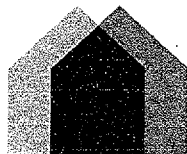


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**Residential
Property**
TRIBUNAL SERVICE

**LONDON RENT ASSESSMENT PANEL
LEASEHOLD VALUATION TRIBUNAL**

LON/00AC/LSC/2006/0332

**DECISION OF THE LEASEHOLD VALUATION TRIBUNAL ON AN
APPLICATION UNDER SECTIONS 20C and 27A LANDLORD AND
TENANT ACT 1985.**

Applicant: Urbanpoint Property Management Limited

Respondent: Marcio Eduardo Grinbaum

Property: Flat D, 965 Finchley Road, London NW11 7PE

Date of Application: 11 September 2006

Date of Hearing: 26 & 27 April 2007

Venue: 10 Alfred Place, London WC1E 7LR

Appearances for Applicant: Mr N Adnam
Mr R Shaw

Appearances for Respondent: Mr M Grinbaum (Flat 4)
Mr Hoortash (Flat C)

Also in Attendance: None

Members of the Tribunal: Mr John Hewitt Chairman
Mr John Avery FRICS
Mr L Packer

Date of Decision: 6 July 2007

Decision

1. The decision of the Tribunal is that:
 - 1.1 The 25% share of service charges payable by the Respondent to his landlord, G & O Investments Limited, are the amounts set out in Part 2 of Appendix 1 hereto. ?
 - 1.2 The administration charges payable by the Respondent to his landlord G & O Investments Limited, are the amounts set out in Appendix 2 hereto.?
 - 1.3 A cash account showing the dates and the amounts which were payable by the Respondent to his landlord, G & O Investments Limited is set out in Appendix 3 appended hereto.
 - 1.4 An order shall be (and is hereby made) that no costs incurred by the Applicant in connection with these proceedings shall be regarded as relevant costs to be taken into account in determining any service charges payable by the Respondent.
 - 1.5 The Respondent shall by 4pm Friday 27 August 2007 reimburse to the Applicant the sum of £75.00, being one half of the fees incurred by the Applicant in connection with the hearing of this application.
2. The findings of the Tribunal and the reasons for its decisions are set out below.

Background

3. A building known as 965 Finchley Road London NW11 7PE (the Building) was a large family house that was converted into 4 self-contained flats in the early 1990s. The developer appears to have been MG Developments Limited. Long leases of the flats were then granted.
4. The Respondent (Mr Grinbaum) is the lessee of flat D. His lease (the Lease) was granted to him on 15 September 1993 by MG Developments Limited, acting by Anthony Gerver acting as a Receiver appointed by Provincial Bank Limited.
5. In or about January 1995 the freehold reversion was vested in G&O Investments Limited (G&O). G&O has appointed Urbanpoint Property Management Limited (UPM) as its managing agents. Evidently G&O and UPM are connected companies in that they are both owned and controlled by a family with a substantial residential and commercial property investment portfolio.
6. The Lease provides for the landlord to insure the Building and to carry out repairs and provide services. It also provides for the lessee to contribute to the cost of insurance and the provision of the services by way of a service charge. The sums payable by the lessee in respect of

these matters are service charges within the terms of s18 of the Landlord and Tenant Act 1985 (the Act).

7. On or about 15 April 2005 UPM issued proceedings in the Northampton County Court against Mr Grinbaum claiming the sum of £8,606.28 being arrears of services charges and administration charges alleged to be payable by him under the terms of the Lease. Of course such sums as may be payable are legally recoverable by the landlord and so it seems that perhaps G&O ought to have been cited as the Claimant rather than UPM.
8. By order made 11 September and dated 15 September 2006 Deputy District Judge Mathias sitting at Willesden County Court ordered that dispute be determined by the Leasehold Valuation Tribunal.
9. An oral pre-trial review was held on 13 December 2006 which was attended by the parties and directions were given.
10. The dispute came on for hearing by us on 26 and 27 April 2007. On the morning of 26 April 2007 we inspected the building and some of the flats within in it in the company of the parties. For the hearing we were provided with a page numbered trial bundle. A later reference in this Decision to a number in square brackets ([]) is a reference to the page number(s) of the trial bundle. Mr Grinbaum produced a separate volume of papers he wished to refer to. Later reference in this Decision to the letters MEG followed by a number (MEG[]) is a reference to the page number(s) of Mr Grinbaum's volume.

The Lease

11. The provisions of the Lease [123-147] that are material to these proceedings may conveniently be summarised as follows:-
 - 11.1 The Lease was granted for a term of 125 years from 24 June 1993 at a ground rent of £75 pa for the first 25 years of the term and thereafter subject to increase as set out in Part I of the Schedule to the Lease.
 - 11.2 Clause 2(1) [128] sets out the extent of the demise, which includes the doors and door frames and the windows and window frames of the flat.
 - 11.3 By clause 4(1) [131] a covenant on the part of the lessee to pay the rent on the days and in the manner provided.
 - 11.4 By clause 4(12) [135] a covenant on the part of the lessee to pay all expenses including solicitors' and surveyors' costs incurred in connection with a notice served under s146 Law of Property Act 1925 (LPA 1925).
 - 11.5 By clause 4(21)(b) [138] a covenant on the part of the lessee to pay a reasonable registration fee of not less than £25 plus VAT

- in respect of each notice of assignment, charge or mortgage required to be registered with the landlord.
- 11.6 By clause 2(25) [139] a covenant on the part of the lessee to pay 25% of the cost to the landlord of carrying out the obligations and providing the services set out in Part II of the Schedule to the lease, which sums are to be recoverable as rent (the service charges).
- 11.7 By clause 2(26) [140] a covenant on the part of the lessee to pay an annual sum on account of the services charges. The annual sum shall be determined in the reasonable discretion of the landlord and is payable in two equal payments in advance on 24 June and 25 December in each year (the on account payments) At the end of each service charge year the landlord is to procure the service of an auditor's certificate showing the service charge liability and giving credit for payments made on account. Any balance due to the landlord is payable on demand. Any credit due to the lessee is carried forward to the succeeding year.
- 11.7 Clause 5 sets out a number of covenants on the part of the landlord. Clause 5(b) [141] is a covenant to insure the building. Clause 5(c) [151-152] is a covenant to provide the services and to pay the outgoings mentioned in Part II of the Schedule to the Lease. The service charge year is 25 June to the following 24 June. As soon as possible after 24 June in each year the landlord is to send to the lessee an account certified by the landlord's auditors showing the cost of the services and outgoings, the amount payable in respect of each flat and the amounts paid on account.
(It appears that despite these provisions the landlord has accounted on the basis of a service charge year running from 25 December to the following 24 December, and has been doing so, without objection from at least 1994/95. For ease of reference we have determined the account for each service charge as presented to us.)
- 11.8 Part II of the Schedule to the Lease [145-147] sets out the expenditure which comprises the service charge and which in the main is in relatively standard form and not controversial, but which includes:

Paragraph 8 *'The cost of employing managing agents for the management of the Building and provision of services or items in this part of this Schedule and the collection of contributions from the Lessees in the Building'*

Paragraph 9 *Without prejudice to the generality of the foregoing the cost of such other works services installations acts matters and things as may in the absolute discretion of the Lessor be considered necessary advisable or desirable for the proper maintenance safety and administration of the Building'*

The Sums Claimed

12. In the original proceedings the sum claimed was £8,856.28. In a letter dated 16 January 2007 [154] sent by UPM to Mr Grinbaum, UPM stated:

Sum originally claimed:	£8,856.28
Less:	
Payments received £ 641.00	
Reserve Fund <u>£2,485.49</u>	
	<u>£3,126.49</u>
Amount Due	<u>£5,729.79</u>

13. The make up of the sum of £8,856.28 can be seen from the running statement at [90-91]. It commences with historic arrears brought forward in the sum of £2,124.75 and then purports to record the sum due from Mr Grinbaum and payments made by him. Included is ground rent, in connection with which we have no jurisdiction. However Mr Grinbaum made regular payments of £75 which Mr Adnan accepted were paid in respect of ground rent and he also accepted that over the period with which we are concerned there are no arrears of ground rent.
14. For ease of reference we attach as Appendix 1 a summary of the service charges claimed by the landlord. An adjustment has been made to the cost of insurance in 1997 to correct a clerical error on the year end accounts for that year.
15. The Lease provides that the service charge is recoverable as rent. We find that it thus has all the characteristics of rent. This is important as regards limitation. S19 of the Limitation Act 1980 provides that:

'19. No action shall be brought, or distress made, to recover arrears of rent, or damages in respect of arrears of rent, after the expiration of six years from the date on which the arrears became payable.'

The legal proceedings were commenced on 15 April 2005 [94]. We find that claims are statute barred where the due date for payment accrued prior to 15 April 1999. Thus we find that the starting point is the liability (if any) of Mr Grinbaum to make payments to his landlord on or after 15 April 1999. We thus find that the first service charge year we have to determine is the year ending 24 December 1999.

16. From 2001 onwards UPM included in the budget, sums to be placed into a general reserve fund. It will be seen from Appendix 1 that over four years £8,000 was sought. Evidently the reserve fund became

contentious. Eventually the fund was abandoned and monies returned. It will be seen from the letter at [154] (see paragraph 12 above) that Mr Grinbaum's account has been credited with £2,485.49 from the reserve fund and we were told that was no longer an issue between the parties. Accordingly we do not have to make any findings with regard to the reserve fund.

The Service Charges and Administration Charges Challenged.

First we shall deal with general challenges to each year in question. We shall then deal with specific challenges.

Audit Fees

17. Mr Grinbaum challenged the audit fees for each year. He submitted that the lease did not enable the landlord to recover such fees as there was no express mention of them.
18. Mr Adnam accepted that there was no express reference to audit fees in Part II of the Schedule to the Lease. He submitted that recovery should be implied because it was a necessary pre-requisite of recovery of service charges for the landlord to procure a certificate from his auditor.
19. The Tribunal had sympathy with the landlord's dilemma. It is accepted that an auditor's certificate is a pre-requisite to the obligation on the lessee to pay. Nevertheless the Tribunal is extremely wary of implying obligations to pay expenditure which is not expressly or clearly within the provisions of the lease. The Tribunal bears in mind the usual rules of construction of instruments and the gloss on them in relation to service charge obligations. The Tribunal notes the decision in *Sella House Limited v Mears* [1989] 1 EGLR 65 where it was said that the obligation to contribute to an expense must be clear and unambiguous. We also bear in mind *Gilje v Charlegrove Securities Ltd* [2001] EWCA Civ 177 in which. In the context of construing a service charge provision in a lease of residential premises, Laws LJ said:

'The landlord seeks to recover money from the tenant. On the ordinary principles there must be clear terms in the contractual provisions said to entitle him to do so. The lease, moreover, was drafted or proffered by the landlord. It falls to be construed contra proferentem ...'

Laws LJ made clear that an obligation to contribute to an expense must emerge clearly and plainly from the words that are used.

20. We find, with some reluctance, that the obligation to contribute to the costs of the auditor's fees do not emerge clearly and plainly from the

words of Part II to the Schedule of the Lease and are accordingly not recoverable as a service charge.

Management Fees

21. Mr Grinbaum had a general complaint about lack of efficient and effective management of the Building. He asserted that over the year very little management has been carried out. The development is small and little needs to be done save for placing insurance. He said that effectively the tenants have been looking after the common parts and the small gardens and parking areas themselves. He also claimed that from time to time UPM have been negligent and that this has had an adverse effect of the market value of the flats. Mr Grinbaum gave some examples on which he relied. He accepted that some management had been carried out and submitted that he should only have to pay 10% of the costs claimed
22. Mr Adnam submitted that the management fees at £100 plus VAT per unit were fair and reasonable and had not increased since 1996. Mr Adnam refuted Mr Grinbaum's allegations of poor service and recounted the services provided to the landlord [119]. Mr Adnam made the point that additional fees were not charged when repairs or redecorating projects were undertaken. He submitted that the fees were reasonable. He accepted that the Building was shabby and said that because the lessees did not pay service charges there was little incentive for the landlord to incur expenditure which the lessees simply did not repay. Mr Shaw told us that he attends the property as and when required. It is a good way from his office in New Malden. He tends to be reactive and sometimes double checks with lessees to see if works have been carried out.
23. Although the Tribunal found the development to be shabby and poorly maintained we find that plainly some level of management has been provided. The Tribunal is not convinced that the flats have been devalued by reason of poor management, but even if this were the case it would not necessarily follow that management fees should not be paid. The Tribunal notes that management fees have not increased for some ten years and this may well be because the landlord and/or UPM acknowledge the Building had received little management.
24. Bringing its experience in these matters to bear the Tribunal finds that a unit fee of £100 plus VAT for this part of London is just about the minimum fee one would expect in the market place. The Tribunal has no hesitation in rejecting Mr Grinbaum's suggestion of £10 plus VAT per unit because this is plainly untenable and unrealistic.
25. The Tribunal has no doubt that the level and quality of management could (and on occasions should) have been better, but finds that the unit fee of £100 plus VAT is not so wide of the mark as to be unreasonable in amount for the service provided. Accordingly the

Tribunal does not propose to make any adjustments to the management fees claimed.

26. Specific Challenges

1999

Repairs and Maintenance	£1,492.25
Supervision	£ 223.84

26.1 Mr Grinbaum challenged this expenditure; he accepted work was carried out, but of a very poor quality, and was, he said, unsupervised.

26.2 Mr Adnam said that he had no supporting invoice and no information as to what work was done and who carried out what supervision. Mr Adnam said that he wished to withdraw the claim for the supervision fee.

26.3 Part of Mr Grinbaum's complaint was that asbestos had been used in some roof repair work but he had misread a paragraph that made it clear that this would only occur in work carried out before 1992. Mr Grinbaum had no other complaint about the quality of the work; he thought the cost was too high but adduced no evidence of what would be reasonable. We find the cost of the work at £1492.25 was both reasonably incurred and reasonable in amount..

2000

Repairs and Maintenance	£1,498.12
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26.4 Mr Grinbaum challenged this item of expenditure on the footing that he has no knowledge of the works being carried out. He complained that he was not notified in advance of the contractor's visits. He considers that he should have been. He said that he was working at home at that time. Mr Grinbaum also complained that the work covered by the invoice at [50] should have been the subject of consultation under the provisions of s20 of the Act then prevailing.

26.5 The Applicant's supporting invoices are at [48-50]. The contractor was McMahon Builders. Mr Grinbaum said that he contacted the successor firm, McMahon & Sons to get information about the work but he was not successful [MEG26-27].

26.6 Mr Adnam's explanation of the invoices is given in a letter to Mr Grinbaum dated 03.03.05 [115]. He further explained that the cost was high due to an abortive visit when the contractor was denied access, but it appears that the contractor who travelled up from Welling, Kent did not make prior contact with the lessee

concerned to ensure arrangements for access. Mr Adnam was unable to say what, if any, consultation had taken place.

- 26.7 Having regard to all of the evidence we allow the invoice at [48], disallow the invoice at [49] and reduce the invoice at [50] down from £1,086.87 to £1,000 because the correct consultation process was not undertaken.
- 26.8 Accordingly, for this item we find that £1,235 was reasonably incurred and is payable by the lessees.

2001

Legal and Professional £499.38

- 26.9 Mr Grinbaum challenged this item of expenditure which related to a condition survey carried out by a professional surveyor. His main complaint was the lack of a specific invoice and information on the charging basis.
- 26.10 Mr Adnam explained that the whole portfolio was periodically surveyed as a matter of good practice. To achieve economy of scale one firm was used and a composite invoice issued covering all of the surveys. The cost is then allocated internally. Mr Adnam said that a scale of prices had been agreed with the surveyor but he did not have details to hand. Mr Adnam submitted that it was reasonable to commission the condition survey, especially as it was not cost effective for UPM to make periodic visits to the Building, and that the price for the survey was a reasonable price.
- 26.11 The Tribunal preferred the submissions of Mr Adnam and reject Mr Grinbaum's challenge. In the experience of the Tribunal periodic condition surveys by a specialist building surveyor is good estate management practice and the cost is within the range that the Tribunal considers to be reasonable. Accordingly, we find that this expense was both reasonably incurred and is reasonable in amount.

2002

Repairs & Maintenance £94.00

- 26.12 Mr Grinbaum challenged this item of expenditure. The supporting invoice is at [64]. Evidently it relates to a periodic check of roof and gutters. Mr Grinbaum queried what was checked and why it was checked so soon after the condition survey.
- 26.13 Mr Adnam was not able to give any information and said that he withdrew the claim to this sum.

2003

No specific challenges.

2004

No specific challenges.

2005

26.14 The legal proceedings were issued part way through the service charge year. The only issue for the Tribunal to determine was the reasonableness of the budget which triggered the liability to make payment on account on 25 December 2004.

26.15 The budget showed that the proportion of expenditure attributed to Mr Grinbaum was ££1,245 and so each half-yearly on account payment was £622.50. Mr Grinbaum submitted that £1,245 was a bit on the high side and he suggested that £1,000 was reasonable.

26.16 Mr Adnam went over the budget with us and explained it.

We find that the budget as drawn was reasonable and the half yearly sum of £622.50 was payable by Mr Grinbaum on 25 December 2004.

Administration Charges

27. The administration charges claimed to be payable are set out in Appendix 2. The Appendix also sets out those that we find are payable.
28. Mr Grinbaum objected to the administration charge of £70.50 for registration of a notice of mortgage because it was too high. Mr Adnam explained that the charge was £60.00 plus VAT and those details of the charge have to be recorded in the records of both the landlord and the managing agents. He submitted that it was a reasonable charge.
29. We prefer the submissions of Mr Adnam which strike a chord with the experience of members of the Tribunal in these matters. We find the charge to be well within the range of a reasonable charge.
30. We disallowed all of the administration charges for interest because the lease does not expressly oblige the lessee to pay interest on late paid sums. The Tribunal has settled the cash account setting out what should have been paid by Mr Grinbaum. The question of interest is a matter for the discretion of the court which referred this application to us.
31. We have also disallowed the claim to administration charges connected with the preparation and service of the s146 LPA 1925 notice. The notice alleged breach of covenant to pay service charges. The service charge is reserved as rent. A s146 LPA 1925 notice is not

required in the case of arrears of rent. It was thus unnecessary and inappropriate for the notice to have been prepared and served and it must follow, we find that the expense was unreasonably incurred. In any event we would have had reservations as to the amount claimed which appears to have been an internal book keeping claim rather than sums actually paid out to a third party.

32. We have disallowed the administration charges for HMLR fees and Court fees because the Lease does expressly oblige the lessee to pay such charges. Both fees may be in the discretion of the court if and when the question of the costs of the court proceedings are dealt with by the court.

The s20C Application

33. Mr Grinbaum made an application under s20C of the Act in respect of any costs incurred by the landlord in connection with these proceedings. He said that the Schedule to the Lease did not expressly refer to legal or other costs incurred in connection with court or tribunal proceedings. Moreover he said that he had on numerous occasions raised genuine issues and concerns with UPM but that they had failed to respond or to be responsive in any way.
34. Mr Adnam submitted that the costs incurred in connection with the case were £250 - £300 and that UPM would invoice G&O whether they be recoverable through the service charge or not. He submitted that the costs were reasonable and were within the expenditure contemplated by paragraphs 8 and 9 of the Part II of the Schedule to the Lease.
35. We find that any costs which the landlord might incur in connection with the proceedings before us are not service charges within the terms of the Lease. We reject Mr Adnam's submission that they fall within paragraphs 8 and/or 9. We find that for such expenditure to be included as a service charge it must be clearly and unambiguously set out in the lease. We refer to the *Sella House* and *Gilje* cases referred to in paragraph 19 above. Accordingly these costs are not recoverable and no order under s20C is required.

Reimbursement of Fees

36. Mr Adnam said that the Applicant had incurred fees of £150 for the hearing before the Tribunal and he sought reimbursement. Mr Grinbaum opposed the application. Both parties claimed that they had made efforts to resolve matters and the opposite party had taken an unreasonable and unrealistic position.
37. Paragraph 9 of the Leasehold Valuation Tribunals (Fees) (England) Regulations 2003 enables a tribunal to require any party to

proceedings to reimburse any other party for the whole or part of any fees paid by that party in respect of the proceedings.

38. In all of the circumstances of this matter and given that both parties succeeded on some points and failed on others, we find that it just and equitable if the fees of £150 are shared equally between the parties. We have therefore required that Mr Grinbaum reimburse the Applicant with the sum of £75.



John Hewitt
Chairman
6 July 2007

Part 1												
S/C Claimed												
Expenditure	Years Ending 24 Decmeber	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Audit/Accountancy		£ 45.00	£ 45.00	£ 45.00	£ 45.00	£ 45.00	£ 45.00	£ 90.00	£ 105.75	£ 105.75	£ 105.75	
Insurance		£ 385.15	£ 1,029.60	£ 1,055.34	£ 1,111.46	£ 1,362.84	£ 1,607.55	£ 2,185.00	£ 2,441.59	£ 2,112.50	£ 2,195.83	£ 2,264.02
Repairs & Maintenance		£ 182.13	£ 217.38	£ -	£ -	£ 1,492.25	£ 1,498.12	£ -	£ 94.00	£ 200.00	£ 70.00	£ 303.98
Legal & Professional				£ 96.40	£ -	£ 223.84		£ 499.38	£ -	£ -	£ -	£ -
General Reserve		£ -	£ -	£ -	£ -	£ -	£ -	£ 2,000.00	£ 2,000.00	£ 2,000.00	£ 2,000.00	£ 8,000.00
Management Fee		£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00
Total		£ 1,082.28	£ 1,761.98	£ 1,666.74	£ 1,626.46	£ 3,593.93	£ 3,620.67	£ 5,244.76	£ 5,111.34	£ 4,888.25	£ 4,841.58	£ 4,962.00
Part 2												
S/C Determined by LVT												
Expenditure	Years Ending 24 Decmeber	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Audit/Accountancy												
Insurance						£ 1,362.84	£ 1,607.55	£ 2,185.00	£ 2,441.59	£ 2,112.50	£ 2,195.83	£ 2,264.02
Repairs & Maintenance						£ 1,492.25	£ 1,235.00	£ -	£ 200.00	£ 70.00	£ 303.98	
Legal & Professional								£ 499.38	£ -	£ -	£ -	£ -
General Reserve						£ -	£ -					
Management Fee						£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00	£ 470.00
Total						£ 3,325.09	£ 3,312.55	£ 3,164.38	£ 2,911.59	£ 2,782.60	£ 2,735.83	£ 3,038.00
25% Share Payable						£ 831.27	£ 823.14	£ 788.60	£ 727.90	£ 605.63	£ 683.96	

Administration Charges			
Claimed			
Description	Date	Amount	Allowed by LVT
Reg'n fee; Notice of Mortgage	21.04.04	£ 70.50	Yes
Interest	31.08.04	£ 242.51	No
Additional Admin fee (s146 notice)	31.01.05	£ 235.00	No
s146 fee	31.01.05	£ 150.00	No
HMLR fee	14.02.05	£ 4.00	No
Interest	16.02.05	£ 148.40	No
Interest	31.03.05	£ 54.87	No
Court fee	14.04.05	£ 250.00	No

Jon Hewitt

Due Date for Payment	Nature of Debit/Credit	Debits	Credits	Running Balance
25.12.99	1st on a/c payment for 2000	£ 368.63		-£ 368.63
20.01.00	Service charges for 1999	£ 831.21		£ 1,199.00
06.03.00	Payment		£ 340.71	£ 859.19
24.06.00	2nd on a/c payment for 2000	£ 368.63		£ 1,227.82
25.12.00	Balancing charge for 2000	£ 90.88		£ 1,318.70
	1st on a/c payment for 2001	£ 645.63		£ 1,964.33
24.06.01	2nd on a/c payment for 2001	£ 645.63		£ 2,609.96
05.11.01	Payment		£ 401.89	£ 2,208.07
25.12.01	Balancing charge for 2001		£ 502.66	£ 1,705.41
	1st on a/c payment for 2002	£ 633.75		£ 2,339.16
24.06.02	2nd on a/c payment for 2002	£ 633.75		£ 2,972.91
25.12.02	Balancing charge for 2002		£ 539.60	£ 2,433.31
	1st on a/c payment for 2003	£ 727.50		£ 3,160.81
24.06.03	2nd on a/c payment for 2003	£ 727.50		£ 3,888.31
04.11.03	Payment		£ 610.40	£ 3,272.91
25.12.03	Balancing charge for 2003		£ 759.37	£ 2,518.54
	1st on a/c payment for 2004	£ 611.25		£ 3,129.79
21.04.04	Registration fee - Notice of Charge	£ 70.50		£ 3,200.29
24.06.04	2nd on a/c payment for 2004	£ 611.25		£ 3,811.54
11.10.04	Payment		£ 1,077.09	£ 2,734.45
25.12.04	Balancing charge for 2004		£ 538.54	£ 2,195.91
	1st on a/c payment for 2005	£ 622.50		£ 2,818.41
27.06.05	Payment		£ 566.00	£ 2,252.41
	Total debits	£ 7,588.61	£ 5,336.26	
	Less total credits	£ 5,336.16		
	Balance due	£ 2,252.41		

