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| C:\Users\owner\AppData\Local\Temp\Pension Practitioner - Logo.jpg | Tel: 0800 634 4862Fax: 020 8711 2522Email: info@pensionpractitioner.com |

Mr John Galloway

Bank of Scotland

Portfolio Management Service

2nd Floor

8 Lochside Avenue

Edinburgh

EH12 9DJ

Date: 7 October 2010

Dear Sirs,

CLOACA MAXIMA RETIREMENT BENEFITS SCHEME

Please find enclosed a certified copy of the governing trust deed and rules for the pension scheme.

The previous deeds are all superseded by the enclosed deed and rules.

Please contact me if you have any queries regarding this.

Yours sincerely

Gavin McCloskey **For Pension Practitioner .Com**