

Title number ESX2 [REDACTED]

This is a copy of the register of the title number set out immediately below, showing the entries in the register on 10 SEP 2015 at 15:47:25. This copy does not take account of any application made after that time even if still pending in the Land Registry when this copy was issued.

This copy is not an 'Official Copy' of the register. An official copy of the register is admissible in evidence in a court to the same extent as the original. A person is entitled to be indemnified by the registrar if he or she suffers loss by reason of a mistake in an official copy. If you want to obtain an official copy, the Land Registry web site explains how to do this.

A: Property Register

This register describes the land and estate comprised in the title.

EAST SUSSEX : WEALDEN

- 1 (27.04.2000) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being 11 Victoria Road, Polegate (BN26 6DB).

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (13.03.2007) PROPRIETOR: DARREN JOHN DARLING and ZOE VICTORIA DARLING of [REDACTED] East Sussex [REDACTED]
- 2 (13.03.2007) The price stated to have been paid on 16 February 2007 was £195,000.
- 3 (13.03.2007) The Transfer to the proprietor contains a covenant to observe and perform the covenants referred to in the Charges Register and of indemnity in respect thereof.
- 4 (13.03.2007) RESTRICTION: No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the Charge dated 16 February 2007 in favour of Morgan Stanley Bank International Limited referred to in the Charges Register.

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (27.04.2000) A Conveyance of the land in this title and other land dated 15 August 1877 made between (1) George Clement and (2) James Rock contains restrictive covenants.

NOTE: Unverified particulars filed.

- 2 (27.04.2000) A Conveyance dated 30 June 1933 made between (1) James Tolhurst (the Vendor) and (2) Henry Thomas Twine (the Purchaser) contains the following covenants:-

Covenant by the Purchaser with the Vendor his heirs and assigns as follows:-

(a) For the purpose of affording to the Vendor his heirs exors admors and assigns a full and sufficient indemnity but not further or otherwise to duly observe and perform the provision and restrictive covenants above referred to so far as the same now relate to the pieces of land thrby conveyed and at all times to keep indemnified the Vendor his heirs exors admors and assigns against all proceedings costs claims

Title number ESX2 [REDACTED]

C: Charges Register continued

expenses and demands in respect thereof

(b) To forthwith erect and for ever thereafter maintain a suitable land sufficient fence along the whole of the Eastern boundary of the Plot Nod 51 on the said plan

(c) To pay a fair proportion of the cost of repairing and maintaining Little Brook Street [REDACTED] aforesaid until the said street is adopted by the proper local authority

(d) Not to erect any bldg or erection of any kind upon the said pieces of land in front of the existing line of frontage of the bldg in Victoria Road now known as the Church Room Polegate

(e) Not to carry on in or upon the said pieces of land or in or upon any building erected thereon any noisome offensive or dangerous trade or business of a Baker and Confectioner and not to do or permit or suffer to be done any act or thing upon the said pieces of land which may be or become or grow to the annoyance nuisance damage and disturbance of the Vendor his heirs exors admors or assigns or the owners or occupiers of adjoining or neighbouring premises.

NOTE: No copy of the plan was supplied on first registration.

3 (13.03.2007) REGISTERED CHARGE dated 16 February 2007.

4 (13.03.2007) Proprietor: MORGAN STANLEY BANK INTERNATIONAL LIMITED (Co. Regn. No. 3722571) of Deeds Management, 1 Providence Place, Skipton, N Yorkshire BD23 2HL, trading as Advantage.

End of register

Your Settlement Quotation

Firstplus Loan Account: 0002 [REDACTED]

Account of: Mr D & Mrs Z Darling

[REDACTED]
East Sussex

[REDACTED]
(the borrower(s))

Prepared by: Firstplus Financial Group PLC
Cadarn House
The Avenue Business Park
Croescadarn Close
Cardiff
CF23 8FF
(the lender)

Prepared on 7th August 2015. This quotation is valid up to and including 7th August 2015.

The amount required to repay your existing loan is as follows:	
Total amount payable under the Agreement	£23547.65
(This represents the current balance, accrued interest and all future charges until the end of your loan.)	
Less our rebate on early settlement	- £9177.34
Total amount payable by you to settle, as at 7th August 2015	£14370.31

The calculation makes the assumption that no further instalments due under this agreement between the date of this quotation and the settlement date will be made. Should you not proceed with the settlement of your account, repayments must be maintained. Any overpayments made will be refunded to you.

If the loan is not settled in full by this date or if the funds are not remitted by this date then another figure should be obtained.

The settlement figures have been calculated in accordance with the terms and conditions set out in your loan agreement. The rebate allowed has been calculated in compliance with the Consumer Credit (Early Settlement) Regulations 2004. The settlement date set out above has been calculated in accordance with Regulation 3 of the Consumer Credit (Settlement Information) Regulations 1983. If you would like to discuss any of the above options, or if you have any questions, please don't hesitate to call.

General information about the operation of the Consumer Credit Act and regulations made under it is made available by the Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London, E14 5HS and advice may be obtained by contacting the local Trading Standards Department or nearest Citizens' Advice Bureau.

firstplus

Firstplus (Trading) Limited
The Red Lion Buildings, Park
Pennywell, Gloucester, GL2 5BT
www.firstplus.co.uk

Mr D & Mrs Z Darling

[REDACTED]
East Sussex
[REDACTED]

7th August 2015

LTCD: 0002 [REDACTED]

Our Ref: S97UFPL/0002 [REDACTED]

Please quote this reference when you write to us.

Dear Mr & Mrs Darling

Your Firstplus Loan Agreement Reference: 0002 [REDACTED]

Please find overleaf a settlement quotation for your Firstplus Loan account.

As you are reviewing your financial arrangements, I thought you might be interested to know that under most circumstances your loan is portable so if you're moving house it doesn't necessarily mean you'll have to repay your loan.

To discuss this option simply call our Customer Care Team now on 0800 052 0520*.

If you wish to transfer the monies to Firstplus Loan please ensure your Loan Agreement number is quoted in the first line of the reference field. Our bank details are:

Bank: Barclays Bank
Sort Code: 20-18-15
Account Number: 50664944

PLEASE TAKE CARE TO ENSURE THAT YOUR LOAN AGREEMENT NUMBER IS CORRECT SO THAT WE CAN ALLOCATE THE FUNDS TO YOUR ACCOUNT.

Yours sincerely,



SIMON JONES
Customer Care Team

*Calls to 0800 numbers are free from UK landlines. Mobile charges may vary. Charges will apply to calls from outside the UK. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

[THINK CAREFULLY BEFORE SECURING DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT]

Mr D & Mrs Z Darling

[REDACTED]
[REDACTED]
East Sussex
[REDACTED]

Firstplus Financial Group PLC
The Avenue Business Park
Pentwyn
Cardiff
CF23 8FF

14th August 2015

Your Ref: S97UFPL/0002 [REDACTED]

Dear Simon Jones

Re: Loan Agreement Reference: 0002 [REDACTED]

Please find cheques enclosed for the total of £14370.31

The enclosed cheque is to be treated as a private cheque and phoned through for clearing. Please can you make sure whoever phones through for clearance records the following information:

The name of the person phoning through.

The person they talk to.

Time and date.

The reason for non-clearance should this happen.

I have taken a large loan out with the bank and should there be any problems I may require the person handling my account as a witness against that bank.

I thank you in advance for your cooperation with this matter.

Yours sincerely

[REDACTED]
[REDACTED]
[REDACTED]
MR DARREN DARLING

SIDE 1

veRe Bank
UNIVERSAL ENERGY TRANSFER



75-01-81

veRe Bank
83 Ducie Street, Manchester M1 2JQ Clearing Hotline: 07455 372365

Date 14/5/15

Fir
The
Pea
Car
CF2
14th

Pay Firstplus Financial Group PLC

Forteen thousand three hundred and seventy

Bonds and 31 pence only

£ 14370.31

Name DARREN J DARLING

Signature

be transferred to another by
this instrument is a contract
that a negotiable instrument
of money by holders in due
or only must be payable to

CAN

of assets to the contrary"

able instrument in the form of
above the rules of equity done
in Equity, there is no remedy

Anticipatory Notice 1988

AT OF WHICH IS TO ACCEPT

⑆58790405054501⑆ ⑆40404504⑆ ⑆103750404⑆ ⑆103750404453⑆

firstplus

Firstplus Financial Group PLC
The Avenue Business Park
Pontwyn, Cardiff CF23 8FF
www.firstplus.co.uk

(UK L10027 (04/11/14) CAR/002)

Mr D & Mrs Z Darling

[REDACTED]
East Sussex
[REDACTED]

18th August 2015

LTCD: 0002 [REDACTED]
Our Ref: CAR/0002 [REDACTED]

Please quote this reference when you write to us

Your Firstplus Loan Agreement Reference: 0002 [REDACTED]

Dear Mr & Mrs Darling

Property Address: [REDACTED]

Thank you for your recent enquiry. We can confirm we have no interest in the above mentioned property.

We confirm that we are arranging for the priority/charge over the property to be removed.

If you have any further queries please do not hesitate to contact us on 0800 052 0520*.

Yours sincerely



HILARY LUKE
Customer Care Team

*Calls to 0800 numbers are free from UK landlines. Mobile charges may vary. Charges will apply to calls from outside the UK. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.



000019

firstplus

Firstplus Financial Group Plc
The Brewery, Brighton, East Sussex
BN1 1AB
www.firstplus.co.uk

Mr D & Mrs Z Darling
[REDACTED]

East Sussex
[REDACTED]

24th August 2015

LTCD: 0002 [REDACTED]
Our Ref: CAR/0002 [REDACTED]
Please quote this reference when you write to us

Dear Mr & Mrs Darling

Your Firstplus Loan Agreement Reference: 0002 [REDACTED]

We enclose herewith a cheque by way of a refund for an overpayment made to your account with us.

If you require any further information, please do not hesitate to contact our Customer Care Department on **0800 052 0520***.

Yours faithfully,
For and on behalf of **Firstplus Loan**



Customer Care Team

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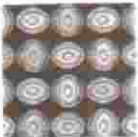
Firstplus Financial Group PLC
The Avenue Business Park
Pentwyn Cardiff CF23 8FF

Agreement Number: 0002 [REDACTED]
Date: 24/08/15
Amount: **137.63*****
Payee: MR D & MRS Z DARLING
Cheque Number: 252290

firstplus

Firstplus Financial Group Plc a wholly owned subsidiary of Barclays Bank PLC. Firstplus Financial Group Plc is authorised and regulated by the Financial Conduct Authority (Financial Services Register number: 309325). Registered in England. Registered No. 3315543. Registered office: 1 Churchill Place, London E14 5HP.

FPW/CDS0110



Barclays
Cardiff Business Centre
Cardiff Group of Branches
P.O. Box No. 69 Cardiff CF1 1SG

firstplus

20-18-15
30739758

Date 24/08/15

PAY	MR D & MRS Z DARLING				
TENS OF THOUSANDS	THOUSANDS	HUNDREDS	TENS	UNITS	PENCE
ZERO	ZERO	ONE	THREE	SEVEN	63

£ **137.63*****

Amount of Pounds in words Pence as in figures

FOR PAYEE ONLY

For and on behalf of
Firstplus Financial Group PLC
Proposed Account

Authorised Signatory

Authorised Signatory

01240842

⑈ 252290⑈ 201815 30739758⑈

firstplus

Firstplus Financial Group PLC
The Avenue Business Park
Pentwyn, Cardiff CF23 8FF

www.firstplus.co.uk

Mr D Darling & Mrs Z Darling

East Sussex

04/09/2015

Agreement Number : 2 [REDACTED]
Original Cash Loan Amount : £ 14000.00
Original PPI Loan Amount : £ 3428.60
Original Total Loan Amount : £ 17428.60
Original Loan Agreement Date : 15/10/2007
Agreed Loan Term : 22 year(s) and 0 month(s)

Statement Period : 16/04/2015 to 25/08/2015 inclusive

Annual Interest Rate	Applied From	Applied To
8.1%	16/04/2015	25/08/2015

Opening Balances at: 16/04/2015

Loan Balance : £14264.67
Default Sum Balance : £0.00
Interest Accrued but not yet applied Balance (see under "Accrued Interest Payable" below): £9.21
Total Outstanding: £14273.88

Loan Account Transactions

16/04/2015 Loan Opening Balance : £14264.67

Date	Transaction Type	Debit (£)	Credit (£)	Balance (£)
12/05/2015	DDR-Direct Debit		137.63	14127.04
12/05/2015	#PD-Payment Due	137.63		14127.04
12/05/2015	INT-Interest	92.12		14219.16
12/06/2015	DDR-Direct Debit		137.63	14081.53
12/06/2015	#PD-Payment Due	137.63		14081.53
12/06/2015	INT-Interest	94.89		14176.42
12/07/2015	DDR-Direct Debit		137.63	14038.79
12/07/2015	#PD-Payment Due	137.63		14038.79
12/07/2015	INT-Interest	91.55		14130.34
12/08/2015	DDR-Direct Debit		137.63	13992.71
12/08/2015	#PD-Payment Due	137.63		13992.71

*Calls may be monitored or recorded. For BT residential customers, calls will cost no more than 4p per minute, plus 3p call set-up fee (current at January 2007). The price on non-BT phone lines may be different.
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<u>Date</u>	<u>Transaction Type</u>	<u>Debit (£)</u>	<u>Credit (£)</u>	<u>Balance (£)</u>
12/08/2015	INT-Interest	94.30		14087.01
18/08/2015	SCQ-Settlement Proceeds		14370.31	283.30-
18/08/2015	SIN-Settlement Interest	239.97		43.33-
18/08/2015	IAC-Interest Adj		94.30	137.63-
24/08/2015	RFD-Refund	137.63		0.00
25/08/2015	Loan Closing Balance :			£0.00

Accrued Interest Payable

We calculate interest daily on the balance of your loan account and normally add this interest to your account once a month. In some cases we need to adjust the amount we add to your account (for example if your payment date changes) and this section shows the amounts of any adjustments we have made. These are taken into account when we add interest to your account balance. If your account is in a default status, we do not add interest to your account balance until your loan is settled in full. This is to prevent additional interest being charged on this interest figure. If your account is in a default status, this section will show the monthly interest amounts as well as any adjustments.

16/04/2015 Accrued Interest Payable Opening Balance: £9.21

<u>Date</u>	<u>Description</u>	<u>Debit (£)</u>	<u>Credit (£)</u>	<u>Balance (£)</u>
25/08/2015	Accrued Interest		9.21	0.00
25/08/2015	Accrued Interest Payable Closing Balance:			£0.00

Closing Balances at: 25/08/2015

Loan Balance :	£0.00
Default Sum Balance :	£0.00
Interest Accrued but not yet applied Balance (see under "Accrued Interest Payable" above):	£0.00
Total Outstanding:	£0.00

STATUTORY NOTICES:

Settling your credit agreement early

You can settle this agreement at any time by giving us notice in writing and paying off the amount you owe. If you wish to settle early you should contact us for a final settlement figure.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Paying less than the agreed sum

If you pay less than your agreed payment in most cases it is likely to take you longer and may cost you more to pay off the debt under the agreement.

If you have difficulties making payments under your credit agreement please contact us if you have not already done so to discuss terms for the rest of the agreement. You may also want to seek advice on what to do from an independent free advice agency such as the Citizens Advice Bureau.

MESSAGES:

Please note that the closing balance shown is not a settlement figure. You should contact us if you would like us to provide you with the current settlement amounts.

The interest charged on your statement is calculated on a daily basis using the current annual interest rate of your loan, and is applied to your account monthly unless your account is in default, when interest will continue to accrue on the same basis but will not be applied to the account until the loan is settled.

Unless otherwise instructed, we will credit any payments received to the outstanding account balance under this Agreement.

We are required to advise you that you have the right to opt out of receiving direct mailed marketing material. Please contact us if you wish to exercise this option.

If you have any queries or require further information, please write to us at the address shown, or call us on 0800 052 0520**.



050344

Title Number : ESX2 [REDACTED]

This title is dealt with by Land Registry, Coventry Office.

The following extract contains information taken from the register of the above title number. A full copy of the register accompanies this document and you should read that in order to be sure that these brief details are complete.

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REGISTER EXTRACT

Title Number	: ESX2 [REDACTED]
Address of Property	: [REDACTED]
Price Stated	: £195,000
Registered Owner(s)	: DARREN JOHN DARLING and ZOE VICTORIA DARLING of 11 Victoria Road, Polegate, East Sussex BN26 6DB.
Lender(s)	: Morgan Stanley Bank International Limited