

Mr. Colin Wilkinson
Hardcastle Burton
Amwell House
19 Amwell Street
Hoddesdon
Herts EN11 8TS

By E-mail to colin@hbaccountants.co.uk and by post

16 January 2015

Dear Colin,

Lucy Bee SSAS - Philip Buckingham and Natalie Buckingham

As you may be aware our mutual clients are looking to secure a pension scheme loan of £250,000 in favour of Lucy Bee Limited. This loan will be secured via a first charge registered against the company and will be in the form of a Floating Charge.

Can you please confirm that there are no current charges registered against the company and that in your professional opinion the company has enough security to support this loan?

Please also confirm that the company has current net assets to the value of £250,000.

Thank you for your assistance in this matter, which is much appreciated.

Kind regards

Yours sincerely



Brad Davis
For Pension Practitioner .Com