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Our ref jb/da/247/002

Contact Jonathan Bingham  
Tel 0161 246 4416

27 May 2009

Dear Angela

**Statement on ceasing to hold office as auditors pursuant to section 519 of the  
Companies Act 2006**

We write to you in your capacity as company secretary of the companies listed in the Appendix to this statement.

In accordance with section 519 of the Companies Act 2006, we confirm that there are no circumstances connected with our ceasing to hold office as auditors of the each of the companies listed in the Appendix that we consider should be brought to the attention of the respective companies' members or creditors.

Yours sincerely

KPMG Audit Plc





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Our ref jb/da/247/017

Contact Jonathan Bingham  
0161 246 4416

27 May 2009

Dear Angela

**Resignation as auditors following acquisition by Lloyds Banking Group plc**

Please find enclosed resignation notices and our statutory statements for the companies in the Appendix.

Under section 517 of the Companies Act 2006, you are required to file a copy of our letters of notice with the Registrar of Companies within 14 days of your receipt of these letters.

Under section 523 of the Companies Act 2006, you are required to make various notifications to the relevant audit authority in connection with our resignation. We consider that the audit of the financial statements of each of the companies listed in the Appendix falls within the definition of a major audit and therefore your notification should be made to the Professional Oversight Board.

Yours sincerely

Jon Bingham  
*Audit Director*

## Appendix

<i>Company name</i>	<i>Company registered number</i>
Bavarian Mortgages No. 5 Limited	2523852
<del>Birmingham Midshires Financial Services Limited</del>	<del>2319628</del>
<del>Birmingham Midshires Mortgage Services Limited</del>	<del>2290360</del>
<del>Halifax Capital Trustees Limited</del>	<del>3275677</del>
<del>Halifax Corporate Trustees Limited</del>	<del>2045938</del>
<del>Halifax EES Trustees Limited</del>	<del>576832</del>
<del>Halifax Services (UK) Limited</del>	<del>4075753</del>
<del>HJ Group (Holdings) Limited</del>	<del>2182840</del>
<del>Western Trust &amp; Savings Holdings Limited</del>	<del>1155288</del>