Equity Release Funding (No.3) plc Report for the immediately proceeding interest period	19-Apr-24		
Report for the anneouslesy preceding interest partod	13*Apr-24		
Loans Outstanding Balance of Loans at Closing Date	£ 404,247,009		
Outstanding Balance of Loans @ start of this Quarter	431,478,026		
Accrued Interest @ start of Calculation Period	344,878,176 Last Quarter	Since Ir	ception
Redemptions Principal Balance of Loans redeemed in the immediately preceding Calculation period	2,869,820		297,991,845
Principal Balance of Loans redeemed by cause:- Death Borrower enters Long Term Care	1,938,117 483.325		140,355,809 43,932,980
Voluntary Repayment Move to Lower Value Property	448,378		105,867,246 7,563,437
Substitutions Number of Loans redeemed in the immediately preceding Calculation period	- 81		272,374
Number of Loans redeemed by cause:- Death	52		3,563
Borrower enters Long Term Care Volutary Repayment Move to Lower Value Property	14 15		1,100 2,729 386
Substitutions			2
Redemption mories received Outstanding Balance of Loans	14,018,249		739,463,254
Outstanding Accrued Interest Outstanding Gross Balance	340,808,598 424,538,628		
Outstanding number of loans Equivalent Value Test this Calculation Period :-	2,383 N/A		
S&P model this Calculation Period -	N/A		
Repayment Rate	6.74%		
The "Repayments Rate" is the [annualised value of the ratio expressed 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.			
Substitutions	[]		
Substituted in this Quarter (ORS amount @ Closing Date) Substituted in this Quarter as a % of aggregate Outstanding Balance of the Loans @ Closing Date Substituted to date as a % of aggregate Outstanding Balance of the Loans @ Closing Date	0.00%		
Early Amortisation Test			
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 Ca	culation date for this report
ILCRP % FCRP %	27.5% 72.5%		35.9% 64.1%
Weighted Average Age of Borrowers @ Closing Date	71		
Weighted Average Age of borrowers - at Calculation date for this Quarterly report	87		
Age of Borrowers:- Single Female	88		
Single Male Joint Borrowers by Age of Younger	87 87		
Properties Sold / repayments (case by case):-	Case 1	ERF3	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	Total 376 240	Original Loan	Additional Loan
Initial Valuation Indexed Valuation (Initial Valuation + Halifax HPI)	128,000 316,380		
Sale Price (where available) Gross Mortgage Outstandings Shortfall	219,416 277,033 57,617	219,416 277,033 57,617	-
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	126% N/A		
Claim Paid Claim O/S	N/A N/A		
Time to Sale (days where available - time from death/assessment to repayment)	Case 2 Total 483	ERF3 Original Loan	Aviva UKER Additional Loan
Time from Possesion to Sale (days) Initial Valuation	77 160,000		
Indexed Valuation (Initial Valuation + Hpi) Sale Price (where valiable) Gross Mortgage Outstandings	440,336 293,036 377,792 84,756	274,198 274,198	18,838 103,594 84,756
Shorfal Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	84,756 129% N/A	0	84,756
Claim Paid Claim Q/S	N/A N/A		
Time to Sale (days where available - time from death/assessment to repayment)	Case 3 Total 318	ERF3 Original Loan	Aviva UKER Additional Loan
Time from Possesion to Sale (days) Initial Valuation	- 180,000		
Indexed Valuation (initial Valuation + Hpi) Sale Price (where available) Gross Mortgape Outstandings	495,378 209,001 291,583	209,001 291,583	1
Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	82,582 140% Yes	82,582	-
Claim Paid Claim O/S	Yes N/A		
Time to Sale (days where available - time from death/assessment to repayment)	Case 4 Total 745	ERF3 Original Loan	Aviva UKER Additional Loan
Time from Possesion to Static days) Initial Valuation Indexed Valuation (Initial Valuation + Hp)	- 150,000 342,016		
Sale Price (where available) Gross Mortgage Outstandings	134,955	134,955 211,899 76,944	
Shortfal Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	76,944 157% N/A	76,944	
Claim Paid Claim Q/S	N/A N/A		
For all Mortgages repaid to the Calculation Date (NNEG or repossession)			
Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifax HPI) (where available)	55.6%		
Shortfal as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary)	21.6%		
Weighted Average: Time to sale (Days)	278		
Properties in possession (Total to Calculation date) Repossessed this Guanter Properties sold (Total to Calculation date)	93 5 80		
Number Carried Forward	13		
Average Time from Possesion to Sale Posession cases average Shortfall at Sale (%)	232 23.5%		
Insurance			
No Negative Equity Claims made total Claims Paid	1		
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 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		
	1995		

	Average LTV								117
	Average Index								117. 50.4
weighted #	everage index	eu (nainax) i							507
	Average Intere	est Rate							
ILCRP									4.89% +
FCRP									7.6
LTV Levels	Breakdown	(based on or	iginal valuation us	ing P+I at date	of report)				
0 - 29.99%									332,2
30 - 34.99%									359,8
35 - 39.99%									176,4
40 - 44.99% 45 - 49.99%									1,401,6
45 - 49.99% 50 - 54 99%									2,461,3
50 - 54.99% 55 - 59.99%									3,317,6
50 - 64.99%									6,170.8
55 - 69.99%									6,442,2
70 - 74.99%	L .								7,880,5
75 - 79.99%									12,206,2
30 - 84.99%									14,339,5
35 - 89.99%									21,376,4
30 - 94.99% 35 - 99.99%									25,769,0 24,783,3
10 - 99.99% 100% +	•								24,783,3 292,699.0
100% #									292,099,0
	Breakdown (	(based on Ha	alifax HPI adjusted	valuation @ Ca	lculation date	)			
0 - 30%									13,569,1
30 - 35%									27,062,4
35 - 40% 10 - 45%									52,513,8
40 - 45% 45 - 50%									71,240,6
45 - 50% 50 - 55%									54,646,5
55 - 60%									47,835,8
60 - 65%									30,796,2
65 - 70%									26,581,6
70 - 75%									16,748,7
75 - 80%									7,089,6
80 - 85%									4,584,9
85 - 90%									4,762,7
90 - 95% 95 - 100%									905,8 513.2
100% +									513,2
Administrato	or upon delivery	y of a signed o	and payment summa confidentiality underta ngest policyholder	king (the form of	which can be c	may be obtaine blained from th	d electronically MT Administr	by Noteholder ator).	s from the MT
Administrato Age Band B Under 70	or upon delivery	y of a signed o	confidentiality underta	king (the form of	which can be c	may be obtaine ibtained from th	d electronically h MT Administr	by Noteholder ator).	s from the MT
Administrato Age Band E Under 70 70-74	or upon delivery	y of a signed o	confidentiality underta	king (the form of	which can be c	may be obtaine bitained from th	d electronically n MT Administr	by Noteholder ator).	
Administrato Age Band E Under 70 70-74 75-79	or upon delivery	y of a signed o	confidentiality underta	king (the form of	which can be c	may be obtaine bitained from th	d electronically MT Administr	by Noteholder ator).	18,236,6
Administrato Age Band B Under 70 70-74 75-79 30-84	or upon delivery	y of a signed o	confidentiality underta	king (the form of	which can be c	may be obtaine bitained from the	d electronically MT Administr	by Noteholder ator).	- 18,236,6 93,660,5
Administrato Age Band B Under 70 70-74 75-79 80-84 85-89 90-94	or upon delivery	y of a signed o	confidentiality underta	king (the form of	which can be c	may be obtaine bitained from th	d electronically s MT Administr	by Noteholder ator).	18,236,6 93,660,5 181,050,4 104,020,7
Administrato Age Band B Under 70 70-74 75-79 30-84 35-89 30-94 35-99	or upon delivery	y of a signed o	confidentiality underta	king (the form of	which can be c	may be obtaine bitained from th	d electronically s MT Administr	by Noteholder ator).	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band B Jnder 70 70-74 75-79 80-84 85-89 80-94 85-99	or upon delivery	y of a signed o	confidentiality underta	king (the form of	which can be c	may be obtaine bitained from th	d electronically e MT Administr	by Noteholder ator).	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 30-94 35-99 100+	or upon delivery	y of a signed c	confidentiality underta	iking (the form of	which can be o	btained from th	d electronically MT Administr	by Noteholder ator).	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 30-94 35-99 100+ LTV Levels	or upon delivery	y of a signed c	ngest policyholden Adjusted) vs Age B 75-79	And Breakdows	which can be o date) n @ Calculatio 5-89	n Date	95-99	ator). 100+	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 30-94 35-89 30-94 35-99 100+ LTV Levels	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B	and Breakdow 90-84 4,087,927	n @ Calculatio 5-89 4,339,178	n Date 90-94 4,159,897	95-99 584,222	ator).	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 30-94 35-99 100+ LTV Levels - 29.99% 0 - 34.99%	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 ( 161,762 2,2190,680	and Breakdow 90-84 4,087,927 10,595,683	which can be o date) n @ Calculatio 5-89 4,339,178 8,475,029	on Date 90-94, 159,897 4,794,364	95-99	ator). 100+ 236,191	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 30-94 35-99 100+ LTV Levels - 29.99% 0 - 34.99% 5 - 39.99% 0 - 34.99%	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 ( 161,782 2,199,890 2,157,077 8,727,758	and Breakdow 90-84 4,087,927 10,695,683 29,801,707 8,325,291	which can be of date) n @ Calculatio 5-89 4,339,178 8,475,029 15,256,511 46,266,806	on Date 90-94 4,159,897 4,794,364 5,173,066 7,496,461	95-99 554,222 897,650 353,965	ator). 100+	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 100+ LTV Levels - 29.99% 0 - 34.99% 5 - 39.99% 0 - 44.99% 5 - 49.99%	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 (161, 782 2, 199, 690 2, 157, 077 8, 727, 568 3, 3553, 217	and Breakdow 80-84 4,087,927 10,995,683 29,801,707 8,325,233 10,216,956	which can be c date)	m Date 20-94 4,159.807 4,794.364 5,173.066 7,496.461 10,059.318	95-99 584.222 897,650 353,965 816,052	100+ 236,191 126,530 70,557	- 18,236,6 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band B Under 70 70-74 75-79 30-84 35-89 30-94 35-89 35-89 30-84 35-89 30-94 35-89 30-94 35-89 30-94 35-89 30-94 35-89 30-94 35-89 30-94 35-89 30-94 35-89 30-94 35-89 30-84 35-89 30-84 35-89 30-84 35-89 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 30-84 35-89 35-89 35-89 30-84 35-89 35-89 35-89 30-94 35-89 39-94 35-89 39-94 30-84 35-99 30-94 35-99 30-94 35-99 30-94 35-99 30-94 35-99 30-94 35-99 30-94 35-99 30-94 35-99 30-94 35-99 30-94 35-99 30-94 300-94 300-94 300-94 300-94 300-94 3000	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 ( 161,782 2,190,690 2,157,077 8,727,768 3,553,217 376,695	king (the form of @ Calculation @ Calculation and Breakdow 00-84 8 4.087 927 10,695,683 29,801,707 8,325,533 10,216,685 14,221,470	which can be c date)       n @ Calculatic       5-89       4,339,178       8,475,029       15,256,511       46,266,806       41,041,409       10,043,003	on Date 20-94 4,159,897 4,794,364 5,173,066 7,466,431 10,059,318 28,265,492	95-99 584,222 897,650 353,965 816,052 1,215,883	100+ 236,191 126,530	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 30-94 155-99 100+ LTV Levels - 29.99% 0 - 34.99% 0 - 34.99% 5 - 39.99% 0 - 54.99% 5 - 56.99%	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 75-79 8,727,768 3,553,217 3,76,869 3,553,217 3,76,869 3,553,217 3,76,869 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,778 3,725,768 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,725,778 3,725,778 3,725,778 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,726,778 3,727,758 3,726,778 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,728,778 3,727,758 3,728,759 3,728,759 3,728,759 3,729,7593,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759,759,7594,759,759,759,759,759,759,759,759,759,759	king (the form of @ Calculation @ Calculation 0:04 8 4.067,927 10.065,685 4.325,233 10.216,695 4.221,470 11.044,450 3.360,570	which can be c date)	n Date 20-94 4,159,807 4,794,384 5,173,066 7,496,481 10,059,318 28,265,429 19,227,632 29,227,632	95-99 584,222 897,650 353,965 816,052 1,215,883 2,484,556 5,706,338	100+ 236,191 126,530 70,557	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 30-94 35-99 100+ <b>LTV Levels</b> - 29.99% 0 - 34.99% 5 - 39.99% 0 - 44.99% 5 - 69.99% 0 - 64.99% 5 - 69.99%	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 75-79 2, 199,600 2, 157,077 8, 727,568 3, 553,217 376,595 718,442	and Breakdow 90-84 (8 4.087,927) 10,666,683 29,801,707 10,216,563 14,271,470 11,044,65 3,360,670 520,314	which can be c date)          @ Calculatiti         6:69         4,339,178         8,475,029         15,256,511         15,256,511         41,041,403         10,443,003         14,360,751         18,822,800         16,507,366	on Date 90-94 4,159,897 4,794,364 5,173,066 28,26,492 2,614,237 4,002,856	95-99 594,222 897,650 353,065 816,052 1,215,883 2,484,56 5,706,338 5,280,251	100+ 236,191 126,530 70,557 474,104 150,262	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 30-84 35-89 100+ LTV Levels LTV Levels 5 - 33.99% 0 - 44.99% 5 - 34.99% 0 - 64.99% 5 - 64.99% 5 - 64.99% 5 - 64.99%	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 75-79 8,727,768 3,553,217 3,76,869 3,553,217 3,76,869 3,553,217 3,76,869 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,778 3,725,768 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,725,778 3,725,778 3,725,778 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,726,778 3,727,758 3,726,778 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,728,778 3,727,758 3,728,759 3,728,759 3,728,759 3,729,7593,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759,759,7594,759,759,759,759,759,759,759,759,759,759	king (the form of @ Calculation @ Calculation 0:04 8 4.067,927 10.065,685 4.325,233 10.216,695 4.221,470 11.044,450 3.360,570	which can be c date) date)	m Date 20-94 4,159,897 4,794,384 5,173,066 7,496,481 10,059,318 28,265,422 19,227,632 28,265,423 19,227,632 28,265,423 10,220,026 6,212,212 4,022,856 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,220,020 10,200,020 10,200,020 10,200,020 10,200,020 10,200,020 10,200,00	95-99 584,222 897,650 353,985 816,052 1,215,863 5,260,251 1,215,885 5,250,251 1,880,865	100+ 236,191 126,530 70,557 474,104	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels 10-34.99% 10-35.99% 10-36.90% 10-36.99% 10-	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 75-79 8,727,768 3,553,217 3,76,869 3,553,217 3,76,869 3,553,217 3,76,869 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,778 3,725,768 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,725,778 3,725,778 3,725,778 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,726,778 3,727,758 3,726,778 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,728,778 3,727,758 3,728,759 3,728,759 3,728,759 3,729,7593,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759,759,7594,759,759,759,759,759,759,759,759,759,759	and Breakdow 90-84 (8 4.087,927) 10,666,683 29,801,707 10,216,563 14,271,470 11,044,65 3,360,670 520,314	which can be c date)          @ Calculatiti         6:69         4,339,178         8,475,029         15,256,511         15,256,512         10,043,003         10,043,003         14,360,751         18,822,800         16,507,366	on Date 90-94 4,159,897 4,794,364 5,173,066 28,26,492 2,614,237 4,002,856	95-99 594,222 897,650 353,065 816,052 1,215,883 2,484,56 5,706,338 5,280,251	100+ 236,191 126,530 70,557 474,104 150,262	18,236, 93,660,5 181,050,4 104,020,7 25,215,2
Administrato Age Band E Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels LTV Levels 1 - 29.99% 1 - 29.99% 1 - 49.99% 1 - 49.99% 15 - 69.99% 10 - 44.99% 15 - 69.99% 10 - 44.99% 15 - 69.99% 10 - 64.99% 15 - 79.99% 10 - 64.99% 15 - 79.99% 10 - 64.99% 15 - 59.99% 10 - 64.99% 15 - 59.99% 10 - 64.99% 15 - 59.99% 10 - 64.99% 15 - 59.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 15 - 57.99.99% 10 - 64.99% 15 - 57.99.99% 15 - 64.99% 15 - 57.99% 15 - 64.99% 15 - 57.99% 10 - 64.99% 15 - 57.99% 10 - 64.99% 15 - 57.99% 10 - 64.99% 15 - 57.99% 15 - 57.99% 15 - 57.99% 15 - 57.99% 15 - 58.99% 15 - 58.99% 15 - 58.99% 15 - 58.99% 15 - 58.99% 15 - 58.99% 15 - 57.99% 15 - 57.99% 15 - 57.99% 15 - 58.99% 15 - 58.99\% 15 - 58.99% 15 - 58.99\% 15 - 58.99% 15 - 58.99\% 15 - 58.99\% 15 - 58.99% 15 - 58.99\% 15 - 58.99\% 15 - 58.99% 15 - 58.99\% 15 - 58.99% 15 - 58.99\% 15 - 58.99\% 15 - 58.99\% 15 - 58.99\% 15 - 58.90\% 15 - 58.90\% 15 - 58.90\% 15 - 58.90\% 1	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 75-79 8,727,768 3,553,217 3,76,869 3,553,217 3,76,869 3,553,217 3,76,869 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,778 3,725,768 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,725,778 3,725,778 3,725,778 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,726,778 3,727,758 3,726,778 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,728,778 3,727,758 3,728,759 3,728,759 3,728,759 3,729,7593,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759,759,7594,759,759,759,759,759,759,759,759,759,759	and Breakdow 90-84 (8 4.087,927) 10,666,683 29,801,707 10,216,563 14,271,470 11,044,65 3,360,670 520,314	<ul> <li>Mich can be c</li> <li>date)</li> <li>date)</li> <li>dete)</li> </ul>	m Date 20-94 4,159,897 4,794,384 5,173,066,481 10,059,318 28,265,492 2,614,237 4,002,866 10,220,036 6,316,248	95-99 584,222 897,650 333,965 816,052 1,215,883 2,484,565 5,760,338 5,250,251 1,880,886 146,455 2,203,544 3,054,327	100+ 236,191 126,530 70,557 474,104 150,262 184,282	s from the MT
Administrato Age Band I Under 70 70.74 75.79 80.84 85.89 90.94 95.99 100+ <b>LTV Levels</b> 100+ <b>LTV Levels</b> 100+ 100+ 100- 10	s Breakdown (b	y of a signed o xased on you (Halifax HPI <i>I</i>	Adjusted) vs Age B 75-79 75-79 8,727,768 3,553,217 3,76,869 3,553,217 3,76,869 3,553,217 3,76,869 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,768 3,725,778 3,725,768 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,725,778 3,725,778 3,725,778 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,725,778 3,727,758 3,727,758 3,727,758 3,726,778 3,727,758 3,726,778 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,727,758 3,728,778 3,727,758 3,728,759 3,728,759 3,728,759 3,729,7593,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,7594,759,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759 3,729,759,759,7594,759,759,759,759,759,759,759,759,759,759	and Breakdow 90-84 (8 4.087,927) 10,666,683 29,801,707 10,216,563 14,271,470 11,044,65 3,360,670 520,314	<ul> <li>Mich can be c</li> <li>date)</li> <li>date)</li> <li>dete)</li> </ul>	an Date 90.94 4,159.897 4,794.34 10,059.318 22,255.492 19,227.632 22,255.492 19,227.632 22,255.492 19,227.632 22,255.492 10,230.006 6,316,248 1,210.685	95-99 584,222 897,600 353,965 816,052 1,215,883 5,250,251 1,215,885 5,250,251 1,880,856 164,555 2,035,544	100+ 236,191 126,530 70,557 474,104 150,262 184,282	- 18,236,6 93,660,5 181,050,4 104,020,7 25,215,2

Report for the immediately preceding interest period	19-Apr-24			
Liquidity Facility Ledger Initial Balance	Barclays		Citbank	£0
Last Quarter Closing Outstanding Available @ next Interest Payment Date	£0 £140,000,000		£45,000	£0
Amount to be drawn at next Interest Payment Date	£0			£0
Liquidity Reserve Fund Ledger Initial Balance on Closing Date	£35,000,000			
Dutstanding as at the date of this Quarterly Report Accrued Interest to immediately succeeding interest payment date	£150,000 £1,832			
.ess Mortgage Registration Reserve	£150,000			
Available Liquidity Reserve Fund Amount to be drawn at next IPD	£1,832 £1,832			
Closing balance	£150,000			
Deficiency Ledger	£3,654,657			
Opening Balance Losses this Quarter	-£134,540			
Closing Balance	-£3,789,197			
Optional Guarantee Ledger				
Dpening Batance on Closing Date Claims Submitted as at the date of this Quarterly Report Sulims Paid as at date of this Quarterly Report	£0 £0			
Claims Not recovered from NULAP this calculation period	£0			
Total Claims not recovered from NULAP as at date of this Quarterly Report	03			
Surplus after payment of all payments set out paragraphs (a) to (k) of the Pre-Enforcement Priority of Payments (Excess Available Receipts)	£37,447,819			
Replenishment Amount as recorded in Replenishment Ledger				
Years 2003 to 2028 The greater of :-	£31,830,000			
10% of Principal Amount O/S of Class A Notes @ IPD (net of redemptions @ Interest Payment Date)				
and he amount (if any) necessary to maintain the Required Ratio of				
<ul> <li>a) the sum of the Aggregate Portfolio Amount and Adjusted Cash, and</li> <li>(b) the Principal Amount Outstanding of the Notes (net of redemptions @ Interest Payment Date).</li> </ul>				
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fears 2028 onwards The greater of:-	N/A			
10% of Principal Amount O/S of Class A Notes @ IPD (net of redemptions @ Interest Payment Date),				
egregate of all scheduled payments of interest and principal on the Notes which are				
ayable on the 4 immediately succeeding IPD's, and				
he amount (if any) necessary to maintain the Required Ratio of (a) the sum of the Aggregate Portfolio Amount and Adjusted Cash, and				
(a) the sound inter aggregate Potition vehiclin and adjusted Cash, and (b) the Principal Amount Outstanding of the Notes (net of redemptions @ Interest Payment Date).				
/oluntary Repayment Rate (Replenishment Amount) Innualised value of the ratio expressed as a percentage calculated by dividing :-	1.61%			
x) the aggregate of the Outstanding Balance as at the Closing Date of all Loans prepaid up to the relevant C y) the aggregate Outstanding Balance of all Loans on the Closing Date.	alculation Date by			
//				
Class B Notes Payment Test Asset / Liabity Ratio @ next IPD	1.62			
Class B Notes Required Ratio @ next IPD	1.12			
Pass / Fail	PASS			
Subordinated Loan Ledger Opening Balance on Closing Date	£14.000.000			
Opening Balance of Cooling Gale Opening Balance at start of Quarter Payments this Quarter	£7,625,250 £5,100,000			
interest Accrued this Quarter	£134,830			
Closing Balance	£2,660,080			
Indexation Ledger (April and Oct only) Class A3 Note Interest Amount / principal due on next IPD (prior to adjustment)	£0			
United Index Rector to be applied on next IPD Class A3 Note Interest Amount / principal post adjustment due on next IPD	0.00 03			
	20			
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	£0			
Iotal Deferred Consideration paid to Originator.	03			
Equity Release Funding (No.3) plc.				
Name of Issuer	Equity Release Funding (No.3) plc			
Date of Issue	27-Jun-2003			
Moody's Current Rating	<u>A1</u> N/A	<u>A2</u> Aaa	A3 N/A	
S&P Current Rating	N/A	A+	N/A	
ntial Note Balance Vote Principal @ start of period	60,000,000.00	310,000,000.00 280,689,934.00	50,000,000	0.00
lote Redemptions @ IPD		4,409,998.00		
Jutstanding Note Principal		276,279,936.00	1	· .
Note Interest Margins	N/A	Fixed Rate (5.05%)		N/A
Step Up Dates	N/A	N/A		N/A
Step Up Rate	N/A	N/A		N/A
nterest Payment Cycle		Quarterly		N/A
nterest Payment Date		6th Jan, Apr, Jul & Oct or Next lusiness Day		N/A
Next Interest Payment Date	N/A 2	6-Jul-2024		N/A
Pool Factor				
nterest Amount paid this quarter		3,531,365		
nterest Amount deferred / (paid) this quarter *				
Iterest on Deferred amount this quarter Referred Amount at end of quarter				
3 note swap deferred payments				
Brought Forward balance Vet coupon deferred				
Interest Amount paid				
Carried forward balance				
resent value of Swap Scheduled Fixed Payments trought Forward balance				
frought Forward balance vald this quarter carried forward balance				
	mount deferred / (paid) this quarter is made up of: N			
* Interest A	h			
* Interest A	,	nterest on accumulated normal inte accumulated normal interest paid		
* Interest /	,	terest on accumulated normal inte occumulated normal interest paid occumulated step up interest paid		

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