

Nexia Smith & Williamson

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The Registrar of Companies
Companies House
DX33050
Cardiff

14 November 2012
Our ref IN439/AJE/AB24/rmp
Direct line 023 8082 7620
Direct fax 023 8082 7601
Email andrew.edmonds@smithwilliamson.co.uk

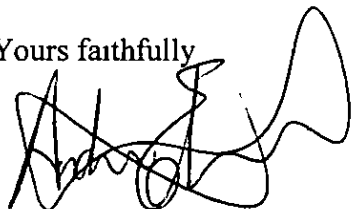
Dear Sirs

Company	Registered number
Interbay Holdings Ltd	05878379
Interbay Financial I Ltd	05878146
Interbay Financial II Ltd	06672384
Interbay Funding Ltd	05595882
Interbay ML Ltd	06038070
5D Lending Ltd	05929676
5D Finance Ltd	05694526

We are writing to inform you that we have resigned as auditors of the above company

We enclose a copy of the statement under Section 519 of the Companies Act 2006 which we have deposited at the company's registered office

Yours faithfully



For and On behalf of Nexia Smith & Williamson



Nexia Smith & Williamson Audit Limited

Registered in England at 25 Moorgate, London EC2R 6AY No 4469576

Nexia Smith & Williamson Audit Limited is a company registered to carry out audit work and regulated by the Institute of Chartered Accountants in England and Wales for a range of investment business activities. Smith & Williamson group is an independent group that provides professional resources and certain services to Nexia Smith & Williamson Audit Limited under the terms of a formal agreement on an arm's length basis. Nexia Smith & Williamson Audit Limited is a member of Nexia International, a worldwide network of independent accounting firms.

