Outstanding Balance of Loars at Closing Date  Outstanding Balance of Loars @ start of this Quarter  Accrued Interest @ start of Calculation Period	404,247,009 473,382,459		
Outstanding Balance of Loans @ start of this Quarter Accrued Interest @ start of Calculation Period	473.382.459		
Accrued Interest @ start of Calculation Period			
	354,179,804		
edemotions	Last Quarter	Sino	e Inception
Principal Balance of Loans redeemed in the immediately preceding Calculation period	4,244,501		266,763,719
nncipal Balance of Loans redeemed by cause:-	2 809 465	_	121 381 032
Borrower enters Long Term Care	683,590		36,884,728
Voluntary Renayment	751,447		100,820,529 7,405,057
Nove to Lower Value Property Substitutions			272,374
lumber of Loans redeemed in the immediately preceding Calculation period	116		6,500
tumber of Loans redeemed in the immediately preceding Calculation period tumber of Loans redeemed by cause:-		L	
Peath	78 19		3,015 888
Sorrower enters Long Term Care /okuntary Repayment /ove to Lower Value Property	19 19		888 2,599
Nove to Lower Value Property	- 1		379
Substitutions		L-	2
tedemption monies received	17,282,158		599,246,930
Dutstanding Balance of Loans			
Outstanding Accrued Interest Outstanding Gross Balance	352,006,915		
Dutstanding number of loans	3,273		
Equivalent Value Test this Calculation Period :-	N/A		
&P model this Calculation Period :-	N/A		
Repayment Rate	6.12%		
he "Repayments Rate" is the [annualised value of the ratio			
enressed as a percentage) calculated by dividing-			
x) the aggregate of the initial outstanding balances of the Loans repaid 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.			
ubstitutions			
ubstituted in this Quarter (O/S amount @ Closing Date) ubstituted in this Quarter as a % of aggregate Outstanding Balance of the Loans @ Closing Date	0.00%		
ubstituted in this Quarter as a % of aggregate Outstanding Balance of the Loans @ Closing Date ubstituted to date as a % of aggregate Outstanding Balance of the Loans @ Closing Date	0.00%		
a is a aggregate assuming assume of the sound to Oberty Date	Wat A		
arly Amortisation Test			
ggregate Loan Amount (in respect of all Outstanding Loans, the Outstanding Balance as at the Closing Date and in espect of substitute Loans, the Outstanding Balance as at the Loan Entry date)	N/A - Post Year 10 IPD		
Veighted Averaged GIC Rate	N/A - Post Year 10 IPD		
roduct Breakdown by Loan O/S	At Closing	At	Calculation date for this report
CRP%	27.5%	_	32 5%.
CRP %	72.5%		67.5%
eighted Average Age of Borrowers @ Closing Date /eighted Average Age of borrowers - at Calculation date for this Quarterly report	71 85		
egililo Average Age of borrowers - at Calculation date for this Quarterly report	65		
ge of Borrowers:-			
ngie Female ingle Male	87		
ingle Male sint Borrowers by Age of Younger	86 85		
roperties Sold / repayments (case by case):			
operties Sold / repayments (case by case):	Case 1	ERF3	Aviva UKER
	Total 157	Original Loan	Additional Loan
ime to Sale (days where available - time from death/assessment to repayment) ime from Possesion to Sale (days)	650		
itial Valuation dexed Valuation (Initial Valuation + Halifax HPI)	153,950 386,373		
texed Valuation (Initial Valuation + Halifax HPI) sle Price (where available)	386,373 76,411	76,411	
ross Mortgage Outstandings	116,504	116,504	
nordfall oan Outstandings as a % of Sale Price	40,093 152%	40,093	
	Yes		
laim Submitted to No Negative Equity	Yes		
laim Paid	Yes		
laim Paid	Yes N/A		.,
Salam Paid Salam O/S	Yes N/A	ERF3 Original Loan	Aviva UKER Additional Loan
itain Paid iblin O'S illin O'S illin O'S illin O'S Sale (days where available - time from death/assessment to repayment)	Yes	ERF3 Original Loan	Aviva UKER Additional Loan
tain Pald hain OS time to Sale (dujs where avoilable - time from death/assessment to repayment) ime from Possession to Sale (dujs)	Yes N/A Case 2 Total 199 50 140,000	ERF3 Original Loan	Aviva UKER Additional Loan
blam Pald inten OS  Time So Sale (days where available - time from death/assessment to repayment) inten Com Paussession Sale (days) inten Com Paussession Sale (days) intel National intelligion intel	Ves N/A Case 2 Total 199 50 140,000 326,245 242,258	168,058	74,210
nim Padd inn GS we to Sale (days where available - time from death/assessment to repsyment) we to Sale (days alwane available - time from death/assessment to repsyment) in a transmission Sale (days) in a Violation (reliable Violation + typ) is Price (where available) is Price (where available) so Mortragae Ostatoringos Solderingae Ostatoringos	Yes N/A Case 2 Total 199 50 140,000 326,245		74,210
aim Paul min OS min OS to Salai (days where available - time from death/assessment to repayment) me from Possesion to Salai (days) stored Valuation (ristat Valuation + Hpl) the Frice (where available) oss Mortages Outstandross som Mortages Outstandross and outstandross as of sof Salai fore som Mortages Outstandross and outstandross as of sof Salai fore som Salai and som so so Salai som Salai and som so so Salai som Salai and som so so Salai som Salai s	Yes N/A Case 2 Total 199 50 140,000 335,245 242,266 242,266 335 1035 1035	168,058	
aim Paul  inin OS  inin Osaacino Sale (days)  inin Inin Inin Inin Inin Inin Inin Ini	Yes N/A Cass 2 Testal 199 50 140,000 335,346 246,066 6,338 103% N/A	168,058	74,210
Time to Sale (days where available - time from deathVassessment to repayment) irre from Possession to Sale (days)	Yes N/A  Case 2 Total 199 140,000 230,245 240,246 240,246 340,246 340,246 340,388 1033,84 N/A N/A	168,058 168,058	74,210 80,608 6,398
Time to Sale (days where available - time from death/bassessment to repayment) irre from Possession to Sale (days) irre from Sale	Yes N/A  Case 2 Total 199 140,000 230,245 240,246 240,246 340,246 340,246 440,	168,058	74,210 80,608 6,398
Isin Pald isin Dald isin CS irre to Sale (days where available - time from death/lassessment to repayment) irre from Pressection Sale (days) and Valuation (sale Valuation) isin Dald (sale valuation) isin Price (denie available) isin Price (denie available) can Chattanopus as % of Sale Price isin Editorials to No Negative Equity isin OS	Ves NNA Case 2 Total 1992 (199	168,058 168,058	74,210
time Paid time OS Sale (days where available - time from death/assessment to repayment) time from Persession to Sale (days) and Parkantee (and Persession to Sale (days) also Parkantee (and Persession to Sal	Ves NNA Case 2 Total 1992 (199	168,058 168,058	74.210 80.608 6,398
time Paid time OS Sale (days where available - time from death/assessment to repayment) time from Persession to Sale (days) and Parkantee (and Persession to Sale (days) also Parkantee (and Persession to Sal	Ves NNA Case 2 Total 1992 (199	168,058 168,058 ERF3 Original Loan	74.210 80.608 6.398 Aviva UKER Additional Loan
Time to Sale (days where available - time from death/bassessment to repayment) irre from Possession to Sale (days) irre from Sale	Ves NNA Case 2 Total 1992 (199	168,058 168,058 168,058 	74.210 80.608 6.398 Aviva UKER Additional Loan
time Paid time OS Sale (days where available - time from death/assessment to repayment) time from Persession to Sale (days) and Parkantee (and Persession to Sale (days) also Parkantee (and Persession to Sal	Ves N/A Case 2 Total 1	168,058 168,058 ERF3 Original Loan	74.210 80.608 6,398
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inin Padi inin OSI in	Ves N/A Case 2 Y Total 9 9 9 140,000	168,058 168,058 ERF3 Original Loan	74.210 80.608 6.398 Aviva UKER Additional Loan
inin Padd inin OSI  inin O	Ves N/A  Case 2  Y Goal 9  10  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  150,000  170,000	168,058 168,058 ERF3 Original Loan	74.210 80.608 6.398 Aviva UKER Additional Loan
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Time to Sale (days where available - time from death/assessment to repayment) Irms to Sale (days) Irms for Prosection to Sale (days) Irms for Prosection to Sale (days) Irms for Prosection to Sale (days) Irish Proc (prime available) Irish Proc (prime available) Irish Proc (prime available) Irish Proc (prime available) Irish Saleminds to No Negative Equity Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment) Irish Sale (days whele available - time from death/assessment to repayment to	Ves N/A  Case 2  Y Goal 9  10  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  140,000  150,000  170,000	168,058 168,058 ERF3 Original Loan	74.210 80.608 6.398 Aviva UKER Additional Loan
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Chairm Submitted to No Negative Equity Labor 201  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 to Sale (days) Time 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 from Prosession to Sale (days) Time to Sale (days the sale to the Sale (days) Time Sale (days the sale to the Sale (days) Time to Sale (days) Time to Sale (days) Time to Sale (days)	Ves N/A  Case 2  You all 199  140,000	168,058 168,058 ERF3 Original Loan	74.210 80.608 6.398 Aviva UKER Additional Loan
Claim Paid  Time to Sale (days where available - time from death/assessment to repayment)  Time to Sale (days)  Time from Prosession to Sale (days)  Time from Prosession to Sale (days)  Sale Price (where available)  Sale Sale (sale (where available)  Sale Sale (sale (where available)  Sale Sale (sale to No Negative Equity  Sale Sale (sale to No Negative Equity  Sale Sale (sale to No Negative Equity  Sale Sale (sale to Sale to Sale to Sale to Sale (sale to Sale to Sale to Sale to Sale to Sale (sale to Sale to	Ves NAA Case 2 Total 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	168,058 168,058 ERF3 Original Loan	74.210 80.608 6.398 Aviva UKER Additional Loan
Inten Pald Limit Pald Limit Del Gale (days where available - time from deathfussessment to repayment) Inten to Sale (days where available - time from deathfussessment to repayment) Inten Committee - time of the Committee -	Ves N/A  Case 2  You all 100 100 100 100 100 100 100 100 100 1	168,058 168,058 ERF3 Original Loan	74.210 80.608 6.398 Aviva UKER Additional Loan
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Insurance	
No Negative Equity Claims made total	1
Claims Paid	i
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	30
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	£142,672
Weighted Average LTV	95.1%
Weighted Average Indexed (Halifax) LTV	45.2%
Weighted Average Interest Rate	
LCRP	4.89% + LP
FCRP	7.66%
LTV Levels Breakdown (based on original valuation using P+I at date of report) 0 - 29.99%	656.794
0 · 29.99% 30 · 34.99%	1,095,249
35 - 39.99%	1,954,777
40 - 44,99%	4.255.280
45 - 49.99%	6,838,929
50 - 54.99%	8,616,359
55 - 59.99%	9,327,045
60 - 64.99%	13,988,513
65 - 69.99% 70 - 74.99%	19,750,468 29,662,690
75 - 79.99%	33.790.710
80 - 84.99%	39.584.518
85 - 89.99%	37,898,993
90 - 94.99%	36,391,159
95 - 99.99%	38,376,174
100%+	184,777,412
LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ Calculation date)	
0 - 30%	29,245,756
30 - 35%	52,339,908
35 - 40%	82,866,587
40 - 45%	81,827,104
45 - 50%	78,579,870
50 - 55% 55 - 60%	56,316,665 35,740,625
60 - 65%	35,740,625 26,623,011
65 - 70%	12,046,993
70 - 75%	5,164,142
75 - 80%	5,136,440
80 - 85%	823,214
85 - 90%	254,755
90 - 95%	
95 - 100% 100% +	
100% #	

Depersonalised information on the pool and payment summary, as at each Calculation Date, may be obtained electronically by Noteholders from the N

Age Band Breakdown (based on youngest policy/nolder @ Calculation date)
Uniter 77
76-74
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75-79
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## 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%		571,765	3,963,086	10,815,657	9,300,012	3,640,705	714,027	240,504
30 - 34.99%		1,068,393	13,567,070	23,641,938	9,039,169	4,577,155	446,183	
35 - 39.99%		2,724,466	7,673,949	48,416,263	18,966,279	4,070,943	1,014,686	
40 - 44.99%		292,253	13,972,647	23,328,245	37,241,793	6,577,048	415,119	
45 - 49.99%			5,950,587	18,721,957	41,817,128	11,037,828	966,069	86,302
50 - 54.99%			874,103	20,343,198	16,022,572	16,788,047	2,288,745	
55 - 59.99%			494,443	8,791,439	13,966,664	10,632,409	1,855,670	
60 - 64.99%			182,828	955,202	15,169,995	5,384,610	4,930,375	
65 - 69.99%				474,211	3,702,426	6,859,057	1,011,300	
70 - 74.99%					429,535	3,524,936	1,089,512	120,160
75 - 79.99%					259,209	2,751,116	1,220,914	905,201
80 - 84.99%					179,865	643,349		
85 - 89.99%							254,755	
90 - 94.99%								
95 - 99.99%								
100% +								

Equity Release Funding (No.3) ptc. Report for the immediately preceding interest period	19-Jul-21			
Liquidity Facility Ledger Initial Balance	Barclays £0		Citibank £0	
Last Quarter Closing Outstanding Available @ next Interest Payment Date	£0		£0 £45,000,000	
Amount to be drawn at next Interest Payment Date	£140,000,000 £0		£45,000,000 £0	
Liquidity Reserve Fund Ledger	£35,000,000	1		
Initial Balance on Closing Date 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	£4			
Closing balance	£150,000			
Deficiency Ledger		•		
Opening Balance Losses this Quarter	-£2,412,632 -£9,833			
Closing Balance	-£2,422,465			
Optional Guarantee Ledger				
Opening Balance on Closing Date	03	1		
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	£44,575,215	1		
Priority of Payments (Excess Available Receipts)	244,070,210	J		
Replenishment Amount as recorded in Replenishment Ledger				
		-		
Years 2003 to 2028 The greater of:-	£44,400,000	J		
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 Portfolo Amount and Adjusted Cash, and (b) the Principal Amount Custanding of the Notes (net of redemptions @ Interest Payment Date).				
(b) the Principal Amount Outstanding of the Notes (net of redemptions @ Interest Payment Date).				
Years 2028 onwards	N/A	1		
The greater of:-	-	•		
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 Acoregate 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).				
Voluntary Repayment Rate (Replenishment Amount)	1.74%	]		
Annualised value of the ratio expressed as a percentage calculated by dividing:- (x) the aggregate of the Outstanding Balance as at the Closing Date of all Loans prepaid up to the relevant Calculation	Date by			
(y) the aggregate Outstanding Balance of all Loans on the Closing Date.	,			
Class B Notes Payment Test				
Asset / Liabity Ratio @ next IPD	1.19	1		
Class B Notes Required Ratio @ next IPD	1.12	]		
Pass / Fall	PASS			
Subordinated Loan Ledger Opening Balance on Closing Date	£14,000,000	1		
Opening Balance at start of Quarter	£27,345,110			
Payments this Quarter Interest Accrued this Quarter	£0 £125,270			
Closing Balance	£27,470,380			
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	£0 0.00			
Class A3 Note Interest Amount / principal post adjustment due on next IPD	03			
Deferred Consideration released to Originator Deferred Consideration paid to Originator prior to the date of this Quarterly Report date	03	1		
Deferred Consideration paid to Originator during the Quarter Total Deferred Consideration paid to Originator.	03 03			
Total Deserted Communitation paid to Originator.	2.0	J		
Facility Belows Frontier (No. 2) etc.				
Equity Release Funding (No.3) plc				
Name of Issuer	Equity Release Funding (No.3) plc			
Date of Issue	27-Jun-2003			
	A1	A2	A3	В
Moody's Current Rating	N/A N/A	Aza A	Ann A	Aa3 BBB
S&P Current Rating				
Initial Note Balance Note Principal @ start of period	60,000,000.00	310,000,000.00 304,639,976.00	50,000,000.00 14,000,000.00	42,000,000.00 42,000,000.00
Note Redemptions @ IPD Outstanding Note Principal		1,340,006.00 303,299,970.00	14,000,000.00	42,000,000.00
9 sundam		500,232,070.00	17,000,000.00	
Note Interest Margins	LIBOR + 0.52%	Fixed Rate (5.05%)	Fixed Rate (2.45%)	LIBOR + 1.4%
Step Up Dates Step Up Rate	N/A N/A	N/A N/A	N/A N/A	IPD Apr 2010 LIBOR + 3.5%
Interest Payment Cycle	N/A	Quarterly	Semi Annually	Quarterly
Interest Payment Date	N/A	20th Inn Apr. Inl & Oct or Next	26th Apr & Oct or Next Business	26th Jan, Apr, Jul & Oct or Next Business
Next Interest Payment Date		Business Day 26-Oct-2021	Day 26-Oct-2021	Day 26-Oct-2021
Pool Factor	NOA.		,	
		3.832.778		
Interest Amount paid this quarter Deferred Amount at start of quarter		3,832,778		155,820 12,164,315
Interest Amount deferred / (paid) this quarter * Interest on Deferred amount this quarter				220,080 108,800
Deferred Amount at end of quarter				12,493,195
B note swap deferred payments				
Brought Forward balance Net coupon deferred				
Interest Amount paid				
Amount paid Carried forward balance				
Present value of Swap Scheduled Fixed Payments				
Brought Forward balance Paid this quarter				- :
Carried forward balance				
* Interest Amount d	eferred / (paid) this quarter is made up of:			375,900
		Interest on accumulated normal inte Accumulated normal interest paid		-155,820
				-155,820 220,080