

Appendix "A"

County, Kent.

Parish, Walmer.

The freehold property consists of.

- Nos 1, 2, 3, 4, 5, 6, 7 + 8 Norfolk Terrace Cornwall Road
- Dereham Lodge adjoining.
- Stabling, cart sheds, Large Timber Store, Granary,
- Brick & lime kilns, Breeze and Lime sheds.
- all Brick built and tiled or slated.
- and about 3^a. 2^m of land with good brick wall enclosing the whole.

The leasehold property consists of.

Nos 1, 2, 3, 4 + 5 Grove Terrace, Liverpool Road.

Lease 99 years from 11th October 1874 Ground
Rent £6.18.0 per annum reserved
1/2 yearly but in practice payable
yearly at Michaelmas.

Nos 6 + 7 Grove Terrace, Liverpool Road with
workshops + outbuildings adjoining.

Lease 98 years from 11th October 1875 Ground
rent £6.14.3 per annum reserved
1/2 yearly but in practice payable
yearly at Michaelmas.

Stephens & Sons

Appendix "B"

Freeholds.

The 8 Houses in Norfolk Terrace are
now occupied by weekly tenants
at rents of £13 per annum each
producing in the aggregate, yearly, 104.0.0
Dereham Lodge now occupied by bare-
-taken estimated annual rent 16.0.0
3 acres 2 roods of land with extensive
Buildings used therewith in occupation
of mortgagor. estimated annual rent 50.0.0

Leaseholds.

No. 1 Grove Terrace and the Workshops +
Buildings adjoining No. 7 Grove
Terrace are now occupied by the
Mortgagor. estimated annual rent 50.0.0
Nos 2, 3, 4, 5, 6 ^{and quarterly} are now occupied by
weekly tenants at the rent of £16 per
annum each, producing in the
aggregate, yearly 96.0.0
£ 316.0.0

N.B. The Mortgagor (as Landlord) pays all Rates
and Taxes

Stephen Hinds

The Mortgage Insurance Corporation, Limited.

Jameson & Baker Agents

Telegraphic Address—
"THRIFTINESS, LONDON."

Head Office: WINCHESTER HOUSE, OLD BROAD STREET, LONDON, E.C.

Sandwich Agency.

No.

Date 15th October 1889.

Proposal to insure a Mortgage of £ 4000.

<p>1. Name, Address and Description of Person for whose benefit the Insurance is to be effected.</p>	<p>Stephen Bonds, Lomea House, Walmer, Estate Agent.</p>
<p>2. Is the Mortgage to be insured already effected or only proposed? If any existing Mortgage, state date and amount.</p>	<p>Already effected.</p>
<p>3. State amount advanced or proposed to be advanced, rate of Interest, and if Mortgage already made, state date of Mortgage Deed, and full names, addresses and descriptions of parties to Deed.</p>	<p>Dates of Mortgages on the Leasehold properties 11 Oct. 1876, 11 Oct. 1877, 11 Oct. 1878, 11 Oct. 1879, 11 Oct. 1880, 14th Jan'y 1882, & 8th Sept 1884 Mortgage Deeds of Mortgages on the Freehold properties 1st May 1880, 14th Jan'y 1882, & 8th Sept 1884 all the above Deeds being made between Mortgagor James Inollope, of Walmer Kent, Carpenter. Mortgagee Stephen Bonds of Walmer Kent, Estate Agent. Amount advanced: Principal £ 4000 - now owing £ 4000 (£ 800 proceeds of portions of mortgaged property sold off having been paid, to Mortgagee in part reduction of debt). Interest £ 5 . 0 . 0 per cent. per annum.</p>
<p>4. Is (will) the Mortgage proposed to be insured (be) in the usual form, and does (will) it contain all usual powers of sale and other powers and provisions for protection of the Mortgagee?</p>	<p>It is in the usual form & the usual powers of sale & other powers & provisions for protection of the Mortgagee are contained therein or implied by Statute.</p>
<p>5. State the circumstances under which the powers of sale will become exercisable by the Mortgagee, and also any special or peculiar provisions contained (or intended to be contained) in the Mortgage Deed.</p>	<p>On the payment of Interest or default in payment of Principal interest on notice calling home amount. There are no special provisions contained in the Deeds.</p>
<p>6. Is (Will) any leasing power under the Statute or otherwise (be) reserved or given to the Mortgagor?</p>	<p>The Mortgagor's leasing power under the Conveyancing Act 1881 is negatived.</p>
<p>7. Is Property Freehold, Leasehold, or Copyhold?</p>	<p>Partly freehold & partly Leasehold</p>
<p>8. The situation and description of the Property Mortgaged, or, to be Mortgaged (with a Plan if possible), and state, if Freehold, whether there is any and what Chief or Head Rent payable, if Leasehold, the date of the Lease, the length of the Term, and the amount of Ground or other Rent, and dates when payable.</p>	<p>County Kent Town _____ Parish Walmer Street _____ SHORT DESCRIPTION OF PROPERTY. v Appendix A.</p>

0 EACH QUESTION BE FULL, CLEAR AND CORRECT.

IT IS ABSOLUTELY NECESSARY THAT THE REPLIES TO

9. If the Property be Freehold, are there any and what covenants or restrictions affecting it? If the Property be Leasehold are the covenants and conditions usual? State any which are special or unusual.
10. Is any Ground Rent in arrear? If so, how much?
11. Are there any prior encumbrances? If so, give particulars.
12. When, and by whom, and on whose behalf was the Property valued? State where the valuation can be seen, and send a copy.
13. Has any default been made in payment of the Interest on any existing Mortgage debt? If so, when? and to what amount?
14. How long has the Property been built, and has it been regularly occupied?
15. Is the Property now let? If so, state particulars.
16. Has the Rent been regularly paid for the last five years? Is any, and what Rent now in arrear?
17. What is the amount of Land Tax and Tithe Rent Charge? State any further outgoings.
18. State rateable value and date of last Assessment.
19. Give any other information in your possession material to the estimate of the risk to be insured.
20. Give names and addresses of two persons to whom reference may be made as to the Mortgageor.
21. When and by whom was the Title investigated? Where can the requisitions and opinions on Title be seen?
22. In whose possession are the Title Deeds?

If no default has been made write "None" opposite this question.

Totals only to be inserted here. Details to be stated in Schedule at back hereof.

This information is of special importance.

These questions need not be answered unless it is sought to insure the Title.

I propose to the MORTGAGE INSURANCE CORPORATION, LIMITED, to insure a Mortgage, whereof the particulars are above stated.

Signature of Proposer or his Solicitor or other authorised Agent

29,000-8-88.

Lease payable on the 1st of January in each year £ 10 per annum.

There are no restrictions affecting the Freeholds & the covenants & conditions as to the Leaseholds are usual & well known in the locality.

No.

No.

The proposer being an Estate Agent, and acquainted with the value of property in Walmer dispensed with any valuation on making his advance.

No default has been made in payment of interest on the mortgage debt. Interest due the 1st day of January and all succeeding amounts still unpaid.

The Leasehold Buildings were erected in 1875 & the Freehold Buildings soon after 1880 and the premises have been regularly let.

Term 10 years 1885 to 1895 Rent £ 10 per annum, payable on the 1st of January in each year.

Name and Description of Tenant v. Appendix B.

Yes in respect of all the properties not occupied by the Mortgageor and at the present time the arrears are very trifling in amount.

There is only a Tithe of about 25. per annum chargeable on the Freeholds.

Rate Assessor £ 185 10 0 Gross estimated rental £ 221 according to last returns which are dated at varying periods between 1875-84.

The state of repair and buildings are modern well constructed and in a good state of repair and let to highly respectable tenants.

Isaac Wintery House, Ramsgate, Kent.
A. F. Bird, Merchant, Deal, J. P.

Stephen Birds

SCHEDULE OF RENTALS IF DERIVED FROM HOUSE PROPERTY (THE TOTAL RENTAL BEING STATED
ON THE FRONT PAGE).

No. of House or Floor and Name of Tenant.	Rental Value (if empty).	Rent (if let).	Nature of Tenancy.	Who pays Rates, Taxes and Repairs.	Ground Rent.	No. of House or Floor and Name of Tenant.	Rental Value (if empty).	Rent (if let).	Nature of Tenancy.	Who pays Rates, Taxes and Repairs.	Ground Rent.

EACH QUESTION BE FULLY CLEAR AND CORRECT.

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THE
Mortgage Insurance Corporation,
LIMITED.

J. Hinds & Trollope

Mortgage Insurance Proposal Form.

22.03

IT IS ABSOLUTELY NECESSARY THAT THE REPLIES

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