



Registration of a Charge

Company Name: **JAMES BRUCE LIMITED**

Company Number: **05905312**



XBDY1KL4

Received for filing in Electronic Format on the: **04/10/2022**

Details of Charge

Date of creation: **03/10/2022**

Charge code: **0590 5312 0003**

Persons entitled: **CHL MORTGAGES FOR INTERMEDIARIES LIMITED**

Brief description: **THE RIDINGS, DUNTON ROAD, BILLERICAY, CM12 9TY**

Contains negative pledge.

Authentication of Form

This form was authorised by: **a person with an interest in the registration of the charge.**

Authentication of Instrument

Certification statement: **I CERTIFY THAT THE ELECTRONIC COPY INSTRUMENT DELIVERED AS PART OF THIS APPLICATION FOR REGISTRATION IS A CORRECT COPY OF THE ORIGINAL INSTRUMENT.**

Certified by: **ELLIOTT COSTA**



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 5905312

Charge code: 0590 5312 0003

The Registrar of Companies for England and Wales hereby certifies that a charge dated 3rd October 2022 and created by JAMES BRUCE LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 4th October 2022 .

Given at Companies House, Cardiff on 6th October 2022

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



Companies House



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



Deed of Charge

Date: 03 October 2022

HMLR Code:

THE COMPANY:

CHL MORTGAGES FOR INTERMEDIARIES LIMITED (Company No. 12954007) whose registered office is at Admiral House, Harlington Way, Fleet, Hampshire, GU51 4YA and its successors and assigns including any legal and/or equitable assignee of this Deed of Charge whether by way of security only and those deriving title under it or them.

ADDITIONAL CONDITIONS means:

- (a) the terms and conditions including the Special Conditions contained in the Mortgage Offer; and
- (b) the CHL Buy to Let Terms and Conditions England and Wales (2022) (the "Mortgage Conditions")

BORROWER(S):

Name of Borrower(s):

of:

ALTERNATIVELY:

James Bruce Limited

A limited liability company incorporated in England and Wales with company number: 05905312

having its registered office at: 3A Bressey Grove, London, E18 2HP

ALTERNATIVELY:

A limited liability partnership incorporated in England and Wales with company number:

having its registered office at:

THE PROPERTY

Freehold / Leasehold land being: The Ridings, Dunton Road

Billerica, CM12 9TY

H.M. LAND REGISTRY TITLE NUMBER:

EK377908

1. This Deed of Charge incorporates the Additional Conditions and the Borrower acknowledges receipt of the Additional Conditions. The Borrower agrees to be bound by the terms of this Deed of Charge and the Additional Conditions.
2. All capitalised terms shall have the meanings given to them in the Mortgage Conditions, save as otherwise defined herein.

Form of charge filed at HM Land Registry under reference MD1593B

CMI-LegalPack-MortgageDeed-04042022-v1.0

3. The Borrower as legal and beneficial owner and with full title guarantee and as continuing security for the payment and discharge of the Secured Amounts and any other amounts which the Borrower owes to the Company under any other agreement the Company has or will have with the Borrower while the Company still has security over the Property charges in favour of the Company:

3.1 the Property, all proceeds of sale and all of the Borrower's interest and rights in the Property, by way of first legal charge;

3.2 all Rental Income by way of fixed charge (PROVIDED that nothing in this clause shall constitute the Company as mortgagee in possession).

4. The Borrower assigns by way of security to the Company with full title guarantee all its right, title and interest in and to the Rental Income and all Related Rights.
5. The Borrower covenants with the Company to observe, perform and comply with the covenants conditions stipulations and agreements on their respective parts contained in the Additional Conditions which are deemed to be incorporated herein.
6. The Borrower applies to the Chief Land Registrar for the registration against the registered title(s) (if any) specified in this Deed of Charge of the following restriction:

"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 dated 03 October 2022 in favour of CHL Mortgages for Intermediaries Limited referred to in the charges register."

7. This Deed of Charge is made for securing further advances but the Company is not obliged to make them.
8. This Deed of Charge is governed by the laws of England and Wales.

If you sign this Deed of Charge, you will be legally bound by its terms. If this Deed of Charge is signed by more than one Borrower, you will also be responsible for the others' debts and liabilities in addition to your own. If you do not pay what you owe to us when it is due or if you fail to comply with your obligations under this Deed of Charge and/or the Additional Conditions, we may appoint a Receiver of Rent and/or repossess and sell the Property.

This Deed of Charge is executed and delivered as a deed by the Borrower(s) acting in the presence of the witness or, if the Borrower is a Company acting by two directors or a director and the secretary or a director in the presence of a witness or where the Borrower is a LLP acting by two members or a member in the presence of a witness and takes effect on the date stated at the beginning of it.

To be used where the borrower is an individual:

SIGNED as a DEED by the BORROWER:

Signature of Borrower:

Print Name:

acting in the presence of:

Signature of Witness:

Name of Witness: (in BLOCK CAPITALS)

Occupation of Witness:

SIGNED as a DEED by the BORROWER acting in the presence of:

Signature of Borrower:

Print Name:

acting in the presence of:

Signature of Witness:

Address of Witness:

Name of Witness: (in BLOCK CAPITALS)

Occupation of Witness:

To be used where the borrower is a Limited Company

EXECUTED as a DEED by the BORROWER acting through two of its directors or a director and the company secretary or one director:

Signature of Director:

Print Name:

J Felby

JANET FELBY

Signature of Director/Secretary:

Print Name:

[Signature]

Bruce Felby

in the presence of:

Signature of Witness:

TAYLORS LEGAL
SOLICITORS
184 MANOR ROAD
CHIGWELL
ESSEX IG7 5PZ

Name of Witness: (in BLOCK CAPITALS)

Elliott Costa

Occupation of Witness: Solicitor / Partner

To be used where the borrower is a Limited Liability Partnership (LLP)

EXECUTED as a DEED by the BORROWER acting through two of its members or a member:

Signature of Member:

Print Name:

Signature of Member:

Print Name:

in the presence of

Signature of Witness:

Address of Witness:

Name of Witness: (in BLOCK CAPITALS)

Occupation of Witness:

