

**REPORT OF THE INDEPENDENT AUDITOR TO
THE SOUTH EASTERN COUNTIES FINANCE HOUSE LIMITED
FOR
THE PURPOSE OF SECTIONS 92(1)(b) and (c) OF THE COMPANIES ACT 2006**

We have audited the balance sheet and related notes of The South Eastern Counties Finance House Limited as at 15th March 2013 set out on pages 2 and 3 which have been prepared under the accounting policies set out therein

Respective responsibilities of directors and auditors

The company's director is responsible for the preparation of the balance sheet and related notes

It is our responsibility to

(a) report on whether the balance sheet has been properly prepared in accordance with the provisions of the Companies Act 2006 that would have applied if it had been prepared for a financial year of the company with such modifications as are necessary by reason of that, and

(b) form an independent opinion concerning the relationship between the company's net assets and its called-up share capital and undistributable reserves at the balance sheet date.

Opinion concerning preparation of balance sheet

In our opinion the balance sheet and related notes as at 15th March 2013 have been properly prepared in accordance with the provisions of the Companies Act 2006, which would have applied had the balance sheet been prepared for a financial year of the company

Statement on net assets

In our opinion, at 15th March 2013 the amount of the company's net assets (within the meaning given to that expression by section 831(2) of the Companies Act 2006) was not less than the aggregate of its called-up share capital and undistributable reserves

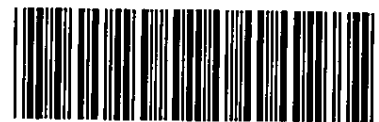


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Essex
RM3 9HS

K P DOHERTY (B Comm , F C A)
(Senior Statutory Auditor)
For and on behalf of
K P DOHERTY & CO
Chartered Accountants & Registered Auditors

Date 26th March 2013

THURSDAY



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28/03/2013

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COMPANIES HOUSE