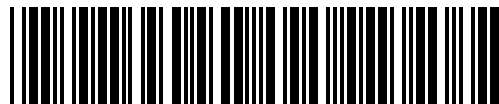




Registration of a Charge

Company Name: **GARDECO PROPERTIES LIMITED**

Company Number: **13365283**



Received for filing in Electronic Format on the: **18/01/2022**

XAVZ9UPF

Details of Charge

Date of creation: **14/01/2022**

Charge code: **1336 5283 0001**

Persons entitled: **HSBC UK BANK PLC**

Brief description: **A LEGAL MORTGAGE OVER THE FREEHOLD PROPERTIES KNOWN AS PART OF THE ELMS, BORASTON, TENBURY WELLS AS SHOWN EDGED BLUE ON THE ATTACHED PLAN & LAND ON THE NORTH SIDE OF THE ELMS, BORASTON, TENBURY WELLS AS SHOWN EDGED RED ON THE ATTACHED PLAN HM LAND REGISTRY TITLE NUMBER(S) SL273513 AND SL273517**

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 SAVE FOR MATERIAL REDACTED PURSUANT TO S.859G OF THE COMPANIES ACT 2006 THE ELECTRONIC COPY INSTRUMENT DELIVERED AS PART OF THIS APPLICATION FOR REGISTRATION IS A CORRECT COPY OF THE ORIGINAL INSTRUMENT.**

Certified by: **HSBC UK BANK PLC**



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 13365283

Charge code: 1336 5283 0001

The Registrar of Companies for England and Wales hereby certifies that a charge dated 14th January 2022 and created by GARDECO PROPERTIES LIMITED was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 18th January 2022 .

Given at Companies House, Cardiff on 19th January 2022

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



Companies House



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

LEGAL MORTGAGE

Dated 14 January 20 22

THIS IS AN IMPORTANT LEGAL DOCUMENT. WE RECOMMEND THAT YOU OBTAIN INDEPENDENT LEGAL ADVICE AND MAKE SURE YOU UNDERSTAND IT BEFORE YOU SIGN IT

Key Mortgage Details	
You/Your	Gardco Properties Limited Number 13385283
Us/We	HSBC UK Bank plc (with registered number 09928412), whose address for service for entry on the register is HSBC UK Bank plc, Customer Service Centre, BX8 5HB or another entity that it transfers its rights and/or obligations under this Mortgage to. [REDACTED]
The Property	Property address: Part of Freehold property known as The Elms Boraston Tenbury Wells WR15 8LJ as shown edged blue on the attached plan Land Registry title number: SL273513 and land on the north side of the Elms, Boraston, Tenbury Wells WR15 8LJ edged red on the attached plan Land Registry title number SL273517 [REDACTED] [REDACTED] [REDACTED]
Your assets that are secured	By entering into this Mortgage you are giving us security over the Property and your other assets listed in clause 3.
Your obligations to us that are secured	<p>You give us security under this Mortgage for the payment of any amounts owed by Gardco Limited Number 02881539 (the 'Borrower') to us whether now or in the future and whether owed jointly or severally together with any amounts payable by you to us under clauses 17, 19, 21.4 or 26.1 of the Conditions (the 'Debt').</p> <p>We can increase the amount we make available to the Borrower at any time or change the terms applicable to the Debt. This means that the Debt may increase without your knowledge.</p>

Bank Reference: SC8049885828

Form of charge filed at H.M. Land Registry under reference: MD1599C

1. **MEANING OF WORDS**

- 1.1 The definitions in the Key Mortgage Details table apply to the rest of this Mortgage.
- 1.2 Our Mortgage Deed Conditions (2021 edition) (the "Conditions") are incorporated into this Mortgage.

2. **WHAT YOU AGREE TO PAY US**

- 2.1 You will pay us as principal debtor, on demand, the Debt.
- 2.2 The Debt does not include any money and liabilities arising under a regulated agreement, as defined under section 189 of the Consumer Credit Act 1974 as may be amended or replaced from time to time.
- 2.3 We will charge you interest in accordance with any agreement between you and us or (if there is no agreement) at a rate of 3% per year above the Bank of England base rate (as such base rate may change, and whenever such base rate is less than zero it shall be deemed to be zero) from the date of demand until the date on which you make the payment, if you fail to pay us in accordance with our demand.
- 2.4 The maximum amount we can recover from you under this Mortgage will be the amount we recover from the Assets together with any amounts payable by you to us under clause 19 of the Conditions.

3. **THE SECURITY YOU GIVE US**

You give us, with full title guarantee, and as continuing security for the payment of the Debt:

- 3.1 a legal mortgage over the Property;
- 3.2 an absolute assignment (subject to a proviso for reassignment on the irrevocable discharge in full of the Debt) of all your present and future right title and interest in:
- 3.2.1 all amounts due or owing to you in respect of the Property including under any lease or other right of occupation and any guarantee, security or other rights you have in relation to those amounts;
- 3.2.2 all rights under policies of insurance;
- 3.2.3 the benefit of all rights, documents, undertakings and warranties relating to the Property;
- 3.2.4 all goodwill of any business carried on at the Property at any time;
- 3.3 a first fixed charge over all your present and future right, title and interest in or to all shares and membership rights mentioned in clause 3 of the Conditions.
- 3.4 You will hold any Asset on trust for us if the security over it is ineffective.

4. **YOU AGREE TO REGISTER A RESTRICTION AT THE LAND REGISTRY**

You consent to us making an application to the Chief Land Registrar to enter the following restriction against the title of any land or property which is or becomes registered at the Land Registry and which is secured under this Mortgage:

"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 14/01/2022 in favour of HSBC UK Bank plc referred to in the Charges Register"

IN WITNESS of the above, this document, which is intended to take effect as a deed, has been executed by you and is now delivered on the date mentioned above

This is an important legal document. We strongly recommend that you obtain independent legal advice and make sure that you understand it before you sign it.

Executed as a deed by

Gardeco Properties Limited

acting by a
director

Director

(name of director)

In the presence of:

Signature of Witness

Print full name

Address

Occupation

OR

Executed as a deed by

Gardeco Properties Limited

acting by
two directors or a director and the
secretary

PAUL HARRIS
(name of director)

Director

ISABELLE HARRIS
(name of director/secretary)

Director/Secretary

{REDACTED}

{REDACTED}



{REDACTED}