

-----Original Message-----

From: Rachel Ward [<mailto:rachel.ward@britannia.co.uk>]

Sent: Wednesday, November 30, 2005 5:01 PM

To: MARKT MORTGAGE-CONSULTATION

Subject: CML Circular 2196 Mortgage credit in the EU - A response from Britannia Building Society

Dear sirs,

This response is on behalf of Britannia Building Society, one of the top fifteen lenders operating in the UK.

We have participated in the discussions which have taken place in the UK, facilitated by the Financial Services Authority and HM Treasury, involving lenders and also various industry bodies.

We are members of the Council of Mortgage Lenders, and would like to take this opportunity to confirm our support for the response which the CML has submitted; that response accurately reflects our own views.

Yours sincerely,

Martin Ellison
Group Head of Strategy and Planning
Britannia Building Society
