

REGISTRATION OF SECURITIES.

**Guidance for conveyancers
(England & Wales)**

PRECISE.

APPLICATION TO LAND REGISTRY.

In accordance with our Instructions and the UK Finance Lenders' Handbook 14.1.5, you must submit the application to register our Charge, and any associated application, within the priority period afforded by the Official Search subsisting on the day of Completion.

You must not complete the transaction unless you are able to comply with this requirement.

Further renewals of Official Search priority periods will not be effective in providing adequate protection for priority of the registration of our Charge if you have not applied to register our Charge within the original priority period.

UNILATERAL NOTICE (UN1) - CONTINGENCY.

If you are unable to submit the application to register our Charge, or any associated application, within the priority period afforded by the Official Search subsisting on the day of Completion, you must register a Unilateral Notice to protect the priority of our application.

NEW LEASE - (UN1 PROTECTION UNAVAILABLE).

If our security will be a new lease and the Land Registry are unable to register a UN1 due to r.16(3), Land Registration Rules 2003 you must notify us immediately and to confirm how the priority of our application will be protected.

COMPANIES HOUSE REGISTRATION.

An example of how to complete Form MR01 is shown on pages 3-5.

Please remember, the Charge is to be registered **against the name of the Limited Company Borrower** in Section 1 of the MR01, **not ourselves**.

Please ensure you apply to register our Charge at Companies House **within the strict 21 day deadline from completion**.

If a valid application is not received by Companies House within this period, **you will have to commence legal proceedings at your own expense**, to obtain a court Order to extend the period of time permitted to register the Charge pursuant to the Companies Act 2006.

Under no circumstances will we permit you to post-date the mortgage deed or obtain a newly executed deed.

The MR01 can be submitted on line by registering with the WebFiling service offered by Companies House

<https://www.gov.uk/government/organisations/companies-house/about-our-services#webfiling>

This service is cheaper, quicker and could save you considerable costs in applying to court for an extension of time.

PENDING REGISTRATION - UPDATES.




Pending registration of our securities, we may require progress updates from you. To avoid contacting you unnecessarily, please complete our update proforma as fully as possible, if requested to do so (an example is given below).

Post completion documentation to submit to:

- Precise Mortgages (Deeds Management Team), PO Box 6075, Wolverhampton, WV10 6TD (Handbook references in brackets)
- certified copy of a power of attorney used for the execution of any document (5.17.5); statutory declaration of non-revocation (where appropriate) (5.17.5);
- certified copy of Consent Deed from any non-borrowing adult occupier(s) and, where applicable, practitioner's declaration of independent legal advice provided to occupier (7.3);
- certified copy of Mortgage Deed (14.1.5);
- Title Information Document (in relation to the Property) showing our Mortgage registered as either a first or second charge (as stipulated in the Mortgage Offer) (14.2.2);
- certified copy of any charge by way of additional security over any other property;
- Title Information Document (in relation to any property over which we require a charge by way of additional security) showing our charge satisfactorily registered;
- certified copy of Deed(s) of Guarantee and Indemnity and Legal Advice Confirmation; certified copy of any Debenture;
- any other document specifically requested in our Instructions to you.

PRECISE.

EXAMPLE OF HOW TO COMPLETE FORM MR01.

<p>In accordance with Sections 859A and 859J of the Companies Act 2006.</p>	<h2>MR01</h2> <h3>Particulars of a charge</h3>	 <p>Companies House</p>
<p> Go online to file this information www.gov.uk/companieshouse</p>		<p>A fee is payable with this form Please see 'How to pay' on the last page.</p>
<p><input checked="" type="checkbox"/> What this form is for You may use this form to register a charge created or evidenced by an instrument.</p>		<p><input checked="" type="checkbox"/> What this form is NOT for You may not use this form to register a charge where there is no instrument. Use form MR08.</p>
<p>For further information, please refer to our guidance at: www.gov.uk/companieshouse</p>		
<p>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. If delivered outside of the 21 days it will be rejected unless it is accompanied by a court order extending the time for delivery.</p>		
<p> 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.</p>		
<p><small>For official use</small></p>		
<p>1 Company details</p>		
Company number	<input type="text"/>	<p>→ Filling in this form Please complete in typescript or in bold black capitals. All fields are mandatory unless specified or indicated by *</p>
Company name in full	<input type="text"/>	
<p>2 Charge creation date</p>		
Charge creation date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
<p>3 Names of persons, security agents or trustees entitled to the charge</p>		
<p>Please show the names of each of the persons, security agents or trustees entitled to the charge.</p>		
Name	<input type="text"/>	<p>Charter Court Financial Services Limited trading as Precise Mortgages</p>
Name	<input type="text"/>	
Name	<input type="text"/>	
Name	<input type="text"/>	
<p>If there are more than four names, please supply any four of these names then tick the statement below.</p>		
<p><input type="checkbox"/> I confirm that there are more than four persons, security agents or trustees entitled to the charge.</p>		<p>Not applicable</p>

06/16 Version 2.1

EXAMPLE OF HOW TO COMPLETE FORM MR01. (CONT'D)

<p>MR01 Particulars of a charge</p>	
4	<p>Brief description</p> <p>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.</p>
Brief description	<p>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".</p> <p>Please limit the description to the available space.</p>
5	<p>Other charge or fixed security</p> <p>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.</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>
6	<p>Floating charge</p> <p>Is the instrument expressed to contain a floating charge? Please tick the appropriate box.</p> <p><input type="checkbox"/> Yes Continue</p> <p><input type="checkbox"/> No Go to Section 7</p> <p>Is the floating charge expressed to cover all the property and undertaking of the company?</p> <p><input type="checkbox"/> Yes</p>
7	<p>Negative Pledge</p> <p>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.</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>
8	<p>Trustee statement [Ⓢ]</p> <p>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.</p> <p><input type="checkbox"/></p> <p>[Ⓢ]This statement may be filed after the registration of the charge (use form MR06).</p>
9	<p>Signature</p> <p>Please sign the form here.</p> <p>Signature</p> <p>X</p> <p>This form must be signed by a person with an interest in the charge.</p>

Full address of Property and any additional security being charged to Charter Court Financial Services Limited

This refers to General Mortgage Condition 1.4g and the Restriction in the Mortgage Deed at clause 4

We do not accept the security of property held in trust by the Borrower

Conveyancer to sign

EXAMPLE OF HOW TO COMPLETE FORM MR01. (CONT'D)

<p>MR01 Particulars of a charge</p>	
<p>👤 Presenter information</p> <p>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.</p> <p>Contact name</p> <p>Company name</p> <p>Address</p> <p>Post town</p> <p>County/Region</p> <p>Postcode</p> <p>Country</p> <p>DX</p> <p>Telephone</p>	<p>! Important information</p> <p>Please note that all information on this form will appear on the public record.</p> <p>£ How to pay</p> <p>A fee of £23 is payable to Companies House in respect of each mortgage or charge filed on paper.</p> <p>Make cheques or postal orders payable to 'Companies House.'</p>
<p>✓ Certificate</p> <p>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.</p>	<p>✉ Where to send</p> <p>You may return this form to any Companies House address. However, for expediency, we advise you to return it to the appropriate address below:</p> <p>For companies registered in England and Wales: The Registrar of Companies, Companies House, Crown Way, Cardiff, Wales, CF14 3UZ. DX 33050 Cardiff.</p> <p>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).</p> <p>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.</p>
<p>✓ Checklist</p> <p>We may return forms completed incorrectly or with information missing.</p> <p>Please make sure you have remembered the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The company name and number match the information held on the public Register. <input type="checkbox"/> You have included a certified copy of the instrument with this form. <input type="checkbox"/> You have entered the date on which the charge was created. <input type="checkbox"/> You have shown the names of persons entitled to the charge. <input type="checkbox"/> You have ticked any appropriate boxes in Sections 3, 5, 6, 7 & 8. <input type="checkbox"/> You have given a description in Section 4, if appropriate. <input type="checkbox"/> You have signed the form. <input type="checkbox"/> You have enclosed the correct fee. <input type="checkbox"/> Please do not send the original instrument; it must be a certified copy. 	<p>i Further information</p> <p>For further information, please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk</p> <p>This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse</p>

Conveyancer's details

This form has been provided free of charge by Companies House.

06/16 Version 2.1

UPDATE ON REGISTRATION OF CHARGE.

Account Number

Account Name

Property address
Including postcode

Date

(DD/MM/YYYY)

Further to our instructions to you, please complete this form fully – we will use this information to update our records and avoid contacting you unnecessarily.

LAND REGISTRY APPLICATION.

Completion date

(DD/MM/YYYY)

Date of expiry of OS1/2 Priority Search which subsisted on the date our mortgage completed

(DD/MM/YYYY)

Date application to register our Charge was submitted to Land Registry

(DD/MM/YYYY)

If no date for the above, have you applied to register a Notice?

Yes (please specify below)

No

UN1

AN1

When was the Notice application submitted?

(DD/MM/YYYY)

Has the Notice been registered?

Yes

No

Date of Registration of Notice

(DD/MM/YYYY)

If not, please explain your reasons for not registering a Notice:

TYPE OF APPLICATION SUBMITTED TO LAND REGISTRY.

Please tick below as applicable.

Transfer of whole of existing Freehold title

Transfer of whole of existing Leasehold title

Transfer of part of existing Freehold title

New lease created from existing, registered Freehold title

New lease created from Unregistered Freehold land (previously Unregistered Land)

First registration of Freehold title (previously Unregistered Land)

LIMITED COMPANY REGISTRATIONS. (IF APPLICABLE)

Completion date (DD/MM/YYYY)

Has the registration application been accepted by Companies House within the 21 day period?

Yes No

If not, have you applied to Companies Court for an extension of time? Yes No

Date extension application to court was made (DD/MM/YYYY)

If no extension application has been made to court, please explain the reasons for this.

Please email form back to: precise.servicing@precisemortgages.co.uk

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visiting [precisemortgages-customers.co.uk/existingcustomers/additional_support](https://www.precisemortgages-customers.co.uk/existingcustomers/additional_support) for more information.

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.

PRECISE.