

Applicant: Miss I - S Spalletti

EXHIBITS to Statement n°: 1

Exhibit n° ISS-48

Exhibit dated: 23/01/2024

IN THE FAMILY COURT AT EDMONTON

IN THE MATTER OF THE FAMILY LAW ACT 1996

BETWEEN:

Miss Irene Sara Spalletti

- and -

Mr Alexander Michael Luke Wolf Walker

Applicant

Respondent

Exhibit n° ISS-48 • MORTGAGE DEED & AGREEMENT
*mortgage deed & agreement, referred to in the **Section 8.1.2***



RESIDENTIAL MORTGAGE DEED

THIS DOCUMENT AND THE INCORPORATED MORTGAGE TERMS FORM AN IMPORTANT DEED. IF THE BANK IS NOT PAID YOU MAY LOSE THE PROPERTY CHARGED. WE RECOMMEND YOU TAKE INDEPENDENT LEGAL ADVICE ON THE EFFECT OF THIS DEED.

Date	Title Number MX466101
Customer:	Alexander Michael Luke Wolfe Walker Irene Spalletti
Bank:	National Westminster Bank Plc , acting through its Mortgage Centre, PO Box 123, Greenock, PA15 1EF and its successors in title and assigns, and where the context so admits, its appointed agent or the appointed agent of any persons so deriving title or any trustee for such agent or other persons.
Interest:	Interest at the rate charged by the Bank to the Customer from time to time.
Property:	92 Ollerton Road London N11 2LA

1. The Customer charges the Property to the Bank by way of legal mortgage, with full title guarantee, as a continuing security for all the Customer's Obligations, as defined in the Bank's Mortgage Terms 2018.
2. The Bank's Mortgage Terms 2018 form part of this deed and the Customer acknowledges receipt of a copy.
3. The Customer and the Bank apply to the Chief Land Registrar to enter upon the Register a restriction that no disposition of the registered estate by the proprietor of the registered estate, or by the proprietor of any registered charge not being a charge registered before the entry of this restriction is to be registered without a written consent signed by the proprietor for the time being of the charge dated..... in favour of the Bank referred to in the charges register.
4. This Mortgage Deed is governed by and shall be construed in accordance with English law.

SIGNED BY THE CUSTOMER AS A DEED IN THE PRESENCE OF THE WITNESS (ES)

FIRST NAMED CUSTOMER		SECOND NAMED CUSTOMER	
SIGNATURE _____		SIGNATURE _____	
WITNESS		WITNESS	
SIGNATURE _____		SIGNATURE _____	
FULL NAME _____ (BLOCK CAPITALS)		FULL NAME _____ (BLOCK CAPITALS)	
ADDRESS _____ _____ _____		ADDRESS _____ _____ _____	
THIRD NAMED CUSTOMER		FOURTH NAMED CUSTOMER	
SIGNATURE _____		SIGNATURE _____	
WITNESS		WITNESS	
SIGNATURE _____		SIGNATURE _____	
FULL NAME _____ (BLOCK CAPITALS)		FULL NAME _____ (BLOCK CAPITALS)	
ADDRESS _____ _____ _____		ADDRESS _____ _____ _____	

Form of charge filed at H M Land Registry under reference MD1265T National Westminster Bank Plc Registered in England and Wales No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA.



OCCUPIER'S CONSENT AND POSTPONEMENT DEED

This is an important document, you should take legal advice before signing. If you sign and the Bank is not paid you may lose any interest you may have in the Property.

Dated:	
Bank:	National Westminster Bank Plc
Mortgage:	Means a legal mortgage by the Owner in favour of the Bank to secure all sums due to the Bank as set out in the legal mortgage.
Occupier:	
Owner:	
Property:	

In consideration of the Bank agreeing to make a mortgage advance available to the Owner on the security of the Mortgage, the Occupier, being a person who is or will be in occupation of the Property,

- 1.1. consents to the Mortgage
- 1.2. acknowledges that the Bank may without further consent make further advances to the Owner;
- 1.3. agrees that the Mortgage will rank before and in priority to any interest the Occupier may have now or in future in the Property or its proceeds of sale; and
- 1.4. agrees that the Occupier will not maintain any right or interest in the Property and will immediately on request by the Bank vacate the Property to enable the Bank to exercise its rights under the Mortgage or general law free from any interest of the Occupier.
2. The Occupier acknowledges that prior to signing this deed the Occupier has been advised by the Bank to take independent legal advice and has been given an opportunity to do so.

Signed as a deed by the Occupier in the presence of the Witness (who must add details of firm if a solicitor, licensed conveyancer, or Fellow of the Institute of Legal Executives who is employed by a Solicitor):-

FIRST NAMED OCCUPIER		SECOND NAMED OCCUPIER	
SIGNATURE _____		SIGNATURE _____	
WITNESS		WITNESS	
FULL NAME _____		FULL NAME _____	
SIGNATURE _____		SIGNATURE _____	
NAME OF FIRM _____		NAME OF FIRM _____	
ADDRESS _____		ADDRESS _____	
_____		_____	
_____		_____	

NB/SHARAPC

11 December 2023

Capricorn Wealth Management Limited
(321377)
1 Queen Caroline Street
London
W6 9YN



Mortgage Centre
PO Box 123
Greenock
PA15 1EF
DX Number - 599600, Greenock 3
Website: www.natwest.com

Telephone: 0345 302 0190

Facsimile: 0345 878 9497

(Your call may be recorded)

Dear Sirs,

APPLICANT(S):	Mr ALEXANDER MICHAEL LUKE WALKER
APPLICANT(S):	Miss IRENE SPALLETTI
PROPERTY:	92, Ollerton Road London N11 2LA
MORTGAGE ACC:	84721498
PURPOSE OF LOAN:	Purchase
LOAN AMOUNT:	£510,000.00
PURCHASE PRICE:	£860,000.00

We are pleased to enclose a copy of the **revised** Offer of Loan, which has been issued due to change of product.

Please ensure that this revised Offer meets your client(s) requirements.

If you have any questions or there is anything else we can help you with, please call us on the above telephone number.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Nigel Davey'.

Nigel Davey
Head of Mortgage Operations

Account Number: 84721498**Summary of loan details****Details of Loan and Fees**

Initial Loan Amount	£	510,000.00
Additions		
Higher Lending Charge	£	0.00
Arrangement/Booking Fee	£	995.00
Valuation Fee	£	0.00
Total Additions	£	995.00
Less: Payments Received	£	0.00
Gross Loan	£	510,995.00

To be paid to Conveyancer

Initial Loan Amount	£	510,000.00
Deductions		
Higher Lending Charge	£	0.00
Drawdown of Loan Fee	£	30.00
Retention*	£	0.00
Total Deductions	£	30.00
Released to Conveyancer	£	509,970.00
Minimum Life cover	£	510,995.00

Note: Life Cover for the full amount of the Loan is strongly recommended on the life of each person named as Customer.

If the solicitor fee has been added to the Loan, this will be released in a separate transaction via chaps.



NatWest

THIS IS AN IMPORTANT DOCUMENT AND YOU SHOULD TAKE INDEPENDENT LEGAL ADVICE ON IT.

Date: 11 December 2023

Mortgage Account No: 84721498

Customer(s):	Mr A M L Walker & Miss I Spalletti (where we refer to "you" or "your" in this Offer, this means the Customer as detailed above)
Property:	92, Ollerton Road London N11 2LA
Conveyancer:	Taylor Rose TTKW Limited 69 Carter Lane London EC4V 5EQ (means the solicitor or licensed conveyancer acting for you and/or for us in this mortgage transaction)

1. INTRODUCTION

This Offer of Loan ("this Offer") incorporates the attached Mortgage Illustration.

This Offer does not need to be signed by you. You will be bound by the terms of this Offer once you have signed or authorised the execution of the Mortgage Deed and you have instructed the conveyancer to draw down the Loan.

This Offer incorporates the enclosed Loan Terms, which you should read carefully. Where we refer to "we", "our" or "us" in this Offer this means National Westminster Bank Plc as defined in the Loan Terms.

All other definitions used in the Loan Terms shall also apply to this Offer.

If any of the terms of any Special Conditions in this Offer contradict the Loan Terms, then the terms of the Special Conditions shall apply to the Loan.

This Offer and Mortgage Illustration are prepared on the assumption that the loan will be drawn down on 11/12/2023.

An assessment for lending purposes will have been undertaken to provide the property valuation of £860,000.00 assumed in the Mortgage Illustration. This has been undertaken solely for our purposes and you should not rely on this. We strongly advise that you consider carrying out your own checks to satisfy yourself of the property's value and condition, including potential impacts from cladding and other non-standard building materials prior to acceptance of this offer.

2. OFFER OF LOAN

We are pleased to tell you that we are prepared to make you an Offer of Loan on the following basis. This Offer replaces all previously dated offers which are hereby withdrawn and is subject to the conditions set out in Sections 3 and 4 below.

This Offer is valid until 01/06/2024. You may accept the Offer at any time on or before that date however once you

Mortgage Account No: 84721498

Mortgage Illustration**1. Lender**

National Westminster Bank Plc
 Tel No 0800 068 0614
 PO BOX 123
 Greenock
 PA15 1EF

2. Credit intermediary

Capricorn Wealth Management Limited (321377)
 Tel No
 1 Queen Caroline Street
 London
 W6 9YN

Capricorn Wealth Management Limited (321377) recommends, having assessed your needs and circumstances, that you take out this mortgage.

Their fee is described in Section 4. In addition, National Westminster Bank Plc will pay them and Openwork a total of £2,040.00 for arranging this mortgage.

3. Main features of the loan

Amount and currency of the loan to be granted: £510,995.00

Duration of the loan: 35 years

The product is a 2 year fixed (purchase) - A fixed rate of 4.97% until 31/3/2026 The initial interest rate is 4.97%. This is a capital and interest mortgage.

Your loan reverts to National Westminster Bank Plc's Standard Variable Rate, currently 8.24% on 01/04/2026

You can find out more information about the rates applicable to your mortgage at www.natwest.com or by asking at any of our branches.

Total amount to be repaid: £1,515,836.23

This means that you will pay back £2.97 for every £1 borrowed. **This amount is illustrative and may vary in particular in relation with the variation of interest rates.**

Value of the property assumed to prepare this information sheet: £860,000.00

Minimum value of the property required to borrow the illustrated amount: £850,000.00

The loan will be secured on your property.

4. Interest rate and other costs

The annual percentage rate of charge (APRC) is the total cost of the loan expressed as an annual percentage. The