

PricewaterhouseCoopers

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1989335

The Directors
Abbey National Mortgages PLC
Abbey House
Baker Street
London
NW1 6XL

1 July 1999

Dear Sirs

In accordance with Section 392 of the Companies Act 1985, we give notice that we are resigning as auditors of Abbey National Mortgages PLC, registered number 1989335 with effect from 1 July 1999.

Statutory notice under Section 394

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 Abbey National Mortgages PLC.

Yours faithfully

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