Companies House

AR01 (ef)

Annual Return

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Company Name:	**Mortgage Express**
Company Number:	**02405490**
Date of this return:	**30/09/2014**
SIC codes:	**64922**
Company Type:	**Private unlimited with share capital**
Situation of Registered Office:	**PO BOX 88, CROFT ROAD CROSSFLATTS BINGLEY WEST YORKSHIRE ENGLAND BD16 2UA**

Officers of the company

Company Secretary 1

Type: **Person**

Full forename(s): **MRS CLAIRE LOUISE**

Surname: **CRAIGIE**

Former names:

Service Address: **UK ASSET RESOLUTION LIMITED**
CROFT ROAD, CROSSFLATTS
BINGLEY
WEST YORKSHIRE
ENGLAND
BD16 2UA

Company Director *1*

Type: **Person**

Full forename(s): MR RICHARD LEE

Surname: BANKS

Former names:

Service Address: BRADFORD & BINGLEY PLC
CROFT ROAD, CROSSFLATTS
BINGLEY
WEST YORKSHIRE
ENGLAND
BD16 2UA

Country/State Usually Resident: ENGLAND

Date of Birth: 15/06/1951 *Nationality:* BRITISH

Occupation: CHIEF EXECUTIVE

Company Director *2*

Type: **Person**

Full forename(s): MR IAN JOHN

Surname: HARES

Former names:

Service Address: UK ASSET RESOLUTION LIMITED
CROFT ROAD, CROSSFLATTS
BINGLEY
WEST YORKSHIRE
ENGLAND
BD16 2UA

Country/State Usually Resident: ENGLAND

Date of Birth: 10/12/1958 *Nationality:* BRITISH

Occupation: FINANCE & INVESTMENT DIRECTOR

Statement of Capital (Share Capital)

Class of shares	ORDINARY	*Number allotted*	100000000
		Aggregate nominal value	100000000
Currency	GBP	*Amount paid per share*	1
		Amount unpaid per share	0

Prescribed particulars

VOTES OF MEMBERS ALL ORDINARY SHARES HAVE THE SAME RIGHTS AND RANK EQUALLY. ON A SHOW OF HANDS EVERY MEMBER WHO (BEING AN INDIVIDUAL) IS PRESENT IN PERSON OR (BEING A CORPORATION) IS PRESENT BY A DULY AUTHORISED REPRESENTATIVE, NOT BEING HIMSELF A MEMBER ENTITLED TO VOTE, SHALL HAVE ONE VOTE AND ON A POLL EVERY MEMBER SHALL HAVE ONE VOTE FOR EVERY SHARE OF WHICH HE IS THE HOLDER. IN THE CASE OF JOINT HOLDERS THE VOTE OF THE SENIOR WHO TENDERS A VOTE, WHETHER IN PERSON OR BY PROXY, SHALL BE ACCEPTED TO THE EXCLUSION OF THE VOTES OF THE OTHER JOINT HOLDERS; AND SENIORITY SHALL BE DETERMINED BY THE ORDER IN WHICH THE NAMES OF THE HOLDERS STAND IN THE REGISTER OF MEMBERS. A MEMBER IN RESPECT OF WHOM AN ORDER HAS BEEN MADE BY ANY COURT HAVING JURISDICTION (WHETHER IN THE UNITED KINGDOM OR ELSEWHERE) IN MATTERS CONCERNING MENTAL DISORDER MAY VOTE, WHETHER ON A SHOW OF HANDS OR ON A POLL, BY HIS RECEIVER, CURATOR BONIS OR OTHER PERSON AUTHORISED IN THAT BEHALF APPOINTED BY THAT COURT, AND ANY SUCH RECEIVER, CURATOR BONIS OR OTHER PERSON MAY, ON A POLL, VOTE BY PROXY. EVIDENCE TO THE SATISFACTION OF THE DIRECTORS OF THE AUTHORITY OF THE PERSON CLAIMING TO EXERCISE THE RIGHT TO VOTE SHALL BE DEPOSITED AT THE OFFICE, OR AT SUCH OTHER PLACE AS IS SPECIFIED IN ACCORDANCE WITH THE ARTICLES FOR THE DEPOSIT OF INSTRUMENTS OF PROXY, NOT LESS THAN 48 HOURS BEFORE THE TIME APPOINTED FOR HOLDING THE MEETING OR ADJOURNED MEETING AT WHICH THE RIGHT TO VOTE IS TO BE EXERCISED AND IN DEFAULT THE RIGHT TO VOTE SHALL NOT BE EXERCISABLE.

Class of shares	**0.01P IRREDEEMABLE PREFERENCE SHARES**	*Number allotted*	**245000**
		Aggregate nominal value	**2450**
Currency	**GBP**	*Amount paid*	**0.01**
		Amount unpaid	**0**

Prescribed particulars

THE HOLDERS OF THE PREFERENCE SHARES SHALL, BY VIRTUE OF AND IN RESPECT OF THEIR HOLDINGS OF THE PREFERENCE SHARES, HAVE THE RIGHT TO RECEIVE NOTICE OF, ATTEND, SPEAK AND VOTE AT A GENERAL MEETING OF THE COMPANY ONLY IF A RESOLUTION IS TO BE PROPOSED ABROGATING, VARYING OR MODIFYING ANY OF THE RIGHTS OR PRIVILEGES OF THE HOLDERS OF THE PREFERENCE SHARES (IN WHICH CASE THEY SHALL ONLY BE ENTITLED TO VOTE ON SUCH RESOLUTION). EXCEPT IN THE CIRCUMSTANCES SET OUT ABOVE, THE HOLDERS OF THE PREFERENCE SHARES SHALL NOT HAVE THE RIGHT TO RECEIVE NOTICE OF, ATTEND, SPEAK OR VOTE AT ANY GENERAL MEETINGS OF THE COMPANY. WHENEVER THE HOLDERS OF THE PREFERENCE SHARES ARE ENTITLED TO VOTE ON A RESOLUTION AT A GENERAL MEETING OF THE COMPANY, ON A SHOW OF HANDS, EVERY SUCH HOLDER WHO IS PRESENT IN PERSON OR (BEING A CORPORATION) BY A REPRESENTATIVE SHALL HAVE ONE VOTE AND, ON A POLL, EVERY SUCH HOLDER WHO IS PRESENT IN PERSON OR BY PROXY SHALL HAVE ONE VOTE IN RESPECT OF EACH FULLY-PAID PREFERENCE SHARE REGISTERED IN THE NAME OF SUCH HOLDER. IN THE CASE OF JOINT HOLDERS THE VOTE OF THE SENIOR WHO TENDERS A VOTE, WHETHER IN PERSON OR BY PROXY, SHALL BE ACCEPTED TO THE EXCLUSION OF THE VOTES OF THE OTHER JOINT HOLDERS; AND SENIORITY SHALL BE DETERMINED BY THE ORDER IN WHICH THE NAMES OF THE HOLDERS STAND IN THE REGISTER OF MEMBERS. A MEMBER IN RESPECT OF WHOM AN ORDER HAS BEEN MADE BY ANY COURT HAVING JURISDICTION (WHETHER IN THE UNITED KINGDOM OR ELSEWHERE) IN MATTERS CONCERNING MENTAL DISORDER MAY VOTE, WHETHER ON A SHOW OF HANDS OR ON A POLL, BY HIS RECEIVER, CURATOR BONIS OR OTHER PERSON AUTHORISED IN THAT BEHALF APPOINTED BY THAT COURT, AND ANY SUCH RECEIVER, CURATOR BONIS OR OTHER PERSON MAY, ON A POLL, VOTE BY PROXY. EVIDENCE TO THE SATISFACTION OF THE DIRECTORS OF THE AUTHORITY OF THE PERSON CLAIMING TO EXERCISE THE RIGHT TO VOTE SHALL BE DEPOSITED AT THE OFFICE, OR AT SUCH OTHER PLACE AS IS SPECIFIED IN ACCORDANCE WITH THE ARTICLES FOR THE DEPOSIT OF INSTRUMENTS OF PROXY, NOT LESS THAN 48 HOURS BEFORE THE TIME APPOINTED FOR HOLDING THE MEETING OR ADJOURNED MEETING AT WHICH THE RIGHT TO VOTE IS TO BE EXERCISED AND IN DEFAULT THE RIGHT TO VOTE SHALL NOT BE EXERCISABLE.

Class of shares	0.01P 'B' IRREDEEMABLE PREFERENCE SHARES	*Number allotted*	180000
		Aggregate nominal value	1800
Currency	GBP	*Amount paid*	0.01
		Amount unpaid	0

Prescribed particulars

THE HOLDERS OF THE "B" PREFERENCE SHARES SHALL, BY VIRTUE OF AND IN RESPECT OF THEIR HOLDINGS OF THE "B" PREFERENCE SHARES, HAVE THE RIGHT TO RECEIVE NOTICE OF, ATTEND, SPEAK AND VOTE AT A GENERAL MEETING OF THE COMPANY ONLY IF A RESOLUTION IS TO BE PROPOSED ABROGATING, VARYING OR MODIFYING ANY OF THE RIGHTS OR PRIVILEGES OF THE HOLDERS OF THE "B" PREFERENCE SHARES (IN WHICH CASE THEY SHALL ONLY BE ENTITLED TO VOTE ON SUCH RESOLUTION). EXCEPT IN THE CIRCUMSTANCES SET OUT ABOVE, THE HOLDERS OF THE PREFERENCE SHARES SHALL NOT HAVE THE RIGHT TO RECEIVE NOTICE OF, ATTEND, SPEAK OR VOTE AT ANY GENERAL MEETINGS OF THE COMPANY. WHENEVER THE HOLDERS OF THE "B" PREFERENCE SHARES ARE ENTITLED TO VOTE ON A RESOLUTION AT A GENERAL MEETING OF THE COMPANY, ON A SHOW OF HANDS, EVERY SUCH HOLDER WHO IS PRESENT IN PERSON OR (BEING A CORPORATION) BY A REPRESENTATIVE SHALL HAVE ONE VOTE AND, ON A POLL, EVERY SUCH HOLDER WHO IS PRESENT IN PERSON OR BY PROXY SHALL HAVE ONE VOTE IN RESPECT OF EACH FULLY-PAID "B" PREFERENCE SHARE REGISTERED IN THE NAME OF SUCH HOLDER. IN THE CASE OF JOINT HOLDERS THE VOTE OF THE SENIOR WHO TENDERS A VOTE, WHETHER IN PERSON OR BY PROXY, SHALL BE ACCEPTED TO THE EXCLUSION OF THE VOTES OF THE OTHER JOINT HOLDERS; AND SENIORITY SHALL BE DETERMINED BY THE ORDER IN WHICH THE NAMES OF THE HOLDERS STAND IN THE REGISTER OF MEMBERS. A MEMBER IN RESPECT OF WHOM AN ORDER HAS BEEN MADE BY ANY COURT HAVING JURISDICTION (WHETHER IN THE UNITED KINGDOM OR ELSEWHERE) IN MATTERS CONCERNING MENTAL DISORDER MAY VOTE, WHETHER ON A SHOW OF HANDS OR ON A POLL, BY HIS RECEIVER, CURATOR BONIS OR OTHER PERSON AUTHORISED IN THAT BEHALF APPOINTED BY THAT COURT, AND ANY SUCH RECEIVER, CURATOR BONIS OR OTHER PERSON MAY, ON A POLL, VOTE BY PROXY. EVIDENCE TO THE SATISFACTION OF THE DIRECTORS OF THE AUTHORITY OF THE PERSON CLAIMING TO EXERCISE THE RIGHT TO VOTE SHALL BE DEPOSITED AT THE OFFICE, OR AT SUCH OTHER PLACE AS IS SPECIFIED IN ACCORDANCE WITH THE ARTICLES FOR THE DEPOSIT OF INSTRUMENTS OF PROXY, NOT LESS THAN 48 HOURS BEFORE THE TIME APPOINTED FOR HOLDING THE MEETING OR ADJOURNED MEETING AT WHICH THE RIGHT TO VOTE IS TO BE EXERCISED AND IN DEFAULT THE RIGHT TO VOTE SHALL NOT BE EXERCISABLE.

Statement of Capital (Totals)

Currency	GBP	*Total number of shares*	100425000
		Total aggregate nominal value	100004250

Full Details of Shareholders

The details below relate to individuals / corporate bodies that were shareholders as at 30/09/2014
or that had ceased to be shareholders since the made up date of the previous Annual Return

A full list of shareholders for the company are shown below

Shareholding 1	:	**0 ORDINARY shares held as at the date of this return**
		100000000 shares transferred on 2013-11-20
Name:		**BRADFORD & BINGLEY INVESTMENTS**
Shareholding 2	:	**180000 0.01P 'B' IRREDEEMABLE PREFERENCE SHARES shares held as at the date of this**
Name:		**BRADFORD & BINGLEY PLC**
Shareholding 3	:	**245000 0.01P IRREDEEMABLE PREFERENCE SHARES shares held as at the date of this return**
Name:		**BRADFORD & BINGLEY PLC**
Shareholding 4	:	**100000000 ORDINARY shares held as at the date of this return**
Name:		**BRADFORD & BINGLEY PLC**

Authorisation

Authenticated

This form was authorised by one of the following:

Director, Secretary, Person Authorised, Charity Commission Receiver and Manager, CIC Manager, Judicial Factor.