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COMPANIES FORM No. 410(Scot)

**Particulars of a charge created
by a company registered in Scotland****410**Please do not
write in
this margin

Pursuant to section 410 of the Companies Act 1985

Please complete
legibly, preferably
in black type, or
bold block lettering.To the Registrar of Companies
(Address overleaf - Note 5)

For official use

Company number

[1] [2]

136118

Name of company

* INVERNESS CITIZENS ADVICE BUREAU

* insert full name
of company

Date of creation of the charge (note 1)

14 AUGUST 1992

Description of the instrument (if any) creating or evidencing the charge (note 1)

STANDARD SECURITY

Amount secured by the charge

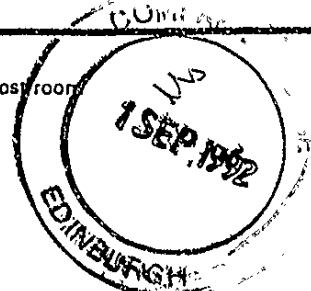
All sums of principal, interest and charges which are now and which
may at any time hereafter become due to the chargee by the Company.

Names and addresses of the persons entitled to the charge

The Royal Bank of Scotland plc., St. Andrew Square, Edinburgh

Presentor's name address telephone
number and reference (if any):For official Use
Charges Section

Post room



Short particulars of all the property charged.

Please do not
write in
this margin


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

ALL and WHOLE that tenement entering by and known as One hundred and three Academy Street, Inverness in the County of Inverness described in Disposition by Armando Domenico Pagliari and Mrs. Daniela Paola Luciani or Pagliari in favour of the Company recorded in the Division of the General Register of Sasines for the County of Inverness of even date ^{with} the Standard Security by the Company in favour of the Royal Bank of Scotland plc.

Statement, in the case of a floating charge, as to any restrictions on power to grant further securities and any ranking provision (note 2)

Particulars as to commission, allowance or discount paid (see section 413(3))

Signed



Date

26 April 1992

On behalf of ~~[company]~~[chargee]†

Notes

† delete as
appropriate

1. A description of the instrument e.g. "Standard Security" "Floating Charge" etc, should be given. For the date of creation of a charge see section 410(5) of the Act. (Examples — date of signing of an Instrument of Charge; date of recording/registration of a Standard Security; date of intimation of an Assignment.)

2. In the case of a floating charge a statement should be given of (1) the restrictions, if any, on the power of the company to grant further securities ranking in priority to, or pari passu with the floating charge; and/or (2) the provisions, if any, regulating the order in which the floating charge shall rank with any other subsisting or future floating charges or fixed securities over the property which is the subject of the floating charge or any part of it.

3. A certified copy of the instrument, if any, creating or evidencing the charge, together with this form with the prescribed particulars correctly completed must be delivered to the Registrar of Companies within 21 days after the date of the creation of the charge. In the case of a charge created out of the United Kingdom comprising property situated outside the U.K., within 21 days after the date on which the copy of the instrument creating it could, in due course of post, and if despatched with due diligence, have been received in the U.K. Certified copies of any other documents relevant to the charge should also be delivered.

4. A certified copy must be signed by or on behalf of the person giving the certification and where this is a body corporate it must be signed by an officer of that body.

5. The address of the Registrar of Companies is:-
Companies Registration Office
102 George Street
Edinburgh EH2 3DJ

FILE COPY



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company Number

136118

I hereby certify that a charge created by

INVERNESS CITIZENS ADVICE BUREAU

on

14 August 1992

for securing

all sums due or to become due

in favour of

The Royal Bank of Scotland plc

was delivered pursuant to section 410 of the Companies Act,
1985, on

1 September 1992

Signed at Edinburgh

3 September 1992

A Moffatt

for Registrar of Companies