**Activity 3 answers**

### Case study 1

**1. Who is the current owner of 47 Oakwood Road?**

Jack Williams

**2. When was the charge placed on the property, and what was the amount secured?**

The charge was placed on 1 June 2019, securing £150,000.

**3. What restriction does the covenant place on the property owner?**

The owner cannot keep any animals on the property without written consent from Elmbridge Land Ltd.

**4. What is the address of the bank holding the charge on the property?**

Greenacre Bank PLC, 15 Elm Street, Elmbridge, Westshire, WS2 5DA

### Case study 2

**1. Is the property freehold or leasehold?**

Leasehold

**2. What is the restriction in the covenant regarding the use of the property?**

The leaseholder must not use the property for any commercial activities or business purposes without prior consent from the freeholder.

**3. Who is the current owner of 89 Willow Street?**

Emily Taylor

**4. How much was secured by the charge placed in favour of Brookgold Finance Ltd?**

£200,000

### Case study 3

**1. What restriction does the covenant place on parking?**

The owner cannot park any commercial vehicles, trailers or caravans on the property without written permission.

**2. Who is the current owner of 22 Pine Grove?**

Olivia Barnes

**3. When was the title registered in Olivia Barnes' name?**

2 February 2021

**4. What is the value of the charge placed by Eastshire Loans Ltd?**

£300,000

### Case study 4

**1. What is the responsibility of the leaseholder regarding the garden?**

The leaseholder must maintain the garden in a neat and tidy condition and not allow refuse or debris to accumulate.

**2. What type of ownership does James O’Connor have for 12 Cedar Lane?**

Leasehold ownership

**3. When was the charge placed on the property, and by whom?**

The charge was placed on 19 April 2021 by Fairfield Banking Corp.

**4. How much was secured by the charge in favour of Fairfield Banking Corp.?**

£180,000