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Private & confidential
The Board of Directors
Bradford & Bingley plc
Croft Road
Crossflatts
BD16 2UA

Our ref: md/jc/247

9 May 2011

Dear Sirs

Statement on ceasing to hold office as auditors pursuant to section 519 of the Companies Act 2006

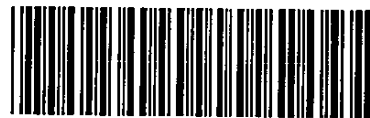
We write to you in your capacity as directors of the companies listed in the Appendix to this statement

In accordance with section 519 of the Companies Act 2006 we confirm that there are no circumstances connected with our ceasing to hold office as auditors of each of the companies listed in the Appendix that we consider should be brought to the attention of the respective companies' members or creditors

Yours faithfully,

KPMG Audit Plc

WEDNESDAY



RM 15/06/2011 176
COMPANIES HOUSE



KPMG Audit Plc
9 May 2011

Appendix

<i>Company name</i>	<i>Company registered number</i>
Bradford & Bingley plc	3938288
Mortgage Express	2405490