

MR01

Particulars of a charge



Companies House

100196113

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

You can use the WebFil  
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 the charge  
instrument Use form MR01



RCS 22/10/2015 #1  
COMPANIES HOUSE  
\*A4HITUEA\*  
07/10/2015 #61  
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. Do not send the original.

1 Company details

Company number 01011674

Company name in full

SUFFOLK LIFE ANNUITIES LTD

1448 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 05/10/2015

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 NATIONAL WESTMINSTER BANK PLC

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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## 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

Brief description

UNIT 9 AT MALLARA CLOSE INDUSTRIAL  
ESTATE, EARLY BARTON, NORTHANTS,  
NN3 8PH

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

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

2.2 X

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 *Andrew Smith* *Director for Suffolk Life*  
*ANNUITIES LTD AND NATIONAL*  
*WESTMINSTER BANK PLC*

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	AL VARILONE
Company name	AL VARILONE SOLICITOR
Address	23 WISTERIA WAY.
Post town	NORTHAMPTON
County/Region	NORTHANTS
Postcode	NN33QB
Country	U.K.
DX	
Telephone	0044 07973 173551



### 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](http://www.companieshouse.gov.uk) 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.companieshouse.gov.uk](http://www.companieshouse.gov.uk)

(2)

## PROFORMA

Company Number 01011674  
Company Name SUFFOLK LIFE ANNUITIES LTD  
Contact Name/ Organisation AL VARILONE SOLICITOR  
Address 23 WISTERIA WAY  
NORTHAMPTON  
NN3 3QB

The following details will need to be added to, amended or deleted from the Form ~~MR01/LLMR01/MR08/LLMR08~~

Particulars of the charge to be added, amended or deleted (please tick as appropriate)

- ☐ Company /LLP number
- ☐ Company/LLP name
- ☐ Date of creation of charge
- ☐ Persons entitled to the charge
- ☐ Description of property
- ☒ Fixed charge tick box (applies only to MR01/LLMR01)
- ☐ Floating charge tick box (applies only to MR01/LLMR01)
- ☐ Negative pledge tick box (applies only to MR01/LLMR01)
- ☐ Nature of the charge  
(applies only to MR08/LL MR08)
- ☐ Obligations secured by the charge  
(applies only to MR08/LL MR08)

- The following details will need to be added to, amended or deleted from the Form MR02/LLMR02/MR09/LLMR09

Particulars of the charge to be added, amended or deleted (please tick as appropriate)

- ☐ Company /LLP number
- ☐ Company/LLP name
- ☐ Date of creation of charge
- ☐ Date that property or undertaking was acquired

- ☐ Persons entitled to the charge
- ☐ Description of property
- ☐ Fixed charge tick box (applies only to MR02/LLMR02)
- ☐ Floating charge tick box (applies only to MR02/LLMR02)
- ☐ Negative pledge tick box (applies only to MR02/LLMR02)
- ☐ Nature of the charge  
(applies only to MR09/LL MR09)
- ☐ Obligations secured by the charge  
(applies only to MR09/LL MR09)

- **The following details will need to be added to, amended or deleted from the Form MR03/MR10/LLMR03/LLMR10**

Particulars of the charge to be added, amended or deleted (please tick as appropriate)

- ☐ Company /LLP number
- ☐ Company/LLP name
- ☐ Date of creation of charge
- ☐ Date of resolution or determination
- ☐ Date of covering instrument
- ☐ Names of trustees for debenture holders
- ☐ Description of property.
- ☐ Fixed charge tick box (applies only to MR03/LLMR03)
- ☐ Floating charge tick box (applies only to MR03/LLMR03)
- ☐ Negative pledge tick box (applies only to MR03/LLMR03)
- ☐ Nature of the charge  
(applies only to MR10/LL MR10)
- ☐ Obligations secured by the charge  
(applies only to MR10/LL MR10)

**Please give the instructions in the box below)**

PLEASE AMEND SECTION 5 OF THE  
MRO1 TO PROVIDE THAT IT IS  
TICKED "YES"

A. V. V. V.  
Solicitor



FILE COPY

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

Company number: 1011674

Charge code. 0101 1674 1448

The Registrar of Companies for England and Wales hereby certifies that a charge dated 5th October 2015 and created by SUFFOLK LIFE ANNUITIES LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 22nd October 2015

*P*

Given at Companies House, Cardiff on 22nd October 2015



Companies House



THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES

THIS IS AN IMPORTANT DEED. YOU SHOULD TAKE LEGAL ADVICE BEFORE SIGNING.

Owner: **SUFFOLK LIFE ANNUITIES LTD** Registered No: **1011674**

Bank: National Westminster Bank Plc

Property: **UNIT 9 MALLARD CLOSE INDUSTRIAL ESTATE EARLS BARTON**  
(Land Registry Title No: ) References to Property include any part of it and the other assets charged by Clause 2

NORTHAMPTONSHIRE

Date: **20 5 09 15**You must date  
the document**1. Owner's Obligations**

The Owner will pay to the Bank on demand all the Owner's Obligations. The Owner's Obligations are all the Owner's liabilities to the Bank (present, future, actual or contingent and whether incurred alone or jointly with another) and include

1.1 Interest at the rate charged by the Bank, calculated both before and after demand or judgment on a daily basis and compounded according to agreement, or, in the absence of agreement, quarterly on the days selected by the Bank

1.2 any expenses the Bank or a receiver incurs (on a full indemnity basis and with interest from the date of payment) in connection with the Property or in taking, perfecting, protecting, enforcing or exercising any power under this deed.

**2. Charge**

The Owner, as a continuing security for the payment on demand of the Owner's Obligations and with full title guarantee

2.1 charges to the Bank all legal interest in the Property, by way of legal mortgage.

2.2 gives to the Bank a fixed charge over any of the following property of the Owner, whether owned now or in the future

2.2.1 any other interest in the Property

2.2.2 all rents receivable from any lease granted of the Property

2.2.3 all the goodwill of the Owner's business carried on at the Property

2.2.4 the proceeds of any insurance affecting the Property.

2.2.5 all fixtures and fittings not forming part of the Property

2.2.6 all plant and machinery at the Property, including any associated warranties and maintenance contracts

2.2.7 all furniture, furnishings, equipment, tools and other goods kept at the Property, that are not regularly disposed of in the ordinary course of business

**3. Restrictions**

*Certified True & correct  
copy of original document  
for the bank  
certified 6/10/15*



- 3 1 permit or create any mortgage, charge or lien on the Property
- 3 2 dispose of the Property
- 3 3 grant, or accept a surrender of, any lease or licence of the Property or consent to a tenant assigning or sub-letting.
- 3 4 part with or share possession or occupation of the Property

#### 4. Land Registry

The Owner and the Bank apply to the Land Registry to enter a restriction that "no disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the charge created by this deed in favour of the Bank referred to in the charges register" The Bank may also register any priority arrangements at the Land Registry which will then be publicly available

#### 5. Property Undertakings

The Owner will

- 5 1 permit the Bank at any time to inspect the Property
- 5 2 keep all Property of an insurable nature comprehensively insured (including if requested by the Bank, terrorism cover) to the Bank's reasonable satisfaction for its full reinstatement cost In default, the Bank may arrange insurance at the Owner's expense.
- 5 3 hold on trust for the Bank all proceeds of any insurance of the Property. At the Bank's option, the Owner will apply the proceeds in making good the relevant loss or damage, or to reduce the Owner's Obligations
- 5 4 where required by the Bank, deposit with the Bank all insurance policies (or copies where the Bank agrees), and all deeds and documents of title relating to the Property
- 5 5 keep the Property in good condition
- 5 6 not, without the Bank's consent, carry out any development on or make any alterations to the Property which require planning permission or approval under building regulations.
- 5.7 if the Property is leasehold, comply with the terms of the lease and immediately inform the Bank if any notice is received from the lessor relating to any actual or suggested breach of the lease or threatening action or proceedings for possession or to forfeit the lease.

#### 6. Possession and Exercise of Powers

- 6 1 The Bank does not have an immediate right to possession of the Property or its income (and will not be considered to be taking possession if it enters to inspect or repair the Property) The Owner will continue in possession until the Bank takes possession.
- 6 2 If the Bank makes a demand, the Bank may then take possession or exercise any of its other powers without further delay.
- 6.3 Any purchaser or third party dealing with the Bank or a receiver may assume that the Bank's powers have arisen and are exercisable without proof that demand has been made
- 6 4 The Bank will not be liable to account to the Owner for any money not actually received by the Bank

#### 7. Appointment of Receiver

The Bank may appoint or remove a receiver or receivers of the Property If the Bank appoints a receiver, the Bank may fix and pay the receiver's fees and expenses The receiver will be the Owner's agent and the Owner (and not the Bank) will be responsible for the acts, defaults and remuneration of the receiver

#### 8. Powers of the Bank and Receivers

- 8.1 The Bank or any receiver may.

*certified a true + complete  
copy of the original  
document  
A. W. White  
2/10/12*

certified a True &  
Correct copy for  
original document  
Allwale  
Saminor  
6/12/15

- 8.1.1 carry on the Owner's business that is conducted at the Property
- 8.1.2 enter, take possession of, and/or generally manage the Property
- 8.1.3 complete any unfinished works or carry out any new works of building, reconstruction, maintenance or repair on the Property
- 8.1.4 purchase any land or other property and purchase, grant or release any interest in or right over land, or the benefit of any covenants affecting any land. References to land or Property include land or other property that is purchased by the Bank or a receiver under this power.
- 8.1.5 sell, lease, surrender or accept surrenders of leases, charge or deal with the Property without restriction, including disposing of any fixtures separately
- 8.1.6 complete any transactions by executing any deeds or documents in the name of the Owner.
- 8.1.7 take, continue or defend any proceedings and enter into any arrangement or compromise
- 8.1.8 insure the Property and any works, arrange indemnity and other similar insurance, and obtain bonds and give counter-indemnities and other security in connection with this
- 8.1.9 employ advisers, consultants, managers, agents, workmen and others.
- 8.1.10 purchase or acquire materials, tools, equipment, furnishing, goods or supplies
- 8.1.11 do any acts which the Bank or a receiver considers to be incidental or beneficial to the exercise of their powers
- 8.2 A receiver may borrow and secure the repayment of any money, in priority to the Owner's Obligations
- 8.3 Joint receivers may exercise their powers jointly or separately
- 8.4 A receiver will first apply any money received from the Property towards the repayment of all money that the receiver has borrowed and secondly in payment of the receiver's fees and expenses. The receiver will then apply any remaining money received as required by law
- 8.5 The Bank may exercise any of its powers even if a receiver has been appointed
- 8.6 The Bank may set off any amount due from the Owner against any amount owed by the Bank to the Owner. The Bank may exercise this right, without prior notice, both before and after demand. For this purpose, the Bank may convert an amount in one currency to another, using its market rate of exchange at the relevant time
- 8.7 Any credit balance with the Bank will not be repayable, or capable of being disposed of, charged or dealt with by the Owner, until the Owner's Obligations, both before and after demand, have been paid in full. The Bank allowing the Owner to make withdrawals will not waive this restriction
9. **Application of Payments**
  - 9.1 The Bank may apply any payments received for the Owner to reduce any of the Owner's Obligations, as the Bank decides.
  - 9.2 If the Bank receives notice of any charge or other interest affecting the Property, the Bank may suspend the operation of the Owner's account(s) and open a new account or accounts. Regardless of whether the Bank suspends the account(s), any payments received by the Bank for the Owner after the date of that notice will be applied first to repay the Owner's Obligations arising after that date.
10. **Preservation of Other Security and Rights and Further Assurance**
  - 10.1 This deed is in addition to any other security or guarantee for the Owner's Obligations held by the Bank now or in the future. The Bank may consolidate this deed with any other security so that they have to be redeemed together, but it will not merge with or prejudice any other security or guarantee or any of the Bank's other rights
  - 10.2 On request, the Owner will execute any deed or document, or take any other action required by the Bank, to perfect or enhance the Bank's security under this deed

**11. Power of Attorney**

To give effect to this deed and secure the exercise of any of their powers, the Owner irrevocably appoints the Bank, and separately any receiver, to be the Owner's attorney (with full power of substitution and delegation), in the Owner's name to sign or execute any documents, deeds and other instruments, or take, continue or defend any proceedings

**12. More than One Owner**

Where the Owner is more than one person the Owner's Obligations include their joint and several liabilities References to the Owner are to them together and separately

**13. Consents, Notices and Demands**

13.1 All consents, notices and demands must be in writing.

13.2 The Bank may deliver a notice or demand to the Owner at its registered office, or at the contact details last known to the Bank.

13.3 A notice or demand signed by an official of the Bank will be effective at the time of personal delivery, on the second business day after posting, or, if by fax, at the time of sending, if sent before 6 00 p m on a business day, or otherwise on the next business day A business day is a weekday other than a national holiday.

13.4 A notice from the Owner to the Bank will be effective on receipt.

**14. Transfers**

The Bank may allow any person to take over any of its rights and duties under this deed. The Owner authorises the Bank to give that person or its agent any financial or other information about the Owner References to the Bank include its successors.

**15. Law**

15.1 English law governs this deed and the English courts have exclusive jurisdiction

15.2 For the benefit of the Bank, the Owner irrevocably submits to the jurisdiction of the English courts and irrevocably agrees that a judgment or ruling in any proceedings in connection with this deed in those courts will be conclusive and binding on the Owner and may be enforced against the Owner in the courts of any other jurisdiction.

16 The Bank confirms that the liability of Suffolk Life Annuities Limited shall not be personal and shall be limited to the value of the Property charged to the Bank in respect of the Suffolk Life Self-Invested Personal Pension Plan Number 751742

Executed and Delivered as a deed by  
the Owner

) R. Chalker  
)  
) Director/Member  
)  
) [Signature]  
)  
) Director/Secretary/Member

*Certified a true &  
complete copy of the  
original document.  
All initials  
sufficient  
10/5/15.*