

REPORT ON TITLE

REFINANCE



NB The image extracted is for illustrative purposes only

To	Proplend Security Limited (“PSL”)
From	Paris Smith LLP
Borrower	JSMS Trading Limited
Company Number	11575130
Property	33 Laleham Road and 92, 92A, 92B and 92C Gresham Road, Staines TW18 2AE, otherwise known as 92 Gresham Road
Is the Borrower the same as the Owner?	Yes
Advance Amount	Gross Loan: £354,900 Amount to be released to Paris Smith LLP on completion: £332,309.64
PG Required	Yes, Pervaiz Maqsood is providing a Personal Guarantee limited to £88,725.

1 **TITLE**

We certify that the Property is:

Tenure:	Freehold
Title Number:	SY397899
Class of Title:	Title Absolute

- a. We certify that the Title to the Property is good and marketable and can be accepted by you as security.
- b. We annex hereto a copy of the plan to the title for the Property (“the **Title Plan**”) showing the Property **edged red**. The Title Plan accords with the plan attached to the Valuation.
- c. The Property is registered in the name of the Borrower.

- d. We confirm that the only material **Restrictive Covenants** which affect the Property are set out in the attached Schedule.
- e. We confirm that the only material **Adverse Interests/Rights** affecting the Property are referred to in the Schedule.
- f. No person other than the Borrower has an equitable or overriding interest in the Property save as disclosed in their report.
- g. PSL will obtain a **First Legal Charge** over the Property.
- h. The Property has the benefit of the material **Rights Benefitting** referred to in the Schedule as revealed by the title to the Property.

2 **SEARCHES:**

We confirm we hold:-

- a. Clear Land Registry Priority Search giving PSL priority beyond the date of completion.
- b. "No Search" Indemnity Policy will be instigated on completion in lieu of Local Authority, Water and Drainage and Chancel Repair Searches.
- c. Clear Bankruptcy Search(es) giving priority beyond the date of completion against the guarantor.

All other appropriate searches have been carried out and, save as referred to below, reveal no entries adverse to PSL's security.

3 **VALUATION:**

We have read the Valuation Survey Report dated 6 June 2022 prepared by Belleveue Mortlakes Chartered Surveyors (the "**Valuation**") and confirm that:-

- a. there are no discrepancies between the Valuation, the title documentation and the results of our searches save as highlighted in this Report.
- b. we are satisfied that PSL will obtain a legal mortgage over the whole of the land shown edged red on the Title Plan.

4 **SECURITY DOCUMENTATION:**

The following security documentation will be dated upon completion. Please note that we have yet to received scanned copies of the signed documents (other than the Personal Guarantee) however, funds will not be released until we have seen that these have been correct signed and witnessed. Further, funds will not be released until we are in receipt of a completion undertaking from the Borrower's solicitor which among other things will require them to provide the original security documentation within 5 working days of completion.

- a. Legal Mortgage To be dated on completion
- b. Debenture To be dated on completion
- c. Guarantee To be dated on completion
- d. Board Resolution dated 28 June 2022

5 **COMPLETION ARRANGEMENTS**

We now request to you to pay to us the Advance Amount and undertake that if you pay to us the said sum we shall use the same only to forward funds to the Borrower's conveyancer.

As agreed, we shall deduct our fees and disbursements from the Advance Amount before forwarding the balance to the Borrower's conveyancer to complete the refinance.

We hold an irrevocable undertaking from the Borrower's conveyancer confirming that following completion they will send a completed AP1 in respect of the Purchase of the Property and registration of PSL's Legal Mortgage, any necessary supporting documentation, and any title documents that are received from the Borrower's conveyancer will be sent to you as required following completion of registration.

Our banking details are:

Account Name	Paris Smith LLP Client Account
Account Number	3755 9583
Bank	National Westminster Bank
Branch	High Street, Southampton
Sorting Code No	56-00-68
Completion Date	Tuesday 5 July 2022
Reference:	AZC.113022.154

SCHEDULE

RESTRICTIVE COVENANTS/ADVERSE INTERESTS/RIGHTS

1. **Title Matters**

(a) **Charges to be redeemed by the Borrowers Solicitor:**

Title No	Lender	Charge Date
SY397899	Lloyds Bank Plc	17 December 2018

(b) **Price Paid**

The price stated to have been paid on:

Title No	Price Paid	Date
SY397899	£721,000 Please note that this is not the price paid, but is the value which was recorded in January 2019	9 January 2019

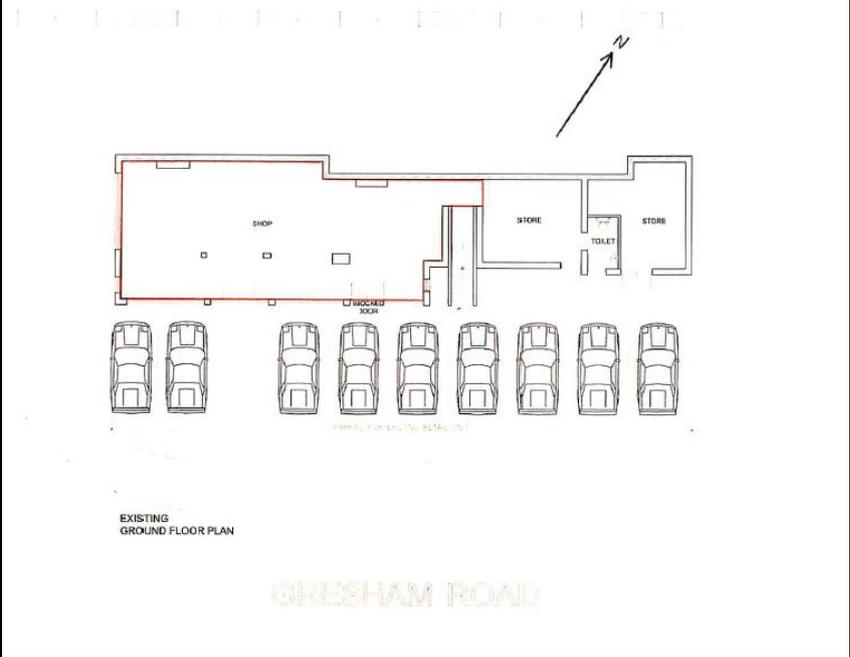
(c) **Property Address:**

Please refer to the "Property" on page 1 of this report.

Title Matters affecting SY397899		
Date	Document	Comments
15 May 1925	Conveyance	<p>This conveyance contains the following restrictive covenants:</p> <ol style="list-style-type: none">1. No building of any description shall be erected within twenty six feet of Gresham Road and a building line twenty six feet from the said Gresham Road shall be observed in the erection of any house or building on the said land.2. No house shall be erected on the said land the first cost of which in materials and labour of construction only at the lowest current rates shall be less than Two hundred pounds.3. No trade or business of an offensive kind or description shall be carried on the said land or in any house erected thereon nor shall any slaughterhouse or pigsty be erected or pigs kept on the said land.4. No building shall be erected for the sale of beer or spirits on the said land nor shall beer or spirits be sold thereon." <p>The covenants numbered 1-3 are not considered to be onerous.</p> <p>In terms of the covenant numbered 4, the use of part of the Property as a convenience store will be a breach of this as the undertenant is selling alcohol from the premises.</p>

		<p>The Borrower's solicitor has advised that the Borrower is not in receipt of any correspondence or notices in respect of the said covenants, but notwithstanding this a restrictive covenant indemnity policy will be put on risk on completion.</p> <p>The limit of indemnity on this policy will be £750,000</p>
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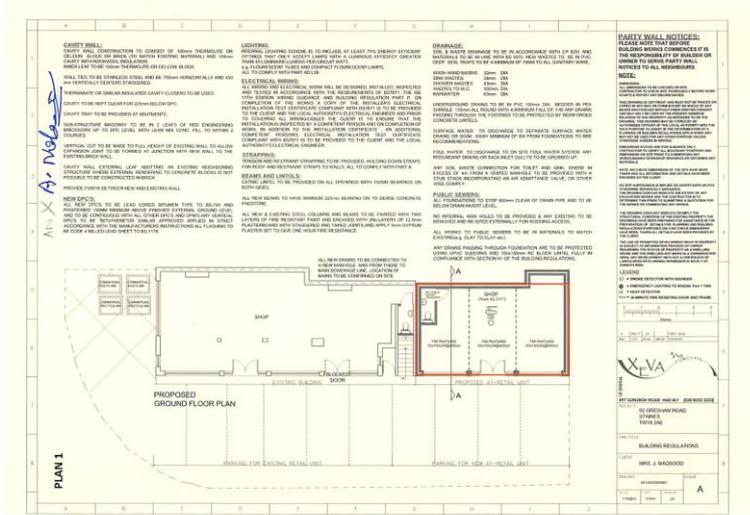
2. **Occupational Interests**

<p>Premises</p>	<p>92 Gresham Road, Staines, Middlesex TW18 2AE, shown edged red on the lease plan, extract copied below</p> 
<p>Date</p>	<p>16 February 2021</p> <p><i>Please note that a Deed of Variation will be completed prior to completion of the loan which varies the underletting provisions to permit the tenant to underlet part with the consent of the Landlord.</i></p>
<p>Parties</p>	<p>Landlord – JSMS Trading Limited</p> <p>Tenant – Bracknell Dry Cleaners Limited</p>
<p>Current tenant</p>	<p>Bracknell Dry Cleaners Limited (company number: 06696116) of 92 Gresham Road, Staines, Middlesex, TW18 2AE</p> <p><i>Please note that the sole director of the tenant company is Pervaiz Maqsood, the sole director of the Borrower.</i></p>
<p>Current guarantor</p>	<p>Not applicable</p>
<p>Term commencement date and expiry date</p>	<p>20 years from 16 February 2021 (expiring 15 February 2041)</p>
<p>Excluded Tenancy</p>	<p>No, the Lease has not been contracted out of the security of tenure provisions of the 1954 Act</p>
<p>Rent and rent payment dates</p>	<p>£18,000 per annum, payable by equal instalments on the usual quarter days</p>
<p>Rent review dates and date of last</p>	<p>The rent shall be reviewed on every 5th anniversary (16 February</p>

review	2026, 16 February 2031 & 16 February 2036)
Rent review	The rent shall be subject to an upward only market rent review which shall be determined by reference to a standard list of assumptions and disregards.
Forfeiture (a) Rent unpaid for 21 days after due. (b) Breach of condition. (c) Tenant/Guarantor insolvency	(a) Yes (b) Yes (c) Yes
Use and any restrictions on use	means use of the Premises for any purpose within classes A1, B1, B2, and B8 or for the cleaning of clothes or for such other use as the Landlord may consent in writing
Repair and decoration	Repair -The Tenant shall keep the Premises in good and substantial repair and condition, and shall also keep the Premises clean and tidy. Internal decoration – The Tenant shall redecorate the inside of the Property in every 5 th year of the term, and in the last year of the term, in a tint or colour to be approved by the Landlord. External decoration – The tenant shall redecorate the outside of the Property in every 3 rd year of the term, and in the last year of the term, in a tint or colour to be approved by the Landlord.
Insurance	The Landlord shall keep the Building insured against a standard list of risk for an amount which the Landlord considers reasonable. The Tenant shall pay a fair proportion of all insurance premiums to the Landlord within 7 days of demand. If any part of the Premises is destroyed or damaged by any of the risks that are covered by the Landlord’s insurance so as to make the Premises unfit for occupation or use then the rent (or a fair proportion of it) shall be suspended until the Premises have been made fit for occupation and use or until the expiry of the loss of rent period (whichever is earlier). If the Premises is damaged or destroyed the Landlord shall reinstate the Premises, using the insurance monies received and making up any shortfall from its’ own resources. If reinstatement of the Premises shall not be permitted, possible or shall be frustrated then the Lease shall be determined and all insurance proceeds shall belong to the Landlord.
Alterations (a) External/structural (b) Internal, non-structural alteration	The Tenant shall not make any external or structural alterations. The Tenant shall not make any internal non-structural alterations or additions except: <ul style="list-style-type: none"> • With the prior written consent of the Landlord • In accordance with the drawings and specifications which have been approved by the Landlord; and • Having obtained all necessary consents, licences and permission for the carrying out of the said works. .

<p>Alienation</p>	<p>Assignment & Underletting – The Tenant shall not assign part only of the Lease</p> <p>The Tenant may assign the whole of the Premises or underlet the whole of part of the Premises with the prior consent of the Landlord (such consent not to be unreasonably withheld or delayed)</p> <p>The Landlord may withhold consent where:</p> <ul style="list-style-type: none"> • The proposed assignee is a group company of the Tenant; and • In the reasonable opinion of the Landlord the proposed assignee is not of sufficient financial standing to enable it to comply with the Tenant’s covenants in the Lease <p>The Landlord may make the granting of consent conditional upon the following:</p> <ul style="list-style-type: none"> • The assignee covenants with the Landlord to pay the rents and observe and perform the tenant covenants in the Lease • The Tenant entered into an AGA • A person of acceptable standing to the Landlord acts as a guarantor • All rent due to be paid before completion of the assignment or underlease are paid up to date <p>In terms of a permitted underlease the Tenant shall not underlet the Premises unless:</p> <ul style="list-style-type: none"> • The rent in the underlease is not less than the open market rent and is payable not more than one quarter in advance. • The undertenant covenants with the Landlord to: (1) observe and perform the tenant covenants in the Lease, (2) not to underlet, share or part with possession of the Premises <p>Other Dealings – All other forms of alienation are expressly prohibited.</p>
<p>Service Charge</p>	<p>The Service Charge payable by the Tenant shall be a fair and reasonable proportion of the Service Costs (being the total costs incurred in the provisions of the Services including all costs incidental to them).</p> <p>The Landlord shall be entitled to estimate the amount of Service Charge at the start of each Service Charge Period (12 months ending on 31 December, or such other 12 months period as the Landlord shall nominate) and can require the Tenant to pay this in advance on the usual quarter days.</p> <p>The Services include, but are not limited to the following:</p> <ul style="list-style-type: none"> • Maintaining and repairing the Building and conduits/service media • Maintaining, repairing, cleaning, lighting and decorating the Building (excluding the lettable parts) • Inspecting, servicing, maintaining, repairing and amending (where appropriate) the conduits/service media (so far as these aren’t the responsibility of the Tenant or tenants of other lettable units) • Employing such staff and personnel as the Landlord shall reasonably consider necessary to manage the Building and to

	<p>administer the service charge.</p> <ul style="list-style-type: none"> Such other services as the Landlord shall determine to be proper and beneficial for the better and more efficient management and use of the Building. <p>Although the Lease allows the Landlord to request payment of the service charge in advance we are advised that this is levied on an ad-hoc basis as and when works are required.</p>
Landlord Covenants	<ul style="list-style-type: none"> Quiet Enjoyment; Subject to the Tenant paying the Service Charge the Landlord shall use its reasonable endeavours to provide the Services Insuring the Building.
Lease registerable? (i.e, granted for more than 7 years)	Yes, the Lease is registerable and is registered against under title number SY875228
Unusual Provisions	It is slightly uncommon for a lease to permit an underletting of part, but this has been incorporated in to the lease by a Deed of Variation as the Tenant had already granted the underlease to the convenience store.

Premises	<p>92a Gresham Road, Staines, Middlesex TW18 2AE, shown edged red on the lease plan, extract copied below</p> 
Date	20 December 2018
Parties	<p>Landlord – JSMS Trading Limited</p> <p>Tenant – Andrikos Nathaniel</p>
Current tenant	Andrikos Nathaniel of 145 Harrow Road, Landley SL3 8SJ
Current guarantor	Not applicable
Term commencement date and expiry date	5 years from 20 December 2018 (expiring 19 December 2023)
Break clause	The Lease contains a Tenant only break clause which allowed the Tenant to break the lease on 19 December 2020, but this was not exercised.

Excluded Tenancy	Yes, the Lease has been contracted out of the security of tenure provisions of the 1954 Act
Rent and rent payment dates	£14,000 per annum, payable by equal instalments on the usual quarter days
Rent review dates and date of last review	Not applicable, the rent is fixed for the duration of the term
Rent review	Not applicable
Forfeiture (a) Rent unpaid for 21 days after due. (b) Breach of condition. (c) Tenant/Guarantor insolvency	(a) Yes (b) Yes (c) Yes
Use and any restrictions on use	The Tenant shall not use the Premises for any purpose other than the Permitted Use The Permitted Use is defined as being: use as a hair saloon or any other use other than that of a dry cleaners or laundrette within Use Class A1.
Repair and decoration	Repair -The Tenant shall keep the Premises clean and tidy and in good and substantial repair and condition. Decoration – The Tenant shall decorate the inside and outside of the Premises as often as is reasonably necessary and also in the last 3 months of the term. All decoration carried out in the last 3 months shall be done using materials, and in a design and colour which is first approved by the Landlord.
Insurance	The Landlord shall keep the Building insured against a standard list of risk for an amount which the Landlord considers reasonable. The Tenant shall pay the Insurance Rent (being 1/3 rd of the costs of the insurance premium payable by the Landlord) to the Landlord on demand. If any part of the Premises is destroyed or damaged by any of the risks that are covered by the Landlord's insurance so as to make the Premises unfit for occupation or use then the rent (or a fair proportion of it) shall be suspended until the Premises have been made fit for occupation and use or until the expiry of the loss of rent period (whichever is earlier). If the Premises is damaged or destroyed the Landlord shall reinstate the Premises, using the insurance monies received. However, if the Landlord considers that it is impossible or impractical to reinstate the Premises then the Landlord may terminate the Lease by giving notice to the Tenant. Alternatively, if the Premises has not been reinstated within 3 years of the date of the damage or destruction then the Tenant may service notice on the Landlord to determine the Lease. If the Lease is determined following the service of a notice by either the Landlord or Tenant then all insurance monies shall belong to the

	Landlord.
Alterations (a) External/structural (b) Internal, non-structural alteration	<p>The Tenant shall not make any external or structural alterations or additions to the Premises or make any openings in any boundary of the Premises.</p> <p>The Tenant shall not make any internal, non-structural alterations or install or re-route any Service Media at the Premises without the consent of the Landlord.</p>
Alienation	<p>Assignment – The Tenant shall not assign the whole of the Lease without the consent of the Landlord (such consent not to be unreasonably withheld)</p> <p>The Landlord may make the granting of consent conditional on any or all of the following:</p> <ul style="list-style-type: none"> • The Tenant providing an AGA; • A person of acceptable standing to the Landlord acting as a guarantor for the proposed assignee. <p>Further, the Landlord may reasonable refuse consent if any of the following circumstances apply at the date the Tenant requests permission to assign:</p> <ul style="list-style-type: none"> • The annual rent or any other monies due under the lease are outstanding; • There is a breach of any of the tenant covenants • The landlord is of the reasonable opinion that the assignee is not of sufficient financial standing to comply with the tenant covenants and conditions in the lease; or • The assignee and the Tenant are group companies within the meaning of section 42 of the Landlord & Tenant Act 1954 <p>The Tenant shall not assign part only of the Lease</p> <p>Underletting – The Tenant shall not underlet the whole or any part of the Premises</p> <p>Sharing Occupation – The Tenant may not share occupation of the Premises</p> <p>Charing – The Tenant shall not charge the whole or part of the Lease.</p>
Service Charge	<p>There is no formal service charge in the Lease. Instead the Landlord covenants to use its reasonable endeavours to keep the Building and the Service Media in a reasonable state of repair and condition.</p> <p>In turn the Tenant covenants to pay on demand a fair proportion of the costs incurred by the Landlord in keeping the Building and Service Media in repairing</p>
Landlord Covenants	<ul style="list-style-type: none"> • Quiet Enjoyment; • To keep the Building and Service Media in repair • To insure
Lease registerable? (i.e, granted for more than 7 years)	No, the Lease is not registerable.

Premises	92B Gresham Road, Staines TW18 2AE
Landlord	JSMS Trading Limited
Tenant	Robert Ferenczi, Lidia Ferenczi & Beatrice Mihaela Grigor
Date of tenancy agreement	9 June 2021 <i>Please note that this is an extension and the original AST was granted on 13 July 2020</i>
Headline terms	Start Date: 13 July 2021 End Date: 13 July 2022 Rent: £1,100 per month Deposit: We have not been provided with any information regarding a tenancy deposit.
Tenancy agreement in standard AST form. If no, provide details	Yes
Confirmation	We confirm that the tenancy agreement is in standard form; and the Borrower has advised us that the Tenant: (i) is not in breach of any of its obligations under the tenancy agreement to pay rent or other sums due; and (ii) is not in dispute with the Landlord
Other Comments	You have been advised by the Borrower that the Tenants will be vacating the Premises at the end of the current term and then works will be undertaken to the Premises.

3. Searches

Date	Search	Material Matters Revealed
	Local	No Search Indemnity will be implemented on completion by the Borrowers Solicitor.
	Water and Drainage	No Search Indemnity will be implemented on completion by the Borrowers Solicitor.
	Chancel Repair	No Search Indemnity will be implemented on completion by the Borrowers Solicitor.
29 June 2022	Environmental	It is now standard procedure to undertake environmental desktop searches in transactions of this nature. However please note the limited nature of the search. The search is undertaken by independent search consultants at a limited cost and is compiled by the search consultants on the basis of inspection of documentary records only accessed by means of a "desk top" search. It does not, of course, arise from a physical inspection of the site. Clearly it will not reveal information which is not recorded in public documentation. The search should therefore be regarded as a general guide only. If you have concerns as to possible contamination of the site then you should discuss further with us the need for a more detailed survey (possibly including a site

		<p>survey). You will understand that we are not qualified to advise on whether or not the search results are acceptable (or the level of risk involved) but we would be happy to discuss any particular queries with you and to consider with you whether further expert advice should be obtained on any matters arising from the search result itself and/or with regard to the site or your proposals generally.</p> <p>Subject to the comments above we would point out that the report has been certified as "Moderate: Acceptable Risk" meaning that in the professional opinion of Groundsure the level of risk associated with the information disclosed in the report:</p> <p>(a) is unlikely to have an adverse effect on the value of the Property, and</p> <p>(b) is not such that the Property would be designated "Contaminated Land" within the meaning of Part IIA of the Environmental Protection Act 1990.</p> <p>However, the report also states that the Property likely represents acceptable security from a contaminated land perspective.</p> <p>Notwithstanding the above the report also states that:</p> <ul style="list-style-type: none"> • the Property is at a 'Medium' risk from river flooding; • the Property is at a 'Moderate' risk from groundwater flooding • the Property was affected by flooding by flooding in 1947 when the river flooded. <p>In terms of the flood risk the report does state that the 'FloodScore™ insurance rating' is very low. Nevertheless, the buildings insurance states that the damaged by storm or flood will not be covered.</p> <ul style="list-style-type: none"> • the Property is in an area which is determined to be at a 'Moderate-High' risk from subsidence. Having seen the buildings insurance we can confirm that subsidence is covered and the excess for such claims is £1,000. • the Property is located within 250m of active railways, with the closed railway being approximately 150m to the SW of the Property
<p>Information correct as at 13 June 2022</p>	<p>Company</p>	<p>Name: JSMS Trading Limited</p> <p>Active: Yes</p> <p>Directors: 1 – Pervaiz Maqsood</p> <p>Secretary: None</p> <p>Shareholders: 1 – Pervaiz Maqsood holds all 100 of the companies issued shares.</p>

		<p>PSC: Pervaiz Maqsood</p> <p>Purpose: Buying and selling of own real estate (SIC: 68100)</p> <p>Charges: 3, details below:</p> <ul style="list-style-type: none"> • Debenture – Lloyds Bank Plc – dated 29 November 2018 • Charge – Lloyds Bank Plc – dated 17 December 2018 (secured against 92 Gresham Road, Staines); and • Charge – Aldermore Bank Plc – dated 31 July 2019 (secured against 67 Chalvey Park, Slough SL1 2HX).
Expires: 15 July 2022	Bankruptcy	Clear – against Pervaiz Maqsood
Expires: 5 August 2022	Land Registry Priority	<p>SY397899</p> <p>In favour of Proplend Security Limited</p> <p>Clear</p>
	SRA check	Paris Smith LLP (SRA Number: 408233)
	Source of Funds	The Borrower has confirmed that no additional funds are required to complete this matter, as PSL's loan exceeds the amount required to redeem the Charge
	Official Copies	Dated: 24 June 2022

OTHER

4. Buildings Insurance

Insured	JSMS Trading Ltd
Insurer	Fairmead Insurance Limited & AmTrust Europe Limited
Property	92 Gresham Road, Staines-Upon-Thames, TW18 2AE
Sum Insured	TBC
Reinstatement Figure – Valuation	£600,000
Policy No	CPA-ACT0015342
Expiry	7 November 2022
Use	Residential and Commercial
Terrorism	Yes, there is a standalone terrorism policy (policy number: FFC0001619/003644)
36 Months' Rent	Yes, the sum insured is £96,000
PSL Interest Noted	Yes
Index Linked	Yes

General Comment	PSL have provided us with the insurance documents, and we confirm that no funds will be released until PSL have confirmed they are satisfied with the insurance.
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5. Asbestos Survey / Energy Performance Certificate / Licensing

Date	Report	Contents
Various	EPC	<p>92 (Dry Cleaners) Gresham Road – C(70), valid until 20 June 2027</p> <p>92a (Barbers) Gresham Road – A(19), valid until 13 November 2028</p> <p>92b (Flat) Gresham Road – E(49), valid until 6 July 2030</p> <p>Please note that although both EPCs having acceptable ratings, the one for the Flat is at the minimum permitted level (E).</p>
	Asbestos Survey	<p>The Borrower does not currently have this, but you have agreed that this can be provided within 14 days of completion with any remedial work identified to be completed within 3 months of completion.</p> <p>The Borrower & Guarantor will be providing an undertaking which confirms that a failure to provide the survey and undertake the work will constitute an event of default</p>
	Fire Risk Assessment	<p>The Borrower does not currently have this, but you have agreed that this can be provided within 14 days of completion with any remedial work identified to be completed within 3 months of completion.</p> <p>The Borrower & Guarantor will be providing an undertaking which confirms that a failure to provide the assessment and undertake the work will constitute an event of default</p>
Various	92B Gresham Road (Flat) Electrical Installation Condition Report (EICR) & Gas Safety Certificate	<p>The EICR (dated 10 July 2020) states that at the time of inspection the electrical installations in the flats were satisfactory, and suggested that the installation be respected in 3 years (2023).</p> <p>The gas safety certificate (dated 12 May 2021) states that at the time of inspection the gas hob and boiler were in a satisfactory condition.</p> <p><i><u>Please note that the gas safety certificate needs to be renewed annually, but we have not been provided with the latest certificate.</u></i></p>

6. Identification Documents

Name	List A ID	Date/Expiry	List B ID	Date/Expiry
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Pervaiz Maqsood	Passport	11 April 2027	Mortgage Statement	11 April 2022
			NHS Letter	6 June 2022

7. Valuation – Material Matters

Date	6 June 2022
Market Value	£860,000, but an increased figure of £1,000,000 is stated in the valuation once all building works have been completed.
Reinstatement	£600,000
Property	92 Gresham Road, Staines, TW18 2AE
Use	The subject property comprises the freehold interest in a site developed to comprise a detached two storey building arranged as two retail units, a self-contained first floor/attic floor, two bedroom flat and a single storey detached retail unit, together with forecourt parking.
Tenure	Freehold
Other Comments:	Deed of Variation

Policies to be put into place on completion
No Search Insurance - £860,000
Restrictive Covenant Insurance - £860,000

Signed by:	
Signature Name:	Alexander Cheele
Position:	Associate
Authorised to sign for and on behalf of:	Paris Smith LLP
Date:	5 July 2022

Title Plan – SY397899

HM Land Registry
Official copy of
title plan

Title number **SY397899**
Ordnance Survey map reference **TQ0371SE**
Scale **1:1250**
Administrative area **Surrey : Spelthorne**



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