המוצר הוא 10 שקלים
המחיר הנמוך ביותר של המוצר הוא 10 שקלים
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