CHFP025

Please do not write in this margin

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

*insert full name of Company

052580 **COMPANIES FORM No. 395** Particulars of a mortgage or charge

A fee of £13 is payable to Companies Housean respect of each register entry for a mortgage or charge.

Pursuant to section 395 of the Companies Act 1985

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

Name of company

Credit Services Europe Ltd

Date of creation of the charge

8th April 2005

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

Debenture

Amount secured by the mortgage or charge

All monies, obligations and liabilities whether principal, interest or otherwise which may now or at any time in the future be due, owing or incurred by Credit Services Europe Ltd (the "Borrower") to QA Plus Ltd (the "Lender") pursuant to a loan agreement made between the Borrower and the Lender and dated 8th April 2005.

For official use

Company number

3526560

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

OA Plus Ltd

Stadium House, Oldbury Road, Cwmbran,

Gwent

Postcode NP44 3JM

Presentor's name address and reference (if any):

Campbell Hooper Solicitors 35 Old Queen Street London SW1H 9JD

Time critical reference

For official Use (02/00)

Mortgage Section

Post room



COMPANIES HOUSE

22/04/05

Fixed and floating charges over the undertaking and all property and assets of the Borrower present and future including freehold, leasehold and other immovable property, plant and machinery, book debts and goodwill. Refer to Debenture for full details.

Please do not write in this margin Please complete legibly, preferably in black type, or bold block lettering

Particulars as t	o commission	allowance or	discount (note 3)
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Signed Signed

vate 8th April 200)

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

On behalf of [company] [mortgagee/chargee]-†

t delete as appropriate

Notes

- 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.
- A description of the instrument, eg "Trust Deed", "Debenture", "Mortgage", or "Legal charge", etc, as the case may be, should be given.
- 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.
- A fee of £13 is payable to Companies House in respect of each register entry for a mortgage or charge. Cheques and Postal Orders must be made payable to **Companies House**.
- 6 The address of the Registrar of Companies is: Companies House, Crown Way, Cardiff CF14 3UZ





CERTIFICATE OF THE REGISTRATION OF A MORTGAGE OR CHARGE

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

COMPANY No. 03526560

THE REGISTRAR OF COMPANIES FOR ENGLAND AND WALES HEREBY CERTIFIES THAT A DEBENTURE DATED THE 8th APRIL 2005 AND CREATED BY CREDIT SERVICES EUROPE LIMITED FOR SECURING ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO QA PLUS LTD UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE WAS REGISTERED PURSUANT TO CHAPTER 1 PART XII OF THE COMPANIES ACT 1985 ON THE 22nd APRIL 2005.

GIVEN AT COMPANIES HOUSE, CARDIFF THE 26th APRIL 2005.





