

22 Sep 2021

Heads of Terms ID	: EP/TPL/156	
Scheme name	: PK Wealth SSAS	
Loan amount	: <del>£50,000.00</del> £100,000.00	
Will there be a Lenders fee?	: No	Pawel Kuzdak
Interest rate (%pa)	: 8.0 payable on any drawdown amount 1.5 payable on any undrawn amount, increasing to 8 starting 1 <sup>st</sup> January 2022	Pawel Slawomir Kuzdak (Sep 21, 2021, 7:39pm)
Default rate (%pa)	: 10.000	
Default interest premium (%pa)	: 2	
Loan Term in MONTHS	: 18	
CAPITAL repayments to be made	: End of loan agreement	
INTEREST payments to be made	: End of loan agreement	
Can the borrower repay the loan early?	: Yes	
Early repayment terms	: 2 month notice	
Loan purpose	: Development of Residential Property	
Loan security description	: FIXED charge (1st ranking) on Property	
The Borrower is	: A Company	
Borrower Company Name	: 226 Chillingham Rd Ltd	
Borrower Company Registration Number (CRN)	: 13291812	
Borrower Registered Address	: Companies House Default Address, Cardiff, CF14 8LH	
Borrower Correspondence Address	: Clavering House, Clavering Place, Newcastle upon Tyne NE1 3NG	
Best Contact name	: Chris, Henry	
Best contact number	: 07785 530074	
Best contact email address	: <a href="mailto:chris.henry@aspire-group.net">chris.henry@aspire-group.net</a>	
The Borrowers 'loan purpose'	: Conforms to their Standard Industrial Classification (SIC) code	
Additional Guarantor Security?	: None	
Director 1	: Chris, Henry	
Director 1 Email	: <a href="mailto:chris.henry@aspire-group.net">chris.henry@aspire-group.net</a>	
Another Directors details (2)	: Yes	
Director 2 - Name	: Chris, Paton	
Director 2 Email	: <a href="mailto:chris.paton@aspire-group.net">chris.paton@aspire-group.net</a>	
Another Directors details (3)	: No	
Address of the fixed charge security	: 226 Chillingham Road NE6 5LS and 38/40 Warton Terrace, Heaton, Newcastle upon Tyne, NE6 5LP	
Valuation of property	: £ 510000.00	
Collateral degree of security (£)	: 460000	
Loan to Value (%)	: 9.80	
HMLR ref of property offered as security	: TY418125	
Evidence for property	: I will attach evidence now	
Upload of Title Evidence from HM Land Registry record	: Title_Report_for_226_Chillingham_Road.pdf	
Surveyors report or other evidence of value	: Valuation_Report_-_226_Chillingham_Road.docx__1____.pdf	
Is the security RESIDENTIAL Property?	: No	
Is the property presently owned by the Borrower(s) or will it be owned on completion of the loan?	: The property is presently owned by the Borrower	

Who owns the Security	: The Borrower/Borrowers
<del>Lender Solicitor</del>	: <del>Empowered Pensions default Solicitor</del>
Is the BORROWER or SECURITY in Scotland?	: No
<del>Lender Solicitor Name (Hide)</del>	: <del>Amanda Andrews</del>
<del>Lender Practise Name (Hide)</del>	: <del>Harrops Hepburn (Morrison Law)</del>
<del>Lender Practise Address (Hide)</del>	: <del>12 Station Rd W, Oxted RH8 9ES</del>
<del>Lender Solicitor Email (Hide)</del>	: <del><a href="mailto:a.andrews@harrops-hepburn.co.uk">a.andrews@harrops-hepburn.co.uk</a></del>
<del>Lender Solicitor Phone (Hide)</del>	: <del>01883 723712</del>
Borrowers Solicitor	: The Borrower WILL NOT be using a Solicitor
Type of Fixed Charge required by Lender	: Full legal charge - Wider Lender Powers
Corporate Trustee	: <del>Empowered Trustees Retirement Capital</del>
Security Agent (aka Security Trustee)	: Empowered Trustee
Legal fees and disbursements	: Paid by Borrower
Empowered Pensions fees and disbursements	: Paid by Borrower
Declaration as to fees	: Agreed
Lenders Declaration - Limitations of liabilities and instructions to proceed	: Agreed
Lenders Declaration - No Advice and Trustee responsibility breakdown	: Agreed
Lenders Declaration - Connected Party Transactions	: Agreed
Trustee name	: Pawel, Kuzdak
Trustee Email for electronic signing	: <a href="mailto:pawel@propland.co.uk">pawel@propland.co.uk</a>
Chairman of Borrower	: Christopher John, Henry
Borrowers Declaration - Company	: Agreed

*Pawel Kuzdak*

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Pawel Slawomir Kuzdak (Sep 21, 2021, 7:39pm)

*Chris Henry*

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Christopher John Henry (Sep 21, 2021, 8:05pm)



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**Issuer** Empowered Pensions Limited

**Document generated** Tue, 21st Sep 2021 11:11:10 BST

**Document fingerprint** 0de95cca87cb55d0b17cf542498d3a18

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**Parties involved with this document**

Document processed	Party + Fingerprint
Tue, 21st Sep 2021 19:39:04 BST	Pawel Slawomir Kuzdak - Signer (04a3deccc5e59b39d0e94f8ce45ee822)
Tue, 21st Sep 2021 20:05:18 BST	Christopher John Henry - Signer (6ee8280e9c47b55a8cbef64f6c474e2d)
Wed, 22nd Sep 2021 8:00:16 BST	Christopher Paton - Signer (8e97bbc0e8f5ccd697ed3e8a8f807d3a)
Wed, 22nd Sep 2021 9:17:27 BST	Andreea Tudoran - Signer (78f8bfb9f6a6252adc7088963ed51204)
Wed, 22nd Sep 2021 9:17:27 BST	David Nicklin - Copied In (5f0af7bb4fa7c7716593346741926edc)
Wed, 22nd Sep 2021 9:17:27 BST	Tracy Henry - Copied In (62ed2068ba7851feef4a34763a63d7bd)

**Audit history log**

Date	Action
Wed, 22nd Sep 2021 9:17:27 BST	The envelope has been signed by all parties. (51.155.125.31)
Wed, 22nd Sep 2021 9:17:27 BST	Sent a copy of the envelope to Tracy Henry . (51.155.125.31)
Wed, 22nd Sep 2021 9:17:27 BST	Sent a copy of the envelope to David Nicklin . (51.155.125.31)
Wed, 22nd Sep 2021 9:17:27 BST	Andreea Tudoran signed the envelope and accepted by clicking 'Order with obligation to pay'. (51.155.125.31)
Wed, 22nd Sep 2021 9:17:16 BST	Andreea Tudoran viewed the envelope. (51.155.125.31)
Wed, 22nd Sep 2021 8:00:17 BST	Document emailed to party email (18.169.187.197)
Wed, 22nd Sep 2021 8:00:16 BST	Sent the envelope to Andreea Tudoran for signing. (82.32.93.44)
Wed, 22nd Sep 2021 8:00:16 BST	Christopher Paton signed the envelope and accepted by clicking 'Order with obligation to pay'. (82.32.93.44)
Wed, 22nd Sep 2021 7:52:50 BST	Christopher Paton viewed the envelope. (82.32.93.44)
Tue, 21st Sep 2021 20:05:19 BST	Document emailed to party email (3.11.68.173)
Tue, 21st Sep 2021 20:05:18 BST	Sent the envelope to Christopher Paton for signing. (149.241.106.137)
Tue, 21st Sep 2021 20:05:18 BST	Christopher John Henry signed the envelope and accepted by clicking 'Order with obligation to pay'. (149.241.106.137)

Tue, 21st Sep 2021 20:01:39 BST	Christopher John Henry viewed the envelope. (149.241.106.137)
Tue, 21st Sep 2021 19:39:04 BST	Document emailed to party email (52.56.182.177)
Tue, 21st Sep 2021 19:39:04 BST	Sent the envelope to Christopher John Henry for signing. (82.24.92.35)
Tue, 21st Sep 2021 19:39:04 BST	Pawel Slawomir Kuzdak signed the envelope and accepted by clicking 'Order with obligation to pay'. (82.24.92.35)
Tue, 21st Sep 2021 19:30:48 BST	Pawel Slawomir Kuzdak viewed the envelope. (82.24.92.35)
Tue, 21st Sep 2021 11:13:55 BST	Document emailed to party email (18.168.153.195)
Tue, 21st Sep 2021 11:13:52 BST	Sent the envelope to Pawel Slawomir Kuzdak for signing. (51.155.125.31)
Tue, 21st Sep 2021 11:13:04 BST	Automatic reminders for this envelope have been set to occur every 1 days (51.155.125.31)
Tue, 21st Sep 2021 11:12:47 BST	Tracy Henry has been assigned to this envelope (51.155.125.31)
Tue, 21st Sep 2021 11:12:47 BST	David Nicklin has been assigned to this envelope (51.155.125.31)
Tue, 21st Sep 2021 11:12:47 BST	Andreea Tudoran has been assigned to this envelope (51.155.125.31)
Tue, 21st Sep 2021 11:12:47 BST	Christopher Paton has been assigned to this envelope (51.155.125.31)
Tue, 21st Sep 2021 11:12:47 BST	Christopher John Henry has been assigned to this envelope (51.155.125.31)
Tue, 21st Sep 2021 11:12:47 BST	Pawel Slawomir Kuzdak has been assigned to this envelope (51.155.125.31)
Tue, 21st Sep 2021 11:11:23 BST	Document generated with fingerprint 885dd362a2538778c1d83d365d77b93b (51.155.125.31)
Tue, 21st Sep 2021 11:11:19 BST	Document generated with fingerprint 0de95cca87cb55d0b17cf542498d3a18 (51.155.125.31)
Tue, 21st Sep 2021 11:11:10 BST	Envelope generated by Andreea Tudoran (51.155.125.31)