Loans	£		
Outstanding Balance of Loans at Closing Date	404,247,009		
Outstanding Balance of Loans @ start of this Quarter	400,299,405		
Accrued Interest @ start of Calculation Period	327,220,951		
Redemptions	Last Quarter	_	Since Inception
Principal Balance of Loans redeemed in the immediately preceding Calculation period Principal Balance of Loans redeemed by cause:-	2,015,550	L	310,658,970
Death Borrower enters Long Term Care	1,569,457 281,593		148,498,814 46,118,500
Voluntary Repayment Move to Lower Value Property	164,500		108,193,905 7,575,376
Substitutions			272,374
Number of Loans redeemed in the immediately preceding Calculation period	66	[7,756
Number of Loans redeemed by cause:- Death	49	Ī	3,798
Borrower enters Long Term Care Voluntary Repayment	10		1,168 2,792
Move to Lower Value Property Substitutions	:		388
Redemption monies received	10,716,684	[804,194,792
Outstanding Balance of Loans			
Outstanding Accrued Interest Outstanding Gross Balance	327,940,225 399,003,129		
Outstanding number of loans	2,017		
Equivalent Value Test this Calculation Period :- S&P model this Calculation Period :-	N/A		
S&P model this Calculation Period :-	N/A		
Repayment Rate	7.05%		
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 (O/S amount @ 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	N/A - Post Year 10 IPD		
respect of substitute Loans, the Outstanding Balance as at the Loan Entry date)			
Weighted Averaged GIC Rate	N/A - Post Year 10 IPD		
Product Breakdown by Loan O/S	At Closing		At Calculation date for this report
ILCRP % FCRP %	27.5% 72.5%	F	37.3% 62.7%
		L	
Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of borrowers - at Calculation date for this Quarterly report	71 88		
Age of Borrowers:- Single Female	89		
Single Male Joint Borrowers by Age of Younger	88 88		
Properties Sold / repayments (case by case):-			
Properties Sold / repayments (case by case).	Case 1	ERF3	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment)	Total 277	Original Loan	Additional Loan
Time from Possesion to Sale (days) Initial Valuation	98 150,000		
Indexed Valuation (Initial Valuation + Halifax HPI) Sale Price (where available)	376,202 259,510	259.510	
Gross Mortgage Outstandings Shortfall	309,509	283,164	26,345
Loan Outstandings as a % of Sale Price	49,999 119%	23,654	26,345
Claim Submitted to No Negative Equity Claim Paid	N/A N/A		
Claim O/S	N/A		
	Case 2 Total	ERF3 Original Loan	Aviva UKER Additional Loan
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	603 112		
Initial Valuation	145,000		
Indexed Valuation (Initial Valuation + Hpi)	348,297		
Indexed Valuation (Iritial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings	348,297 140,169 243,862	140,169 243,862	:
Indixed Valuation (Pristal Valuation + Hpi) Sale Price (where available) Gross Micragage Outstandings Shorifal Loan Outstandings as a % of Sale Price	348,297 140,169 243,862 103,693 174%	140,169 243,862 103,693	:
Incland Valuation (Initial Valuation + hip) Sale Price (where available) Ginze Mortgage Chattendring Ginze Mortgage Chattendring Land Authorities a a No G Sale Price Claim Salemitted to No Negative Equity Claim Paid	348,297 140,169 243,862 103,693 174% N/A	243,862	:
Indused Valuation (Initial Valuation + Hp) Sale Price (where vauillable) Gross Mortgane Outstandings Shortall Loan Outstandings as a 'W of Sale Price Claim Submitted to No Negative Equity	348,297 140,169 243,862 103,693 174% N/A N/A	243,862 103,693	:
Indexed Valuation (Intial Valuation + Hp) Sale Price (Alexen southbel) Sale Price (Alexen southbel) Sale Price (Alexen southbel) Stordid Loan Ostatendings as 14 of Sale Price Chain Saleminde to Nelegative Equity Chain Chain Chain Chain Sale Sale Price Chain Saleminde Nelegative Equity Chain Ch	348,297 140,169 243,862 103,663 174% NIA NIA NIA Case 3	243,862	Aviva UKER Additional Loan
Indused Valuation (Intal Valuation + Hpl) Sale Price (Intern substitution) Sale Price (Intern substitution) Sale Price (Intern substitution) Sale Sale Sale Sale Sale Sale Sale Sale	348,297 140,169 243,862 103,893 174% N/A N/A N/A Total 729 69	243,862 103,693	Aviva UKER Additional Loan
Indused Valuation (Intal Valuation + Hpl) Sale Price (Intern Sale) Sale Price (Intern Sale) Sale Price (Intern Sale) Sale Price (Intern Sale) Sale	348.297 140,1692 140,1692 103,993 103,993 103,993 104,994 104,994 105,995 105,	243,862 103,693 ERF3 Original Loan	Additional Loan
Indused Valuation (Intal Valuation + Hp) Sale Price (Apres and Apres) Stordal Selection (Apres) Claim Pale Claim Pal	348,297 140,169 243,862 103,893 1743,84 NA NA NA Case 3 Total 7739 120,000 355,552 255,72	243,862 103,693	Additional Loan
Indexed Valuation (relat Valuation + Hp) Sale Price (eleme subsidie) Sale Price (eleme subsidie) Sale Price (eleme subsidie) Sale Valuation (relative subsidie) Sale Valuation (relative subsidies) Sale Valuation (relative subsidies) Time to Sale (sky) where available - time from death/assessment to repayment) Time to Sale (sky) where available - time from death/assessment to repayment) Time to Sale (sky) where available - time from death/assessment to repayment) Time to Sale (sky) where available - time from death/assessment to repayment) Time to Sale (sky) where available - time from death/assessment to repayment) Time to Sale (sky)	346,297 140,1692 102,5693 11266 103,6693 11266 104,6693 126,6693 126,6693 126,6693 126,6693 126,6793 126,6793 126,7993 1	243,862 103,693 ERF3 Original Loan	Additional Loan
Indused Valuation (relat Valuation + Hp) Sale Price (elem souther) Sale Price (elem souther) Sale Price (elem souther) Shortfal Loan Ostandrage as a le' daile Price Chain Sale middle Sale Sale Sale Price Chain Sale Sale (sale where available - time from desahlassessament to repayment) Time to Sale (days where available - time from desahlassessament to repayment) Initial Valuation Initial Valuation Initial Valuation Sale Sale (sale where available - time from desahlassessament to repayment) Time from Prosention Sale (days) Initial Valuation Sale (days) Sale Sale Sale Sale Sale Sale Sale Sale	344,297 140,1692 140,1692 140,1693 17,693 17,693 17,693 17,693 17,693 17,693 17,693 17,693 18,595,293 18,595,293 18,595,293 18,595,293 19,595,295 19,595,295 19,595,295 19,595,295 19,595,295 19,595,2	243,862 103,693 ERF3 Original Loan	Additional Loan
Indiand Vulsation (Inst Vulsation + Hp) Sale Price (New Couldad) Sale Price (New Couldad) Sale Price (New Couldad) Shordfall (Sale Price (344,297 140,169 140,169 17,663 17,663 17,663 17,663 18,00 18,00 18,00 19	243,862 103,693 ERF3 Original Loan	Additional Loan 62,809 64,810 2,001
Indused Valuation (relat Valuation + Hp) Sale Price (Apres analities) Stordard September Characteristics Stordard September Characteristics Stordard September Septemb	344,297 140,1692 140,1692 140,1693 17,693 17,693 17,693 17,693 17,693 17,693 17,693 17,693 18,595,293 18,595,293 18,595,293 18,595,293 19,595,295 19,595,295 19,595,295 19,595,2	243,862 103,693 ERF3 Original Loan	Additional Loan
Indexed Valuation (relat Valuation + Ipi) Sale Price (eleme subsidie) Sale Price (eleme subsidie) Sale Price (eleme subsidie) Sale Price (eleme subsidie) Sale Sale Sale Sale Sale Sale Sale Sale	348,297 140,1692 140,1692 102,5693 1176/6 N/A N/A Case 3 729 160,002 256,574 256,742 257,742 257,742 257,743 N/A N/A N/A Case 3 729 729 730,742 740,742 750,74	243,862 103,693 ERF3 Original Loan 191,932 191,932 0	Additional Loan 62,809 64,810 2,001 Aviva UKER
Indiand Vulsation (Inst Vulsation + Hp) Sale Price (Apres and March 1997) Sale (Apres and March 1997) Sale (Apres Apres Ap	344,267 140,169 140,169 140,169 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 18,66	243,862 103,693 ERF3 Original Loan 191,932 191,932 0	Additional Loan 62,809 64,810 2,001 Aviva UKER
Indiand Vulsation (relat Vulsation + Hp) Sale Price (Apres and Apres) Shortfall (appendiction) S	344,267 340,16	20,862 103,693 BRF3 Original Loan 191,932 91,932 Original Loan	Additional Loan 62,809 64,810 2,001 Aviva UKER
Indiand Vulsation (Intel Vulsation Hpi) Sale Price (New Guidelin) Sale Sale Sale Sale Price Claim Pad Claim Pad Claim Pad Sale (Sale West available - lime from death/assessment to repayment) Firm to Sale (Sale West available - lime from death/assessment to repayment) Firm to Sale (Sale West available - lime from death/assessment to repayment) Firm to Sale (Sale Vulsation (Intel Vulsation - Hpi) Sale Price Memor available (Sale) Firm to Sale (Sale Vulsation (Intel Vulsation - Hpi) Sale Price Memor available Sale Sale Sale Sale Sale Sale Price Claim Pad Sale (Sale Memor available - firm from death/assessment to repayment) Firm to Sale (Sale Vulsation (Intel Vulsation - Hpi) Holland	344,297 140,1097 140,1097 140,1097 170,063 1726,6 180,063 1726,6 1726,07 1726,	26.862 103.093 SRF3 Original Loan 191.532 191.532 Original Loan 125.510 125.510 125.510 125.511	Additional Loan 62,809 64,810 2,001 Aviva UKER
Indused Vulsation (Intel Vulsation + Hp) Sale Price (Apres and Apres) Sale Price (Apres and Apres) Shordal Sale Price (Apres and Apres) Shordal Sale (Sale Apres) Shordal Sale (Sale Apres) Sale	344,267 340,16	26.862 103.093 SRF3 Original Loan 191.532 191.532 Original Loan 125.510 125.510 125.510 125.511	Additional Loan 62,809 64,810 2,001 Aviva UKER
Indianed Voluntation (Instal Voluntation + Hip) Sale Price (Network) Sale Price (Network) Shordfall Shordf	344,267 340,16	20,862 103,593 ERF3 Original Loan 191,932 191,932 Original Loan 138,100 138,511 12,411	Additional Loan 52.200 56.810 2.001 Aviva UKER Additional Loan
Indiand Vulsation (Instal Vulsation + Hp) Sale Price (Jeres as July Sale Price) Sale Price (Jeres as July Sale Price) Claim Gardinel Sale Sale Sale Sale Sale Sale Sale Sale	344,297 140,169 140,169 170,26	26.862 103.093 SFF3 Original Loan 191.532 191.533 Original Loan 125.100 126.111 12.411	Additional Loan 62,809 64,810 2,001 Aviva UKER
Indused Valuation (rails Valuation s-tylp) Sales Price (please saidable) Sales Price (please saidable) Sales Price (please saidable) Sales Price (please saidable) Sales Sales (saidable) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available) Sales Price (altern available) Sales Price (altern available) Sales Price (altern available) Sales Price (altern available) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Is Sale (days where available - time from deabh'assassment to repayment) Time Time Is Sale (days where available - time from deabh'assassment to repayment) Time Time Is Sale (days where available - time from feath'assassassment to repayment) Time Time Is Sale (days where available - time from feath'assassassment to repayment)	344,297 140,109 140,109 110,269 110,269 110,269 1176,6 117	20,862 103,593 ERF3 Original Loan 191,932 191,932 Original Loan 138,100 138,511 12,411	Additional Loan 52.200 56.810 2.001 Aviva UKER Additional Loan
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Indianal Voluntion (Intel Voluntion - Hip) Sale Price (Apres and Sale Sale Price) Sale Price (Apres and Sale Sale Price) Country of Sale Price (Apres and Sale Price) Country of Sale Price (Apres and Sale Price) Country of Sale Sale Sale Sale Price) Country of Sale Sale Sale Sale Sale Price Country of Sale (Apres and Apres an	344,297 140,1097 140,1097 140,1097 140,1097 17,1098 17,1098 17,1098 17,1098 17,1098 17,1098 17,1098 17,1098 17,1098 18	26.862 103.093 107.007	Additional Loan 52.200 56.810 2.001 Aviva UKER Additional Loan
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Inclained Voluntion (Intel Voluntion - Hpi) Sale Price (Alexen or Jesus) Sale Price (Alexen or Jesus) Shordfall (Intel Voluntion) Shordfall (I	344,295 140,162 100,663 110,66	26.862 103.093 EFF3 Original Loan 191.932 192.002 EFF3 Original Loan 191.932 192.002 EFF3 Original Loan 285.11 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411	Additional Loan C2.003 64.810 2.001 Aviva UKER Additional Loan Aviva UKER Additional Loan
Indianal Voluntion (Intel Voluntion - Hp) Sale Price (New Good) Sale Sale Sale Price (Care Sale Sale Price (Care Sale Sale Sale Sale Sale Sale Price (Care Sale Sale Sale Sale Sale Sale Sale Sal	344,297 140,1697 140,1697 140,1693 17,269,3 17,269,4 18,4 18,4 18,4 18,4 18,4 18,4 18,4 18	26.862 103.893 ERF3 Original Lose 191.532 191.532 191.532 191.532 191.532 Original Lose 286.71 12.411 ERF3 Original Lose 286.71 2.417 4.955	Additional Loan 62,000 64,810 2,001 Aviva UKER Additional Loan Aviva UKER Additional Loan
Included Voluntion (Instal Voluntion - Hpi) Sale Price (Mere voluntial) Shortfal Shortfal Count Chammadege as 1 % of side Price Count Chammadege as 1 % of side Price Count Chammadege County C	344,297 140,109 140,109 120,26	26.862 103.093 EFF3 Original Loan 191.932 192.002 EFF3 Original Loan 191.932 192.002 EFF3 Original Loan 285.11 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411 12.411	Additional Loan C2.003 64.810 2.001 Aviva UKER Additional Loan Aviva UKER Additional Loan
Included Voluntion (Instal Voluntion - Hpi) Sale Price (Mere voluntial) Shortfal Shortfal Count Chammadege as 1 % of side Price Count Chammadege as 1 % of side Price Count Chammadege Country	348,297 340,162 340,162 310,263 317,663 317,663 317,663 317,663 312,660 312,66	26.862 103.893 Original Loan 191.932	Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan
Included Voluntion (Instit Voluntion - Hpi) Sale Price (Network) and Sale (Institute of Sale Price) Sale Price (Network) as a % of sale Price Colon Ostandrage (Institute of Sale (Insti	344,297 340,19	26.862 103.093 ESF2 Original Loan 191.932 192.932 Original Loan 191.932 192.932 Original Loan 255.932 Original Loan 256.932	Additional Loan 42,000 46,810 2,001 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan
Industry Usukation (rists Valuation + Hp) Sale Price (pleare as led Sale Price) Sale Price (pleare as led Sale Price) County of Sale Price) Sale (days where available in the form death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time for Possesion to Sale (days) Intelligence of the Sale Price (days) Sale Price (where available in time from death/assessment to repayment) Time for Possesion to Sale (days) Intelligence (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment) Time to Sale (days where available in time from death/assessment to repayment)	344,279 140,169 140,169 140,169 17,663 17,66	26.862 103.893 Original Loan 191.932	Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan
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Indianal Chalanton (rists Visation in Hip) Sole Price (Network) Sile Sile (Say where available inter from death/assessment to repayment) Time to Sale (days where available inter from death/assessment to repayment) Time to Sale (days where available inter from death/assessment to repayment) Time to Sale (days where available inter from death/assessment to repayment) Time to Sale (days where available inter from death/assessment to repayment) Time to Sale (days where available inter from death/assessment to repayment) Time to Sale (days where available inter from death/assessment to repayment) Time to Sale (days where available inter from death/assessment to repayment) Time from Possession to Sale (days) Chain Pade Time to Sale (days where available inter from death/assessment to repayment) Time from Possession to Sale (days) Interest (Sale (days where available inter from death/assessment to repayment) Time from Possession to Sale (days) Interest (Sale (days where available inter from death/assessment to repayment) Time from Possession to Sale (days) Interest (Sale (days where available inter from death/assessment to repayment) Time from Possession Sale (days) Interest (Sale (days where available inter from death/assessment to repayment) Interest (Sale (days where available inter from death/assessment to repayment) Interest (Sale (days where available interest from from death/assessment to repayment) Interest (Sale (days where available interest from from death/assessment to repayment) Interest (Sale (days where available interest from from death/assessment to repayment) Interest (Sale (days where available interest from from death/assessment to repayment) Interest (Sale (days where available interest from from death/assessment to repayment) Interest (Sale (days where available interest from from death/assessment to repayment) Interest (Sale (days where available interest from from death/assessment to repayment) Interest (Sale (344,297 140,1697 140,1697 140,1693 170,693 170	26.862 103.893 Original Loan 191.932	Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan
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Included Voluntion (Instal Voluntion - Hip) Sole Price (Network) and Audition of Hip) Sole Price (Network) and Audition - Hip) Sole Price (Network) as a % of size Price Claim Add Claim A	344,295 140,162 140,162 107,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 17,663 18,66	26.862 103.893 Original Loan 191.932	Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan
Industry Outstanding (Institute Valuation - Hip) Sale Price (Apres and Sale Outstanding) Shortfall Sale Outstanding (Institute Valuation - Hip) Shortfall Sale (days where available - time from death/assessment to repayment) Institute Valuation (Institute Valuation - Hip) Gram Mortage Column Age Firm to Sale (days) Institute Valuation (Institute Valuation - Hip) Gram Mortage Column Age Firm to Sale (days) Institute Valuation (Institute Valuation - Hip) Gram Mortage Column Age Firm to Sale (days) Institute Valuation (Institute Valuation - Hip) Gram Mortage Column Age Firm to Sale (days) Institute Valuation (Institute Valuation - Hip) Gram Sale (days where available - time from death/assessment to repayment) Firm ton Possesion Sale (days) Institute Valuation (Institute Valuation - Hip) Gram Mortage Column Age Firm to Sale (days where available - time from death/assessment to repayment) Firm ton Possesion Sale (days) Institute Valuation (Institute Valuation - Hip) Gram Mortage Column Age Firm to Sale (days) Firm to Sale (days) Firm ton Possesion Sale (days) Firm ton Sale (days where available - time from death/assessment to repayment) Firm ton Possesion Sale (days) Firm to Sale (days where available - time from death/assessment to repayment) Firm ton Possesion Sale (days) Firm ton Sale (days) Firm to Sale (days) Firm ton Sale	344,292 140,102 140,102 102,693 102,693 102,693 102,693 103,69	26.862 103.893 Original Loan 191.932	Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan
Industry Outside Visualities (1997) Belle Picto (Nation Caudialities) Shortfall Count Cautamaning as it is disab Price Loun Cautamaning as it is disab Price Colline Od Time to Sale (days where available - time from death/assessment to repayment) Time for Possession Sale (days) Colline Od Time for Possession Sale (days) Colline Od Time for Possession Sale (days) Colline Od Time for Possession Sale (days) Time for Possession Sale (days where available - time from death/assessment to repayment) Time for Possession Sale (days where available - time from death/assessment to repayment) Time for Possession Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time for Possession Sale (days) Time for Sale (days where available inter form death/assessment to repayment for the	348,297 340,162 340,162 310,263 310,26	26.862 103.893 Original Loan 191.932	Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan
Included Voluntion (Instal Voluntion - Hip) Sole Price (Name and Cardial) Shortfall Can Detainedings as a Not Sale Price Colonia Gas Colon	344,292 340,192 340,192 340,192 340,193 340,19	26.862 103.893 Original Loan 191.932	Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan

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)	
Chims 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	£197,820
Weighted Average LTV	128.9%
Weighted Average Indexed (Halifax) LTV	54.1%
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%	198.627
30 - 34,99%	265.317
35 - 39.99%	742.945
40 - 44.99%	100,577
45 - 49.99%	1,728,585
50 - 54.99%	2,064,518
55 - 59.99%	2,351,424
60 - 64.99%	3,570,310
65 - 69.99%	6,198,364
70 - 74.99%	4.803.649
75 - 79.99%	5,899,229
80 - 84 99%	7,229,034
85 - 89.99%	13,569,622
90 - 94,99%	12,988,234
95 - 99.99%	20.757.085
100% +	316,535,611
100% +	316,030,011
LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ Calculation date)	
0 - 30%	9,644,511
30 - 35%	9,212,618
35 - 40%	38,221,696
40 - 45%	56,522,924
45 - 50%	65,412,056
50 - 55%	49,871,684
55 - 60%	49,049,758
60 - 65%	39,996,600
65 - 70%	22.467.690
70 - 75%	25.088.796
75 - 80%	25,088,796
80 - 85%	8,589,992
85 - 90%	3,279,435
90 - 95%	3,635,986
95 - 100%	3,033,790
100%+	1,238,788

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

Age Band Breakdown (based on youngest policyholder @ Calculation date)

Under 70	
70-74	
75-79	13,153,915
80-84	70,837,598
85-89	160,712,537
90-94	120,549,284
95-99	30,639,877
100+	3,109,918

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

	Under 70	70-74	75-79	80-84	85-89	90-94	95-99	100+
0 - 29.99%				2,693,381	3,371,953	3,042,813	370,098	166,265
30 - 34.99%			605,028	1,660,625	3,422,971	2,602,243	921,751	
35 - 39.99%			2,063,794	19,249,062	9,368,578	6,631,916	908,346	
40 - 44.99%			2,081,945	8,675,468	38,493,563	6,747,110	447,524	77,315
45 - 49.99%			7,042,089	4,747,104	39,276,791	13,358,539	987,533	
50 - 54.99%			904,866	12,217,971	12,427,632	22,334,274	1,986,941	
55 - 59.99%			215,240	13,239,830	6,065,252	25,867,691	2,696,176	965,569
60 - 64.99%			240,953	6,593,434	18,253,244	9,262,642	5,156,211	490,115
65 - 69.99%				1,065,216	13,186,473	3,510,832	4,458,655	246,513
70 - 74.99%				695,507	13,768,841	6,059,358	4,163,149	401,940
75 - 79.99%					1,796,854	9,887,902	1,289,848	762,201
80 - 84.99%					898,171	6,531,995	1,159,826	
85 - 89.99%					128,962	2,523,261	627,213	
90 - 94.99%					253,251		3,382,736	
95 - 99.99%						1,927,179	1,106,611	
100% +						261.529	977.259	

Liquidity Facility Ledger	Ba	rclays	Citbank	1
Initial Balance Last Quarter Closing Outstanding		£0 £0	03	1
Available @ next Interest Payment Date Amount to be drawn at next Interest Payment Date	£140,00		£45,000,000	
Liquidity Reserve Fund Ledger		EU	20	1
English Research Parts English Outstanding as at the date of this Quarterly Report	£35,00	000,0		
Accrued Interest to immediately succeeding interest payment date		1,376		
Less Mortgage Registration Reserve	615	000,0		
Available Liquidity Reserve Fund		1.376		
Amount to be drawn at next IPD Closing balance	f	1,376 0,000		
Object of Control of C	2.10	0,000		
Deficiency Ledger Opening Balance	-£4,96	0.073		
Losses this Quarter Closing Balance	+£31 +£5,27	1,153		
Costing Balance	*E5,27	1,226		
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		£0 £0		
Calims Not recovered from NULAP this calculation period Total Claims not recovered from NULAP as at date of this Quarterly Report		£0 £0		
Surplus after payment of all payments set out paragraphs (a) to (k) of the Pre-Enforcement	£30,23			
Priority of Payments (Excess Available Receipts)	130,23	1,7.10		
Replenishment Amount as recorded in Replenishment Ledger				
Years 2003 to 2028	£28,56	0,000		
The greater of :-	220,000			
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:	L			
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).				
(a) the triming of the total factor total point of maries the system beauty.				
Voluntary Repayment Rate (Replenishment Amount)		1.56%		
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				
(y) the aggregate Outstanding Balance of all Loans on the Closing Date.	is Galcataon Data by			
Class B Notes Payment Test				
Asset / Liabilty Ratio @ next IPD Class B Notes Required Ratio @ next IPD		1.69		
Pass / Fall		PASS		
Subordinated Loan Ledger		700		
Opening Balance on Closing Date Opening Balance at start of Quarter	£14,00	000,0 £0		
Payments this Quarter Interest Accrued this Quarter		£0		
Interest Accrued this Quarier Closing Balance		£0 £0		
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		0.00 0.00		
Class A3 Note Interest Amount / principal post adjustment due on next IPD		0.30		
Deferred Consideration released to Originator				
Deferred Consideration paid to Originator prior to the date of this Quarterly Report date Deferred Consideration paid to Originator during the Quarter	£9,00 £1,20	000,0		
Total Deferred Consideration paid to Originator.	£10,20	0,000		
Equity Release Funding (No.3) plc				
Name of Issuer	Equity Release Funding (No	.3) plc		
Date of Issue	27-Jun	-2003		
	275011	A1 A2	A3	<u>B</u>
Moody's Current Rating S&P Current Rating		N/A Aaa N/A A+	N/A N/A	Aa3 BBB
Initial Note Balance	60,000,00	10.00 310,000,000.0		42,000
Note Principal @ start of period Note Redemotions @ IPD	23,000,00	- 250,119,904.0 - 6,540,008.0		42,000
Outstanding Note Principal		- 243,579,896.0		42,000
Note the control of t		AUA		Note the control
Note Interest Margins Step Up Dates		N/A Fixed Rate (5.05%) N/A N/A	N/A N/A	Note SONIA +
Step Up Rate		N/A N/A	N/A	Note SONIA + 3
		1	<u> </u>	
Interest Payment Cycle		N/A Quarterly	N/A	Quarterly
Interest Payment Date		N/A 26th Jan, Apr, Jul & Oct or Next Business Day	N/A	26th Jan, Apr, J or Next Busines
Next Interest Payment Date		N/A 27-Oct-2025	N/A	
Pool Factor			*	•
Interest Amount paid this quarter		- 3,146,87	2	
Deferred Amount at start of quarter Interest Amount deferred / (paid) this quarter *	L	4,170,07		
Interest vinount deserred / (paid) this quarter Interest on Deferred amount this quarter Deferred Amount at end of quarter				
Deferred Amount at end of quarter B note swap deferred payments				L
Brought Forward balance				
Brought Forward balance Net coupon deferred Interest				
Brought Forward balance Net coupon deferred				
Brough Forward balance Net coopn ordering Interest Interest Amount paid Carried Invest balance Penetrat value of Sump Scheduled Fued Payments				
Brough Forward balance Next copon deferred Interest Amount paid Carred forward balance Present value of Sings Scheduled Fixed Payments Brough Forward balance Brough Forward balance				
Brought Forward balance Not coopen deferred Interest Carried forward balance Carried forward balance Present value of Swap Scheduled Fixed Payments Brought Forward balance				
Brough Forward balance Net coopen deferred Interest Amount paid Carried forward balance Present value of Shap Scheduled Fixed Payments Brough Forward balance Present value of Shap Scheduled Fixed Payments Brough Forward balance Carried forward balance	est Amount deferred / (paid) this quarter is made	up of: Normal and step up interest accr	ued in quarter	