

COMPANY NUMBER 2405306

BRADFORD & BINGLEY MORTGAGE MANAGEMENT LIMITED

FINANCIAL STATEMENTS

31ST DECEMBER 1994

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BRADFORD & BINGLEY MORTGAGE MANAGEMENT LIMITED

REPORT OF THE DIRECTORS

The directors present their report together with the financial statements for the year ended 31st December 1994.

PRINCIPAL ACTIVITIES

There has been no trading activity during the period. Accordingly, a profit and loss account is not submitted.

DIRECTORS

Mr D Hanson
Mr G R Lister

served as directors throughout the year.

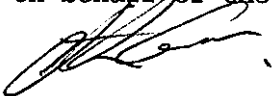
DIRECTORS' INTERESTS

According to the register maintained as required by the Companies Act 1985, the directors had no interest in the share capital of the company.

AUDITORS

The company has elected under Section 250 of the Companies Act 1985 (as amended) not to appoint auditors for the financial year to 31st December, 1994.

On behalf of the Board



K Cromar, Secretary

28th February 1995

Registered Office:
Croft Road,
Crossflatts,
Bingley,
West Yorkshire BD16 2UA

BRADFORD & BINGLEY MORTGAGE MANAGEMENT LIMITED

BALANCE SHEET AT 31ST DECEMBER 1994

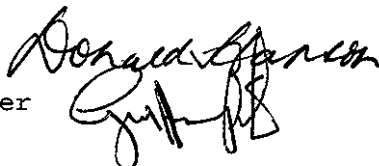
	NOTE	1994 £	1993 £
CURRENT ASSETS			
Deposit with Bradford & Bingley Building Society		2	2
		=====	=====
CAPITAL AND RESERVES			
Called-up Share Capital 1		2	2
		=====	=====

Bradford & Bingley Mortgage Management Limited was dormant throughout the financial year to 31st December 1994.

Approved by the board of directors on 28th February 1995.

Directors:

Mr D Hanson
Mr G R Lister



The note on page 3 forms part of these financial statements.

BRADFORD & BINGLEY MORTGAGE MANAGEMENT LIMITED

NOTE TO THE FINANCIAL STATEMENTS

31ST DECEMBER 1994

1. Called up share capital

	1994	1993
	£	£
Authorised		
100 ordinary shares of £1 each	100	100
	====	====
Alloted, called up and fully paid		
2 ordinary shares of £1 each	2	2
	====	====

The whole of the issued share capital is held by Bradford & Bingley Building Society which is incorporated in the United Kingdom under the Building Societies Act 1986.