

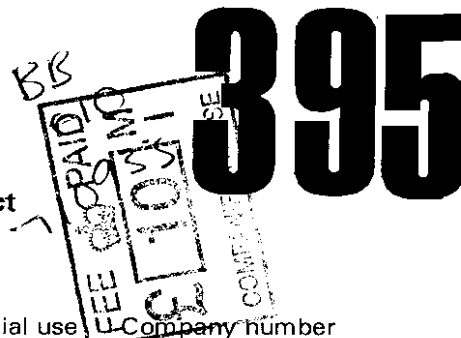


COMPANIES FORM No. 395

Particulars of a mortgage or charge

Pursuant to section 395 of the Companies Act 1985

A fee of £10 is payable to Companies House in respect of each register entry for a mortgage or charge.



Please do not write in this margin

Please complete legibly, preferably in black type or bold block lettering

To the Registrar of Companies
(Address overleaf - Note 6)

For official use

7

3415698

Name of company

*BOWMAN & COMPANY LETTINGS LIMITED

*Insert full name of company

Date of creation of the charge

17 September 1999

Description of the instrument (if any) creating or evidencing the charge (note 2)

Legal Charge dated 17 September 1999 and made between the Company (1)
First Active Financial plc (2)

Amount secured by the mortgage or charge

~~XXXXXX~~ All monies from the Company to the chargee

B + C

Names and addresses of the mortgagees or persons entitled to the charge

FIRST ACTIVE FINANCIAL PLC SIR WILLIAM ATKINS HOUSE
ASHLEY AVENUE EPSOM SURREY

Postcode KT18 5AS

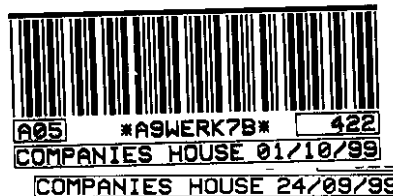
Presentor's name, address and reference (if any):
FREEDMAN SHARMAN & CO.
KENWOOD HOUSE
77A SHENLEY ROAD
BOREHAMWOOD
HERTFORDSHIRE WD6 1AG

TS 23559

Time critical reference

For official use
Mortgage section

Post room



Short particulars of all the property mortgaged or charged

18 CHESTNUT GROVE
EAST BARNET
IN THE LONDON BOROUGH OF BARNET

Please do not
write in
this margin

Please complete
legibly, preferably
in black type or
bold block
lettering

Particulars as to commission allowance or discount (note 3)

Signed Freedman Sharman & Company

Date 23 September 1999

On behalf of [company][mortgagee/chargee]*

A fee of £10 is
payable to
Companies House
in respect of each
register entry for a
mortgage or
charge.
(See Note 5)

* Delete as
appropriate

Notes

1. The original instrument (if any) creating or evidencing the charge, together with these prescribed particulars correctly completed must be delivered to the Registrar of Companies within 21 days after the date of creation of the charge (section 395). If the property is situated and the charge was created outside the United Kingdom delivery to the Registrar must be effected within 21 days after the date on which the instrument could in due course of post, and if dispatched with due diligence, have been received in the United Kingdom (section 398). A copy of the instrument creating the charge will be accepted where the property charged is situated and the charge was created outside the United Kingdom (section 398) and in such cases the copy must be verified to be a correct copy either by the company or by the person who has delivered or sent the copy to the registrar. The verification must be signed by or on behalf of the person giving the verification and where this is given by a body corporate it must be signed by an officer of that body. A verified copy will also be accepted where section 398(4) applies (property situate in Scotland or Northern Ireland) and Form No. 398 is submitted.
2. A description of the instrument, eg "Trust Deed", "Debenture", "Mortgage" or "Legal charge", etc, as the case may be, should be given.
3. In this section there should be inserted the amount or rate per cent. of the commission, allowance or discount (if any) paid or made either directly or indirectly by the company to any person in consideration of his;
 - (a) subscribing or agreeing to subscribe, whether absolutely or conditionally, or
 - (b) procuring or agreeing to procure subscriptions, whether absolute or conditional, for any of the debentures included in this return. The rate of interest payable under the terms of the debentures should not be entered.
4. If any of the spaces in this form provide insufficient space the particulars must be entered on the prescribed continuation sheet.
5. *Cheques and Postal Orders are to be made payable to Companies House.*
6. The address of the Registrar of Companies is:-

Companies House, Crown Way, Cardiff CF4 3UZ

Page 2

FILE COPY



CERTIFICATE OF THE REGISTRATION OF A MORTGAGE OR CHARGE

Pursuant to section 401(2) of the Companies Act 1985

COMPANY No. 03415698

THE REGISTRAR OF COMPANIES FOR ENGLAND AND WALES HEREBY CERTIFIES THAT A LEGAL CHARGE DATED THE 17th SEPTEMBER 1999 AND CREATED BY BOWMAN & CO. LETTINGS LIMITED FOR SECURING ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO FIRST ACTIVE FINANCIAL PLC UNDER THE TERMS OF THE CHARGE WAS REGISTERED PURSUANT TO CHAPTER 1 PART XII OF THE COMPANIES ACT 1985 ON THE 1st OCTOBER 1999.

GIVEN AT COMPANIES HOUSE, CARDIFF THE 5th OCTOBER 1999.

A handwritten signature in dark ink, consisting of a large loop followed by a series of smaller, connected strokes.



C O M P A N I E S H O U S E



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES