

MR01

Particulars of a charge

140897/13
IRIS Laserform

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

You can use the WebFiling service to file this form online.
Please go to www.companieshouse.gov.uk

☒ **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 MF01

For further information, please
refer to our guidance at
[companieshouse.gov.uk](http://www.companieshouse.gov.uk)

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 the form is 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

WEDNESDAY



A04

A2LKIYHS

20/11/2013

COMPANIES HOUSE

#189

1

Company details

Company number

3 2 5 7 3 8 9

Company name in full

A J BELL (PP) TRUSTEES LIMITED

9179

For official use

→ **Filling 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

d1 d9 m1 m1 y2 y0 y1 y3

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

BARCLAYS BANK 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

A LEGAL MORTGAGE IN RESPECT OF THE LEASEHOLD PROPERTY KNOWN AS 18-24 FARADAY ROAD, WAVERTREE, LIVERPOOL REGISTERED AT HM LAND REGISTRY UNDER TITLE NO MS537268

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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Particulars of a charge

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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
[x]

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  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 P A J GARISDE

Company name BRIGHOUSE WOLFF

Address 28 DERBY STREET

Post town ORMSKIRK

County/Region LANCASHIRE

Postcode L 3 9 2 B Y

Country

DX 21253 ORMSKIRK

Telephone 01695 573202



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. 3257389

Charge code: 0325 7389 0929

The Registrar of Companies for England and Wales hereby certifies that a charge dated 19th November 2013 and created by AJ BELL (PP) TRUSTEES LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 20th November 2013

DX

Given at Companies House, Cardiff on 26th November 2013



Companies House



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

If a UK company/LLP executes this Legal Charge as Mortgagor, all parties understand that this document (including any attachments) will be available for inspection by any person upon application to Companies House or the Land Registry

This Legal Charge

made the 19th day of November 2013

Between (1) GARY NICHOLAS SPENGLER
62 ST HELENS ROAD
ORMSKIRK
LANCASHIRE

("the Principal Debtor")

(2) GARY NICHOLAS SPENGLER
62 ST HELENS ROAD
ORMSKIRK
LANCASHIRE

AJ BELL (PP) TRUSTEES LIMITED
TRAFFORD HOUSE
CHESTER ROAD
MANCHESTER

AS TRUSTEES OF THE GARY NICHOLAS SPENGLER SIPP

SARAH LOUISE SPENGLER
62 ST HELENS ROAD
ORMSKIRK
LANCASHIRE

AJ BELL (PP) TRUSTEES LIMITED
TRAFFORD HOUSE
CHESTER ROAD
MANCHESTER

AS TRUSTEES OF THE SARAH LOUISE SPENGLER SIPP

GARY NICHOLAS SPENGLER
62 ST HELENS ROAD
ORMSKIRK
LANCASHIRE

("the Mortgagor")

and (3) Barclays Bank PLC

("the Bank")

Certified as a true
copy of the Original

*Brighthouse Wolff Solicitors
Ormskirk*

Brighthouse Wolff
Solicitors
28, Derby Street
Ormskirk
Lancs. L39 2BY
Tel: 01695 573202

 **BARCLAYS**

554 (2012) Ed 2013

Witnesses and it is agreed and declared as follows -

- 1 (A) The Principal Debtor hereby covenants with the Bank that the Principal Debtor will on demand in writing made to the Principal Debtor pay or discharge to the Bank all moneys and liabilities which shall for the time being (and whether on or at any time after such demand) be due owing or incurred to the Bank by the Principal Debtor
- (B) The Mortgagor hereby covenants with the Bank that the Mortgagor will on demand in writing made to the Mortgagor pay or discharge to the Bank all moneys and liabilities which shall for the time being (and whether on or at any time after such demand) be due owing or incurred to the Bank by the Mortgagor

in each case whether actually or contingently and whether solely or jointly with any other person and whether as principal or surety including interest discount commission or other lawful charges and expenses which the Bank may in the course of its business charge in respect of any of the matters aforesaid or for keeping their respective accounts and so that interest shall be computed and compounded according to the usual mode of the Bank as well after as before any demand made or judgment obtained hereunder and on such demand the Principal Debtor or (as the case may be) the Mortgagor will retire all bills or notes which may for the time being be under discount with the Bank and to which he is a party whether as drawer acceptor maker or indorser without any deduction whatsoever

2. (i) The Mortgagor with limited title guarantee hereby charges by way of legal mortgage ALL THAT the property referred to in the schedule hereto ("the Mortgaged Property") with the payment or discharge of all monies and liabilities hereby covenanted to be paid or discharged whether by the Principal debtor or by the Mortgagor

- (ii) The Mortgagor covenants with the Bank that during the continuance of this security the Mortgagor will not (without the prior written consent of the Bank) create or agree to create or permit to subsist any mortgage or other fixed charge or other security of any kind over the Mortgaged Property and hereby requests (if the Mortgaged Property is registered at the Land Registry) the Chief Land Registrar to enter the following restriction into the register in favour of the Bank

"No Disposition of the registered estate by the proprietor of the registered estate, or by the proprietor of any registered charge, not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the charge dated [Insert date] in favour of Barclays Bank PLC of P O Box 299 Birmingham B1 3PF as referred to in the charges register"

- (iii) The Mortgagor undertakes to the Bank in respect of the Mortgaged Property (where the Mortgaged Property is leasehold) as follows -

- (a) not at any time without the Bank's prior consent in writing to surrender to the landlord of the Mortgaged Property (the "Landlord") (whether formally or informally) any lease under which the Mortgaged Property is held or otherwise in any way voluntarily to give up possession of the Mortgaged Property to the Landlord;
- (b) to comply forthwith with any notice served on the Mortgagor by the Landlord under Section 146 of the Law of Property Act 1925 (or any statutory re-enactment thereof);
- (c) to take all reasonable steps (including (if appropriate) but not limited to making an application to the court for relief against forfeiture) to prevent the landlord from lawfully exercising a right peaceably to re-enter the Mortgaged Property;
- (d) to inform the Bank forthwith (and in any event prior to leaving the Mortgaged Property vacant) of any intention to leave the Mortgaged Property vacant for a period in the case of residential property of 28 days or more and in the case of commercial property for 14 days or more,

- (e) to comply at all times with the covenants on the Mortgagor's part contained in the lease under which the Mortgaged Property is held and to pay the rent and any other sums payable under the lease promptly and to provide forthwith to the Bank following receipt of a request to that effect from the Bank due evidence of the payment to the landlord of all such sums;
 - (f) forthwith on receipt of the same to forward to the Bank copies of all notices of whatever kind or other correspondence or communications received from the Landlord relating to alleged breaches of any covenant contained in the lease, and
 - (g) to advise the Bank forthwith (and thereafter to keep the Bank fully informed as to the progress) of any dispute or potential dispute between the Mortgagor and the Landlord giving details of the nature of the dispute, the facts resulting in the dispute and any other relevant information
- 3. A demand for payment or any other demand or notice under this security may be made or given by any manager or officer of the Bank or of any branch thereof by letter addressed to the Principal Debtor or (as the case may require) the Mortgagor and sent by post to or left at his respective last known place of business or abode or at the option of the Bank in the case of a company its registered office and if sent by post shall be deemed to have been made or given at noon on the day following the day the letter was posted
- 4.
 - (a) During the continuance of this security no statutory or other power of granting or agreeing to grant or of accepting or agreeing to accept surrenders of leases or tenancies of the Mortgaged Property or any part thereof shall be capable of being exercised by the Mortgagor without the previous consent in writing of the Bank.
 - (b) During the continuance of this security the Mortgagor shall have no statutory or other power to vary the terms of any lease or underlease of or relating to the Mortgaged Property or any part thereof without the previous consent in writing of the Bank.
 - (c) Section 93 of the Law of Property Act 1925 dealing with the consolidation of mortgages shall not apply to this security.
- 5. Section 103 of the said Act shall not apply to this security but the statutory power of sale shall as between the Bank and a purchaser from the Bank arise on and be exercisable at any time after the execution of this security provided that the Bank shall not exercise the said power of sale until payment of the moneys hereby secured or any part thereof has been demanded but this proviso shall not affect a purchaser or put him upon inquiry whether such demand has been made
- 6.
 - (a) At any time after the Bank shall have demanded payment of any moneys hereby secured or if requested by the Mortgagor the Bank may appoint by writing any person or persons (whether an officer of the Bank or not) to be receiver and manager or receivers and managers ("the Receiver" which expression shall where the context so admits include the plural and any substituted receiver and manager or receivers and managers) of all or any part of the Mortgaged Property
 - (b) Where two or more persons are appointed to be the Receiver any act required or authorised under any enactment or this Legal Charge (including the power of attorney contained in Clause 6.1 (g) and clause 6.4 hereof) or otherwise to be done by the Receiver may be done by any one or more of them unless the Bank shall in such appointment specify to the contrary
 - (c) The Bank may from time to time determine the remuneration of the Receiver and may remove the Receiver and appoint another in his place
 - (d) The Receiver shall (so far as the law permits) be the agent of the Mortgagor (who shall alone be personally liable for his acts defaults and remuneration) and shall have and be entitled to exercise all powers conferred by the Law of Property Act 1925 in the same way as if the Receiver had been duly appointed thereunder and in particular by way of addition to but without hereby limiting any general powers hereinbefore referred to (and without prejudice to

any of the Bank's powers) the Receiver shall have power in the name of the Mortgagor or otherwise to do the following things namely -

- (i) to take possession of collect and get in all or any part of the Mortgaged Property and for that purpose to take any proceedings as he shall think fit,
- (ii) to commence and/or complete any building operations on the Mortgaged Property or any part thereof and to apply for and obtain any planning permissions building regulation approvals and any other permissions consents or licences in each case as he may in his absolute discretion think fit;
- (iii) to raise money from the Bank or others on the security of the Mortgaged Property or otherwise,
- (iv) to provide such facilities and services for tenants and generally to manage the Mortgaged Property in such manner as he shall think fit,
- (v) if the Mortgaged Property is leasehold to vary the terms of or surrender any lease and/or to take a new lease thereof or of any part thereof on such terms as he shall think fit and so that any such new lease shall ipso facto become charged to the Bank on the terms hereof so far as applicable and to execute a formal legal charge over any such new lease in favour of the Bank in such form as it may require,
- (vi) to sell let or lease or concur in selling letting or leasing and to vary the terms of terminate or accept surrenders of leases or tenancies of the Mortgaged Property or any part thereof in such manner and for such term with or without a premium with such rights relating to other parts thereof and containing such covenants on the part of the Mortgagor and generally on such terms and conditions (including the payment of money to a lessee or tenant on a surrender) as in his absolute discretion he shall think fit,
- (vii) to make any arrangement or compromise which the Bank or he shall think fit,
- (viii) to make and effect all repairs improvements and insurances,
- (ix) to appoint managers officers contractors and agents for the aforesaid purposes upon such terms as to remuneration or otherwise as he may determine;
- (x) to do all such other acts and things as may be considered to be incidental or conducive to any of the matters or powers aforesaid and which he lawfully may or can do,

PROVIDED NEVERTHELESS THAT the Receiver shall not be authorised to exercise any of the aforesaid powers if and insofar and so long as the Bank shall in writing exclude the same whether in or at the time of his appointment or subsequently

- (e) The statutory powers of sale leasing and accepting surrenders exercisable by the Bank hereunder are hereby extended so as to authorise the Bank whether in its own name or in that of the Mortgagor to grant a lease or leases of the whole or any part or parts of the Mortgaged Property with such rights relating to other parts thereof and containing such covenants on the part of the Mortgagor and generally on such terms and conditions (including the payment of money to a lessee or tenant on a surrender) and whether or not at a premium as the Bank in its absolute discretion shall think fit.
- (f) In no circumstances shall the Bank be liable to account to the Mortgagor as a mortgagee in possession or otherwise for any moneys not actually received by the Bank.
- (g) The Mortgagor hereby irrevocably appoints the Bank and the Receiver jointly and also severally the Attorney and Attorneys of the Mortgagor for the Mortgagor and in his name and on his behalf and as his act and deed or otherwise to sign seal deliver and otherwise perfect any deed assurance agreement instrument or act which may be required or may be deemed proper for any of the purposes aforesaid.

(h) All powers of the Receiver hereunder may be exercised by the Bank whether as attorney of the Mortgagor or otherwise

- 7 The Mortgagor hereby covenants with the Bank that the Mortgagor during the continuance of this security will keep all buildings now or for the time being subject to this security insured against loss or damage by fire and such other risks as the Bank may from time to time require to the full replacement value thereof with an insurance office or underwriters approved by the Bank in writing from time to time and if so required by the Bank in the joint names of the Mortgagor and the Bank and will duly pay all premiums and other moneys necessary for effecting and keeping up such insurance within one week of the same becoming due and will on demand produce to the Bank the policies of such insurance and the receipts for such payments And will keep all buildings now or for the time being subject to this security in good repair And will duly and with reasonable expedition complete any building operations commenced at any time by the Mortgagor on the Mortgaged Property And at any time after payment of the moneys hereby secured has been demanded or if default shall be made by the Mortgagor in performing any of the above obligations the Bank may as the case may be insure and keep insured the said buildings in any sum which the Bank may think expedient or may repair and keep in repair the said buildings or may complete any such building operations (with power to enter upon the Mortgaged Property for any of those purposes without thereby becoming a mortgagee in possession) And all moneys expended by the Bank under this provision shall be deemed to be properly paid by the Bank.
- 8 All moneys received on any insurance whatsoever in respect of loss or damage by fire or otherwise to the said buildings or any part thereof (whether effected or maintained by the Mortgagor in pursuance of his obligation under the covenant in that behalf contained in clause 7 hereof or independently of or otherwise than in pursuance of such obligation) shall as the Bank requires either be applied in making good the loss or damage in respect of which the moneys are received or be paid to the Bank in or towards payment of the moneys for the time being hereby secured or such part or parts thereof as the Bank may require
- 9 All costs charges and expenses incurred hereunder by the Bank and all other moneys paid by the Bank or the Receiver in perfecting or otherwise in connection with this security or in respect of the Mortgaged Property including (without prejudice to the generality of the foregoing) all moneys expended by the Bank under clause 7 hereof and all costs of the Bank or the Receiver of all proceedings for enforcement of the security hereby constituted or for obtaining payment of the moneys hereby secured or any part thereof or arising out of or in connection with the acts authorised by clause 6 hereof (and so that any taxation of the Bank's costs charges and expenses shall be on the full indemnity basis) shall be recoverable so far as they relate to the liabilities of the Principal Debtor from the Principal Debtor and so far as they relate to the liabilities of the Mortgagor from the Mortgagor as a debt and may be debited to any account of the Principal Debtor or of the Mortgagor as the case may be and shall bear interest accordingly and shall be charged on the Mortgaged Property and the charge hereby conferred shall be in addition and without prejudice to any and every other remedy lien or security which the Bank may have or but for the said charge would have for the moneys hereby secured or any part thereof.
- 10 The Bank shall be at liberty from time to time to give time for payment of any bills of exchange promissory notes or other securities which may have been discounted for or received on account from the Principal Debtor or the Mortgagor by the Bank or on which the Principal Debtor or the Mortgagor shall or may be liable as drawer acceptor maker indorser or otherwise to any parties liable thereon or thereto as the Bank in its absolute discretion shall think fit without releasing the Principal Debtor or the Mortgagor or affecting their respective liability under these presents or the security hereby created
- 11 This security shall (subject to the provisions of clause 19(b) hereof) be a continuing security to the Bank notwithstanding any settlement of account or other matter or thing whatsoever and shall not prejudice or affect any security which may have been created by any deposit of title deeds or other documents which may have been made with the Bank prior to the execution hereof relating to the Mortgaged Property or to any other property or any other security which the Bank may now or at any time hereafter hold in respect of the moneys hereby secured or any of them or any part thereof respectively

- 12 The Bank shall on receiving notice that the Mortgagor has incumbered or disposed of the Mortgaged Property or any part thereof or on the expiration of written notice given under the provisions of clause 19(b) hereof be entitled to close the then current account or accounts of the Principal Debtor and the Mortgagor or either of them and to open a new account or accounts with either or both of them and (without prejudice to any right of the Bank to combine accounts) no money paid into or carried to the credit of any such new account shall be appropriated towards or have the effect of discharging any part of the amount due to the Bank on any such closed account. If the Bank does not open a new account or accounts immediately on receipt of such notice it shall nevertheless be treated as if it had done so at the time when it received such notice and as from that time all payments made by the Mortgagor or the Principal Debtor to the Bank shall be credited or be treated as having been credited to such new account or accounts and shall not operate to reduce the amount due from the Mortgagor or from the Principal Debtor to the Bank at the time when it received such notice.
- 13 At any time after payment of the moneys hereby secured or any part thereof has been demanded and any part thereof remains unpaid the Bank may as agent of the Mortgagor remove and sell any chattels on the Mortgaged Property and the net proceeds of sale thereof shall be paid to the Mortgagor on demand and the Bank shall not have the right to retain or set off such proceeds of sale against any indebtedness of the Mortgagor to the Bank.
- 14 The Mortgagor hereby covenants with the Bank to pay any sums which become payable by the Mortgagor under the Agricultural Holdings Act 1986, the Agricultural Tenancies Act 1995 or any other statute for compensation costs or otherwise to a tenant of the Mortgaged Property or any part thereof failing which the Bank may pay the said sum or discharge any charge created in pursuance of any such statute for securing the same and any moneys paid by the Bank under this clause shall be deemed to be expenses properly incurred by the Bank hereunder.
- 15 The Mortgagor hereby covenants with the Bank that:-
 - (a) if and so long as the title to the Mortgaged Property or any part thereof is not registered under the Land Registration Acts 1986 to 2002 no person shall during the continuance of this security be registered under the said Acts as proprietor of the Mortgaged Property or any part thereof without the consent in writing of the Bank,
 - (b) upon any such registration the Mortgagor will forthwith deliver to the Bank all Land Certificates relating to the Mortgaged Property unless such certificates are deposited with the Land Registry
- 16 Any party hereto which is a company certifies that this charge does not contravene any of the provisions of its Memorandum and Articles of Association.
- 17 The Mortgaged Property shall not be released by time being given to the Principal Debtor or by any arrangement in relation to other securities or by any act matter or thing whether occurring before or after demand whereby the same might have been released (except an express release duly executed by or on behalf of the Bank) and any moneys which may not be otherwise recoverable hereunder by reason of any legal limitation disability or incapacity on or of the Principal Debtor shall nevertheless be recoverable from the Mortgaged Property as though such moneys had been advanced to the Mortgagor and as if the Mortgagor were the sole or principal debtor in respect thereof and this charge had secured such indebtedness.
- 18 In the event of the bankruptcy or winding-up or any arrangement with the creditors of the Principal Debtor:-
 - (a) any moneys hereby secured shall be deemed to continue due and owing to the Bank until the same are actually paid,
 - (b) the Mortgagor shall not until the Bank has been fully repaid be entitled to participate in any other security held by the Bank or in moneys received by the Bank on account of moneys due from the Principal Debtor;

- (c) any dividends or payments received by the Bank shall be taken and applied as payments in gross and shall not prejudice the right of the Bank to recover out of the Mortgaged Property all the moneys hereby secured,
 - (d) the Bank shall be entitled to prove for the full amount of the claim of the Bank and to retain the whole of the dividends to the exclusion of the rights (if any) of the Mortgagor in competition with the Bank until the Bank has been fully repaid.
19. (a) The continuing nature of the security hereby created shall not be determined or affected by notice to the Bank of the death or mental incapacity of the Mortgagor
- (b) So far only as the liabilities of the Principal Debtor are concerned the continuing nature of the security hereby created may be determined at the expiration of three calendar months after the receipt by the Bank from the Mortgagor of notice in writing to determine it and the amount hereby secured in respect of such liabilities shall on the expiration of such notice be crystallized except as regards unascertained or contingent liabilities and additional sums for interest costs and expenses.
20. As between the Principal Debtor on the one hand and the Mortgagor and the Mortgaged Property on the other hand the Principal Debtor shall be primarily liable for the payment of the moneys hereby covenanted to be paid by the Principal Debtor but this provision shall not affect the Bank or in any way preclude the Bank from enforcing or having recourse to all or any remedies or means for recovering payment thereof which may be available under these presents or otherwise at such times and in such order and manner as the Bank shall think fit.
21. In these presents where the context so admits the expression "the Principal Debtor" shall include his personal representatives the expression "the Mortgagor" shall include persons deriving title under the Mortgagor or entitled to redeem this security and the expression "the Bank" shall include persons deriving title under the Bank and any reference herein to any statute or section of any statute shall be deemed to include reference to any statutory modification or re-enactment thereof for the time being in force
22. If there are two or more parties hereto of the first or second parts the expressions "the Principal Debtor" and "the Mortgagor" respectively shall throughout mean and include such two or more parties and each of them or (as the case may require) such two or more parties or any of them and shall so far as the context admits be construed as well in the plural as in the singular and all covenants charges agreements and undertakings herein expressed or implied on the part of the Principal Debtor and the Mortgagor respectively shall be deemed to be joint and several covenants charges agreements and undertakings by such parties And in particular this security and the covenants contained in clause 1 hereof and the remaining covenants charges agreements and undertakings by the Principal Debtor and the Mortgagor respectively herein contained shall extend and apply to any moneys owing or liabilities incurred by any of the parties comprised in such respective expressions to the Bank whether solely or jointly with each other or with any other person and references to the Principal Debtor or the Mortgagor in relation to the retirement of bills and in clauses 3, 9, 10, 12, 17, 18 and 19 shall mean and include any one or more of the parties comprised in such respective expressions as well as such parties jointly
23. Notwithstanding anything contained herein to the contrary it is hereby expressly agreed and declared that the security hereby constituted shall be enforceable only in respect of the liabilities of the Principal Debtor to the Bank under the terms of a facility letter dated 5th September 2013 including all extensions to and renewals, further renewals and replacements of that facility letter
24. The Mortgagor understands that under the Land Registration Act 2002 this Legal Charge (including any attachments) will be available for inspection by any person upon application to the Land Registry
25. Notwithstanding anything contained herein to the contrary it is hereby expressly agreed and declared that the Bank's right of recovery out of the share of the mortgaged property and the net rents and profits till sale of the Mortgaged Property shall be limited to the Principal Debtor's share from time to time in the Mortgaged Property but so that the aforementioned limitation shall not affect or limit the personal liability of the Principal Debtor for all moneys and liabilities from time to

time owing or incurred by the Principal Debtor to the Bank

- 26 Notwithstanding anything contained herein to the contrary it is hereby expressly agreed and declared that the security hereby constituted shall be enforceable only in respect of moneys and liabilities hereby covenanted to be paid by the Principal Debtor together with interest thereon commission costs charges and expenses relating thereto
- 27 The Mortgagor and each and every one of them hereby covenant that they will not transfer or otherwise dispose of their respective beneficial shares in the Mortgaged Property other than with the prior written consent of the Bank
- 28 The Mortgagor understands that under the Land Registration Act 2002 this Legal Charge (including any attachments) will be available for inspection by any person upon application to the Land Registry
- 29 Notwithstanding anything to the contrary herein appearing it is expressly agreed and declared by the parties hereto that each and every liability undertaken by the Borrowers hereunder shall be subject to the proviso that AJ Bell (PP) Trustees Limited, Gary Nicholas Spengler and Sarah Louise Spengler shall not incur any liability in respect thereof whether jointly or severally save to the extent that such liability shall not exceed in amount the value of the assets less the liabilities (other than the liability to pay benefits) of the Gary Nicholas Spengler SIPP and the Sarah Louise Spengler SIPP from time to time in their hands in their capacity as trustees for such pension funds

In Witness whereof the Principal Debtor and the Mortgagor have executed these presents as a deed the day and year first above written

The Schedule above referred to



leasehold

The ~~Freehold~~ property known as or being 18-24 FARADAY ROAD WAVERTREE LIVERPOOL

comprised in the document(s) particulars of which are set out below -

Complete
if title is
not
registered
at time of
Charge

Date	Description (Conveyance, Lease Assignment, Mortgage, Assent, etc.)	Parties

Complete
if title is
registered
at time of
Charge

Title Number(s)	Administrative area
MS537268	Merseyside Liverpool

★WARNING★

This security covers the liabilities of somebody else. If they do not repay the Bank may sell the charged asset. You are **STRONGLY RECOMMENDED** to seek independent legal advice before signing.

SIGNED as a deed by the above named

GARY NICHOLAS SPENGLER

In the presence of

SIGNATURE OF WITNESS

NAME OF WITNESS

ADDRESS

OCCUPATION

[Signature]
A. J. C. SPENCER

28 Derby Street

Ormskirk

Partner

SIGNED as a deed by the above named

SARAH LOUISE SPENGLER

In the presence of

SIGNATURE OF WITNESS

NAME OF WITNESS

ADDRESS

OCCUPATION

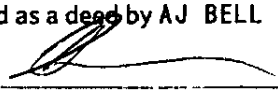
[Signature]
S. A. B. SPENCER

27 GLENNBY HILL

ORMSKIRK L39 2AP

Retired

Executed as a deed by AJ BELL (PP) TRUSTEES LIMITED

 Director

Witness

(if sole signatory only)

 Director/Secretary

Company's Registered Number 03257389

The address of the Bank for service is

Lending Operations, P O Box No 299, Birmingham, B1 3PF

For use only in the case of unregistered land

Release

This Release made the _____ day of _____
 Between BARCLAYS BANK PLC of the one part and the within named
 mortgagor of the other part witnesses that the Bank hereby releases
 the property comprised in or charged by the within written deed from
 the charge thereby created and all claims and demands thereunder

In witness whereof _____ of _____
 _____ in exercise of the
 power conferred upon him by a Power of Attorney dated
 the _____ day of _____
 has executed this deed the day and year first above written

Signed as a Deed by the above
 named _____

as the Attorney of the above _____
 named BARCLAYS BANK PLC in the
 presence of _____

**Receipt pursuant to Section 115 of
 the Law of Property Act 1925**

Barclays Bank PLC hereby acknowledges this
 _____ day of _____
 that it has received the balance of the moneys (including interest and
 costs) secured by the within written Deed the payment having been
 made by _____

*Delete these
 lines if
 payment is
 made by any
 person other
 than the
 Principal
 Debtor or the
 Mortgagor

*with intent to discharge the same and to revest the Mortgaged
 Property in the within named Mortgagor

For and on behalf of BARCLAYS BANK PLC

 (A Manager)