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STATUTORY INSTRUMENTS

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**1996 No. 3081**

**CONSUMER CREDIT**

**The Consumer Credit (Exempt Agreements)  
(Amendment) (No. 2) Order 1996**

*Made* - - - - - *9th December 1996*  
*Laid before Parliament* *10th December 1996*  
*Coming into force* - - - *6th January 1997*

The Secretary of State, after consulting in accordance with section 16(3) of the Consumer Credit Act 1974<sup>(1)</sup> the persons referred to therein, in exercise of the powers conferred upon him by sections 16(1) and (4) and 182(2) and (4) of that Act, and of all other powers enabling him in that behalf, hereby makes the following Order:

1. This Order may be cited as the Consumer Credit (Exempt Agreements) (Amendment) (No. 2) Order 1996 and shall come into force on 6th January 1997.
2. The Consumer Credit (Exempt Agreements) Order 1989<sup>(2)</sup> is hereby amended in Schedule 1.
  - (a) in Part I, under “INSURANCE COMPANIES”—
    - (i) by the insertion, after  
“Clerical Medical and General Life Assurance Society”, of “Colonial Life (UK) Limited”,
    - (ii) by the deletion of  
“Colonial Mutual Life (Unit Assurances) Limited”, and
  - (b) by substituting for Part III the following Part—

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(1) 1974 c. 39: section 16 was amended by the Employment Protection Act 1975 (c. 71), section 125 and Schedule 18: the Telecommunications Act 1984 (c. 12), section 109 and Schedule 4, paragraph 60: the Building Societies Act 1986 (c. 53), section 120 and Schedules 18 and 19: the Housing and Planning Act 1986 (c. 63), section 22: the Banking Act 1987 (c. 22), section 88: the Housing (Scotland) Act 1987 (c. 26), section 339 and Schedule 23, paragraph 21 and the Housing Act 1988 (c. 50), section 140 and Schedule 17, paragraph 20.  
(2) S.I. 1989/869, amended by S.I. 1989/1841, 1989/2337, 1991/1393, 1991/1949, 1991/2844, 1993/346, 1993/2922, 1994/2420, 1995/1250, 1995/2914 and 1996/1445.

## “PART III

### BODIES CORPORATE NAMED OR SPECIFICALLY REFERRED TO IN AN ORDER MADE UNDER SECTION 156(4), 444(1) OR 447(2)(a) OF THE HOUSING ACT 1985

Abbey Life Executive Mortgages Limited  
Abbey Life Funding Limited  
Abbey Life Home Loans Limited  
Abbey Life Home Services Limited  
Abbey Life Mortgage Finance Limited  
Abbey Life Mortgage Loans Limited  
Abbey Life Mortgage Securities Limited  
Abbey Life Residential Loans Limited  
Albion Home Loans Limited  
Alliance & Leicester Mortgage Loans Limited  
Alliance & Leicester Mortgage Loans (No. 2) Limited  
Alliance & Leicester Mortgage Loans (No. 3) Limited  
Alliance & Leicester Mortgage Loans (No. 4) Limited  
Bradford & Bingley Homeloans Limited  
Bradford & Bingley Homeloans Management Limited  
Bradford & Bingley Loans Limited  
Bradford & Bingley Management Limited  
Bradford & Bingley Mortgages Limited  
Bradford & Bingley Mortgage Management Limited  
Bradford & Bingley Secured Loans Limited  
Bradford & Bingley Secured Loans Management Limited  
Britannia Mortgage Company Number One Limited  
Britannia Mortgage Company Number Two Limited  
Chelsea Mortgage Services Limited  
CIS Home Loans Limited  
CIS Mortgage Finance Limited  
CIS Mortgage Maker Limited  
CIS Residential Mortgages Limited  
CL Mortgages Limited  
Darlington Mortgage Services Limited  
Derbyshire Home Loans Limited  
General Portfolio Finance Limited  
Gracechurch Mortgage Finance (No. 2) PLC  
Gracechurch Mortgage Finance (No. 3) PLC

Halifax Loans Limited  
Halifax Loans (No. 2) Limited  
Halifax Loans (No. 3) Limited  
Halifax Loans (No. 4) Limited  
HMC First Home National PLC  
Home Loans Direct Limited  
Home Loans Direct Funding PLC  
Household Mortgage Corporation PLC  
Ipswich Mortgage Services Limited  
LBS Mortgages Limited  
Leamington Mortgage Corporation Limited  
Leeds & Holbeck Mortgage Corporation Limited  
Leeds & Holbeck Mortgage Funding Limited  
Legal and General Mortgage Services Limited  
Lombard Home Loans Limited  
London and Manchester (Mortgages) (No. 1) Limited  
London and Manchester (Mortgages) (No. 2) Limited  
London and Manchester (Mortgages) (No. 3) Limited  
London and Manchester (Mortgages) (No. 4) Limited  
London and Manchester (Mortgages) (No. 5) Limited  
Market Harborough Mortgages Limited  
The Mortgage Corporation Limited  
The National Home Loans Corporation plc  
National Mutual Home Loans plc  
National Westminster Home Loans Limited  
Newbury Mortgage Services Limited  
Northern Rock Mortgage Services Limited  
North Yorkshire Mortgages Limited  
Norwich and Peterborough (LBS) Limited  
Norwich Union Mortgage Finance Limited  
Royal London Homebuy Limited  
Saffron Walden Mortgage Services Limited  
Secured Residential Funding PLC  
Stroud and Swindon Mortgage Company Limited  
Stroud and Swindon Mortgage Company (No. 2) Limited  
Sun Life of Canada Home Loans Limited  
Wesleyan Home Loans Limited  
West Bromwich Mortgage Company Limited.”

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**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

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Department of Trade and Industry  
9th December 1996

*John M. Taylor*  
Parliamentary Under-Secretary of State for  
Corporate and Consumer Affairs,

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## EXPLANATORY NOTE

*(This note is not part of the Order)*

This Order provides for further miscellaneous amendments to be made to the Consumer Credit (Exempt Agreements) Order 1989.

It removes the name of one insurance company from the list of insurance companies in Part I of Schedule 1 to the Order and inserts the name of one other in that list. It also adds the names of seven bodies corporate named in Orders made under the Housing Act 1985 to the list of such bodies in Part III of that Schedule by substituting a new Part III.