Report for the immediately preceding interest period	19-Apr-21		
Loans	£		
Outstanding Balance of Loans at Closing Date	404,247,009		
Outstanding Balance of Loans @ start of this Quarter Accrued Interest @ start of Calculation Period	478,808,479 356,208,421		
Redemptions	Last Quarter	Since Inc	eption
Principal Balance of Loans redeemed in the immediately preceding Calculation period	3,397,402		262,519,218
Principal Balance of Loans redeemed by cause:-			
Death Borrower enters Long Term Care	2,167,367 594,979		118,571,567
Voluntary Repayment	594,979 591,047		36,201,138 100,069,082
Move to Lower Value Property Substitutions	44,009		7.405.057
Substitutions			272,374
Number of Loans redeemed in the immediately preceding Calculation period	94		6,384
Number of Loans redeemed by cause:			
Death Borrower enters Long Term Care	59 16		2,937
Voluntary Repayment	16		869 2,580
Move to Lower Value Property Substitutions	3		379
Substitutions			2
Redemption mories received	13,746,066		581,964,772
Outstanding Balance of Loans	254 470 804		
Outstanding Accrued Interest Outstanding Gross Balance	354,179,804 473,382,459		
Outstanding number of loans	3,389		
Equivalent Value Test this Calculation Period :-	N/A		
S&P model this Calculation Period:	N/A		
Repayment Rate	6.00%		
	0.5078		
The "Repayments Rate" is the [annualised value of the ratio expressed as a percentage] calculated by dividing- (i) the aggregate of the initial outstanding balances of the Loans repaid up to the relevant Calculation Date by (y) the aggregate of the initial custanding balances of all Loans in the Portfolo on the Closing Date.			
expression as a percentage calculated by dividing: (x) the appreciate of the initial outstanding balances of the Loans renaid up to the relevant Calculation Date by			
(y) the aggregate of the initial outstanding balances of all Loans in the Portfolio on the Closing Date.			
Substitutions			
			
Substituted in this Quarter (O/S amount @ Closing Date) Substituted in this Quarter as a "si of aggregate Outstanding Balance of the Loans @ Closing Date Substituted to the as a "si of aggregate Outstanding Balance of the Loans @ Closing Date	-		
Substituted in this Quarter as a % of aggregate Outstanding Balance of the Loans @ Closing Date	0.00%		
Substituted to date as a % of aggregate Outstanding Balance of the Loans ® Closing Date	0.91%		
Early Amortisation Test			
Aggregate Loan Amount (in respect of all Outstanding Loans, the Outstanding Balance as at the Closing Date and in respect of substitute Loans, the Outstanding Balance as at the Loan Entry date)	N/A - Post Year 10 IPD		
Weighted Averaged GIC Rate	N/A - Post Year 10 IPD		
Product Breakdown by Loan O/S	At Closing	At Calc	ulation date for this report
ILCRP % ECRP %	27.5% 72.5%		31.8%
FURE 70	72.5%		60.2%
Weighted Assessed Asses of Research (R. Charles Paris	71		
Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of borrowers - at Calculation date for this Quarterly report	85		
Age of Borrowers:- Single Female	86		
Single Female Single Male	85		
Age of Borrowers:- Single Female Single Male Joint Borrowers by Age of Younger	86 85 85		
Single Female Single Male	85 85		
Single Female Single Male Joint Borrowers by Age of Younger	85 85 Case 1	ERF3	Aviva UKER
Single Formate Single Male Joint Borrowns by Age of Younger Properties Sold / repayments (case by case)>	85 85 Case 1 Total	ERF3 Original Loan	Aviva UKER Additional Loan
Single Female Single Male Joint Biorowen by Age of Younge Properties Sold / repayments (case by case) Time to Sold did ye where wailable - time from disabhassessment to repayment) Time to Sold did ye where wailable - time from disabhassessment to repayment)	85 85 Case 1 Total 270 184	ERF3 Original Loan	Aviva UKER Additional Loan
Single Female Single Male Joint Biorowen by Age of Younge Properties Sold / repayments (case by case) Time to Sold did ye where wailable - time from disabhassessment to repayment) Time to Sold did ye where wailable - time from disabhassessment to repayment)	85 85 Case 1 Total 270 184 117,950	ERF3 Original Loan	Aviva UKER Additional Loan
Single Female Single Male Joint Biorowen by Age of Younger Properties Sold Ingesymment (case by case)- Time to Sole (soley without available): - time from desilvissessment to repayment Time from Possession Sole (soley) Initial Valuation Initial	85 85 Case 1 Total 270 184 117,950 284,965	Original Loan	Additional Loan
Single Fernice Single Male Joint Borrows by Age of Younger Proporties Sold reprogramms (case by case): Time to Sole (days where available: time from death/savessment to repayment) Time form Possession to Sole (days) Indicated Valuation Indicated Valuation (India Valuation India Valuat	85 85 Case 1 Total 270 184 117,950 284,965 144,148	Original Loan	Aviva UKER Additional Loan
Single Finals Single Male Joint Bornows Sy Age of Younger Properties Sold / repayments (case by case)- Time to Sale (duys where available - time from death/assessment to repayment) Time from Possession to Sale (duys) Intital Valuation Intital Va	85 Case 1 Total 227 217 217 217,580 284,985 144,148 186,885 42,273	Original Loan	Additional Loan
Single Fremis Single Male Joint Bornowers Jy Ape of Younger Proporties Solid / repayments (case by case)> "Tima to Sisk (logs - shear available - sinn from doubhassessment to repayment) Time from Procession to Sisk (days) Indian Valuation Indi	85 65 Case 1 Yotal 270 184 117,950 284,965 144,148 40,277 40,277	Original Loan	Additional Loan
Single Firmine Engle Male Joint Borrowers by Age of Younger Properties Bold of repayments (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time form Possession to Sale (days) Intel Assession - Intel Assession - Halfact HPI) Sale Price (where available) Gale Price (where available) Gale Price (where available) Gale Sale (days a Si of Sale Price Cash Salempted to Negative Cash)	85 Case 1 Total 270 1140 1150 1240 150 144,140 166,885 42,737 150,04	Original Loan	Additional Loan
Single Families Single Male Joint Biomores to Age of Younger Properties Sold of Propyremets (case by case) Time to Cale (day, where a validate, time from disabhasessment to repayment) Time from Properties to Sold (day) Indicated Valuation Indicated Valuation (Intil Valuation + Iselfact HPI) Sold Price (where southed) Gines Minings Collationdrips Linear Cale Cale Cale Cale Cale Cale Cale Cale	85 65 Case 1 Yotal 270 184 117,950 284,965 144,148 40,277 40,277	Original Loan	Additional Loan
Single Franks Single Male Joint Borrowse by Age of Younger Properties Sold of Properties (case by case)- Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days) Ti	85 Case 1 Total 2704 117 500 284 500 284 500 284 500 244 1,48 100,000 247 500 N/A N/A N/A N/A	Original Loan 144,148 186,885 42,737	Additional Loan
Single Francis Single Male Joint Borrowse to Age of Younger Properties Sold of Propyremets (case by case) Fire to Sold day, where qualable - time from death/assessment to repayment) Time from Properties on Sold (day) India from Properties on Sold (day) India day Adultation (fillal Valuation + Halfast HPI) Sold Price (where make) Griss Minings Outstanding Griss Minings Outstanding Lance Outstanding as a six Sold Price Cultim Sold Chairm Sold Chairm Sold Chairm Sold Chairm OS	85 85 Total 270 184 117,550 284,965 144,148 160,005 247,77 13076 NA	Original Loan	Additional Loan
Single Francis Single Male Joint Borrowse to Age of Younger Properties Sold of Propyremets (case by case) Fire to Sold day, where qualable - time from death/assessment to repayment) Time from Properties on Sold (day) India from Properties on Sold (day) India day Adultation (fillal Valuation + Halfast HPI) Sold Price (where make) Griss Minings Outstanding Griss Minings Outstanding Lance Outstanding as a six Sold Price Cultim Sold Chairm Sold Chairm Sold Chairm Sold Chairm OS	85 Case 1 Total 270 414 415 415 416 416 416 416 416 417 416 417 417 417 417 417 417 417 417 417 417	Original Loan 144,148 106,885 42,737	Additional Loan
Single Fremis Single Male Joint Bornowers Jy Age of Younger Properties Sold of Journager Properties Sold (age, where available - time from death/assessment to repayment) Time from Postations to Sale (days) Time from Postations to Sale (days) Indicated Valuation Indi	85 Case 1 Total 270 414 415 415 416 416 416 416 416 417 416 417 417 417 417 417 417 417 417 417 417	Original Loan 144,148 106,885 42,737	Additional Loan
Single Fremis Single Male Joint Bornowers Jy Age of Younger Properties Sold of Journager Properties Sold (age, where available - time from death/assessment to repayment) Time from Postations to Sale (days) Time from Postations to Sale (days) Indicated Valuation Indi	85 Case 1 Total 270 414 415 415 416 416 416 416 416 417 416 417 417 417 417 417 417 417 417 417 417	Original Loan 144,148 185,865 42,737 ERES Original Loan	Additional Loan
Single Fremis Single Male Joint Bornowers Jy Age of Younger Properties Sold of Journager Properties Sold (age, where available - time from death/assessment to repayment) Time from Postations to Sale (days) Time from Postations to Sale (days) Indicated Valuation Indi	85 85 Total 7 total 770 184 117 556 22 126 24,148 168,885 42,727 130% NA NA NA Total 722 55,660 283,722	Original Loan 144,148 186,885 42,737 ERFS Original Loan 83,772	Additional Loan
Single Fremis Single Male Joint Bornowers Jy Age of Younger Properties Sold of Journager Properties Sold (age, where available - time from death/assessment to repayment) Time from Postations to Sale (days) Time from Postations to Sale (days) Indicated Valuation Indi	85 Case 1 Total 270 270 117,80 284,865 144,185 146,885 147,785 NA NA NA NA NA Sase 2 Total 722 155,450 300,882 243,885 144,185	Original Loan 144,148 185,865 42,737 ERES Original Loan	Additional Loan
Single Firmine Single Male Joint Borrowers by Age of Younger Properties Gold of repayments (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesions to Sale (days) India Valuation	85 Case 1 Total 270 270 117,80 284,865 144,185 146,885 147,785 NA NA NA NA NA Sase 2 Total 722 155,450 300,882 243,885 144,185	Original Loan 144,148 186,885 42,737 ERFS Original Loan 83,772	Additional Loan
Single Firmine Single Male Joint Borrowers by Age of Younger Properties Gold of repayments (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesions to Sale (days) India Valuation	85 Case 1 Total 270 270 117,80 284,865 144,185 146,885 147,785 NA NA NA NA NA Sase 2 Total 722 155,450 300,882 243,885 144,185	Original Loan 144,148 186,885 42,737 ERFS Original Loan 83,772	Additional Loan
Single Fremis Single Male Joint Bornowers Jy Age of Younger Properties Sold of Journager Properties Sold (age, where available - time from death/assessment to repayment) Time from Postations to Sale (days) Time from Postations to Sale (days) Indicated Valuation Indi	85 Case 1 Total 1194 1195 1295 288,500 144,885 44,737 1305 No. No. Case 2 Total 704 288,504 298,504 No. No. No. No. No. No. No. No	Original Loan 144,148 186,855 42,737 ERFS Original Loan 83,772 286,924 184,752	Additional Loan
Single Frame Engle Male Joint Bornwarts (A year of Younger Joint Bornwarts (A year of Younger Properties Sold of repayments (case by case)- Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year of the Sale (A year) Intelligent (A year) Sale Proc (where available) Gross Mortage Outstandings Shortal Consultandings as a % of Sale Price Limin Salemited in No Negative Eguly Claim Fale Claim Fale Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year) Sale Price (where available) Claim Salemited (Salemindings Sale Price (where available) Claim Salemited to Negative Eguly Claim OS Claim OS	85 Case 1 Total 1194 1195 1295 288,500 144,885 44,737 1305 No. No. Case 2 Total 704 288,504 298,504 No. No. No. No. No. No. No. No	Original Loan 144,148 146,805 40,737 ERF3 Original Loan 83,772 205,024 184,722	Additional Loan
Single Frame Engle Male Joint Bornwarts (A year of Younger Joint Bornwarts (A year of Younger Properties Sold of repayments (case by case)- Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year of the Sale (A year) Intelligent (A year) Sale Proc (where available) Gross Mortage Outstandings Shortal Consultandings as a % of Sale Price Limin Salemited in No Negative Eguly Claim Fale Claim Fale Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year) Sale Price (where available) Claim Salemited (Salemindings Sale Price (where available) Claim Salemited to Negative Eguly Claim OS Claim OS	85 Case 1 Total 1194 1195 1295 288,500 144,885 44,737 1305 No. No. Case 2 Total 704 288,504 298,504 No. No. No. No. No. No. No. No	Original Loan 144,148 186,855 42,737 ERFS Original Loan 83,772 286,924 184,752	Additional Loan
Single Frame Engle Male Joint Bornwarts (A year of Younger Joint Bornwarts (A year of Younger Properties Sold of repayments (case by case)- Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year of the Sale (A year) Intelligent (A year) Sale Proc (where available) Gross Mortage Outstandings Shortal Consultandings as a % of Sale Price Limin Salemited in No Negative Eguly Claim Fale Claim Fale Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year) Sale Price (where available) Claim Salemited (Salemindings Sale Price (where available) Claim Salemited to Negative Eguly Claim OS Claim OS	85 Case 1 Total 1194 1195 1295 288,500 144,885 44,737 1305 No. No. Case 2 Total 704 288,504 298,504 No. No. No. No. No. No. No. No	Original Loan 144,148 146,805 40,737 ERF3 Original Loan 83,772 205,024 184,722	Additional Loan
Single Frame Engle Male Joint Bornwarts (A year of Younger Joint Bornwarts (A year of Younger Properties Sold of repayments (case by case)- Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year of the Sale (A year) Intelligent (A year) Sale Proc (where available) Gross Mortage Outstandings Shortal Consultandings as a % of Sale Price Limin Salemited in No Negative Eguly Claim Fale Claim Fale Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year) Sale Price (where available) Claim Salemited (Salemindings Sale Price (where available) Claim Salemited to Negative Eguly Claim OS Claim OS	85 Case 1 Total 1194 1195 1295 288,500 144,885 44,737 1305 No. No. Case 2 Total 704 288,504 298,504 No. No. No. No. No. No. No. No	Original Loan 144,148 186,865 42,737 ERF3 Original Loan 83,772 266,524 184,752 ERF3 Original Loan	Additional Loan
Single Frame Engle Male Joint Bornwarts (A year of Younger Joint Bornwarts (A year of Younger Properties Sold of repayments (case by case)- Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year of the Sale (A year) Intelligent (A year) Sale Proc (where available) Gross Mortage Outstandings Shortal Consultandings as a % of Sale Price Limin Salemited in No Negative Eguly Claim Fale Claim Fale Time to Sale (days where available - time from deshrivassessment to repayment) Time from Possesion to Sale (days) Intelligent (A year) Sale Price (where available) Claim Salemited (Salemindings Sale Price (where available) Claim Salemited to Negative Eguly Claim OS Claim OS	85 Case 1 Total 1194 1195 1295 288,500 144,885 44,737 1305 No. No. Case 2 Total 704 288,504 298,504 No. No. No. No. No. No. No. No	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Frame Single Male Joint Borrowers by Age of Younger Proporties Sold of repayments (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Indiano Possession to Sale (days) Indiano Valuation Indiano Valuation (Platal Valuation + Halfast HPI) Sold Male May (also available) Claim Osale Company (also available) Claim Osale Company (also available) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days dates available - time from death/assessment to repayment) Time to Sale (days dates available - time from death/assessment to repayment) Time to Sale (days dates available - time from death/assessment to repayment)	85 85 Case 1 Total 270 270 271 117.80 284.805 144.185 144.185 144.185 145.80 27.70 17.70 17.70 17.70 17.70 17.70 17.70 17.70 18.50 1	Original Loan 144,148 186,865 42,737 ERF3 Original Loan 83,772 266,524 184,752 ERF3 Original Loan	Additional Loan
Single Frame Single Male Joint Borrowers by Age of Younger Proporties Sold of repayments (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Indiano Possession to Sale (days) Indiano Valuation Indiano Valuation (Platal Valuation + Halfast HPI) Sold Male May (also available) Claim Osale Company (also available) Claim Osale Company (also available) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days dates available - time from death/assessment to repayment) Time to Sale (days dates available - time from death/assessment to repayment) Time to Sale (days dates available - time from death/assessment to repayment)	85 85 Case 1 Total 2704 2704 117,560 288,560 144,148 140,305 443,77 443,77 103,56 NA NA NA NA Case 2 Total 283,560 283,762 293,560 383,77 283,57 283,	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Familes Single Male Joint Borrowns by Age of Younger Proporties Safe of Propyrimets (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time fom Possesion to Sale (days) Indicated Valuation of Health # Health # HP) Sale Age of the Health # Health # HP) Sale Age of the Health # Health # HP) Sale Age of the Health # Health # HP) Sale Age of the Health # HP) Sale Age of the Health # HP) Sale Age of the Health # HP) Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Indicated Valuation (risk Valuation + Hp) Sale Proc (palers available) Sale Sale (days where available - time from death/assessment to repayment) Time for Possession to Sale (days) Claim OS Time to Sale (days where available - time from death/assessment to repayment) Time for Possession to Sale (days) Indicated Valuation (risk Valuation + Hp) Sale (days where available - time from death/assessment to repayment) Time for Possession to Sale (days) Indicated Valuation (risk Valuation + Hp) Sale (days death or highly datasion + Hp)	85 85 Case 1 Total 2704 2704 117,560 288,560 144,148 140,305 443,77 443,77 103,56 NA NA NA NA Case 2 Total 283,560 283,77 293,560 383,77 293,57 37 383,77 38	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Familia Single Male Joint Bornses by Age of Younger Properties Sold in payments (case by case): Time to Sole (days where available - time from deshivassessment to repayment) Time form Possesson to Sole (days) Intelligent (Sole Control Co	85 85 Case 1 Total 270 270 271 117.80 284.805 144.185 144.185 144.185 145.80 27.70 17.70 17.70 17.70 17.70 17.70 17.70 17.70 18.50 1	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Bornwest by Age of Younger Proporties Safe (days where available - time from desahvassessment to repayment) Time to Sale (days) where available - time from desahvassessment to repayment) Time tone Possession to Sale (days) India Valuation	85 85 Case 1 Total 2704 2704 117,560 288,560 144,148 140,305 443,77 443,77 103,56 NA NA NA NA Case 2 Total 283,560 283,77 293,560 383,77 293,57 37 383,77 38	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Borness by Age of Younger Proporties Sold in Jany Water available - time from death/assessment to repayment Time to Sale (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Intelligence of the Committee of the Com	85 85 Case 1 Total 2704 2704 117,560 288,560 144,148 140,305 443,77 443,77 103,56 NA NA NA NA Case 2 Total 283,560 283,77 293,560 383,77 293,57 37 383,77 38	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Borness by Age of Younger Proporties Sold in Jany Water available - time from death/assessment to repayment Time to Sale (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Intelligence of the Committee of the Com	85 85 Case 1 Total Total 117 104 117 104 117 105 284,550 284,550 284,550 284,550 284,550 284,550 385,500 385,5	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Bornwes by Age of Younger Properties Sold of page where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time form Possession to Sale (days) Indianal Valuation Indi	85 85 Case 1 Total 2704 2704 117,560 288,560 144,148 140,305 443,77 443,77 103,56 NA NA NA NA Case 2 Total 283,560 283,77 293,560 383,77 293,57 37 383,77 38	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Familes Single Male Joint Bornows by Age of Younger Preparties Safe (days where available - time from death/assessment to repayment) Time to Saie (days) where available - time from death/assessment to repayment) Time from Possesion to Saie (days) Indicated Valuation or Plant Joseph College (April 1997) Indicated Valuation (Plant Joseph College Age (April 1997) Indicated Valuation (Plant Joseph College Age (April 1997) Indicated Valuation (Plant Joseph College Age (April 1997) Time to Saie (days where available - time from death/assessment to repayment) Time from Possesion to Saie (days) Indicated Valuation (Plant Valuation + Hel) Saie Price (alexes available) Indicated Valuation (Plant Valuation + Hel) Saie Price (alexes available) Saint Price (alexes available) Saint Price (alexes available) Saint Old Saint Saint (Saint Valuation + Hel) Saint (Saint Saint Valuation (Plant Valuation + Hel) Saint (Saint Saint Valuation + Hel) Saint (Saint Saint Valuation + Hel) Saint (Saint	85 85 1 Case 1 1 Total 2 2704 2710 2710 2710 2710 2710 2710 2710 2710	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Bornsen by Age of Younger Properties Sold of Ingerments (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time form Possession to Sale (days) Intel Available Control Con	85 85 1 Case 1 1 Total 2 2704 2710 2710 2710 2710 2710 2710 2710 2710	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Familes Single Male Joint Bornows by Age of Younger Preparties Safe (days where available - time from death/assessment to repayment) Time to Saie (days) where available - time from death/assessment to repayment) Time from Possesion to Saie (days) Indicated Valuation or Plant Joseph College (April 1997) Indicated Valuation (Plant Joseph College Age (April 1997) Indicated Valuation (Plant Joseph College Age (April 1997) Indicated Valuation (Plant Joseph College Age (April 1997) Time to Saie (days where available - time from death/assessment to repayment) Time from Possesion to Saie (days) Indicated Valuation (Plant Valuation + Hel) Saie Price (alexes available) Indicated Valuation (Plant Valuation + Hel) Saie Price (alexes available) Saint Price (alexes available) Saint Price (alexes available) Saint Old Saint Saint (Saint Valuation + Hel) Saint (Saint Saint Valuation (Plant Valuation + Hel) Saint (Saint Saint Valuation + Hel) Saint (Saint Saint Valuation + Hel) Saint (Saint	85 85 1 Case 1 1 Total 2 2704 2710 2710 2710 2710 2710 2710 2710 2710	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Bornsen by Age of Younger Properties Sold of Ingerments (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time form Possession to Sale (days) Intel Available Control Con	85 85 1 Case 1 Total 1 Total 111250 283-505 144,148 1117-500 283-505 144,148 140 140 140 140 140 140 140 140 140 140	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Bornwes by Age of Younger Proporties Safe (days where available - time from desahvassessment to repayment) Time to Safe (days) where available - time from desahvassessment to repayment) Time tone Possession to Safe (days) Indianal Valuation India	85 85 1 Case 1 Total 2704 2704 2714 117 260 284 505 144,148 186,305 144,148 186,305 187,305 18	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Famile Single Male Joint Bornwest by Age of Younger Properties Sold of Inspirement (case by case): Time to Sale (days where available - time from death/assessment to repayment) Time form Possession is Sale (days) Time form Possession is Sale (days) Time form Possession is Sale (days) Sale Price (elem available) Gross Mortage Charles Agent (Sale Price) Sale Price (elem available) Gross Mortage Charles Sale (days where available) Sale Price (elem sale) Sale Price (days where available) time from death/assessment to repayment) Time form Sale (days) Sale Price (elem Sale) Sale Price a Sale (elem Sale) Sale Pric	85 85 1 Case 1 Total 1 Total 111250 283-505 144,148 1117-500 283-505 144,148 140 140 140 140 140 140 140 140 140 140	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Finals Single Male Joint Bornows by Age of Younger Preportines Sold of Propyrimites (case by case): Time to Sale (day) where available - time from death/assessment to repayment) Time from Possesion to Sale (day) India Valuation I	85 85 1 Case 1 Total 1 Total 111250 283-505 144, 148 1117-500 283-505 144, 148 148 147-77 137/5 N/S N/S N/S N/S 147-77 137/5 137/5 N/S	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Firmine Single Male Joint Biomisms by Age of Younger Properties Bold of repayments (case by case): Time to Sille (days where available - time from death/assessment to repayment) Time from Possession to Sille (days) Intelled Valuation - Halles HPI) Intelled Valuation - Halles HPI) Intelled Valuation - Halles HPI Intelled Valuation - Halles Valuation - Ha	85 85 1 Case 1 Total 2704 2704 2714 117 260 284 505 144,148 186,305 144,148 186,305 187,305 18	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Finals Single Male Joint Bornown by Apr of Younger Proporties Gold of repayments (case by case): Time to Sile (days where available - time from death/assessment to repayment) Time from Possession to Sile (days) Indianal Valuation In	85 85 85 Case 1 Total 270 270 270 117,550 284,565 144,145 140,	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Finals Single Male Joint Bornown by Apr of Younger Proporties Gold of repayments (case by case): Time to Sile (days where available - time from death/assessment to repayment) Time from Possession to Sile (days) Indianal Valuation In	85 85 85 Case 1 Total 270 270 270 117,550 284,565 144,145 140,	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan
Single Finals Single Male Joint Bornown by Age of Younger Proporties Gold of repayments (case by case): Time to Sile (days where available - time from death/assessment to repayment) Time from Possession to Sile (days) India Valuation	85 85 85 Case 1 Total 270 270 270 117,550 284,565 144,148 160 284,565 144,148 160 287,565 160 170 287,575 170 170 170 170 170 170 170 170 170 170	Original Loan 144,148 186,885 42,737 ERF3 Original Loan 83,777 286,529 184,722 ERF3 Original Loan	Additional Loan

Insurance	
No Negative Equity Claims made total	
Claims Paid	
Claims O/S	
Claims not settled in full by number	
Claims not settled in full by amount of shortfall	
Average Time from Claim to Payment	N/A
Local Search Claims made (number)	
Claims Paid	
Claims O/S	
Claims not settled in full by number	
Claims not settled in full by amount of shortfall	
Average Time from Claim to Payment	N/A
Contingent Building Insurance claims made (number)	
Claims Paid	
Claims O/S	
Claims not settled in full by number	
Claims not settled in full by amount of shortfall	
Average Time from Claim to Payment	N/A
Average Loan Outstanding	£139,682
Weighted Average LTV	93.1%
Weighted Average Indexed (Halifax) LTV	45.2%
Weighted Average Interest Rate	
ILCRP	4.89% + LPI
FCRP	7.66%
LTV Levels Breakdown (based on original valuation using P+I at date of report)	
0 - 29.99%	643,648
30 - 34.99%	1,438,372
35 - 39.99%	2,207,551
40 - 44.99%	4,817,063
45 - 49.99%	7,440,491
50 - 54.99%	9,294,955
55 - 59.99%	9,271,035
60 - 64.99%	19,603,399
65 - 69.99%	19,581,281
70 - 74.99%	31,644,062
75 - 79.99%	37,942,546
80 - 84.99%	39,199,859
85 - 89.99%	37,943,375
90 - 94.99%	37,659,666
95 - 99.99%	42,301,767
100%+	172,393,389
LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ Calculation date)	
0 - 30%	28,464,709
30 - 35%	52,693,834
35 - 40%	84,112,695
40 - 45%	77,686,923
45 - 50%	83,887,524
50 - 55%	60,465,574
55 - 60%	35,916,513
60 - 65%	25,991,144
65 - 70%	12,107,294
70 - 75%	6,630,509
75 - 80%	3,867,756
80 - 85%	1,307,930
85 - 90% 90 - 95%	
	250,054
96 - 100% 100% +	

Depensionalised information on the pool and payment summary, as at each Calculation Date, may be obtained electronically by Noteholders from the Madministrator upon delivery of a signed confidentiality updertaking (the form of which can be obtained from the MT Administrator)

Age Band Breakdown (based on youngest policy)nolder @ Calculation date)
Uniter 77
76-74
6,422,078
60-04
191,726,000
60-09
194,736,000
194,736,000
194,736,000
194,736,000
194,736,000
195,736,000
194,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,736,000
195,

LTV Levels Breakdown (Halifax HPI Adjusted) vs Age Band Breakdown @ Calculation Da

Under 70	70-74	75-79	80-84	85-89	90-94	95-99	100+
0 - 29.99%	1,716,863	3,670,553	10,321,015	8,411,769	3,502,243	606,103	236,163
30 - 34.99%	1,038,396	16,156,890	21,651,260	8,903,905	4,505,341	438,043	
35 - 39.99%	3,533,824	7,910,696	50,461,160	17,841,846	3,482,928	882,242	
40 - 44.99%	142,994	13,813,350	27,817,283	30,125,942	5,147,358	639,995	
45 - 49.99%		7,399,318	17,704,660	47,615,846	10,220,725	862,247	84,72
50 - 54.99%		716,613	22,241,814	20,111,615	15,243,082	2,152,449	
55 - 59.99%		478,574	9,714,283	12,987,743	10,940,158	1,795,754	
80 - 64.99%		178,367	1,083,500	12,916,143	8,011,779	3,801,354	
55 - 69.99%			301,830	4,778,148	5,581,761	1,445,555	
70 - 74.99%				277,699	5,750,825	240,363	361,62
75 - 79.99%				251,024	1,878,610	849,407	888,715
30 - 84.99%				173,971	622,295	511,664	
85 - 89.99%							
90 - 94.99%						250,054	
95 - 99.99%							
100% +							

Eguity Release Funding (No.3) pic Report for the immediately preceding interest period	19-Apr-21			
			t	1
Liquidity Facility Ledger Initial Balance	Barclays £0		Citibank £0	
Last Quarter Closing Outstanding Available @ next Interest Payment Date	£0 £140.000.000		£0 £45,000,000	
Amount to be drawn at next Interest Payment Date	60		£0	
Liquidity Reserve Fund Ledger Initial Balance on Closing Date	£35,000,000			
Outstanding as at the date of this Quarterly Report	£35,000,000 £150,000			
Accrued Interest to immediately succeeding interest payment date	£4			
Less Mortgage Registration Reserve	£150,000			
Available Liquidity Reserve Fund	£4			
Amount to be drawn at next IPD Closing balance	£4 £150,000			
County Commence	2.130,000			
Deficiency Ledger	-£2 185 142			
Opening Balance Losses this Quarter	-£227,490			
Closing Balance	-£2,412,632			
Optional Guarantee Ledger				
Opening Balance on Closing Date	03			
Claims Submitted as at the date of this Quarterly Report Claims Paid as at date of this Quarterly Report	03 03			
Claims Not recovered from NULAP this calculation period Total Claims not recovered from NULAP as at date of this Quarterly Report	03 03			
Surplus after payment of all payments set out paragraphs (a) to (k) of the Pre-Enforcement Priority of Payments (Excess Available Receipts)	£33,678,199			
Replenishment Amount as recorded in Replenishment Ledger				
Years 2003 to 2028 The greater of :-	£33,500,000			
10% of Principal Amount O/S of Class A Notes @ IPD (net of redemptions @ Interest Payment Date)				
and				
the amount (if any) necessary to maintain the Required Ratio of (a) the sum of the Aggregate Portfolio Amount and Adjusted Cash, and				
(a) the sum of the Aggregate Portfolio Amount and Adjusted Cash, and (b) the Principal Amount Outstanding of the Notes (net of redemptions @ Interest Payment Date).				
Years 2028 onwards	N/A			
The greater of:-	N/A			
10% of Principal Amount O/S of Class A Notes @ IPD (net of redemptions @ Interest Payment Date),				
aggregate of all scheduled payments of interest and principal on the Notes which are				
payable on the 4 immediately succeeding IPD's, and				
the amount (if any) necessary to maintain the Required Ratio of				
(a) the sum of the Aggregate Portfolio Amount and Adjusted Cash, and (b) the Principal Amount Outstanding of the Notes (net of redemptions @ Interest Payment Date).				
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Maluston Resource Rate (Restaulations Amount)	4.75%			
Voluntary Repayment Rate (Replenishment Amount) Annualised value of the ratio expressed as a percentage calculated by dividing:-	1.75%			
(x) the aggregate of the Outstanding Balance as at the Closing Date of all Loans prepaid up to the relevant Calculation Date (y) the aggregate Outstanding Balance of all Loans on the Closing Date.	by			
(//				
Class B Notes Payment Test				
Asset / Liabilty Ratio @ next IPD Class B Notes Required Ratio @ next IPD	1.18 1.12			
Pass / Fall	PASS			
Subordinated Loan Ledger Opening Balance on Closing Date	£14,000,000			
Opening Balance at start of Quarter Payments this Quarter	£27,225,260 £0			
Interest Accrued this Quarter	£119.850			
Closing Balance	£27,345,110			
Indexation Ledger (April and Oct only)				
Class A3 Note Interest Amount / principal due on next IPD (prior to adjustment) Limited Index Factor to be applied on next IPD	£207,500 1.01			
Class A3 Note Interest Amount / principal post adjustment due on next IPD	£346,500			
Deferred Consideration released to Originator Deferred Consideration paid to Originator prior to the date of this Quarterly Report date	03			
Deferred Consideration paid to Originator during the Quarter Total Deferred Consideration paid to Originator.	£0			
I otal Deferred Consideration paid to Originator.	£0			
Equity Release Funding (No.3) plc				
Name of Issuer	Equity Release Funding (No.3) plc			
Date of Issue	27-Jun-2003			
District Harde		42		
Moody's Current Rating	<u>A1</u> N/A	A2 Aaa	Aaa Aaa	<u>B</u> Aa3
S&P Current Rating	N/A	A	A	BBB
Initial Note Balance Note Principal ® start of period	60,000,000.00	310,000,000.00 305,979,982.00	50,000,000.00 17,000,000.00	42,000,000.00 42,000,000.00
Note Redemptions @ IPD		1,340,006.00	3,000,000.00	
Outstanding Note Principal		304,639,976.00	14,000,000.00	42,000,000.00
Note Interest Margins	LIBOR + 0.52%	Fixed Rate (5.05%)	Fixed Rate (2.45%)	LIBOR + 1.4%
Step Up Dates	N/A N/A	N/A N/A	N/A N/A	IPD Apr 2010 LIBOR + 3.5%
Step Up Rate				
Interest Payment Cycle		Quarterly 26th Jan, Apr, Jul & Oct or Next	Semi Annually 26th Apr & Oct or Next Business	Quarterly 26th Jan, Apr, Jul &
Interest Payment Date	N/A	Business Day	Day	Oct or Next Business Day
Next Interest Payment Date		26-Jul-2021	26-Jul-2021	26-Jul-2021
Pool Factor				
Interest Amount paid this quarter		3,807,327	346,500	148,680
Deferred Amount at start of quarter Interest Amount deferred / (paid) this quarter *				11,843,511 217,560
Interest on Deferred amount this quarter Deferred Amount at end of quarter				103,244 12,164,315
				12,164,315
B note swap deferred payments Brought Forward balance				
Net coupon deferred Interest				
Amount paid				
Carried forward balance				· ·
Present value of Swap Scheduled Fixed Payments Brought Forward balance				
Paid this quarter				
Carried forward balance				
* Interest Amount deferre	ed / (paid) this quarter is made up of:	Normal and step up interest accrue Interest on accumulated normal inte		366,240 0
		Interest on accumulated normal inte Accumulated normal interest paid		-148,680 217,560
				217,060