

DATED

2025

**MR MICHAEL DEMPSEY & MRS SARAH DEMPSEY**

**and**

**PRECISE MORTGAGES**

**To**

**THE LONDON BOROUGH OF HILLINGDON**

**PLANNING OBLIGATION BY WAY OF UNILATERAL UNDERTAKING PURSUANT TO  
SECTION 106**

**OF THE TOWN AND COUNTRY PLANNING ACT 1990 AND ASSOCIATED POWERS**

**RELATING TO THE DEVELOPMENT OF LAND AT**

**72 Harefield Road ,Uxbridge UB8 1PL**

**PLANNING APPLICATION NUMBER: 25767/APP/2024/2484**

Planning & Corporate Team

London Borough of Hillingdon

Civic Centre, High Street

Uxbridge, Middlesex

Ref: 3E/04/025464



THIS DEED is dated

2025

FROM

(1) **MR MICHAEL DEMPSEY & MRS SARAH DEMPSEY** ("the Owner"); and

(2) **PRECISE MORTGAGES / CHARTER COURT FINANCIAL SERVICES LTD**  
(company number 06749498) whose registered office is situated at 2 Charter Court  
Broadlands Wolverhampton WV10 6TD1 ("the Mortgagee")

TO

(1) **THE LONDON BOROUGH OF HILLINGDON** of the Civic Centre, High Street, Uxbridge, Middlesex UB8 1UW ("the Council").

#### BACKGROUND

A The Council is the local planning authority for the purposes of the Act in respect of the Land and by whom the obligations in this Deed are enforceable.

B The Freehold Owner has a freehold interest in the Land registered under Title No. MX45858 at the Land Registry.

C The Mortgagee has a charge dated 31<sup>st</sup> May 2019 in the Land registered under title number MX45858

D The Owner has submitted the Planning Application to the Council for permission to develop the Property

E The Owner intends to develop the Land pursuant to the Planning Permission

#### THIS DEED WITNESSES AS FOLLOWS:-

#### OPERATIVE PROVISIONS

##### 1 INTERPRETATION

1.1 For the purposes of the recitals and this Deed, the following words and expressions shall have the following meaning:

<b>"1980 Act"</b>	the Highways Act 1980 (as amended);
<b>"1990 Act"</b>	the Town and Country Planning Act 1990 (as amended);
<b>"Commencement of Development"</b>	the carrying out in relation to the Development of any material operation (as defined within section 56(4) of the 1990 Act) on the Site pursuant to the Planning Permission but (for the purposes of this Agreement) excluding operations consisting of: - site clearance;



	<ul style="list-style-type: none"> <li>- demolition (provided always that such works do not relate to any listed building within the Site);</li> <li>- archaeological investigations and works;</li> <li>- ground investigations;</li> <li>- site survey works;</li> <li>- temporary access construction works;</li> <li>- preparatory or remediation works;</li> <li>- works for the laying termination or diversion of services;</li> <li>- the erection of any temporary means of enclosure or site notices;</li> <li>- decontamination works;</li> <li>- erection of any fences and hoardings around the Site; and</li> <li>- environmental site investigations,</li> </ul> <p>and <b>Commence</b> and <b>Commenced</b> shall be construed accordingly;</p>
<b>“Director of Planning, Regeneration and Public Realm”</b>	the Council’s Director of Planning, Regeneration and Public Realm such person as the Council designates as undertaking this role
<b>“Development”</b>	the development of the Site pursuant to the Planning Permission;
<b>“Plan”</b>	the plan attached to this Deed at <b>Appendix 2</b>
<b>“Planning Application”</b>	the application for planning permission for Demolition of existing dwelling and erection of building to provide 3 x 1-bed, 5 x 2-bed, 1 x 3 bed flats with associated parking and amenity space under the Council’s reference number 25767/APP/2024/2484
<b>“Planning Permission”</b>	the planning permission that may be granted in pursuance of the Planning Application substantially in the form of the draft permission at <b>Appendix 3</b> ;
<b>“Planning Reference”</b>	25767/APP/2024/2484
<b>“Site”</b>	the property known as <b>72 Harefield Road Uxbridge UB8 1PL</b> and shown for identification purposes only edged red on at <b>Appendix 2</b>
<b>“VAT”</b>	value added tax chargeable under the Value Added Tax Act 1994 and any similar replacement tax and any similar additional tax
<b>“Working Day”</b>	any day except Saturday, Sunday and any bank or public holiday and Working Days shall be construed accordingly.

1.2 In this Agreement:



- 1.2.1 the clause headings do not affect its interpretation;
- 1.2.2 unless the context otherwise requires, words denoting the singular shall include the plural and vice versa and words denoting any one gender shall include all genders and words denoting persons shall include bodies corporate, unincorporated associations and partnerships;
- 1.2.3 a reference to any party shall include that party's personal representatives, successors and permitted assigns and in the case of the Council the successors to its respective statutory functions;
- 1.2.4 unless the context otherwise requires, a reference to a statute or statutory provision is a reference to it as amended, extended or re-enacted from time to time;
- 1.2.5 the headings in this Deed are inserted for convenience only and shall not affect the construction or interpretation of this Agreement;
- 1.2.6 unless otherwise indicated, references to clauses and Schedules are to clauses of and Schedules to this Deed and references in a Schedule to a Part or paragraph are to a Part of paragraph of that Schedule;
- 1.2.7 where the agreement, approval, consent or an expression of satisfaction is required by the Owner under the terms of this Deed from the Council that agreement, approval, consent or satisfaction shall be given in writing and shall not be unreasonably withheld or delayed;
- 1.2.8 references to any statute or statutory provision include references to:
  - 1.2.8.1 all Acts of Parliament and all other legislation having legal effect in the United Kingdom as directly or indirectly amended, consolidated, extended, replaced or re-enacted by subsequent legislation; and
  - 1.2.8.2 any orders, regulations, instruments or other subordinate legislation made under that statute or statutory provision;
- 1.2.9 references to the Site include any part of it;
- 1.2.10 "including" means "including, without limitation";
- 1.2.11 any covenant by the Owner not to do any act or thing includes a covenant not to permit or allow the doing of that act or thing;
- 1.2.12 without prejudice to the terms of any other provision contained in this Deed the Owner shall pay all costs, charges and expenses (including without prejudice to legal costs and Surveyor's fees) reasonably incurred by the Council for the purpose of or incidental to the enforcement of any right or power of the Council or any obligation of the Owner arising under this Agreement;
- 1.2.13 where two or more people form a party to this Deed, the obligations they undertake may be enforced against them jointly or against each of them individually; and



1.2.14 if any provision is held to be illegal, invalid or unenforceable, the legality, validity and enforceability of the remainder of the Deed is to be unaffected.

## **2 LEGAL BASIS**

- 2.1 This Deed is made pursuant to section 106 of the 1990 Act. To the extent that they fall within the terms of section 106 of the 1990 Act, the obligations contained in this Deed are planning obligations for the purposes of section 106 of the 1990 Act and are enforceable by the Council as local planning authority against the Owner without limit of time.
- 2.2 To the extent that any of the obligations contained in this Deed are not planning obligations within the meaning of the 1990 Act, they are entered into pursuant to the powers contained in section 111 of the Local Government Act 1972, section 16 of the Greater London Council (General Powers) Act 1974, section 2 of the Local Government Act 2000, section 1 of the Localism Act 2011 and all other enabling powers with the intent that it will bind the Owner and their successors in title to the Site.

## **3 CONDITIONALITY**

The obligations contained in the schedules to this Deed are subject to and conditional upon:

- (i) The issue of Planning Permission; and
- (ii) Commencement of the Development

All other parts of this Deed shall be of immediate force and effect unless otherwise stated.

## **4 MISCELLANEOUS**

- 4.1 Nothing contained or implied in this Deed shall prejudice or affect the rights, powers, duties and obligations of the Council in exercise of their functions as local planning authority and their rights, powers, duties and obligations under all public and private statutes, bylaws and regulations may be as fully and effectually exercised as if the Council were not a party to this Agreement.
- 4.2 Nothing in this Deed prohibits or limits the right to develop any part of the Site in accordance with a planning permission, other than one relating to the Development as specified in the Planning Application, granted after the date of this Deed, pursuant to an Appeal.
- 4.3 No waiver (whether express or implied) by the Council of any breach or default by the Owner in performing or observing any of the covenants undertakings obligations or restrictions contained in this Deed shall constitute a continuing waiver and no such waiver shall prevent the Council from enforcing any of the said covenants undertaking or obligation from acting upon any subsequent breach or default in respect of the Owner.
- 4.4 Nothing in this Deed shall be construed as a grant of planning permission.



- 4.5 Unless expressly agreed otherwise in this Deed, the covenants in this Deed shall be enforceable without any limit of time against the Owner and any successors in title to the Site and assigns of the Owner in an interest or estate to the Site or any part or parts of the Site as if that person had also been an original covenanting party in respect of the interest or estate for the time being held by that person.
- 4.6 No party to this Deed nor its successors in title nor any person deriving title from or under them shall be liable for any breach of any of the planning obligations or other obligations contained in this Deed after it shall have parted with its entire interest in the Site but without prejudice to liability for any subsisting breach arising prior to parting with such interest.
- 4.7 This Deed shall cease to have effect (insofar only as it has not already been complied with) if the Planning Permission is quashed or revoked or otherwise withdrawn or (without the consent of the Owner or their successors in title) is modified by any statutory procedure or expires prior to Commencement of Development.
- 4.8 Insofar as any clause or clauses of this Deed are found (for whatever reason) to be invalid illegal or unenforceable then such invalidity illegality or unenforceability shall not affect the validity or enforceability of the remaining provisions of this Deed.
- 4.9 In the event that the planning obligations contained in this Deed being modified a note or memorandum thereof shall be endorsed upon this Deed.
- 4.10 The Deed cannot be amended or discharged without the prior consent in writing of the Owner and the Council or their respective successors in title in accordance with the requirements of Section 106 of the Town and Country Planning Act 1990 and any subordinate legislation
- 4.11 Should a Court or the Secretary of State or a Planning Inspector appointed during the course of any Appeal or Legal Challenge of this Planning Permission hold that any of the obligations contained in this Deed do not meet the tests of the CIL regulations or the National Planning Policy Framework then that obligation shall no longer apply.

## **5 THE OWNER'S PLANNING OBLIGATIONS**

The Owner covenants with the Council so as to bind the Site to observe and perform the obligations contained in this Deed.

## **6 COSTS**

- 6.1 The Owner hereby covenants with the Council that on completion of this Deed it will pay the Council's reasonable and proper legal costs, together with all disbursements, incurred in connection with the negotiation, preparation, completion and registration of this Deed.



**7 REGISTRATION OF AGREEMENT**

The Owner recognises and agrees that the covenants in this Deed shall be treated and registered as local land charges for the purposes of the Local Land Charges Act 1975.

**8 RIGHT OF ACCESS**

8.1 Without prejudice to the Council's statutory right of entry the Owner shall permit the Council and its authorised employees and agents upon reasonable written notice to enter the Site at all reasonable times for the purpose of verifying whether or not any obligation arising under the Deed has been performed or observed.

**9. ARBITRATION**

9.1 Any dispute, controversy or claim arising out of or relating to this Agreement, including any question regarding its breach, existence, validity or termination or legal relationship established by this Deed shall be finally resolved by arbitration in accordance with the Arbitration Act 1996. It is agreed that:

9.1.1 the tribunal shall consist of one other arbitrator appointed jointly by the parties;

9.1.2 in default of the parties' Deed as to the arbitrator, the arbitrator shall be appointed on either party's request by the President for the time being of the Royal Institution of Chartered Surveyors;

9.1.3 the costs of the arbitration shall be payable by the parties in the proportions determined by the arbitrator (or if the arbitrator makes no direction, then equally); and

9.1.4 the seat of the arbitration shall be London

**10. THIRD PARTIES**

A person who is not named in this Deed does not have any right to enforce any term of this Deed under the Contracts (Rights of Third Parties) Act 1999.

**11. NOTICES**

11.1 All notices served under or in connection with this Deed shall be deemed to have been properly served if sent by recorded delivery to the principal address or registered office (as appropriate) of the relevant party;

11.2 Any notice to be served under or in connection with this Deed shall be sent to the:  
a) Director of Planning, Regeneration and Public Realm, London Borough of Hillingdon, Civic Centre, High Street, Uxbridge, Middlesex, UB8 1UW and shall cite the Planning Reference for this Agreement; and  
b) The Owner at 10 Milton Court Ickenham Uxbridge UB10 8ND

**12. FORM PO1**



Prior to Commencement of the Development the Owner shall notify the Council that it intends to Commence the Development by completing and sending Form PO1 to the Council addressed to the Deputy Chief Executive and Director of Resident Services, 3 North, London Borough of Hillingdon, High Street Uxbridge UB8 1UW and shall cite the Planning Reference.

**13. CHANGE IN OWNERSHIP**

The Owner agrees to provide the Council with immediate written notification of any change in Ownership of any of its interest in the Land occurring before all of the obligations under this Deed have been discharged (such notice to give details of the transferee's full name and registered office) together with the area of the Land or unit of occupation purchased by reference to a plan and the Section 106 Reference

**16. INTEREST**

All costs, payments and expenses payable to the Council under this Deed shall bear the Interest rate from time to time being charged from the date such payment is due until the payment is received by the Council.

**17. VAT**

17.1 All consideration given in accordance with the terms of this Deed shall be exclusive of any VAT properly payable.

17.2 The Owner hereby acknowledges and agrees that if at any time VAT is required to be paid in respect of the Land and the Contributions then to the extent that VAT had not been previously charged in respect of that payment the Council shall have the right to issue a VAT invoice to the Owner and the VAT shall be paid accordingly.

**18. JURISDICTION**

This Deed is governed by and interpreted in accordance with the law of England and Wales.

**19. MORTGAGEE'S CONSENT**

The Mortgagee acknowledges and declares that this Deed has been entered into by the Owner with its consent and that the Land shall be bound by the obligations contained in this Deed and that the security of its charge over the Land shall take effect subject to this Deed PROVIDED THAT the Mortgagee shall otherwise have no liability under this Deed unless they take possession of the Land in which case they too will be bound by the obligations as if they were a person deriving title from the Owner.

**20. OWNERS COVENANTS PROVIDED TO THE COUNCIL BY WAY OF UNILATERAL  
UNDERTAKING**



The Owner covenants with the Council as follows:

1. Upon commencement of the Development not to apply to the Council for a Parking Permit in respect of any Dwelling nor to knowingly permit any owner or occupier of the Dwelling to apply to the Council for a Parking Permit and if such a permit is issued in respect of the Dwelling it shall be surrendered to the Council within seven (7) days of written demand.
2. That all material used for advertising or marketing the Dwellings for letting or sale will notify prospective owners and occupiers that they will not be entitled to apply for a Parking Permit.
3. That in respect of every freehold transfer or lease granted, assigned, transferred or otherwise provided in respect of any Dwelling the following covenant shall be imposed (or a covenant of substantially the same nature in respect of any tenancy agreement licence or other instrument entitling Occupation of the Dwelling):

*"the transferee/lessee for himself and his successors in title being the owner or owners for the time being [of plot no. ] the terms of years hereby granted hereby covenant with the transferor/lessor and separately with the Mayor and Burgesses of the London Borough of Hillingdon ("the Council") not to apply for nor knowingly permit an application to be made by any person residing in the premises to the London Borough of Hillingdon for a parking permit (save for the display of badges on motor vehicles used by disabled persons issued pursuant to section 21 of the Chronically Sick and Disabled Persons Act 1970 (as amended or such relevant legislation that may supersede the same) that will allow the parking of vehicles within the local parking management scheme in the vicinity of the premises and if such a permit is used then it shall be surrendered within seven (7) days of written request to do so from the Council and this covenant shall also be enforceable by the Council under the Contracts (Rights of Third Parties) Act 1999, section 1*

This Unilateral Undertaking has been executed as a Deed and is delivered and takes effect on the date stated at the beginning of it.



**APPENDIX 1**  
**FORM PO1**

TO: HEAD OF PLANNING AND ENFORCEMENT  
RESIDENTS SERVICES  
LONDON BOROUGH OF HILLINGDON  
3N CIVIC CENTRE  
HIGH STREET UXBRIDGE  
MIDDLESEX UB8 1UW

**SECTION 106/278 LEGAL AGREEMENT**

**SITE ADDRESS:**

**PLANNING REFERENCE:**

**DESCRIPTION OF DEVELOPMENT:**

**DATE OF COMMITTEE AUTHORISATION:**

**SECTION 106 OBLIGATIONS**

**DATE OF IMPLEMENTATION OF DEVELOPMENT:**

**(i) NOTIFIED TO THE COUNCIL:**

**(ii) SUBMITTED TO THE COUNCIL WITH THIS FORM:**

**NB: Please continue on separate sheet(s) if necessary.**

**TICK BOX IF THIS FORM IS TO CONSTITUTE THE "FIRST NOTICE"  
UNDER THE SECTION 278 HIGHWAY DEED IF THIS IS THE  
"FIRST NOTICE" PLEASE ATTACH THE "FIRST PAYMENT" AS  
SPECIFIED IN THE AGREEMENT**

**FOR COUNCIL USE**

**NB: IF THIS IS THE FIRST NOTICE PASS IMMEDIATELY TO HIGHWAYS ENGINEERS  
COST CODE: \_\_\_\_\_**

**PLANNING COSTS:**

**LEGAL COSTS:**

**OTHER COSTS (IDENTIFY):**

**MAINTENANCE COSTS (COMMUTED SUM)**

**INTEREST BEARING ACCOUNT FOR BENEFIT OF OBLIGATIONS**

**YES/NO**



EXECUTED as a DEED by  
PRECISE MORTGAGES  
CHARTER COURT  
FINANCIAL SERVICES LTD

Executed as a deed by  
MARTIN HANNAH M1  
MORTGAGE SERVING TEAM  
MANAGER  
and  
Jo Mabbs  
Mortgage Servicing Team  
as attorneys for Charter Court Financial Services Limited  
in the presence of:

  
Signature  
  
Signature

Signature of Witness Director Carla Rogers  
SENIOR MORTGAGE SECURITIES OFFICER  
Name of Witness CARLA ROGERS [BLOCK CAPITALS]

Director/Secretary

Address of Witness: 1 Charter Court, Broadlands, Wolverhampton WV10 6TD

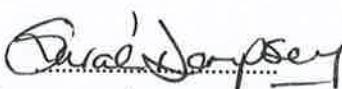
SIGNED as a DEED by )  
MR MICHAEL DEMPSEY )  
in the presence of:



Witness signature S. Hartney  
Witness name SARAH HARTNEY  
Address 28 MILTON COURT  
ICKENHAM  
MIDDLESEX  
UB10 8ND  
Witness occupation RETIRED POLICE OFFICER

Address of witness with signatures of  
Charter Court Financial Services Limited

SIGNED as a DEED by )  
MRS SARAH DEMPSEY )  
in the presence of:



Witness signature S. Hartney  
Witness name S. Hartney  
Address 28 MILTON COURT, ICKENHAM, MIDDLESEX, UB10 8ND.  
Witness occupation RETIRED POLICE OFFICER.



## APPENDIX 2

### PLAN

#### **Location Plan**

Site Address: 72, Harefield Road, Uxbridge, UB8 1PL



Date Produced: 16-Sep-2024

Scale: 1:1250 @A4



Planning Portal Reference: PP-13383304vl

0 50  
Metres

 TerraQuest

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Dated 4 March 2025

**OSB GROUP PLC**

OneSavings Bank plc  
5D Finance Limited  
Broadlands Finance Limited  
Charter Court Financial Services Group Plc  
Charter Court Financial Services Limited  
Charter Mortgages Limited  
Easioption Limited  
Exact Mortgage Experts Limited  
Guernsey Home Loans Limited  
Heritable Development Finance Limited  
Inter Bay Financial I Limited  
InterBay Asset Finance Limited  
Interbay Funding, Ltd  
Interbay ML, Ltd  
Jersey Home Loans Limited  
OSB India (Private) Limited  
Prestige Finance Limited  
Reliance Property Loans Limited  
Rochester Mortgages Limited  
WSE Bourton Road Limited  
Kent Reliance Community Foundation Limited

I hereby  
certify this to  
be a true  
copy of the  
original.

*Fleena Thaker*  
FLEENA THAKER  
JULCITOK  
OSB GROUP  
4/03/2025

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**GROUP GENERAL POWER  
OF ATTORNEY**

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**This Power of Attorney** is granted on 04 March 2025 by each of the companies whose name, registered office address and registered number are set out in Schedule 1 below (each of these companies being individually referred to in this Power of Attorney as the **Principal** and such companies collectively being referred to as the **Principals**).

## **1 Appointment**

- 1.1 The Principal hereby appoints each of the persons who for the time being holds an office or employment with the Group (and/or with any of the Principals) under any of the titles which are set out in Schedule 2 below (the **Titles**) (each of those persons being individually referred to in this Power of Attorney as the **Attorney** and such persons collectively being referred to as the **Attorneys**) to be the Principal's Attorney:
  - (a) to sign, execute and deliver any deed, contract, agreement, instrument, notice or other document (in any such case, an **Instrument**) required to be executed by the Principal (including, without limitation, any containing a power of attorney to the extent permitted by the relevant Attorney's signing authority under this Power of Attorney) which Instrument is specified in Schedule 3 below as being within the signing authority of a person holding the Title for the time being held by the Attorney; and
  - (b) generally to do any other act, matter or thing which the Attorney in his or her absolute discretion shall consider ancillary to, or expedient for the purpose of carrying out, any of the acts hereby authorised.
- 1.2 The appointment hereunder of the Attorneys is several and accordingly each Attorney may alone sign, execute and deliver any Instrument which he or she is authorised pursuant to clause 1.1 (and Schedule 3) so to sign, execute and/or deliver, save if and to the extent that it is specifically stated in Schedule 3 that a particular Instrument requires two signatories, in which event the appointment hereunder is joint as between any two of the Attorneys who are jointly authorised pursuant to clause 1.1 (and Schedule 3) in respect of such Instrument (and in relation to the signing, execution and/or delivery of any such Instrument any reference herein to the Attorney shall be construed as a reference to two such Attorneys acting jointly).
- 1.3 The Attorney may sign or execute any Instrument either in his or her own name for and on behalf of the Principal or in the name of the Principal.

## **2 Ratification and indemnity**

- 2.1 The Principal undertakes to ratify and confirm everything which the Attorney lawfully does or causes to be done pursuant to this Power of Attorney.
- 2.2 The Principal shall indemnify and keep indemnified the Attorney and his or her estate against all losses, liabilities and costs which the Attorney or his or her estate may properly incur as a result of, or in connection with, the appointment under this Power of Attorney, which, for the avoidance of doubt, shall exclude anything arising from the Attorney's breach of their employment contract or their authority under this Power of Attorney, breach of law, regulation or regulatory guidance, or any breach of the Principal's policies or procedures.
- 2.3 The provisions of this paragraph 2 shall continue in force after the revocation or other termination of this Power of Attorney.

### **3 Delegation**

3.1 In relation to any Instrument in respect of which it is stated in Schedule 3 that the Attorney has power to delegate, the Attorney may at any time and on more than one occasion delegate in writing (which may include email) to any person who for the time being holds an office or employment with the Group (and/or with any of the Principals) the exercise of any power or authority conferred by this Power of Attorney in relation to such Instrument (other than the power of delegation conferred by this clause 3.1), provided that such delegation (including in relation to the office or job title of the delegate) meets any such requirements as are specified in Schedule 3 in relation to such delegation. The Attorney may at any time revoke any such delegation in writing without giving any reason.

### **4 Termination of existing authorities**

4.1 This Power of Attorney shall terminate with immediate effect all powers of attorney previously granted by any of the Principals (and remaining in effect as at the date of this Power of Attorney) in favour of the Attorneys or any of them.

4.2 The termination pursuant to clause 4.1 of any power of attorney shall not operate so as to invalidate, reverse or rescind any action taken prior to the execution of this Power of Attorney pursuant to such power of attorney.

4.3 The execution of this Power of Attorney shall not terminate or otherwise affect in any way any power of attorney previously granted by any of the Principals (and remaining in effect as at the date of this Power of Attorney) in favour of anybody corporate or in favour of the partners in any partnership.

### **5 Reliance**

5.1 The Principal declares that any person (including, but not limited to, a firm, a body corporate, an unincorporated association or an authority) who deals with any Attorney in good faith may accept a written statement signed by that Attorney to the effect that this Power of Attorney has not been revoked as conclusive evidence of that fact.

5.2 The Principal further declares that any such person as is referred to in clause 5.1 who deals with any Attorney in good faith may accept a written statement signed by that Attorney to the effect that that Attorney holds for the time being a particular Title.

### **6 Duration**

6.1 This Power of Attorney shall, as regards any Principal, be effective from the date hereof and shall continue until the date 12 months after the date hereof or, if earlier, the date upon which it is revoked in writing by that Principal. Revocation of this Power of Attorney by one or more Principals shall not prejudice the ongoing operation and validity of this Power of Attorney in respect of the remaining Principal or Principals.

### **7 Governing law and jurisdiction**

7.1 This Power of Attorney is governed by, and shall be construed in accordance with, English law. The Courts of England and Wales shall have exclusive jurisdiction in relation to any dispute arising in relation to this Power of Attorney.

**8 Interpretation**

8.1 In this Power of Attorney the following expressions shall have the meanings respectively ascribed to them below:

**Group** means OSB GROUP PLC and its subsidiary undertakings for the time being.

**Subsidiary undertaking** has the meaning ascribed to it in section 1162 of the Companies Act 2006.

**Executed as a deed** by each of the Principals on the date which first appears in this Power of Attorney.

**Schedule 1**  
**The Principals**

<b>Name</b>	<b>Registered Office</b>	<b>Company Number</b>
OSB GROUP PLC	OSB House Quayside, Chatham Maritime, Chatham, Kent, ME4 4QZ	11976839
OneSavings Bank plc	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	07312896
Broadlands Finance Limited	2 Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD	06957973
CCFSG Holdings Limited	2 Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD	06712054
Charter Court Financial Services Limited	2 Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD	06749498
Charter Mortgages Limited	2 Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD	06749495
5D Finance Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	05694526
Easioption Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	04508404
Exact Mortgage Experts Limited	2 Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD	06749563
Guernsey Home Loans Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	04508403
Heritable Development Finance Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	08606584
Inter Bay Financial I Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	05878146
InterBay Asset Finance Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	05929676
Interbay Funding Ltd	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	05595882
Interbay ML, Ltd	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	06038070
Jersey Home Loans Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	04508389
OSB India (Private) Limited	Salarpuria Magnifica, No.78, 9 <sup>th</sup> and 10 <sup>th</sup> Floor, Dooravani nagar, Old Madras Road, Bengaluru – 560016, Karnataka, India	
Prestige Finance Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	01080632
Reliance Property Loans Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	04508405
Rochester Mortgages Limited	Reliance House, Sun Pier, Chatham, Kent ME4 4ET	09928431
WSE Bourton Road Limited	OSB House Quayside, Chatham Maritime, Chatham, England, ME4 4QZ	12431254
Kent Reliance Community Foundation Limited	OSB House Quayside, Chatham Maritime, Chatham, England, ME4 4QZ	14303551

## Schedule 2: The Titles

### Executive Team Members

- Chief Executive Officer (CEO)
- Chief Financial Officer (CFO)
- Chief People Officer (CPO)
- Interim Group Chief Information Officer (IGCIO)
- Group Chief Risk Officer (GCRO)
- Group Chief Credit and Money Laundering Reporting Officer (GCCMLRO)
- Group Chief Operating Officer (GCOO)
- Group Managing Director, Mortgages and Savings (GMDMS)
- Group General Counsel and Company Secretary (GCCS)
- Group Chief Internal Auditor (GCIA)
- Group Commercial Director (GCD)

### All other Employees with authority under the Authorities Mandate

All Heads of Department Grade D and above; Executive Assistant to CEO and CFO

### Section 1 Finance

- Any Grade H employees or above at OSB House approved by the Group Financial Controller or Group Finance Director
- Branch Manager
- Finance and Management Accountant, InterBay
- Financial Control Manager (Chatham)
- Financial Accounting Manager (Chatham)
- Group Financial Control Manager
- Group Finance Director
- Group Financial Controller
- Group HR Director
- Head of Group Tax

### Section 2 Treasury

- Junior Treasury Front Office Analyst
- Junior Treasury Analyst
- Senior Treasury Front Office Analyst
- Treasury Front Office Analyst

### Section 3 Operations (redress payments)

- Assistant Root Cause Manager
- Customer Relations Manager
- Customer Relations Officer
- Customer Service Team Leader
- Financial Support Team Manager
- Group Director of Operations
- Group Head of Savings Operations
- Group Head of Financial Support
- Group Head of Real Estate Asset Management
- Group Head of Servicing
- Group Operations Director and Chief of Staff
- Mortgage Servicing Manager
- Mortgage Servicing Relationship Manager
- Mortgage Servicing Team Leader
- Mortgage Servicing Team Manager
- Primary Servicing Team Manager
- Real Estate Asset Manager
- Senior Real Estate Surveyor
- Senior Real Estate Asset Manager

### Section 4 OSB INDIA

- Group Offshore Operations Director
- GRMC for Outsourcing arrangements or material changes to services
- Head of Accounts and Secretarial Support – OSBI
- Head of HR – OSBI
- Head of IT Operations - OSBI
- Head of Support Services – OSBI
- OSBI Executive Director

### Section 5 Real Estate (CORPORATE)

- Any ExCo member

### Section 6 Employment (including benefits and compensatory matters)

<ul style="list-style-type: none"> <li>• Group Head of HR</li> <li>• Group HR Director</li> <li>• Group Head of Talent Acquisition</li> <li>• Head of HR Operations</li> <li>• HR Business Advisor</li> </ul>	<ul style="list-style-type: none"> <li>• HR Management</li> <li>• HR Business Partner</li> <li>• Legal Counsel - Corporate and Employment</li> <li>• Manager at Grade D or above</li> <li>• Manager at Grade F or above</li> </ul>
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#### **Section 7 Commercial (Portfolio acquisitions, M&A activity and other related transactions)**

<ul style="list-style-type: none"> <li>• Any Board Capital and Funding Committee Member</li> <li>• Group Capital Markets Director</li> <li>• Group Head of Governance and Company Secretariat</li> </ul>	<ul style="list-style-type: none"> <li>• Head of Securitisation</li> <li>• Group Head of Legal – Capital Markets</li> <li>• Director of Balance Sheet Optimisation</li> </ul>
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#### **Section 8 Contracts (any contract binding a Group company excluding employment agreements and OSB India third party services)**

<ul style="list-style-type: none"> <li>• Group Head of Procurement and Vendor Management</li> </ul>	<ul style="list-style-type: none"> <li>• OSBI Executive Director</li> </ul>
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#### **Section 9 Legal and Litigation**

<ul style="list-style-type: none"> <li>• Legal Leadership Team</li> </ul>
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#### **Section 10 Land Registry (any document binding a group company)**

<ul style="list-style-type: none"> <li>• Completions and Mortgage Servicing Manager</li> <li>• Financial Support Manager</li> <li>• Group Servicing Director</li> <li>• Group Director of Collections</li> <li>• Group Director of Financial Support</li> <li>• Group Director of Operations</li> <li>• Group Governance Office</li> <li>• Group Head of Asset Management and Specialist Financial Support</li> <li>• Group Head of Collections</li> <li>• Group Head of Collections and Recoveries</li> <li>• Group Head of Financial Support</li> <li>• Group Head of Mortgage Servicing</li> <li>• Group Head of Real Estate Asset Management</li> <li>• Group Head of Underwriting Operations</li> <li>• Group Operations Director and Chief of Staff</li> <li>• Group Underwriting and Real Estate Director</li> <li>• Group Head of Technical Underwriting and Process Controls</li> </ul>	<ul style="list-style-type: none"> <li>• Group Head of Underwriting Operations</li> <li>• Group Head of Legal</li> <li>• Head of Underwriting – Kent Reliance</li> <li>• Financial Support Manager</li> <li>• InterBay Underwriting Manager</li> <li>• Mortgage Admin Relationship Manager</li> <li>• Mortgage Securities Officer</li> <li>• Mortgage Servicing Manager</li> <li>• Mortgage Servicing Relationship Manager</li> <li>• Mortgage Servicing Team Manager</li> <li>• Operations Manager</li> <li>• Primary Servicing Team Manager</li> <li>• Asset Manager</li> <li>• Securities Officer</li> <li>• Senior Mortgage Securities Officer</li> <li>• Senior Asset Manager</li> <li>• Senior Asset Management Surveyor</li> <li>• Underwriting Team Manager</li> </ul>
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#### **Section 11 Compliance and Financial Crime**

<ul style="list-style-type: none"> <li>• Group Conduct and Compliance Director</li> <li>• Senior Compliance Manager (Policy)</li> <li>• Compliance Manager (Policy)</li> </ul>	<ul style="list-style-type: none"> <li>• Group Head of Financial Crime</li> <li>• Senior Financial Crime Manager</li> <li>• Group Head of Compliance Conduct</li> </ul>
--	---

**Section 12 Asset finance**

- Credit Manager - Asset Finance
- Flow Underwriter/Credit Analyst – Asset Finance
- Head of Underwriting - Asset Finance
- Senior Credit Manager – Asset Finance

**Section 13 Asset finance**

- Any staff Grade H or above: Asset Finance
- Asset Manager: Asset Finance
- Collections Manager: Asset Finance
- Collections Officer: Asset Finance
- Credit Analyst: Asset Finance
- Credit Manager: Asset Finance
- Head of Asset Finance
- Head of Operations: Asset Finance
- Head of Sales: Asset Finance
- Head of Underwriting: Asset Finance
- Sales Support Coordinator: Asset Finance
- Sales Support Manager: Asset Finance
- Senior Regional Sales Manager: Asset Finance
- Senior Credit Manager: Asset Finance
- Book and Fund Coordinator: Asset Finance
- Payout Team Manager: Asset Finance

**Section 14 Products (mortgages)**

- Group Mortgage Proposition Director
- Group Intermediary Director
- Group Operations Director and Chief of Staff
- Group Director for Operations
- Group Underwriting and Real Estate Director
- Head of Lending Products

**Schedule 3: *Please refer to the Authorities Mandate***

Executed as a deed by  
**OSB GROUP PLC**

Executed as a deed by  
**OneSavings Bank plc**

) .....  
 ) Director  
 )  
 ) **ANDREW GOLDING**  
 ) Print name  
 )  
 ) .....  
 ) *Hyde*  
 ) .....  
 ) Director  
 )  
 ) **VICTORIA HYDE**  
 ) Print name  
 ) *VH*

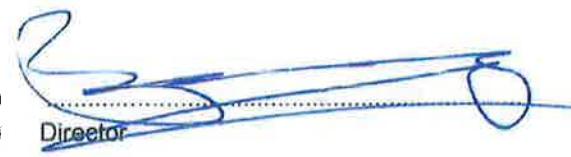
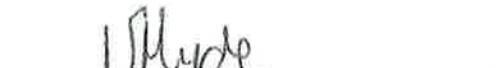
Executed as a deed by  
**5D Finance Limited**

) .....  
)  
Director  
)  
)  
)  
)  
**JONATHAN HALL**  
Print name  
)  
)  
)  
.....  
)  
Director  
)  
)  
)  
)  
**CLIVE KORNITZER**  
Print name  
)

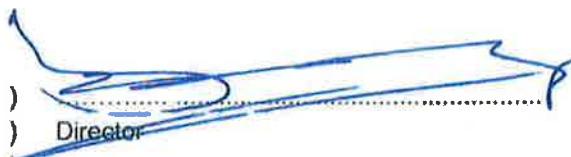
Executed as a deed by  
**Broadlands Finance Limited**

)   
Director  
) **ANDREW GOLDING**  
Print name  
)   
Director  
) **VICTORIA HYDE**  
Print name

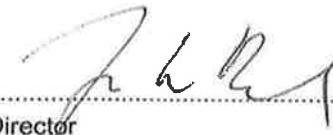
Executed as a deed by  
**CCFSG Holdings Limited**

)   
Director  
) **ANDREW GOLDING**  
Print name  
)   
Director  
) **VICTORIA HYDE**  
Print name

Executed as a deed by  
**Charter Court Financial Services Limited**

)   
Director  
) **ANDREW GOLDING**  
Print name  
)   
Director  
)   
Print name

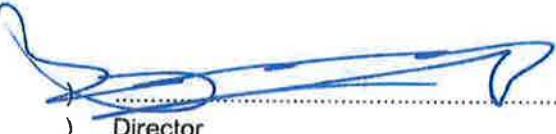
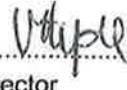
Executed as a deed by  
**Charter Mortgages Limited**

) .....   
) Director  
)  
) **JENS BECH**  
) Print name  
) .....   
) Director  
)  
) **ANDREW GOLDING**  
) Print name

Executed as a deed by  
**Easioption Limited**

) .....   
) Director  
)  
) **ANDREW GOLDING**  
) Print name  
)  
) .....   
) Director  
)  
) **VICTORIA HYDE**  
) Print name

Executed as a deed by  
**Exact Mortgage Experts Limited**

) .....   
) Director  
)  
) **ANDREW GOLDING**  
) Print name  
)  
) .....   
) Director  
)  
) **VICTORIA HYDE**  
) Print name

Executed as a deed by  
**Guernsey Home Loans Limited**

) .....  
Director  
)  
**JONATHAN HALL**  
Print name  
)  
.....  
Director  
)  
**VICTORIA HYDE**  
Print name



Executed as a deed by  
**Heritable Development Finance Limited**

) .....  
Director  
)  
**VICTORIA HYDE**  
Print name  
)  
.....  
Secretary  
)  
**MELANIE MANN**  
Print name



) .....  
Director  
)  
**CLIVE KORNITZER**  
Print name  
)  
.....  
Secretary

) .....  
**MELANIE MANN**  
Print name



Executed as a deed by  
**Inter Bay Financial I Limited**

Executed as a deed by  
**InterBay Asset Finance Limited**

) .....  
)) Director  
))  
)) **CLIVE KORNITZER**  
)) Print name  
))  
))   
))  
)) Secretary  
))  
)) **MELANIE MANN**  
)) Print name

Executed as a deed by  
**Interbay Funding, Ltd**

) .....  
)) Director  
))  
)) **JONATHAN HALL**  
)) Print name  
))  
))   
))  
)) Director  
))  
)) **CLIVE KORNITZER**  
)) Print name

Executed as a deed by  
**Interbay ML, Ltd**

) .....  
)) Director  
))  
)) **CLIVE KORNITZER**  
)) Print name  
))  
))   
))  
)) Secretary  
))  
)) **MELANIE MANN**  
)) Print name

Executed as a deed by  
**Jersey Home Loans Limited**

) .....  
) Director  
)  
) **JONATHAN HALL**  
) Print name  
)  
) .....  
) **Hyde**  
) Director  
)  
) **VICTORIA HYDE**  
) Print name

Executed as a deed by  
**OSB India (Private) Limited**

) Director  
) **ANDREW GOLDING**  
) Print name  
)   
) Director  
) **CLIVE KORNITZER**  
) Print name

Executed as a deed by  
**Prestige Finance Limited**

Director  
**ANDREW GOLDING**  
Print name  
Director  
**CLIVE KORNITZER**  
Print name

Executed as a deed by  
**Reliance Property Loans Limited**

) Director

) ANDREW GOLDING

) Print name

..... *Unguiculata*

) Director

) VICTORIA HYDE

) Print name

Executed as a deed by  
**Rochester Mortgages Limited**

## Director

ANDREW GOLDING

Print name

1

W. H. Hob.

3

) Director

) VICTORIA HYDE

) Print name

Executed as a deed by  
**WSE Bourton Road Limited**

Director

JASON ELPHICK

Print name:

3

)

1

Director

10 of 10

Executed as a deed by  
**Kent Reliance Community Foundation  
Limited**

### Director

ANDREW GOLDING

) Print name

) Director

) CLIVE KORNITZER

) Print name

## 10. LAND REGISTRY (ANY DOCUMENT BINDING A GROUP COMPANY)

The GCCS is the accountable SMF for all matters relating to this Section 10 (Land Registry).

10.1	<b>CH1 Form: Legal Charge on a registered estate</b>	
Authorised checker:	Any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader
10.2	<b>E/DS1 Form: Legal Charge on a registered estate</b>	
Authorised checker:	2 x designated Securities Officers; Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 2 designated Securities Officer, Group Director of Collections and Servicing , Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Mortgage Admin Relationship Support Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Primary Servicing Team Manager, Mortgage Servicing Manager Mortgage Servicing Relationship Manager Mortgage Servicing Team Manager Completions and Underwriting Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS Group Director of Collections and Servicing Mortgage Servicing Manager, Mortgage Servicing Team Manager, Senior Mortgage Securities Officer Mortgage Securities Officer, Mortgage Servicing Relationship Manager Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader Operations Manager Head of Technical Underwriting and Process Controls
10.3	<b>E/DS2 Form: Cancellation of entries relating to a charge</b>	
Authorised checker:	2 x designated Securities Officers; Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 2 designated Securities Officer, Group Director of Collections and Servicing , Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Mortgage Admin Relationship Support Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Primary Servicing Team Manager, Mortgage Servicing Manager, Mortgage Servicing Relationship Manager Mortgage Servicing Team Manager	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Director of Collections and Servicing, Group Head of Mortgage Servicing, Group Head of Collections and Recoveries, Collections and Recoveries Manager, Mortgage Servicing Manager, Mortgage Servicing Team Manager, Mortgage Servicing Relationship Manager Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Primary Servicing Team Leader, Senior Mortgage Securities Officer, Mortgage Securities Officer,

	Completions and Underwriting Team Leader. Any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Completions and Underwriting Team Leader.
10.4	<b>E/DS3 Form: Release of part of the land from a registered charge</b>  Authorised checker: Director of Processing; Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Support Manager, Completions and Underwriting Team Leader, Securities Team Leader, Any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Director of Collections and Servicing, Mortgage Servicing Relationship Manager, Mortgage Servicing Team Manager, Senior Mortgage Securities Officer*, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Mortgage Servicing Manager, Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, Mortgage Admin Relationship Manager, Primary Servicing Team Manager, Securities Team Leader, Operations Manager Completions and Mortgage Servicing Manager, InterBay Underwriting Manager <a href="#">Head of Technical Underwriting and Process Controls</a>
10.5	<b>K11 Form: Release of part of the land from a registered charge</b>  Authorised checker: Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager , Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, Mortgage Servicing Team Manager Any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, CIO, GCD, GCCS, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Operations Manager Mortgage Servicing Manager Mortgage Admin Relationship Support Manager Completions and Underwriting Team Leader, Mortgage Servicing Team Manager, Securities Team Leader

10.6	<b>TR1 Form: To transfer a registered property</b>	
Authorised checker:	<p>Head of Long Term Lending;  Head of Short Term Lending; Operations Manager;  Second Charge Lending plus 1 designated Securities Officer,  Group Director of Collections and Servicing,  Group Head of Collections and Recoveries,  Group Head of Mortgage Servicing,  Collections and Recoveries Manager,  Mortgage Servicing Manager  Operations Manager  Technical Arrears and Workout Manager  Group Underwriting Director,  Group Head of Underwriting,  Completions and Underwriting Team Leader,  Any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.</p>	<p>Authorised signatory:</p> <p>CRO, GCOO, GCCO, CIO, GCD, GCCS,  Group Director of Collections and Servicing,  Group Head of Collections and Recoveries,  Group Head of Mortgage Servicing,  Collections and Recoveries Manager,  Technical Arrears and Workout Manager,  Group Underwriting Director,  Group Head of Underwriting,  Mortgage Admin Relationship Support Manager,  Completions and Underwriting Team Leader,  Mortgage Servicing Team Manager,  Securities Team Leader  Operations Manager  Mortgage Servicing Relationship Manager  Mortgage Servicing Team Manager  Senior Mortgages Securities Officer  Head of Technical Underwriting and Process Controls</p>
10.7	<b>TR2 Form: To transfer a registered property under power of sale</b>	
Authorised checker:	<p>Group Director of Collections and Recovery;  Head of Collections and Recovery plus 1 designated Securities Officer,  Group Director of Collections and Servicing,  Group Head of Collections and Recoveries,  Group Head of Mortgage Servicing,  Collections and Recoveries Manager,  Technical Arrears and Workout Manager  Group Underwriting Director,  Group Head of Underwriting,  Mortgage Admin Relationship Support Manager,  Completions and Underwriting Team Leader,  Primary Servicing Team Manager,  Mortgage Servicing Manager  Securities Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.</p>	<p>Authorised signatory:</p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,  Group Director of Collections and Servicing,  Group Head of Collections and Recoveries,  Group Head of Mortgage Servicing,  Collections and Recoveries Manager,  Technical Arrears and Workout Manager,  Group Underwriting Director,  Group Head of Underwriting,  Mortgage Admin Relationship Manager,  Completions and Underwriting Team Leader,  Primary Servicing Team Manager,  Securities Team Leader,  Mortgage Servicing Manager</p>

10.8	<b>TR4 Form: Transfer of a charge or a portfolio of charges</b>	
Authorised checker:	<p>External solicitor acting on Securitisation, any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate</p>	
		Authorised signatory:
		<p>CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Manager, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager Mortgage Servicing Relationship Manager Mortgage Servicing Team Manager Senior Mortgage Securities Officer Head of Technical Underwriting and Process Controls</p>
10.9	<b>TP1 Form: To transfer part of registered title.</b>	
Authorised checker:	<p>Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Support Manager, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Mortgage Servicing Manager, Securities Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.</p>	
		Authorised signatory:
		<p>CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Directions and Servicing Director, Mortgage Servicing Relationship Manager, Mortgage Servicing Team Manager, Senior Mortgage Securities Officer*, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Manager, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager Operations Manager Head of Technical Underwriting and Process Controls</p>

10.10	<b>TP2 Form: To transfer part of registered title under a power of sale</b>	
Authorised checker:	<p>Director of Processing;            Group Director of Collections and Recovery;            Head of Collections and Recovery plus 1 designated Securities Officer,            Group Director of Collections and Servicing,            Group Head of Collections and Recoveries,            Collections and Recoveries Manager,            Group Head of Mortgage Servicing,            Technical Arrears and Workout Manager,            Group Underwriting Director,            Group Head of Underwriting,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Mortgage Servicing Manager            Securities Team Leader, and any member of Group Legal who is a            practising legal executive or solicitor with a valid practising certificate</p>	<p>Authorised signatory:</p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,            Group Director of Collections and Servicing,            Group Head of Collections and Recoveries,            Group Head of Mortgage Servicing,            Collections and Recoveries Manager,            Technical Arrears and Workout Manager,            Group Underwriting Director,            Group Head of Underwriting,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Securities Team Leader            Mortgage Servicing Manager</p>
10.11	<b>ID2 Form: Verification of an individual signing for a corporate body</b>	
Authorised checker:	Any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate	Authorised signatory: Company Secretariat
10.12	<b>RX1 Form: Enter a restriction</b>	
Authorised checker:	<p>Director of Processing;            Head of Long Term Lending;            Head of Short Term Lending;            Operations Manager;            Second Charge Lending plus 1 designated Securities Officer,            Group Director of Collections and Servicing ,            Group Head of Collections and Recoveries,            Group Head of Mortgage Servicing,            Collections and Recoveries Manager,            Technical Arrears and Workout Manager Group Underwriting Director,            Group Head of Underwriting,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Securities Team Leader, and any member of Group Legal who is a            practising legal executive or solicitor with a valid practising certificate.</p>	<p>Authorised signatory:</p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,            Group Director of Collections and Servicing,            Group Head of Collections and Recoveries,            Collections and Recoveries Manager,            Group Head of Mortgage Servicing,            Technical Arrears and Workout Manager,            Group Underwriting Director,            Group Head of Underwriting,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Securities Team Leader            Mortgage Servicing Manager</p>

10.13	<b>RX2 Form: Order to dis-apply or modify restriction</b>	
Authorised checker:	Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Head of Legal Group Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Collections and Recoveries Manager, Group Head of Mortgage Servicing, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Operations Manager Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager
10.14	<b>RX4 Form: Withdraw a restriction</b>	
Authorised checker:	Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Collections and Recoveries Manager, Group Head of Mortgage Servicing, Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager Mortgage Servicing Relationship Manager Mortgage Servicing Team Manager Senior Mortgage Securities Officer Head of Technical Underwriting and Process Controls
10.15	<b>AN1 Form: Enter an Agreed Notice</b>	
Authorised checker:	Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Collections and Recoveries Manager, Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Mortgage Servicing,	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, Primary Servicing Team Manager,

	Group Head of Underwriting, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Mortgage Servicing Manager Securities Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Securities Team Leader, Mortgage Servicing Manager
10.16	<b>CN1 Form: Cancellation of Notice</b>  Authorised checker: Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager Operations Manager
10.17	<b>Deed of Substituted Security: To transfer an existing charge on one title for a replacement charge on a new title</b>  Authorised checker: Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer, Group Head of Mortgage Servicing, Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Support Manager, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Mortgage Servicing Manager Securities Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.	Authorised signatory: CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Directions and Servicing Director, Mortgage Servicing Relationship Manager, Mortgage Servicing Team Manager, Senior Mortgage Securities Officer*, Group Director of Collections and Servicing, Group Head of Mortgage Servicing, Group Head of Collections and Recoveries, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Manager, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager Head of Technical Underwriting and Process Controls

10.18	<b>Deed of Release and Covenant: To transfer a registered property (limited company release)</b>	
Authorised checker:	<p>Head of Long Term Lending;            Head of Short Term Lending;            Operations Manager;            Second Charge Lending plus 1 designated Securities Officer,            Group Director of Collections and Servicing,            Group Head of Collections and Recoveries,            Group Head of Mortgage Servicing,            Collections and Recoveries Manager,            Technical Arrears and Workout Manager            Group Underwriting Director,            Group Head of Underwriting, Mortgage Admin Relationship Support Manager,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Securities Team Leader, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate.</p>	<p><i>Authorised signatory:</i></p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,            Group Directions and Servicing Director,            Mortgage Servicing Relationship Manager,            Mortgage Servicing Team Manager,            Senior Mortgage Securities Officer*,            Group Director of Collections and Servicing,            Group Head of Mortgage Servicing,            Group Head of Collections and Recoveries,            Collections and Recoveries Manager,            Technical Arrears and Workout Manager,            Group Underwriting Director,            Group Head of Underwriting,            Mortgage Admin Relationship Manager,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Securities Team Leader,            Mortgage Servicing Manager,            Head of Technical Underwriting and Process Controls</p>
10.19	<b>Section 106: To consent as a planning obligation</b>	
Authorised checker:	<p>Head of Long Term Lending;            Head of Short Term Lending;            Operations Manager;            Second Charge Lending plus 1 designated Securities Officer, and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate (except where delegated to a designated Securities Officer),            Group Director of Collections and Servicing,            Group Head of Collections and Recoveries,            Group Head of Mortgage Servicing,            Collections and Recoveries Manager,            Technical Arrears and Workout Manager Group Underwriting Director,            Group Head of Underwriting,            Mortgage Admin Relationship Support Manager,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Securities Team Leader</p>	<p><i>Authorised signatory:</i></p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,            Group Directions and Servicing Director,            Mortgage Servicing Relationship Manager,            Mortgage Servicing Team Manager,            Senior Mortgage Securities Officer *,            Group Director of Collections and Servicing,            Group Head of Mortgage Servicing,            Group Head of Collections and Recoveries,            Collections and Recoveries Manager,            Technical Arrears and Workout Manager,            Group Underwriting Director,            Group Head of Underwriting,            Mortgage Admin Relationship Manager,            Completions and Underwriting Team Leader,            Primary Servicing Team Manager,            Securities Team Leader,            Mortgage Servicing Manager            Head of Technical Underwriting and Process Controls</p>
10.20	<b>Deed of Easement: To consent to a right of way</b>	
Authorised checker:	Head of Long Term Lending; Head of Short Term Lending; Operations Manager;	<p><i>Authorised signatory:</i></p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,            Group Directions and Servicing Director,            Mortgage Servicing Relationship Manager,            Mortgage Servicing Team Manager,</p>

	<p>Second Charge Lending plus 1 designated Securities Officer and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate (except where delegated to a designated Securities Officer),  Group Director of Collections and Servicing ,  Group Head of Collections and Recoveries,  Group Head of Mortgage Servicing,  Collections and Recoveries Manager,  Technical Arrears and Workout Manager  Group Underwriting Director,  Group Head of Underwriting,  Mortgage Admin Relationship Support Manager,  Completions and Underwriting Team Leader,  Primary Servicing Team Manager,  Securities Team Leader</p>	<p>Senior Mortgage Securities Officer *,  Group Director of Collections and Servicing,  Group Head of Mortgage Servicing,  Group Head of Collections and Recoveries,  Collections and Recoveries Manager,  Technical Arrears and Workout Manager,  Group Underwriting Director,  Group Head of Underwriting,  Mortgage Admin Relationship Manager,  Completions and Underwriting Team Leader,  Mortgage Servicing Team Manager,  Securities Team Leader,  Mortgage Servicing Manager  Head of Technical Underwriting and Process Controls</p>
10.21	<p><b>Deed of Covenant: Buyer agreement with lease terms</b></p> <p>Head of Long Term Lending;  Head of Short Term Lending;  Operations Manager;  Second Charge Lending plus 1 designated Securities Officer and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate (except where delegated to a designated Securities Officer),  Group Head of Mortgage Servicing,  Group Director of Collections and Servicing ,  Group Head of Collections and Recoveries,  Collections and Recoveries Manager ,  Technical Arrears and Workout Manager  Group Underwriting Director,  Group Head of Underwriting,  Completions and Underwriting Team Leader  Mortgage Servicing Manager</p>	<p>Authorised checker:</p> <p>Authorised signatory:</p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,  Group Directions and Servicing Director,  Mortgage Servicing Relationship Manager,  Mortgage Servicing Team Manager,  Senior Mortgage Securities Officer *,  Group Director of Collections and Servicing,  Group Head of Collections and Recoveries,  Collections and Recoveries Manager,  Group Head of Mortgage Servicing,  Technical Arrears and Workout Manager,  Group Underwriting Director,  Group Head of Underwriting,  Completions and Underwriting Team Leader,  Mortgage Servicing Manager,  Securities Team Leader  Head of Technical Underwriting and Process Controls</p>
10.22	<p><b>API: Application to change the register</b></p> <p>Head of Long Term Lending;  Head of Short Term Lending;  Operations Manager;  Second Charge Lending plus 1 designated Securities Officer and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate (except where delegated to a designated Securities Officer),  Group Director of Collections and Servicing ,  Group Head of Collections and Recoveries,</p>	<p>Authorised checker:</p> <p>Authorised signatory:</p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS,  Group Directions and Servicing Director,  Mortgage Servicing Relationship Manager,  Mortgage Servicing Team Manager,  Senior Mortgage Securities Officer *,  Group Director of Collections and Servicing,  Group Head of Mortgage Servicing,  Group Head of Collections and Recoveries,  Collections and Recoveries Manager,</p>

	<p>Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Support Manager, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader Securities Officer</p>	<p>Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Manager Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager Securities Officer</p>
10.23	<p><b>Deed of Priority/Postponement/Ranking Agreement:</b> Deed to alter priorities of charges on register</p> <p>Head of Long Term Lending; Head of Short Term Lending; Operations Manager; Second Charge Lending plus 1 designated Securities Officer and any member of Group Legal who is a practising legal executive or solicitor with a valid practising certificate (except where delegated to a designated Securities Officer), Group Director of Collections and Servicing, Group Head of Collections and Recoveries, Group Head of Mortgage Servicing, Collections and Recoveries Manager, Technical Arrears and Workout Manager Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Support Manager, Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader Mortgage Servicing Manager</p>	<p>Authorised checker:</p> <p>Authorised signatory:</p> <p>CRO, GCOO, GCCO, GCIO, GCD, GCCS, Group Directions and Servicing Director, Mortgage Servicing Relationship Manager, Mortgage Servicing Team Manager, Senior Mortgage Securities Officer * , Group Director of Collections and Servicing, Group Head of Mortgage Servicing, Group Head of Collections and Recoveries, Collections and Recoveries Manager, Technical Arrears and Workout Manager, Group Underwriting Director, Group Head of Underwriting, Mortgage Admin Relationship Manager Completions and Underwriting Team Leader, Primary Servicing Team Manager, Securities Team Leader, Mortgage Servicing Manager Head of Technical Underwriting and Process Controls</p>

\*Signature authority has been delegated from GCOO to Group Collections and Servicing Director, Mortgage Servicing Team Manager and Senior Mortgage Securities Officer, Servicing (for Kent Reliance) where noted.