

MR01

Particulars of a charge

10544921£23 -



Companies House



Go online to file this information
www.gov.uk/companieshouse

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

☒ **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 there is no
instrument. Use form MR08.

For further information, please
refer to our guidance at:
www.gov.uk/companieshouse

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. 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. **Do not send the original.**



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06/10/2021

#229

COMPANIES HOUSE

WEDNESDAY

1 Company details

Company number 1 1 1 3 9 7 7 4 ✓
Company name in full PCT EDUCATION SERVICES LIMITED ✓

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 d 3 d 0 m 0 m 9 y 2 y 0 y 2 y 1 ✓

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 EASTERN CREDIT LIMITED ✓

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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4

Brief description

Please give a short description of any land, ship, aircraft or intellectual property registered or required to be registered in the UK subject to a charge (which is not a floating charge) or fixed security included in the instrument.

Brief description

CHALET 54, THE WATERSIDE HOLIDAY PARK, CORTON.
LOWESTOFT NR32 5HS

Please submit only a short description. If there are a number of plots of land, aircraft and/or ships, you should simply describe some of them in the text field and add a statement along the lines of, "for more details please refer to the instrument".

Please limit the description to the available space

5

Other charge or fixed security

Does the instrument include a charge (which is not a floating 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 company from creating further security that will rank equally with or ahead of the charge? Please tick the appropriate box.

☒ Yes

☐ No

8

Trustee statement¹

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

X

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

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Particulars of a charge

**Presenter information**

You do not have to give any contact information, but if you do, it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name Peter Britten

Company name Mears Hobbs & Durrant

Address Somerset House

26, Gordon Road

Post town Lowestoft

County/Region Suffolk

Postcode N R 3 2 1 N L

Country United Kingdom

DX

Telephone 01502 583621

**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 £23 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.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

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

FILE COPY



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 11139774

Charge code: 1113 9774 0001

The Registrar of Companies for England and Wales hereby certifies that a charge dated 30th September 2021 and created by PCT EDUCATION SERVICES LTD was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 6th October 2021.

Given at Companies House, Cardiff on 14th October 2021



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES

LEGAL CHARGE

| | |
|---|--|
| DATE 3rd SEPTEMBER 2021 | |
| PARTIES | |
| (1) PCT EDUCATION SERVICES LIMITED (Company Reg. No. 11139774) whose registered office is at Lime Tree Farm, Monkey St Peter, Wymondham, NR18 9TE ("the Chargor") AND 32/34, Gordon Road, Lowestoft, NR32 1NL | |
| (2) EASTERN CREDIT LIMITED (Company Reg. No. 4268426) whose registered office is at Sandbanks 69 Marine Parade Gorleston on Sea Norfolk NR31 6EZ ("the Lender") | |
| PROPERTY TO BE MORTGAGED ("the Property") | |
| Leasehold Chalet 54, The Waterside Holiday Park, Corton, Lowestoft, NR32 5HS Comprised in HM Land Registry Title Number: SK371352 | |
| Description(s): Lender(s): Principal Sum(s) Lent: £ Outstanding Balance(s): £ | |
| DETAILS OF LOAN AGREEMENT ("the Agreement") | |
| The Facility Letter, including Appendix A, from the Lender to the Chargor dated the 24 June 2021 copies of which have been supplied to, received and accepted by the Chargor together with any supplemental or further Facility Letter or Facility Letters issued by the Lender to the Chargor. | |

1. The Chargor covenants with the Lender that the Chargor will pay to the Lender all sums of money and liabilities whatsoever whether for principal or interest or otherwise which now are or shall from time to time be due owing to the Lender by the Chargor under the terms of the Agreement whether present or future actual or contingent and any other agreement expressed to be secured by this deed and all such further sums of money and liabilities which shall for the time being be owing to the Lender from the Chargor including but without limitation interest and all legal and other costs charges and expenses so that interest should be computed in accordance with the Agreement as well after as before any judgment obtained hereunder ('Secured Liabilities')
2. The Chargor with full title guarantee charges the Property (together with all fixtures and fittings now or in the future affixed to the Property) by way of legal mortgage (subject to the Mortgage if any) as a continuing security for the payment to the Lender of all Secured Liabilities.
3. This deed incorporates the terms and conditions set out overleaf which include at clause 3.1(e) an application to H M Land Registry to register a restriction.

IN WITNESS whereof the Chargor has executed this instrument as a deed the day and year first before mentioned.

| | |
|---|----------|
| EXECUTED AND DELIVERED AS A DEED by the Chargor acting by a Director | |
| Signature: N | Director |
| IN THE PRESENCE OF | |
| Signature: [Signature] | |
| Witness name: PETER ROBIN BRITEN | |
| Address of Witness: 26 Gordon Road, Lowestoft, Suffolk NR32 1NL | |
| Occupation: SOLICITOR | |

We certify this to be a true
copy of the original

FORM OF CHARGE FILED AT H M LAND REGISTRY UNDER REFERENCE MD973A

Mears Hobs & Durant
Mears Hobs & Durant
26 Gordon Road
Lowestoft

TERMS AND CONDITIONS:-

1. The Chargor is the proprietor of the Property subject to the Mortgage and to the principal monies and interest thereby secured but otherwise free from encumbrances.

2. The Lender has agreed to enter into the Agreement with the Chargor upon the Lender having all sums owing from the Chargor to the Lender under the Agreement secured with interest and costs on the terms of this deed

3.1 The Chargor covenants with the Lender that at all times during the continuance of this security the Chargor shall:-

- (a)
 - (i) keep the Property comprehensively insured to its full reinstatement value;
 - (ii) procure that the Lender's interest is noted on the insurance policy;
 - (iii) on demand produce the receipt for the last payment of the premium;
 - (iv) apply all monies which may be received by virtue of such insurance either in making good the loss or damage in respect of which the same was received or towards the discharge or redemption of the monies hereby secured as the Lender may require.
- (b) Keep the Property (including any fixtures and fittings thereon) in good and substantial repair and condition and permit the Lender to enter the Property to inspect at all reasonable times.
- (c) Perform and observe all restrictions covenants and provisions contained or referred to in the documents of title under which the Chargor holds the Property or which affect the Property and maintain and use the Property in accordance with all statutory and common law requirements affecting it and not to change the use of the Property without the prior written consent of the Lender
- (d) Not to exercise any statutory or other power of leasing or agreeing to lease or of accepting surrenders of leases
- (e) Not to convey assign transfer further charge or otherwise deal with the Property without the Lender's prior written consent and if title to the Property is registered the Chargor authorises and requests the Chief Land Registrar to enter a restriction on the Register of Title in the following terms. "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 Eastern Credit Limited referred to in the charges register"
- (f) Not to do or suffer to be done any act or thing which may reduce the value of the Property or any part thereof.
- (g) Where there is a Mortgage to duly and punctually pay all sums payable in respect of the Mortgage (subject to any applicable agreement or arrangements as to priorities) and from time to time produce to the Lender on demand the receipts for every such payment

3.2 If the Chargor shall make default in performing or observing any of his obligations under this clause 3 then the Lender shall be entitled but not obliged at the expense of the Chargor (without thereby becoming a mortgagee in possession) to take any such steps to remedy or mitigate any such breach in such manner as the Lender shall think fit and any expenditure incurred by the Lender for such purposes shall be deemed to have been properly incurred by the Lender and shall be added to and form part of the Secured Liabilities.

4. It is hereby agreed and declared as follows:-

4.1 This security shall not be considered as satisfied or discharged by any payment of the whole or part of the Secured Liabilities but shall constitute and be a continuing security to the Lender notwithstanding any settlement of account or other matter or thing whatsoever

4.2 The continuing nature of the security hereby created shall not be determined or affected by notice to the Lender of the death or mental capacity of the Chargor

4.3(a) Section 103 of the Law of Property Act 1925 shall not apply to this security and the statutory power of sale shall as between the Lender and a purchaser (from the Lender) be exercisable at any time after the execution of this security provided that the Lender shall not exercise the said power of sale until payment of the Secured Liabilities shall have been due and unpaid for 14 days or more but this proviso shall not affect the purchaser or put him on enquiry as to whether payments have been made on the due date.

(b) Any such sale may be in such form and be subject to such terms and conditions as the Lender may in its discretion think fit and in particular (but without affecting the generality of the foregoing) the Lender may sell any fixtures or machinery together with the property to which they are affixed or separately and detached therefrom.

4.4 The restriction on the right of consolidating mortgages contained in Section 93 of the Law of Property Act 1925 shall not apply to this security

4.4 The Lender's rights shall not be prejudiced by any time given or allowance made and no waiver of any breach of the terms of this security shall operate as notice of waiver of any further breach that may occur

5.1 At any time after the execution of this security the Lender may appoint by writing a receiver or receivers of the Property or any part thereof upon such terms as to remuneration and otherwise as the Lender shall think fit and may from time to time remove any receiver so appointed and appoint another in his place.

5.2 A receiver so appointed shall (so far as the law permits) be the agent of the Chargor and the Chargor shall be responsible for such receiver's acts omissions and defaults

and for his remuneration costs charges and expenses to the exclusion of liability on the part of the Lender.

5.3 A receiver so appointed shall be entitled to exercise all powers conferred on a receiver by the Law of Property Act 1925 and by way of addition to and without limiting those powers such receiver shall have powers.

- (a) to enter upon and take possession of the Property or any part thereof
- (b) to develop extend amend repair renew or improve the Property or any part or parts thereof and any buildings fixtures or machinery thereon or on any part or parts thereof;
- (c) to make any arrangement or compromise which he shall think expedient in the interest of the Lender;
- (d) to sell or concur in selling the Property or any part or parts thereof;
- (e) to grant any lease or tenancy of the Property and do such acts or take such proceedings for the determination or surrender of any tenancy or the recovery or possession of the Property or any part or parts thereof or the enforcement of any obligation by the Chargor or any tenant or occupier of the Property as he shall think fit;
- (f) to carry on or concur in carrying on the business of the Chargor carried on at the Property (if any) or any similar business and to realise the assets of the business
- (g) to appoint managers solicitors accountants architects servants workmen and agents for the aforesaid purposes upon such terms as to remuneration or otherwise as he may think fit;
- (h) to borrow or raise money (whether on the security of the Property or otherwise) either in priority to or subject to this security as he shall think fit;
- (i) to do all other such acts and things as he may consider to be incidental or conducive to any of the matters and powers aforesaid which he may or can lawfully do as agent for the Lender

5.4 The Chargor irrevocably appoints any and every receiver appointed as aforesaid jointly and also severally as the attorney and attorneys of the Chargor and in his name and on his behalf and as his act and deed to execute and deliver any deed assurance agreement instrument or act which may be required or may be deemed proper for the purposes aforesaid

5.5 The net profits of carrying on the business (if any) of the Chargor at the Property and the net profits of any sale and all other money received by the receiver or receivers shall be applied by him or them after provision for all matters specified in paragraphs (i) (ii) and (iii) of sub-section (8) of s. 109 Law of Property Act, 1925 and s. 175 Insolvency Act, 1986 in or towards satisfaction of all principal monies and interest due to the Lender provided that any payment made by the receiver or receivers to the Lender may be made on account of principal monies so due or on account of interest so due or partly in one way and partly in the other as the receiver or the receivers shall deem expedient.

5.6 Any reference in this deed to a receiver shall be deemed to include a reference to a receiver and manager

6. Without prejudice and in addition to the provisions of Section 196 of the Law of Property Act 1925 any demand for payment or other demand or notice hereunder may be given by the Lender by letter delivered to or sent by post addressed to the Chargor at the Property and in the case of posting every demand or notice so made or given shall be deemed to have been made twenty four hours after the letter was posted

7.1 In this deed the expressions "the Lender" and "the Chargor" include the persons respectively deriving title under them.

7.2 If there are two or more parties of the first part the expression "the Chargor" shall mean and include such two or more parties and each of them or any of them and all covenants and obligations expressed or implied on their part shall be deemed to be made by such persons jointly and severally

7.3 References in this deed to gender shall include any gender

7.4 References to the singular number shall where the context so admits include the plural and vice versa.

NOTE: RECEIPT NOT TO BE USED FOR REGISTERED CHARGES

RECEIPT

The within named Lender acknowledges to have received all monies intended to be secured by the within written Legal Charge payment having been made by

IN WITNESS whereof the within named Lender has executed this Receipt this day of 20

EXECUTED AS A DEED BY EASTERN CREDIT LIMITED
acting by its

Director

Secretary