



Chartered Accountants

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02 September 1998

Our Ref: MPWE.2349/sra

Co no. 2951586

Private & Confidential

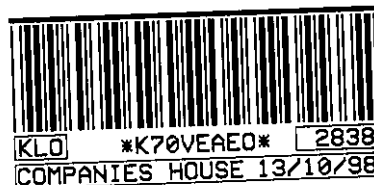
The Board of Directors
British Credit Trust Collections Limited
8 Coldbath Square
LONDON
EC1R 5HL

Dear Sirs,

We hereby resign as auditors of British Credit Trust Collections Limited ("the company"). In accordance with S.394(1), Companies Act 1985, we 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,

Hacker Young



Authorised to carry on investment business by the Institute of Chartered Accountants in England & Wales

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