

GILLIAN FAZAN & CO

SOLICITORS AND COMMISSIONERS FOR OATHS

Gillian Fazan

Lloyds TSB
Birmingham Securities Centre
DX 701860 Birmingham 6

Date: 9th March 2010

Our ref: TB/GM/Hamilton

Your ref: 3/SFR/1013701

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Kingsbridge
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Dear Sirs

Re: Charge over 8 Rosehill Road, Biggin Hill, Kent TN16 3NF Jackhams 03 and Goldservice Contract Catering Ltd.

Thank you for your instructions dated 27th February and enclosures.

Regarding the said enclosures we make the following comments:

1. The borrowers named in the Mortgage deeds and the Loan Agreements should be Simon John Hamilton and Katrina Louise Hamilton as Trustees of Jackhams 03. They are not taking this loan in their personal capacity.
2. As the loan is being granted to the pension scheme, the following clause will need to be inserted in the loan agreement – "The borrowers liabilities in respect of their obligations under this loan agreement shall in the case of any breach be limited in amount to the realisable value of the assets of Jackhams 03 pension scheme and no personal liability shall attach to any of the borrowers except to the extent of any fraud or dishonesty by them or by any of them."
3. The lease relating to the property does not contain a mutual enforceability clause. Although this is more a defect with residential properties, bearing in mind the length of the lease, I feel the same principle should apply here. We shall be seeking indemnity insurance to cover this defect and would be grateful for your confirmation that we may proceed on this basis.

Regulated by The Solicitors Regulation Authority ID 464288

Principal: Tony Bayagbona LL.M

Consultants: Gillian Fazan BA

Ray Checkley LL.B

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4. I confirm that the share of ownership is as follows: As to Simon John Hamilton and Katrina Louise Hamilton as Trustees of Jackmans 03 (Pension Scheme) – 70.95%.
As to Goldservice Contract Cleaning Ltd 29.05%.

We look forward to hearing from you.

Yours Faithfully

Gillian Fazan & Co