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TO: QIUFEN LU

Notice to the mortgagor of mortgaged land of exercise of powers by reason of default
Section 119, Property Law Act 2007 In the matter of section 119 of the Property Law Act 2007 and in the matter of Mortgage Instrument No: 9769883.5 North Auckland Registry (the mortgage) WHEREAS you have granted Mortgage Instrument Number 9769883.5 (North Auckland Registry) (Mortgage) to Westpac New Zealand Limited (Mortgagee) to secure your obligations to the Mortgagee. AND WHEREAS you undertook to comply with all laws that relate to the mortgaged property. In particular, you undertook that you must make sure that there is nothing on the mortgaged property that does or might give rise to a claim against you, to make sure that everything that has been built and done on the Mortgaged Property complies with the law, and to comply with any notices issued under any law which affect the Mortgaged Property and you further undertook that you would make sure that no other party has any interest in or rights over or to use the Mortgaged Property except those which the Mortgagee consents to in writing. You further undertook to comply with all Environmental Law relating to the mortgaged property and that you would not allow any dealings in respect of the Mortgaged Property without the Mortgagee's written consent. In particular, you undertook not to lease any of the Mortgaged Property, not to sell or dispose of the Mortgaged Property or any interest in it, or create, or permit the continuation of any charge or other security interest over the Mortgaged Property. You further undertook to maintain, preserve and protect the Mortgaged Property and its value and your title and the Mortgagee's interest and in particular, if anyone lodges a caveat against the title to the Mortgaged Property you undertook to do everything in your power to remove the caveat. PURSUANT to an order of the District Court at Auckland dated 13 October 2017 WESTPAC NEW ZEALAND LIMITED, the Mortgagee under the Mortgage, gives notice that the consequence specified below will follow if each default specified below has not been, or cannot be, remedied on or before 27 November 2017. DEFAULT As at the date of this notice, you are in default under the Mortgage in that – You have failed to pay: 1.The excess beyond the Credit Available under Choices Loan Suffix No.91 of \$7,296.48. 2.The excess beyond the Credit Available under Choices Loan Suffix No. 92 of \$8,246.67. 3.The excess beyond the Credit Available under Choices Loan Suffix No.95 of \$4,896.61. 4.The excess beyond the Credit Available under Choices Loan Suffix No.96 of \$7,731.28. 5.The amount payable in respect of Current Account Suffix No. 00 as at 18 October 2017 amounting to \$2,343.21 The total amount now in arrears is: \$30,514.25 You are in further default under the Mortgage in that Events of Default have occurred as follows: 1. You have failed to comply with the provisions of the Mortgage in that: (a) you are subject to enforcement orders relating to Environmental Law obtained by Auckland Council in relation to the Mortgaged Property, such orders being set out in a decision of the Environment Court dated 27 September 2017 under ENV-2016-AKL-000067; and (b) you have failed to comply with the Mortgage in that you have failed to make sure that no other party has any interest in or rights over or to use the Mortgaged Property without the Mortgagee's written consent in that you have granted a lease to Cheng Jiang Wu over the Mortgaged Property which lease is referred to in, and is protected by, Caveat No. 10179657.1; and (c) you have failed to comply with the Mortgage in that

Auckland Council has registered Statutory Land Charge No.10815573.1 against the title to the Mortgaged Property which charges the Mortgaged Property in the sum of \$11,178.00; and (d) you have failed to comply with the Mortgage in that you have failed to remove Caveat No. 10179657.1 and Statutory Land Charge No.10815573.1 from the title to the Mortgaged Property. ACTION You are required to remedy the specified default(s), or to cause the default(s) to be remedied by: (a) Payment of the sum of \$31,714.25 (which includes \$1,200.00, being the reasonable costs and disbursements of the Mortgagee in preparing and serving this notice). Further expenses (including legal fees) relating to service of this notice may be incurred, full particulars of which will be supplied as soon as possible; and (b) Providing evidence from Auckland Council, such evidence to be acceptable in all respects to the Mortgagee, confirming that you have complied those parts of the enforcement orders set out in the decision of the Environment Court under ENV-2016-AKL-000067 that were to be complied with by the date of this notice; and (c) Obtaining a surrender of the lease of the Mortgaged Property to Cheng Jiang Wu as referred to in Caveat No. 10179657.1; and (d) Removing Caveat No. 10179657.1 and Statutory Land Charge No.10815573.1 from Title Identifier 512593 being the title to the Mortgaged Property. CONSEQUENCE If each default has not been, or cannot be, remedied on or before 27 November 2017, - (a) all amounts secured by the Mortgage will become payable; (b) the following powers of the Mortgagee will become exercisable: (i) the Mortgagee's power to enter into possession of the mortgaged land; (ii) the Mortgagee's power to sell the mortgaged land. Important information for recipient of notice - You are strongly recommended to consult a lawyer about this notice without delay. Signed and dated at Auckland on 20 October 2017 by B J Upton, who signed this notice on behalf of the Mortgagee: THIS NOTICE is given by the Mortgagee, whose address for service is at Simpson Grierson, Level 27, 88 Shortland Street, Private Bag 92518, Auckland. Telephone: +64 9 358 2222. Facsimile: +64 9 307 0331. (DNT) ANYONE knowing the whereabouts of QUIFEN LU is asked to bring this notice to her attention

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