

PricewaterhouseCoopers

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The Directors
LTF Holdings (UK) Limited
Legal and Trade House
33/34 Winckley Square
Preston
Lancashire
PR1 3EL

13 January 2003

Dear Sirs,

Notice of resignation as auditors

Following the conversion of PricewaterhouseCoopers to a Limited Liability Partnership (LLP) from 1 January 2003, we have agreed with you that the new firm, PricewaterhouseCoopers LLP will be replacing us as auditors.

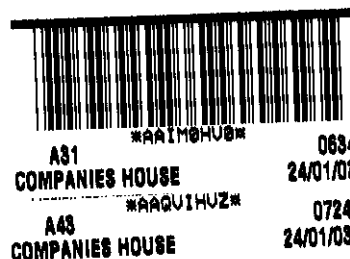
In accordance with Section 392 of the Companies Act 1985, we give notice that we are resigning as auditors of each of the companies set out in the attached schedule with effect from 16 January 2003.

A copy of this letter is required to be filed with the Registrar for each subsidiary in the attached listing. This letter is being filed for Creditlink (UK) Limited (2980033).

In accordance with Section 394 of the Companies Act 1985, we confirm that there are no circumstances connected with our resignation which we consider should be brought to the notice of the shareholders or creditors of the above named company.

Yours faithfully,


PricewaterhouseCoopers



Companies

Registered No.

LTF Holdings (UK) Limited	3673307
Legal & Trade Financial Services Limited	1613010
Legal & Trade Collections Limited	1242485
Revenues Management Services Limited	2404237
Legal & Trade Risk Management Services Limited	2713575
Eurowide Limited	3666957
Bladen Financial Services Limited	1954474
Legal and Trade Credit Management Limited	1261869
Corpio Limited	2163821
Legal & Trade Protection Agency	29158
Right Mail Limited	2067390
Legal & Trade Limited	165247
W Waters and Son (Trade Protection) Limited	604472
Financial Credit Systems Limited	79893
CCI Trace & Investigation Services Limited	3040659
Credit Consultants International Limited	2977274
← Creditlink (UK) Limited	2980033
L&T Purchase Debt Services Limited	3938010
Ultimate Business Services Limited	3276830