

# M

COMPANIES FORM No. 395

# 395

007438/SL

CHWP000

Please do not  
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Please complete  
legibly, preferably  
in black type, or  
bold block lettering

## Particulars of a mortgage or charge

A fee of £13 is payable to Companies House in  
respect of each register entry for a mortgage  
or charge.

Pursuant to section 395 of the Companies Act 1985

To the Registrar of Companies  
(Address overleaf - Note 6)

For official use



Company number

06178651

Name of company

\* insert full name  
of Company

\* SOVEREIGN EQUITY RELEASE LIMITED

Date of creation of the charge

13TH MAY 2008

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

MORTGAGE DEBENTURE

Amount secured by the mortgage or charge

PLEASE SEE CONTINUATION ATTACHED

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

ALLIED IRISH BANKS, PLC , ST HELEN'S, 1 UNDERSHAFT, LONDON

Postcode EC3A 8AB

Presenter's name address and  
reference (if any)

Williams & Company, 3 Woburn  
Street, Ampthill, Bedford, MK45  
2HS Ref LMH/LPG/SB9-014

Time critical reference

For official Use (02/06)  
Mortgage Section

FAX  
REC'D.



PMO \*PGEK6009\* 479  
29/05/2008  
COMPANIES HOUSE  
\*A709BZZZ\*  
A48 24/05/2008 447  
COMPANIES HOUSE

Short particulars of all the property mortgaged or charged

PLEASE SEE CONTINUATION ATTACHED

Please do not  
write in  
this margin

*Please complete  
legibly, preferably  
in black type, or  
bold block lettering*

Particulars as to commission allowance or discount (note 3)

Signed

*Williams + Co*

Date 23RD MAY 2008

On behalf of [company][mortgagee/chargee]<sup>†</sup>

SOVEREIGN EQUITY RELEASE LIMITED

*A fee is payable  
to Companies  
House in  
respect of each  
register entry  
for a mortgage  
or charge  
(See Note 5)*

<sup>†</sup> 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.
- 5 A fee of £13 is payable to Companies House in respect of each register entry for a mortgage or charge. Cheques and Postal Orders are to be made payable to **Companies House**.
- 6 The address of the Registrar of Companies is Companies House, Crown Way, Cardiff CF14 3UZ.

**FORM 395**

**PARTICULARS OF A MORTGAGE OR CHARGE**

**NAME OF COMPANY:** Sovereign Equity Release Limited ("the Company")

**COMPANY NUMBER:** 06178651

**Allied Irish Banks Plc – Mortgage Debenture dated 13<sup>th</sup> May 2008**

**Amount secured by the mortgage or charge**

All sums of money which have been or are now or may hereafter be advanced to the Company by the Bank and all other indebtedness and liabilities of the Company to the Bank present, future, actual or contingent together with, on a full indemnity basis, all costs and expenses which may be incurred by the Bank in relation to such monies, obligations or liabilities or generally in respect of the Company including interest (as well after as before judgement) to the date of payment at such rates and upon such terms as may from time to time be agreed by the Company and the Bank ("the Secured Obligations")

**Short particulars of all the property mortgaged or charged**

- 1 As a continuing security for the payment and discharge of the Secured Obligations
  - 1.1 by way of legal mortgage all estates or interest in any freehold or leasehold property referred to in the Schedule to the Mortgage Debenture and all buildings, fixtures (including trade fixtures) and fixed plant and machinery owned by the Company ("the Legally Mortgaged Property"),
  - 1.2 by way of fixed equitable charge all estates or interest in any freehold or leasehold property now and hereafter belonging to or charged to the Company and all licences now or hereafter held by the Company to enter upon or use land and the benefits of all other agreements relating to land to which the Company is or may become a party or otherwise entitled and all buildings, fixtures (including trade fixtures) and fixed plant and machinery owned by the Company ("the Equitably Charged Property");
  - 1.3 by way of fixed legal charge all stocks shares and/or securities in Sovereign Reversions Plc (Company Number 02696924) belonging to the Company and all rights in respect of or incidental to all such assets by way of floating charge all present and future book and other debts of the Company whether payable now or in the future;
  - 1.4 (a) by way of floating charge all present and future book and other debts of the Company whether payable now or in the future  
(b) by way of floating charge all balances standing to the credit of any current, deposit or other accounts of the Company with the Bank,

- 1 5 by way of floating charge all present and future stocks, shares and other securities owned by the Company and any associated company and all rights and interests of the Company in respect of or incidental to them,
  - 1 6 by way of floating charge the goodwill and uncalled capital of the Company and the licences, patents, patent applications, trade names and rights in trademarks, copyrights (whether registered or not), rights in the nature of copyrights, registered designs, know how, inventions, rights in confidential information, service marks and all other intellectual property rights, both present and future, owned by the Company (together, "the Goodwill and Intellectual Property"),
  - 1 7 by way of floating charge all present and future plant and machinery, vehicles, computers and office and other equipment owned by the Company ("the Equipment"); and
  - 1 8 by way of floating charge, the Company's undertaking and all its other property, assets and rights, both present and future, including those expressed as charged by way of fixed charge if for any reason, such charge may fail to operate as a fixed charge
- 2 With reference to the Legally Mortgaged Property, the Equitably Charged Property, the Equipment and the Goodwill and Intellectual Property, the Company will not without the prior written consent of the Bank, create any mortgage, charge or other security interest over all or any part thereof or any interest therein
- 3 The Mortgage Debenture contains a further assurance clause.

## APPENDIX A - SER PORTFOLIO

Title number	Reversion	Tenant	Address	Postcode	% owned
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**100% owned  
Freehold**

Manx	12423	Hodgson	34 Groundie Road, Oncham, Isle of Man,	IM3 2EE	100%
CYM387237	12402	Lovell	4 Pleasant Villas, Caego, Wrexham	LL11 6TY	100%
HS131439	12468	Binks	11 Adeliza Garth, Hedon, Hull	HU12 8NB	100%
ND72836	12470	Campbell	18 Greenwood, Tweedmouth, Berwick-upon-Tweed	TD15 2EB	100%

Total 100% owned

4

**Partially owned  
Freehold**

NN169039	12457	Edgecombe	19 Buckwell Close Wellington	NN8 5BO	55%
NN142654	12458	Smart	14 Northampton Rd Harpole Northants	NN7 4DD	90%
NK259372	12422	Fiske	7 Birds Road, North Walsham, Norfolk	NR28 0WE	95%
WS44191	12439	Smart	Cotswold, Wagg Drove, Langport	TA10 9ER	80%
CYM36951	12412	Perrett	7 Brookland Road, Pontymister, Risca, Newport, Gwent	NP11 6BH	46%
DN63749	12461	O'Callaghan	42 Mincinglake Road, Exeter, Devon	EX4 7DZ	56%
GLA132931	1017	Stevenson	24 Largo Place Glasgow	G51 4TN	55%
WSX195996	12390	Langdon	81 Alinora Crescent, Goring-By-Sea Worthing	BN12 4HY	43%

**Leasehold**

BK263821	12421	Ashby	2 Hildesley Court Ilseley Newbury Berks	RG20 7LA	67%
GM412958	12446	Redmond	51 Sandstone Road, Wigan, Lancs	WN3 6TW	50%
IW6102	12407	Lodge	26 Surrey Street, Ryde, Isle of Wight	PO33 2RX	39%
NGL704465	12444	Mainprice	Flat 7 Prince Edward Mansions, Hereford Road, London	W2 4WB	75%
AGL164649	12419	McKay	6 Jadesa Court, 43 Somerset Road, New Barnet, Barnet	EN5 1SH	48%

1 of 2

Appendix A - SER Portfolio

TGL16108	1022	Brice	Flat 41 Delverton House, Delverton Road Walworth London	SE17 3QQ	39%
SGL404174	1023	Birkett James	5 Coniston Court, Harcourt Road Wallington Surrey	SM6 8AT	40%
SGL445788	1016	Jones	17 Windsor Road Richmond Surrey	TW9 2EJ	27%

Total partially owned

16

Total portfolio

20

2 of 2  
Appendix A - SER Portfolio

## APPENDIX B - IRS PORTFOLIO

Title number	Reversion	Tenant	Address	Postcode	% owned
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100% owned  
Freehold

SF420352	12445	Lamb	6 Cliff Road, Great Haywood, Stafford,	ST18 0SZ	100%
DN57979	12460	Dobbin	19 Church Road, Barton, Torquay	TQ2 8PN	100%

Total 100% owned

2

Partially owned  
Freehold

EX277412	12447	Davies	41 Barfields, Loughton, Essex	IG10 3JH	58%
WA200205	12449	Lowery	31 Greenfield Road, Rogerstone, Newport, Gwent	NP10 9BU	52%
EX474319	12451	Feltham	79 Point Road, Canvey Island, Essex	SS8 7TT	58%
NK81870	12452	Hill	Sunny View, Fakes Road, Hemsby, Gt Yarmouth, Norfolk	NR29 4JL	43%
EX801875	12453	Newman	Rose Hill House, Rose Hill, Braintree, Essex	CM7 3QN	42%
WM918099	12454	Hulett	17 Rowan Way, Chelmsley Wood, Birmingham, W Midlands	B37 7QT	68%
HP342246	12455	Stockwell	285 Kenilworth Road, Basingstoke, Hants	RG23 8JW	36%
DN249355	1011	Grigg	116 Newman Road St Thomas Exeter	EX4 1PI	52%
WA586534	1012	Thompson	1 Parc Yr Irfon Builth Wells Powys	LD2 3NG	26%
HD275495	1051	Clowes	1 Mill View, Park Street, St Albans Hertfordshire	AL2 2QA	70%
DMB48850	1001	Dowds	25 Hardie St Alexandria Dunbartonshire	G83 0RX	61%
ST38276	1006	Haste	16 Radlett Close Taunton Somerset	TA2 8ED	45%
EX432361	1009	Betts	32 Barley Croft Harlow Essex	CM18 7QY	52%
HP334010	1010	Llyod	60 Highfield Rd Petersfield Hamps	GU32 2HN	25%
BL35462	1015	Kelloway	30 Hungerford Gardens, Brislington, Bristol	BS4 5HB	36%
SK197556	12440	Scoville	5 Prince Charles Close, Sudbury, Suffolk,	CO10 1YT	90%
362249	12459	Wise	6 Churchmore Road, London	SW16 5UZ	20%
CL162847	12462	Parsons	3 Bosawna Close, St Day, Redruth, Cornwall,	TR16 5LB	28%

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1 of 2  
Appendix B - IRS Portfolio

**Leasehold**

SGL508143	12448	Fairbrace	68 Illingworth Close, Mitcham, Surrey	CR4 3QH	62%
HD337925	12450	Darken	37 Macers Court, Wormley, Broxbourne, Herts	EN10 6EA	82%
BK281577	12456	Simmonds	20 Hambledon Court, Woodmere, Bracknell, Berks	RG12 9QG	67%
SX113803	1013	Whyte	2 Kinnall Court Upper Brighton Road Worthing West Sussex	BN14 9JR	41%
AV90295	1004	Cottle	6 Assension House Bath Avon	BA2 2HX	38%
CH223798	1014	Bone	123 Newall Road, Upton Chester.	CH2 1TB	48%
BD154712 BD153894	1013	Wallden	28 Sylam Close, Luton	LU3 3RX	64%
HD218700	1012	Moorhead	48 Pelham Court Hemel Hempstead.	HP2 4UP	60%
K701982	12420	Johnson	Flat 3, 9-11 Forst Crescent, Margate, Kent.	CT9 1HN	58%

9

Total partially owned

27

Total portfolio

29

2 of 2  
Appendix B - IRS Portfolio





## **CERTIFICATE OF THE REGISTRATION OF A MORTGAGE OR CHARGE**

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

**COMPANY NO. 6178651  
CHARGE NO. 1**

**THE REGISTRAR OF COMPANIES FOR ENGLAND AND WALES  
HEREBY CERTIFIES THAT A MORTGAGE DEBENTURE DATED  
13 MAY 2008 AND CREATED BY SOVEREIGN EQUITY RELEASE  
LIMITED FOR SECURING ALL MONIES DUE OR TO BECOME  
DUE FROM THE COMPANY TO ALLIED IRISH BANKS PLC ON  
ANY ACCOUNT WHATSOEVER WAS REGISTERED PURSUANT  
TO CHAPTER 1 PART XII OF THE COMPANIES ACT 1985 ON THE  
29 MAY 2008**

**GIVEN AT COMPANIES HOUSE, CARDIFF THE 4 JUNE 2008**



*Companies House*  
— for the record —



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