

Dated

30 July

2026

(1) PETER LUKE WAUDBY AND LAURA ELIZABETH WAUDBY
AND
(2) BANK OF SCOTLAND PLC

UNILATERAL UNDERTAKING
Section 106 of the Town and Country Planning Act 1990

Relating to land at Riseholme Farm, 1 Siltside,
Gosberton Risegate, Spalding, PE11 4ET

We hereby certify that this

is a true copy of the original

**South Holland District Council
Council Offices
Priory Road
Spalding
PE11 2XE**

Metcalf Copeman & Pettefar LLP

SHDC Reference: LD/H08-0954-25

THIS UNDERTAKING is made as a **DEED** the 30 day of July
2026

BY:

- (1) **PETER LUKE WAUDBY and LAURA ELIZABETH WAUDBY** of Riseholme Farm, 1 Siltside, Gosberton Risegate, Spalding, PE11 4ET ("the Owner"); and
- (2) **BANK OF SCOTLAND PLC** (Scottish Company Registration Number SC327000) [whose registered office is situated at Halifax Division, 1 Lovell Park Road, Leeds, LS1 1NS ("the Mortgagee")]

TO:

SOUTH HOLLAND DISTRICT COUNCIL of Council Offices, Priory Road, Spalding, PE11 2XE ("the Council")

INTRODUCTION

- (A) The Council is the Local Planning Authority for the purposes of the 1990 Act for the area within which the Site is situated.
- (B) The Owner is the freehold owner of the Site which forms part of the registered title at the Land Registry under Title Number LL411942
- (C) The Owner has via their agent applied to the Council for planning permission for the Site under reference H08-0954-25 for the Development.
- (D) The Council resolved under delegated authority to grant Planning Permission for the Development in accordance with the Application.
- (E) The parties have agreed to enter into this Deed in order to secure the Development as Self-Build/Custom Build Dwellings.
- (F) The parties in entering into this Deed does so to create planning obligations pursuant to section 106 of the 1990 Act in respect of their interest in the Site and the Owner agrees to be bound by and to observe and perform the covenants agreements conditions and stipulations hereinafter contained on the terms of this Deed.

NOW THIS DEED WITNESSES AS FOLLOWS:**1. DEFINITIONS**

For the purposes of this Deed the following expressions shall have the following meanings:

"1990 Act"	means the Town and Country Planning Act 1990 as amended
"2015 Act"	means the Self-build and Custom Housebuilding Act 2015 as amended
"Commencement of Development"	means the date on which any material operation (as defined in Section 56(4) of the 1990 Act) forming part of the Development begins to be carried out other than (for the purposes of this Deed and for no other purpose) operations consisting of: • access; • site clearance; • demolition work; • archaeological investigations; • investigations for the purpose of assessing ground conditions; • remedial work in respect of any contamination or other adverse conditions; • the laying or diversion of services; • the erection of hoardings or other temporary means of enclosure; and • the temporary display of site notices or advertisements; • any other works as may be approved in writing by the Council (acting reasonably)

"Commencement Notice"	means written notice to the Council of the intended date of Commencement of Development for the Service Plots of Land
"Development"	means the development of the Site for a proposed detached 4 bed Dwelling pursuant to the Planning Permission
"District"	means the district of South Holland
"Dwelling"	means the dwelling (whether a house flat bungalow or maisonette) approved for construction pursuant to the Planning Permission
"Eligibility Criteria"	means any individual(s) and/or association of individual(s) (as the case may be) who are: (a) aged 18 and over (b) UK, EEA or Swiss National Citizen
"Interested Parties"	means the individuals and associations of individuals who are seeking to acquire a Serviced Plot of Land within the District and are registered with the Council on the Self-Build Register or any individual(s) and/or association of individual(s) (as the case may be) that acquire a Serviced Plot of Land and who meet the Eligibility Criteria
"Occupation"	means occupation of the Development for the purposes permitted by the Planning Permission but not including the occupation by personnel engaged in construction, fitting out or decoration, or occupation for marketing or display, or occupation in relation to security operation and

	"Occupied" and "Occupier(s)" shall be construed accordingly
"Plan"	means the plan attached to this Deed at Schedule One being the existing site plan, proposed block plan and proposed roof plan submitted with the Planning Application and labelled as drawing number AJA/1276/23/03
"Planning Application"	means the application for Planning Permission for the Development and allocated reference number H08-0954-25
"Planning Permission"	means the planning permission to be granted by the Council pursuant to the Application which is attached in draft at Schedule 3
"Self-Build/Custom Build Dwelling"	means any Dwelling(s) constructed pursuant to the Planning Permission by an individual or association of individuals or persons working with or for individuals or associations of individuals and that dwelling is to be occupied as a home by those individuals in accordance with section 1 of the 2015 Act (or such other replacement or successor legislation) and meets the definition in the 2015 Act
"Self-Build and Custom Build Plot"	means the plot that is owned by Interested Parties with the sole intention to construct on that plot a Self-Build and Custom Build Dwelling
"Self-Build Register"	means the register of individuals and associations of individuals who are seeking to acquire Serviced Plots of Land in the District for their own self-build and custom

	housebuilding which the Council is required to keep under section 1(1) of the 2015 Act
"Serviced Plot of Land"	means a plot of land on the Site for a Self-Build Dwelling that meets the definition in section 5(1) of the 2015 Act
"Site"	means the land as described in Schedule 1 against which this Deed may be enforced and as shown edged red on the Plan
"Statutory Undertaker"	means any company corporation board or authority at the date of this Deed authorised by statute to carry on an undertaking for the supply of telephone and television communications electricity gas water or drainage and any authorised successor to any such undertaking
"Working Days"	means any day other than a Saturday Sunday or public or bank holiday in England

2. CONSTRUCTION OF THIS DEED

- 2.1 Clause headings are for reference only and shall not affect the interpretation of this Deed.
- 2.2 Where in this Deed reference is made to any clause, paragraph, schedule or recital such reference (unless the context otherwise requires) is a reference to a clause, paragraph, schedule or recital in this Deed.
- 2.3 Words importing the singular meaning where the context so admits include the plural meaning and vice versa.
- 2.4 Words of the masculine gender include the feminine and neuter genders and words denoting actual persons include companies, corporations and firms and all such words shall be construed interchangeably
- 2.5 Wherever there is more than one person named as a party and where more than one party undertakes an obligation all their obligations can be enforced

against all of them jointly and against each individually unless there is an express provision otherwise.

- 2.6 Any reference to an Act of Parliament shall include any modification, extension or re-enactment of that act for the time being in force and shall include all instruments, orders, plans, regulations, permissions and directions for the time being made, issued or given under that act or deriving validity from it.
- 2.7 References to any party to this Deed shall include the successors in title to that party and to any deriving title through or under that party to the Site or any part thereof and in the case of the Council, successors to its functions.

3. LEGAL BASIS

- 3.1 This Deed is made pursuant to Section 106 of the 1990 Act, Section 111 of the Local Government Act 1972, Section 1 of the Localism Act 2011 and Section 93 of the Local Government Act 2003 and all other enabling powers with the intent that the covenants and obligations shall run with the Site.
- 3.2 The covenants, restrictions and obligations imposed upon the Owner under this Deed are planning obligations pursuant to Section 106 of the 1990 Act and are enforceable by the Council as local planning authority against the Owner.

4. CONDITIONALITY

- 4.1 This Deed and the obligations contained herein are conditional upon:
- (a) the grant of Planning Permission; and
 - (b) the Commencement of Development
- SAVE FOR** the provisions of Clauses 7, 9.3 and 11 (legal costs, local land charge and change of ownership clauses) and any other relevant provisions which shall come into effect immediately upon completion of this Deed.

5. NOTICES AND RECORD KEEPING

- 5.1 Any notices required to be served pursuant to this Deed shall be deemed to have been properly served if delivered by hand or sent by recorded or special delivery to the principal address or registered office (as appropriate) of the relevant party or other such other address as may be notified by one party to other from time to time.

- 5.2 The Owner shall serve the Commencement Notice upon the Council at least 20 Working Days prior to the Commencement of the Development.

6. THE OWNER'S COVENANTS

- 6.1 The Owner covenants with the Council as set out herein

7. THE COUNCIL'S COSTS

- 7.1 The Owner shall pay to the Council on or before the date of this Deed the Council's reasonable legal costs of £165 together with all disbursements (if any) incurred in connection with the preparation, completion and registration of this Deed.

8. MORTGAGEE CONSENT

- 8.1 The Mortgagee consents to this Deed and acknowledges that the Deed binds the Site. The Mortgagee shall only be liable for a breach of this Deed that it has caused whilst acting as a mortgagee in possession but shall not be liable for any pre-existing breach.

9. MISCELLANEOUS

- 9.1 Nothing contained or implied in this Deed shall prejudice or affect the rights, discretions, powers and duties of the Council under all statutes by-laws statutory instruments orders and regulations in the exercise of the functions as a local authority.
- 9.2 No provisions of this Deed shall be enforceable under the Contracts (Rights of Third Parties) Act 1999.
- 9.3 This Deed shall be registerable as a local land charge by the Council.
- 9.4 Where the agreement, approval, consent or expression of satisfaction is required by the Owner from the Council under the terms of this Deed such agreement, approval, consent or expression of satisfaction shall not be unreasonably withheld or delayed.
- 9.5 Insofar as any clause or clauses of this Deed are found (for whatever reason) to be invalid illegal or unenforceable then such invalidity illegality or

unenforceability shall not affect the validity or enforceability of the remaining provisions of this Deed.

- 9.6 This Deed shall cease to have effect (insofar only as it has not already been complied with) if the Planning Permission shall be quashed, revoked or otherwise withdrawn or (without the consent of the Owner) modified by any statutory procedure or expires prior to the Commencement of Development.
- 9.7 No person shall be liable for any breach of any of the planning obligations or other provisions of this Deed after they shall have irrevocably parted with their entire interest in the Site or part of the Site but without prejudice to liability for any subsisting breach arising in relation to that part prior to parting with such interest.
- 9.8 This Deed shall not be enforceable against:
 - 9.8.1 any party solely as a result of such party possessing an interest in the Site relating to subsoil of land which has been adopted by the Council or any other relevant public body as maintainable at public expense;
 - 9.8.2 Statutory Undertakers acquiring an interest in the Site for the purposes of their undertaking;
 - 9.8.3 any individual purchaser occupier or tenant of an individual Serviced Plot of Land
- 9.9 Representatives of the Council may enter upon the Site at any reasonable time upon reasonable prior written notice to ascertain whether the terms of this Deed are being or have been complied with.
- 9.10 Nothing in this Deed shall prohibit or limit the right to develop any part of the Site in accordance with a planning permission (other than the Planning Permission) granted (whether or not on appeal) after the date of this Deed.

10. WAIVER

- 10.1 No waiver (whether expressed or implied) by the Council or the Owner of any breach or default in performing or observing any of the covenants terms or conditions of this Deed shall constitute a continuing waiver and no such waiver shall prevent the Council or the Owner from enforcing any of the relevant terms or conditions or for acting upon any subsequent breach or default.

11. CHANGE OF OWNERSHIP

- 11.1 The Owner agrees with the Council to give the Council 20 Working Days' written notice of any change in the ownership of any of its interest in the Site occurring before all the obligations under this Deed have been discharged such notice to give details of the transferees name and address together with details of the part of the Site disposed of.

12. DISPUTE RESOLUTION

- 12.1 In the event of any dispute or difference arising between any of the parties to this Deed in respect of any matter contained in this Deed such dispute or difference shall be referred to an independent and suitable person holding appropriate professional qualifications to be appointed by agreement between the parties or in the absence of agreement as to the identity of the person by or on behalf of the president for the time being of the professional body chiefly relevant in England with such matters as may be in dispute.
- 12.2 In the absence of agreement as to the appropriateness of the professional body then such question may be referred by any party to the president for the time being of the Royal Institution of Chartered Surveyors for him to determine the appropriate professional body.
- 12.3 Any person appointed pursuant to this clause shall act as an expert and his decision shall be final and binding on the parties in the absence of manifest error or fraud.
- 12.4 The expert's costs shall be payable by the parties to the dispute in such proportion as the expert shall determine and failing such determination shall be borne by the parties in equal shares.
- 12.5 Any expert shall be appointed subject to the express requirement that a decision is reached and communicated to the relevant parties within the

minimum practicable timescale allowing for the nature and complexity of the dispute and in any event not more than forty Working Days after appointment.

- 12.6 The expert shall be required to give notice to each of the said parties requiring them to submit to him within ten Working Days written submissions and supporting material and each party will be entitled to make a counter written submission on the other party's original submission within a further ten Working Days.

13. VAT

- 13.1 All consideration given in accordance with the terms of this Deed shall be exclusive of any value added tax properly payable.

14. JURISDICTION

- 14.1 This Deed is governed by and interpreted in accordance with the law of England.

15. EXECUTION AND DELIVERY

This Deed is executed as a deed by the parties and is delivered on the date first hereinbefore written

IN WITNESS whereof the parties hereto have executed this Deed on the day and year first before written.

SIGNED as a DEED by
PETER LUKE WAUDBY
in the presence of:

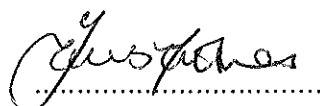


Signature of Witness

Name of Witness

Address of Witness

Occupation of Witness

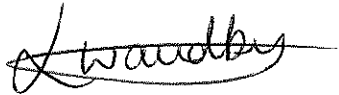


JAMES MATTHEWS.

152 SILTSIDE, GOSNORTH RISEGATE, PE11 4JR

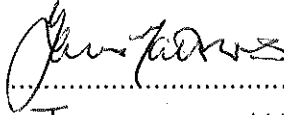
FARMER

SIGNED as a DEED by
LAURA ELIZABETH WAUDBY



In the presence of:

Signature of Witness



Name of Witness

James Matthews

Address of Witness

152 SILTSIDE, GOSBERTON RISEGATE, PE11 4JR

Occupation of Witness

FARMER

EXECUTED as a DEED for
BANK OF SCOTLAND PLC
by an authorised signatory

.....
(Signature)

Executed as a deed by Karen Gillies as attorney for
and on behalf of Bank of Scotland plc

In the presence of



.....
(Name (in BLOCK CAPITALS))

Witness: Michelle Leadbetter
Name:
Address: Ettrick House, Edinburgh, EH12 9EB



SCHEDULE 1

DETAILS OF THE OWNER'S TITLE, AND DESCRIPTION OF THE SITE

The Site is known as Riseholme Farm, 1 Siltside, Gosberton Rise, Spalding, PE11 4ET being part of the land registered at the Land Registry under Title Number LL411942 shown edged red on the Plan.

[illegible]

AUSTIN JOHN

ARCHITECTURAL

0 **1** **2** **3** **4** **5** **6** **7** **8** **9**

RUALEN, MILL GREEN ROAD,
PINCHBECK SPAINING PE11 3PII

HECK, SPALDING
07939000398

PROJECT

Proposed Detached 4 Bed Dwelling

CLIENT

CLIENT
Mr and Mrs Waudby
Riseholme Farm, Gosberton Risegate,
Spalding. PE11 4ET

DRAWING

Existing Site Plan
Proposed Block Plan
Proposed Roof Plan

DRAWING NUMBER:

AJA/1276/23/03

DRAWN BY:

HA

CONG. OF THE U.S. HOUSE OF REPRESENTATIVES

On the Pre-Testimony Schedule, the Defendant's attorney will be notified of the date, time, and location of the hearing. The Defendant's attorney will be notified of the date, time, and location of the hearing. The Defendant's attorney will be notified of the date, time, and location of the hearing.

THE NEW GROUPS OF THE 1980s are a continuation of the 1970s trend towards a more integrated and holistic approach to the study of the human condition. The new groups are a response to the need for a more comprehensive and integrated approach to the study of the human condition.

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

MEMBERSHIP DOES NOT ALLOW FOR COUNSELLING OR COUNSELLING TO BE VALUED TO THE SAME EFFECTS

average of 200 patients on the study. In subsequent years, the number of patients on the study has increased to 200.

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OUTSIDE WORLD: On the far left, a
man, a woman, and a child are
standing in front of a large, ornate
house. In the center, a man is
standing in front of a large, ornate
house. On the far right, a man
is standing in front of a large, ornate
house.

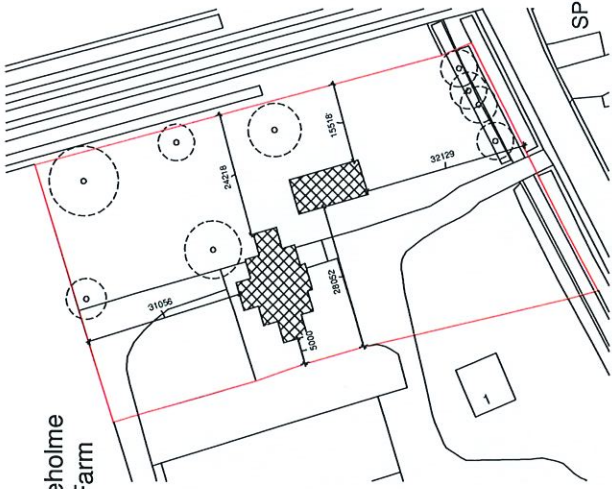
WPC CONSULTANTS

For more information:

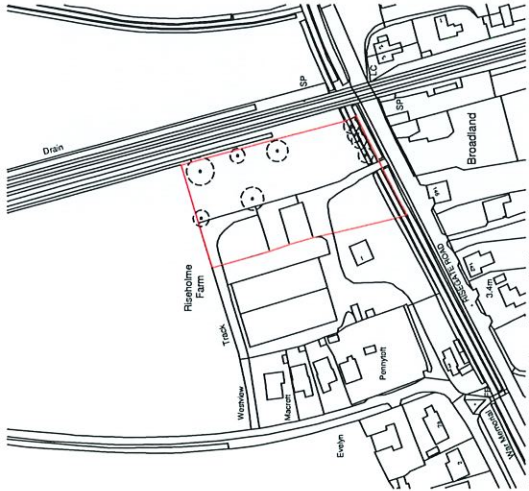
READ THE VARIETY
You don't have to agree that the album is
great and the music is great.

Notes and plans (Name)

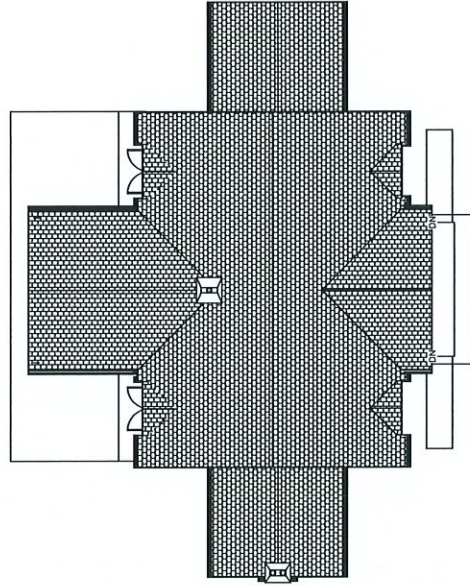
Riseholme
Farm



Proposed Block Plan



Existing Site Plan
1 : 1250



Proposed Roof Plan
1 : 100

Karen Gillis

SCHEDULE 2

THE OWNER'S COVENANTS

The Owner covenants with the Council as follows:

- 1 To build a Self-Build and Custom Build Dwelling in accordance with the Planning Permission which meets the definition of self-build and custom housebuilding in the 2015 Act; and
- 2 To occupy the dwelling as a Self-Build and Custom Build Dwelling for a period of 3-years immediately following Practical Completion unless otherwise agreed in writing with the Council, **OR**
- 3 If the Self-Build and Custom Build Dwelling is not to be built by the Owner to provide to the Council within 14 Working Days (or such longer period as may be agreed with the Council) of the grant of the Planning Permission the contact details of the person who will liaise on behalf of the Owner with the Interested Parties in order to dispose of the Serviced Plot of Land
- 4 To use reasonable endeavours to enter into a contract with the Interested Parties to transfer the Self-Build and Custom Build Plot as a Serviced Plot of Land until the plot has been disposed of (unless otherwise agreed in writing with the Council and such agreement not to be unreasonably withheld or delayed)
- 5 To request that any Interested Parties (who are seeking to acquire a Serviced Plot of Land but are not on the Self-Build Register) contact the Council to be asked to be placed on the Self-Build Register.
- 6 The transfer of the Self-Build and Custom Build Dwelling as a Serviced Plot of Land shall contain inter alia the following clauses:
 - 6.1 a grant of all rights of access passage of services and other rights reasonably necessary for the beneficial enjoyment of the Self-Build and Custom Build Dwelling; and
 - 6.2 reservation of all rights of access and passage of services and rights of entry and all usual covenants reasonably necessary or appropriate for the beneficial enjoyment of the retained parts of the Site

- 7 To keep the Council informed of its progress in negotiating the disposal of the Self-Build and Custom Build Plot as a Serviced Plot of Land to the Interested Parties on a half-yearly basis until such time as the Owner has notified the Council that the Serviced Plot of Land has been disposed of to the Interested Parties.
- 8 Where contracts are exchanged with a purchaser of a Self-Build and Custom Build Plot to supply a certified copy of such contract to the Council within 14 (14) Working Days of such contract being completed **PROVIDED THAT** the copy shall redact any commercially sensitive information.
- 9 If the Owner does not occupy the Self-Build and Custom Build Dwelling to only market the Dwelling as a Self-Build and Custom Build Dwelling.

SCHEDULE 3
DRAFT PLANNING PERMISSION

Austin John Architectural
Rualen
Mill Green Road
Pinchbeck
Spalding
PE11 3PU

Council Offices
Priory Road
Spalding
Lincolnshire
PE11 2XE

Admin 01775 764723
DC Officers 01775 761161
Facsimile 01775 762937

planningadvice@sholland.gov.uk

www.sholland.gov.uk

TOWN AND COUNTRY PLANNING ACT 1990

DRAFT APPROVAL

Reference:	H08-0954-25	Date of Decision:
Applicant:	Mr & Mrs Waudby Riseholme Farm Gosberton Risegate Spalding PE11 4ET	
Location:	Riseholme Farm Gosberton Risegate Spalding	
Description:	Proposed Detached 4 Bed Dwelling	

South Holland District Council, in pursuance of the provisions of the Town and Country Planning Act 1990 (as amended), hereby give notice that permission has been GRANTED (or equivalent) for the development referred to above, subject to the following condition(s):

- 1 The development must be begun not later than the expiration of three years beginning with the date of this permission.

Reason: As required by Section 91 of the Town and Country Planning Act 1990 as amended by the Planning and Compulsory Purchase Act 2004.

- 2 The development hereby permitted shall be carried out in accordance with the following approved plans and/or documents:

- AJA/1276/23/03c - Existing Site Plan, Proposed Block Plan, Proposed Roof Plan
- AJA/1276/23/01c - Proposed Elevations, Proposed Sections
- AJA/1276/23/04c - Proposed Ground Floor Plan
- AJA/1276/23/05c - Proposed First Floor Plan

-AJA/1276/23/06 - Proposed Garage Elevations
-AJA/1276/25/MS1 - Material Schedule
-Flood Risk Assessment, produced by SM Hemmings, dated 11th July 2025
-Design and Access Statement, produced by Austin John Ltd, dated September 2025
-Noise Assessment, produced by BlueTree Acoustics, dated 29th January 2026

Reason: For the avoidance of doubt and in the interests of proper planning.

- 3 The materials of the external surfaces (including brickwork, finish, roof tiles and windows) of the development hereby permitted shall be carried out in accordance with the details outlined within the application form and approved plans.

Reason: In the interests of the architectural and visual integrity of the overall development and the visual amenity of the area in which it is set.

This Condition is imposed in accordance with Policies 2 and 3 of the South East Lincolnshire Local Plan, 2019.

- 4 The water consumption of each dwelling hereby permitted should not exceed the requirement of 110 litres per person per day (as set out as the optional requirement in Part G of the Building Regulations 2010 and the South East Lincolnshire Local Plan, 2019). The person carrying out the work must inform the Building Control Body that this duty applies. A notice confirming the requirement for the water consumption has been met shall be submitted to the Building Control Body and Local Planning Authority, no later than five days after the completion of each individual dwelling.

Reason: To protect the quality and quantity of water resources available to the district.

This Condition is imposed in accordance with Policy 31 of the South East Lincolnshire Local Plan, 2019.

- 5 The development hereby permitted shall not be commenced until a scheme to deal with any contamination of land or pollution of controlled waters has been submitted to and approved in writing by the Local Planning Authority (LPA).

The scheme shall include all of the following measures unless the LPA dispenses with any such requirement in writing:

i) A preliminary risk assessment (desk study) shall be carried out to identify and evaluate all potential sources of contamination and the impacts on land and/or controlled waters, relevant to the site. The desk-top study shall establish a 'conceptual site model' and identify all plausible pollutant linkages. Furthermore, the assessment shall set objectives for intrusive site investigation works/Quantitative Risk Assessment (or state if none required). A full copy of the desk-top study and a non-technical summary shall be submitted to the LPA without delay upon completion.

ii) If identified as being required following the completion of the desk-top study, an exploratory site investigation shall be carried out to fully and effectively characterise the nature and extent of any land contamination and/or pollution of controlled waters. It shall specifically include a risk assessment that adopts the Source-Pathway-Receptor principle, in order that any potential risks are adequately assessed taking into account the sites existing status and proposed end use. A full copy of the site investigation and findings shall be forwarded to the LPA without delay upon completion.

iii) Thereafter, a written method statement detailing the remediation strategy for land

contamination and/or pollution of controlled waters affecting the site and a timetable for their completion shall be submitted to and approved in writing by the LPA. This shall include details of the proposed verification plan including compliance criteria and monitoring details.

No deviation shall be made from this scheme without the express written agreement of the LPA. If during redevelopment contamination not previously considered is identified, then the LPA shall be notified immediately and no further work shall be carried out until a method statement detailing a scheme for dealing with the suspected contamination has been submitted to and agreed in writing by the LPA.

Reason: To assess whether the site is polluted and to address any pollution to ensure a satisfactory development. This issue is integral to the development and therefore full details need to be finalised prior to the commencement of works.

This Condition is imposed in accordance with Policy 30 of the South East Lincolnshire Local Plan, 2019.

- 6 If contamination of land and/or pollution of controlled waters has been identified as a result of investigation undertaken in accordance with Condition 6 above and remediation is required, a full copy of a verification report shall be submitted to, and approved in writing by, the Local Planning Authority prior to the first occupation of the development. The report shall provide verification that the required works regarding contamination have been carried out in accordance with the approved Method Statement(s). Post-remediation sampling and monitoring results shall be included in the closure report to demonstrate that the required remediation objectives and criteria has been fully met.

Note: The applicant is advised that the phased risk assessment required by the Contaminated Land Scheme Condition should be carried out in accordance with the procedural guidance of the Environmental Protection Act 1990 Part 11A.

Reason: To ensure the satisfactory remediation of contaminated land and/or waters.

This Condition is imposed in accordance with Policy 30 of the South East Lincolnshire Local Plan, 2019.

- 7 Details of the external illumination of all buildings and areas of the site including details of luminance and fields of illumination shall be submitted to and approved in writing by the Local Planning Authority prior to the first use of those buildings and areas and there shall be no external illumination other than that so approved.

Reason: To ensure that the Local Planning Authority retains control over these matters, in the interests of the visual amenity of the overall development, to prevent light pollution and to ensure that the development is adequately lit.

This Condition is imposed in accordance with Policies 2, 3 and 30 of the South East Lincolnshire Local Plan, 2019.

- 8 The development hereby permitted shall be carried out in accordance with the measures set out in the Flood Risk Assessment (produced by SM Hemmings, dated 11th July 2025) forming part of this planning application, unless otherwise agreed in writing by the Local Planning Authority. In particular, the following measures shall be fully implemented before the property is first occupied:

-Finished floor levels shall be set at 0.3m above average ground levels

Note: The above approved plan does not constitute final approval of detailed site levels or finished floor levels.

Reason: To ensure that the development does not increase the risk of flooding or be at risk of flooding.

This Condition is imposed in accordance with Policies 3 and 4 of the South East Lincolnshire Local Plan, 2019 and Section 14 of the National Planning Policy Framework, December 2024.

- 9 Before any development beyond oversite is commenced, full details of the proposed means of foul and surface water disposal shall be submitted to and approved in writing by the Local Planning Authority and the details so approved shall be implemented in full before there are any flows into the receiving systems.

Reason: To ensure that the site is adequately drained, to avoid pollution, and to prevent increased risk of flooding.

This Condition is imposed in accordance with Policies 2, 3 and 30 of the South East Lincolnshire Local Plan, 2019 and Section 14 of the National Planning Policy Framework, December 2024.

- 10 Prior to the commencement of any development hereby permitted, a Construction Management Plan and Method Statement shall be submitted to and approved in writing by the Local Planning Authority.

The Construction Management Plan and Method Statement shall indicate measures to mitigate against the adverse impacts of vehicle movements and vehicle parking and shall include;

- the phasing of the development to include access construction;
- the parking of vehicles of site operatives and visitors;
- the loading and unloading of plant and materials;
- the storage of plant and materials used in constructing the development;
- wheel washing facilities;
- a strategy stating how surface water run off on and from the development will be managed during construction

The development hereby permitted shall thereafter be undertaken in accordance with the approved Construction Management Plan and Method Statement.

Reason: In the interests of the safety and free passage of those using the adjacent public highway and to ensure that the permitted development is adequately drained without creating or increasing flood risk to land or property adjacent to, or downstream of, the permitted development during construction.

This Condition is imposed in accordance with Policies 2, 3 and 4 of the South East Lincolnshire Local Plan, 2019.

- 11 Prior to its installation, details of the proposed boundary treatments, including a schedule of fencing levels, heights and materials, and details of the size and species of any

hedging, shall be submitted to and approved in writing by the Local Planning Authority, and the details so approved shall be implemented in full before the development is first brought into use and retained thereafter.

Note: Where levels are raised above existing ground levels, the submission shall be supported by cross-sectional drawings showing the relationship with adjoining uses and buildings to enable the Local Planning Authority to be satisfied that sufficient mitigation measures will be in place.

Reason: In the interests of the character and appearance of the development and the amenity of the area in which it is set including the amenity of nearby occupiers.

This Condition is imposed in accordance with Policies 2 and 3 of the South East Lincolnshire Local Plan, 2019.

- 12 Notwithstanding the provisions of Schedule 2, Part 1, Class A and Class D of the Town and Country Planning (General Permitted Development) (England) Order 2015 (or any Order or Statutory Instrument revoking and re-enacting that Order), no enlargement, improvement or other alteration to the dwellinghouse, and no construction of a porch, other than those illustrated on the plans and forming part of the application hereby authorised by this permission, shall be carried out without planning permission first having been granted by the Local Planning Authority.

Reason: To ensure that the Local Planning Authority retains control over the future development, additions and alterations, in the interests of its architectural and visual integrity, levels of residential amenity and the visual amenity and character of the area within which it is set.

This Condition is imposed in accordance with Policies 2 and 3 of the South East Lincolnshire Local Plan, 2019 and Section 12 of the National Planning Policy Framework, December 2024.

- 13 Notwithstanding the provisions of Schedule 2, Part 2, Class A of the Town and Country Planning (General Permitted Development) Order 2015 as amended, (or any Order or Statutory Instrument revoking and re-enacting that Order), no walls, fences, gates or other means of enclosure, other than those illustrated on the plans forming part of the application hereby approved shall be erected on the site, without Planning Permission first having been granted by the Local Planning Authority.

Reason: To ensure that the Local Planning Authority retains control over means of enclosure, in the interests of the appearance of the development and the visual amenity and character of the area within which it is set.

This Condition is imposed in accordance with Policies 2 and 3 of the South East Lincolnshire Local Plan, 2019 and Section 12 of the National Planning Policy Framework, December 2024.

- 14 Notwithstanding the provisions of Schedule 2, Part 1, Class B and Class C of the Town and Country Planning (General Permitted Development) (England) Order 2015 (or any Order or Statutory Instrument revoking and re-enacting that Order), no window, dormer window, rooflight or other development consisting of an alteration to the roof of the property, other than those illustrated on the plans and forming part of the application hereby authorised by this permission, shall be constructed without Planning Permission

first having been granted by the Local Planning Authority.

Reason: To ensure that the Local Planning Authority retains control over the future development, additions and alterations, in the interests of its architectural and visual integrity, levels of residential amenity and the visual amenity and character of the area within which it is set.

This Condition is imposed in accordance with Policies 2 and 3 of the South East Lincolnshire Local Plan, 2019 and Section 12 of the National Planning Policy Framework, December 2024.

- 15 Notwithstanding the provisions of Schedule 2, Part 1, Classes A, B & C of the Town and Country Planning (General Permitted Development) (England) Order 2015 (or any Order or Statutory Instrument revoking and re-enacting that Order), no window, dormer window, rooflight or other shall be inserted into the property, other than those illustrated on the plans and forming part of the application hereby authorised by this permission.

Reason: To prevent overlooking and to safeguard amenity of nearby occupiers, in the interests of the amenity of nearby residents.

This Condition is imposed in accordance with Policy 3 of the South East Lincolnshire Local Plan, 2019 and Section 12 of the National Planning Policy Framework, December 2024.

- 16 3 swift nest bricks shall be incorporated within the external walls of the dwelling hereby approved and shall be retained thereafter.

Reason: In the interests of biodiversity.

This Condition is imposed in accordance with Policy 28 of the South East Lincolnshire Local Plan, 2019.

Notes:

The Local Planning Authority has acted positively and proactively in determining this application by assessing it against all material considerations, including national guidance, planning policies and representations that have been received during the public consultation exercise, and by identifying matters of concern within the application and negotiating, with the Applicant, acceptable amendments to the proposal to address those concerns. As a result, the Local Planning Authority has been able to grant planning permission for an acceptable proposal.

This decision notice, the relevant accompanying report and the determined plans can be viewed online at <http://planning.sholland.gov.uk/OcellaWeb/planningSearch>

Biodiversity Net Gain

The applicant's attention is drawn to the following Biodiversity Net Gain requirement.

The effect of Paragraph 13 of Schedule 7A of the Town and Country Planning Act 1990 is that planning permission is deemed to have been granted subject to the "biodiversity gain condition". The effect of this "biodiversity gain condition" is that development granted by this notice must not begin unless:

- (a) a Biodiversity Gain Plan has been submitted to the planning authority, and
- (b) the planning authority has approved the plan, or
- (c) the development is exempt from the biodiversity gain condition.

For guidance on the contents, in respect of the details that must be submitted and agreed by the Local Planning Authority, prior to the commencement of the consented development, please see the GOV.uk website and Planning Practice Guidance.

Statutory exemptions and transitional arrangements

There are statutory exemptions and transitional arrangements which mean that the biodiversity gain condition does not always apply. These can be found at Paragraph: 003 Reference ID: 74-003-20240214 of the Planning Practice Guidance, which can be found at <https://www.gov.uk/guidance/biodiversity-net-gain>.

Based on the information available and submitted in support of this application, the Local Planning Authority considers that the development hereby permitted is exempt and therefore will not require the approval of a biodiversity gain plan, prior to the commencement of development; with the development comprising a statutory exemption as listed below: -

-the proposal would represent a self-build dwelling, and would therefore be exempt under Regulation 8 of The Biodiversity Gain Requirements (Exemptions) Regulations 2024

As such, the development hereby permitted will not be subject to the biodiversity gain condition.

Irreplaceable habitat

If the onsite habitat includes irreplaceable habitat (within the meaning of the Biodiversity Gain Requirements (Irreplaceable Habitat) Regulations 2024) there are additional requirements for the content and approval of Biodiversity Gain Plans.

For clarity the LPA do not consider that irreplaceable habitats are present at this site.

The Biodiversity Gain Plan must include, in addition to information about steps taken or to be taken to minimise any adverse effect of the development on the habitat, information on arrangements for compensation for any impact the development has on the biodiversity of the irreplaceable habitat.

The planning authority can only approve a Biodiversity Gain Plan if satisfied that the adverse effect of the development on the biodiversity of the irreplaceable habitat is minimised and appropriate arrangements have been made for the purpose of compensating for any impact which do not include the use of biodiversity credits.

Effect of Section 73(2D) of the 1990 Act

Under Section 73(2D) of the Town and Country Planning Act 1990 (as amended) where

(a) a biodiversity gain plan was approved in relation to the previous planning permission ("the earlier biodiversity gain plan"), and

(b) the conditions subject to which the planning permission is granted:

(i) do not affect the post-development value of the onsite habitat as specified in the earlier biodiversity gain plan, and

(ii) in the case of planning permission for a development where all or any part of the onsite habitat is irreplaceable habitat within the meaning of regulations made under paragraph 18 of Schedule 7A, do not change the effect of the development on the biodiversity of that onsite habitat (including any arrangements made to compensate for any such effect) as specified in the earlier biodiversity gain plan.

- the earlier biodiversity gain plan is regarded as approved for the purposes of paragraph 13 of Schedule 7A of the Town and Country Planning Act 1990 (as amended) in relation to the planning permission.



Phil Norman
Assistant Director - Planning and Strategic Infrastructure
South Holland District Council

1st July 2026

BUILDING REGULATIONS:

This decision refers only to planning permission as granted under the Town and Country Planning Act 1990. The works that you are proposing may also require Building Regulations and this planning permission does not give authority under Building Regulations to commence work. Please contact the Building Control section for further information on 01775 764557 or bcadmin@sholland.gov.uk

POWER OF ATTORNEY

1. Appointment

By this power of attorney made by deed on 30TH March 2026, we Bank of Scotland plc, a company incorporated in Scotland, registered number SC327000, with registered office at The Mound, Edinburgh, EH1 1YZ (the "Company"), hereby appoint the individuals whose details are set out in the first schedule to this power of attorney ("Schedule One"), jointly and each of them severally, to be the Company's true and lawful attorneys (the "Attorneys" and each the "Attorney") and on its behalf and in its name or otherwise, in connection with their roles as detailed within this power of attorney / Schedule One, to:

- a. execute documents, in particular the documents detailed in the second schedule to this power of attorney ("Schedule Two"), which relate to the mortgage connect or retail bank business of Lloyds Banking Group, (the "Purpose");
- b. take any steps or do anything which the Attorney in his or her absolute discretion considers necessary or desirable in connection with the Purpose, excluding the delegation to other parties in relation to the Purpose of the authority conferred herein.

2. Attorneys may act individually

All actions authorised by this power of attorney may be taken by any of the Attorneys. Any and all actions done, decisions made and instruments or other documents executed pursuant to this power of attorney by one Attorney shall therefore be as valid and effectual as though done by all the Attorneys.

3. Ratification and indemnity

By this deed the Company undertakes to:

- a. ratify and confirm any lawful act that the Attorney undertakes or purports to undertake in good faith in the exercise of the powers conferred by this power of attorney; and
- b. indemnify the Attorney, subject to any legal and/or regulatory restrictions or prohibitions to do so, fully against all claims, losses, costs, expenses, damages or liability which he or she sustains or incurs as a result of any lawful action taken by him or her in good faith pursuant to this power of attorney, including any cost incurred in enforcing this indemnity.

4. Duration

This power of attorney shall be valid for a period of 12 months from the date hereof. Notwithstanding the previous sentence, this power of attorney shall cease to have effect if the Attorney ceases to hold the role and/or carry the title set out in Schedule One of this power of attorney next to his or her name, or if revoked by the Company at any other time by serving notice in writing to the Attorney.

5. Third parties

The Company declares that a person who deals with the Attorney in good faith may accept a written statement signed by the Attorney to the effect that this power of attorney has not been revoked as conclusive evidence of that fact.

Lesley	Jamieson	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Michele	Beattie	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Gail	McGlinchey	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Scott	Mackie	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Corrine	Ross	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Heather	Blain	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Kirsty	McConnell	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Christine	Littlehales	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Janice	McCaw	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Asa	Borland	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Michelle	Leadbetter	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Marle	Ferguson	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Donna	Keane	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Julie	Morrice	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Sharon	Kinghorn	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Kemp	Dubickas	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Christiana	Petrou	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Lesley	Donachie	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Lorraine	Sutherland	Customer Delivery Manager	Ettrick - Operations	Mortgages	Home
Julie	Wright	Customer Delivery Manager	Ettrick - Operations	Mortgages	Home
Denise	Baxter	Customer Delivery Manager	Ettrick - Operations	Mortgages	Home
Julie	Humes	Technical Manager	Ettrick - Operations	Mortgages	Home
Geraldine	Cooper	Technical Manager	Ettrick - Operations	Mortgages	Home
Ryan	McGowan	Technical Manager	Ettrick - Operations	Mortgages	Home
Mary	Hicks	Completions Team Manager	Ettrick - Operations	Mortgages	Home
Zara	McDonald	Team Manager	Ettrick - Operations	Mortgages	Home
David	Braid	Team Manager	Ettrick - Operations	Mortgages	Home

Kirsty	Lawrie	Team Manager	Ettrick - Operations	Mortgages	Home
Stacey	Prior	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Kazla	Anderson	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Fiona	Cochrane	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Alan	Hill	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Liam	Brydon	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Kehinde	Oluwatoyin Babolola	Team Manager	Ettrick - Operations	Mortgages	Home
Amy	Fletcher	Team Manager	Ettrick - Operations	Mortgages	Home
Charles Edward	Tweedie	Team Manager	Ettrick - Operations	Mortgages	Home
Megan	Smith	Team Manager	Ettrick - Operations	Mortgages	Home
Joe	Fairgrieve	Team Manager	Ettrick - Operations	Mortgages	Home
Calum	Hunter	Team Manager	Ettrick - Operations	Mortgages	Home
Thomas Paul	Mifsud	Team Manager	Ettrick - Operations	Mortgages	Home
Chukwuemeka	Agabu	Technical Manager	Sheffield - Operations	Mortgages	Home
Jeanette	Sutherland	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Anna	Taylor	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Jennifer	Hall	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Sandra	Robertson	Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Andrew	Crichton	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Joshua	Belleza	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Laura	McEwan	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Sharon	Skinner	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Fiona	Powrie	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Stacey	Laidlaw	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Lynn	Godfrey	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Paul	Kean	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home
Kimberly	Boyd	Senior Mortgage Consultant	Ettrick - Operations	Mortgages	Home

Melanle	Haldane	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Jenny	Malpas	Technical Manager	Sheffield - Mortgages Home Operations
Carol	Lowton	Team Manager	Sheffield - Mortgages Home Operations
Carolanne	Pask	Team Manager	Sheffield - Mortgages Home Operations
Blance	Linda	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Carson	Sean	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Cullen	Karen	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Dickson	Cameron	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Dimelow	Mark	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Goldie	Lynn	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Graham	Morgan	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Grusalte	Raimonda	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Hume	Louise	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Huthri-Rangaswamalah	Suma	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Jose	Simpson	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Lyster	Colln	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
McFadyen	Leah	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
McPhail	Nichola	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Michalski	Maksymillan	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Moodle	Keith	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Nelson (Burns)	Michelle	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Robertson	Brooke	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Sanni	Oluwaseun	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations
Wood	David	Senior Mortgage Consultant	Ettrick - Mortgages Home Operations

Schedule Two referred to in the foregoing Power of Attorney of Bank of Scotland plc

1. Repossessed Property

- the sale, transfer, assignment or assignation, lease, sub-lease or other disposition of any property taken into possession by the Company pursuant to a power of sale arising under a mortgage, standard security or charge to which the Company is a party ("Reposessed Property")
- the grant or release of easements or servitudes, covenants or burdens or any other rights or encumbrances whatsoever over the Repossessed Property.

2. Dealings with Mortgaged/Charged Property and Discharge of Mortgages / Standard Securities

- the variation, alteration, amendment, modification, replacement or substitution of any mortgage, standard security or charge to which the Company is a party
- the vacation, discharge, receipt, release, restriction, disburdenment, surrender, conveyance, re-conveyance, assignment or assignation or re-assignment or re-assignation of any mortgage, standard security, charge or other security held by the Company
- the postponement, deferment, subordination or other regulation of the priority or ranking of any mortgage, standard security, charge or other security held by the Company
- the grant or release of easements, servitudes or covenants or burdens on, consent to letting, underletting, assignment or assignation, alteration or surrender of any property held by the Company as trustee or nominee or charged to the Company
- the execution of any deed or document appointing a Receiver pursuant to the Law of Property Act 1925 or under the terms of any mortgage, standard security, charge or other security held by the Company

Power of Attorney

By this power of attorney made by deed on 16th March 2026, we Bank of Scotland plc, a company incorporated in Scotland, registered number SC327000, with registered office at The Mound, Edinburgh, EH1 1YZ (the "**Company**") hereby appoint **Ruth Anderson**, Chief Operating Officer, Consumer Lending of 125 Colmore Row, Birmingham as its true and lawful attorney (the "**Attorney**" which expression shall include any delegate attorney appointed hereunder) to be the Company's attorney and on its behalf and in its name or otherwise in connection with activity occurring within the **Consumer Lending** business of the Company, (the "**Purpose**");

1. to consider, approve, settle, execute (as deeds or otherwise), deliver and/or issue all documentation, agreements, certificates and instruments in the form and together with any amendment that the Attorney may think fit on behalf of the Company as the Attorney in her absolute and unfettered discretion deems necessary or desirable for, or in connection with, the Purpose; and
2. to take all other actions on behalf of the Company in each case as the Attorney shall in her absolute and unfettered discretion deem necessary or desirable in connection with the Purpose.

The Attorney may at any time in connection with the Purpose appoint in writing one or more persons to act as a delegate attorney for the Company in his place with power to exercise all or any of the powers conferred on the Attorney by the Company under this power of attorney (excluding the power to appoint a further delegate attorney) as are required for that specific Purpose. Any such appointment of a delegate attorney may be revoked by the Attorney or the Company at any time.

By this deed the Company ratifies, confirms and agrees to ratify and confirm, any act of the Attorney undertaken in good faith pursuant to this deed. The Company undertakes to indemnify the Attorney, subject to any legal and/or regulatory restrictions or prohibitions to do so, fully against all claims, losses, costs, expenses, damages or liability which they sustain or incur as a result of any action taken by them in good faith pursuant to this power of attorney (including any cost incurred in enforcing this indemnity).

This power of attorney shall continue until expressly revoked by the Company and shall be revoked if the Attorney in question shall cease to hold the role and/or carry the title set out above next to her name.

This Power of Attorney replaces and revokes the similar Power of Attorney granted by Jayne Opperman, on behalf of Bank of Scotland plc, on 4 September 2025.

Schedule Two referred to in the foregoing Power of Attorney of Bank of Scotland plc

1. Repossessed Property

- the sale, transfer, assignment or assignation, lease, sub-lease or other disposition of any property taken into possession by the Company pursuant to a power of sale arising under a mortgage, standard security or charge to which the Company is a party ("Reposessed Property")
- the grant or release of easements or servitudes, covenants or burdens or any other rights or encumbrances whatsoever over the Repossessed Property.

2. Dealings with Mortgaged/Charged Property and Discharge of Mortgages / Standard Securities

- the variation, alteration, amendment, modification, replacement or substitution of any mortgage, standard security or charge to which the Company is a party
- the vacation, discharge, receipt, release, restriction, disburdenment, surrender, conveyance, re-conveyance, assignment or assignation or re-assignment or re-assignation of any mortgage, standard security, charge or other security held by the Company
- the postponement, deferment, subordination or other regulation of the priority or ranking of any mortgage, standard security, charge or other security held by the Company
- the grant or release of easements, servitudes or covenants or burdens on, consent to letting, underletting, assignment or assignation, alteration or surrender of any property held by the Company as trustee or nominee or charged to the Company
- the execution of any deed or document appointing a Receiver pursuant to the Law of Property Act 1925 or under the terms of any mortgage, standard security, charge or other security held by the Company

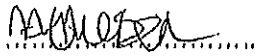
This power of attorney shall take effect as a deed and be governed by and construed in accordance with the laws of England and Wales to the jurisdiction of whose courts the Company submits by executing this deed and the Attorney submits by purporting to act under its terms.

Executed as a deed on behalf of)
Bank of Scotland plc)
Acting by an authorised attorney)


Jayne Opperman
Authorised attorney

In the presence of)

Witness signature:



Witness name:

Michelle Emerson

Witness address:

30 Hazel Close
Paddock Wood
TN12 6YL

Power of Attorney

By this power of attorney made by deed on 23 July 2025, we Bank of Scotland plc, a company incorporated in Scotland, registered number SC327000, with registered office at The Mound, Edinburgh, EH1 1YZ (the "**Company**") hereby appoint Jayne Opperman, Chief Executive Officer, Consumer Lending of 33 Old Broad Street, London, EC2N 1HZ as its true and lawful attorney (the "**Attorney**" which expression shall include any delegate attorney appointed hereunder) to be the Company's attorney and on its behalf and in its name or otherwise in connection with the Consumer Lending function of the Company (the "**Purpose**");

1. to consider, approve, settle, execute (as deeds or otherwise), deliver and/or issue all documentation, agreements, certificates and instruments in the form and together with any amendment that the Attorney may think fit on behalf of the Company as the Attorney in her absolute and unfettered discretion deems necessary or desirable for, or in connection with, the Purpose; and
2. to take all other actions on behalf of the Company in each case as the Attorney shall in her absolute and unfettered discretion deem necessary or desirable in connection with the Purpose.

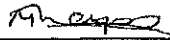
The Attorney may at any time in connection with the Purpose appoint in writing one or more persons to act as a delegate attorney for the Company in her place with power to exercise all or any of the powers conferred on the Attorney by the Company under this power of attorney (including the power to appoint a further delegate attorney) as are required for that specific Purpose. Any such appointment of a delegate attorney may be revoked by the Attorney or the Company at any time.

By this deed the Company ratifies, confirms and agrees to ratify and confirm, any act of the Attorney undertaken in good faith pursuant to this deed. The Company undertakes to indemnify the Attorney, subject to any legal and/or regulatory restrictions or prohibitions to do so, fully against all claims, losses, costs, expenses, damages or liability which they sustain or incur as a result of any action taken by them in good faith pursuant to this power of attorney (including any cost incurred in enforcing this indemnity).

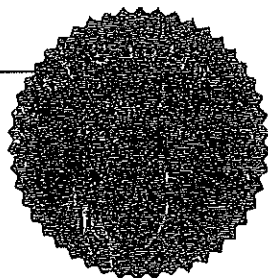
This power of attorney shall continue until expressly revoked by the Company and shall cease to be effective if the Attorney shall cease to hold the office of Chief Executive Officer, Consumer Lending.

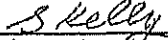
This power of attorney shall take effect as a deed and be governed by, and construed in accordance with the laws of England and Wales to the jurisdiction of whose courts the Company submits by executing this deed and the Attorney submits by purporting to act under its terms.

The common seal of the Company was affixed to this deed and this deed has been delivered on the day and year first written above.



Authorised signatory
Martha Thompson





Authorised signatory
Susan Kelly