

MR01

Particulars of a charge

070925/26^{Flat 2}
Oyez

A fee is payable with this form
Please see 'How to pay' on the
last page

You can use the WebFiling
Please go to www.companieshouse.gov.uk



A29 26/02/2014 #105
COMPANIES HOUSE

☒ **What this form is for**
You may use this form to register
a charge created or evidenced by
an instrument

☒ **What this form is NOT for**
You may not use this form to
register a charge where the
instrument Use form MR08

WEDNESDAY

This form **must be delivered to the Registrar for registration within 21 days** beginning with the day after the date of creation of the charge. If delivered outside of the 21 days it will be rejected unless it is accompanied by a court order extending the time for delivery

☐ You **must** enclose a certified copy of the instrument with this form. This will be scanned and placed on the public record

1 Company details

Company number 02800750

Company name in full Crystal White Limited

For official use

Filing in this form
Please complete in typescript or in
bold black capitals

All fields are mandatory unless
specified or indicated by *

2 Charge creation date

Charge creation date 25/02/2014

3 Names of persons, security agents or trustees entitled to the charge

Please show the names of each of the persons, security agents or trustees
entitled to the charge

Name Bank of Scotland plc

Name

Name

Name

If there are more than four names, please supply any four of these names then
tick the statement below

☐ I confirm that there are more than four persons, security agents or
trustees entitled to the charge

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Description

Please give a short description of any land (including buildings), ship, aircraft or intellectual property registered (or required to be registered) in the UK which is subject to this fixed charge or fixed security

Continuation page

Please use a continuation page if you need to enter more details

Description

Flat 2 Chestnut Road, London SW20 8ED as registered at the Land Registry under Title Number TGL78360

5

Fixed charge or fixed security

Does the instrument include a fixed charge or fixed security over any tangible or intangible (or in Scotland) corporeal or incorporeal property not described above? Please tick the appropriate box

☒ Yes

☐ No

6

Floating charge

Is the instrument expressed to contain a floating charge? Please tick the appropriate box

☒ Yes Continue

☐ No Go to Section 7

Is the floating charge expressed to cover all the property and undertaking of the company?

☒ Yes

7

Negative Pledge

Do any of the terms of the charge prohibit or restrict the chargor from creating any further security that will rank equally with or ahead of the charge? Please tick the appropriate box

☒ Yes

☐ No

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Trustee statement ^①

You may tick the box if the company named in Section 1 is acting as trustee of the property or undertaking which is the subject of the charge

☐

^① This statement may be filed after the registration of the charge (use form MR06)

9

Signature

Please sign the form here

Signature

Signature

X *Greysons (solicitors for the company)* X

This form must be signed by a person with an interest in the charge

MR01

Particulars of a charge



Presenter information

We will send the certificate to the address entered below. All details given here will be available on the public record. You do not have to show any details here but, if none are given, we will send the certificate to the company's Registered Office address.

Contact name

Company name

Gregsons Solicitors

Address

St Christopher's House

19 Tabor Grove

Wimbledon

Post town

County/Region

Postcode

S W 1 9 4 E X

Country

DX

DX 300108 Wimbledon central

Telephone

02089461173



Certificate

We will send your certificate to the presenter's address if given above or to the company's Registered Office if you have left the presenter's information blank.



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following.

- ☐ The company name and number match the information held on the public Register
- ☐ You have included a certified copy of the instrument with this form
- ☐ You have entered the date on which the charge was created
- ☐ You have shown the names of persons entitled to the charge
- ☐ You have ticked any appropriate boxes in Sections 3, 5, 6, 7 & 8
- ☐ You have given a description in Section 4, if appropriate
- ☐ You have signed the form
- ☐ You have enclosed the correct fee
- ☐ Please do not send the original instrument, it must be a certified copy



Important information

Please note that all information on this form will appear on the public record.



How to pay

A fee of £13 is payable to Companies House in respect of each mortgage or charge filed on paper.

Make cheques or postal orders payable to 'Companies House'.



Where to send

You may return this form to any Companies House address. However, for expediency, we advise you to return it to the appropriate address below.

For companies registered in England and Wales
The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ
DX 33050 Cardiff

For companies registered in Scotland
The Registrar of Companies, Companies House,
Fourth floor, Edinburgh Quay 2,
139 Fountainbridge, Edinburgh, Scotland, EH3 9FF
DX ED235 Edinburgh 1
or LP - 4 Edinburgh 2 (Legal Post)

For companies registered in Northern Ireland
The Registrar of Companies, Companies House,
Second Floor, The Linenhall, 32-38 Linenhall Street,
Belfast, Northern Ireland, BT2 8BG
DX 481 N R Belfast 1



Further information

For further information, please see the guidance notes on the website at www.companieshouse.gov.uk or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.companieshouse.gov.uk



FILE COPY

CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 2800750

Charge code: 0280 0750 0116

The Registrar of Companies for England and Wales hereby certifies that a charge dated 25th February 2014 and created by CRYSTAL WHITE LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 26th February 2014.

Given at Companies House, Cardiff on 28th February 2014



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES

Dx

❖ BANK OF SCOTLAND

We certify this to be a true and correct
copy of the original
Dated the 25 day of Feb 20 14
GREGSON
St. Christopher's House
Tabor Grove, London SW19 4EX

LEGAL CHARGE

by

CRYSTAL WHITE LIMITED

in favour of

BANK OF SCOTLAND PLC

Property Flat 2, 23 Chestnut Road, London SW20 8ED

Form of Charge filed at H M Land Registry under reference MD1077N

❖ BANK OF SCOTLAND

**IMPORTANT NOTICE: WE RECOMMEND THAT YOU CONSULT YOUR SOLICITOR OR OTHER
INDEPENDENT LEGAL ADVISER BEFORE SIGNING THIS DOCUMENT**

LEGAL CHARGE

This Charge is made the 25th day of FEBRUARY 2014

In this Charge the following words have these meanings -

| |
|--|
| BoS means Bank of Scotland plc (Corporate Division) registered in Scotland, number SC327000 and having its Registered Office at The Mound, Edinburgh EH1 1YZ and includes its successors and assignees |
| The Borrower. Crystal White Limited , being a Company incorporated under the Companies Acts (Company Number 02800750) having its registered office at 8 Durweston Street London W1H 1EW |
| Property means the property known as Flat 2, 23 Chestnut Road, London SW20 8ED registered at H M Land Registry under Title Number TGL78360 |
| Proprietor: means the Borrower |
| Secured Liabilities has the same meaning as in the Conditions |
| Conditions are the Charge Conditions (2007 Edition) |

- 1 Each of the Borrower and the Proprietor agrees to pay to BoS the Secured Liabilities when BoS demands in writing
- 2 The Proprietor with full title guarantee charges as security for the Secured Liabilities -
 - 2 1 by way of legal mortgage the Property together with all present and future buildings and fixtures (including trade and tenant's fixtures) which are at any time on or attached to the Property,
 - 2 2 by way of fixed charge any goodwill relating to the Property or the business or undertaking conducted at the Property,
 - 2 3 by way of fixed charge all plant, machinery and other items attached to and forming part of the Property on or at any time after the date of this Charge,
 - 2 4 by way of assignment all rents and other sums at any time payable by any tenants or licensees of the Property to the Proprietor together with the benefit of all its rights and remedies relating to them to hold to BoS absolutely subject to redemption upon repayment of the Secured Liabilities,
 - 2 5 by way of fixed charge all rights and interests in and claims made under any insurance policy relating to any of the property charged under this Charge, and
 - 2 6 if the Proprietor is a company (which shall include an industrial and provident society registered under the Industrial and Provident Society Acts) by way of floating charge all unattached plant, machinery, chattels and goods now or any time after the date of this Charge on or in or used in connection with the Property or the business or undertaking conducted at the Property
- 3 All of the provisions of the Conditions shall be deemed to apply to this Charge as though they were set out here in full
- 4 If the title to the Property is registered at HM Land Registry, the Proprietor applies to the Land Registrar to enter upon the register of title to the Property a restriction that 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 in
favour of Bank of Scotland plc

Form of Charge filed at H M Land Registry under reference MD1077N

- 5 The Borrower and the Proprietor confirm that they have received a copy of the Conditions
- 6 This Charge shall take effect as a Deed
- 7 A person who is not a party to this Charge shall have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Charge
- 8 This charge and any dispute (contractual or non-contractual) arising out of or in connection with it or its subject matter ("Dispute") shall be governed by the law of England and Wales. For the benefit of BoS, the parties agree that the courts of England and Wales shall have exclusive jurisdiction to settle any Dispute. BoS shall be entitled to bring any proceedings in any other court of competent jurisdiction. The taking of proceedings in one or more jurisdictions shall not prejudice the taking of proceedings in any other jurisdiction, whether concurrently or not.

IN WITNESS this Charge has been executed as a Deed and delivered on the date at the top of this Charge

SIGNED as a deed by **CRYSTAL WHITE LIMITED**
acting by

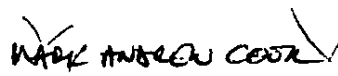
| | | | |
|-------------|--------------------|-------------------|--------------------|
| (Signature) | Director | (Print full name) | Director |
| (Signature) | Director/Secretary | (Print full name) | Director/Secretary |

OR

EXECUTED as a Deed for and on behalf of the said
CRYSTAL WHITE LIMITED

by

 Director
(Signature)

 Director
(Print full name)

in the presence of

 Witness signature

Andrew Johnson Full Name

47A WIMBORNE HILL RD Address

SW19 7NA

SIGNED on behalf of **BANK OF SCOTLAND PLC**

(Signature)



Address of BoS for registration and service-

**Bank Of Scotland plc
Wholesale Banking Operations
Group Operations
Level 5
110 St Vincent Street
Glasgow
G2 5ER**



**CHARGE CONDITIONS
(2007 EDITION)**



IMPORTANT NOTICE

THESE CONDITIONS ARE A LEGAL DOCUMENT AND FORM PART OF THE LEGAL CHARGE IN FAVOUR OF **BANK OF SCOTLAND**. WE RECOMMEND THAT YOU CONSULT A SOLICITOR OR OTHER INDEPENDENT LEGAL ADVISER BEFORE SIGNING THIS DOCUMENT.

**BANK OF SCOTLAND
CHARGE CONDITIONS (2007 EDITION)**

1. Definitions and interpretation

In the interpretation of these Conditions

1 1 "Act" means the Law of Property Act 1925

1 2 "Borrower" means any and every person who is referred to in the Charge as the Borrower and also

(i) the Borrower's successors and personal representatives, and

(ii) any person who claims any estate, right or interest from or through the Borrower in the Secured Liabilities owed by the Borrower

1 3 "BoS" means Bank of Scotland plc and includes its successors and assignees

1 4 "Charge" means any mortgage or charge created at any time by the Proprietor in favour of BoS over any interest in the Property to secure the repayment of the Secured Liabilities to BoS

1 5 "Chargor" means any and every person (whether the Borrower or Proprietor or either of them) who has charged an interest in the Property to BoS by a Charge as security for the Secured Liabilities

1 6 "Property" means the freehold or leasehold land charged to BoS by the Charge as security for repayment of the Secured Liabilities together with any other assets or rights charged by the Charge

1 7 "Proprietor" means the person who is referred to in the Charge as Proprietor and also

(a) the Proprietor's successors and personal representatives, and

(b) any person to whom the Proprietor's interest in all or part of the Property has been transferred or otherwise disposed of without such interest first being released from the effect of the Charge

1 8 "Receiver" means any person who is appointed by BoS pursuant to the Charge to be an administrative receiver, receiver or receiver and manager of all or any part of the Property

1 9 "Secured Liabilities" means all or any money and liabilities which shall from time to time (and whether on or at any time after demand) be due, owing or incurred in whatsoever manner to BoS by the Chargor (or any one or more person included in the definition of Chargor), whether actually or contingently, solely or jointly and whether as principal or surety (or guarantor or cautioner) including any money or liabilities of the Chargor to a third party which have been assigned or novated to or otherwise vested in BoS, and including discount, commission and other lawful charges or expenses which BoS may in the course of its business charge or incur in respect of any of those matters or for keeping the Chargor's account, together with interest upon them and expenses relating to them

1 10 Words of the masculine gender include the feminine and neuter genders Words in the singular include the plural and vice versa Any reference to a person includes any person, firm, body corporate or unincorporated body of persons References to an Act of Parliament or subordinate legislation will be to that Act or subordinate legislation as it may be modified or re-enacted from time to time

1 11 All agreements, charges and undertakings given or implied by more than one person in the Charge or these Conditions shall be assumed to have been given jointly and severally by all such persons

1 12 The Charge and these Conditions shall be read as one document In the case of conflict between these Conditions and the Charge, these Conditions will prevail

2. Repair and management of the Property

The Chargor must

2 1 repair, and keep in good repair and, if necessary, rebuild and reinstate all buildings and other erections and fixtures on the Property,

2 2 permit BoS, or any person authorised by BoS, to enter upon the Property at all reasonable hours during the daytime on reasonable notice, to examine the condition of the Property, and

2 3 manage the Property in accordance with the principles of good estate management

3. Not to reduce value

The Chargor must

3 1 not at any time reduce or prejudice the value or marketability of the Property by any means including, without limitation, by entering into any agreement or arrangement with any third party in respect of the Property without the prior written consent of BoS,

3 2 not, without the prior written consent of BoS, make any structural alteration to any buildings on the Property, and

3 3 complete in a proper manner and without delay any new or unfinished buildings on the Property to the satisfaction of any relevant authorities

4. Title conditions and compliance with legal requirements

The Chargor must

4 1 comply with every obligation relating to the Property, whether imposed under the title deeds or otherwise, including the payment of rent and other sums payable under any lease or sublease under which the Property is held,

4 2 not do or omit to do on the Property anything which might lead to the Chargor incurring any liabilities or committing any offence under the Environmental Protection Act 1990 or the Environment Act 1995,

4 3 comply with every requirement imposed in relation to the Property by virtue of any legislation, regulations or bye-laws for the time being in force, and

4 4 promptly provide BoS with copies of any notices received in respect of the Property from the insurers or any statutory or local authority

5. Insurance

5 1 The Chargor must at all times insure the Property with an insurance company acceptable to BoS in a sum equal to the higher of (a) the market value of the Property and (b) its full reinstatement value (including (i) architects', surveyors' and other professionals' fees

- (ii) expenses of demolition and site clearance (iii) where the Property is let, an amount equal to the loss of rent under the lease for three years or such longer period as BoS may require and (iv) Value Added Tax (if any) which may become due on such amounts)
- 5 2 The risks against which the Property must be insured are the risks of loss and damage by fire, lightning, explosion, storm, flood, landslip, subsidence, terrorism and any other risks which BoS may from time to time require
- 5 3 The Chargor must comply with the provisions of the property insurance and must not do or allow to be done, nor fail to do anything on the Property which might adversely affect the property insurance
- 5 4 BoS's interest as chargee must be noted on the insurance policy
- 5 5 The Chargor must inform BoS as soon as possible of any event which may give rise to a claim under the property insurance
- 5 6 The Chargor will pay on demand to BoS or to the insurers (as directed by BoS) all premiums and other sums payable in respect of the property insurance and, if requested by BoS, where such payment is made to the insurers, produce to BoS on demand the receipt for every such premium or other sum
- 5 7 All money payable under any insurance policy in respect of the Property must be paid to BoS and, at BoS's option, will be used either
 - (a) to repair and reinstate the Property, or
 - (b) in repaying the Secured Liabilities,
 and in the meantime will be paid into such of the Borrower's accounts with BoS as BoS may require

6. Sale or charge of the Property

- 6 1 The Chargor must not, without the prior written consent of BoS
 - 6 1 1 grant any conveyance, transfer or assignment of the Property or any part of it,
 - 6 1 2 create or permit to exist any security in favour of any person other than BoS by way of a fixed or floating charge or lien over the Property or any part of it
- 6 2 If BoS receives notice of any subsequent charge or other interest affecting the Property or any part of it, it will be entitled to open a new account or accounts in respect of the Secured Liabilities and if BoS does not open a new account it will nevertheless be treated as if BoS had done so at the time when BoS received notice, and as from that time all payments made to BoS in respect of the Secured Liabilities will be credited, or be treated as having been credited, to that new account, and will not operate to reduce the extent to which the Secured Liabilities were secured at the time when BoS received the notice

7. Lease of Property

The Chargor must

- 7 1 not let, nor agree to let the Property, or any part of it, without the prior written consent of BoS, whether under the powers given by Sections 99 and 100 of the Act or otherwise,
- 7 2 enforce due observance and performance of all tenant's obligations under any occupational lease or licence and will not waive, vary nor agree to waive or vary any of the terms of nor grant any consent, licence or approval under any occupational lease or licence

nor exercise any power to terminate or extend the same without the prior written consent of BoS,

- 7 3 take all necessary steps to ensure that each rent review imposed by any occupational lease or licence is resolved as quickly as possible for the best rent reasonably obtainable,
- 7 4 promptly on request by BoS, provide BoS with a validly executed assignment in respect of the rent and other income payable under any occupational lease or licence

8 Liquor licences

If at any time while the Charge is in force the Chargor or any employee or agent of the Chargor holds any licence or certificate under the Licensing Acts allowing the sale of intoxicating liquors from the Property, the Chargor agrees with BoS

- 8 1 to obtain, renew and maintain such licence or certificate in a form acceptable to BoS,
- 8 2 not to do nor omit nor allow anything to be done which may prejudice the continued existence or renewal of such licence or certificate,
- 8 3 at any time after BoS has demanded repayment of the Secured Liabilities, the Chargor will upon the written request of BoS or any Receiver do anything or sign any document which BoS or the Receiver requests to assist in the transfer of such licence or certificate to any other person

9. Default and enforcement

- 9 1 The Chargor will be held to be in default of his obligations to BoS under these Conditions if any of the following events occur
 - 9 1 1 any failure to make payment or performance in full of all or any of the Secured Liabilities following a written demand therefor from BoS,
 - 9 1 2 on the occurrence of any event of default under any agreement or document entitling BoS to demand repayment of all or any of the Secured Liabilities, or
 - 9 1 3 if the Chargor fails to comply with any provision of the Charge or these Conditions
- 9 2 Where the Chargor is in default of any of the terms of these Conditions, the Chargor will, on the expiry of a period of seven days after being given written notice by BoS, vacate the Property and give BoS immediate vacant possession of the Property
- 9 3 At any time after BoS has demanded repayment of the Secured Liabilities, BoS may
 - 9 3 1 appoint a Receiver over all or any part of the Property,
 - 9 3 2 exercise all of the powers conferred upon BoS as mortgagee by the Act as extended or varied by these Conditions,
 - 9 3 3 take possession of the Property (and in so doing BoS will be deemed to be the Chargor's agent) and remove, store, sell or otherwise deal with any moveable items on the Property and BoS will not be liable for any loss or damage to the Chargor
- 9 4 Section 103 of the Act will not apply to the Charge, and the Charge will become immediately capable of being enforced and the power of sale and other powers conferred on mortgagees by the Act (as extended or raised by these Conditions) will become exercisable at any time after the date of the Charge provided that BoS will not exercise such powers until it has demanded repayment of the Secured Liabilities

- 9 5 The restriction on the right of consolidating mortgages which is contained in Section 93 of the Act will not apply to the Charge

10. Receiver

10 1 The following provisions will apply to any Receiver

- 10 1 1 where more than one Receiver is appointed, they will have the power to act severally as well as jointly in relation to all or any part of the Property unless BoS specifies otherwise when appointing them,
- 10 1 2 if BoS appoints a Receiver over part only of the Property, BoS will still be entitled to appoint the same or another Receiver over any other part of the Property,
- 10 1 3 BoS may from time to time determine how and how much the Receiver is to be paid,
- 10 1 4 BoS may from time to time remove the Receiver from all or part of the Property and, if BoS wish, appoint another in his place,
- 10 1 5 the Receiver will, so far as the law permits, be the Proprietor's agent, and the Proprietor alone will be personally liable for the Receiver's acts, defaults and costs

10 2 The Receiver will have all the powers given to receivers by the Act in the same way as if the Receiver had been duly appointed under the Act, and in addition to, but without limiting such general powers, and without prejudice to BoS's powers, the Receiver will have power in the Proprietor's name or otherwise to do the following things

- 10 2 1 to take possession of, collect and get in all or any part of the Property and all rents and other income of the Property,
- 10 2 2 to commence and/or complete any building works on any part of the Property,
- 10 2 3 to apply for and obtain any permissions, approvals, consents or licences,
- 10 2 4 to provide such services for tenants and generally to manage the Property in such manner as he thinks fit,
- 10 2 5 to sell, let or grant licences of, and to vary the terms of or terminate or accept surrenders of leases or tenancies of all or any part of the Property upon such terms and conditions as the Receiver thinks fit,
- 10 2 6 to carry out all repairs, renewals and improvements to the Property as he thinks fit,
- 10 2 7 to bring or defend any proceedings in the Chargor's name in relation to the Property as the Receiver thinks fit,
- 10 2 8 to exercise on the Chargor's behalf all or any of the powers given to landlords or tenants (as the case may be) by the Landlord and Tenant Acts 1927 to 1995 in respect of the Property but without incurring any liability in respect of the powers so exercised

10 3 BoS may exercise all of the powers of the Receiver under these Conditions at any time after BoS has demanded repayment of the Secured Liabilities, whether as the Chargor's attorney or otherwise, and whether or not a Receiver has been appointed

11 Application of proceeds of the Property

11 1 All money arising from the enforcement of the Charge will be applied in the following order

- (a) first in discharging all claims ranking in priority to the Charge,
- (b) secondly in paying the fees and expenses of the Receiver,
- (c) thirdly in repaying all or part of the Secured Liabilities in such order as BoS may in its absolute discretion and from time to time determine,
- (d) fourthly to the Chargor or any other person entitled thereto

11 2 BoS may at any time prior to the repayment of the Secured Liabilities place any money received by it under the Charge to the credit of a separate or suspense account for so long and in such manner as BoS may decide before using such money in accordance with Condition 11 1

11 3 BoS will not be liable to the Chargor, whether as mortgagee in possession or otherwise, in respect of any money which it has not actually received

11 4 Where more than one account with BoS is secured by the Charge then BoS will be entitled to apply any money received from enforcement of the Charge among such accounts in such proportions, and to such extent, as it thinks fit and the Chargor agrees that such appropriation will override any appropriation by any other party

12 Payment of expenses

The Chargor will pay all costs, charges and expenses incurred or to be incurred in the creation, registration, perfection, enforcement and release of the Charge, which costs, charges and expenses will form part of the Secured Liabilities

13. Indemnity

The Chargor will indemnify and keep BoS indemnified on demand against all actions, claims, losses and expenses which BoS may incur, whether by BoS or by any manager or agent for whose acts or defaults BoS may be liable, in connection with the Property

14. Further assurance

The Chargor will take whatever steps and execute whatever documents BoS may require for

14 1 the purpose of perfecting and giving effect to the Charge, and

14 2 the purpose of facilitating the realisation of any part of the Property

15 Power of attorney

15 1 Each of the Borrower and the Proprietor, by way of security, irrevocably appoints BoS and any Receiver and each one severally to be their attorney (with full power to delegate) for them or either of them and in their name and as their act and deed

15 1 1 to execute as a deed and perfect all deeds, instruments, notices, and documents which the Borrower or the Proprietor ought to execute under the obligations and provisions contained in these Conditions,

15 1 2 to do anything which the Borrower or the Proprietor may or ought, or have agreed to do under these Conditions,

15 1 3 to exercise all or any of the powers, authorities and discretions conferred by these Conditions upon BoS or any Receiver,

15 1 4 to do anything which BoS or any Receiver think fit for carrying out any sale, lease, charge or dealing by BoS with all or any part of the Property, and

15 1 5 to take any action necessary to renew any licence or certificate necessary to carry out any operation or business on the Property in the Borrower's or the Proprietor's name or otherwise

15 2 The Borrower and the Proprietor agree with BoS to ratify and confirm anything done by BoS or the Receiver as their attorney when exercising or purportedly exercising the powers conferred above

16. BoS may assign Secured Liabilities and Charge

BoS is entitled at any time to assign, charge or otherwise dispose of, in whole or in part, the Secured Liabilities and the Charge, or either or any part of them, to any person

17. Valuations

BoS, at its sole discretion and (save as otherwise agreed) expense, shall be entitled to have a valuation of the Property carried out from time to time by an independent surveyor or valuer (to be appointed at BoS's sole discretion) and the Chargor consents to any such valuation report being prepared and agrees to provide such access and other assistance as may reasonably be required by BoS for such purposes. The Chargor shall ensure that any tenant or other occupier of the Property shall ensure that access and assistance is provided for the foregoing purposes

18. BoS's certificate conclusive

Any certificate signed by a manager or another of BoS's officers will specify the extent of the Secured Liabilities and, save for manifest error, will be conclusive and binding on the Chargor

19. Waivers and consents

19 1 No failure on the part of BoS to exercise, and no delay on the part of BoS in exercising, any right or remedy under the Charge or these Conditions will operate as a waiver of any of them, nor will any single or partial exercise of any right or remedy preclude any other or further exercise of any of them or the exercise of any other right or remedy

19 2 Any waiver and any consent by BoS under the Charge or these Conditions must be in writing and may be given subject to any conditions thought fit by BoS

20. Notices

20 1 Any communication to be made under or in connection with the Charge or these Conditions shall be made in writing and, unless otherwise stated, may be made by fax or letter

20 2 The address of BoS for any communication or document to be made or delivered under or in connection with the Charge or these Conditions is its address as stated in the Charge or any substitute address as BoS may notify to the Borrower and the Proprietor by not less than five days' notice

20 3 The address of the Borrower or (as the case may be) the Proprietor for any communication or document to be made or delivered under or in connection with the Charge or these Conditions is his usual and last known home or business address (if an individual) or registered office (if a company) at the time such communication or document is made or delivered. The fax number (if any) of the Borrower or (as the case may be) the Proprietor for any communication or document to be made or delivered under or in connection with the Charge or these Conditions is the fax number most recently provided to BoS by the Borrower or (as the case may be) the Proprietor

20 4 Subject to clause 20 5, any communication made or document made or delivered by one person to another under or in connection with the Charge or these Conditions will only be effective

- (a) if by way of fax, when received in legible form, or
- (b) if by way of letter, when it has been delivered to the relevant address or three days after being deposited in the post postage prepaid in an envelope addressed to the relevant party at that address

20 5 Any communication or document to be made or delivered to BoS will be effective only when actually received by BoS

20 6 If either the Borrower or the Proprietor has died, a notice or demand shall be assumed to have been properly served upon his personal representatives if it is sent to him as though he were still alive

21. Governing law

These Conditions are governed by and construed according to English law