



1 The Embankment
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DX 12097 Leeds 1

The Directors
Halifax Independent Financial Advisers Limited
Trinity Road
Halifax
West Yorkshire
HX1 2RG

Company Registered No: 2367078

17 July 1996

Notice of resignation

We hereby give notice of our resignation as auditors of your company with effect from today.

We enclose our statutory statement given in connection with our ceasing to act.

Yours faithfully

KPMG

Enclosures:





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**STATEMENT TO THE DIRECTORS OF HALIFAX INDEPENDENT FINANCIAL
ADVISERS LIMITED ON CEASING TO HOLD OFFICE AS AUDITORS**

In accordance with section 394 of the Companies Act 1985, 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.

KPMG

*Chartered Accountants
Registered Auditors
17 July 1996*

COMPANIES HOUSE 27/07/96

