

INLAND REVENUE
10 FEB 1982
FINANCE ACT 1971
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H.M. LAND REGISTRY

LAND REGISTRATION ACTS 1925 to 1971

County or County Borough

RICHMOND-UPON-THAMES

Title number:

SY300363

Property:

No.21 RIDGWAY
87/89 Mount Ararat Road
Richmond Surrey



THIS L E A S E is made the 22 day of *December* One thousand nine hundred and eighty *two* BETWEEN: RIDGWAY HOUSING SOCIETY LIMITED whose Registered Office is situate at RIDGWAY MOUNT ARARAT ROAD, RICHMOND, SURREY. (hereinafter called "the Lessor") of the one part and TERESA MARIA FORD of Number 21 RIDGWAY 87/89 Mount Ararat Road Richmond Surrey. (hereinafter called "the Lessee") of the other part

W H E R E A S:

- (1) In this Deed unless the context otherwise requires:
 - (a) "the Lessor" includes the person or persons for the time being entitled to the reversion immediately expectant on the determination of the term hereby created
 - (b) "the Lessee" includes the successors in title of the Lessee
 - (c) "the Estate" means the Property described in the First schedule hereto
 - (d) "the Premises" means the property hereby demised as described in the Third Schedule hereto including for purposes of obligation as well as grant the ceilings floors joists beams cisterns tanks sewers drains pipes wires ducts and conduits specified in the said Schedule
 - (e) "the Other Flats" means the remainder of the flats other than "the Premises" forming part of the Estate
 - (f) "the Reserved Property" means that part of the Estate not included in the premises the other flats and being the Property more particularly described in the Second Schedule hereto
 - (g) "the Management Company" means Ridgway Management Co. Limited
 - (h) The obligations of the Lessee are joint and several

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(2) The Lessor is an Industrial and Provident Society registered under the Industrial and Provident Societies Act 1965 under No. 18342R and is registered in accordance with the provisions of Section 13 of the Housing Act 1974 under No: C2077 and its objects are to provide on a co-operative principle (1) houses for letting exclusively to its members for the purpose of securing homes for them and their own use and benefit and (2) land or buildings for purposes connected with the requirements of the persons occupying such houses.

(3) The Lessee is a member of the Lessor and intends to reside in the Premises

(4) The Lessor intends to demise the other flats comprised in the Estate and not hereby demised to other lessees upon terms similar to those contained herein and subject to the regulations as to User set forth in the First Schedule hereto

(5) Immediately after the completion of all the Leases of all the Flats in the Estate the Lessor intends to transfer the freehold reversion of the Estate to the Management

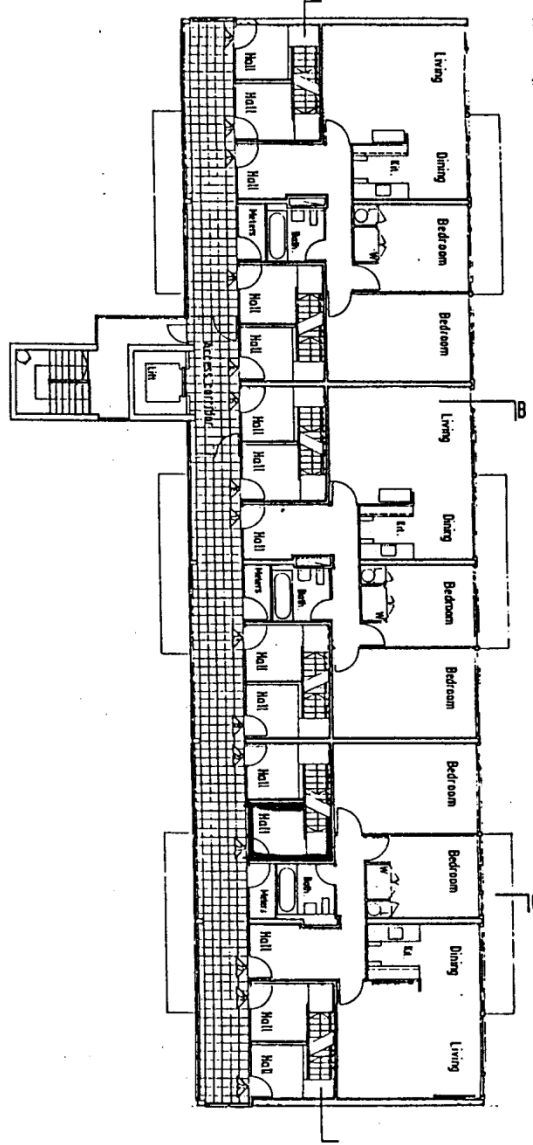
Company SUBJECT (inter alia) to the Leases hereinbefore referred to

(6) By a Resolution dated the 6th day of April One thousand nine hundred and eighty-one the Lessor resolved that by virtue of the enabling powers under Section 122 of The Housing Act 1980 it should offer subject to contract to dispose of all the Flats in the Estate to members of the Lessor on the terms notified by the Committee of the Lessor to the members of the Lessor in general meeting

(7) In pursuance of such resolution and in consideration of the covenants and conditions hereinafter contained the Lessor has agreed to grant and the Lessee has agreed to take a Lease of the Premises in manner hereinafter appearing
NOW THIS DEED W I T N E S S E T H as follows:-

1 IN consideration of the sum of Sixteen Thousand Seven Hundred and Forty POUNDS (£16740) paid by the Lessee to the Lessor (the receipt whereof the Lessor hereby acknowledges) and of the rent and covenants on the part of the Lessee hereinafter reserved and contained the Lessor HEREBY DEMISES unto the Lessee ALL THOSE the Premises

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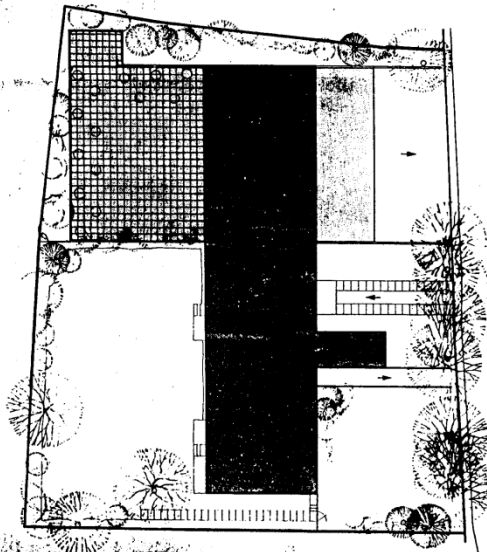
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Panel	Notes	Drawings
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**-SURVEY
2ND FLOOR PLAN**



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TOGETHER WITH the rights set out in the Fourth Schedule hereto but as to those rights subject to and upon the condition expressed in the last Clause of that Schedule TO HOLD the same unto the Lessee for a term of 999 years from the 22nd day of January One thousand nine hundred and eighty ~~two~~ YIELDING AND PAYING therefore a yearly rent of ONE POUND (£1.00) payable in advance on the 22nd day of January in each year SUBJECT TO the rights set out in the Fifth Schedule hereto (which so far as not already affecting the Lessor's estate in the Premises are hereby excepted and reserved from this demise) and to the covenants on the part of the Lessee hereinafter contained.

2. THE Lessee HEREBY COVENANTS with the Lessor that the Lessee will observe and perform the obligations on the part of the Lessee set out in the Sixth Schedule hereto.

3. THE Lessor HEREBY COVENANTS with the Lessee that subject to and upon the conditions expressed in the last Clause of the Seventh Schedule hereto it will observe and perform the obligations on its part set out in that Schedule.

4. ~~THE Lessee~~ paying the rent hereby reserved and performing and observing the covenants on the part of the Lessee herein contained shall peaceably hold and enjoy the Premises for the term hereby created without any interruption by the Lessor or any person lawfully claiming under or in trust for it.

5. IF the rent hereby reserved or any part thereof is unpaid for 21 days after becoming payable (whether formally demanded or not) or if any of the covenants on the part of the Lessee herein contained are not observed and performed then and in any such case it shall be lawful for the Lessor or any person or persons authorised by it in that behalf at any time thereafter to re-enter the Premises or any part thereof in the name of the whole and thereupon the term hereby created shall absolutely determine but without prejudice to any right of action or

remedy of the Lessor in respect of any breach of the covenants on the part of the Lessee hereinbefore contained.

6. IT IS HEREBY CERTIFIED that the transaction hereby effected does not form part of a larger transaction or of a series of transactions in respect of which the amount or value or the aggregate amount or value of the consideration (other than rent) exceeds the sum of Twenty Thousand POUNDS (£20000) IN W I T N E S S whereof the Common Seal of the Lessor has been hereunto affixed and the Lessee has hereunto set his hand and seal the day and year first before written

THE FIRST SCHEDULE

The Estate

ALL THAT piece or parcel of land situate at 87/89 Mount Ararat Road Richmond in the County of Surrey TOGETHER WITH the building erected thereon and known as RIDGWAY 87/89 Mount Ararat Road Richmond Surrey aforesaid containing 24 self contained flats and maisonettes All which said Property is registered in H.M. Land Registry under Title Number SY300363 delineated on the plan lettered 'C' annexed hereto and thereon edged blue

THE SECOND SCHEDULE
above referred to

The Reserved Property

FIRSTLY, ALL THOSE gardens ground drives paths and halls staircases steps bin stores and other parts of the building forming part of the Estate and which are used in common by the owners or occupiers of the Flat and which are not included in the demise of any individual Flat to the owners thereof SECONDLY ALL THOSE the main structural parts of the building forming part of the Property including the roof foundations and external parts thereof and all structural walls and other walls bounding the premises and all sewers drains pipes wires ducts or conduits not used solely for the purpose of one flat and joists or beams to which are attached any ceilings except where the said joists or beams also support the floor of the flat

THE THIRD SCHEDULE
above referred to

The Premises

THAT ALL Flat Maisonette and car parking space forming part of the Estate and being on the Second and Third floors and numbered 21 All Which said Flat is delineated on the plans annexed hereto lettered 'A' and 'B' and 'C' and thereon edged red TOGETHER WITH the ceilings and floors of the said Flat and the wooden or concrete joists and beams to which the floors are attached but not the joists or beams to which the ceilings are attached unless these joists or beams also support a floor of the said Flat and TOGETHER WITH all cisterns tanks pipes wires ducts and conduits used solely for the purpose of the said Flat but no others EXCEPTING AND RESERVING from the demise the main structural parts of the building of which the said Flat forms part including the roof foundations structural walls and other walls bounding the premises and external parts thereof the interior faces of such of the external walls as bound the said Flat or the interior faces of internal walls separating the Premises from any other part of the Estate

THE FOURTH SCHEDULE
above referred to

Rights included in the demise:

1. The right in common with the Lessor the owners and occupiers of all other flats and all others having a like right to use for purposes only of access and to and egress from the Premises all such part of the Reserved Property as affords access thereto
 2. The right of passage and running of gas electricity water and soil from and to the Premises through the sewers drains pipes wires ducts and conduits forming part of the Reserved Property
 3. The benefit of any covenants entered into by the owners of other flats with the Lessor so far as such covenants are intended to benefit the Premises or the Lessee and so far as the benefits thereof can in law accrue to the Premises or the Lessee
 4. All rights of support and other easements and all quasi easements rights and benefits of a similar nature now enjoyed
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or intended to be enjoyed by the Premises

5. The right to use in common with the owners and occupiers of all other flats and their visitors the gardens pleasure ground drives paths and bin store area forming part of the Reserved Property subject to such reasonable rules and regulations for the common enjoyment thereof as the Lessor may from time to time prescribe

6. Such rights of access to and entry upon the Reserved Property and other flats as are necessary for the proper performance of the Lessee's obligations hereunder

7. The right (subject to the Lessee's contribution in paying his proper share of the cost of erection maintenance and running of the aerals hereinafter referred to such share to be determined by the Lessor) to connect any wireless or television set in the Flat with any aerals for the time being provided by or on behalf of the Lessor PROVIDED THAT nothing herein contained shall oblige the Lessor to provide any such aerals

ALL THE RIGHTS and benefits specified in the Schedules are subject to and contained upon the Lessee being for the time being a Member of the Management Company and contributing and paying his share of the Lessor's expenses in accordance with the covenants on that behalf contained in the Sixth Schedule

THE FIFTH SCHEDULE
above referred to

Rights to which Demise is subject

1. All rights of support and other easements and all quasi easements rights and benefits of a similar nature now enjoyed or intended to be enjoyed by any other part of the Estate over the Premises

2. Such rights of access to and entry upon the Premises by the Lessor and the owners of the other flats so far as are necessary for the proper performance of their obligations hereunder or under covenants relating to other flats and similar to those herein contained making good any damage caused thereby and the discretion of the Management Company to form an inspection panel in respect of any works required to the vertical service ducts

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3. The burden of any covenants entered into by the Lessor with the owners of other flats so far as such covenants are intended to bind the Premises of the Lessee

THE SIXTH SCHEDULE
above referred to

Covenants by Lessee with Lessor

1. The Lessee shall pay the reserved rent on the day and in the manner above mentioned
2. The Lessee shall pay all existing and future rates taxes assessments and outgoings whether parliamentary local or otherwise now or hereafter imposed or charged upon the Premises or any part thereof or upon the Lessor or any owner or occupier in respect thereof
3. The Lessee shall to the satisfaction in all respects of the Lessor's surveyor keep the Premises and all parts thereof and all fixtures and fittings therein and all additions thereto in a good and tenable state of repair decoration and condition throughout the continuance of this demise including the renewal and replacement of all worn or damaged parts and shall maintain and uphold and whenever necessary for whatever reason rebuild reconstruct and replace the same and shall yield up the same at the determination of the demise in such good and tenable state of repair decoration and condition and in accordance with the terms of this covenant in all respects
4. The Lessee shall before repairing any joist or beam to which is attached the ceiling of any other part of the Estate and before carrying out any repairs or work which the Lessee requires to carry out hereunder and for the carrying out of which the Lessee requires access to any other part of the Estate give reasonable notice (and except in case of extreme urgency at least 48 hours notice) in writing to the occupier of that part of the Estate the ceiling of which is attached to that joist or beam or to which the Lessee requires access as the case may be The Lessee shall on giving such notice be entitled to repair that joist or beam or carry out those repairs or works and in doing so to have any required access to that other part of the Estate but shall act carefully and reasonably making good all damage done.

5. The Lessee shall in the year 1986 and in every succeeding fifth year of this demise and in the last three months thereof paint with two coats of good quality paint in a workmanlike manner all the wood iron and other parts of the Premises usually or which ought to be painted (excluding exterior thereof) and shall in addition grain varnish d'estemper wash whiten and colour all such parts as are usually or as ought to be so treated and repaper the parts (if any) now papered with suitable paper of as good quality as that now in use

6. The Lessee shall clean the interior surfaces of the windows of the Premises as often as may be necessary

7. The Lessor may with or without workmen and others at all reasonable times enter upon and examine the condition of the Premises and may thereupon serve upon the Lessee notice in writing specifying any repairs or work necessary to be done for which the Lessee is liable hereunder and require the Lessee forthwith to execute them and if the Lessee does not within two months after the service of that notice proceed diligently with the execution of those repairs or work then the Lessor may enter upon the Premises and execute them and the cost shall be a debt due to the Lessor from the Lessee and shall be recoverable forthwith by action

8. The Lessee shall not make any alteration to the Premises without the approval in writing of the Lessor to the plans and specifications and shall make those alterations only in accordance with those plans and specifications when approved

9. The Lessee shall at the Lessee's own expense obtain all licences planning permissions and other things necessary for the lawful carrying out of any such alterations and shall comply with all Bye-laws Regulations and Conditions applicable generally or to the specific Works undertaking

10. The Lessee shall not do or permit or suffer to be done in or upon the premises anything which may be or become a nuisance or annoyance or cause damage or inconvenience to the Lessor or to the owner or occupiers of any other flat whereby any insurance for the time being effected on the Estate or any part thereof (including the Premises) may be

rendered void or voidable or whereby the rate of premium may be increased and shall pay all costs and expenses incurred by the Lessor in abating a nuisance and in obedience to a notice served by a competent authority

11. The Lessee shall do such work as under any Act of Parliament or rule of law are directed or necessary to be done on or in respect of the Premises (whether by Landlord Tenant or Occupier) and shall keep the Lessor indemnified against all claims demands and liabilities in respect thereof

12. The Lessee shall not do or permit or suffer to be done any act matter or thing on or in respect of the Premises which contravenes the provisions of The Town and Country Planning Act for the time being in force and shall keep the Lessor indemnified against all claims and liabilities in respect thereof

13. The Lessee shall permit the Lessor and the owners of the other flats to have access to and enter upon the Premises as often as it may be reasonably necessary for them to do so in fulfilment of their obligations hereunder or under covenants relating to other flats and similar to those herein contained

14. Neither the premises nor any part thereof shall be used for any illegal or immoral practice nor shall any trade or business be carried on there without the consent in writing of the Lessor

15. The Lessee shall comply with and observe any reasonable regulations which the Lessor may consistently with the provision of this Deed make to govern the use of the Flat and the Reserved Property such regulations may be restrictive of acts done on the estate detrimental to its character or amenities any costs or expenses incurred by the Lessor in preparing such regulations or in supplying copies of the same or in doing work for the improvement of the Estate or in providing services to the Lessee and other owners of the flats or employing servants shall be deemed to have been properly incurred by the Lessor in pursuance of its obligations under the Seventh Schedule notwithstanding the absence of any specific covenant by the Lessor to incur them and the Lessee shall keep the Lessor indemnified from and against his due proportion thereof under Clause 20 of this schedule accordingly

16. (a) The Lessee shall not assign part only of the Premises

(b) The Lessee shall not during the last 7 years of the term hereby granted assign underlet charge or part with or share the possession or occupation of the Premises or any part thereof without the previous written consent of the Lessor such consent not to be unreasonably withheld

17. The Lessee shall within 21 days of the date of every assignment Underlease grant or probate or administration or assent transfer mortgage charge discharge Order of Court or other event or document relating to the term give notice thereof in writing to the Lessor and pay a registration fee of £10 plus Value Added Tax or such fee as the Lessor shall from time to time require and in the case of a document produce it to the Lessor for registration with the Notice

18 The Lessee shall contribute and shall keep the Lessor indemnified from and against one twenty fourth of all costs and expenses incurred by the Lessor in carrying out its obligations under and giving effect to the provisions of the Seventh Schedule hereto including Clauses 11 to 15 inclusive of that Schedule after deducting interest if any received by the Lessor on cash in hand

19. The Lessee shall pay to the Lessor monthly sums of such amounts as determined by the Lessors from time to time on the 1st day of each month hereafter so that when such payment falls due the Lessee shall be given credit for such initial and all such monthly sums paid in advance and not previously taken into account provided that such monthly sums shall not exceed such amount as shall be reasonably required for the purposes as aforesaid during the current year

20. (a) The Lessee shall at all times be a member of the The Management Company

(b) The Lessee shall upon any transaction disposition or event involving a change or a contract for a change in the Ownership of the Premises ensure that the person becoming or contracting to become as a result of that transaction

disposition or event the Owner of the Premises enters into a direct Covenant with the Lessor to observe and perform the obligations on the part of the Lessee contained in the Schedule and in particular this Clause

21. Not to throw dirt rubbish rags or other refuse or permit the same to be thrown into the sinks baths lavatories cisterns or waste or soil pipes in the Flat
22. No musical instrument television radio loudspeaker or mechanical or other noise making instrument of any kind shall be played or used nor shall any singing be practised in the Flat nor shall any other activities be carried on in the flat so as to cause annoyance to the owners Lessees or occupiers of any of the other flats comprised in the Estate
23. No name writing drawing sign board plate or placard of any kind shall be put on or in any window on the exterior of the Flat or on the garage or so as to be visible from outside unless agreed in writing by the Lessor
24. No clothes or other articles shall be hung or exposed outside the Flat no flower box or other like object shall be placed outside the Flat except where provided except on the balcony of the premises or as agreed in writing by the Lessor and no mat shall be shaken out of the window of the Flat
25. No bird dog or other animal shall be kept in the Flat unless kept in accordance with criterion as shall be made by the Lessor from time to time and unless agreed to by the Lessor in writing
26. The exterior of the Flat shall not be decorated by the Lessee
27. No external wireless or television aerial shall be erected by the Lessee
28. At all times to ensure that all parts of the floor of the Flat are covered with carpet or other sound insulating material
29. No caravan boat or commercial vehicle (exceeding 15 cwt. unladen weight) shall be parked at any time on any part of the Estate without written consent of the Lessor

THE SEVENTH SCHEDULE
above referred to

Covenants on the part of the Lessor

1. The Lessor shall pay all existing and future rates taxes assessments and outgoings now or hereafter imposed on or payable in respect of the Reserved Property

2. The Lessor shall keep all buildings for the time being on the Estate insured in the joint names of all persons having any interest therein against loss or damage by fire aircraft explosion storm tempest or (so far as insurable) act of war or accident or by any other peril within the usual comprehensive policy of the insurers to the full cost of rebuilding plus (10%) TEN PER CENT for professional fees and shall also take out and keep on foot in those names a policy of insurance as aforesaid covering liability for injury to persons on the Estate and shall make all payments necessary for those purposes within seven days after they become payable and shall produce to the Lessee on demand the policies of such insurance and the receipt for every such payment

3. As often as any such building is destroyed or damaged by fire or aircraft or any other such peril the Lessor shall rebuild and reinstate it in accordance with the Bye-laws regulations and planning or development schemes of any competent authority for the time being affecting it and it is hereby agreed that any moneys received in respect of the insurance above provided for shall be applied so far as they extend in so rebuilding or reinstating any such building

4. The Lessor shall keep the Reserved Property and all fixtures and fittings therein and additions thereto in a good and tenantable state of repair decoration and condition including the renewal and replacement of all worn or damaged parts PROVIDED that nothing herein contained shall prejudice the Lessor's right to recover from the Lessee or any other person the amount or value of any loss or damaged suffered by or caused to the Lessor or the Reserved Property by the negligence or other wrongful act or default of the Lessee or such other person

5. The Lessor shall before repairing any joist or beam to which is attached any ceiling of the Premises and before carrying out any repairs or works to the Reserved Property for the carrying out of which it requires access to the

Premises give reasonable notice (and except in cases of extreme urgency at least forty-eight hours notice) in writing to the Lessee. The Lessor shall on giving such notice be entitled to repair that joist or beam or carry out those repairs or works and in doing so to have any required access to the Premises but shall act carefully and reasonably doing as little damage as possible to the Premises and making good all damage done

6. The Lessor shall:

(a) Keep the halls, stairs landing and passages car park and bin store forming part of the Reserved Property properly cleaned and in good order and shall keep adequately lighted all such parts of the Reserved Property as are normally lighted or as should be lighted

(b) Clean the exterior of the windows of the Estate and the and the interior of the windows of the Reserved Property as often as may be necessary and possible

(c) Repair maintain and as necessary renew all services and ancillary equipment (including in particular all rainwater pipes and drains foul water pipes and drains gutters sanitary apparatus wires and cables pipes and supply lines of any kind) in under or upon the Estate (excluding any which are included

in the Premises or the other Flats separately demised)

(d) Repair maintain and as necessary renew all forecourts pathways driveways car parks (boundary walls and fences) on the Estate and keep tidy and plant and cultivate in such manner as the Lessor shall think it fit all other outdoor areas of the Estate

7. The Lessor shall provide a dustbin or other adequate receptacle for rubbish for the use of the Lessee and shall arrange for the disposal of rubbish deposited therein by the Lessee

8. The Lessor shall employ and engage such servants agents and contractors as it considers necessary or desirable for the performance of its obligations under this Schedule and pay their wages commissions fees and charges

9. (a) The Lessor shall so far as it considers practicable equalise the amount from year to year of its costs and expenses incurred in carrying out its obligations under this Schedule by charging against such costs and expenses in each year and

carrying to a reserve fund or funds and in subsequent years expending such sums as it considers reasonable by way of provision for depreciation or for future expenses;

liabilities or payments whether certain or contingent and whether obligatory or discretionary.

(b) If and so far as any moneys received by the Lessor from the Lessee during any year by way of contribution to the Lessor's said costs and expenses are actually expended by the Lessor during that year in pursuance of this Schedule nor otherwise dealt with so as to be an allowable expense in calculating the Lessor's income for tax purposes for that year the Lessor shall hold those moneys upon trust to expend them in subsequent years in pursuance of this Schedule and subject thereto upon trust for the Lessee absolutely

10. The Lessor shall keep proper books of account of all costs and expenses incurred by it in carrying out its obligations under this Schedule and an account shall be taken on the 31st day of December next and on the 31st day of December in every subsequent year during the continuance of this demise and at the termination of this demise of the amount of those costs and expenses incurred since the commencement of this demise or the date of the last preceding account as the case may be after deducting interest if any received on cash in hand.

11. The account taken in pursuance of the last preceding clause shall be audited by a competent chartered accountant who shall certify the total amount of the said costs and expenses (including the audit fee of the accountant) for the period to which the account relates and the proportionate amount due from the Lessee to the Lessor pursuant to Clause 19 of the Sixth Schedule.

12. The Lessor shall within two months of the date to which the account provided for in Clause 12 of this Schedule is taken serve on the Lessee a notice in writing stating the total and proportionate amounts specified by and certified in accordance with the last preceding clause.

13. If so reasonably required by the Lessee to enforce the covenants and conditions similar to those contained herein

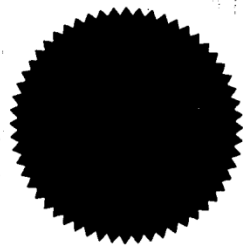
on the part of the Lessee entered into or to be entered into by the lessees of the remainder of the Building so far as they affect the Flat on the Lessee fully indemnifying the Lessor against all costs and expenses of such enforcement

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ALL THE COVENANTS and obligations of the Lessor contained in or arising under this Schedule are subject to and conditional upon the same matters as are specified in the last clause of the

Fourth Schedule

THE COMMON SEAL of RIDGWAY HOUSING SOCIETY LIMITED was hereunto affixed in the presence of:-



P. Dainton
.....
J. Manning
.....

Members

R. L.
.....

H.M. LAND REGISTRY
LEASEHOLD TITLE REGISTERED
TITLE NUMBER SG 4336780