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*insert full name
of company

COMPANIES FORM No. 395

Particulars of a mortgage or charge

395

Pursuant to section 395 of the Companies Act 1985

12

To the Registrar of Companies

For official use

Company number

[] [] [] [] [] [] [] [] [] []

2246025

Name of company

* FINANCIAL OPTIONS GROUP LIMITED (the "Mortgagor")

Date of creation of the charge

4 SEPTEMBER 1998

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

LEGAL MORTGAGE

Amount secured by the mortgage or charge

- (i) All present and/or future indebtedness of the Mortgagor to the Bank on any current and/or other account with interest and bank charges.
- (ii) All other liabilities whatsoever of the Mortgagor to the Bank present, future, actual and/or contingent.
- (iii) All costs, charges and expenses howsoever incurred by the Bank in relation to this Mortgage and such indebtedness and/or liabilities on a full indemnity basis.

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

NATIONAL WESTMINSTER BANK Plc (the "Bank")
Manchester Securities Centre
PO Box 339, Floors 14 & 15 Lowry House,
17 Marble Street, Manchester M60 2AH

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

Halliwel Landau
St James's Court
Brown Street
Manchester M2 2JF
0161 835 3003

JMW.NTA.N7380.8

Time critical reference

For official use
Mortgage Section



Short particulars of all the property mortgaged or charged

(a) The freehold property at 48/48A St James Street, Burnley (registered at HM Land Registry with title number LA426175) (the "Property") and the proceeds of the sale thereof and all monies to be received under any policy of insurance effected in respect of the Property.

(b) By way of floating security all moveable plant machinery implements utensils furniture and equipment building and other materials goods and other effects now and from time to time placed on or used in or about the Property.

(c) By way of assignment the goodwill and connection of any business or businesses from time to time carried on in or upon the Property or any part or parts thereof and the full benefit of all licences (which expression shall also include any registrations) held in connection with such business(es).

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Particulars as to commission allowance or discount (note 3)

N/A

Signed

H. M. Smith

Date

10 September 1994

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

† 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.

FILE COPY



CERTIFICATE OF THE REGISTRATION OF A MORTGAGE OR CHARGE

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

COMPANY No. 02246025

THE REGISTRAR OF COMPANIES FOR ENGLAND AND WALES HEREBY CERTIFIES THAT A LEGAL MORTGAGE DATED THE 4th SEPTEMBER 1998 AND CREATED BY FINANCIAL OPTIONS GROUP LIMITED FOR SECURING ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO NATIONAL WESTMINSTER BANK PLC ON ANY ACCOUNT WHATSOEVER WAS REGISTERED PURSUANT TO CHAPTER 1 PART XII OF THE COMPANIES ACT 1985 ON THE 11th SEPTEMBER 1998.

GIVEN AT COMPANIES HOUSE, CARDIFF THE 14th SEPTEMBER 1998 .

A handwritten signature in cursive script, appearing to read 'M. Ikram Dar'.

M. IKRAM DAR.

for the Registrar of Companies

14/9
AD



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