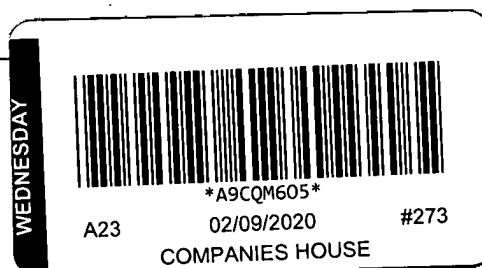


LIQ03

Notice of progress report in voluntary winding up



Companies House



1 Company details

Company number 0 6 0 6 0 9 4 1

Company name in full MAL Realisations Limited

→ Filling in this form
Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) Chris

Surname Newell

3 Liquidator's address

Building name/number 81

Street Station Road

Post town Marlow

County/Region Bucks

Postcode S L 7 1 N S

Country

4 Liquidator's name ①

Full forename(s) Frank

Surname Wessely

① Other liquidator
Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number 81

Street Station Road

Post town Marlow

County/Region Bucks

Postcode S L 7 1 N S

Country

② Other liquidator
Use this section to tell us about
another liquidator.

LIQ03

Notice of progress report in voluntary winding up

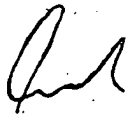
6 Period of progress report

From date	^d 1	^d 5	^m 0	^m 7	^y 2	^y 0	^y 1	^y 9
To date	^d 1	^d 4	^m 0	^m 7	^y 2	^y 0	^y 2	^y 0

7 Progress report☒ The progress report is attached**8** Sign and date

Liquidator's signature

Signature

X  X

Signature date

^d 0	^d 1	^m 0	^m 9	^y 2	^y 0	^y 2	^y 0
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LIQ03

Notice of progress report in voluntary winding up

**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 **Maryam Khan**

Company name **Quantuma Advisory Limited**

Address **81 Station Road**

Post town **Marlow**

County/Region **Bucks**

Postcode **S L 7 1 N S**

Country

DX

Telephone **01628 478100**

**Checklist**

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the **Bucks**

- ☐ The company name and number match the information held on the public Register.
- ☐ You have attached the required documents.
- ☐ You have signed the form.

**Important information**

All information on this form will appear on the public record.

**Where to send**

You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.

**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

MAL REALISATIONS LIMITED TRADING AS: (FORMERLY KNOWN AS MODE-AL LTD) (IN LIQUIDATION)

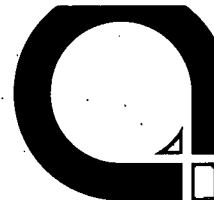
THE JOINT LIQUIDATORS' PROGRESS REPORT

1 September 2020

This report has been prepared for the sole purpose of updating the members and creditors for information purposes. The report is private and confidential and may not be relied upon, referred to, reproduced or quoted from, in whole or in part, by members and creditors for any purpose other than updating them for information purposes, or by any other person for any purpose whatsoever.

Chris Newell and Frank Wessely of Quantuma Advisory Limited, 81 Station Road, Marlow, Bucks, SL7 1NS, were appointed Joint Liquidators of MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd) on 15 July 2019.

Chris Newell is licensed to act as an Insolvency Practitioner by the Insolvency Practitioners Association and Frank Wessely is licensed to act as an Insolvency Practitioner by the Institute of Chartered Accountants in England and Wales



CONTENTS

1	INTRODUCTION
2	THE PROGRESS OF THE LIQUIDATION
3	CREDITORS: CLAIMS AND DISTRIBUTIONS
4	OTHER MATTERS AND INFORMATION TO ASSIST CREDITORS
5	ETHICS
6	THE JOINT LIQUIDATORS' FEES AND EXPENSES

APPENDICES

Appendix 1	Statutory Information
Appendix 2	The Joint Liquidators' receipts and payments account as at 14 July 2020
Appendix 3	Detailed narrative list of work undertaken by the Joint Liquidators during the Review Period
Appendix 4	Proof of Debt

ABBREVIATIONS

For the purpose of this report the following abbreviations shall be used:

"the Act"	Insolvency Act 1986
"the Rules"	Insolvency (England and Wales) Rules 2016
"the Joint Liquidators"	Chris Newell and Frank Wessely of Quantuma Advisory Limited
"the Company"	MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd) (in Liquidation)
"SIP"	Statement of Insolvency Practice (England & Wales)
"Review Period"	Period covered by the report from 15 July 2019 to 14 July 2020

1. INTRODUCTION

Introduction

This report has been prepared to provide members and creditors with an update on the progress of the Liquidation of the Company since our appointment as Joint Liquidators on 15 July 2019.

As you will be aware we previously acted as Joint Administrators of the Company.

A schedule of statutory information in respect of the Company is attached at Appendix 1.

Details of the appointment of the Joint Liquidators

Chris Newell and Frank Wessely of Quantum Advisory Limited were appointed Joint Liquidators of the Company on 15 July 2019.

The Joint Liquidators confirm that they are authorised to carry out all functions, duties and powers by either one or both of them.

2. THE PROGRESS OF THE LIQUIDATION

Information received by the Joint Liquidators from the Former Joint Administrators

The Joint Administrators have become the appointed Joint Liquidators therefore all and any information received after the date of the Joint Administrators' final report to the date of conversion to Creditors' Voluntary Liquidation now forms part of the Joint Liquidators' records.

The Joint Liquidators' receipts and payments account

Attached at Appendix 2 is a receipts and payments account covering the Review Period.

The rest of this report describes the key developments in the Liquidation over the Review Period.

We have summarised the main asset realisations during the Review Period together with details of costs incurred but as yet remaining unpaid.

VAT Basis

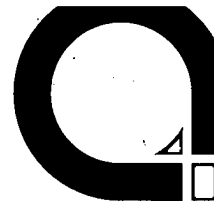
Receipts and payments are shown net of VAT, with any amount due from HM Revenue and Customs shown separately. A VAT reclaim is in progress.

Administrative, Statutory & Regulatory Tasks

The Joint Liquidators have met a considerable number of statutory and regulatory obligations. Whilst many of these tasks have not had a direct benefit in enhancing realisations for the insolvent estate, they have assisted in the efficient and compliant progressing of the Liquidation, which has ensured that the Joint Liquidators and their staff have carried out their work to high professional standards.

During the Review Period, primarily these tasks have included:

- Informing all relevant persons of the commencement of the Liquidation, including filing statutory documents at Companies House and meeting statutory advertising requirements;
- Drafting and issuing the progress report to creditors;
- Consulting with and instructing staff and independent advisers as regards practical, technical and legal aspects of the case to ensure efficient progress;



- Maintaining electronic case files, which must include records to show and explain the Liquidation and any decisions made by the Joint Liquidators that materially affect the Liquidation;
- Monitoring and maintaining an adequate statutory bond;
- Conducting periodic case reviews to ensure that the Liquidation is progressing efficiently, effectively and in line with the statutory requirements;
- Maintaining and updating the estate cash book and bank accounts, including regular bank reconciliations and processing receipts and payments; and
- Completing periodic tax returns.

Realisation of assets

Surplus from Administration

The balance held in the Administration bank account in the sum of £90,469.48 was transferred to the Liquidation bank account on the appointment of Joint Liquidators.

Motor Vehicles

One motor vehicle was sold by independent valuation agent's Richard Birch & Co for £5,562.

Book Debts

A further book debt realisation totalling £2,034.90 was made during the Review Period. No further realisations are anticipated in this regard.

Bank refund

A refund was received from Natwest totalling £139.23. No further realisations are anticipated in this regard.

Bank interest gross

The Company has received interest in the sum of £126.69 earned on sums held in the Liquidation bank account during the Review Period.

Business Rates Refund

Since the Review Period, the Joint Liquidators were contacted by Hillingdon Council. They advised that the Company was due a business rates refund in the region of £3,502. This has since been received in August 2020.

There are no further assets to be realised.

Payments

The payments made are listed in the receipts and payments account attached at Appendix II and are self-explanatory.

Costs incurred but remaining unpaid

During the Review Period, the Joint Liquidators have also category 2 disbursements, not all of which have yet been discharged. Further details of these costs are set out below.



3. CREDITORS: CLAIMS AND DISTRIBUTIONS

Secured creditors

The Company granted a fixed and floating charge to Royal Bank of Scotland Invoice Finance Limited on 27 April 2013, who was owed £23,571.18 on appointment. The Joint Administrators' legal advisors, Harrison Clark Rickerbys, confirmed the validity of the charge and their charge was satisfied and discharged during the Administration due to the realisations from the factored book debts.

Preferential creditors

Preferential claims relating to unpaid holiday pay and wage arrears were estimated at £4,830.37 in the Director's Estimated Statement of Affairs. To date, six claims have been received totalling £16,683.94.

During the Review Period, the Joint Liquidators agreed these claims at £16,683.94, and a dividend of 100p in the £ was paid to preferential creditors on 28 May 2020.

Prescribed Part

Under Section 176A of the Insolvency Act 1986, where after 15 September 2003 a company has granted to a creditor a floating charge, a proportion of the net property of the company must be made available purely for the unsecured creditors. This equates to:

- 50% of net property up to £10,000;
- Plus, 20% of net property in excess of £10,000.
- Subject to a maximum of £600,000.

The secured creditor's debt was discharged in full from book debt recoveries and consequently there will be no prescribed part in this Liquidation.

Unsecured creditors

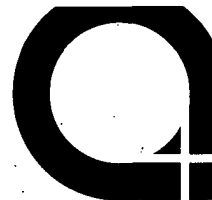
Unsecured claims were estimated at £510,255.74 in the Director's Estimated Statement of Affairs and, to date, 31 claims have been received totalling £524,754.

A dividend to unsecured creditors is expected. A Notice of Intended dividend was issued to creditors on 16 June 2020. The quantum of any distribution will be dependent on the final costs and the level of agreed claims. Although significant time costs have been incurred in adjudicating on creditors' claims, this work has had a financial benefit for creditors as it has ensured that payments will only be made to parties who have a statutory right to a dividend.

4. OTHER MATTERS AND INFORMATION TO ASSIST CREDITORS

Investigations

An investigation into the conduct of the Company directors was completed prior to Liquidation during the Administration process.



The Joint Liquidators have not identified any further assets or actions which might lead to a recovery for creditors.

Should creditors have any information in relation to the above which you feel we should be made aware of, please contact our office.

EU Regulations (Whether Proceedings Are Main Proceedings or Territorial)

The Company's centre of main interest was in the UK as their registered office and trading address was 32 Riverside Way, Uxbridge UB8 2YF and therefore it is considered that the EU Regulations apply. These proceedings are main proceedings as defined in the EU Regulation.

Further Information

Please note that the Joint Liquidators are bound by the Insolvency Code of Ethics when carrying out all professional work relating to an insolvency appointment. Further information can be viewed at the following link <https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics>. Additionally the Joint Liquidators are also bound by the regulations of their Licensing Bodies.

To comply with the Provision of Services Regulations, some general information about Quantuma Advisory Limited, including our complaints policy and Professional Indemnity Insurance, can be found at <http://www.quantuma.com/legal-information/>.

Information about this insolvency process may be found on the R3 website here <http://www.creditorinsolvencyguide.co.uk/>.

General Data Protection Regulation

In compliance with the General Data Protection Regulation, creditors, employees, shareholders, directors and any other stakeholder who is an individual (i.e. not a corporate entity) in these insolvency proceedings is referred to the Privacy Notice in respect of Insolvency Appointments, which can be found at this link www.quantuma.com/legal-notices/.

5. ETHICS

Please also be advised that Joint Liquidator is bound by the Insolvency Code of Ethics when carrying out all professional work relating to an insolvency appointment.

General ethical considerations

Prior to the Joint Liquidator's appointment, a review of ethical issues was undertaken and no ethical threats were identified. A further review has been carried out and no threats have been identified in respect of the management of the insolvency appointment over the Review Period.

Specialist Advice and Services

When instructing third parties to provide specialist advice and services or having the specialist services provided by the firm, the Joint Liquidator is obligated to ensure that such advice or work is warranted and that the advice or work contracted reflects the best value and service for the work undertaken. The firm reviews annually the specialists available to provide services within each specialist area and the cost of those services to ensure best value. The specialists chosen usually have knowledge specific to the insolvency industry and, where relevant, to matters specific to this insolvency appointment. Details of the specialists specifically chosen in this matter are detailed below.



6. THE JOINT LIQUIDATORS' REMUNERATION AND EXPENSES

A copy of 'A Creditors Guide to Liquidators' Fees' effective from 6 April 2017 together with the firm's current schedule of charge-out rates and chargeable disbursements may be found at <https://www.quantuma.com/guide/creditors-guide-fees/>.

A hard copy of both the Creditors' Guide and the firm's charge-out rate and disbursement policy may be obtained on request at no cost.

Joint Liquidators' Remuneration

The basis of the Joint Liquidators' fees was fixed and approved by creditors on 22 August 2019 by a vote by correspondence as follows:

1. That the Joint Liquidators' fees be fixed by a set amount of £20,000;

In accordance with this resolution, fees totalling £20,000 plus VAT have been drawn.

We believe this case generally to be of average complexity and no extraordinary responsibility has to date fallen upon us as Joint Liquidators.

Comparison of estimates

A detailed narrative list of the work undertaken during the Review Period is provided at Appendix 3.

The expenses incurred to date are compared with the original expenses estimate as follows:

Expenses	Original expenses estimate £	Actual expenses incurred in the Review Period £	Reason for any excess (if the expenses are likely to, or have, exceeded the original estimate)
Agents' and valuers' costs	-	600.00	Not included on the original estimate
Statutory Advertising	169.00	169.10	Advertising costs were increased
Specific Bond	135.00	-	
Postage	100.00	98.29	
Category 2 expenses			
Stationery	40.00	29.50	
Photocopying	40.00	135.70	Higher than anticipated costs
AML Identification search	-	12.00	
TOTAL	484.00	1,044.59	

The bases on which the expenses defined as Category 2 disbursements are calculated are explained in Quantuma Advisory Limited's current schedule of charge-out rates and chargeable disbursements referred to above. Creditors approved the payment of Category 2 disbursements on these bases on 22 August 2019.

Having regard for the costs that have already been incurred and are likely to be incurred in bringing this Liquidation to a close, the Joint Liquidators consider that:

- the original expenses estimate has been exceeded for the reasons given above.



Other professional costs

Agents & Valuers

Clumber Consulting Limited were instructed to deal with and finalise matters regarding the Company's pension scheme. Their costs have been agreed as a fixed fee of £600 plus VAT. This sum has been paid in full.

All professional costs are reviewed and analysed before payment is approved.

Creditors' right to request information

Any secured creditor, or unsecured creditor with the support of at least 5% in value of the unsecured creditors or with permission of the Court, may request in writing the Joint Liquidators to provide additional information regarding remuneration or expenses to that already supplied within this report. Such requests must be made within 21 days of receipt of this report.

Creditors' right to challenge remuneration and/or expenses

Any secured creditor, or unsecured creditor with the support of at least 10% in value of the unsecured creditors or with permission of the Court, may apply to the Court for one or more orders, reducing the amount or the basis of remuneration which the Joint Liquidators are entitled to charge or otherwise challenging some or all of the expenses incurred.

Such applications must be made within 8 weeks of receipt by the applicant(s) of the progress report detailing the remuneration and/or expenses being complained of.

Please note that such challenges may not disturb remuneration or expenses disclosed in prior progress reports.

Future of the Liquidation

The process of adjudicating the claims of the unsecured creditors is reaching its conclusion. On receipt of the VAT refund from HMRC, a first and final distribution will then be paid to unsecured creditors.

Once the dividend has been paid, the Joint Liquidators will seek their release from office by issuing their final account to members and creditors.

Should you have any queries in regard to any of the above please do not hesitate to contact Maryam Khan on 01628 478 100 or by e-mail at Maryam.Khan@quantuma.com.

Chris Newell
Joint Liquidator

Appendix 1

MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd)

(IN LIQUIDATION)

STATUTORY INFORMATION

Company Name	MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd)
Trading Address	Unit 32 Riverside Way, Uxbridge, UB8 2YF
Proceedings	In Liquidation
Date of Appointment	15 July 2019
Joint Liquidators	Chris Newell Frank Wessely Quantuma Advisory Limited 81 Station Road, Marlow, Bucks, SL7 1NS
Registered office Address	c/o Quantuma Advisory Limited 81 Station Road, Marlow, Bucks, SL7 1NS
Company Number	06060941
Incorporation Date	22 January 2007

Appendix 2

MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd)

(IN LIQUIDATION)

**THE JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS ACCOUNT
AS AT 14 JULY 2020**

MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd)
(In Liquidation)
Joint Liquidators' Summary of Receipts and Payments
To 14 July 2020

RECEIPTS	Statement of Affairs (£)	Total (£)
Book Debts	25,000.00	0.00
Leasehold Property (1)	NIL	0.00
Plant & Machinery	99,500.00	0.00
Furniture & Equipment	1,730.00	0.00
Motor Vehicles	14,500.00	5,562.01
Stock	8,500.00	0.00
Book Debts		2,034.90
Goodwill	Uncertain	0.00
Property Rights/Patents	Uncertain	0.00
Cash at Bank	21,495.38	0.00
Bank refund		139.23
Bank Interest Gross		126.69
Surplus from Administration		90,469.48
		<hr/>
		98,332.31

PAYMENTS

RBSIF	(6,772.80)	0.00
Office Holders Fees		20,000.00
Agents/Valuers Fees (1)		600.00
Photocopying		113.08
Stationery		24.58
Postage		51.46
AML Search Fee		5.00
Statutory Advertising		169.10
Employee Arrears/Hol Pay	(4,830.37)	16,683.94
Trade & Expense Creditors	(153,711.14)	0.00
Employees	(17,272.00)	0.00
Directors	(339,272.60)	0.00
Ordinary Shareholders	(143.00)	0.00
		<hr/>
		37,647.16
		<hr/>
Net Receipts/(Payments)		60,685.15

MADE UP AS FOLLOWS

Bank 1 Current	56,492.51
VAT Receivable / (Payable)	4,192.64
	<hr/>
	60,685.15

MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd)**(IN LIQUIDATION)****DETAILED NARRATIVE LIST OF WORK UNDERTAKEN BY THE JOINT LIQUIDATORS DURING THE REVIEW PERIOD**

Description of work undertaken	Includes
<u>ADMINISTRATION & PLANNING</u>	
Administration & Planning -	
Initial Statutory and General Notifications & Filing e.g. Advertising the appointment, undertaking statutory notifications to Companies House, HMRC, the Pension Protection Fund, preparing the documentation and dealing with other notification of appointment	Filing of documents to meet statutory requirements Advertising in accordance with statutory requirements
Obtaining a specific penalty bond.	
Recovering & Scheduling the company's books and records.	Collection and making an inventory of company books and records
Setting up electronic case files and electronic case details on IPS.	
General Administration - Dealing with all routine correspondence and emails relating to the case.	
Case strategy & completing file reviews at 1 month, 2 months & 6 months.	Discussions regarding strategies to be pursued Meetings with team members and independent advisers to consider practical, technical and legal aspects of the case Periodic file reviews Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards Maintenance of statutory and case progression task lists/diaries Updating checklists
VAT & Corporation Tax matters and returns.	Preparation and filing of VAT Returns Preparation and filing of Corporation Tax Returns
<u>CREDITORS</u>	
Creditors	
ERA - completing documentation for submission to the Redundancy Payments Office ("RPO") and liaising with the RPO regarding employee claims	
Employees - obtaining information from records about employee claims and dealing with employee correspondence/calls regarding their claims	Assisting employees to pursue claims via the RPO
Dealing with creditor correspondence, emails and telephone conversations.	Receive and follow up creditor enquiries via telephone Review and prepare correspondence to creditors and their representatives via email and post
Dealing with Pension Schemes	Corresponding with the PPF and the Pensions Regulator

Description of work undertaken	Includes
Payment of Dividends - calculating, paying a dividend to creditors & issuing the declaration notice.	Preparation of distribution calculation Preparation of correspondence to creditors announcing declaration of distribution Preparation of cheques/BACS to pay distribution Preparation of correspondence to creditors enclosing payment of distribution Seeking unique tax reference from HMRC, submitting information on PAYE/Ni deductions from employee distributions and paying over to HMRC
Notice of Intended Dividend - issuing a notice of intended dividend to creditors and advertising where appropriate	Preparation of correspondence to creditors advising of intention to declare distribution Advertisement of notice of proposed distribution
Reviewing and adjudicating creditors' claims - adjudicating claims & requesting additional information in support of claims	Receipt of POD Adjudicating POD Request further information from claimants regarding POD Preparation of correspondence to claimant advising outcome of adjudication Dealing with unclaimed dividends
Initial Appointment Notification to Creditors - Preparing the documentation & sending out initial appointment notification to creditors	Preparing a fee estimate for inclusion with the report to creditors.
<u>REALISATION OF ASSETS</u>	
Motor Vehicles	Liaising with agents to agree disposal strategy Collecting sales consideration
Debtors	Collecting debtor funds
<u>CASHIERING</u>	
Opening, maintaining and managing the Office Holders' cashbook and bank account.	Preparing correspondence opening and closing accounts Requesting bank statements Correspondence with bank regarding specific transfers Maintenance of the estate cash book
Dealing with cheque requisitions	Issuing cheques/BACS payments
Dealing with deposit forms	Banking remittances
Bank Reconciliations	
Preparing & Filing statutory Receipts & Payments accounts	Preparing and filing statutory receipts and payments accounts at Companies House

Current Charge-out Rates of the staff working on the case

Time charging policy

Support staff and executive assistants do not charge their time to each case except when the initial set up is being performed or when a sizeable administrative task or appropriate ad hoc duty is being undertaken

Support staff include secretarial and administrative support.

The minimum unit of time recorded is 6 minutes.

Rates are likely to be subject to periodic increase.

Staff	Charge out rates £
Partners	345.00 – 580.00
Directors Appointment Takers	315.00 – 500.00
Senior Manager	305.00 – 415.00
Manager	250.00 – 375.00
Assistant Manager	195.00 – 335.00

Staff	Charge out rates £
Senior Administrator	200.00 – 285.00
Administrator	175.00 – 240.00
Assistant Administrator	130.00 – 160.00
Case Accountant	135.00
Junior Administrator	100.00 – 115.00
Support Staff/Executive Assistant	100.00 – 135.00

Appendix 4

MAL Realisations Limited Trading As: (Formerly known as Mode-AL Ltd)

(IN LIQUIDATION)

PROOF OF DEBT FORM

PROOF OF DEBT - GENERAL FORM

MAL Realisations Limited (Formerly known as Mode-AL Ltd)

Date of Resolution for voluntary winding up **15 July 2019**

DETAILS OF CLAIM		
1.	Name of Creditor (if a company, its registered name)	
2.	Address of Creditor (i.e. principal place of business)	
3.	If the Creditor is a registered company: <ul style="list-style-type: none"> For UK companies: its registered number For other companies: the country or territory in which it is incorporated and the number if any under which it is registered The number, if any, under which it is registered as an overseas company under Part 34 of the Companies Act 	
4.	Total amount of claim, including any Value Added Tax, as at the date of liquidation, less any payments made after this date in relation to the claim, any deduction under R14.20 of the Insolvency (England & Wales) Rules 2016 and any adjustment by way of set-off in accordance with R14.24 and R14.25	£
5.	If the total amount above includes outstanding uncapitalised interest, please state	YES (£) / NO
6.	Particulars of how and when debt incurred	
7.	Particulars of any security held, the value of the security, and the date it was given	
8.	Details of any reservation of title in relation to goods to which the debt relates	
9.	Details of any document by reference to which the debt can be substantiated. [Note the liquidator may call for any document or evidence to substantiate the claim at his discretion]	
10.	Give details of whether the whole or any part of the debt falls within any (and if so which) of the categories of preferential debts under section 386 of, and schedule 6 to, the Insolvency Act 1986	Category Amount(s) claimed as preferential £
11.	If you wish any dividend payment that may be made to be paid in to your bank account please provide BACS details. Please be aware that if you change accounts it will be your responsibility to provide new information	Account No.: Account Name: Sort code:
AUTHENTICATION		
Signature of Creditor or person authorised to act on his behalf		
Name in BLOCK LETTERS		
Date		
If signed by someone other than the Creditor, state your postal address and authority for signing on behalf of the Creditor		
Are you the sole member of the Creditor?		YES / NO