



1 The Embankment
Neville Street
Leeds
LS1 4DW
United Kingdom

Tel +44 (0) 113 231 3886
Fax +44 (0) 113 231 3200
DX 72440 Leeds 55

The Directors
Downland Debt Recovery Limited
1 Amberley Street
Sheffield
S9 2XA

Our ref 1m/002

Contact Kerri Hammond
0113 231 3886

13 June 2002

Dear Sirs

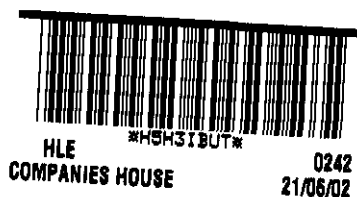
Notice of Resignation

We hereby give notice of our resignation as auditors of Downland Debt Recovery Limited (registered number: 1192575) with effect from today.

We enclose our statutory statement given in connection with our ceasing to act.

Yours faithfully

KPMG
KPMG



KPMG, a partnership established under English law, is a member of KPMG International, a Swiss association

KPMG is registered to carry on audit work by the Institute of Chartered Accountants in England and Wales and

authorised by the Financial Services Authority for investment business activities. The principal place of

business is 8 Salisbury Square, London EC4Y 8BB where a list of partners' names is open to inspection