

# MR01

## Particulars of a charge



Companies House



Go online to file this information  
[www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

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

000913/623

☒ **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.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

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. It must be scanned and placed on the public record. **Do not send the original**

FRIDAY



\*S9WPZK2J\*

SCT

22/01/2021

#4

COMPANIES HOUSE

### 1 Company details

Company number

SC424396

Company name in full

ROSS HARPER PROPERTY

53  
→ **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

d 13 m 01 y 2021

### 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

TOGETHER COMMERCIAL FINANCE  
LIMITED

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.

MR01

Particulars of a charge

4

Brief description

Please give a short description of any land, ship, aircraft or intellectual property registered or required to be registered in the UK subject to a charge (which is not a floating charge) or fixed security included in the instrument.

Please submit only a short description. If there are a number of plots of land, aircraft and/or ships, you should simply describe some of them in the text field and add a statement along the lines of, "for more details please refer to the instrument".

Please limit the description to the available space.

Brief description

10 HUNTSHAW AVENUE, GARLTON,  
TD4 6EW ~~ALONG THE SILVER LEAF ROAD~~  
~~UNDER TITLE NUMBER BER9917~~

5

Other charge or fixed security

Does the instrument include a charge (which is not a floating 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 company from creating further security that will rank equally with or ahead of the charge? Please tick the appropriate box.

☒ Yes

☐ No

8

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

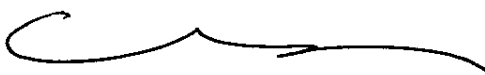
Signature

Please sign the form here.

Signature

Signature

X

  
FDC TRUSTEE COMMERCIAL FINANCE LIMITED

X

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

MR01

## Particulars of a charge

**Presenter information**

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

Contact name GARON DEANERCompany name CARLI HUANGS LTD

Address

Post town

County/Region

Postcode

Country

DX 501902 BLAVER

Telephone

**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 £23 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.gov.uk/companieshouse](http://www.gov.uk/companieshouse) or email [enquiries@companieshouse.gov.uk](mailto:enquiries@companieshouse.gov.uk)

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



**FILE COPY**

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

Company number: 424396

Charge code: SC42 4396 0053

The Registrar of Companies for Scotland hereby certifies that a charge dated 13th January 2021 and created by ROSS HARPER PROPERTY was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 22nd January 2021.

Given at Companies House, Edinburgh on 22nd January 2021



**Companies House**



**THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES**

## Standard Security

This is an important document. You should take independent legal advice before signing and sign only if you want to be legally bound. If you sign and the Lender is not paid, you may lose the property secured. This document and any ranking agreement with another lender will be a public document.

This Standard Security is made between the Lender and the Chargor named below and incorporates the provisions set out below and on the Schedule annexed hereto.

The Lender, Together Commercial Finance Limited, a company incorporated in England and Wales under the Companies Act 2006 (Company Number 2058813) and having its Registered Office at Lake View, Lakeside, Cheadle, SK8 3GW, trading as 'Together' (also we, us, our and including its successors, transferees and assignees)

Where the Chargor and/or the Borrower are more than one person the singular includes the plural and all obligations of the Chargor are undertaken jointly and severally.

The Chargor (also you, your, yours)

ROSS HARPER PROPERTY (company number SC424396)  
whose registered office is at 18 Woodside Place, Glasgow  
G3 7QL

The Consentor (where applicable)

N/A

residing at the property

The Property (ALL and WHOLE)

10 Huntshaw Avenue, EARLSTON, TD4 6EW WITHIN THE BOUNDARY REGION AND FOR THE PURPOSES OF  
REGISTRATION IN THE COUNTY OF BERKSHIRE TOGETHER WITH THE SOILS OF THE OWELLINGHAM & HEBBY  
SELUED AND CROFTS AND PERTAINING THERETO BEING THE SUBJECTS DELINEATED IN RDO AND CON 2126  
PINK ON THE PLANNING ANNEX 60 AND SIGNED AS RELATIVE TO DISPOSITION BY THE COUNCIL AND LAVERDALE DISTRICT  
COUNCIL IN FAVOUR OF GEORGE CHARLES HALBERT, SHANE HALBERT AND TRACEY HALBERT DATED  
13 FEBRUARY 1996 AND RECORDED IN THE DIVISION OF THE GENERAL REGISTER OF SALES APPLICABLE TO  
THE COUNTY OF BERKSHIRE ON 28 FEBRUARY 1996

Prior Security

N/A

**Borrower:** means ROSS HARPER PROPERTY (company number SC424396) whose registered office is at 18 Woodside Place, GLASGOW, G3 7QL

**Finance Documents:** has the meaning set out in the Mortgage Conditions.

**Secured Liabilities:** has the meaning set out in the Mortgage Conditions.

**The 1970 Act:** has the meaning set out in the Mortgage Conditions.

**Mortgage Conditions:** means the Mortgage Conditions of the Lender set out in the Schedule annexed and signed as relative hereto.

The **Chargor** hereby undertakes to pay or discharge to the **Lender** the **Secured Liabilities** in the manner provided for in the Finance Documents: And the **Chargor** agrees that a certificate signed by a person duly authorised by the **Lender** to act in that behalf shall conclusively ascertain the amount due to the **Lender** at any time: FOR WHICH the **Chargor**, with the consent of the **Consentor** (if any) for the purposes of the Matrimonial Homes (Family Protection) (Scotland) Act 1981, as amended, or the Civil Partnership Act 2004 or the Marriage and Civil Partnership (Scotland) Act 2014 GRANTS a Standard Security in favour of the **Lender** over the **Property**: The **Chargor**, if single or the sole proprietor of the **Property**, hereby declares that the **Property** is neither a Matrimonial Home in terms of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 nor a Family Home in terms of the Civil Partnership Act 2004 or the Marriage and Civil Partnership (Scotland) Act 2014 in relation to which any spouse or civil partner of the **Chargor** has occupancy rights. The Standard Conditions specified in Schedule 3 to the 1970 Act as varied by the Mortgage Conditions shall apply: But the security hereby granted is subject to the **Prior Security** (if any): And, subject as aforesaid, the **Chargor** grants warrandice:

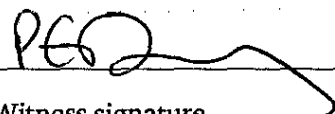
And the **Chargor** consents to the registration hereof and of any certificate given by us for execution.

Signatories 

  
Chargor/Consentor signature

DIRECTOR, ROSE ALEXANDER HARPER  
AT HAMILTON ON 8/11/20

In the presence of:

  
Witness signature

PATRICK GORDON  
Name

International House, Spinky Boulevard  
Address

Hamilton  
Contact Telephone No 01698 404616

Chargor/Consentor signature

In the presence of:

Witness signature

Name

Address

Contact Telephone No

- g. an agreement, instrument or other document to which it is a party includes any agreement, instrument or other document issued in the relevant person's favour or of which it otherwise has the benefit (in whole or in part); and
  - h. a provision of law is a reference to that provision as amended or re-enacted.
- 1.23. Clause, Condition and Schedule headings are for ease of reference only and do not affect the interpretation of the Standard Security.
  - 1.24. Unless a contrary indication appears, a term used in any other Finance Document or in any notice given under or in connection with any Finance Document has the same meaning in the Standard Security as in that Finance Document or notice.
  - 1.25. An Event of Default is continuing if it has not been remedied or waived.
  - 1.26. Any undertaking of the Chargor under the Standard Security (other than a payment obligation which has been discharged) remains in force during the Security Period.
  - 1.27. If the Lender considers that an amount paid to it under a Finance Document is capable of being avoided or otherwise set aside on the liquidation or administration of the payer or otherwise, then that amount shall not be considered to have been irrevocably paid for the purposes of the Standard Security.
  - 1.28. Unless the context otherwise requires, a reference to the Property includes the proceeds of any disposal of that Property.

## 2. Liabilities Secured By The Standard Security

- 2.1. The Standard Security shall be a continuing security to the Lender for payment of all the Secured Liabilities.
- 2.2. The Lender may appropriate to any part of the Secured Liabilities (whether interest, principal or other money) as it may choose
  - a. any sum of money received from the Chargor and/or the Borrower or standing to his credit in the records of the Lender.
  - b. any sum of money received from any other person if for the credit of the Chargor and/or the Borrower.
- 2.3. Where any sum of money becomes due from the Chargor and/or the Borrower to the Lender under these Mortgage Conditions then unless otherwise stated in these Mortgage Conditions it shall be payable without any prior demand and it shall in any event bear interest at the Specified Rate from the date when it becomes payable.
- 2.4. Where the Chargor is not the Borrower and no guarantee has been requested or entered into by the Chargor in favour of the Lender in connection with the Facility Agreements then, notwithstanding any other provision of the Finance Documents, it is expressly agreed that:
  - a. the sole recourse of the Lender to the Chargor under the Standard Security is to the Property; and
  - b. the liability of the Chargor to the Lender pursuant to or otherwise in connection with the Finance Documents shall be:
    - (i) limited in aggregate to an amount equal to that recovered as a result of enforcement of the Standard Security; and
    - (ii) satisfied only from the proceeds of sale or other disposal or realisation of the Property pursuant to the Standard Security.

## 3. Certification Of Secured Liabilities

The amount of the Secured Liabilities due to the Lender at any time shall be sufficiently ascertained by notice in writing signed by a person duly authorised by the Lender to act on their behalf.

## 4. General Provisions

- 4.1. The Chargor shall not
  - a. create or permit to subsist any Security over the Property;
  - b. enter into any transaction to sell, lease, licence, transfer or otherwise dispose, or part with possession, of all or any part of the Property; or
  - c. accept a renunciation of any lease, tenancy or confer upon any person any right to occupy the Property, except with the prior written consent of the Lender.
- 4.2. The Lender shall be entitled to all costs charges and expenses incurred by the Lender in relation to the Standard Security and any indebtedness or liabilities secured by it on a basis of full indemnity, including in the case of expenses all expenses on an agent and client scale.
- 4.3. Each of the provisions of the Standard Security and these Mortgage Conditions is severable and distinct from the others and if at any time one or more of such provisions is or becomes invalid illegal or unenforceable the validity legality and enforceability of the remaining provisions and of the Standard Security shall not in any way be affected or impaired.
- 4.4. If any discharge, release or arrangement (whether in respect of the obligations of the Chargor or any security for those obligations or otherwise) is made by the Lender in whole or in part on the basis of any payment, security or other disposition which is avoided or must be restored in insolvency, liquidation, administration or otherwise, without limitation, the liability of the Chargor under the Standard Security will continue or be reinstated as if the discharge, release or arrangement had not occurred.
- 4.5. The Standard Security is a continuing security and shall extend to the ultimate balance of the Secured Liabilities for the Security Period regardless of any intermediate payment or discharge in whole or in part.
- 4.6. The Lender shall perform its obligations under each Facility Agreement (including any obligation to make available further advances).
- 4.7. The Lender is not obliged to consider a request by the Chargor for a partial release of the Security involving the release of a particular Property or part of a Property prior to the full and final redemption of the Secured Liabilities. Any such release and the terms of that release are at the Lender's absolute discretion and subject to payment of any costs incurred by the Lender in dealing with such release (including, without limitation, the costs of any valuations required by the Lender and its legal fees).

## 5. Obligations Of The Chargor

- 5.1. The Chargor represents and warrants to the Lender that (except as disclosed to the Lender in writing before the date of the Standard Security):
  - a. no breach of any law, regulation or undertaking is continuing which adversely affects the value, saleability or use of the Property;
  - b. there is no burden, agreement, stipulation, reservation, condition, interest, right, servitude, claim or other matter whatsoever adversely affecting the Property;
  - c. nothing is outstanding which would be an interest which overrides first registration or registered dispositions, over the Property; and

## 6. Powers Of The Lender

- 6.1. The powers and rights set out in these Mortgage Conditions are in addition to all other powers and rights conferred by law on the Lender as Creditor under the 1970 Act.
- 6.2. The Lender may exercise any of the powers mentioned below immediately and without the necessity of giving any notice to the Chargor at any time or times after an Event of Default occurs and is continuing.
- 6.3. After the Standard Security has become enforceable, the whole of the Secured Liabilities shall become due forthwith from the Chargor to the Lender, the Chargor shall be held to be in default for the purposes of Standard Condition 9(1)(b) of Schedule 3 to the 1970 Act and the Lender may thereupon exercise all the powers conferred on it as a Creditor under the 1970 Act.
- 6.4. At any time or times after the power to enter into possession shall become exercisable the Lender may:
  - a. eject from the Property the Chargor and any tenants or workman or other persons in possession of it otherwise than with the written consent of the Lender,
  - b. accept such surrenders or renunciations and grant such leases or tenancies as it shall in its absolute discretion think proper,
  - c. employ and pay collectors or other agents for carrying out such powers,
  - d. retain any money received by way of provision for any future payment or other money payable by the Chargor and/or the Borrower under the Finance Documents, the Standard Security and these Mortgage Conditions,
  - e. as agent of the Chargor and at his expense remove store, sell or otherwise deal with any furniture other moveables or livestock left on the Property (without the Lender being liable for any resulting loss or damage) and apply any money received from such sale in defraying any expenses incurred under this Condition and then in or towards discharge of the Secured Liabilities.
- 6.5. The Chargor shall vacate the Property insofar as occupied by him or others for whom he is responsible and give the Lender immediate vacant possession thereof on the expiry of a period of seven days after the posting by Recorded Delivery of a Notice by or on behalf of the Lender addressed to the Chargor at his last known address or the Property given at any time after the Lender shall have become entitled to enter into possession of the Property and the Chargor agrees that a Warrant of Summary Ejection may competently proceed against him in the Sheriff Court of the Sheriffdom in which the Property is situated at the instance of the Lender.
- 6.6. The Lender may at any time (on reasonable notice to the Chargor except when the Lender is already in possession) effect and carry out any repairs, improvements or other works to the Property which it considers necessary or desirable to protect or maintain the value of the Property and any expenses so incurred shall be payable by the Chargor to the Lender on demand.
- 6.7. The Lender may assign to any person its rights to recover all or part of the Secured Liabilities and it may transfer, securitise, assign, charge or otherwise dispose of the benefit of all or any part of the Standard Security to that person at its absolute discretion.
  - a. The Chargor agrees that to the extent that the Lender agrees to transfer, securitise, assign, charge, or otherwise dispose of its rights and benefits to any person, they shall be bound to any such transferee, chargee or assignee in like manner and to like extent as they are to the Lender under the Standard Security.
  - b. After the execution of any such transfer, assignment, charge or other disposition, the Finance Documents and any special offer conditions and these Mortgage Conditions shall continue to apply to the Standard Security and all powers and discretions conferred on a Creditor by the 1970 Act shall be exercisable by the transferee, chargee or assignee.
  - c. Every statement of fact made in good faith and contained in such transfer shall as against the Chargor be conclusive and binding.
- 6.8. No failure or delay by the Lender in exercising any right or remedy shall operate as a waiver of such right or remedy nor shall any single or any partial exercise or waiver of any right or remedy preclude its further exercise or the exercise of any other right or remedy.
- 6.9. The Lender is not obliged to consider a request by the Chargor for a discharge of the Standard Security over part of the Property prior to the repayment of the Secured Liabilities. However, the Lender may consider such a request, at its absolute discretion. The terms of such a partial discharge of the Standard Security are to be dictated at the Lender's absolute discretion and are to include payment of the Lender's costs for a part sale or transfer of the Property as set out in the Lender's Tariff of Charges.
- 6.10. The Lender shall not be liable, by reason of entering into possession of the Property, to account as heritable creditor in possession or for any loss on realisation or for any default or omission for which a heritable creditor in possession might be liable.
- 6.11. No person (including a purchaser) dealing with the Lender or its agents need enquire:
  - a. whether the Secured Liabilities have become payable;
  - b. whether any power which the Lender is purporting to exercise has become exercisable or is being properly exercised;
  - c. whether any money remains due under the Finance Documents; or (d) how any money paid to the Lender is to be applied.
- 6.12. At any time after the Standard Security has become enforceable, the Lender may:
  - a. redeem the Prior Security;
  - b. procure the transfer of the Prior Security to itself; and/or
  - c. settle and pass the accounts of the prior heritable creditor, chargee or encumbrancer (and any accounts so settled and passed will be, in the absence of manifest error, conclusive and binding on the Chargor).
- 6.13. The Chargor shall pay to the Lender, immediately on demand, the costs and expenses incurred by the Lender in connection with any such redemption and/or transfer, including the payment of any principal or interest.
- 6.14. If the Standard Security is enforced at a time when no amount is due under the Finance Documents but at a time when amounts may or will become due, the Lender may pay the proceeds of any recoveries effected by it into a suspense account or other account selected by it.
- 6.15. All amounts from time to time received or recovered by the Lender pursuant to the terms of the Standard Security or in connection with the realisation or enforcement of all or any part of the Standard Security shall be held by the Lender and applied in the following order of priority:
  - a. in or towards payment of or provision for the Secured Liabilities in the following order:
    - (i) in payment of any sums owing to any delegate;
    - (ii) in payment of all costs and expenses incurred by any Secured Party (as agreed by the Lender) in connection with any realisation or enforcement of the Lender's Security; and
    - (iii) in payment to the Lender in accordance with the Facility Agreements; and