

Private and Confidential

The Directors
Just Wills plc
Medway House
Cantelupe Road
East Grinstead
West Sussex
RH19 3BJ

Dear Sirs

Notice of resignation as auditors of:**Just Wills plc****Company Number: 2427464****The Universal Trust Corporation****Company Number: 2393718**

In accordance with Section 392 of the Companies Act 1985, we hereby give notice of our resignation as auditors of the above companies with effect from 31 December 2003.

In accordance with Section 394 of the Companies Act 1985, we are pleased to confirm that there are no circumstances connected with our resignation which we consider should be brought to the attention of the members or creditors of the company.

Yours faithfully

BDO Stoy Hayward