

## the development of Cowle Road in the 1940s – Lots 20, 27, pt 28, 29 and 30 in 1873

This 1946 ABSTRACT was part of the deeds of Ryelands, Cowle Road, and is transcribed with the permission of Mrs Berenice Calverley, the owner.

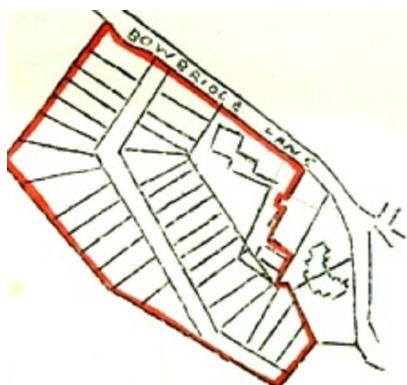
The Abstract contains four plans. The first, large, plan (recorded separately) shows that the 1873 Lots 29, 27 and 20 were the subject of the early years behind this transaction (although Lot 20 (access from Park Road) must have had something different done to it because it was not used in the final build).

The consequence is that Cowle Road now runs past the front of The Field at rightangles from Bowbridge Lane then branches at a T-junction into a cul-de-sac. None of the houses on Cowle Road has a number, so here is an extract from the modern OS map provided to the researchers by Stroud District Council.

The second plan shows the full stretch of the property adjacent to Bowbridge Lane, from Field Road to the western boundary of Berkshire House (No 8) – Lots 30, 29, 27 and pt 28.

The third plan identifies an area that matches the boundary of Lot 27 and the southern part of Lot 28.

The fourth plan is the same as that dated 1936 in the Deeds of Daneway, which presumably never came to anything:



All four plans have coloured lines that correspond with the description in the Abstract but unfortunately none is dated! and none says specifically to which transaction it refers. So there is at the moment a bit of confusion which might only be cleared up when Deeds for neighbouring houses are made available.

**Summary:** In 1900 Ulrich HOLBOROW bought Lots 20, 27, pt 28, 29 and 30 from Wm COWLE's executors.

In 1931 his children sold Lots 20, 27, and 29 (and maybe the remainder of 28) to the Stroud Hospital management committee.

In 1936 the Stroud Hospital sold the same (?) Lots to Arthur Cecil COOK, builder of Paganhill.

In subsequent years ACC and others, as the Stroud Housing Estates Ltd, borrowed various mortgages and overdrafts. The company was listed as insolvent in the London Gazette in 1848.

In the following transcript I have CAPITALISED all surnames to make them easy to pick out, inserted the occasional comma for clarity, but have left the abbreviations as they were:

Marion Hearfield  
October 2010

### Abstract of Title of Stroud Housing Estates Ltd to land and hereditis known as The Field site at Stroud in the Coy of Glos

1900 5<sup>th</sup> July  
Stamp £15.0.0d

BY INDRE of this dt md betn Edward Charles DAVIS, William Henry Cox FISHEER, Stephen James DUDBRIDGE all of Stroud and Josiah James STEPHENS of the one pt and Ulrich HOLBOROW of the other pt

Exd with original at  
our offices

RECTG contt for sale by Wm COWLE to sd U HOLBOROW  
AND RECITG death of sd Wm. COWLE on 30<sup>th</sup> December 1897 and Probate of his Will  
29.9.1897 annoe sd E. C. DAVIS, W H C FISHER, S J DUDBRIDGE and J J STEPHENS

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Winterbotham Ball &  
Gadsden Rowcroft,  
Stroud, 14.3.46

Exors

AND RECITG request by sd U HOLBOROW for Convce in prsce of sd Contt  
(Probate 13<sup>th</sup> March 1900 at Gloucester Probate Regy)

IT WAS WITNESSED that for conson of £200 already pd to sd W COWLE and £2,800 pd to sd E C DAVIS, W H C FISHER, S J DUDBRIDGE and J J STEPHENS (rect etc) the sd ECD, WHCF, SJD and JJS as Prsonal Reps and as devisees in trust under sd Will convd unto sd U HOLBOROW

ALL THOSE three pces or pcels of land or ground site at Stroud afsd and formg pts of an este pchsed by sd W COWLE and known as Field Park and distinguished by the Nos 20, 27 and 29 on the Field Este Plan wch sd pces contd resly 3r 26p, 3a 1r 3p and 1a 18p and with the boundaries throf were deltd on plan on those presents and thron edged

[pink] and Nod 20, 27 and 29 Togr with the messe [this messuge must be the mansion itself] erectd on pt throf No 27 and the Conservatory Cottage Stables Coachhouse and other outbldgs and erectns and collecty known as The Field.

ALL THOSE two pces or pcels of land or ground also formg pt of the sd este called Field Park and being pts of the pces of land distinguished by the Nos 20 and 30 on the Field Este Plan Toger with the Vinery on pt of the sd pce No 28 and wch sd pces of land thrby convd resly 2r and 3r 36p or thereabts and were deltd on the sd plan and thron edged resly green and yellow and were pts of the pces of land thrin nod 28 and 30

a pencilled note puts 3?  
above the number 2 in the  
mention of 2 here

TO HOLD the same unto and to the use of the sd U HOLBOROW in fee simple subjt to and with the benefit of covts and condons of Indre of Mutual Cvt date 19<sup>th</sup> December 1873 so far as same were then subsistg and capable of takg effect and subjt to apportioned tithe of £2.4.0d.

AGMT & DECLON that wall betn pts A and B on sd plan was a pty wall  
UNDERTAKG for prodn of deeds mentd in Schedule

### THE SCHEDEULE

1873 17<sup>th</sup> Feb

INDRE betn Wm. CAPEL of the 1<sup>st</sup> pt and other ptes of the 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 6<sup>th</sup>, 7<sup>th</sup>, 8<sup>th</sup>, 9<sup>th</sup> and 10<sup>th</sup> pts and sd Wm COWLE of the 11<sup>th</sup> pt [this is the sale by the HAWKINS family to COWLE; Wm CAPEL was the main mortgagee; all mortgages were repaid by COWLE as part of the sale agreement]

1873 19<sup>th</sup> Dec

INDRE betn sd Wm COWLE and John Wm CHAMPION who he? [in 1871 census at Castle Villa, son of the household; 1885 Kelly's has John William CHAMPION with a home address at Park Road; also cf DAVIES & CHAMPION, auctioneers; later DAVIES CHAMPION & PAIN? same chap?]

EXECUTED by Vdrs and duly attested

1908 13<sup>th</sup> May

BY HIS WILL of this dt sd U HOLBOROW devised and bequeathed all his real and prsonl ppty unto his wife for her own use and benefit absly.

1912 15<sup>th</sup> Dec

Testator died.

1913 20<sup>th</sup> Mar

PROBATE of sd Will granted by Gloucester Distt Regy.

1925 22<sup>nd</sup> Jun

By her Will of this dt Maria HOLBOROW apptd her daughter Eliza Maud and her sons Ulrich Norman and Henry Ratcliffe HOLBOROW Exors and Trees.

1931 15<sup>th</sup> Jan

TESTATRIX died

1931 15<sup>th</sup> Apr

PROBATE of sd Will granted in Gloucester Distt Probate Registry

1931 6<sup>th</sup> May

BY INDRE of this dt md betn sd Eliza Maud HOLBOROW, Ulrich Norman HOLBOROW and Henry Ratcliffe HOLBOROW (thrinar called the Vdrs) of the one pt and Charles John FISHER, William John Paley MARLING and Thomas Edward SANDERS and Arthur William STANTON (thrinar called the Pchsers) of the other part

RECITING Will and probate throf of sd Maria HOLBOROW

RECITING Agmt for sale

IT WAS WITNED that in conson of £2570 pd etc rect the Vdrs as Prsonal Reps convd unto the Pchsers

ALL THAT hse known as The Field site at Stroud in the Cov of Glos Toger with

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the ctge outbldgs gden and gden grd and pasture land tht belonng wch sd hereditis were deltd and cold pink on the plan drawn thron [is this Lots 30, 29, 27 and pt 28 on the second plan? The whole area is outlined in pink, but no date]

TO HOLD the same unto the Pchsers Subjt to and with the benefit of such of the covts and stipulatns so far as they were still subsistg contd in sd Deed of Mutual Covt to the use of **Stroud General Hospital** for such pposes as the Commee of Management (or the governing body of the sd Hospital for the time being) shod direct

ACKGMT by Vdrs of rt of proton of Probate

EXECUTED by Vdrs and duly attested

1931 9<sup>th</sup> May

RECORD of Enrolment in Bks of Charity Commrss.

1936 31<sup>st</sup> Oct

BY CONVCE of this dt md betn Charles John FISHER of The Castle, Stroud, in the Coy of Glos, Gentleman, William John Paley MARLING of Great Rissington Manor in the sd Coy of Glos Gentleman, Thomas Edward SANDERS of The Close Minchinhampton in the sd Coy of Glos Gentleman and Arthur William STANTON of Field Place Stroud in the sd Coy of Glos Gentleman (thrinar called the Vdrs) of the one part and Arthur Cecil COOK of Pagan Hill Lodge Stroud, Builder (thrinar called the Pchser) of the other pt

RECITING Vdrs duly apptd trees of Stroud General Hospital in sd Coy of Glos

AND RECITG seisen of Vrs and agmt for sale at £1250

IT WAS WITNED that in prsce of sd agmt and in conson of £1250 or or befe exon of abstg presnts pd by Pchsr to Vdrs (rect etc) the Vdrs as such trees as afsd thrby convd unto the Pchser

ALL THAT hse known as The Field site at Stroud Toger with the cote outbldgs gden and gden ground and pasture ground tht belonng deltd on the map or plan drawn thron [but which one?] being thron edged with red

TO HOLD the same unto the Pchser in fee simple but subj to and with the benefit of the Deed of Mutual Covt dated 19<sup>th</sup> December 1873 so far as the same is capable of takg effect

EXECUTED by Vdrs and attested

1936 10<sup>th</sup> Nov

BY ACKGMT of this dt md betn the Trees of the Stroud General Hospital and sd A C COOK sd Trees therby ackned rt to proton of docts of title thrunder written wch relatd to ppty known as The Field recently pchsed fr Trees and to dely of copies throf

5<sup>th</sup> July 1900

20<sup>th</sup> March 1913

15<sup>th</sup> April 1931

6<sup>th</sup> May 1931

9<sup>th</sup> May 1931

EXECUTED by Trees and duly attested

1936 7<sup>th</sup> Dec

BY CONVCE of this dt md betn sd A C COOK (thrinar called the Vdr) of the one pt and The Stroud Housing Estates Ltd whose regd office was at 19 College Green in the City of Gloucester (thrinar called the Pchsers) of the other pt

RECITING the Vdr seised in fee simple in posson free fr incums of the ppties thrinar descd and agmt for sale at £5200

IT WAS WITNED that in prsce of sd agmt and in conson of £5200 pd etc rect etc the Vdr as Benefl Owner thrby convd unto the Pchsers

ALL THOSE three pces or pcels of land and hereditis descd in the 1<sup>st</sup> Schedule thrunder written and deltd and edged with red on the several maps or plans drawn thron

TO HOLD the same unto the Pchsers in fee simple subj as to the ppty 1<sup>st</sup> thrinar descd to and with the benefit of the Deed of Mutual Covt dated 19<sup>th</sup> December 1873 so far as the same applicable to and affctd ppty thrby convd

THE FIRST SCHEDULE thrinbefr refd to (inter alia)

ALL THAT hse known as The Field site at Stroud in the Coy of Glos Toger with the ctge outbldgs gden and gden ground and pasture ground tht belonng

EXECUTED by sd A C COOK and attested and sealed by Stroud Housing Estates

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pencilled note below: Memo endd of Conveyance daren 14 March 1946

The 1946 Abstract does not however mention the loan taken out by Arthur Cecil COOL on 7<sup>th</sup> December 1936. This is summarised in the 1953 Abstract of Title of the Stroud Housing Estates Ltd, found in the Deeds of Ryelands:

**1936** 7<sup>th</sup> Dec: Abstracted in 1953 Abstract of Title: BY LEGAL CHARGE of this dte betn the Stroud ousing Estates Ltd, reg office 19 College Green, Gloucester (the Mtgees) of the first part, Arthur Cecil COOK of Pagan Hill Lodge, Stroud, builder, Edwqrd EVANS of Stonyhurst, Churchdown, Builder, and Harry GARDINER of Water Lane, Bisley, Builder (thrinar cld the Guarantors) of the second part, and the Cheltenham and Glos Bldg Socy of 18 Clarence St Cheltenham, of the third part

RECITING that as owners of 80 shares in the Bldg Soc they were entitled to an advance of £4,000, to be repaid with interst by monthly instalments of £29. 13. 4d for the term of 16 years wef 1<sup>st</sup> Nov 1936

Using as security “ALL THOSE the three pces or pcels of land and hds following (inter alia): 1: the house known as The Field togr with the cottage, outbuildings, garden, garden ground and pasture ground

**1938** 8<sup>th</sup> Oct: Abstracted in 1953 Abstract of Title: VACATING RECT (endsd on lastly fefe abstd Legal Charge) whrby the VC&G Bld Soc ackned to have recieved all monies intended to be secured by the thrin within written Deed

**1938** 31<sup>st</sup> Jan: [is the year correct? Abstracts are usually made in chronological order; I have transcribed this and the next extracts as typed] Abstracted in 1953 Abstract of Title: BY FURTHER CHARGE (same names as Dec 1936), a further advance of £3,000

**1938** 8<sup>th</sup> Oct: Abstracted in 1953 Abstract of Title: VACATING RECT – C&G has been repaid.

**1938** 4<sup>th</sup> Nov: Abstracted in 1953 Abstract of Title: BY MTGE of this date betn Stroud Housing Estates Ltd and the Midland Bank Ltd; an arrangement ‘giving credit or affordg banking facilities’ – so an unlimited overdraft? – with the property being used as security.

**1940** 12<sup>th</sup> Feb: Abstracted in 1953 Abstract of Title: BY RECONVEYANCE of this date from the Midland Bank of theo ne part and the Stroud Housing Estates Ltd – the bank returns the security because the company has repaid all its debt.

**1953** 13<sup>th</sup> Feb: On an Official Search application made by Langley-Smith & Sons, Solicitors, of Glos, lists him as A C COOK of The Grange, Stroud, and The Hill, Stroud, and Paganhill Lodge, Stroud, Builder, and Woodhouse, Rodborough, Retired Builder. I do not know if these are a series of home addresses, or buildings in which he had a professional interest – though Retired Builder at Woodhouse suggest a new home address....

**1953** 16<sup>th</sup> Feb: Carbon copy of a copy letter from Dunn & Duncan of Chancery Lane, WC2, listing the Companies’ Registry entry for Stroud Housing Estates, and showing that the £3,000 1938 loan was charged not only against The Field+cottage+outbldgs+garden ground ‘and house in course of erection’ but also against two more lots – one of the east side of Folly Lane and another, part of the Hill Estate Stroud.

COMPANY DISSOLVED UNDER SECTION 353(5) of the COMPANIES ACT 1948 BY NOTICE IN THE LONDON GAZETTE DATED 30<sup>TH</sup> November 1948.

so Stroud Housing Estates Ltd went bust in 1948

end