

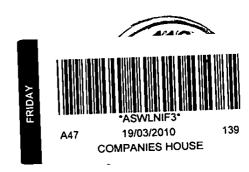
KPMG Audit Pic Financial Services Saltire Court 20 Castle Terrace Edinburgh EH1 2EG United Kingdom Tel +44 (0) 131 527 6799 Fax +44 (0) 131 527 6666 DX 553002 Edinburgh 50

The Directors

Bank of Scotland Structured Asset Finance Limited Level 7 Bishopsgate Exchange 155 Bishopsgate London EC2M 3YB

18 November 2009

Our ref al 201



Dear Sus

Statement to Bank of Scotland Structured Asset Finance Limited (2279167) on ceasing to hold office as auditors pursuant to section 519 of the Companies Act 2006

In accordance with section 519 of the Companies Act 2006, we confirm that there are no circumstances connected with our ceasing to hold office that we consider should be brought to the attention of the company's members or creditors

Yours faithfully,

KPMG Audit Plc

WPMG Audit Me