

BDO Stoy Hayward Chartered Accountants Kings Wharf 20-30 Kings Road Reading Berkshire RG1 3EX Telephone: +44 (0)118 925 4400 Facsimile: +44 (0)118 925 4470 Web site: www.bdo.co.uk

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

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COMPANIES HOUSE 03/01/04

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