

## TRADEMARK ASSIGNMENT

Electronic Version v1.1  
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SUBMISSION TYPE:	NEW ASSIGNMENT		
NATURE OF CONVEYANCE:	SECURITY INTEREST		
CONVEYING PARTY DATA			
Name	Formerly	Execution Date	Entity Type
EPOQ GROUP, LTD.		01/07/2013	CORPORATION: UNITED KINGDOM
RECEIVING PARTY DATA			
Name:	Santander UK PLC		
Street Address:	298 Deansgate		
City:	Manchester		
State/Country:	UNITED KINGDOM		
Postal Code:	M3 4HH		
Entity Type:	Public limited company: UNITED KINGDOM		
PROPERTY NUMBERS Total: 2			
Property Type	Number	Word Mark	
Registration Number:	2574118	RAPIDOCs	
Registration Number:	2685146	MYLAWYER	
CORRESPONDENCE DATA			
Fax Number:	7037161180		
	<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>		
Phone:	7037161191		
Email:	eteas@gbpatent.com		
Correspondent Name:	Jill Browning, Greenblum & Bernstein PLC		
Address Line 1:	1950 Roland Clarke Place		
Address Line 4:	Reston, VIRGINIA 20191		
ATTORNEY DOCKET NUMBER:	J666703		
DOMESTIC REPRESENTATIVE			
Name:	Jill Browning, Greenblum & Bernstein PLC		

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Address Line 1: 1950 Roland Clarke Place  
Address Line 4: Reston, VIRGINIA 20191

NAME OF SUBMITTER:	Jed R. Spencer
Signature:	/JRS/
Date:	01/30/2013

**Total Attachments: 86**

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**DEBENTURE**

This Deed is made on 17<sup>th</sup> January 2013

Between

(1)

Name	Epoq Group Ltd
Registered number	04265146
Address	Middlesex House 29-45 High Street Edgware Middlesex HA8 7JU
Fax number	0208 731 2425

(Chargor) and

(2) **Santander UK plc** as security trustee for each Group Member (**Lender**)

**It is agreed**

**1 Definitions and interpretation**

**1.1 Definitions**

In this Deed, unless the context otherwise requires:

**Accounts** means any account of the Chargor with any bank, financial institution or other person

**Affiliate** means in relation to any person, a Subsidiary of that person or a Holding Company of that person or any other Subsidiary of that Holding Company

**Assigned Agreements** means those agreements specified in Schedule 1 (if any) together with any other agreements subsequently assigned to the Lender.

**Authorisation** means an authorisation, consent, approval, resolution, licence, exemption, filing or registration

**Book Debts** mean all present and future book and other debts, and monetary claims due or owing to the Chargor, and the benefit of all security, guarantees and other rights of any nature enjoyed or held by the Chargor in relation to any of them.

**Business Day** means a day (other than a Saturday or Sunday) on which banks are open for general business in London

**Charged Assets** means all the undertaking, property and assets of the Chargor described in clause 3.1 (Fixed charge), clause 3.2 (Assignment) and clause 3.3 (Floating charge) including any part thereof and any interest therein

**Collateral Instruments** means instruments, guarantees, indemnities and other assurances against financial loss and any other documents which contain or evidence an obligation to pay or discharge any liabilities of any person

**Debts** means the assets of the Chargor described in clause 3.1(b)(ix)

**Default Rate** means the highest rate of interest referred to in the Finance Documents

**Event of Default** means any event or circumstance specified as an event of default (howsoever described) in the Finance Documents

**Excluded Property** means each leasehold property held by the Chargor under a lease which either precludes absolutely, or requires consent of a third party to, the creation of a Security Interest over the Chargor's leasehold interest in that property

**Finance Documents** means the documents governing the terms of the Secured Liabilities

**Floating Charge Assets** means the assets of the Chargor in clause 3.3 (Floating charge)

**Group** means Santander UK plc (registered number 2294747) and its Subsidiaries for the time being

**Group Member** means each member of the Group

**Hedging Agreement** means an agreement or instrument entered into by the Chargor in order to hedge its exposure to fluctuations in exchange or interest rates and any other instrument evidencing a futures or treasury transaction

**Holding Company** means in relation to a company or corporation, any other company or corporation in respect of which it is a Subsidiary

**Insurances** means all contracts or policies of insurance in which the Chargor has an interest

**Intellectual Property** means any patents, utility models, rights to inventions, trade marks and service marks, trade names, business names and domain names, copyrights and neighbouring and related rights, moral rights, rights in get-up and trade dress, goodwill and the right to sue for passing off or unfair competition, rights in designs, database rights, rights to use, and protect the confidentiality of, confidential information (including know-how and trade secrets), rights in computer software, topographical or similar rights, rights in plant varieties, and other intellectual property rights and interests, in each case whether registered or unregistered and including all applications and rights to apply for and be granted, renewals or extensions of, and rights to claim priority from, such rights and all similar or equivalent rights or forms of protection which subsist or will subsist now or in the future in any part of the world together with all fees, royalties and other rights derived from, or incidental to, the foregoing rights

**Investments** means any shares, stocks, debenture security, securities, bonds and investments of any type whatever, including but not limited to, negotiable instruments, certificates of deposit, eligible debt securities, interests in collective investment schemes, or other investments referred to in section 22, and as defined in Part II of Schedule 2 of the Financial Services and Markets Act 2000 and Part III of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, whether certificated or uncertificated, physical or dematerialised, registered or unregistered, held by the Chargor or by a trustee or clearance system or nominee

**LPA** means the Law of Property Act 1925

**Material Adverse Effect** means a material adverse effect on:

- (a) the business, assets or financial condition of the Chargor and/or
- (b) the ability of the Chargor to perform any of its obligations under the Finance Documents to which it is a party and/or
- (c) the value or enforceability of the Security held by any Group Member in respect of the Secured Liabilities

**Party** means a party to this Deed and includes its successors in title, permitted assigns and permitted transferees, whether immediate or derivative

**Permitted Security** means:

- (a) any Security granted in favour of the Lender
- (b) any lien arising by operation of law and in the ordinary course of trading and not as a result of any default or omission by the Chargor
- (c) any netting or set-off arrangement entered into by the Chargor in the ordinary course of its banking arrangements for the purpose of netting debit and credit balances
- (d) any Security arising under any retention of title, hire purchase or conditional sale arrangement or arrangements having similar effect in respect of goods supplied to the Chargor in the ordinary course of trading and on the supplier's standard or usual terms and not arising as a result of any default or omission by the Chargor or
- (e) any Security permitted by the Lender in writing

**Planning Acts** means the Town and Country Planning Act 1990, the Planning (Listed Buildings and Conservation Areas) Act 1990, the Planning (Hazardous Substances) Act 1990, the Planning (Consequential Provisions) Act 1990, the Planning and Compensation Act 1991 and the Planning and Compulsory Purchase Act 2004 and any regulations or subordinate legislation made (before or after this Deed) under those statutes and any other statute or regulation governing or controlling the use or development of land and buildings

**Properties** means the Excluded Properties and the assets of the Chargor described in clauses 3.1(a) and 3.1(b)(i) (Fixed charge) now or hereafter vested in the Chargor together with all buildings, fixtures and fixed plant and machinery on such property, the proceeds of sale of the whole or any part of such property and all rights appurtenant to or benefiting any such property (each a **Property**)

**Receiver** means any one or more receivers and/or managers appointed by the Lender pursuant to this Deed in respect of the Chargor or over all or any of the Charged Assets

**Related Rights** means in respect of any investment:

- (a) all moneys paid or payable in respect of that investment (whether as income, capital or otherwise)
- (b) all shares, investments or other assets derived from that investment and

(c) all rights derived from or incidental to that Investment

**Secured Liabilities** means all moneys, obligations and liabilities covenanted to be paid or discharged under or pursuant to clause 2 (Covenant to pay)

**Security** means a mortgage, charge, pledge, lien or other security interest securing any obligation of any person or any other agreement or arrangement having a similar effect

**Security Period** means the period from the date of this Deed until the Lender confirms in writing to the Chargor that all the Secured Liabilities have been unconditionally and irrevocably paid and discharged in full and no Group Member has any continuing obligation to make facilities available to the Chargor

**Subsidiary** means a subsidiary undertaking within the meaning of section 1162 of the Companies Act 2006

**Valuation** means a valuation report by the Valuer addressed to the Lender, containing in particular a valuation of a Property on the basis of the market value in accordance with the Statements of Asset Valuation Practice and Guidance Notes issued by the Royal Institution of Chartered Surveyors from time to time

**Valuer** means any surveyor or valuer as may be appointed or approved by the Lender from time to time

## 1.2 Construction

(a) Any reference in this Deed to:

- (i) **assets** includes present and future property, revenues and rights of every description;
- (ii) clauses and schedules are references to clauses and schedules of this Deed;
- (iii) **this Deed** or any other agreement or instrument is a reference to this Deed or that other agreement or instrument as the same may have been, or may from time to time be, amended, novated, replaced, restated, supplemented or varied provided that, where the consent of a Group Member is required pursuant to any Finance Document or otherwise to such amendment, novation, replacement, restatement, supplement or variation, such consent has been obtained;
- (iv) **indebtedness** includes any obligation (whether incurred as principal or as surety) for the payment or repayment of money, whether present or future, actual or contingent;
- (v) a **guarantee** includes any guarantee, indemnity, counter indemnity or other assurance in respect of the indebtedness of any person;
- (vi) a **person** includes any person, firm, company, corporation, government, state or agency of a state or any association, trust or partnership (whether or not having separate legal personality) or two or more of the foregoing and includes its successors and (in the case of each Group Member only) its permitted assignees and transferees;

- (vii) a **regulation** includes any regulation, rule, official directive, request or guideline (whether or not having the force of the law) of any governmental, intergovernmental or supranational body, agency, department or regulatory, self-regulatory or other authority or organisation;
- (viii) a reference to **determines** or **determined** means a determination made in the absolute discretion of the person making the determination;
- (ix) a provision of law is a reference to that provision as amended or re-enacted;
- (x) a **charge** or **mortgage** of any freehold or leasehold property includes:
  - (A) all buildings, fixtures and fixed plant and machinery on that property;
  - (B) the proceeds of sale of the whole or any part of that property; and
  - (C) all rights appurtenant to or benefiting that property.
- (b) Clause and schedule headings are for ease of reference only.
- (c) An Event of Default is **continuing** if it has not been:
  - (i) remedied to the satisfaction of the Group Member party to the Finance Document under the terms of which the Event of Default occurred; or
  - (ii) waived by that Group Member in writing.
- (d) This Deed is intended to take effect as a deed notwithstanding that a Party may have executed it under hand only.
- (e) Any grant of rights with full title guarantee shall be deemed to contain all of the covenants and warranties implied in respect of any conveyance with full title guarantee pursuant to section 1(2) of the Law of Property (Miscellaneous Provisions) Act 1994.
- (f) Words importing the plural shall include the singular and vice versa.

### 1.3 **Qualifying floating charge**

This Deed contains a qualifying floating charge and paragraph 14 of Schedule B1 to the Insolvency Act 1986 applies to the floating charge created by clause 3.3 (Floating charge).

### 1.4 **Administration**

- (a) Any reference in this Deed, or any other document entered into or in connection with it, to the making of an administration order shall be treated as including a reference to the appointment of an administrator under paragraph 14 (by the holder of a qualifying floating charge in respect of the Chargor's assets) or 22 (by the Chargor or the directors of the Chargor) of Schedule B1 to the Insolvency Act 1986 or any steps taken toward such order or appointment.
- (b) Any reference in this Deed or any other document entered into or in connection with it, to making an application for an administration order by petition shall be treated as including a reference to making an administration application to the court under Schedule B1 to the Insolvency Act 1986, appointing an administrator under



paragraph 14 or 22 of that Schedule, or giving notice under paragraph 15 or 26 of that Schedule of intention to appoint an administrator or any steps taken towards such application or notice.

### 1.5 **Third party rights**

- (a) Unless expressly provided to the contrary in this Deed, a person who is not a Party has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce or enjoy the benefit of any term of this Deed.
- (b) The consent of any person which is not a Party is not required to rescind or vary this Deed or any other agreement entered into under or in connection with it.

### 1.6 **Law of Property (Miscellaneous Provisions) Act 1989**

For the purposes of the Law of Property (Miscellaneous Provisions) Act 1989, any provisions of each Finance Document relating to any disposition of property shall be deemed to be incorporated in this Deed.

## 2 **Covenant to pay**

### 2.1 **Covenant**

The Chargor covenants with the Lender (as security trustee for the Group Members) that it will on demand pay all moneys and discharge all liabilities now or hereafter due, owing or incurred by it to the Group Members (or any of them) when the same become due for payment or discharge whether by acceleration or otherwise, and whether express or implied; present, future or contingent; joint or several; incurred as principal or surety; originally owing to the Group Members (or any of them) or purchased or otherwise acquired by them or it; denominated in sterling or in any other currency; or incurred on any bank account or in any other manner whatsoever, together with interest (both before and after judgement) to the date of payment at such rates and on such terms as may from time to time be agreed, commission, fees and other charges and all legal and other costs, charges and expenses on a full and unqualified indemnity basis which may be incurred by the Group Members (or any of them) in relation to any such moneys or liabilities or generally in respect of the Chargor.

### 2.2 **Interest on late payments**

If the Chargor fails to pay any amount payable by it under this Deed on its due date, interest shall accrue on the overdue amount from the due date up to the date of actual payment (both before and after judgment) at the Default Rate. Such interest (if unpaid) shall be compounded monthly.

### 3 Charges

#### 3.1 Fixed charge

The Chargor charges to the Lender (as security trustee for the Group Members), as a continuing security for the payment and discharge of the Secured Liabilities, the following assets, both present and future:

- (a) by way of legal mortgage:
  - (i) all the property described in Schedule 2 (Properties); and
  - (ii) all estates or interests in any freehold, leasehold or commonhold property in England and Wales now belonging to the Chargor;
- (b) by way of fixed charge:
  - (i) (to the extent that they are not the subject of an effective mortgage under clause 3.1(a)) all estates or interests in any freehold, leasehold or commonhold property in England and Wales now or hereafter belonging to the Chargor;
  - (ii) all other interests belonging to it in or over land or the proceeds of sale of land and all licences now or in the future held by it to enter on or use land;
  - (iii) the benefit of all other agreements relating to each Property to which it is or may become a party or otherwise entitled;
  - (iv) all plant, machinery and equipment owned by the Chargor and its interest in any plant, machinery and equipment in its possession;
  - (v) all its rights, title and interest in the Insurances;
  - (vi) its Investments (including but not limited to those Investments specified in Schedule 3) together with all Related Rights;
  - (vii) all its Intellectual Property (including but not limited to the Intellectual Property specified in Schedule 4);
  - (viii) the amount from time to time standing to the credit of any Account;
  - (ix) all of its Book Debts and other debts and their proceeds and all monies due and owing to it together with the full benefit of all Security, Collateral Instruments and other rights relating to any of the foregoing;
  - (x) all its goodwill and uncalled capital;
  - (xi) the benefit of all Authorisations held in connection with its business or the use of any Charged Assets and the right to recover and receive all compensation which may be payable to it in respect of such Authorisations or the Charged Assets; and
  - (xii) if and in so far as any assignment in clause 3.2 (Assignment) shall for any reason be ineffective as an assignment, the assets referred to in that clause.

### 3.2 Assignment

The Chargor assigns to the Lender absolutely as a continuing security for the payment and discharge of the Secured Liabilities all its rights, title and interest both present and future in and to:

- (a) any Hedging Agreement
- (b) any Insurances
- (c) the benefit of each Assigned Agreement and the benefit of any guarantee or security for the performance of an Assigned Agreement

On the unconditional and irrevocable payment and discharge in full of the Secured Liabilities, the Lender will, at the request and cost of the Chargor, reassign the Charged Assets referred to in this clause 3.2 to the Chargor or as it may direct.

### 3.3 Floating charge

The Chargor charges to the Lender as a continuing security for the payment and discharge of the Secured Liabilities by way of floating charge all its undertaking, property and assets whatsoever and wheresoever both present and future, other than any property or assets from time to time effectively charged by way of legal mortgage or fixed charge pursuant to clause 3.1 (Fixed charge) or assigned pursuant to clause 3.2 (Assignment).

### 3.4 Leasehold Security Restrictions

- (a) Subject to clause 3.4(b) to clause 3.4(d), the security created by clause 3.1 shall not apply to an Excluded Property until the Chargor obtains any relevant consent, or waiver of prohibition, to the creation of security over that Excluded Property.
- (b) In relation to each Excluded Property, the Chargor undertakes to:
  - (i) apply for the relevant consent or waiver of prohibition within five Business Days of the date of this Deed, and to use its best endeavours to obtain that consent or waiver of prohibition as soon as possible;
  - (ii) keep the Lender informed of its progress in obtaining such consent or waiver; and
  - (iii) immediately on receipt of such consent or waiver, provide the Lender with a copy of that consent or waiver.
- (c) Immediately on receipt by the Chargor of the relevant consent or waiver, that Excluded Property shall become the subject of a mortgage or charge (as appropriate) pursuant to clause 3.1.
- (d) Immediately following receipt of that consent or waiver, the Chargor shall, at its own cost, prepare and execute any further document and take any further action the Lender may require, in its absolute discretion, for perfecting its security over that Excluded Property.

### 3.5 Priority

The charges and assignments created by this Deed:

- (a) rank as first charges or assignments (subject to any Permitted Security in favour of the Lender); and
- (b) are given with full title guarantee.

### 3.6 Conversion of floating charge by notice

The Lender may by notice to the Chargor convert the floating charge created by this Deed into a fixed charge as regards all or any of the Chargor's assets specified in the notice if:

- (a) an Event of Default is continuing; or
- (b) the Lender reasonably considers those assets to be in danger of being seized or sold under any form of distress, attachment, execution, sequestration or other process or to be otherwise in jeopardy.

### 3.7 Automatic conversion

If, without the prior written consent of the Lender or as permitted under this Deed:

- (a) the Chargor creates any Security (whether by way of fixed or floating Security) over, or otherwise encumbers, any of the Charged Assets subject to a floating charge under this Deed or attempts to do so;
- (b) any person levies or attempts to levy any distress, attachment, execution, sequestration or other process against any of the Charged Assets; or
- (c) any action, proceedings, procedure or steps are taken for the winding up, dissolution, administration or reorganisation of the Chargor,

the floating charge created by this Deed over such of the Charged Assets shall automatically without notice operate and have effect as a fixed charge instantly such event occurs.

### 3.8 Small company moratorium

Where the Chargor is an eligible company within the meaning of paragraphs 2 to 4 (inclusive) of Schedule A1 of the Insolvency Act 1986, then the obtaining of a moratorium, including any preliminary decision, or investigation in terms of paragraph 43 of Schedule A1 of the Insolvency Act 1986 shall not cause the floating charge created by this Deed to crystallise into a fixed charge, nor cause restrictions which would not otherwise apply to be imposed on the disposal of its property and assets by the Chargor.

## 4 Notices of charge or assignment

### 4.1 Charge over account

- (a) The Chargor shall give notice in the form specified in schedule 5 to the financial institution at which any Account is held (other than the Lender) that the Chargor has created a fixed charge over the balance standing to the credit of that Account.
- (b) The Chargor will give the notices referred to in clause 4.1(a):

- (i) in the case of an Account held by the Chargor at the date of this Deed, on the date of this Deed; and
  - (ii) in the case of an Account opened after the date of this Deed, on that Account being opened.
- (c) The Chargor shall use reasonable endeavours to procure that the recipient of each such notice acknowledges that notice substantially in the form specified in schedule 6 within 5 Business Days of that notice being given.

#### 4.2 Hedging

- (a) The Chargor shall give notice in the form specified in schedule 7 to each other party to each Hedging Agreement (other than the Lender) that the Chargor has assigned to the Lender all its right, title and interest in each Hedging Agreement.
- (b) The Chargor shall give the notices referred to in clause 4.2(a):
- (i) in the case of each Hedging Agreement in existence as at the date of this Deed, on the date of this Deed; and
  - (ii) in the case of each Hedging Agreement coming into existence after the date of this Deed, on that Hedging Agreement coming into existence.
- (c) The Chargor shall use reasonable endeavours to procure that the recipient of each such notice acknowledges that notice in substantially the form specified in schedule 8 within 5 Business Days of that notice being given.

#### 4.3 Assigned Agreements

The Chargor shall only be required to give notice in the form specified in schedule 7 to each other party to each Assigned Agreement that the Chargor has assigned all its right, title and interest in each Assigned Agreement if an Event of Default under any Finance Document has occurred.

### 5 Undertakings

#### 5.1 Duration

The undertakings in this clause 5 remain in force during the Security Period.

#### 5.2 Negative Pledge

The Chargor shall not create or permit to subsist any Security over any of its assets, other than Permitted Security.

#### 5.3 Debts

The Chargor will:

- (a) collect in the ordinary course of its business and pay into an Account specified by the Lender all Debts and all other amounts received by it and hold the proceeds of such Debts and all other amounts received by it (until payment into such Account) on trust for the Lender;

- (b) not, without the prior written consent of the Lender:
  - (i) set off, vary, postpone or release any of the Debts; or
  - (ii) do or omit to do anything which may delay or prejudice the full recovery of any Debt.

#### 5.4 Intellectual Property

The Chargor will:

- (a) take all necessary action to safeguard and maintain present and future rights in, or relating to, its Intellectual Property including (without limitation) observing all covenants and stipulations relating to such rights, and paying all applicable renewal fees, licence fees and other outgoings;
- (b) use all reasonable efforts to register applications for the registration of any Intellectual Property, and shall keep the Lender informed of all matters relating to each such registration; and
- (c) not permit any Intellectual Property to be abandoned, cancelled or to lapse without the prior written consent of the Lender (such consent not being unreasonably withheld or delayed).

#### 5.5 Deposit of deeds

The Chargor will deposit with the Lender (to be held at the risk of the Chargor) all deeds and documents of title relating to the Properties and such other Charged Assets as the Lender may require.

#### 5.6 Compliance with covenants

The Chargor will:

- (a) observe and perform all covenants, burdens, stipulations, requirements and obligations from time to time affecting the Charged Assets or the use, ownership, occupation, possession or other enjoyment of the Charged Assets whether imposed by statute, contract, lease or otherwise where failure to do so has or is reasonably likely to have a Material Adverse Effect;
- (b) do all acts necessary to preserve its rights, title and interest in and to the Charged Assets; and
- (c) not, without the written prior consent of the Lender, enter into any onerous or restrictive obligations affecting any of the Charged Assets.

#### 5.7 Charged Assets outgoings

The Chargor will punctually pay, or cause to be paid, and indemnify the Lender and any Receiver against, all present and future rent, rates, taxes, duties, charges, assessments, impositions and outgoings now or at any time payable in respect of the Charged Assets or any part thereof or by any owner or occupier.

## 5.8 Repair

The Chargor will keep all its buildings, fixtures, fittings, plant and machinery (or procure that they are kept) in good repair and in good working order and condition (fair wear and tear excepted in the case of fixtures, plant and machinery) and fully protected against damage or deterioration.

## 5.9 Development and alterations

- (a) The Chargor will not, without the prior written consent of the Lender or as required by a Finance Document, make or permit others to make any application for planning permission in respect of any part of the Properties or make any structural or material alteration or addition to the Properties or carry out or permit to be carried out any development on, or permit any change of use of (as each such expression is defined in the Planning Acts) any part of the Properties.
- (b) In the event that, during the Security Period, any Property is intended to be developed or is in the course of development (in each case with the consent of the Lender), the Chargor shall:
  - (i) proceed diligently and to the satisfaction of the Lender and any competent authority with such development in all respects in conformity with all planning and by-law consents which shall together with the plans and specifications be produced to the Lender for approval prior to the commencement of any works of development; and
  - (ii) obtain such further insurance as shall be required and specified by the Lender.

## 5.10 Access

The Chargor will permit any person appointed by the Lender, without the Lender becoming liable to account as mortgagee in possession, (at reasonable times and on reasonable notice and subject to the terms of any occupational leases) to enter on and inspect the state of the Properties.

## 5.11 Information

The Chargor will produce to the Lender such documents or information relating to the Charged Assets as the Lender may from time to time reasonably request and promptly deliver to the Lender a copy of any notice or proceedings served by any person on the Chargor concerning the Charged Assets or alleging any breach of its obligations relating to the Charged Assets.

## 5.12 Notices

- (a) The Chargor will, within 5 Business Days of receipt, give full particulars to the Lender of any notice, order or direction having specific application to any of the Properties or to the area in which any Property is situate, given or made by any planning authority or other public body or authority whatever.
- (b) The Chargor will, if requested by the Lender, without delay and at its own cost take all reasonable or necessary steps to comply with any such notice, order or direction.

- (c) The Chargor will further, if requested by the Lender, but at its own cost, make or join with the Lender in making such objections or representations against or in respect of any such notice, order or direction as the Lender shall reasonably deem expedient.
- (d) Any compensation received by the Chargor as a result of any notice or order shall be applied in repayment of the Secured Liabilities.

#### 5.13 Planning Acts

The Chargor will:

- (a) not do or knowingly omit or knowingly suffer to be done or omitted any act, matter or thing in, on or in respect of any Property required to be done or omitted by the Planning Acts or which shall contravene the provisions of the Planning Acts; and
- (b) indemnify the Lender on demand against all actions, proceedings, costs, expenses, claims and demands whatsoever suffered by the Lender in respect of any such act, matter or thing so contravening the provisions of the Planning Acts.

#### 5.14 Headlease

- (a) The Chargor will pay the rents reserved by, and observe and perform the covenants, stipulations and conditions contained in, the leases of the leasehold properties forming part of the Properties (if any) and on the part of the tenant to be paid, observed and performed.
- (b) The Chargor will use all reasonable endeavours to procure the observance and performance by the landlord under such leases of the covenants, stipulations and conditions on the part of the landlord to be observed and performed.

#### 5.15 Compliance with law

The Chargor will at all times acquire and maintain all Authorisations required by its ownership, use or occupation of the Properties or for the conduct of its business or the ownership and use of its assets and will comply with all terms and conditions relating to such Authorisations and with all other applicable laws and will not do or permit any act or omission whereby any such Authorisations would be liable to be varied or revoked.

#### 5.16 Jeopardy

The Chargor will not do, or cause or permit to be done, anything which may depreciate, jeopardise or otherwise prejudice the value of the Charged Assets without the prior written consent of the Lender.

#### 5.17 Land Registration Acts

The Chargor will not, without the prior written consent of the Lender:

- (a) permit any person to be registered as proprietor under the Land Registration Acts of any Property;
- (b) create or knowingly permit to arise or subsist any overriding interest affecting any Property; or



- (c) permit any person to become entitled to any proprietary right or interest which might reasonably be expected adversely to affect the value of any Property or any other Charged Asset.

**5.18 Additional Property**

- (a) The Chargor will inform the Lender immediately on contracting to purchase any estate or interest in any property and will supply the Lender with such details of any such purchase as the Lender may from time to time reasonably require.
- (b) The Chargor will, on demand by the Lender, and at the cost of the Chargor, execute and deliver to the Lender a legal mortgage (or equivalent security in the relevant jurisdiction) in favour of the Lender over any property which becomes vested in it after the date of this Deed in form and substance satisfactory to the Lender.

**5.19 Insurances**

- (a) The Chargor shall effect:
  - (i) insurance of the Charged Assets as required by the Finance Documents save that:
    - (A) the excesses in respect of such insurance shall not exceed the amounts specified by the Lender;
    - (B) the insurance shall be for the full reinstatement or replacement value of the Charged Assets (which in the case of any Property shall be deemed to be the value of that Property as specified in the most recent Valuation); and
  - (ii) insurance against acts of terrorism;

all such Insurances to be in amount and in a form and with an insurance company or underwriters acceptable to the Lender (acting reasonably).
- (b) The Chargor will procure that the Lender is either joint insured or, if so agreed by the Lender, noted as mortgagee and loss payee on each such insurance policy and that every such policy shall contain:
  - (i) a standard mortgagee clause whereby such insurance shall not be vitiated or avoided as against a mortgagee in the event or as a result of any misrepresentation, act or neglect or failure to make disclosure on the part of the insured party or any circumstance beyond the control of the insured party; and
  - (ii) terms providing that it shall not be invalidated so far as the Lender is concerned for failure to pay any premium due without the insurer first giving to the Lender not less than 10 Business Days' notice.
- (c) The Chargor will promptly on request supply copies of its Insurances and will notify the Lender of new policies, renewals made and material variations or cancellations of policies made or, to the knowledge of the Chargor, threatened or pending.
- (d) The Chargor shall not do or permit to be done anything which may make void or voidable any of the Insurances.

- (e) The Chargor shall promptly pay all premiums and do all other things necessary to keep all of the Insurances.
- (f) If the Chargor fails to comply with any of the provisions of this clause 5.19, the Lender shall immediately be entitled to effect the Insurances concerned at the expense of the Chargor.
- (g) Subject to clause 5.19(h), the Chargor shall apply all monies received or receivable under any Insurance (other than any insurance in respect of any third party liability) towards replacing, restoring or reinstating the relevant asset. Any proceeds of insurance received by the Chargor shall, pending such replacement, restoration or reinstatement of the Property, be credited to an Account specified by the Lender.
- (h) To the extent that any Insurance and (where relevant) any occupational lease does not restrict the proceeds of insurance being used to prepay the Secured Liabilities, the proceeds of insurance shall:
  - (i) if at the relevant time an Event of Default has occurred and is continuing; or
  - (ii) at any other time, if the Lender requests or requires it in writing,be used to prepay the Secured Liabilities.

#### 5.20 Investments

- (a) On the later of:
  - (i) the date of this Deed; and
  - (ii) the date of acquisition of those Investments or Related Rightsthe Chargor shall:
  - (A) deliver to the Lender all certificates of title and other documents of title or evidence of ownership in respect of its Investments and the Related Rights; and
  - (B) deliver to the Lender such transfer documents (undated and with the transferee left blank) or any other documents as the Lender may require or otherwise request in respect of those Investments and Related Rights.
- (b) Until any steps are taken to enforce the Security created by or under this Deed, the Chargor shall be entitled to receive and retain all dividends, distributions and other moneys receivable in respect of its Investments and Related Rights.
- (c) The Chargor shall not exercise its voting and other rights in respect of its Investments and Related Rights in a manner which is likely to be prejudicial to the interests of the Lender.
- (d) The Chargor shall make all payments which may become due and payable in respect of any of its Investments and Related Rights. If it fails to make any such payments, the Lender may but shall not be obliged to make such payment on behalf of the Chargor. Any sums so paid by the Lender shall be repayable by the Chargor to the

Lender on demand and pending such repayment shall constitute part of the Secured Liabilities.

- (e) The Chargor shall remain liable to observe and perform all of the conditions and obligations assumed by it in respect of its Investments and Related Rights and the Lender shall not be required to perform or fulfil any obligation of the Chargor in respect of any Investments or Related Rights.
- (f) The Chargor shall comply with any notice served on it under the Companies Act 2006 or pursuant to its articles of association or any other constitutional document in respect of or in connection with the Investments or Related Rights and will promptly provide to the Lender a copy of that notice.
- (g) The Chargor shall ensure that none of its Investments in any of its Subsidiaries are converted into uncertificated form without the prior written consent of the Lender.
- (h) Immediately on conversion of any Investment or Related Rights from a certificated to an uncertificated form, and on the acquisition of any Investments or Related Rights in an uncertificated form, the Chargor shall give such instructions or directions and take such other steps and enter into such documentation as the Lender may require in order to protect or preserve the Security intended to be created by this Deed.

#### 5.21 Restrictions on dealing with Charged Assets

- (a) The Chargor will not without the prior written consent of the Lender, (whether by a single transaction or a series of related or unrelated transactions and whether at the same time or over a period of time) sell, transfer, lease or otherwise dispose of any of the Charged Assets (other than Floating Charge Assets) or agree to do so.
- (b) The Chargor will not dispose of any Floating Charge Assets other than in the ordinary course of its business.
- (c) The Chargor shall not, other than as permitted in the Finance Documents, exercise any of the powers of leasing or of accepting surrenders of leases conferred by sections 99 and 100 of the LPA or by common law or vary any lease or tenancy agreement or reduce any sum payable under the same.

#### 5.22 Power to remedy

- (a) If the Chargor at any time defaults in complying with any of its obligations contained in this Deed, the Lender shall, without prejudice to any other rights arising as a consequence of such default, be entitled to make good such default and the Chargor irrevocably authorises the Lender and its employees and agents by way of security to do all such things necessary in connection with the same.
- (b) Any moneys so expended by the Lender shall be repayable by the Chargor to the Lender on demand together with interest at the Default Rate from the date of payment by the Lender until such repayment, both before and after judgment.

### 6 Further assurance

#### 6.1 Further assurance

The Chargor shall, if and when required by the Lender:

- (a) execute such further Security and assurances in favour of the Lender and do all such acts and things as the Lender shall from time to time require over or in relation to all or any of the Charged Assets to secure the Secured Liabilities or to create, perfect, protect or maintain the security intended to be created by this Deed over the Charged Assets or any part thereof or to facilitate the realisation of the same; and
- (b) affix to such items of the Charged Assets or endorse or cause to be endorsed thereon such labels, signs, memoranda or other recognisable identification markings as the Lender shall require referring or drawing attention to the security constituted by or pursuant to this Deed.

## 6.2 Certain documentary requirements

Such further Security and assurances shall be prepared by or on behalf of the Lender, at the expense of the Chargor, and shall contain an immediate power of sale without notice, a clause excluding section 93 of the LPA, a clause excluding the restrictions contained in section 103 of the LPA and such other clauses for the benefit of the Group Members as the Lender may reasonably require.

## 7 Certain powers of the Lender

### 7.1 Powers on enforcement

At any time while an Event of Default is continuing, or if requested by the Chargor, the Lender may, without further notice and whether or not a Receiver shall have been appointed, exercise all the powers conferred on mortgagees by the LPA, as varied or extended by this Deed, and all the powers and discretions conferred by this Deed on a Receiver either expressly or by reference.

### 7.2 Subsequent Security

- (a) If the Lender receives notice of any subsequent Security affecting the Charged Assets or any part thereof, the Lender may open a new account for the Chargor.
- (b) If it does not open a new account then, unless the Lender gives express written notice to the contrary to the Chargor, it shall nevertheless be treated as if it had opened a new account at the time when it received such notice and as from that time all payments made by or on behalf of the Chargor to the Lender shall be credited or be treated as having been credited to the new account and shall not operate to reduce the Secured Liabilities outstanding at the time when it received such notice.

### 7.3 Statutory power of leasing

The Lender shall have the power to lease and make agreements for leases at a premium or otherwise, to accept surrenders of leases and to grant options on such terms as the Lender shall consider expedient and without the need to observe any of the provisions of sections 99 and 100 of the LPA.

### 7.4 Contingencies

- (a) If the Lender enforces the security constituted by this Deed at a time when no amount in respect of the Secured Liabilities is due and payable, the Lender (or the Receiver) may pay the proceeds of any recoveries effected by it into a suspense account.

- (b) The Lender may (subject to the payment of any claims having priority to this security) withdraw amounts standing to the credit of such account for application as follows:
- (i) paying all costs, charges and expenses incurred and payments made by the Lender (or the Receiver) in the course of such enforcement;
  - (ii) paying remuneration to the Receiver as and when the same becomes due and payable; and
  - (iii) paying amounts due and payable in respect of the Secured Liabilities as and when the same become due and payable.

#### 7.5 Redemption of prior Security

If an Event of Default is continuing or if requested by the Chargor, the Lender may:

- (a) redeem any prior Security against any Charged Asset; and/or
- (b) procure the transfer of that Security to itself; and/or
- (c) settle and pass the accounts of the prior mortgagee, chargee or encumbrancer and any accounts settled and passed will be conclusive and binding on the Chargor.

The Chargor shall pay on demand all principal moneys, interest, costs, charges and expenses in connection with any such redemption and/or transfer.

#### 7.6 Investments

- (a) If an Event of Default is continuing, the Chargor shall on request by the Lender:
  - (i) deliver to the Lender such pre-stamped stock transfer forms or other transfer documents as the Lender may require to enable the Lender or its nominee or nominees to be registered as the owner of, and to obtain legal and beneficial title to, the Investments and/or Related Rights referred to in such request;
  - (ii) provide to the Lender certified copies of all resolutions and authorisations approving the execution of such transfer forms and registration of such transfers as the Lender may reasonably require;
  - (iii) procure that each such transfer is promptly registered by the relevant company; and
  - (iv) procure that, immediately on their issue, all share certificates or other documents of title in the appropriate form, in respect of the relevant Investments and/or Related Rights, are delivered to the Lender in each case showing the registered holder as the Lender or its nominee or nominees (as applicable).
- (b) If an Event of Default is continuing, the Chargor shall exercise all voting rights in respect of its Investments and Related Rights only in accordance with the instructions of the Lender.
- (c) At any time while an Event of Default is continuing, the Lender may complete the transfer documents delivered to it under clause 5.20(a)(ii)(B) in favour of itself or such other person or nominee as it shall select.

- (d) At any time while an Event of Default is continuing, the Lender and its nominee or nominees may sell all or any of the Investments or Related Rights of the Chargor in any manner permitted by law and on such terms as the Lender shall in its absolute discretion determine.
- (e) At any time after steps have been taken to enforce the Security created by or under this Deed, if the Chargor receives any dividends, distributions or other moneys in respect of its Investments and Related Rights, the Chargor shall immediately pay such sums received directly to the Lender for application in accordance with clause 9 and shall hold all such sums on trust for the Lender pending payment of them to such account as the Lender shall direct.

## 7.7 Power of sale and right of consolidation

Sections 93 and 103 of the LPA do not apply to the security constituted by this Deed.

## 8 Appointment and powers of Receiver

### 8.1 Appointment

- (a) At any time while an Event of Default is continuing, or if requested by the Chargor, the Lender may by instrument in writing executed as a deed or under the hand of any duly authorised officer appoint a Receiver of the Charged Assets or any part thereof.
- (b) Where more than one Receiver is appointed, each joint Receiver shall have power to act severally and independently of any other joint Receivers, except to the extent that the Lender may specify to the contrary in the appointment.
- (c) The Lender may (subject to clause 45 of the Insolvency Act 1986) remove any Receiver so appointed and appoint another in his place.
- (d) Where the Chargor is an eligible company within the meaning of paragraphs 2 to 4 (inclusive) of Schedule A1 of the Insolvency Act 1986 (a) obtaining a moratorium, or (b) anything done with a view to obtaining a moratorium including any preliminary decision or investigation in terms of paragraph 43 of Schedule A1 of the Insolvency Act 1986 shall not be grounds for appointment of a Receiver.

### 8.2 Receiver as agent

A Receiver shall be the agent of the Chargor and the Chargor shall be solely responsible for his acts or defaults and for his remuneration.

### 8.3 Powers of Receiver

A Receiver shall have all the powers conferred from time to time on receivers and administrative receivers by statute and power on behalf and at the expense of the Chargor to do, or omit to do, anything which the Chargor could do, or omit to do, in relation to the Charged Assets or any part thereof including:

- (a) take possession of, collect and get in, and give a good discharge for, all or any of the Charged Assets; and/or
- (b) exercise in respect of the Charged Assets all voting or other powers or rights available to a registered or other holder in such manner as he may think fit; and/or

- (c) carry on, manage, develop, reconstruct, amalgamate or diversify the business of the Chargor or any part thereof; and/or
- (d) lease or otherwise acquire and develop or improve properties or other assets without being responsible for loss or damage; and/or
- (e) raise or borrow any money from or incur any other liability to any Group Member or others on such terms, with or without security, as he may think fit and so that any such security may be or include a charge on the whole or any part of the Charged Assets ranking in priority to this security or otherwise; and/or
- (f) sell, let, surrender or accept surrenders, grant licences or otherwise dispose of or deal with all or any of the Charged Assets for such consideration and generally on such terms and conditions as he may think fit. The consideration for such sale, lease or disposition may be for cash, debentures or other obligations, shares, stock, securities or other valuable consideration and be payable immediately or by instalments spread over such period as he shall think fit and so that any consideration received or receivable shall immediately be and become charged with the payment of all the Secured Liabilities; and/or
- (g) promote the formation of companies with a view to the same becoming a Subsidiary of the Chargor and purchasing, leasing, licensing or otherwise acquiring interests in all or any of the Charged Assets or otherwise, arrange for such companies to trade or cease to trade and to purchase, lease, license or otherwise acquire all or any of the Charged Assets on such terms and conditions as he may think fit; and/or
- (h) make any arrangement or compromise or enter into, or cancel, any contracts which he shall think expedient; and/or
- (i) make and effect such repairs, renewals and improvements to the Charged Assets or any part thereof as he may think fit and maintain, renew, take out or increase insurances; and/or
- (j) appoint and discharge managers, agents, officers and employees for any of the purposes referred to in this clause 8.3; and/or
- (k) make calls conditionally, or unconditionally, on the members of the Chargor in respect of uncalled capital; and/or
- (l) institute, continue, enforce, defend, settle or discontinue any actions, suits or proceedings in relation to the Charged Assets or any part thereof or submit to arbitration as he may think fit; and/or
- (m) exercise all voting and other rights attaching to the Investments and stocks, shares and other securities owned by the Chargor and comprised in the Charged Assets in such manner as he may think fit; and/or
- (n) delegate his powers in accordance with clause 11 (Delegation); and/or
- (o) sign any document, execute any deed and do all such other acts and things as may be considered by him to be incidental or conducive to any of the matters or powers referred to in this clause 8.3 or to the realisation of the Security created by or pursuant to this Deed and to use the name of the Chargor for all the purposes referred to in this clause 8.3.

#### **8.4 Remuneration**

The Lender may from time to time determine the remuneration of any Receiver and section 109(6) of the LPA shall be varied accordingly.

#### **9 Application of proceeds**

All moneys received by the Lender or by any Receiver shall be applied, after the discharge of the remuneration and expenses of the Receiver and all liabilities having priority to the Secured Liabilities, in or towards satisfaction of such of the Secured Liabilities and in such order as the Group Members may from time to time conclusively agree, except that the Lender may credit the same to a suspense account for so long and in such manner as the Lender may from time to time determine and the Receiver may retain the same for such period as he and the Lender consider expedient.

#### **10 Protection of third parties**

##### **10.1 Deemed right to enforce**

In favour of any purchaser (as defined in section 205 of the LPA) or person dealing in good faith, the Secured Liabilities shall be deemed to become due, and all rights of enforcement conferred on the Lender by the LPA, as varied and extended by this Deed, shall be deemed to arise, immediately after the execution of this Deed.

##### **10.2 No enquiry required**

No purchaser or other person dealing with the Lender or a Receiver shall be bound or concerned to enquire whether any power exercised or purported to be exercised under this Deed has become exercisable or whether any money is due on the security of this Deed or as to the propriety or regularity of any sale by, or other dealing with, the Lender or such Receiver or be concerned with notice to the contrary. Any such sale or dealing shall be deemed to be within the powers conferred by this Deed and to be valid and effectual accordingly.

#### **11 Delegation**

The Lender and any Receiver may delegate by power of attorney or in any other manner to any person any right, power or discretion exercisable by it under this Deed. Any such delegation may be made on the terms (including power to sub-delegate) and subject to any regulations which the Lender or such Receiver (as the case may be) may think fit. Neither the Lender nor any Receiver will be in any way liable or responsible to the Chargor for any loss or liability arising from any act, default, omission or misconduct on the part of any such delegate or sub-delegate.

#### **12 Indemnities**

##### **12.1 Enforcement costs**

The Chargor shall pay to the Lender on demand the amount of all costs and expenses (including legal fees, stamp duties and any value added tax) incurred by the Lender or any Receiver in connection with the enforcement, preservation or release of any rights under this Deed on a full indemnity basis.



## 12.2 Indemnity from Charged Assets

The Lender and any Receiver, attorney, agent or other person appointed by the Lender under this Deed and the officers and employees of the Lender and any such Receiver, attorney, agent or other person (each an **Indemnified Party**) shall be entitled to be indemnified out of the Charged Assets in respect of all costs and losses which may be incurred by, or made against, any of them (or by or against any manager, agent, officer or employee for whose liability, act or omission any of them may be answerable) at any time relating to or arising out of or as a consequence of:

- (a) anything done or omitted in the exercise, or purported exercise, of the powers contained in this Deed; or
- (b) any breach by the Chargor of any of its obligations under this Deed; or
- (c) any claim made or asserted against an Indemnified Party under any law which would not have arisen if this Deed had not been executed and which was not caused by the gross negligence or wilful default of the relevant Indemnified Party.

## 13 Power of attorney

### 13.1 Power of attorney

The Chargor, by way of security irrevocably appoints each of the Lender and any Receiver and their respective delegates severally to be its attorney in its name and on its behalf:

- (a) to execute and complete any documents or instruments which the Lender or such Receiver may require for perfecting the title of the Lender to the Charged Assets or for vesting the same in the Lender, its nominee or any purchaser;
- (b) to sign, execute, seal and deliver, and otherwise perfect, any further Security or document referred to in clause 6.1 (Further assurance); and
- (c) otherwise generally to sign, seal, execute and deliver all deeds, agreements and other documents and to do all acts and things which may be required for the full exercise of all or any of the powers conferred on the Lender or a Receiver under this Deed or which may be deemed expedient by the Lender or a Receiver in connection with any disposition, realisation or getting in of the Charged Assets or any part thereof or in connection with any other exercise of any power under this Deed.

### 13.2 Ratification

The Chargor ratifies and confirms and agrees to ratify and confirm all acts and things which any attorney pursuant to clause 13.1 (Power of attorney) shall do, or purport to do, in the exercise of his powers under clause 13.1 (Power of attorney).

## 14 Miscellaneous

### 14.1 Continuing security

This Deed and the obligations of the Chargor under this Deed shall:

- (a) secure the ultimate balance of the Secured Liabilities and shall be a continuing Security notwithstanding any settlement of account or other matter whatsoever;

- (b) be in addition to, and not prejudice or affect, any present or future Collateral Instrument, Security, right or remedy held by or available to any Group Member; and
- (c) not merge with, or be in any way prejudiced or affected by the existence of, any such Collateral Instrument, Security, right or remedy.

#### 14.2 Settlements conditional

Any settlement or discharge between any Group Member and the Chargor shall be conditional on no Security granted to, or disposition or payment to, that Group Member (whether by the Chargor or otherwise) being avoided or reduced as a result of insolvency or any similar event and the Lender shall be entitled to recover the value or amount of any such Security or payment from the Chargor and to enforce this Deed as if such settlement or discharge had not occurred.

#### 14.3 Retention

The Lender will be entitled to retain this Deed for 6 months after repayment in full of the Secured Liabilities. If within that period any application is made, a petition is presented or a resolution is passed or other steps are taken for the winding up, the administration or the bankruptcy of the Chargor or any other person who is liable in respect of, or has discharged any of, the Secured Liabilities, the Lender may retain this Deed for so long as it requires in respect of any liability of the Chargor under this Deed.

#### 14.4 Deposits

Without prejudice to any right of set-off which any Group Member may have under any Finance Document or otherwise, if any time deposit matures on any account the Chargor has with a Group Member at any time when:

- (a) this security has become enforceable; and
- (b) no amount of the Secured Liabilities is due and payable,

that time deposit shall automatically be renewed for any further maturity which the relevant Group Member considers appropriate. Any Group Member may rely on this clause 14.4 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

#### 14.5 Land Registry

- (a) In respect of any Property, the title to which is or is to be registered at the Land Registry, the Chargor consents to an application being made to the Chief Land Registrar for registration of a restriction on the register of title of all present and future registered freehold, leasehold or commonhold property of the Chargor (and any unregistered properties subject to compulsory first registration at the date of this Deed).
- (b) The Chargor confirms that so far as any of the Property is unregistered, such Property is not affected by any disclosable overriding interests within the meaning of the Land Registration Act 2002 or the Land Registration Rules 2003.

#### 14.6 No responsibility for loss

Neither the Lender nor any Receiver shall be responsible for any loss occasioned by the timing of the exercise of its powers under this Deed.

**14.7 No liability as mortgagee in possession**

Neither the Lender nor any Receiver shall be liable to account as mortgagee in possession in respect of all or any of the Charged Assets or be liable for any loss on realisation or for any neglect or default of any nature whatsoever for which a mortgagee in possession may be liable.

**14.8 Perpetuity period**

The perpetuity period for the trusts created by this Deed shall be 125 years from the date of this Deed.

**15 Partial invalidity**

If, at any time, any provision of this Deed is or becomes illegal, invalid or unenforceable in any respect under any law of any jurisdiction, neither the legality, validity or enforceability of the remaining provisions nor the legality, validity or enforceability of such provisions under the law of any other jurisdiction will in any way be affected or impaired.

**16 Remedies and waivers**

No failure to exercise, nor any delay in exercising, on the part of the Lender or any Group Member, any right or remedy available to it under this Deed or otherwise in respect of the Secured Liabilities shall operate as a waiver, nor shall any single or partial exercise of any right or remedy prevent any further or other exercise of or exercise of any other right or remedy. The rights and remedies provided in this Deed and in any other agreement providing for or entered into in connection with the Secured Liabilities are cumulative and not exclusive of any rights or remedies provided by law. Any Group Member may rely on this clause 16 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

**17 Notices**

17.1 Any communication to be made under or in connection with this Deed shall be made in writing and, unless otherwise stated, may be made by fax or letter.

17.2 The address and fax number (and the department or officer, if any, for whose attention the communication is to be made) of each Party for any communication or document to be made or delivered under or in connection with this Deed is:

(a) in the case of the Chargor, that specified above; and

(b) in the case of the Lender:

Address: Santander UK plc  
Santander Corporate Banking Lending Operations  
298 Deansgate  
Manchester  
M3 4HH

Fax number: 0161 953 3517

Attention: Phil Hurst/Saima Rasheed

or any substitute address, fax number or department or officer as either Party may notify to the other by not less than 5 Business Days' notice.

17.3

(a) Any communication or document made or delivered by one person to another under or in connection with this Deed will only be effective:

- (i) if by way of fax, when received in legible form; or
- (ii) if by way of letter, when it has been left at the relevant address or 5 days after being deposited in the post postage prepaid in an envelope addressed to it at that address,

and, if a particular department or officer is specified as part of its address details provided under clause 17.2, if addressed to that department or officer.

(b) Any communication or document to be made or delivered to the Lender will be effective only when actually received by the Lender and then only if it is expressly marked for the attention of the department or officer identified above (or any substitute department or officer as the Lender shall specify for this purpose).

## **18 Calculations and certificates**

### **18.1 Accounts**

In any litigation or arbitration proceedings arising out of or in connection with this Deed, the entries made in the accounts maintained by a Group Member are prima facie evidence of the matters to which they relate.

### **18.2 Certificates and determinations**

Any certification or determination by the Lender or a Group Member under this Deed or any Finance Document is, in the absence of manifest error, conclusive evidence of the matters to which it relates.

### **18.3 No set off by the Chargor**

All payments to be made by the Chargor under this Deed shall, subject to the terms of the Finance Documents, be calculated and be made without (and free and clear of any deduction for) set off or counterclaim.

## **19 Set off**

The Lender or a Group Member may set off any matured obligation due from the Chargor against any matured obligation owed by the Lender or that Group Member to the Chargor, regardless of the place of payment, booking branch or currency of either obligation. If the obligations are in different currencies, the Lender or that Group Member may convert either obligation at a market rate of exchange in its usual course of business for the purposes of the set off. Any Group Member may rely on this clause 19 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

## **20 Currency**

If a payment is made to the Lender under this Deed in a currency other than the currency in which it is expressed to be payable (**Contractual Currency**), the Lender may convert that payment into the Contractual Currency at a market rate of exchange in its usual course of business on or around the date of the payment and to the extent that the converted amount of

the payment falls short of the amount due and payable the Chargor will remain liable for such shortfall and such shortfall shall from part of the Secured Liabilities.

## 21 Assignment

21.1 The Lender or any Group Member may at any time assign or otherwise transfer all or any part of its rights and obligations under this Deed or any Security created by or under it.

21.2 The Lender and each Group Member may disclose to any person:

(a) to (or through) whom it assigns or transfers (or may potentially assign or transfer) all or any of:

(i) the Secured Liabilities; and/or

(ii) its rights and obligations under this Deed;

(b) with (or through) whom it enters into (or may potentially enter into) any sub-participation in relation to, or any other transaction under which payments are to be made by reference to, the Secured Liabilities or the Chargor;

(c) to whom, and to the extent that, information is required to be disclosed by any applicable law or regulation; or

(d) who is its Affiliate,

any information about the Chargor and this Deed as the Lender or that Group Member shall consider appropriate.

21.3 The Chargor may not assign any of its rights or transfer any of its rights or obligations under this Deed.

21.4 Any Group Member may rely on this clause 21 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

## 22 Counterparts

This Deed may be executed in any number of counterparts, and this has the same effect as if the signatures on the counterparts were on a single copy of this Deed.

## 23 Governing law

23.1 This Deed shall be governed by, and construed in accordance with, English law and all claims and disputes between the Parties arising out of or in connection with this Deed (whether or not contractual in nature) shall be determined in accordance with English law.

23.2 If in any court either Party argues that a court other than the courts of England and Wales has jurisdiction to determine a dispute or difference between the Parties arising out of or in connection with this Deed that issue shall be determined in accordance with English law and each Party irrevocably and unconditionally waives any right it might otherwise have to rely upon the law of the forum or any other law.

**This Deed** has been entered into at the date stated at the beginning of this Deed.

### Schedule 1

#### Assigned Agreements

Type of contract: Trademark Assignment Agreement

Date: 10 January 2012

Parties: SmartLegalForms, Inc. a Delaware corporation whose registered office is at 9 E.Lockerman Street, Suite 205, Dover, Delaware 19901, USA as the assignor and the Chargor as the assignee

Type of contract: Security Agreement

Date: 10 October 2012

Parties: SmartLegalForms, Inc. a Delaware corporation whose registered office is at 9 E.Lockerman Street, Suite 205, Dover, Delaware 19901, USA as the grantor and the Chargor as the secured party

Type of contract: Promissory Note

Date: 10 October 2012

Parties: SmartLegalForms, Inc. a Delaware corporation whose registered office is at 9 E.Lockerman Street, Suite 205, Dover, Delaware 19901, USA as the borrower and the Chargor as the lender.

**Schedule 2**

**Properties**

**PART 1**

**Registered Property**

Nil

**PART 2**

**Unregistered Property**

Nil

**PART 3**

**Licences**

Nil

**PART 4**

**Excluded Property**

Nil

**Schedule 3**

**Investments**

Charger	Name of Company in which Shares are held/ Name of nominee (if any) holding legal title to Shares	Class of Shares	Number of Shares
Epoq Group Ltd	Epoq Legal Ltd.	Ordinary shares of £1 each	2
Epoq Group Ltd	Epoq (Old) Ltd.	Ordinary shares of £1 each	2
Epoq Group Ltd	Epoq Group (Australia) Pty. Ltd.	Ordinary shares of AUD 1 each	100



**Schedule 4**

**Intellectual property**

**Trade Mark Registrations and Applications**

Charger/ Registered Owner	Trade Mark	Class	Registered or Pending	Registered Number/ Application Number	Date of Registration/ Application	Country (UK, USA or CTM)
Epoq Group Ltd	DESKTOP LAWYER	9	Registered	2114541	01/11/1996	UK
Epoq Group Ltd	LAWASSURE	9, 16, 35, 36, 42	Registered	2244253	01/09/2000	UK
Epoq Group Ltd	RAPIDOCs	9, 16, 35, 38, 39, 41, 42	Registered	2244270	01/09/2000	UK
Epoq Group Ltd	RAPIDOCs	9, 16, 38, 42	Registered	2246296	21/09/2000	UK
Epoq Group Ltd	RAPIDOCs	9	Registered	75/642558	28/05/2002	USA
Epoq Group Ltd	RAPIFORMS	9, 35, 38, 39, 41, 42	Registered	2378979	25/11/2004	UK
Epoq Group Ltd	EPOQ	9, 16, 35, 38, 39, 41, 42	Registered	2407829	30/11/2005	UK
Epoq Group Ltd	DIRECTLAW	9, 42	Registered	2523675	13/08/2009	UK
Epoq Group Ltd	RAPIDOCs LAWDRAFT	9, 42	Registered	2523676	13/08/2009	UK
Epoq Group Ltd	DIRECTLAW	35	Registered	2594621	15/09/2011	UK
Epoq Group Ltd	MYLAWYER	42	Registered	2685146	07/10/12	USA
Epoq Group Ltd	LAWDIRECT	9, 35, 42	Registered	2594624	15/09/2011	UK
Epoq Group Ltd	MYLAWYER	9, 16, 35, 42	Registered	2455455	14/05/2007	UK

**Patent Registration and Applications**

None.

Domain Names

Chargee/Registered Owner	Domain Name	Administrative Contact	Expiry Date
Epoq Group Ltd	Allianzlegal.co.uk	NB Solutions	6-Sep-13
Epoq Group Ltd	Araglegal.co.uk	NB Solutions	7-Nov-14
Epoq Group Ltd	allprepared.co.uk	NB Solutions	10-Jul-13
Epoq Group Ltd	clientlaw.co.uk	NB Solutions	15-Jul-14
Epoq Group Ltd	clientslaw.co.uk	NB Solutions	11-Jul-14
Epoq Group Ltd	comparethelegals.co.uk	NB Solutions	5-Feb-13
Epoq Group Ltd	desktoplaw.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	6-Jul-12
Epoq Group Ltd	desktoplawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	31-Jul-12
Epoq Group Ltd	desktop-lawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	22-Mar-12
Epoq Group Ltd	directdocuments.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	3-May-14
Epoq Group Ltd	directlaw.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	19-Jan-14
Epoq Group Ltd	directlawblog.co.uk	<a href="https://clients.svohosting.co.uk">https://clients.svohosting.co.uk</a>	2-Sep-12
Epoq Group Ltd	directlawdraft.co.uk	1 & 1	4-Oct-13
Epoq Group Ltd	directlawuk.co.uk	1 & 1	12-Jul-12
Epoq Group Ltd	directlawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	9-Nov-14
Epoq Group Ltd	divorcelegalaid.co.uk	1&1	9-Dec-12
Epoq Group Ltd	documentassembly.co.uk	NB Solutions	13-Mar-13
Epoq Group Ltd	documentsdirect.co.uk	janet@epoq.co.uk	3-May-14
Epoq Group Ltd	documentautomation.co.uk	NB Solutions	10-Dec-13
Epoq Group Ltd	e-lawyering.co.uk	mydomain.com	21-Nov-13
Epoq Group Ltd	eazylaw.co.uk	1 & 1 Account	29-Dec-13
Epoq Group Ltd	epochsoftware.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	12-Jun-14
Epoq Group Ltd	epoq.co.uk	registered by TUCOWS-CA	30-Jan-13
Epoq Group Ltd	Epoqblog.co.uk	4Uhostings.co.uk	13-Feb-14
Epoq Group Ltd	epoqgroup.co.uk	admin@epochsoftware.co.uk	27-Nov-14
Epoq Group Ltd	Epoqlegal.co.uk	NB Solutions	28-Apr-14
Epoq Group Ltd	epoqsoftware.co.uk	NB Solutions	30-Jan-13
Epoq Group Ltd	epoqwills.co.uk	tucows	6-Dec-14
Epoq Group Ltd	epoq-wills.co.uk	tucows	6-Dec-14
Epoq Group Ltd	e-lawyering.co.uk	Tsohost	21-Nov-13
Epoq Group Ltd	gettingthelegalsright.co.uk	1&1	8-Jul-13
Epoq Group Ltd	gocomparelegalservices.co.uk	NB Solutions	13-Feb-13
Epoq Group Ltd	halifaxlawyer.co.uk	tocows	31-Mar-14
Epoq Group Ltd	hrbriefing.co.uk	NB Solutions	23-Jul-14
Epoq Group Ltd	identityrecover.co.uk	NB Solutions	4-Nov-14
Epoq Group Ltd	identityrecovery.co.uk	NB Solutions	1-Oct-14
Epoq Group Ltd	identity-recovery.co.uk	NB Solutions	15-Mar-13
Epoq Group Ltd	idrecovery.co.uk	NB Solutions	1-Oct-14
Epoq Group Ltd	Jonesbusylaw.co.uk	Maxx Design Ltd	28-Jul-12

Epoq Group Ltd	justiceinfamilylaw.co.uk	NB Solutions	9-Dec-14
Epoq Group Ltd	kindware.co.uk	NB Solutions	2-Feb-14
Epoq Group Ltd	lasting-power-of-attorney-forms.co.uk	1 & 1 account	28-May-13
Epoq Group Ltd	law247.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	30-Dec-13
Epoq Group Ltd	lawassistance.co.uk	My Domain	2-Dec-13
Epoq Group Ltd	lawassurance.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	8-Nov-13
Epoq Group Ltd	lawassure.co.uk	Wayne Peartree at LondonWeb.net	20-Sep-13
Epoq Group Ltd	lawassured.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	28-Oct-13
Epoq Group Ltd	directlawdraft.co.uk	1&1	4-Oct-13
Epoq Group Ltd	lawextra.co.uk	NB Solutions	19-Dec-14
Epoq Group Ltd	lawfirmcompare.co.uk	NB Solutions	23-Jan-15
Epoq Group Ltd	lawinstore.co.uk	NB solutions	15-Mar-13
Epoq Group Ltd	lawyercompare.co.uk		23-Jan-15
Epoq Group Ltd	lawyr.co.uk	NB Solutions	14-May-13
Epoq Group Ltd	law-assistance.co.uk	My Domain	2-Dec-13
Epoq Group Ltd	legal247.co.uk	Wayne Peartree at LondonWeb.net	30-Dec-13
Epoq Group Ltd	legal-advice-divorce.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	Legalaiddivorce.co.uk	1&1	9-Dec-14
Epoq Group Ltd	Legalaidonline.co.uk	1&1	9-Dec-14
Epoq Group Ltd	Legal-aid-divorce.co.uk	1&1	14-Dec-14
Epoq Group Ltd	legaldocs.co.uk	NB Solutions	29-Jul-13
Epoq Group Ltd	legalmarketcompare.co.uk	NB Solutions	5-Feb-13
Epoq Group Ltd	legalmarketcompared.co.uk	NB Solutions	5-Feb-13
Epoq Group Ltd	legalservicesupermarket.co.uk	NB Solutions	13-Feb-13
Epoq Group Ltd	legalsright.co.uk		9-Jul-13
Epoq Group Ltd	legalyou.co.uk	1 & 1	6-Aug-13
Epoq Group Ltd	Myhomeconveyancer.co.uk	1&1	13-Sep-14
Epoq Group Ltd	mylawyr.co.uk	NB Solutions	14-May-13
Epoq Group Ltd	mylawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	7-May-13
Epoq Group Ltd	mylawer.co.uk	tu cows	16-Jan-15
Epoq Group Ltd	mylawyer.co.uk	tu cows	16-Jan-15
Epoq Group Ltd	mylawyerllp.co.uk	1 & 1 Account	3-Aug-13
Epoq Group Ltd	mylawyersolicitors.co.uk	1 & 1 Account	3-Aug-13
Epoq Group Ltd	mylegaladvice.co.uk	NB Solutions	22-May-14
Epoq Group Ltd	mywills.co.uk	nominet/tu cows inc	29-Apr-14
Epoq Group Ltd	newthinkinginlegalservices.co.uk	Just Host	13-Jan-14
Epoq Group Ltd	onlinesolicitorsnetwork.co.uk	1&1 - Richard Cohen	1-Feb-13
Epoq Group Ltd	online-solicitor-directory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	online-solicitors-directory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	onlinesolicitordirectory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	onlinesolicitorsdirectory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	rapidocs.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	3-Nov-14
Epoq Group Ltd	rapidocslawdraft.co.uk	My Domain	27-Jun-13

Epoq Group Ltd	rapiforms.co.uk	NB Solutions	16-Nov-14
Epoq Group Ltd	recommended-solicitor.co.uk	1&1	6-Jun-13
Epoq Group Ltd	recommendedlawyer.co.uk	1&1	6-Jun-13
Epoq Group Ltd	secureclient.co.uk	NB Solutions	31-Jan-14
Epoq Group Ltd	shareholders-agreement.co.uk	mydomain.com	17-May-13
Epoq Group Ltd	solicitors-inbirmingham.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-blackburn.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inbradford.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorsin-bristol.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-incardiff.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-cheltenham.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-incoventry.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inedinburgh.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inglasgow.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-ipswich.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inleeds.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inleicester.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inliverpool.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-luton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inmanchester.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-newcastle-upon-tyne.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-northampton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-innorwich.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-innottingham.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-oxford.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inplymouth.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-portsmouth.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorsin-reading.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-sheffield.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-southampton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-sunderland.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-wakefield.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-walsall.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-wolverhampton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorslist.co.uk	1&1	16-Aug-12
Epoq Group Ltd	soprepared.co.uk	NB Solutions	10-Jul-13
Epoq Group Ltd	tenancy-agreement-form.co.uk	1 & 1 account	27-May-13
Epoq Group Ltd	virtualfirmsite.co.uk	NB Solutions	24-Apr-13
Epoq Group Ltd	web-sale.co.uk	nominet/tucows inc	10-May-13
Epoq Group Ltd	wills-and-probate.co.uk	1 & 1 account	27-May-13
Epoq Group Ltd	willwriting-service.co.uk	1 & 1 account	27-May-13
Epoq Group Ltd	worldlegalforum.co.uk	NB Solutions	15-Sep-14
Epoq Group Ltd	clientslaw.net	NBS	12-Jul-13
Epoq Group Ltd	clientsplace.net	NB Solutions	12-Aug-13
Epoq Group Ltd	desktoplawyer.net	NB Solutions	30-Jul-13
Epoq Group Ltd	desktop-lawyer.net	Easterman, Jamie (JE624) webmaster@Londonweb.net	21-Mar-13
Epoq Group Ltd	directlaw.net	janet@epoq.co.uk	18-Jan-15
Epoq Group Ltd	directlawyer.net	Easterman, Jamie (JE624) webmaster@Londonweb.net	8-Nov-14

Epoq Group Ltd	epochnds.net	NB Solutions	30-Sep-14
Epoq Group Ltd	lawassure.net	janet@epoq.co.uk	19-Sep-14
Epoq Group Ltd	lawassured.net	MyDNS Support (MS311-ORG) Support@mydns.com	2-Nov-14
Epoq Group Ltd	Lawdirect.net	NB Solutions	18-Jan-15
Epoq Group Ltd	lawdraft.net	My Domain	26-Jun-13
Epoq Group Ltd	lawland.net	janet@epoq.co.uk	2-Nov-14
Epoq Group Ltd	lawmouse.net	My Domain	10-Sep-13
Epoq Group Ltd	legal247.net		30-Dec-14
Epoq Group Ltd	legalsright.net	1&1	9-Jul-12
Epoq Group Ltd	Allianzlegal.com	NB Solutions	6-Sep-13
Epoq Group Ltd	cvworks.com	Domain Registry of America	26-Jun-13
Epoq Group Ltd	clientlaw.com	Tucows	17-Jul-13
Epoq Group Ltd	clientslaw.com	Domain Registry of America	11-Jul-13
Epoq Group Ltd	clientsplace.com	NB Solutions	9-Jul-13
Epoq Group Ltd	comparethelegals.com	NB Solutions	5-Feb-13
Epoq Group Ltd	desktoplawyer.com	NB Solutions	19-Jan-15
Epoq Group Ltd	desktop-lawyer.com	NB Solutions	21-Mar-13
Epoq Group Ltd	directlaw.com	admin@epochsoftware.co.uk	19-Jan-15
Epoq Group Ltd	directlawdraft.com	My Domain	26-Jun-13
Epoq Group Ltd	directlawyer.com	NB Solutions	8-Nov-14
Epoq Group Ltd	epochteams.com	admin@epochsoftware.co.uk	22-Sep-13
Epoq Group Ltd	epoqamerica.com	My Domain	7-May-13
Epoq Group Ltd	epoqgroup.com	admin@epochsoftware.co.uk	27-Nov-13
Epoq Group Ltd	epoqlegal.com	NB Solutions	28-Apr-14
Epoq Group Ltd	epoqna.com	My Domain	8-May-13
Epoq Group Ltd	epoqusa.com	My Domain	7-May-13
Epoq Group Ltd	epoqwills.com	NB Solutions	6-Dec-13
Epoq Group Ltd	epoq-wills.com	NB Solutions	6-Dec-14
Epoq Group Ltd	gettingthelegalsright.com	1&1	8-Jul-13
Epoq Group Ltd	gocomparelegalservices.com	NB Solutions	13-Feb-14
Epoq Group Ltd	kindware.com	janet@epoq.co.uk	21-Nov-13
Epoq Group Ltd	mylawyersolicitors.com	1&1	3-Aug-13
Epoq Group Ltd	lawassure.com	janet@epoq.co.uk	19-Sep-14
Epoq Group Ltd	lawassured.com		2-Nov-14
Epoq Group Ltd	lawdirect.com	janet@epoq.co.uk	18-Jan-13
Epoq Group Ltd	lawfirmcompare.com		23-Jan-15
Epoq Group Ltd	lawinstore.com		15-Mar-14
Epoq Group Ltd	lawland.com	janet@epoq.co.uk	2-Nov-14
Epoq Group Ltd	lawpracticed.com	My Domain	17-Jun-13
Epoq Group Ltd	law-assistance.com	My Domain	12-Feb-13
Epoq Group Ltd	lawmouse.com	My Domain	10-Sep-13
Epoq Group Ltd	legal247.com	janet@epoq.co.uk	30-Dec-14
Epoq Group Ltd	legalmarketcompare.com		5-Feb-13
Epoq Group Ltd	legalmarketcompared.com		5-Feb-13
Epoq Group Ltd	legalservicesupermarket.com	NB Solutions	13-Feb-13
Epoq Group Ltd	legalsright.com	1&1	7-Jul-12
Epoq Group Ltd	morethanlegaldocs.com	NB Solutions	17-Jul-12
Epoq Group Ltd	onlinesolicitorsnetwork.com	1&1	1-Feb-13
Epoq Group Ltd	online-solicitor-directory.com	1&1	12-Aug-13
Epoq Group Ltd	online-solicitors-difrectory.com	1&1	12-Aug-13

Epoq Group Ltd	onlinesolicitordirectory.com	1&1	12-Aug-13
Epoq Group Ltd	onlinesolicitorsdirectory.com	1&1	12-Aug-13
Epoq Group Ltd	rapidocs.com	janet@epoq.co.uk	14-Mar-13
Epoq Group Ltd	rapidocslawdraft.com	My Domain	26-Jun-13
Epoq Group Ltd	rapidocslawdraft.com	My Domain	26-Jun-13
Epoq Group Ltd	takeonmycase.com	tucows	30-Jan-13
Epoq Group Ltd	rapiforms.com	NB Solutions	16-Nov-13
Epoq Group Ltd	recommended-lawyer.com	1&1	6-Jun-13
Epoq Group Ltd	santander4willwriting.com	NB Solutions	18-Jan-14
Epoq Group Ltd	solicitorslist.com	1&1	16-Aug-13
Epoq Group Ltd	solicitors-inlondon.com	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorsin-london.com	1 & 1 Account	27-May-13
Epoq Group Ltd	soprepared.com	NB Solutions	10-Jul-13
Epoq Group Ltd	takeonmycase.com	NB Solutions	30-Jan-13
Epoq Group Ltd	virtuallawfirm.com	NB Solutions	24-Apr-13
Epoq Group Ltd	whatlegalservice.com	My Domain	7-Mar-14
Epoq Group Ltd	whichlegalsite.com	My Domain	27-May-13
Epoq Group Ltd	Rapidocs.com.au		15-Jul-14
Epoq Group Ltd	Mylawyer.com.au		13-Jul-13
Epoq Group Ltd	Desktoplawyer.com.au		21-Jan-14
Epoq Group Ltd	Lawassure.com.au		30-Jan-14
Epoq Group Ltd	Directlaw.com.au		13-Apr-14
Epoq Group Ltd	epoqgroup.com.au		5-Jul-09
Epoq Group Ltd	epoq.com.au		6-Apr-13
Epoq Group Ltd	epoq.us	Richard Granat	14-Jan-08
Epoq Group Ltd	lawdraft.us	My Domain	26-Jun-13
Epoq Group Ltd	solicitors.to	tonic.to	20-Dec-11
Epoq Group Ltd	lawdirect.eu	NBS	7-Apr-14
Epoq Group Ltd	desktoplawyer.eu	NBS	11-Jun-13
Epoq Group Ltd	lawdraft.org	My Domain	26-Jun-13
Epoq Group Ltd	legal-aid-divorce.org	1&1	10-Dec-13
Epoq Group Ltd	Mysolicitor.org	My Domain	7-Mar-17
Epoq Group Ltd	saslawsschool.org.uk	Nominet	6-May-14
Epoq Group Ltd	Legalaiddivorce.org.uk	1&1	9-Dec-14
Epoq Group Ltd	clientspace.co	mydomain.com	1-Jul-14
Epoq Group Ltd	epoq.co	mydomain.com	24-Feb-14

**Licensed Intellectual Property**

None.

**Registered Design Registration and Applications**

None.

**Schedule 5**

**Form of notice to the bank or institution operating an Account**

[Date]

To: [insert name of account bank]

Attention: ♦

Dear Sirs

**Notice of charge**

**Account number:** ♦ (Account)  
**Sort code:** ♦  
**Account holder:** [insert name of Chargor]

We give you notice that we have charged by first fixed charge to Santander UK plc (**Lender**) all our right, title and interest in and to the moneys from time to time standing to the credit of the Account.

We hereby irrevocably and unconditionally authorise and instruct you:

- 1 to hold all moneys from time to time standing to the credit of the Account to the order of the Lender and accordingly to pay all or any part of those moneys to the Lender (or as it may direct) promptly following receipt of written instructions from the Lender to that effect; and
- 2 to disclose to the Lender such information relating to us and the Account as the Lender may from time to time request you to provide.

By countersigning this notice, the Lender authorises you to permit us to withdraw and otherwise deal with funds standing to the credit of the Account until:

- (a) you receive a notice in writing to the contrary from the Lender;
- (b) a petition is presented for a winding up order in respect of us or an application is made for an administration order in respect of us,

(whichever occurs first).

Within 5 days of receipt of this notice, please sign and return the acknowledgement attached to one enclosed copy of this notice to the Lender and the other copy to us.

This notice shall be governed by and construed in accordance with English law.

Yours faithfully

.....  
For and on behalf of  
Epoq Group Ltd

Countersigned by the Lender

.....  
For and on behalf of  
Santander UK plc



**Schedule 6**

**Form of acknowledgement from bank or institution operating an Account**

[Date]

To: Santander UK plc  
298 Deansgate  
Manchester  
M3 4HH  
Attention: Phil Hurst/Saima Rasheed

To: Epop Group Ltd (**Chargor**)  
Middlesex House  
29-45 High Street  
Edgware  
Middlesex  
HA8 7UU

Attention: ♦

Dear Sirs

**Acknowledgement of notice**

We acknowledge receipt of the notice of charge (**Notice**) of which the above is a duplicate. Terms defined in the Notice have the same meaning when used in this acknowledgment.

We confirm that:

- (a) we shall act in accordance with the Notice;
- (b) as at the date of this acknowledgement we have not received any notice of assignment or charge or other security over the Chargor's interest in the Account in favour of any other person; and
- (c) we will not exercise any right of combination of accounts, set-off or lien over any moneys standing to the credit of the Account.

This acknowledgement shall be governed by and construed in accordance with English law.

Yours faithfully

.....  
For and on behalf of  
[insert name of account bank]

**Schedule 7**

**Form of notice of assignment**

To: *{insert name of counterparty}*

Dated: ♦

Dear Sirs

**Notice of assignment by way of security**

We give you notice that by a debenture dated ♦ 2013, we assigned to Santander UK plc (**Lender**) all of our rights, title and interest in and to the ♦ dated ♦ between ourselves ( **Agreement**).

Please note that:

- 1 our duties and obligations under the Agreement have not been novated and consequently we are still responsible to you for all such duties and obligations as set out in the Agreement;
- 2 we may not without the prior written consent of the Lender:
  - (a) make or agree to any modification, variation or amendment of the terms of the Agreement;
  - (b) consent or agree to any waiver or release of any of your obligations under the Agreement; or
  - (c) make or agree to any claim that the Agreement is frustrated in whole or in part;

Please remit to the Lender all sums due and owing to us under or pursuant to the Agreement to the following account:

Account number: ♦

Sort code: ♦

These instructions may not be varied save with the written consent of the Lender.

Please confirm your agreement to these instructions by signing and returning the enclosed acknowledgement within 5 days of receipt of this notice direct to the Lender at ♦ marked for the attention of ♦, with a copy to ourselves.

This notice shall be governed by and construed in accordance with English law.

Yours faithfully

.....  
For and on behalf of  
Epoq Group Ltd (**Chargor**)

**Schedule 8**

**Form of acknowledgement**

[Date]

To: Santander UK plc  
298 Deansgate  
Manchester  
M3 4HH

Attention: Phil Hurst/Saima Rasheed

Dear Sirs

**Acknowledgement of notice**

We acknowledge receipt of the notice of assignment (**Notice**) of which the above is a duplicate. Terms defined in the Notice shall have the same meaning when used in this acknowledgment. We confirm that:

- 1 we have not received any other notice of assignment or charge regarding the Agreement;
- 2 we consent to the assignment of the benefit of the Agreement by the Chargor to the Lender;  
and
- 3 we shall remit to you all sums due and owing to the Chargor under or pursuant to the Agreement in accordance with the terms of the Notice.

This acknowledgement shall be governed by and construed in accordance with English law.

Yours faithfully

.....  
For and on behalf of  
[insert name of contract counterparty]

cc Epoq Group Ltd


**SIGNATURES**

**Chargor**

Executed as a deed on behalf of ) .....  
**Epoq Group Ltd** ) Director  
acting by two directors or one director and the ) .....  
company secretary ) .....  
 ) Director/Secretary

**Lender**

SANTANDER UK PLC

By: 

MARTYN DRAKE

DIRECTOR, GROWTH CAPITAL.

Registered No: 04265146

**Epoq Group Ltd (Company)**

Minutes of a meeting of the directors of the Company held at

on 2018.

Present: (Chairman)

In attendance:

- 1 The Chairman reported that due notice of the meeting had been properly given to all directors and that the meeting had been convened to consider and, if thought fit, approve various documents relating to two secured loan facilities to be made available to the Company by Santander UK plc (**Lender**).
- 2 The directors present declared all relevant interests and the Chairman reported that the meeting was quorate and could proceed to business.
- 3 A debenture (**Debenture**) to be granted by the Company in favour of the Lender as security trustee for Santander UK plc (registered number 2294747) and its subsidiaries for the time being (each a **Group Member**) was produced to the meeting.
- 4 The directors noted that the Debenture would secure all liabilities, present and future, of the Company to the Group Members or any of them.
- 5 After due and careful consideration, the directors confirmed their full understanding of the effect and implications for the Company of entering into the Debenture and unanimously expressed the opinion that:
  - (a) having regard to the factors relevant to the decision, entering into the Debenture would be most likely to promote the success of the Company for the benefit of its members as a whole;
  - (b) the execution and delivery of the Debenture and the performance of its obligations thereunder do not contravene any agreement or any obligations binding on the Company; and
  - (c) after having taken account of the Company's internal financial information, the Company will be solvent at the time of, and after, the execution of the Debenture and it will be able to continue to trade and to pay its debts as they fall due.
- 6 It was unanimously resolved that:
  - (a) the execution and delivery by the Company of the Debenture and the performance of its obligations thereunder be and is hereby approved;
  - (b) any two directors of the Company, or any director and the company secretary, be and are hereby authorised and instructed to execute and deliver the Debenture; and

(c) the Debenture be registered at Companies House and the Land Registry.

7 There being no further business, the meeting closed.

.....  
Chairman of the meeting

I certify that the above is a true copy of the entry appearing in the minute book of the Company.

.....  
Secretary

**DEBENTURE**

This Deed is made on 17 January 2013

Between

(1)

Name	Epoq Group Ltd
Registered number	04265146
Address	Middlesex House 29-45 High Street Edgware Middlesex HA8 7UU
Fax number	0208 731 2425

(Chargor) and

(2) **Santander UK plc** as security trustee for each Group Member (**Lender**)

It is agreed

**1 Definitions and interpretation**

**1.1 Definitions**

In this Deed, unless the context otherwise requires:

**Accounts** means any account of the Chargor with any bank, financial institution or other person

**Affiliate** means in relation to any person, a Subsidiary of that person or a Holding Company of that person or any other Subsidiary of that Holding Company

**Assigned Agreements** means those agreements specified in Schedule 1 (if any) together with any other agreements subsequently assigned to the Lender.

**Authorisation** means an authorisation, consent, approval, resolution, licence, exemption, filing or registration

**Book Debts** mean all present and future book and other debts, and monetary claims due or owing to the Chargor, and the benefit of all security, guarantees and other rights of any nature enjoyed or held by the Chargor in relation to any of them.

**Business Day** means a day (other than a Saturday or Sunday) on which banks are open for general business in London

**Charged Assets** means all the undertaking, property and assets of the Chargor described in clause 3.1 (Fixed charge), clause 3.2 (Assignment) and clause 3.3 (Floating charge) including any part thereof and any interest therein

**Collateral Instruments** means instruments, guarantees, indemnities and other assurances against financial loss and any other documents which contain or evidence an obligation to pay or discharge any liabilities of any person

**Debts** means the assets of the Chargor described in clause 3.1(b)(ix)

**Default Rate** means the highest rate of interest referred to in the Finance Documents

**Event of Default** means any event or circumstance specified as an event of default (howsoever described) in the Finance Documents

**Excluded Property** means each leasehold property held by the Chargor under a lease which either precludes absolutely, or requires consent of a third party to, the creation of a Security Interest over the Chargor's leasehold interest in that property

**Finance Documents** means the documents governing the terms of the Secured Liabilities

**Floating Charge Assets** means the assets of the Chargor in clause 3.3 (Floating charge)

**Group** means Santander UK plc (registered number 2294747) and its Subsidiaries for the time being

**Group Member** means each member of the Group

**Hedging Agreement** means an agreement or instrument entered into by the Chargor in order to hedge its exposure to fluctuations in exchange or interest rates and any other instrument evidencing a futures or treasury transaction

**Holding Company** means in relation to a company or corporation, any other company or corporation in respect of which it is a Subsidiary

**Insurances** means all contracts or policies of insurance in which the Chargor has an interest

**Intellectual Property** means any patents, utility models, rights to inventions, trade marks and service marks, trade names, business names and domain names, copyrights and neighbouring and related rights, moral rights, rights in get-up and trade dress, goodwill and the right to sue for passing off or unfair competition, rights in designs, database rights, rights to use, and protect the confidentiality of, confidential information (including know-how and trade secrets), rights in computer software, topographical or similar rights, rights in plant varieties, and other Intellectual property rights and interests, in each case whether registered or unregistered and including all applications and rights to apply for and be granted, renewals or extensions of, and rights to claim priority from, such rights and all similar or equivalent rights or forms of protection which subsist or will subsist now or in the future in any part of the world together with all fees, royalties and other rights derived from, or incidental to, the foregoing rights

**Investments** means any shares, stocks, debenture security, securities, bonds and investments of any type whatever, including but not limited to, negotiable instruments, certificates of deposit, eligible debt securities, interests in collective investment schemes, or other investments referred to in section 22, and as defined in Part II of Schedule 2 of the Financial Services and Markets Act 2000 and Part III of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, whether certificated or uncertificated, physical or dematerialised, registered or unregistered, held by the Chargor or by a trustee or clearance system or nominee



**LPA** means the Law of Property Act 1925

**Material Adverse Effect** means a material adverse effect on:

- (a) the business, assets or financial condition of the Chargor and/or
- (b) the ability of the Chargor to perform any of its obligations under the Finance Documents to which it is a party and/or
- (c) the value or enforceability of the Security held by any Group Member in respect of the Secured Liabilities

**Party** means a party to this Deed and includes its successors in title, permitted assigns and permitted transferees, whether immediate or derivative

**Permitted Security** means:

- (a) any Security granted in favour of the Lender
- (b) any lien arising by operation of law and in the ordinary course of trading and not as a result of any default or omission by the Chargor
- (c) any netting or set-off arrangement entered into by the Chargor in the ordinary course of its banking arrangements for the purpose of netting debit and credit balances
- (d) any Security arising under any retention of title, hire purchase or conditional sale arrangement or arrangements having similar effect in respect of goods supplied to the Chargor in the ordinary course of trading and on the supplier's standard or usual terms and not arising as a result of any default or omission by the Chargor or
- (e) any Security permitted by the Lender in writing

**Planning Acts** means the Town and Country Planning Act 1990, the Planning (Listed Buildings and Conservation Areas) Act 1990, the Planning (Hazardous Substances) Act 1990, the Planning (Consequential Provisions) Act 1990, the Planning and Compensation Act 1991 and the Planning and Compulsory Purchase Act 2004 and any regulations or subordinate legislation made (before or after this Deed) under those statutes and any other statute or regulation governing or controlling the use or development of land and buildings

**Properties** means the Excluded Properties and the assets of the Chargor described in clauses 3.1(a) and 3.1(b)(i) (Fixed charge) now or hereafter vested in the Chargor together with all buildings, fixtures and fixed plant and machinery on such property, the proceeds of sale of the whole or any part of such property and all rights appurtenant to or benefiting any such property (each a **Property**)

**Receiver** means any one or more receivers and/or managers appointed by the Lender pursuant to this Deed in respect of the Chargor or over all or any of the Charged Assets

**Related Rights** means in respect of any Investment:

- (a) all moneys paid or payable in respect of that Investment (whether as income, capital or otherwise)
- (b) all shares, investments or other assets derived from that Investment and

(c) all rights derived from or incidental to that Investment

**Secured Liabilities** means all moneys, obligations and liabilities covenanted to be paid or discharged under or pursuant to clause 2 (Covenant to pay)

**Security** means a mortgage, charge, pledge, lien or other security interest securing any obligation of any person or any other agreement or arrangement having a similar effect

**Security Period** means the period from the date of this Deed until the Lender confirms in writing to the Chargor that all the Secured Liabilities have been unconditionally and irrevocably paid and discharged in full and no Group Member has any continuing obligation to make facilities available to the Chargor

**Subsidiary** means a subsidiary undertaking within the meaning of section 1162 of the Companies Act 2006

**Valuation** means a valuation report by the Valuer addressed to the Lender, containing in particular a valuation of a Property on the basis of the market value in accordance with the Statements of Asset Valuation Practice and Guidance Notes Issued by the Royal Institution of Chartered Surveyors from time to time

**Valuer** means any surveyor or valuer as may be appointed or approved by the Lender from time to time

## 1.2 Construction

(a) Any reference in this Deed to:

- (i) **assets** includes present and future property, revenues and rights of every description;
- (ii) clauses and schedules are references to clauses and schedules of this Deed;
- (iii) **this Deed** or any other agreement or instrument is a reference to this Deed or that other agreement or instrument as the same may have been, or may from time to time be, amended, novated, replaced, restated, supplemented or varied provided that, where the consent of a Group Member is required pursuant to any Finance Document or otherwise to such amendment, novation, replacement, restatement, supplement or variation, such consent has been obtained;
- (iv) **indebtedness** includes any obligation (whether incurred as principal or as surety) for the payment or repayment of money, whether present or future, actual or contingent;
- (v) a **guarantee** includes any guarantee, indemnity, counter indemnity or other assurance in respect of the indebtedness of any person;
- (vi) a **person** includes any person, firm, company, corporation, government, state or agency of a state or any association, trust or partnership (whether or not having separate legal personality) or two or more of the foregoing and includes its successors and (in the case of each Group Member only) its permitted assignees and transferees;

- (vii) a **regulation** includes any regulation, rule, official directive, request or guideline (whether or not having the force of the law) of any governmental, intergovernmental or supranational body, agency, department or regulatory, self-regulatory or other authority or organisation;
- (viii) a reference to **determines** or **determined** means a determination made in the absolute discretion of the person making the determination;
- (ix) a provision of law is a reference to that provision as amended or re-enacted;
- (x) a **charge** or **mortgage** of any freehold or leasehold property includes:
  - (A) all buildings, fixtures and fixed plant and machinery on that property;
  - (B) the proceeds of sale of the whole or any part of that property; and
  - (C) all rights appurtenant to or benefitting that property.
- (b) Clause and schedule headings are for ease of reference only.
- (c) An Event of Default is **continuing** if it has not been:
  - (i) remedied to the satisfaction of the Group Member party to the Finance Document under the terms of which the Event of Default occurred; or
  - (ii) waived by that Group Member in writing.
- (d) This Deed is intended to take effect as a deed notwithstanding that a Party may have executed it under hand only.
- (e) Any grant of rights with full title guarantee shall be deemed to contain all of the covenants and warranties implied in respect of any conveyance with full title guarantee pursuant to section 1(2) of the Law of Property (Miscellaneous Provisions) Act 1994.
- (f) Words importing the plural shall include the singular and vice versa.

### 1.3 **Qualifying floating charge**

This Deed contains a qualifying floating charge and paragraph 14 of Schedule B1 to the Insolvency Act 1986 applies to the floating charge created by clause 3.3 (Floating charge).

### 1.4 **Administration**

- (a) Any reference in this Deed, or any other document entered into or in connection with it, to the making of an administration order shall be treated as including a reference to the appointment of an administrator under paragraph 14 (by the holder of a qualifying floating charge in respect of the Chargor's assets) or 22 (by the Chargor or the directors of the Chargor) of Schedule B1 to the Insolvency Act 1986 or any steps taken toward such order or appointment.
- (b) Any reference in this Deed or any other document entered into or in connection with it, to making an application for an administration order by petition shall be treated as including a reference to making an administration application to the court under Schedule B1 to the Insolvency Act 1986, appointing an administrator under

paragraph 14 or 22 of that Schedule, or giving notice under paragraph 15 or 26 of that Schedule of intention to appoint an administrator or any steps taken towards such application or notice.

### 1.5 Third party rights

- (a) Unless expressly provided to the contrary in this Deed, a person who is not a Party has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce or enjoy the benefit of any term of this Deed.
- (b) The consent of any person which is not a Party is not required to rescind or vary this Deed or any other agreement entered into under or in connection with it.

### 1.6 Law of Property (Miscellaneous Provisions) Act 1989

For the purposes of the Law of Property (Miscellaneous Provisions) Act 1989, any provisions of each Finance Document relating to any disposition of property shall be deemed to be incorporated in this Deed.

## 2 Covenant to pay

### 2.1 Covenant

The Chargor covenants with the Lender (as security trustee for the Group Members) that it will on demand pay all moneys and discharge all liabilities now or hereafter due, owing or incurred by it to the Group Members (or any of them) when the same become due for payment or discharge whether by acceleration or otherwise, and whether express or implied; present, future or contingent; joint or several; incurred as principal or surety; originally owing to the Group Members (or any of them) or purchased or otherwise acquired by them or it; denominated in sterling or in any other currency; or incurred on any bank account or in any other manner whatsoever, together with interest (both before and after judgement) to the date of payment at such rates and on such terms as may from time to time be agreed, commission, fees and other charges and all legal and other costs, charges and expenses on a full and unqualified indemnity basis which may be incurred by the Group Members (or any of them) in relation to any such moneys or liabilities or generally in respect of the Chargor.

### 2.2 Interest on late payments

If the Chargor fails to pay any amount payable by it under this Deed on its due date, interest shall accrue on the overdue amount from the due date up to the date of actual payment (both before and after judgment) at the Default Rate. Such interest (if unpaid) shall be compounded monthly.

### 3 Charges

#### 3.1 Fixed charge

The Chargor charges to the Lender (as security trustee for the Group Members), as a continuing security for the payment and discharge of the Secured Liabilities, the following assets, both present and future:

- (a) by way of legal mortgage:
  - (i) all the property described in Schedule 2 (Properties); and
  - (ii) all estates or interests in any freehold, leasehold or commonhold property in England and Wales now belonging to the Chargor;
- (b) by way of fixed charge:
  - (i) (to the extent that they are not the subject of an effective mortgage under clause 3.1(a)) all estates or interests in any freehold, leasehold or commonhold property in England and Wales now or hereafter belonging to the Chargor;
  - (ii) all other interests belonging to it in or over land or the proceeds of sale of land and all licences now or in the future held by it to enter on or use land;
  - (iii) the benefit of all other agreements relating to each Property to which it is or may become a party or otherwise entitled;
  - (iv) all plant, machinery and equipment owned by the Chargor and its interest in any plant, machinery and equipment in its possession;
  - (v) all its rights, title and interest in the Insurances;
  - (vi) its Investments (including but not limited to those Investments specified in Schedule 3) together with all Related Rights;
  - (vii) all its Intellectual Property (including but not limited to the Intellectual Property specified in Schedule 4);
  - (viii) the amount from time to time standing to the credit of any Account;
  - (ix) all of its Book Debts and other debts and their proceeds and all monies due and owing to it together with the full benefit of all Security, Collateral Instruments and other rights relating to any of the foregoing;
  - (x) all its goodwill and uncalled capital;
  - (xi) the benefit of all Authorisations held in connection with its business or the use of any Charged Assets and the right to recover and receive all compensation which may be payable to it in respect of such Authorisations or the Charged Assets; and
  - (xii) if and in so far as any assignment in clause 3.2 (Assignment) shall for any reason be ineffective as an assignment, the assets referred to in that clause.

### 3.2 Assignment

The Chargor assigns to the Lender absolutely as a continuing security for the payment and discharge of the Secured Liabilities all its rights, title and interest both present and future in and to:

- (a) any Hedging Agreement
- (b) any Insurances
- (c) the benefit of each Assigned Agreement and the benefit of any guarantee or security for the performance of an Assigned Agreement

On the unconditional and irrevocable payment and discharge in full of the Secured Liabilities, the Lender will, at the request and cost of the Chargor, reassign the Charged Assets referred to in this clause 3.2 to the Chargor or as it may direct.

### 3.3 Floating charge

The Chargor charges to the Lender as a continuing security for the payment and discharge of the Secured Liabilities by way of floating charge all its undertaking, property and assets whatsoever and wheresoever both present and future, other than any property or assets from time to time effectively charged by way of legal mortgage or fixed charge pursuant to clause 3.1 (Fixed charge) or assigned pursuant to clause 3.2 (Assignment).

### 3.4 Leasehold Security Restrictions

- (a) Subject to clause 3.4(b) to clause 3.4(d), the security created by clause 3.1 shall not apply to an Excluded Property until the Chargor obtains any relevant consent, or waiver of prohibition, to the creation of security over that Excluded Property.
- (b) In relation to each Excluded Property, the Chargor undertakes to:
  - (i) apply for the relevant consent or waiver of prohibition within five Business Days of the date of this Deed, and to use its best endeavours to obtain that consent or waiver of prohibition as soon as possible;
  - (ii) keep the Lender informed of its progress in obtaining such consent or waiver; and
  - (iii) immediately on receipt of such consent or waiver, provide the Lender with a copy of that consent or waiver.
- (c) Immediately on receipt by the Chargor of the relevant consent or waiver, that Excluded Property shall become the subject of a mortgage or charge (as appropriate) pursuant to clause 3.1.
- (d) Immediately following receipt of that consent or waiver, the Chargor shall, at its own cost, prepare and execute any further document and take any further action the Lender may require, in its absolute discretion, for perfecting its security over that Excluded Property.

### 3.5 Priority

The charges and assignments created by this Deed:

- (a) rank as first charges or assignments (subject to any Permitted Security in favour of the Lender); and
- (b) are given with full title guarantee.

### 3.6 Conversion of floating charge by notice

The Lender may by notice to the Chargor convert the floating charge created by this Deed into a fixed charge as regards all or any of the Chargor's assets specified in the notice if:

- (a) an Event of Default is continuing; or
- (b) the Lender reasonably considers those assets to be in danger of being seized or sold under any form of distress, attachment, execution, sequestration or other process or to be otherwise in jeopardy.

### 3.7 Automatic conversion

If, without the prior written consent of the Lender or as permitted under this Deed:

- (a) the Chargor creates any Security (whether by way of fixed or floating Security) over, or otherwise encumbers, any of the Charged Assets subject to a floating charge under this Deed or attempts to do so;
- (b) any person levies or attempts to levy any distress, attachment, execution, sequestration or other process against any of the Charged Assets; or
- (c) any action, proceedings, procedure or steps are taken for the winding up, dissolution, administration or reorganisation of the Chargor,

the floating charge created by this Deed over such of the Charged Assets shall automatically without notice operate and have effect as a fixed charge instantly such event occurs.

### 3.8 Small company moratorium

Where the Chargor is an eligible company within the meaning of paragraphs 2 to 4 (inclusive) of Schedule A1 of the Insolvency Act 1986, then the obtaining of a moratorium, including any preliminary decision, or investigation in terms of paragraph 43 of Schedule A1 of the Insolvency Act 1986 shall not cause the floating charge created by this Deed to crystallise into a fixed charge, nor cause restrictions which would not otherwise apply to be imposed on the disposal of its property and assets by the Chargor.

## 4 Notices of charge or assignment

### 4.1 Charge over account

- (a) The Chargor shall give notice in the form specified in schedule 5 to the financial institution at which any Account is held (other than the Lender) that the Chargor has created a fixed charge over the balance standing to the credit of that Account.
- (b) The Chargor will give the notices referred to in clause 4.1(a):

- (i) in the case of an Account held by the Chargor at the date of this Deed, on the date of this Deed; and
  - (ii) in the case of an Account opened after the date of this Deed, on that Account being opened.
- (c) The Chargor shall use reasonable endeavours to procure that the recipient of each such notice acknowledges that notice substantially in the form specified in schedule 6 within 5 Business Days of that notice being given.

#### 4.2 Hedging

- (a) The Chargor shall give notice in the form specified in schedule 7 to each other party to each Hedging Agreement (other than the Lender) that the Chargor has assigned to the Lender all its right, title and interest in each Hedging Agreement.
- (b) The Chargor shall give the notices referred to in clause 4.2(a):
- (i) in the case of each Hedging Agreement in existence as at the date of this Deed, on the date of this Deed; and
  - (ii) in the case of each Hedging Agreement coming into existence after the date of this Deed, on that Hedging Agreement coming into existence.
- (c) The Chargor shall use reasonable endeavours to procure that the recipient of each such notice acknowledges that notice in substantially the form specified in schedule 8 within 5 Business Days of that notice being given.

#### 4.3 Assigned Agreements

The Chargor shall only be required to give notice in the form specified in schedule 7 to each other party to each Assigned Agreement that the Chargor has assigned all its right, title and interest in each Assigned Agreement if an Event of Default under any Finance Document has occurred.

### 5 Undertakings

#### 5.1 Duration

The undertakings in this clause 5 remain in force during the Security Period.

#### 5.2 Negative Pledge

The Chargor shall not create or permit to subsist any Security over any of its assets, other than Permitted Security.

#### 5.3 Debts

The Chargor will:

- (a) collect in the ordinary course of its business and pay into an Account specified by the Lender all Debts and all other amounts received by it and hold the proceeds of such Debts and all other amounts received by it (until payment into such Account) on trust for the Lender;



- (b) not, without the prior written consent of the Lender:
  - (i) set off, vary, postpone or release any of the Debts; or
  - (ii) do or omit to do anything which may delay or prejudice the full recovery of any Debt.

#### 5.4 Intellectual Property

The Chargor will:

- (a) take all necessary action to safeguard and maintain present and future rights in, or relating to, its Intellectual Property including (without limitation) observing all covenants and stipulations relating to such rights, and paying all applicable renewal fees, licence fees and other outgoings;
- (b) use all reasonable efforts to register applications for the registration of any Intellectual Property, and shall keep the Lender informed of all matters relating to each such registration; and
- (c) not permit any Intellectual Property to be abandoned, cancelled or to lapse without the prior written consent of the Lender (such consent not being unreasonably withheld or delayed).

#### 5.5 Deposit of deeds

The Chargor will deposit with the Lender (to be held at the risk of the Chargor) all deeds and documents of title relating to the Properties and such other Charged Assets as the Lender may require.

#### 5.6 Compliance with covenants

The Chargor will:

- (a) observe and perform all covenants, burdens, stipulations, requirements and obligations from time to time affecting the Charged Assets or the use, ownership, occupation, possession or other enjoyment of the Charged Assets whether imposed by statute, contract, lease or otherwise where failure to do so has or is reasonably likely to have a Material Adverse Effect;
- (b) do all acts necessary to preserve its rights, title and interest in and to the Charged Assets; and
- (c) not, without the written prior consent of the Lender, enter into any onerous or restrictive obligations affecting any of the Charged Assets.

#### 5.7 Charged Assets outgoings

The Chargor will punctually pay, or cause to be paid, and indemnify the Lender and any Receiver against, all present and future rent, rates, taxes, duties, charges, assessments, impositions and outgoings now or at any time payable in respect of the Charged Assets or any part thereof or by any owner or occupier.

#### 5.8 Repair

The Chargor will keep all its buildings, fixtures, fittings, plant and machinery (or procure that they are kept) in good repair and in good working order and condition (fair wear and tear excepted in the case of fixtures, plant and machinery) and fully protected against damage or deterioration.

#### 5.9 Development and alterations

- (a) The Chargor will not, without the prior written consent of the Lender or as required by a Finance Document, make or permit others to make any application for planning permission in respect of any part of the Properties or make any structural or material alteration or addition to the Properties or carry out or permit to be carried out any development on, or permit any change of use of (as each such expression is defined in the Planning Acts) any part of the Properties.
- (b) In the event that, during the Security Period, any Property is intended to be developed or is in the course of development (in each case with the consent of the Lender), the Chargor shall:
  - (i) proceed diligently and to the satisfaction of the Lender and any competent authority with such development in all respects in conformity with all planning and by-law consents which shall together with the plans and specifications be produced to the Lender for approval prior to the commencement of any works of development; and
  - (ii) obtain such further insurance as shall be required and specified by the Lender.

#### 5.10 Access

The Chargor will permit any person appointed by the Lender, without the Lender becoming liable to account as mortgagee in possession, (at reasonable times and on reasonable notice and subject to the terms of any occupational leases) to enter on and inspect the state of the Properties.

#### 5.11 Information

The Chargor will produce to the Lender such documents or information relating to the Charged Assets as the Lender may from time to time reasonably request and promptly deliver to the Lender a copy of any notice or proceedings served by any person on the Chargor concerning the Charged Assets or alleging any breach of its obligations relating to the Charged Assets.

#### 5.12 Notices

- (a) The Chargor will, within 5 Business Days of receipt, give full particulars to the Lender of any notice, order or direction having specific application to any of the Properties or to the area in which any Property is situate, given or made by any planning authority or other public body or authority whatever.
- (b) The Chargor will, if requested by the Lender, without delay and at its own cost take all reasonable or necessary steps to comply with any such notice, order or direction.

- (c) The Chargor will further, if requested by the Lender, but at its own cost, make or join with the Lender in making such objections or representations against or in respect of any such notice, order or direction as the Lender shall reasonably deem expedient.
- (d) Any compensation received by the Chargor as a result of any notice or order shall be applied in repayment of the Secured Liabilities.

#### 5.13 Planning Acts

The Chargor will:

- (a) not do or knowingly omit or knowingly suffer to be done or omitted any act, matter or thing in, on or in respect of any Property required to be done or omitted by the Planning Acts or which shall contravene the provisions of the Planning Acts; and
- (b) indemnify the Lender on demand against all actions, proceedings, costs, expenses, claims and demands whatsoever suffered by the Lender in respect of any such act, matter or thing so contravening the provisions of the Planning Acts.

#### 5.14 Headlease

- (a) The Chargor will pay the rents reserved by, and observe and perform the covenants, stipulations and conditions contained in, the leases of the leasehold properties forming part of the Properties (if any) and on the part of the tenant to be paid, observed and performed.
- (b) The Chargor will use all reasonable endeavours to procure the observance and performance by the landlord under such leases of the covenants, stipulations and conditions on the part of the landlord to be observed and performed.

#### 5.15 Compliance with law

The Chargor will at all times acquire and maintain all Authorisations required by its ownership, use or occupation of the Properties or for the conduct of its business or the ownership and use of its assets and will comply with all terms and conditions relating to such Authorisations and with all other applicable laws and will not do or permit any act or omission whereby any such Authorisations would be liable to be varied or revoked.

#### 5.16 Jeopardy

The Chargor will not do, or cause or permit to be done, anything which may depreciate, jeopardise or otherwise prejudice the value of the Charged Assets without the prior written consent of the Lender.

#### 5.17 Land Registration Acts

The Chargor will not, without the prior written consent of the Lender:

- (a) permit any person to be registered as proprietor under the Land Registration Acts of any Property;
- (b) create or knowingly permit to arise or subsist any overriding interest affecting any Property; or

- (c) permit any person to become entitled to any proprietary right or interest which might reasonably be expected adversely to affect the value of any Property or any other Charged Asset.

#### 5.18 Additional Property

- (a) The Chargor will inform the Lender immediately on contracting to purchase any estate or interest in any property and will supply the Lender with such details of any such purchase as the Lender may from time to time reasonably require.
- (b) The Chargor will, on demand by the Lender, and at the cost of the Chargor, execute and deliver to the Lender a legal mortgage (or equivalent security in the relevant jurisdiction) in favour of the Lender over any property which becomes vested in it after the date of this Deed in form and substance satisfactory to the Lender.

#### 5.19 Insurances

- (a) The Chargor shall effect:
  - (i) insurance of the Charged Assets as required by the Finance Documents save that:
    - (A) the excesses in respect of such insurance shall not exceed the amounts specified by the Lender;
    - (B) the insurance shall be for the full reinstatement or replacement value of the Charged Assets (which in the case of any Property shall be deemed to be the value of that Property as specified in the most recent Valuation); and
  - (ii) insurance against acts of terrorism;all such Insurances to be in amount and in a form and with an insurance company or underwriters acceptable to the Lender (acting reasonably).
- (b) The Chargor will procure that the Lender is either joint insured or, if so agreed by the Lender, noted as mortgagee and loss payee on each such insurance policy and that every such policy shall contain:
  - (i) a standard mortgagee clause whereby such insurance shall not be vitiated or avoided as against a mortgagee in the event or as a result of any misrepresentation, act or neglect or failure to make disclosure on the part of the insured party or any circumstance beyond the control of the insured party; and
  - (ii) terms providing that it shall not be invalidated so far as the Lender is concerned for failure to pay any premium due without the insurer first giving to the Lender not less than 10 Business Days' notice.
- (c) The Chargor will promptly on request supply copies of its Insurances and will notify the Lender of new policies, renewals made and material variations or cancellations of policies made or, to the knowledge of the Chargor, threatened or pending.
- (d) The Chargor shall not do or permit to be done anything which may make void or voidable any of the Insurances.

- (e) The Chargor shall promptly pay all premiums and do all other things necessary to keep all of the Insurances.
- (f) If the Chargor fails to comply with any of the provisions of this clause 5.19, the Lender shall immediately be entitled to effect the Insurances concerned at the expense of the Chargor.
- (g) Subject to clause 5.19(h), the Chargor shall apply all monies received or receivable under any insurance (other than any insurance in respect of any third party liability) towards replacing, restoring or reinstating the relevant asset. Any proceeds of insurance received by the Chargor shall, pending such replacement, restoration or reinstatement of the Property, be credited to an Account specified by the Lender.
- (h) To the extent that any insurance and (where relevant) any occupational lease does not restrict the proceeds of insurance being used to prepay the Secured Liabilities, the proceeds of insurance shall:
  - (i) if at the relevant time an Event of Default has occurred and is continuing; or
  - (ii) at any other time, if the Lender requests or requires it in writing,be used to prepay the Secured Liabilities.

#### 5.20 Investments

- (a) On the later of:
  - (i) the date of this Deed; and
  - (ii) the date of acquisition of those Investments or Related Rightsthe Chargor shall:
  - (A) deliver to the Lender all certificates of title and other documents of title or evidence of ownership in respect of its Investments and the Related Rights; and
  - (B) deliver to the Lender such transfer documents (undated and with the transferees left blank) or any other documents as the Lender may require or otherwise request in respect of those Investments and Related Rights.
- (b) Until any steps are taken to enforce the Security created by or under this Deed, the Chargor shall be entitled to receive and retain all dividends, distributions and other moneys receivable in respect of its Investments and Related Rights.
- (c) The Chargor shall not exercise its voting and other rights in respect of its Investments and Related Rights in a manner which is likely to be prejudicial to the interests of the Lender.
- (d) The Chargor shall make all payments which may become due and payable in respect of any of its Investments and Related Rights. If it fails to make any such payments, the Lender may but shall not be obliged to make such payment on behalf of the Chargor. Any sums so paid by the Lender shall be repayable by the Chargor to the

Lender on demand and pending such repayment shall constitute part of the Secured Liabilities.

- (e) The Chargor shall remain liable to observe and perform all of the conditions and obligations assumed by it in respect of its Investments and Related Rights and the Lender shall not be required to perform or fulfill any obligation of the Chargor in respect of any Investments or Related Rights.
- (f) The Chargor shall comply with any notice served on it under the Companies Act 2006 or pursuant to its articles of association or any other constitutional document in respect of or in connection with the Investments or Related Rights and will promptly provide to the Lender a copy of that notice.
- (g) The Chargor shall ensure that none of its investments in any of its Subsidiaries are converted into uncertificated form without the prior written consent of the Lender.
- (h) Immediately on conversion of any Investment or Related Rights from a certificated to an uncertificated form, and on the acquisition of any Investments or Related Rights in an uncertificated form, the Chargor shall give such instructions or directions and take such other steps and enter into such documentation as the Lender may require in order to protect or preserve the Security intended to be created by this Deed.

#### 5.21 Restrictions on dealing with Charged Assets

- (a) The Chargor will not without the prior written consent of the Lender, (whether by a single transaction or a series of related or unrelated transactions and whether at the same time or over a period of time) sell, transfer, lease or otherwise dispose of any of the Charged Assets (other than Floating Charge Assets) or agree to do so.
- (b) The Chargor will not dispose of any Floating Charge Assets other than in the ordinary course of its business.
- (c) The Chargor shall not, other than as permitted in the Finance Documents, exercise any of the powers of leasing or of accepting surrenders of leases conferred by sections 99 and 100 of the LPA or by common law or vary any lease or tenancy agreement or reduce any sum payable under the same.

#### 5.22 Power to remedy

- (a) If the Chargor at any time defaults in complying with any of its obligations contained in this Deed, the Lender shall, without prejudice to any other rights arising as a consequence of such default, be entitled to make good such default and the Chargor irrevocably authorises the Lender and its employees and agents by way of security to do all such things necessary in connection with the same.
- (b) Any moneys so expended by the Lender shall be repayable by the Chargor to the Lender on demand together with interest at the Default Rate from the date of payment by the Lender until such repayment, both before and after judgment.

### 6 Further assurance

#### 6.1 Further assurance

The Chargor shall, if and when required by the Lender:

- (a) execute such further Security and assurances in favour of the Lender and do all such acts and things as the Lender shall from time to time require over or in relation to all or any of the Charged Assets to secure the Secured Liabilities or to create, perfect, protect or maintain the security intended to be created by this Deed over the Charged Assets or any part thereof or to facilitate the realisation of the same; and
- (b) affix to such items of the Charged Assets or endorse or cause to be endorsed thereon such labels, signs, memoranda or other recognisable identification markings as the Lender shall require referring or drawing attention to the security constituted by or pursuant to this Deed.

## 6.2 Certain documentary requirements

Such further Security and assurances shall be prepared by or on behalf of the Lender, at the expense of the Chargor, and shall contain an immediate power of sale without notice, a clause excluding section 93 of the LPA, a clause excluding the restrictions contained in section 103 of the LPA and such other clauses for the benefit of the Group Members as the Lender may reasonably require.

## 7 Certain powers of the Lender

### 7.1 Powers on enforcement

At any time while an Event of Default is continuing, or if requested by the Chargor, the Lender may, without further notice and whether or not a Receiver shall have been appointed, exercise all the powers conferred on mortgagees by the LPA, as varied or extended by this Deed, and all the powers and discretions conferred by this Deed on a Receiver either expressly or by reference.

### 7.2 Subsequent Security

- (a) If the Lender receives notice of any subsequent Security affecting the Charged Assets or any part thereof, the Lender may open a new account for the Chargor.
- (b) If it does not open a new account then, unless the Lender gives express written notice to the contrary to the Chargor, it shall nevertheless be treated as if it had opened a new account at the time when it received such notice and as from that time all payments made by or on behalf of the Chargor to the Lender shall be credited or be treated as having been credited to the new account and shall not operate to reduce the Secured Liabilities outstanding at the time when it received such notice.

### 7.3 Statutory power of leasing

The Lender shall have the power to lease and make agreements for leases at a premium or otherwise, to accept surrenders of leases and to grant options on such terms as the Lender shall consider expedient and without the need to observe any of the provisions of sections 99 and 100 of the LPA.

### 7.4 Contingencies

- (a) If the Lender enforces the security constituted by this Deed at a time when no amount in respect of the Secured Liabilities is due and payable, the Lender (or the Receiver) may pay the proceeds of any recoveries effected by it into a suspense account.

- (b) The Lender may (subject to the payment of any claims having priority to this security) withdraw amounts standing to the credit of such account for application as follows:
- (i) paying all costs, charges and expenses incurred and payments made by the Lender (or the Receiver) in the course of such enforcement;
  - (ii) paying remuneration to the Receiver as and when the same becomes due and payable; and
  - (iii) paying amounts due and payable in respect of the Secured Liabilities as and when the same become due and payable.

#### 7.5 Redemption of prior Security

If an Event of Default is continuing or if requested by the Chargor, the Lender may:

- (a) redeem any prior Security against any Charged Asset; and/or
- (b) procure the transfer of that Security to itself; and/or
- (c) settle and pass the accounts of the prior mortgagee, chargee or encumbrancer and any accounts settled and passed will be conclusive and binding on the Chargor.

The Chargor shall pay on demand all principal moneys, interest, costs, charges and expenses in connection with any such redemption and/or transfer.

#### 7.6 Investments

- (a) If an Event of Default is continuing, the Chargor shall on request by the Lender:
  - (i) deliver to the Lender such pre-stamped stock transfer forms or other transfer documents as the Lender may require to enable the Lender or its nominee or nominees to be registered as the owner of, and to obtain legal and beneficial title to, the Investments and/or Related Rights referred to in such request;
  - (ii) provide to the Lender certified copies of all resolutions and authorisations approving the execution of such transfer forms and registration of such transfers as the Lender may reasonably require;
  - (iii) procure that each such transfer is promptly registered by the relevant company; and
  - (iv) procure that, immediately on their issue, all share certificates or other documents of title in the appropriate form, in respect of the relevant Investments and/or Related Rights, are delivered to the Lender in each case showing the registered holder as the Lender or its nominee or nominees (as applicable).
- (b) If an Event of Default is continuing, the Chargor shall exercise all voting rights in respect of its Investments and Related Rights only in accordance with the instructions of the Lender.
- (c) At any time while an Event of Default is continuing, the Lender may complete the transfer documents delivered to it under clause 5.20(a)(ii)(B) in favour of itself or such other person or nominee as it shall select.



- (d) At any time while an Event of Default is continuing, the Lender and its nominee or nominees may sell all or any of the Investments or Related Rights of the Chargor in any manner permitted by law and on such terms as the Lender shall in its absolute discretion determine.
- (e) At any time after steps have been taken to enforce the Security created by or under this Deed, if the Chargor receives any dividends, distributions or other moneys in respect of its Investments and Related Rights, the Chargor shall immediately pay such sums received directly to the Lender for application in accordance with clause 9 and shall hold all such sums on trust for the Lender pending payment of them to such account as the Lender shall direct.

#### **7.7 Power of sale and right of consolidation**

Sections 93 and 103 of the LPA do not apply to the security constituted by this Deed.

### **8 Appointment and powers of Receiver**

#### **8.1 Appointment**

- (a) At any time while an Event of Default is continuing, or if requested by the Chargor, the Lender may by instrument in writing executed as a deed or under the hand of any duly authorised officer appoint a Receiver of the Charged Assets or any part thereof.
- (b) Where more than one Receiver is appointed, each joint Receiver shall have power to act severally and independently of any other joint Receivers, except to the extent that the Lender may specify to the contrary in the appointment.
- (c) The Lender may (subject to clause 45 of the Insolvency Act 1986) remove any Receiver so appointed and appoint another in his place.
- (d) Where the Chargor is an eligible company within the meaning of paragraphs 2 to 4 (inclusive) of Schedule A1 of the Insolvency Act 1986 (a) obtaining a moratorium, or (b) anything done with a view to obtaining a moratorium including any preliminary decision or investigation in terms of paragraph 43 of Schedule A1 of the Insolvency Act 1986 shall not be grounds for appointment of a Receiver.

#### **8.2 Receiver as agent**

A Receiver shall be the agent of the Chargor and the Chargor shall be solely responsible for his acts or defaults and for his remuneration.

#### **8.3 Powers of Receiver**

A Receiver shall have all the powers conferred from time to time on receivers and administrative receivers by statute and power on behalf and at the expense of the Chargor to do, or omit to do, anything which the Chargor could do, or omit to do, in relation to the Charged Assets or any part thereof including:

- (a) take possession of, collect and get in, and give a good discharge for, all or any of the Charged Assets; and/or
- (b) exercise in respect of the Charged Assets all voting or other powers or rights available to a registered or other holder in such manner as he may think fit; and/or

- (c) carry on, manage, develop, reconstruct, amalgamate or diversify the business of the Chargor or any part thereof; and/or
- (d) lease or otherwise acquire and develop or improve properties or other assets without being responsible for loss or damage; and/or
- (e) raise or borrow any money from or incur any other liability to any Group Member or others on such terms, with or without security, as he may think fit and so that any such security may be or include a charge on the whole or any part of the Charged Assets ranking in priority to this security or otherwise; and/or
- (f) sell, let, surrender or accept surrenders, grant licences or otherwise dispose of or deal with all or any of the Charged Assets for such consideration and generally on such terms and conditions as he may think fit. The consideration for such sale, lease or disposition may be for cash, debentures or other obligations, shares, stock, securities or other valuable consideration and be payable immediately or by instalments spread over such period as he shall think fit and so that any consideration received or receivable shall immediately be and become charged with the payment of all the Secured Liabilities; and/or
- (g) promote the formation of companies with a view to the same becoming a Subsidiary of the Chargor and purchasing, leasing, licensing or otherwise acquiring interests in all or any of the Charged Assets or otherwise, arrange for such companies to trade or cease to trade and to purchase, lease, license or otherwise acquire all or any of the Charged Assets on such terms and conditions as he may think fit; and/or
- (h) make any arrangement or compromise or enter into, or cancel, any contracts which he shall think expedient; and/or
- (i) make and effect such repairs, renewals and improvements to the Charged Assets or any part thereof as he may think fit and maintain, renew, take out or increase insurances; and/or
- (j) appoint and discharge managers, agents, officers and employees for any of the purposes referred to in this clause 8.3; and/or
- (k) make calls conditionally, or unconditionally, on the members of the Chargor in respect of uncalled capital; and/or
- (l) institute, continue, enforce, defend, settle or discontinue any actions, suits or proceedings in relation to the Charged Assets or any part thereof or submit to arbitration as he may think fit; and/or
- (m) exercise all voting and other rights attaching to the Investments and stocks, shares and other securities owned by the Chargor and comprised in the Charged Assets in such manner as he may think fit; and/or
- (n) delegate his powers in accordance with clause 11 (Delegation); and/or
- (o) sign any document, execute any deed and do all such other acts and things as may be considered by him to be incidental or conducive to any of the matters or powers referred to in this clause 8.3 or to the realisation of the Security created by or pursuant to this Deed and to use the name of the Chargor for all the purposes referred to in this clause 8.3.

#### **8.4 Remuneration**

The Lender may from time to time determine the remuneration of any Receiver and section 109(6) of the LPA shall be varied accordingly.

#### **9 Application of proceeds**

All moneys received by the Lender or by any Receiver shall be applied, after the discharge of the remuneration and expenses of the Receiver and all liabilities having priority to the Secured Liabilities, in or towards satisfaction of such of the Secured Liabilities and in such order as the Group Members may from time to time conclusively agree, except that the Lender may credit the same to a suspense account for so long and in such manner as the Lender may from time to time determine and the Receiver may retain the same for such period as he and the Lender consider expedient.

#### **10 Protection of third parties**

##### **10.1 Deemed right to enforce**

In favour of any purchaser (as defined in section 205 of the LPA) or person dealing in good faith, the Secured Liabilities shall be deemed to become due, and all rights of enforcement conferred on the Lender by the LPA, as varied and extended by this Deed, shall be deemed to arise, immediately after the execution of this Deed.

##### **10.2 No enquiry required**

No purchaser or other person dealing with the Lender or a Receiver shall be bound or concerned to enquire whether any power exercised or purported to be exercised under this Deed has become exercisable or whether any money is due on the security of this Deed or as to the propriety or regularity of any sale by, or other dealing with, the Lender or such Receiver or be concerned with notice to the contrary. Any such sale or dealing shall be deemed to be within the powers conferred by this Deed and to be valid and effectual accordingly.

#### **11 Delegation**

The Lender and any Receiver may delegate by power of attorney or in any other manner to any person any right, power or discretion exercisable by it under this Deed. Any such delegation may be made on the terms (including power to sub-delegate) and subject to any regulations which the Lender or such Receiver (as the case may be) may think fit. Neither the Lender nor any Receiver will be in any way liable or responsible to the Chargor for any loss or liability arising from any act, default, omission or misconduct on the part of any such delegate or sub-delegate.

#### **12 Indemnities**

##### **12.1 Enforcement costs**

The Chargor shall pay to the Lender on demand the amount of all costs and expenses (including legal fees, stamp duties and any value added tax) incurred by the Lender or any Receiver in connection with the enforcement, preservation or release of any rights under this Deed on a full indemnity basis.

## 12.2 Indemnity from Charged Assets

The Lender and any Receiver, attorney, agent or other person appointed by the Lender under this Deed and the officers and employees of the Lender and any such Receiver, attorney, agent or other person (each an **Indemnified Party**) shall be entitled to be indemnified out of the Charged Assets in respect of all costs and losses which may be incurred by, or made against, any of them (or by or against any manager, agent, officer or employee for whose liability, act or omission any of them may be answerable) at any time relating to or arising out of or as a consequence of:

- (a) anything done or omitted in the exercise, or purported exercise, of the powers contained in this Deed; or
- (b) any breach by the Chargor of any of its obligations under this Deed; or
- (c) any claim made or asserted against an Indemnified Party under any law which would not have arisen if this Deed had not been executed and which was not caused by the gross negligence or wilful default of the relevant Indemnified Party.

## 13 Power of attorney

### 13.1 Power of attorney

The Chargor, by way of security irrevocably appoints each of the Lender and any Receiver and their respective delegates severally to be its attorney in its name and on its behalf:

- (a) to execute and complete any documents or instruments which the Lender or such Receiver may require for perfecting the title of the Lender to the Charged Assets or for vesting the same in the Lender, its nominee or any purchaser;
- (b) to sign, execute, seal and deliver, and otherwise perfect, any further Security or document referred to in clause 6.1 (Further assurance); and
- (c) otherwise generally to sign, seal, execute and deliver all deeds, agreements and other documents and to do all acts and things which may be required for the full exercise of all or any of the powers conferred on the Lender or a Receiver under this Deed or which may be deemed expedient by the Lender or a Receiver in connection with any disposition, realisation or getting in of the Charged Assets or any part thereof or in connection with any other exercise of any power under this Deed.

### 13.2 Ratification

The Chargor ratifies and confirms and agrees to ratify and confirm all acts and things which any attorney pursuant to clause 13.1 (Power of attorney) shall do, or purport to do, in the exercise of his powers under clause 13.1 (Power of attorney).

## 14 Miscellaneous

### 14.1 Continuing security

This Deed and the obligations of the Chargor under this Deed shall:

- (a) secure the ultimate balance of the Secured Liabilities and shall be a continuing Security notwithstanding any settlement of account or other matter whatsoever;

- (b) be in addition to, and not prejudice or affect, any present or future Collateral Instrument, Security, right or remedy held by or available to any Group Member; and
- (c) not merge with, or be in any way prejudiced or affected by the existence of, any such Collateral Instrument, Security, right or remedy.

#### 14.2 Settlements conditional

Any settlement or discharge between any Group Member and the Chargor shall be conditional on no Security granted to, or disposition or payment to, that Group Member (whether by the Chargor or otherwise) being avoided or reduced as a result of insolvency or any similar event and the Lender shall be entitled to recover the value or amount of any such Security or payment from the Chargor and to enforce this Deed as if such settlement or discharge had not occurred.

#### 14.3 Retention

The Lender will be entitled to retain this Deed for 6 months after repayment in full of the Secured Liabilities. If within that period any application is made, a petition is presented or a resolution is passed or other steps are taken for the winding up, the administration or the bankruptcy of the Chargor or any other person who is liable in respect of, or has discharged any of, the Secured Liabilities, the Lender may retain this Deed for so long as it requires in respect of any liability of the Chargor under this Deed.

#### 14.4 Deposits

Without prejudice to any right of set-off which any Group Member may have under any Finance Document or otherwise, if any time deposit matures on any account the Chargor has with a Group Member at any time when:

- (a) this security has become enforceable; and
- (b) no amount of the Secured Liabilities is due and payable.

that time deposit shall automatically be renewed for any further maturity which the relevant Group Member considers appropriate. Any Group Member may rely on this clause 14.4 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

#### 14.5 Land Registry

- (a) In respect of any Property, the title to which is or is to be registered at the Land Registry, the Chargor consents to an application being made to the Chief Land Registrar for registration of a restriction on the register of title of all present and future registered freehold, leasehold or commonhold property of the Chargor (and any unregistered properties subject to compulsory first registration at the date of this Deed).
- (b) The Chargor confirms that so far as any of the Property is unregistered, such Property is not affected by any disclosable overriding interests within the meaning of the Land Registration Act 2002 or the Land Registration Rules 2003.

#### 14.6 No responsibility for loss

Neither the Lender nor any Receiver shall be responsible for any loss occasioned by the timing of the exercise of its powers under this Deed.

**14.7 No liability as mortgagee in possession**

Neither the Lender nor any Receiver shall be liable to account as mortgagee in possession in respect of all or any of the Charged Assets or be liable for any loss on realisation or for any neglect or default of any nature whatsoever for which a mortgagee in possession may be liable.

**14.8 Perpetuity period**

The perpetuity period for the trusts created by this Deed shall be 125 years from the date of this Deed.

**15 Partial invalidity**

If, at any time, any provision of this Deed is or becomes illegal, invalid or unenforceable in any respect under any law of any jurisdiction, neither the legality, validity or enforceability of the remaining provisions nor the legality, validity or enforceability of such provisions under the law of any other jurisdiction will in any way be affected or impaired.

**16 Remedies and waivers**

No failure to exercise, nor any delay in exercising, on the part of the Lender or any Group Member, any right or remedy available to it under this Deed or otherwise in respect of the Secured Liabilities shall operate as a waiver, nor shall any single or partial exercise of any right or remedy prevent any further or other exercise of or exercise of any other right or remedy. The rights and remedies provided in this Deed and in any other agreement providing for or entered into in connection with the Secured Liabilities are cumulative and not exclusive of any rights or remedies provided by law. Any Group Member may rely on this clause 16 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

**17 Notices**

17.1 Any communication to be made under or in connection with this Deed shall be made in writing and, unless otherwise stated, may be made by fax or letter.

17.2 The address and fax number (and the department or officer, if any, for whose attention the communication is to be made) of each Party for any communication or document to be made or delivered under or in connection with this Deed is:

(a) in the case of the Chargor, that specified above; and

(b) in the case of the Lender:

Address: Santander UK plc  
Santander Corporate Banking Lending Operations  
298 Deansgate  
Manchester  
M3 4HH

Fax number: 0161 953 3517

Attention: Phil Hurst/Salma Rasheed

or any substitute address, fax number or department or officer as either Party may notify to the other by not less than 5 Business Days' notice.

17.3

(a) Any communication or document made or delivered by one person to another under or in connection with this Deed will only be effective:

- (i) if by way of fax, when received in legible form; or
- (ii) if by way of letter, when it has been left at the relevant address or 5 days after being deposited in the post postage prepaid in an envelope addressed to it at that address,

and, if a particular department or officer is specified as part of its address details provided under clause 17.2, if addressed to that department or officer.

(b) Any communication or document to be made or delivered to the Lender will be effective only when actually received by the Lender and then only if it is expressly marked for the attention of the department or officer identified above (or any substitute department or officer as the Lender shall specify for this purpose).

**18 Calculations and certificates**

**18.1 Accounts**

In any litigation or arbitration proceedings arising out of or in connection with this Deed, the entries made in the accounts maintained by a Group Member are prima facie evidence of the matters to which they relate.

**18.2 Certificates and determinations**

Any certification or determination by the Lender or a Group Member under this Deed or any Finance Document is, in the absence of manifest error, conclusive evidence of the matters to which it relates.

**18.3 No set off by the Chargor**

All payments to be made by the Chargor under this Deed shall, subject to the terms of the Finance Documents, be calculated and be made without (and free and clear of any deduction for) set off or counterclaim.

**19 Set off**

The Lender or a Group Member may set off any matured obligation due from the Chargor against any matured obligation owed by the Lender or that Group Member to the Chargor, regardless of the place of payment, booking branch or currency of either obligation. If the obligations are in different currencies, the Lender or that Group Member may convert either obligation at a market rate of exchange in its usual course of business for the purposes of the set off. Any Group Member may rely on this clause 19 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

**20 Currency**

If a payment is made to the Lender under this Deed in a currency other than the currency in which it is expressed to be payable (**Contractual Currency**), the Lender may convert that payment into the Contractual Currency at a market rate of exchange in its usual course of business on or around the date of the payment and to the extent that the converted amount of

the payment falls short of the amount due and payable the Chargor will remain liable for such shortfall and such shortfall shall from part of the Secured Liabilities.

## **21 Assignment**

21.1 The Lender or any Group Member may at any time assign or otherwise transfer all or any part of its rights and obligations under this Deed or any Security created by or under it.

21.2 The Lender and each Group Member may disclose to any person:

- (a) to (or through) whom it assigns or transfers (or may potentially assign or transfer) all or any of:
  - (i) the Secured Liabilities; and/or
  - (ii) its rights and obligations under this Deed;
- (b) with (or through) whom it enters into (or may potentially enter into) any sub-participation in relation to, or any other transaction under which payments are to be made by reference to, the Secured Liabilities or the Chargor;
- (c) to whom, and to the extent that, information is required to be disclosed by any applicable law or regulation; or
- (d) who is its Affiliate,

any information about the Chargor and this Deed as the Lender or that Group Member shall consider appropriate.

21.3 The Chargor may not assign any of its rights or transfer any of its rights or obligations under this Deed.

21.4 Any Group Member may rely on this clause 21 subject to the provisions of the Contracts (Rights of Third Parties) Act 1999.

## **22 Counterparts**

This Deed may be executed in any number of counterparts, and this has the same effect as if the signatures on the counterparts were on a single copy of this Deed.

## **23 Governing law**

23.1 This Deed shall be governed by, and construed in accordance with, English law and all claims and disputes between the Parties arising out of or in connection with this Deed (whether or not contractual in nature) shall be determined in accordance with English law.

23.2 If in any court either Party argues that a court other than the courts of England and Wales has jurisdiction to determine a dispute or difference between the Parties arising out of or in connection with this Deed that issue shall be determined in accordance with English law and each Party irrevocably and unconditionally waives any right it might otherwise have to rely upon the law of the forum or any other law.

**This Deed** has been entered into at the date stated at the beginning of this Deed.



**Schedule 1**

**Assigned Agreements**

Type of contract: Trademark Assignment Agreement

Date: 10 January 2012

Parties: SmartLegalForms, Inc. a Delaware corporation whose registered office is at 9 E.Looockerman Street, Suite 205, Dover, Delaware 19901, USA as the assignor and the Chargor as the assignee

Type of contract: Security Agreement

Date: 10 October 2012

Parties: SmartLegalForms, Inc. a Delaware corporation whose registered office is at 9 E.Looockerman Street, Suite 205, Dover, Delaware 19901, USA as the grantor and the Chargor as the secured party

Type of contract: Promissory Note

Date: 10 October 2012

Parties: SmartLegalForms, Inc. a Delaware corporation whose registered office is at 9 E.Looockerman Street, Suite 205, Dover, Delaware 19901, USA as the borrower and the Chargor as the lender.

**Schedule 2**

**Properties**

**PART 1**

**Registered Property**

Nil

**PART 2**

**Unregistered Property**

Nil

**PART 3**

**Licences**

Nil

**PART 4**

**Excluded Property**

Nil

**Schedule 3**

**Investments**

Chargor	Name of Company in which Shares are held/ Name of Nominee (if any) holding legal title to Shares	Class of Shares	Number of Shares
Epoq Group Ltd	Epoq Legal Ltd.	Ordinary shares of £1 each	2
Epoq Group Ltd	Epoq (Old) Ltd.	Ordinary shares of £1 each	2
Epoq Group Ltd	Epoq Group (Australia) Pty. Ltd.	Ordinary shares of AUD 1 each	100

**Schedule 4**

**Intellectual property**

**Trade Mark Registrations and Applications**

Charger/ Registered Owner	Trade Mark	Class	Registered or Pending	Registered Number/ Application Number	Date of Registration/ Application	Country (UK, USA or CTM)
Epoq Group Ltd	DESKTOP LAWYER	9	Registered	2114541	01/11/1996	UK
Epoq Group Ltd	LAWASSURE	9, 16, 35, 36, 42	Registered	2244253	01/09/2000	UK
Epoq Group Ltd	RAPIDOCs	9, 16, 35, 38, 39, 41, 42	Registered	2244270	01/09/2000	UK
Epoq Group Ltd	RAPIDOCs	9, 16, 38, 42	Registered	2246296	21/09/2000	UK
Epoq Group Ltd	RAPIDOCs	9	Registered	75/642558	28/05/2002	USA
Epoq Group Ltd	RAPIFORMS	9, 35, 38, 39, 41, 42	Registered	2378979	25/11/2004	UK
Epoq Group Ltd	EPOQ	9, 16, 35, 38, 39, 41, 42	Registered	2407829	30/11/2005	UK
Epoq Group Ltd	DIRECTLAW	9, 42	Registered	2523675	13/08/2009	UK
Epoq Group Ltd	RAPIDOCs LAWDRAFT	9, 42	Registered	2523676	13/08/2009	UK
Epoq Group Ltd	DIRECTLAW	35	Registered	2594621	15/09/2011	UK
Epoq Group Ltd	MYLAWYER	42	Registered	2685146	07/10/12	USA
Epoq Group Ltd	LAWDIRECT	9, 35, 42	Registered	2594624	15/09/2011	UK
Epoq Group Ltd	MYLAWYER	9, 16, 35, 42	Registered	2455455	14/05/2007	UK

**Patent Registration and Applications**

None.

Domain Names

Chargor/Registered Owner	Domain Name	Administrative Contact	Expiry Date
Epoq Group Ltd	Allianzlegal.co.uk	NB Solutions	6-Sep-13
Epoq Group Ltd	Araglegal.co.uk	NB Solutions	7-Nov-14
Epoq Group Ltd	allprepared.co.uk	NB Solutions	10-Jul-13
Epoq Group Ltd	clientlaw.co.uk	NB Solutions	15-Jul-14
Epoq Group Ltd	clitentslaw.co.uk	NB Solutions	11-Jul-14
Epoq Group Ltd	comparethelegals.co.uk	NB Solutions	5-Feb-13
Epoq Group Ltd	desktoplaw.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	6-Jul-12
Epoq Group Ltd	desktoplawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	31-Jul-12
Epoq Group Ltd	desktop-lawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	22-Mar-12
Epoq Group Ltd	directdocuments.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	3-May-14
Epoq Group Ltd	directlaw.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	19-Jan-14
Epoq Group Ltd	directlawblog.co.uk	<a href="https://clients.evohosting.co.uk">https://clients.evohosting.co.uk</a>	2-Sep-12
Epoq Group Ltd	directlawdraft.co.uk	1 & 1	4-Oct-13
Epoq Group Ltd	directlawuk.co.uk	1 & 1	12-Jul-12
Epoq Group Ltd	directlawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	9-Nov-14
Epoq Group Ltd	divorcelegalaid.co.uk	1&1	9-Dec-12
Epoq Group Ltd	documentassembly.co.uk	NB Solutions	13-Mar-13
Epoq Group Ltd	documentsdirect.co.uk	<a href="mailto:janst@epoq.co.uk">janst@epoq.co.uk</a>	3-May-14
Epoq Group Ltd	documentautomation.co.uk	NB Solutions	10-Dec-13
Epoq Group Ltd	e-lawyering.co.uk	mydomain.com	21-Nov-13
Epoq Group Ltd	eazylaw.co.uk	1 & 1 Account	29-Dec-13
Epoq Group Ltd	epochsoftware.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	12-Jun-14
Epoq Group Ltd	epoq.co.uk	registered by TUCOWS-CA	30-Jan-13
Epoq Group Ltd	Epoqblog.co.uk	4Uhostings.co.uk	13-Feb-14
Epoq Group Ltd	epoqgroup.co.uk	admin@epochsoftware.co.uk	27-Nov-14
Epoq Group Ltd	Epoqlegal.co.uk	NB Solutions	28-Apr-14
Epoq Group Ltd	epoqsoftware.co.uk	NB Solutions	30-Jan-13
Epoq Group Ltd	epoqwills.co.uk	tucows	6-Dec-14
Epoq Group Ltd	epoq-wills.co.uk	tucows	6-Dec-14
Epoq Group Ltd	e-lawyering.co.uk	Tsohost	21-Nov-13
Epoq Group Ltd	gettingthelegalsright.co.uk	1&1	8-Jul-13
Epoq Group Ltd	gocomparelegalservices.co.uk	NB Solutions	13-Feb-13
Epoq Group Ltd	halifaxlawyer.co.uk	tucows	31-Mar-14
Epoq Group Ltd	hrbriefing.co.uk	NB Solutions	23-Jul-14
Epoq Group Ltd	identityrecover.co.uk	NB Solutions	4-Nov-14
Epoq Group Ltd	identityrecovery.co.uk	NB Solutions	1-Oct-14
Epoq Group Ltd	identity-recovery.co.uk	NB Solutions	15-Mar-13
Epoq Group Ltd	idrecovery.co.uk	NB Solutions	1-Oct-14
Epoq Group Ltd	Jonesbusylaw.co.uk	Maxx Design Ltd	28-Jul-12

Epoq Group Ltd	justiceinfamilylaw.co.uk	NB Solutions	9-Dec-14
Epoq Group Ltd	kindware.co.uk	NB Solutions	2-Feb-14
Epoq Group Ltd	lasting-power-of-attorney-forms.co.uk	1 & 1 account	28-May-13
Epoq Group Ltd	law247.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	30-Dec-13
Epoq Group Ltd	lawassistance.co.uk	My Domain	2-Dec-13
Epoq Group Ltd	lawassurance.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	8-Nov-13
Epoq Group Ltd	lawassure.co.uk	Wayne Peartree at LondonWeb.net	20-Sep-13
Epoq Group Ltd	lawassured.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	26-Oct-13
Epoq Group Ltd	directlawdraft.co.uk	1&1	4-Oct-13
Epoq Group Ltd	lawextra.co.uk	NB Solutions	19-Dec-14
Epoq Group Ltd	lawfirmcompare.co.uk	NB Solutions	23-Jan-15
Epoq Group Ltd	lawinstore.co.uk	NB solutions	15-Mar-13
Epoq Group Ltd	lawyercompare.co.uk		23-Jan-15
Epoq Group Ltd	lawyr.co.uk	NB Solutions	14-May-13
Epoq Group Ltd	law-assistance.co.uk	My Domain	2-Dec-13
Epoq Group Ltd	legal247.co.uk	Wayne Peartree at LondonWeb.net	30-Dec-13
Epoq Group Ltd	legal-advice-divorce.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	Legalaiddivorce.co.uk	1&1	9-Dec-14
Epoq Group Ltd	Legalaidonline.co.uk	1&1	9-Dec-14
Epoq Group Ltd	Legal-aid-divorce.co.uk	1&1	14-Dec-14
Epoq Group Ltd	legaldocs.co.uk	NB Solutions	29-Jul-13
Epoq Group Ltd	legalmarketcompare.co.uk	NB Solutions	5-Feb-13
Epoq Group Ltd	legalmarketcompared.co.uk	NB Solutions	5-Feb-13
Epoq Group Ltd	legalservicesupermarket.co.uk	NB Solutions	13-Feb-13
Epoq Group Ltd	legalsright.co.uk		9-Jul-13
Epoq Group Ltd	legalyou.co.uk	1 & 1	6-Aug-13
Epoq Group Ltd	Myhomeconveyancer.co.uk	1&1	13-Sep-14
Epoq Group Ltd	mylawyr.co.uk	NB Solutions	14-May-13
Epoq Group Ltd	mylawyer.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	7-May-13
Epoq Group Ltd	mylawer.co.uk	tu cows	16-Jan-15
Epoq Group Ltd	mylawyer.co.uk	tu cows	16-Jan-15
Epoq Group Ltd	mylawyerllp.co.uk	1 & 1 Account	3-Aug-13
Epoq Group Ltd	mylawyersolicitors.co.uk	1 & 1 Account	3-Aug-13
Epoq Group Ltd	mylegaladvice.co.uk	NB Solutions	22-May-14
Epoq Group Ltd	mywills.co.uk	nominet/tu cows inc	29-Apr-14
Epoq Group Ltd	newthinkinginlegalservices.co.uk	Just Host	13-Jan-14
Epoq Group Ltd	onlinesolicitorsnetwork.co.uk	1&1 - Richard Cohen	1-Feb-13
Epoq Group Ltd	online-solicitor-directory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	online-solicitors-directory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	onlinesolicitordirectory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	onlinesolicitorsdirectory.co.uk	1&1	12-Aug-13
Epoq Group Ltd	rapidocs.co.uk	Easterman, Jamie (JE624) webmaster@Londonweb.net	3-Nov-14
Epoq Group Ltd	rapidocslawdraft.co.uk	My Domain	27-Jun-13

Epoq Group Ltd	rapiforms.co.uk	NB Solutions	16-Nov-14
Epoq Group Ltd	recommended-solicitor.co.uk	1&1	6-Jun-13
Epoq Group Ltd	recommendedlawyer.co.uk	1&1	6-Jun-13
Epoq Group Ltd	secureclient.co.uk	NB Solutions	31-Jan-14
Epoq Group Ltd	shareholders-agreement.co.uk	mydomain.com	17-May-13
Epoq Group Ltd	solicitors-inbirmingham.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-blackburn.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inbradford.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorsin-bristol.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-incardiff.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-cheltenham.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-incoventry.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inedinburgh.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inglasgow.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-ipswich.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inleeds.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inleicester.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inliverpool.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-luton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inmanchester.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-newcastle-upon-tyne.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-northampton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-innorwich.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-innottingham.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-oxford.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-inplymouth.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-partsmouth.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorsin-reading.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-sheffield.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-insouthampton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-sunderland.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-wakefield.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-walsall.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitors-in-wolverhampton.co.uk	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorslist.co.uk	1&1	16-Aug-12
Epoq Group Ltd	sopprepared.co.uk	NB Solutions	10-Jul-13
Epoq Group Ltd	tenancy-agreement-form.co.uk	1 & 1 account	27-May-13
Epoq Group Ltd	virtualfirmsite.co.uk	NB Solutions	24-Apr-13
Epoq Group Ltd	web-sale.co.uk	nominet/tucows inc	10-May-13
Epoq Group Ltd	wills-andprobate.co.uk	1 & 1 account	27-May-13
Epoq Group Ltd	willwriting-service.co.uk	1 & 1 account	27-May-13
Epoq Group Ltd	worldlegalforum.co.uk	NB Solutions	15-Sep-14
Epoq Group Ltd	clientslaw.net	NBS	12-Jul-13
Epoq Group Ltd	clientsplace.net	NB Solutions	12-Aug-13
Epoq Group Ltd	desktoplawyer.net	NB Solutions	30-Jul-13
Epoq Group Ltd	desktop-lawyer.net	Easterman, Jamie (JE624) webmaster@Londonweb.net	21-Mar-13
Epoq Group Ltd	directlaw.net	janet@epoq.co.uk	18-Jan-15
Epoq Group Ltd	directlawyer.net	Easterman, Jamie (JE624) webmaster@Londonweb.net	8-Nov-14

Epoq Group Ltd	epochnds.net	NB Solutions	30-Sep-14
Epoq Group Ltd	lawassure.net	janet@epoq.co.uk	19-Sep-14
Epoq Group Ltd	lawassured.net	MyDNS Support (MS311-ORG) Support@mydns.com	2-Nov-14
Epoq Group Ltd	Lawdirect.net	NB Solutions	18-Jan-15
Epoq Group Ltd	lawdraft.net	My Domain	26-Jun-13
Epoq Group Ltd	lawland.net	janet@epoq.co.uk	2-Nov-14
Epoq Group Ltd	lawmouse.net	My Domain	10-Sep-13
Epoq Group Ltd	legal247.net		30-Dec-14
Epoq Group Ltd	legalsright.net	1&1	9-Jul-12
Epoq Group Ltd	Allianzlegal.com	NB Solutions	6-Sep-13
Epoq Group Ltd	cvworks.com	Domain Registry of America	26-Jun-13
Epoq Group Ltd	clientlaw.com	Tucows	17-Jul-13
Epoq Group Ltd	clientslaw.com	Domain Registry of America	11-Jul-13
Epoq Group Ltd	clientsplace.com	NB Solutions	9-Jul-13
Epoq Group Ltd	comparethelegals.com	NB Solutions	5-Feb-13
Epoq Group Ltd	desktoplawyer.com	NB Solutions	19-Jan-15
Epoq Group Ltd	desktop-lawyer.com	NB Solutions	21-Mar-13
Epoq Group Ltd	directlaw.com	admin@epochsoftware.co.uk	19-Jan-15
Epoq Group Ltd	directlawdraft.com	My Domain	26-Jun-13
Epoq Group Ltd	directlawyer.com	NB Solutions	8-Nov-14
Epoq Group Ltd	epochteams.com	admin@epochsoftware.co.uk	22-Sep-13
Epoq Group Ltd	epoqamerica.com	My Domain	7-May-13
Epoq Group Ltd	epoqgroup.com	admin@epochsoftware.co.uk	27-Nov-13
Epoq Group Ltd	epoqlegal.com	NB Solutions	28-Apr-14
Epoq Group Ltd	epoqna.com	My Domain	8-May-13
Epoq Group Ltd	epoqusa.com	My Domain	7-May-13
Epoq Group Ltd	epoqwills.com	NB Solutions	6-Dec-13
Epoq Group Ltd	epoq-wills.com	NB Solutions	6-Dec-14
Epoq Group Ltd	gettingthelegalsright.com	1&1	8-Jul-13
Epoq Group Ltd	gocomparelegalservices.com	NB Solutions	13-Feb-14
Epoq Group Ltd	kindware.com	janet@epoq.co.uk	21-Nov-13
Epoq Group Ltd	mylawyersolicitors.com	1&1	3-Aug-13
Epoq Group Ltd	lawassure.com	janet@epoq.co.uk	19-Sep-14
Epoq Group Ltd	lawassured.com		2-Nov-14
Epoq Group Ltd	lawdirect.com	janet@epoq.co.uk	18-Jan-13
Epoq Group Ltd	lawfirmcompare.com		23-Jan-15
Epoq Group Ltd	lawinstore.com		15-Mar-14
Epoq Group Ltd	lawland.com	janet@epoq.co.uk	2-Nov-14
Epoq Group Ltd	lawpracticed.com	My Domain	17-Jun-13
Epoq Group Ltd	law-assistance.com	My Domain	12-Feb-13
Epoq Group Ltd	lawmouse.com	My Domain	10-Sep-13
Epoq Group Ltd	legal247.com	janet@epoq.co.uk	30-Dec-14
Epoq Group Ltd	legalmarketcompare.com		5-Feb-13
Epoq Group Ltd	legalmarketcompared.com		5-Feb-13
Epoq Group Ltd	legalservicesupermarket.com	NB Solutions	13-Feb-13
Epoq Group Ltd	legalsright.com	1&1	7-Jul-12
Epoq Group Ltd	morethanlegaldocs.com	NB Solutions	17-Jul-12
Epoq Group Ltd	onlinesolicitorsnetwork.com	1&1	1-Feb-13
Epoq Group Ltd	online-solicitor-directory.com	1&1	12-Aug-13
Epoq Group Ltd	online-solicitors-directory.com	1&1	12-Aug-13



Epoq Group Ltd	onlinesolicitorsdirectory.com	1&1	12-Aug-13
Epoq Group Ltd	onlinesolicitorsdirectory.com	1&1	12-Aug-13
Epoq Group Ltd	rapidocs.com	janet@epoq.co.uk	14-Mar-13
Epoq Group Ltd	rapidocslawdraft.com	My Domain	26-Jun-13
Epoq Group Ltd	rapidocslawdraft.com	My Domain	26-Jun-13
Epoq Group Ltd	takeonmycase.com	tucows	30-Jan-13
Epoq Group Ltd	rapiforms.com	NB Solutions	16-Nov-13
Epoq Group Ltd	recommended-lawyer.com	1&1	6-Jun-13
Epoq Group Ltd	santander4willwriting.com	NB Solutions	18-Jan-14
Epoq Group Ltd	solicitorslist.com	1&1	16-Aug-13
Epoq Group Ltd	solicitors-inlondon.com	1 & 1 Account	27-May-13
Epoq Group Ltd	solicitorsin-london.com	1 & 1 Account	27-May-13
Epoq Group Ltd	soprepared.com	NB Solutions	10-Jul-13
Epoq Group Ltd	takeonmycase.com	NB Solutions	30-Jan-13
Epoq Group Ltd	virtualfirmsite.com	NB Solutions	24-Apr-13
Epoq Group Ltd	whatlegalservice.com	My Domain	7-Mar-14
Epoq Group Ltd	whichlegalsite.com	My Domain	27-May-13
Epoq Group Ltd	Rapidocs.com.au		15-Jul-14
Epoq Group Ltd	Mylawyer.com.au		13-Jul-13
Epoq Group Ltd	Desktoplawyer.com.au		21-Jan-14
Epoq Group Ltd	Lawassure.com.au		30-Jan-14
Epoq Group Ltd	Directlaw.com.au		13-Apr-14
Epoq Group Ltd	epoqgroup.com.au		5-Jul-09
Epoq Group Ltd	epoq.com.au		6-Apr-13
Epoq Group Ltd	epoq.us	Richard Granat	14-Jan-08
Epoq Group Ltd	lawdraft.us	My Domain	26-Jun-13
Epoq Group Ltd	solicitors.to	tonic.to	20-Dec-11
Epoq Group Ltd	lawdirect.eu	NBS	7-Apr-14
Epoq Group Ltd	desktoplawyer.eu	NBS	11-Jun-13
Epoq Group Ltd	lawdraft.org	My Domain	26-Jun-13
Epoq Group Ltd	legal-aid-divorce.org	1&1	10-Dec-13
Epoq Group Ltd	Mysolicitor.org	My Domain	7-Mar-17
Epoq Group Ltd	saslawsschool.org.uk	Nominet	6-May-14
Epoq Group Ltd	Legalaiddivorce.org.uk	1&1	9-Dec-14
Epoq Group Ltd	clientspace.co	mydomain.com	1-Jul-14
Epoq Group Ltd	epoq.co	mydomain.com	24-Feb-14

**Licensed Intellectual Property**

None.

**Registered Design Registration and Applications**

None.

**Schedule 5**

**Form of notice to the bank or institution operating an Account**

[Date]

To: [insert name of account bank]

Attention: \*

Dear Sirs

**Notice of charge**

**Account number:** \* (Account)  
**Sort code:** \*  
**Account holder:** [insert name of Chargor]

We give you notice that we have charged by first fixed charge to Santander UK plc (**Lender**) all our right, title and interest in and to the moneys from time to time standing to the credit of the Account.

We hereby irrevocably and unconditionally authorise and instruct you:

- 1 to hold all moneys from time to time standing to the credit of the Account to the order of the Lender and accordingly to pay all or any part of those moneys to the Lender (or as it may direct) promptly following receipt of written instructions from the Lender to that effect; and
- 2 to disclose to the Lender such information relating to us and the Account as the Lender may from time to time request you to provide.

By countersigning this notice, the Lender authorises you to permit us to withdraw and otherwise deal with funds standing to the credit of the Account until:

- (a) you receive a notice in writing to the contrary from the Lender;
- (b) a petition is presented for a winding up order in respect of us or an application is made for an administration order in respect of us,

(whichever occurs first).

Within 5 days of receipt of this notice, please sign and return the acknowledgement attached to one enclosed copy of this notice to the Lender and the other copy to us.

This notice shall be governed by and construed in accordance with English law.

Yours faithfully

.....  
For and on behalf of  
Epoq Group Ltd

Countersigned by the Lender

.....  
For and on behalf of  
Santander UK plc

**Schedule 6**

**Form of acknowledgement from bank or institution operating an Account**

[Date]

To: Santander UK plc  
298 Deansgate  
Manchester  
M3 4HH  
Attention: Phil Hurst/Saima Rasheed

To: Epoq Group Ltd (Chargor)  
Middlesex House  
29-45 High Street  
Edgware  
Middlesex  
HA8 7UU

Attention: ♦

Dear Sirs

**Acknowledgement of notice**

We acknowledge receipt of the notice of charge (**Notice**) of which the above is a duplicate. Terms defined in the Notice have the same meaning when used in this acknowledgment.

We confirm that:

- (a) we shall act in accordance with the Notice;
- (b) as at the date of this acknowledgement we have not received any notice of assignment or charge or other security over the Chargor's interest in the Account in favour of any other person; and
- (c) we will not exercise any right of combination of accounts, set-off or lien over any moneys standing to the credit of the Account.

This acknowledgement shall be governed by and construed in accordance with English law.

Yours faithfully

.....  
For and on behalf of  
[insert name of account bank]

**Schedule 7**

**Form of notice of assignment**

To: *[insert name of counterparty]*

Dated: ♦

Dear Sirs

**Notice of assignment by way of security**

We give you notice that by a debenture dated ♦ 2013, we assigned to Santander UK plc (**Lender**) all of our rights, title and interest in and to the ♦ dated ♦ between ourselves ( **Agreement**).

Please note that:

- 1 our duties and obligations under the Agreement have not been novated and consequently we are still responsible to you for all such duties and obligations as set out in the Agreement;
- 2 we may not without the prior written consent of the Lender:
  - (a) make or agree to any modification, variation or amendment of the terms of the Agreement;
  - (b) consent or agree to any waiver or release of any of your obligations under the Agreement; or
  - (c) make or agree to any claim that the Agreement is frustrated in whole or in part;

Please remit to the Lender all sums due and owing to us under or pursuant to the Agreement to the following account:

Account number: ♦

Sort code: ♦

These instructions may not be varied save with the written consent of the Lender.

Please confirm your agreement to these instructions by signing and returning the enclosed acknowledgement within 5 days of receipt of this notice direct to the Lender at ♦ marked for the attention of ♦, with a copy to ourselves.

This notice shall be governed by and construed in accordance with English law.

Yours faithfully

.....  
For and on behalf of  
Epoq Group Ltd (**Chargor**)

**Schedule 8**

**Form of acknowledgement**

[Date]

To: Santander UK plc  
298 Deansgate  
Manchester  
M3 4HH

Attention: Phil Hurst/Saima Rasheed

Dear Sirs

**Acknowledgement of notice**

We acknowledge receipt of the notice of assignment (**Notice**) of which the above is a duplicate. Terms defined in the Notice shall have the same meaning when used in this acknowledgment. We confirm that:

- 1 we have not received any other notice of assignment or charge regarding the Agreement;
- 2 we consent to the assignment of the benefit of the Agreement by the Chargor to the Lender;  
and
- 3 we shall remit to you all sums due and owing to the Chargor under or pursuant to the Agreement in accordance with the terms of the Notice.

This acknowledgement shall be governed by and construed in accordance with English law.

Yours faithfully


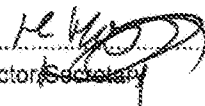
.....  
For and on behalf of  
[insert name of contract counterparty]

cc Epoq Group Ltd

**SIGNATURES**

**Chargor**

Executed as a deed on behalf of  
**Epoq Group Ltd**  
acting by two directors or one director and the  
company secretary

) .....  
) Director   
) .....  
) Director/Secretary 

**Lender**

SANTANDER UK PLC

By:

Registered No: 04265146

**Epoq Group Ltd (Company)**

Minutes of a meeting of the directors of the Company held at

on 2013.

Present: (Chairman)

In attendance:

- 1 The Chairman reported that due notice of the meeting had been properly given to all directors and that the meeting had been convened to consider and, if thought fit, approve various documents relating to two secured loan facilities to be made available to the Company by Santander UK plc (**Lender**).
- 2 The directors present declared all relevant interests and the Chairman reported that the meeting was quorate and could proceed to business.
- 3 A debenture (**Debenture**) to be granted by the Company in favour of the Lender as security trustee for Santander UK plc (registered number 2294747) and its subsidiaries for the time being (each a **Group Member**) was produced to the meeting.
- 4 The directors noted that the Debenture would secure all liabilities, present and future, of the Company to the Group Members or any of them.
- 5 After due and careful consideration, the directors confirmed their full understanding of the effect and implications for the Company of entering into the Debenture and unanimously expressed the opinion that:
  - (a) having regard to the factors relevant to the decision, entering into the Debenture would be most likely to promote the success of the Company for the benefit of its members as a whole;
  - (b) the execution and delivery of the Debenture and the performance of its obligations thereunder do not contravene any agreement or any obligations binding on the Company; and
  - (c) after having taken account of the Company's internal financial information, the Company will be solvent at the time of, and after, the execution of the Debenture and it will be able to continue to trade and to pay its debts as they fall due.
- 6 It was unanimously resolved that:
  - (a) the execution and delivery by the Company of the Debenture and the performance of its obligations thereunder be and is hereby approved;
  - (b) any two directors of the Company, or any director and the company secretary, be and are hereby authorised and instructed to execute and deliver the Debenture; and



(c) the Debenture be registered at Companies House and the Land Registry.

7 There being no further business, the meeting closed.

.....  
Chairman of the meeting

I certify that the above is a true copy of the entry appearing in the minute book of the Company.

.....  
Secretary