

100253 113

In accordance with  
Sections 859A and  
859J of the Companies  
Act 2006

**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 Web Filing Service  
Please go to [www.companieshouse.gov.uk](http://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 the charge is  
instrument Use form M01



A13  
#91  
01/05/2015  
COMPANIES HOUSE

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. This will be scanned and placed on the public record

**1 Company details**

Company number 0 9 2 8 8 5 6 3

Company name in full EZI Collections Limited

3. For official use

→ **Filling 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 2 8 0 4 2 0 1 5

**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 North West Mezzanine Loans LP acting by FW Development

Capital (North West) GP Limited as the general partner of

Name North West Mezzanine Loans LP acting by FW Capital Limited

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

MR01

Particulars of a charge

4	<b>Description</b>	
	<p>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</p>	<p><b>Continuation page</b> Please use a continuation page if you need to enter more details</p>
Description		
5	<b>Fixed charge or fixed security</b>	
	<p>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</p> <p><input checked="" type="checkbox"/> <b>Yes</b></p> <p><input type="checkbox"/> <b>No</b></p>	
6	<b>Floating charge</b>	
	<p>Is the instrument expressed to contain a floating charge? Please tick the appropriate box</p> <p><input type="checkbox"/> <b>Yes</b> Continue</p> <p><input checked="" type="checkbox"/> <b>No</b> Go to <b>Section 7</b></p> <p>Is the floating charge expressed to cover all the property and undertaking of the company?</p> <p><input type="checkbox"/> <b>Yes</b></p>	
7	<b>Negative Pledge</b>	
	<p>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</p> <p><input type="checkbox"/> <b>Yes</b></p> <p><input checked="" type="checkbox"/> <b>No</b></p>	

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Particulars of a charge

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Trustee statement <sup>1</sup>

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

☐

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

9

Signature

Please sign the form here

Signature

Signature

X


*James*


X

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

MR01

## Particulars of a charge


 <b>Presenter information</b>	
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	Lorraine James
Company name	North West Mezzanine Loans LP
Address	
1 Capital Quarter	
Tyndall Street	
Post town	
Cardiff	
County/Region	
South Glamorgan	
Postcode	C F 1 0 4 B Z
Country	UK
DX	
Telephone	029 20338115


 <b>Certificate</b>
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.


 <b>Checklist</b>
<b>We may return forms completed incorrectly or with information missing</b>

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

 <b>Important information</b>
Please note that all information on this form will appear on the public record.


 <b>How to pay</b>
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'

 <b>Where to send</b>
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

 <b>Further information</b>
For further information, please see the guidance notes on the website at <a href="http://www.companieshouse.gov.uk">www.companieshouse.gov.uk</a> or email <a href="mailto:enquiries@companieshouse.gov.uk">enquiries@companieshouse.gov.uk</a>

This form is available in an alternative format. Please visit the forms page on the website at [www.companieshouse.gov.uk](http://www.companieshouse.gov.uk)



FILE COPY

## **CERTIFICATE OF THE REGISTRATION OF A CHARGE**

Company number. 9288563

Charge code: 0928 8563 0003

The Registrar of Companies for England and Wales hereby certifies that a charge dated 28th April 2015 and created by EZI COLLECTIONS LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 1st May 2015.

po

Given at Companies House, Cardiff on 8th May 2015



Companies House



THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES

DATED 28<sup>TH</sup> APRIL 2015

- (1) **EZI COLLECTIONS LIMITED**
- (2) **NORTH WEST MEZZANINE LOANS LP**

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**ASSIGNMENT OF LIFE POLICY**

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Finance Wales PLC

I certify that, save for material redacted pursuant to s 859G of the Companies Act 2006, this copy instrument is a correct copy of the original instrument.

Signed . James .....

Date . . 28/4/2015 .....

**THIS DEED** is dated

## **PARTIES**

- (1) **EZI COLLECTIONS LIMITED** (registered number 09288563) whose registered office is at Holland House, 1-5 Oakfield, Sale, Greater Manchester, M33 6TT (the "Assignor"); and
- (2) **NORTH WEST MEZZANINE LOANS LP** a limited partnership incorporated in England and Wales (Registered Number LP15386) registered office is at 1 Capital Quarter, Tyndall Street, Cardiff CF10 4BZ acting by **FW DEVELOPMENT CAPITAL (NORTH WEST) GP LIMITED**, as the general partner of **NORTH WEST MEZZANINE LOANS LP**, a company incorporated in England and Wales (Registered Number 8355233) whose registered office is at 1 Capital Quarter, Tyndall Street, Cardiff CF10 4BZ, acting by **FW CAPITAL LIMITED**, a company incorporated in England and Wales (Registered Number 07078439) whose address for service is at 1 Capital Quarter, Tyndall Street, Cardiff CF10 4BZ (the "**Lender**")

## **AGREEMENT**

### **1. Definitions**

1.1 In this Deed unless the context otherwise requires:

<b>"Business Day"</b>	means a day (not a Saturday or Sunday) on which banks in London are open for general business.
<b>"Interest Rate"</b>	means the rate charged to the Assignor by the Lender from time to time on the Secured Liabilities and if more than one rate, at the highest rate charged.
<b>"LPA"</b>	means the Law of Property Act 1925.
<b>"Policy"</b>	means the policy or policies of life insurance described in Schedule 1, and any policy or policies for the time being substituted under the terms of this Deed
<b>"Secured Liabilities"</b>	means all moneys, obligations and liabilities whether principal, interest or otherwise which may now or at any time in the future be due or owing or incurred by the Assignor to the Lender (whether actual or contingent and whether incurred alone or jointly with another as principal, guarantor, surety or otherwise and in whatever name or style) together with interest, charges and other expenses.

## **2. Covenant to Pay**

- 2.1 The Assignor covenants with the Lender that it will on demand pay and discharge the Secured Liabilities when due to the Lender.

## **3. Assignment**

- 3.1 The Assignor with full title guarantee and as a continuing security assigns absolutely to the Lender:

3.1.1 the Policy and all sums assured by it and all moneys, bonuses, profits, additions and benefits already accrued or which may accrue in the future which may become payable under it; and

3.1.2 the Assignor's whole right, title and interest present and future in the Policy for the payment or discharge of the Secured Liabilities.

## **4. Representations, Warranties and Covenants by the Assignor**

- 4.1 The Assignor represents and warrants to the Lender and undertakes that.

4.1.1 the Policy is valid and in force, free of any charge or encumbrance of any kind and that all payments due under it have been paid and that nothing has been or shall be done permitted or suffered as a result of which the Lender may be prevented from receiving all or any of the moneys payable under the Policy,

4.1.2 if the Policy shall become voidable or void the Assignor will immediately at its own cost do all such things as may be necessary if the Policy shall become voidable for restoring it or if the Policy shall become void for effecting or for enabling the Lender to effect a new policy or new policies on the life of or lives assured under the void Policy in the name of the Lender for the sum or sums which would have been payable under the void Policy (whether the sum assured or the surrender value) in an insurance company approved by the Lender;

4.1.3 the Assignor will punctually pay all premiums and any other sum of money (if any) to keep the Policy or any such new and substituted policy in force within seven days after such sum has from time to time become due and will deliver the receipt or sufficient evidence of every payment to the Lender whenever required by the Lender;

4.1.4 if requested by the Lender, the Assignor shall immediately following such request give notice of this security to the assurance or insurance institution, company or society issuing the Policy in the form of Schedule 2 and deliver the receipted notice to the Lender; and

4.1.5 immediately upon receipt the Assignor shall deliver the Policy and all other documentary evidencing the Assignor's title to the Policy to the Lender.



- 4.2 If the Assignor shall fail to satisfy the Lender that it has performed any of its obligations under Clause 4.1 then the Lender may take such steps as it considers appropriate to procure the performance of such obligation and shall not by doing so be deemed to be a mortgagee in possession and the moneys expended by the Lender shall be reimbursed by the Assignor on demand and until so reimbursed shall carry interest at the Interest Rate from the date of payment to the date of reimbursement.

## **5. Enforcement**

- 5.1 This Deed shall become enforceable:

- 5.1.1 if any of the Secured Liabilities shall not be paid or discharged by the Assignor when due; or
- 5.1.2 if the Assignor shall be in breach of any provision of this Deed or of any agreement containing any terms or conditions applicable to the Secured Liabilities; or
- 5.1.3 any other event shall take place which in the opinion of the Lender puts in jeopardy all or any part of the security created by this Deed.

- 5.2 Section 103 of the LPA shall not apply and the statutory power of sale and all other powers under that or any other Act as varied or extended by this Deed shall arise on and be exercisable at any time after the Lender shall have demanded the payment or discharge by the Assignor of all or any part of the Secured Liabilities and may be exercised by the Lender selling, assigning or otherwise disposing of or surrendering the Policy or any substituted policy or making any other arrangements with the insurers or any other person(s) concerning the Policy as the Lender shall from time to time think fit.

- 5.3 Section 93 of the LPA dealing with the consolidation of mortgages shall not apply to this Deed.

## **6. Protection of Insurance Company**

- 6.1 The Lender's receipt for any money becoming payable under the Policy shall be an effective discharge to the assurance or insurance institution, company or society paying such money, which shall not be concerned to enquire whether at the time of such payment any money is due under this Deed
- 6.2 No person dealing with the Lender shall be concerned to enquire whether any power which it is purporting to exercise has become exercisable or whether any money is due under this Deed or the propriety or regularity of any sale by or other dealing with the Lender. All the protection to purchasers contained in Sections 104 and 107 of the LPA shall apply to any person purchasing from or dealing with the Lender.

## **7. Further Assurance**

The Assignor shall whenever requested by the Lender immediately execute and sign all such deeds and documents and do all such things as the Lender may require at the Assignor's cost over the Policy for the purpose of perfecting or more effectively providing security to the Lender for the payment and discharge of the Secured Liabilities

## **8. Costs**

All costs, charges and expenses incurred by the Lender in connection with this Deed or the Secured Liabilities shall be reimbursed by the Assignor to the Lender on demand on a full indemnity basis and until so reimbursed shall carry interest at the Interest Rate from the date of payment to the date of reimbursement.

## **9. Miscellaneous**

- 9.1 The security constituted by this Deed shall be in addition to and shall not be prejudiced, determined or affected nor operate in any way to determine, prejudice or affect any other security which the Lender may now or at any time in the future hold for all or any part of the Secured Liabilities nor shall any prior security held by the Lender over the Policy merge in the security constituted by this Deed which will remain in force and effect irrespective of any intermediate settlement of account as a continuing security until discharged by the Lender.
- 9.2 The Lender may without discharging or in any way affecting the security created by this Deed or any remedy of the Lender grant time or other indulgence or abstain from exercising or enforcing any remedies, securities, guarantees or other rights which it may now or in the future have from or against the Assignor and may make any other arrangement, variation or release with any person or persons without prejudice either to this Deed or the liability of the Assignor for the Secured Liabilities.
- 9.3 The Lender shall have a full and unfettered right to assign the whole or any part of the benefit of this Deed and the expression 'the Lender' shall include its successors and assigns and the Lender shall be entitled to disclose any information to any actual or prospective assignee, successor or participant.
- 9.4 The provisions of this Deed shall be severable and if at any time any one or more such provisions is or becomes invalid, illegal or unenforceable the validity, legality and enforceability of the remaining provisions shall not in any way be impaired as a result.
- 9.5 The rights and remedies of the Lender provided by this Deed are cumulative and are not exclusive of any rights, powers or remedies provided by law and may be exercised from time to time and as often as the Lender may deem expedient.
- 9.6 Any reference in this Deed to any statute or any section of any statute shall be deemed to include reference to any statutory modification or re-enactment of it for the time being in force.

- 9.7 If the expression 'Assignor' includes two or more parties then the expression shall be construed as referring to all or any one or more of them and their obligations shall be joint and several.
- 9.8 The headings in this Deed are for convenience only and shall not affect its interpretation
- 9.9 Words in the singular shall include the plural and words in the plural shall include the singular.
- 9.10 Reference in this Deed to Clauses and Schedules shall unless otherwise expressly specified be references to Clauses and Schedules of this Deed.
- 9.11 No assurance, security or payment which may be avoided or adjusted under any enactment relating to bankruptcy or insolvency or under Part VI of the Insolvency Act 1986 or similar legislation binding on the Assignor in a jurisdiction other than England and Wales and no release, settlement or discharge given or made by the Lender on the faith of any such assurance, security or payment shall prejudice or affect the right of the Lender to recover from the Assignor (including the right to recover any moneys which it may have been compelled by due process of law to refund under the provisions of the Insolvency Act 1986 and any cost payable by it or otherwise incurred in connection with such process) or to enforce the security created by or in connection with this Deed to the full extent of all moneys and liabilities secured by this Deed.
- 9.12 The Lender can retain the security created by this Deed for a period of 25 months after all the Secured Liabilities have been paid and discharged in full notwithstanding any release, settlement, discharge or arrangement given or made by the Lender on or as a consequence of such payment or termination of liability. If at any time within the period of 25 months after such payment or discharge a petition shall be presented to a court for an order for the winding up of the Assignor or any person ("the Principal Debtor") whose liabilities to the Lender have been guaranteed by the Assignor or an application is made to a court for an administration order for the Assignor or the Principal Debtor, or any person gives notice of its intention to appoint an administrator of the Assignor or of the Principal Debtor, or any person files with the court a notice of intention to appoint an administrator or a notice of appointment of an administrator of the Assignor or the Principal Debtor, or the Assignor or the Principal Debtor shall commence to be wound up or to go into administration or any analogous proceedings shall be commenced by or against the Assignor or the Principal Debtor, the Lender shall be at liberty to continue to retain such security for and during such further period as the Lender may determine. The Assignor agrees that in such event such security shall be deemed to have continued to have been held as security for the payment and discharge to the Lender of all the Secured Liabilities.

## **10. Notices**

- 10.1 A demand, notice or other communication to the Assignor in connection with this Deed:-
- 10.1.1 shall be in writing and,

- 10.1.2 shall be left at the Assignor's registered or principal office for the time being or a place of business of the Assignor last known to the Lender or sent to such address by facsimile or first class post.
- 10.2 Any such demand, notice or other communication will if given or made in accordance with this Clause, be deemed to have been duly given or made as follows:-
- 10.2.1 if sent by prepaid first class post on the second Business Day after the date of posting, or
- 10.2.2 if delivered by hand upon delivery at the address provided for in this letter; or
- 10.2.3 if sent by facsimile at the time of transmission

provided however that if it is delivered by hand or sent by facsimile on a day which is not a Business Day or after 4.00 p.m. on a Business Day it will instead be deemed to have been given or made on the next Business Day.

## **11. Governing Law and Jurisdiction**

This Deed shall be governed by and construed in accordance with the laws of England and Wales and the Assignor irrevocably submits to the non-exclusive jurisdiction of the English and Welsh courts

The Assignor has executed this Assignment as a Deed and the Lender has executed this Assignment under hand on the date stated above

EXECUTED as a Deed by  
**EZI COLLECTIONS LIMITED**  
acting by

)  
)  
)



Director

\_\_\_\_\_

Director / ~~Secretary~~



\_\_\_\_\_

In the presence of .....  
(Witness signature)

Name: .. .

Occupation .. .

Address .....  
.....  
.....

Witness Signature (only required  
if signed by one Director)

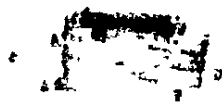
SIGNED by

for and on behalf of

**NORTH WEST MEZZANINE LOANS LP** acting by **FW DEVELOPMENT  
CAPITAL (NORTH WEST) GP LIMITED** as the general partner of **NORTH WEST  
MEZZANINE LOANS LP** acting by **FW CAPITAL LIMITED**



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**SCHEDULE I**  
**Policy or Policies**

Assurance Company:	Royal London Mutual Insurance Society Ltd trading as Scottish Provident
Policy Number:	40670281
Date of Policy:	3 <sup>rd</sup> February 2015
Commencement Date:	3 <sup>rd</sup> February 2015
Assured:	EZI Collections Limited
Life Assured:	Gary Andrew Monk
Sum Assured:	£250,000
Maturity Date:	2 <sup>nd</sup> February 2021

**SCHEDULE 2**  
**Notice of Assignment of Life Policy**

Royal London Mutual Insurance Society  
Trading as Scottish Provident  
301 St Vincent Street  
Glasgow  
G2 5PB

Dear Sirs,

Notice of Assignment of Life Policy

Policy Number	40670281
Date	3 <sup>rd</sup> February 2015
Name(s) of Life (Lives) Assured	Gary Andrew Monk
Policy Holder(s)	EZI Collections Limited
Address	Holland House, 1-5 Oakfield, Sale, Greater Manchester, M33 6TT

We give you notice that the above policy was assigned by way of mortgage to North West Mezzanine Loans LP whose registered address is 1 Capital Quarter, Tyndall Street, Cardiff CF10 4BZ to secure moneys obligations and liabilities due, owing or incurred to them

Please acknowledge this notice by signing and returning one copy of this notice.

Yours faithfully,

\_\_\_\_\_

We acknowledge receipt of a copy of the above notice

Date \_\_\_\_\_

Signed \_\_\_\_\_