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-/ 3495.

Today, the twelfth day of June of the year two thousand and twenty.

Number 56

Loan, Sales and Reduction
Payment IRD 01/07/2020
Enrolled in the Public Registry Malta

Gozo 20/07/2020 1928/2020
Vol.I.No.
W.P.P. Gozo 1254/2020
Priv. Bank Malta 8990/2020
Vol.R.No. 365/2020
Land Registry LRA /2020
LRC /2020

Before me ***Francesca Mifsud***, a Notary Public in Malta, duly admitted and sworn, have personally appeared, after I have duly ascertained the identity of all the parties involved, by means of the herein mentioned official documents, according to Law:

Of the first part:

Doctor of Laws Roberta Abela Brincat [holder of Maltese identity 53077M], born in San Giljan, on the 6th day of January, 1977, residing at Iklin, wife of Stuart Abela, daughter of the late Paul Brincat and of Anne nee Vella, who is appearing on this deed in the name, for and on behalf of '**APS Bank plc**' [having company registration letter 'C' number two one nine two (C. 2192), and its registered address at APS Centre, Triq it-Torri, Birkirkara, BKR 4012], hereinafter referred to as '**the Bank**', and this as duly authorized for this purpose.

Of the second part, and hereinafter referred to as '**the Vendor**':

Mark GRECH [holder of Malta identity card number 23968G], a company director, born in Victoria, Gozo, on the 16th August, 1968, and residing at Xaghra, Gozo, son of Joseph GRECH and of Maria nee' TABONE; and

Fabian ATTARD [holder of Malta identity card number 28775G], a company director, born in Victoria, Gozo on the 21st November, 1975, and residing at Victoria, Gozo, son of Joseph ATTARD and Lucy nee CAMILLERI;

who are appearing hereon for and on behalf of the Limited Liability Company "**Mgarr Developments Limited**" Company Registration number C 38168 with registered address at GZ B2, Xewkija Industrial Estate, Xewkija, Gozo, and this as duly authorized in virtue of the Memorandum and Articles of Association of the said Company.

Of the third part, and hereinafter referred to as '**the Customers**' or '**the Purchasers**', as the text may so require:

Stephen AZZOPARDI [holder of Malta identity card number 382672M], a company director, born in Tal-Pieta', Malta, on the 7th June 1972, son of Bartholomeo known as Albert AZZOPARDI and of Maria Lourdes nee GAUCI; and

Dr. Francesca Mifsud
LL.B., DIP.(N.P.) LL.D., (MELIT).
Notary Public, Birkirkara Road,
St. Julian's 2151300

Arkivre Arkivre

Sharon AZZOPARDI (holder of Maltese identity card 386772M), company director, born in Tal-Pieta' on the 25th August, 1972, daughter of Harry BRINCAT and Carmen nee CALLEJA;

spouses, both residing at 'Coralea', Prof. A.J. Arberry Street, Naxxar

First Part of Deed - Loan

Whereas the Customers have jointly requested the Bank to grant them on loan the sum of ***one million seven hundred thousand Euro (€1,700,000)***, hereinafter called ***the Loan***, which sum is to be used:

a) As to the sum of *six hundred thousand Euro (€600,000)* to finance the purchase of three (3) apartments internally numbered

1) one hundred and one letter 'A' (101A);

2) one hundred and one letter 'B' (101B); and

3) one hundred one letter 'C' (101C);

previously collectively forming part of the same apartment internally numbered one hundred and one (101), previously known as 101 and one hundred and two (102), situated at level minus two (-2) and the two adjacent lock-up garages internally numbered four hundred and eleven (411) and four hundred and twelve (412), forming part of the 'Mgarr Heights' complex (previously occupied by Mgarr Hotel), in Triq iz-Zewwieqa, Mgarr, Gozo; and

b) As to the remaining sum of *one million one hundred thousand Euro (€1,100,000)*, to finance the entire conversion of

1) the three above residential units internally numbered 101A, 101B and 101C situated at level -2; together with

2) the three above residential units internally numbered two hundred and one letter 'A' (201A), two hundred and one letter 'B' (201B) and two hundred and one letter 'C' (201C) previously collectively forming part of the same apartment internally numbered two hundred and one (201) situated at level -2 [previously forming two apartments internally numbered 201 and two hundred and two (202), the latter having been amalgamated with apartment two hundred and one (201) as one unit), situated at level minus one (-1);

thus now forming six (6) separate residential units, forming part of the 'Mgarr Heights' complex (previously occupied by Mgarr Hotel), in Triq iz-Zewwieqa, Mgarr, Gozo, for rental.

offering as security jointly and severally between them a General Hypothec over all their property present and future and a Special Hypothec over the hereunder mentioned property over and above the Special Privilege competent to the Bank in terms of law over the same property.