Registration of a Charge

Company name: EMPORDA LTD

Company number: 05281931

Received for Electronic Filing: 03/02/2021



Details of Charge

Date of creation: 02/02/2021

Charge code: 0528 1931 0036

Persons entitled: PARAGON BANK PLC

Brief description: ALL THAT FREEHOLD LAND KNOWN AS 50 WELLINGTON ROAD,

WALLASEY, WIRRAL, CH45 2NF EDGED RED ON THE PLAN ATTACHED

AND REGISTERED UNDER TITLE MS103778

Contains fixed charge(s).

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: MSB SOLICITORS



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 5281931

Charge code: 0528 1931 0036

The Registrar of Companies for England and Wales hereby certifies that a charge dated 2nd February 2021 and created by EMPORDA LTD was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 3rd February 2021.

Given at Companies House, Cardiff on 4th February 2021

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







LEGAL CHARGE

July 2020

Account number	5203572	
Date	2nd February 2021	
Lender	Paragon Bank PLC	
Registered office	51 Homer Road, Solihuli, West Midlands B91 3QJ	
Registered No.	05390593	
Вогтожег	Emporda Ltd	
Registration No.	05281931	
Property	50 Wellington Road, Wallasey, WIRRAL, CH45 2NF edged red on the attached plan	
Title No.	MS103778	
Mortgege Conditions	The Paragon Buy-to-let Mortgage Conditions (Second Edition)	

- Expressions used in this Legal Charge have the same meanings given to them in the Mortgage Conditions. Where any of the covenants or agreements contained in this Legal Charge are given by more than one person they shall be treated as having been given by those persons jointly and severally.
- 2. The Borrower with full title guarantee charges the Property (including the gross rents, licence fees and any other money at any time derived from the Property) BY WAY OF LEGAL MORTGAGE with the payment of the Secured Amount.
- 3. This Legal Charge incorporates, and is subject to, the Mortgage Conditions and the Offer and the Borrower covenants with the Lender to observe and comply with, and be bound by, the Mortgage Conditions and the Offer.
- 4. This Legal Charge is a continuing security for the payment and discharge of the Secured Amount.
- This Legal Charge is made for securing further loans and the Lender is under an obligation to make further advances. Application is made by the Lender to Chief Land Registrar for a note to be entered on the registered title of the Property to that effect.
- 6. The Borrower applies to the Chief Land Registrar for a restriction to be registered against the registered title to the effect 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 [O2 · O2 · 2021] in favour of Paragon Bank PLC Limited referred to in the charges register.
- 7. This legal charge incorporates the additional provisions as set out in the addendum attached hereto.

Signed as a deed by the Borrower or Executed as a deed by the Borrower acting by a Director / Member

Borrower / Director / Member 1	Borrower / Director / Member 2		
Signature	Signature 8		
Name (In BLOCK CAPITALS)	Name (in BLOCK CAPITALS)		
MARIE LANDRUM,	PAUL LANDRUM		
Witness	Witness		
Standard SCULT	Signature		
Name (In BLOCK CAPITALS)	Name (in BLOCK CAPITALS)		
SARAH COAKLEY	SARAH COAKLEY		
Address 4: ST. PAW'S SQUARE,	Address 4 ST. PAUL'S SQUARE, LIVERPOOL,		
LIVERPOOL, L3 95J	L3 95T		
Borrower / Director / Member 3	Borrower / Director / Member 4		
Signature	Signature		
Name (in BLOCK CAPITALS)	Name (in BLOCK CAPITALS)		
Witness	Witness		
Signature	Signature		
Name (In BLOCK CAPITALS)	Name (in BLOCK CAPITALS)		
Address	Address		
Form of Legal Charge filed at the Land Registry under reference MD1413H			

PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ

2205-1 (07/2020)



(n) 0345 849 4040



= btienquiries@paragonbank.co.uk



[[-]] www.paragonbank.co.uk

Persign Sank PLC is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England number 05390593, Registered office 51 Homer Road, Solihuli, West Midlands 891 3QJ. Paragon Bank PLC is registered on the Financial Services Register under the firm reference number 604551.



Addendum to Legal Charge

- 8. The Property forms part of title number title number MS103778 ("the Land"). That part of the Land not subject to the Legal Charge is identified edge green on the plan attached hereto ("the Reserved Land").
- 9. The Borrower intends to develop the Reserved Land, such development to include but is not limited to the erection of one or more residential dwellings (including flats) but not for use for commercial purposes ("the **Proposed Development**").
- 10. The use of the Reserved Land for the Proposed Development will require rights, easements, wayleaves and access and egress (but not to obstruct) along the existing driveway to the public highway and the right lay, use, renewal, repair and connect into and inspect services, service media, cables, drains, sewers and the like subject to paying reasonable costs of installation, maintenance, repair and renewal or replacement (if requisite) and the granting of like rights and privileges for the benefit of the Reserved Land over the Property as appropriate by entering into such deed of grant or transfer or part (using form TR1) as the Borrower shall reasonably require PROVIDED THAT should the parties be unable to agree the form and/or content of such a deed or transfer then they shall jointly instructed at joint expense a barrister of not less than 10 years call who specialises in such matters to draft the appropriate rights, grants and privileges as may be reasonably required by either party having regard to the use and occupation of the Property, the Reserved Land and the Proposed Development ("the Proposed Rights").
- 11. The Borrower and the Lender hereby agree and declare that the granting of the Proposed Rights shall not require the consent or approval of the Lender and shall take effect as though the Proposed Rights had been granted before the date of the Legal Charge so that the Legal Charge takes the Property subject to and with the benefit of the Proposed Rights and Reservations.

