## $\frac{\text { Equitv Release Fundina Trustee (No. 4) Ltd }}{\text { Report for the immediately preceding interest period }}$

oans/ Additional Loans
Dutstanding Balance of LLoans||Additional Loansl @ start of Quarter

Redemptions
Principal Balance of Loans redeemed in the immediately preceding Calculation period
Principal Balance of Loans redeemed by cause:-
Principal Balance of Loans redeemed by cause::
Borrower enters Long Term Care
Borrower enters Long
Voluntary epayment
Substituted with cash
Move to Lower Value Property
umber of Loans redeemed in the immediately preceding Calculation period
Number of Loans redeemed in the inme
Number of Loans redeemed by cal
Dearth
Borrower enters Long Term Care
Borrower enters Long Term
Voluntary Repayment
and
Substituted
Redemption monies received

## dutstanding Balance of [Loans]|Additional Loans]

Advances in Quarter
Outstanding Accrued Interest
Uutstanding Gross Balance
Outstanding number of loans

Equivalent Value Test this Calculation Period:
S\&P model this Calculation Period:



| Loans | Additional Loans |
| :--- | ---: |
| 237,292 |  |
| $328,445,981$ | $7,613,243$ |
| $528,022,231$ | $18,173,869$ |
| 4,464 | 769 |

$\stackrel{N A}{N A}$

Substituted in this Quarter (amount)
Substituted in this Quarter as a \% of aggregate Outstanding Balance of the [Loans [ Additional Loans] @ Closing Date
Substituted to date as a \% of aggregate Outstanding Balance of the Loans @ Closing Date
Substitution Voluntary Repayment Rate
Aggregate Outstanding Balance (as at the Closing Date or Loan Entry Date) of all Loans prepaid up the Substitution Date
Aggregate Outstanding Balance (as at the Closing Date or Loan Entry Date) of all Loans
Voluntary Repayment Rate
Annualised vepalue 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 from the Closing Date up to the relevant Calculation Date by
(v) the aggregate Outstanding Balance of all Loans on the Closing Date

Deficiency Ledger
Opening Balance
Losses this Quarter
Losses this Quarter
Closing Balance
Product Breakdown by Loan O/S
FCRP \%
Weighted Average Age of Borrowers @ Closing Date
Weighted Average Age of borrowers - at Calculation date for this Quarterly report
Age of Borrowers
Age of Borrow
Single Female
ingle Male
Single Male
Joint Borrowers by Age of Younger
Properties Sold / repayments (case by case):-
Time to Sale (days where available - time from death/assessment to repayment)
Time trom Possesion to Sale (days)
Indiaexed Valuation (Initial Valuation + Hpi)
Sale Price (where avaiable)
Gross Mor
Shortall
Loan Outstandings as a \% of Sale Price
Claim Submitted to No Negative Equity
Claim Paid
Claim O/S
$\square$
$0.00 \%$
$0.02 \%$

NA
$\square$

1.62\%

or all Mortgages repaid to the Calculation Date (NNEG or repossession)
Weighted Average:
Sale price as \%age of indexed valuatio
Shorttall as \% of Mortgage o 0 /s $\square$

For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary)

Weightod Average:
Time to sale (Days)
$\square 265$
roperties in Possession (Total to Calculation date)
Repossessed this Quarter
Properties sold (Total to C
Number Carried Forward


Average Time from Possesion to Sale
Posession cases average Shortfal at Sale (\%)
hsurance
Local Search and Defective Title Claims made (number
Claims Paid
Claims $0 / \mathrm{s}$
Claims not settled in tull by number
Claims not settled in full by amount of shortial
Average Time from Claim to Payment


Contingen
Claims Pai
Clims
Claims $\mathrm{O} / \mathrm{S}$
Claims not settled in full by number
liaims not settled in full by number
Claims not settled in
n ul by amount of shorttall
Average Loan Asset Outstanding (excluding any Subordinated Portion)
Weighted Average LTV
Weighted Average Indexed LTV
Weighted Average interest Rate
ILCRP
FCRP
TV Levels Breakdown (based on original valuation using $\mathrm{P}+\mathrm{l}$ at date of report)



| $4.77 \%+$ LPI |  |
| :---: | :---: |
| $7.1 \%$ | $4.68 \%+$ LPI <br> $6.7 \%$ |

## LTV Levels Breakdown (based on HPI adjusted valuation @ Calculation date) $0-30 \%$ $30-35 \%$ $35-40 \%$ $40-45 \%$ $45 .-50 \%$ $50.55 \%$ $55-60 \%$ $60.65 \%$ $65-70 \%$ $70-75 \%$ $75 .-80 \%$ $80-85 \%$ $85-90 \%$ $90-95 \%$ $95-100 \%$ $100 \%+$

ersonalised information on the pool, as at each Calculation Date, may be obtained electronically
signed confidentiality undertaking (the form of which can be obtained from the MT Administrator)

| Age Band Breakdown (based on youngest policyholder @ Calculation date) Under 70 | Loans |
| :---: | :---: |
|  | ${ }^{10,628,786}$ |
| $70-74$ | 78,559,604 |
| 75-79 | 152,207,919 |
| 80-84 | 160,375,407 |
| 85-89 | 87,940,378 |
| 90-94 | 31,880,591 |
| ${ }_{\text {l }}^{\text {95-99 }}$ | $6,382,927$ <br> 76,619 |

LTV Levels Breakdown (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\% | 2,965,843.40 | 22,222,623.30 | 21,757,839,46 | 15,686,057.79 | 6,929,428.20 | 2,531,341.68 | 533,648.88 | 76,619.35 |
| 30-34.99\% | 7,220,195.79 | 12,486,504.18 | 37,840,765.61 | 12,426,608.63 | 7,483,558.37 | 2,488,806.09 | 834,530.27 |  |
| 35-39.99\% | 442,746.91 | 28,012,054.56 | 27,934,019.95 | 31,900,769.84 | 7,413,491.90 | 2,647,351.19 |  |  |
| 40-44.99\% |  | 13,758,099.98 | 22,662,498.36 | 40,715,266.14 | 7,879,659.23 | 2,041,805.52 | 545,265.74 |  |
| 45-49.99\% |  | 1,610,131.59 | 33,286,339.86 | 15,905,999.36 | 22,638,710.98 | 1,720,784.02 | 360,608.83 |  |
| 50-54.99\% |  | 470,190.25 | 7,647,523.26 | 20,951,397.93 | 9,851,613.94 | 5,650,474.17 | 160,454.71 |  |
| 55-59.99\% |  |  | 982,896.34 | 19,589,487.33 | 7,023,873.61 | 4,279,567.82 | 502,671.09 |  |
| 60-64.99\% |  |  | 96,035.98 | 2,662,340.01 | 10,554,619.17 | 1,141,047.27 | 282,129.04 |  |
| 65-69.99\% |  |  |  | 537,480.11 | 7,854,220.20 | 2,657,678.40 | 817,592.70 |  |
| 70-74.99\% |  |  |  |  | 188,802.90 | 5,541,506.42 | 963,960.17 |  |
| 75-79.99\% |  |  |  |  |  | 875,059.79 | 1,014,637.12 |  |
| 80-84.99\% |  |  |  |  | 122,399.11 |  | 152,223.27 |  |
| 85-89.99\% |  |  |  |  |  |  | 215,205.60 |  |
| 90-94.99\% |  |  |  |  |  |  |  |  |
| 95-99.99\% |  |  |  |  |  | 305,168 |  |  |
| 100\% + |  |  |  |  |  |  |  |  |

## quity Release Funding (No.4) plc

Name of Issue

Moody's Current Rating
S\&P Current Rating
Fitch Current Rating
Initial Note Balance
Note Principal @ start of perio
Outstanding Note Principal

## Note Interest Marg

Step Up Dates
Step Up Rate
Interest Payment Cycle
nterest Payment Date
Next Interest Payment Da
Pool Factor
Step Up Deferred Amount at start of quarter
tep Up inierest Amount deferred / (paid) this quarter
Interest on Step Up Deferred amount this quarter
Steo Uo Deferred Amount at end of quarter
Credit Facility Ledger
Initial Commitment
Last quarter closing outstanding principal
Net Credit Faciity Payments this quarter
Credit Facility Payment total outstanding
Current Contraction Facto
Liquidity Facility Ledger
itital Commitment
Last quarter closing outstanding
Available @ next Interest Payment Date
Amount to be drawn @ next Interest Payment Date

Surplus after payment of all payments set out in paragraghs (a) to (ii) of the Pre - Enforcement Priority of Payments (Excess Issuer Available
Receipts)
Replenishment Amount as recorded in Reserve Ledger
Last quarter Replenishment Amount brought forward
Total Replenishment Amount carried forward

Class A2 Modified Pass - Through Amount
Aggregate Porttolio Amount
Sum of Aggregate Principal Outstanding on the Notes, Liquidity Outstandings, and amounts outstanding on the Credit Facility

Subordinated Loan Ledger
Opening Balance on Closing Date / at start of quarter
Opening Balance on
Payments this quarter
nterest accrued in this quarter
Closing Balance

Deferred Consideration paid to Originator
Defered Consideration paid to Originator prior to the date of this quarterly report date
Deterred Consideration paid to O riginator puring the quarter
Total Deferred Consideration paid to Originator
Class A Principal Liquidity Reserv
Dening Balance at start of quarter
Amount reserved this quarter
Closing Balance at end of auarter


| Tranche 1 |  | Tranche 2 |  |
| :--- | :--- | :--- | :---: |
| $\mathcal{q}$ | $51,600,000$ | $\mathcal{q}$ |  |

$\square$

|  | $498,0022,231$ |
| :--- | :--- |
| $\varepsilon$ | $492,115,722$ |

$\square$
$\square$

