ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	07-Apr-22				
	07-хрт-22				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	- 1,884,443				
Closing Balance	- 162,785 - 2,047,228				
Voluntary Prepayment Rate					
Value of the ratio expressed as a percentage calculated by dividing:  (i) the initial principal amount of those loans prepaid during the relevant 12 month period by	2.12%				
(ii) the aggregate amount of initial principle amounts of all loans at the beginning of the relevant 12 month period	-				
Substitution Voluntary Prepayment Rate					
Aggregate outstanding balance (as at the closing date or loan entry date) of all loans prepaid to substitution date/					
Aggregate outstanding balance (as at the closing date or loan entry date) of all loans prepaid to substitution date/ Aggregate outstanding balance (as at the closing date or loan entry date) of all loans.	-				
Substitution Voluntary Prepayment Rate =	N/A				
Loans/Additional Loans	Loans		Additional Loans		
		ı			
Outstanding balance of Loans/Additional Loans at Closing Date	359,045,072	Į	425,732		
Outstanding Balance of Loans/Additional Loans at start of this quarter	416,862,812		12,972,048		
Accrued Interest at start of this quarter	297,338,067	Į	6,429,772		
Redemptions	Loans		Loans	Additional Loans	
	In this quarter		Since closing date	In this quarter	Since closing date
Principle Amount Outstanding of Loans/Additional Loans redeemed :	2,793,995	r	217,031,226		7,715,039
	2,793,995	ļ	217,031,226	103,477	7,715,039
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause:					
Death	1,734,027	Ī	95,181,088	107,080	3,168,528
Borrower enters Long Term Care	557,211		28,695,701	31,784	1,054,690
Voluntary Repayment Move to Lower Value Property	487,735 15,023		88,899,035 4,168,371	24,613 0	3,231,968 259,854
Substitutions	0	ļ	87,032	0	0
Number of Loans/Additional Loans redeemed by cause:	73	[	5,406	20	567
Number of Loans/Additional Loans redeemed by cause:		·			
Death Borrower enters Long Term Care	44 14		2,368 673	14	299 71
Voluntary Repayment	15		2,363	3	197
Move to Lower Value Property Substitutions	1		339 2	0	44
		Į.	2		
Redemption Monies Received:	9,508,054	Į	451,910,800	335,032	12,172,659
Equivalent Value Test this quarter:	N/A				
S&P model this quarter:	N/A				
Substitution	Loans		Additional Loans		
Substituted in this Quarter (amount)		Ī			
Substituted in this Quarter as a % of aggregate	0.00%		0%		
Outstanding Balance of the Loans/Additional @ Closing Date  Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	125,054 0.03%		-		
		Ļ	-		
Outstanding Balance of Loans/Additional Loans	Loans		Additional Loans		
Number of Loans/Additional Loans	3,279		401		
Further Advances in preceding quarter  Number of Further Advances in preceding quarter	-		54,607 8		
Outstanding Gross Balance	414,911,810		12,924,443		
Outstanding Accrued Interest	298,181,059		6,491,038		
outsiding seases meter		ı			
Product Breakdown by Loan/Additional Loan Outstanding	At Closing	·	At Calculation Date	At Closing	At Calculation Date
		·		At Closing Additional Loans	At Calculation Date Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan %	At Closing Loans	,	At Calculation Date Loans 82.8%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding	At Closing Loans	[	At Calculation Date Loans	Additional Loans	Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan %	At Closing Loans	[	At Calculation Date Loans 82.8%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan %	At Closing Loans 87.2% 12.8%	[	At Calculation Date Loans 82.8% 17.2%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan %	At Closing Loans 87.2% 12.8%	[	At Calculation Date Loans 82.8% 17.2%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	At Closing Leans 87.2% 12.8% Leans 7.1 85	[	At Calculation Date toans \$2.8% 17.2% Additional Loans	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers	At Closing Leans 87.2% 12.8% Leans    L	[	At Calculation Date Loans \$2.5% 17.2% Additional Loans 78 84 Additional Loans	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	At Closing Leans 87.2% 12.8% Leans 7.1 85	[	At Calculation Date toans \$2.8% 17.2% Additional Loans	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan %  Index Lined Loan 5%  Index Lined Loan 5%  Weighted Average Age of Borrowers & Closing Date  Weighted Average Age of Borrowers & Calculation Date for this Quarterly Report  Age of Borrowers  Single Fernale	At Closing Loans  87.2% 12.8% Loans  Loans  85.	[	At Calculation Date Loans  \$2.8% 17.2% Additional Loans  84.  Additional Loans  86.	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Loked Loan %  Weighted Average Age of Borrowers © Closing Date Weighted Average Age of Borrowers © Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Male Joint Borrowers by age of younger	At Closing Leans \$7.2% 17.8% Leans Leans \$8.6 8.6 8.6 8.6 8.6	[	At Calculation Date Loans  82.8% 17.2%  Additional Loans  78. 84.  Additional Loans  86. 83. 83.	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Female	At Closing Leans 87.2% 11.8% Leans    Leans    Leans    Leans    Leans    Case 5    At Closing 11.8% 1	ERFS	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Unided Loan 5% Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female 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)	At Closing Loans  87.2% 12.8% Loans  Loans  86 86 84	] ]	At Calculation Date Loans  82.8% 17.2%  Additional Loans  78. 84.  Additional Loans  86. 83. 83.	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan 5% Index Linked Average Age of Borrowers & Calculation Date for this Quarterly Report  Age of Borrowers  Single Formale Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sold (days where available - time from death/assessment to repayment) Time from Possession to Sale (days)	At Closing Loans  87.2% 12.8% Loans  Loans  Case 1  Total 1,141 644	ERFS	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Section 1 County of the County of t	At Closing Loans  87.2% 17.8%  Loans  Loans  Case 1  Total 1,141 64 8.5,000 146,019	ERF5 Original Loan	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Loan 5% Index Loan 5% Loan Gustanding Date  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female  Single Maile  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 from Possesion to Sale (days)  Intital Valuation  Indexed Valuation (Initial Valuation)  Indexed Valuation (Initial Valuation)	At Closing Loans  \$7.2% 17.8% Loans  Loans  Cose 1 Tenal 1.141 64 85.000 146,019 82.223	ERFS Original Loan 82,223	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Lines Loan % Index Lines Loan Set Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Leans  87.2% 12.8% Leans  Leans  Case 1  Total 1144 85,000 146,019 82,233 83,666 1,414	ERF5 Original Loan	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index claimed Loan % Index claimed Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Fixeda Single Mule 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 from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Haliffax Hpi) Since Coress Mortages  Outstandings as a % of Sale Price	At Closing Leans  87 2 34 12 8% 12 8% 12 8% 13 85 14 85 15 86 16 87 16 86 17 16 86 18 86 1	ERF5 Original Loan 8,2,23 83,836	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Indee Linked Loan 5% Indee Loan 5%	At Closing Leans    87.2 %   12.8 %   1	ERF5 Original Loan 8,2,23 83,836	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Lined Loan 5% index Loan 5% index Lined Loan 5% index Lined Loan 5% index Lined Loan 5% index Loan 5% ind	At Closing Leans  87.2% 12.8% Leans  Cose 1  Total 1.141 5.5000 140.019 18.223 18.656 1.444 102% NAA	ERF5 Original Loan 8,2,23 83,836	At Calculation Date  12.25% 17.2%  Additional Loans  78 84  Additional Loans  86 83 83 84  Aviva UKER	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Indee Linked Loan 5% Indee Loan 5%	At Closing Leans  87.2% 12.8% Leans  Leans  Case 1  Total 1,141 64 85.000 146.019 82.2235 81.414 102% NA NA NA NA NA Case 2	ERF5 Original Loan 82,223 88,535 1,414	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female 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 from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortzage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solamited to No Negative Equity Claim Park Claim O/S	At Closing Loans    87.2%   12.8%     12.8%     10.8%	ERFS Original Loan 82,223 83,536 1,414	At Calculation Date Loans  \$2.5% 17.2% Additional Loans  84 Additional Loans  86 83 83  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Lines (Loan % Index Lines Loan Market Loan Market Loan Market Loan Market Loan Market Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Leans    87.2%   12.8%     12.8%     12.8%     13.8%     14.8%     14.8%     14.8%     16.019     16.019     17.08%     16.019     17.08%     17.08%     18.08%     1	ERF5 Original Loan 82,223 88,535 1,414	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Indee Claim Can St.  Weighted Average Age of Borrowers & Closing Date Weighted Average Age of Borrowers & Closing Date Weighted Average Age of Borrowers & Calculation Date for this Quarterly Report  Age of Borrowers  Single Fixeda 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 from Possesion to Sale (days) Initial Valuation	At Closing Leans    87.2%    12.8%    12.8%    71	ERF5 Original Loan 82,223 88,535 1,414	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Indee Linked Loan & Calculation Date for this Quarterly Report  Age of Borrowers  Single Fornale Single Mule 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 from Possesion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpi) Schottial Loan Cutstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpi) Schottial Loan Cutstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/S	At Closing Leans    87.2 %  12.8 %    12.8 %    12.8 %    12.8 %    12.8 %    12.8 %    12.8 %    13.8 %    13.8 %    14.8 %    14.9 %	ERFS Original Loan  82.223 83.636 1.414  ERFS Original Loan	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Lines (Loan % Index Lines Loan Market Loan Market Loan Market Loan Market Loan Market Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Loans  \$7.25 12.8%  Loans  Loans  Caps 1 Total 1,141 1,64 85,000 146,019 82,223 83,646 1,444 102% N/A N/A N/A 107,950 310,462 81,800 215,830	ERFS Original Loan  82,223 83,636 3,414  ERFS Original Loan	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Library (See Loan See Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Loans  87.2% 12.8% Loans  Loans  Case 1  Total 1.141 4  85.000 146.019 82.233 83.636 1.444 102% N/A	ERFS Original Loan  82,223 83,636 1,414  ERFS Original Loan	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Lines Loan % Index Lines Loan Service Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Leans  87.2% 12.8% Leans  Leans  Ref. Ref. Ref. Ref. Ref. Ref. Ref. Ref.	ERFS Original Loan  82,223 83,636 1,414  ERFS Original Loan	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Loan % Index Loan State Loan % Index Loan State Loan % Index Loan State Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Leans    1.28½   1.	ERFS Original Loan  82,223 83,636 1,414  ERFS Original Loan	At Calculation Date    \$2.5%   17.7%	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Lines Loan % Index Lines Loan Service Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Loans    87.2%   12.8%     12.8%     12.8%     13.8%     14.8%     15.8%     15.8%     15.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     16.8%     17.8%     18.8%	ERFS Original Loan  82,223 83,636 1,414  ERFS Original Loan  81,800 219,623 137,823	At Calculation Date Loans  8.2.5% 17.7% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fised Rate Loan %  Indee claims (Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female 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 from Possesion to Sale (days) Initial Valuation Indeed Valuation Initial Valuation + Halifax Hpi) Sale Firice (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solantic Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 8 % of Sale Price Claim Solantic Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 8 % of Sale Price Claim Solantic Valuation + Halifax Hpi) Sale Price (where available)	At Closing Leans    87 2 No.     12 8%     12 8%     12 8%     13 8%     14 86     15 86     16 86     16 86     16 86     16 84     10 85     16 86     16 86     16 87     17 88     18 8     18 8     18 8     18 8     18 8     18 8	ERF5 Original Loan  \$2,223 83,536 1,414  ERF5 Original Loan  \$1,800 219,623 137,823	At Calculation Date Loans  \$2.9% 17.2% Additional Loans  84 Additional Loans  86 83 83 83 Aviva UKER Additional Loan   Aviva UKER Additional Loan   Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Loan 6%	At Closing Leans    87 2 No.     12.8%     12.8%     12.8%     12.8%     12.8%     12.8%     12.8%     12.8%     13.8%     14.14     14.	ERFS Original Loan  82,223 83,636 1,414  ERFS Original Loan  81,800 219,623 137,823	At Calculation Date Loans  8.2.5% 17.7% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Lined Loan % Index Lined Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers Single Female 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 from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortzage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Outstandings as a % of Sale Price Claim Colomited to No Negative Equity Claim Paid Claim (Os Sale (days where available) Sale Price (where available) Sale Price (where available) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim (Paid Claim O)S  Time to Sale (days where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim (O)S	At Closing Loans  \$7.25 12.8%  Loans  Loans  Loans  Loans  Loans  Loans  Ref Ref Ref Ref Ref Ref Ref Ref Ref Re	ERFS Original Loan  82,223 83,636 1,414  ERFS Original Loan  81,800 219,623 137,823	At Calculation Date Loans  8.2.5% 17.7% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Lined Loan % Index Lined Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers Single Female 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 from Possesion to Sale (days) Intellat Valuation Indexed Valuation (Initial Valuation + Halifax Hp) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O.S  Time to Sale (days where available)—time from death/assessment to repayment) Intel To Sale (days where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O.S  Time to Sale (days where available)—time from death/assessment to repayment) Time from Possesion to Sale (days) Intellat Valuation Indexed Valuation (Initial Valuation + Halifax Hp) Sale Price (where available) Claim O.S  Time to Sale (days where available)—time from death/assessment to repayment) Time from Possesion to Sale (days) Intellat Valuation Indexed Valuation (Initial Valuation + Halifax Hp) Sale Price (where available) Claim O.S	At Closing Loans  \$7.25 12.8%  Loans  Loans  Loans  \$6  \$6  \$6  \$84  \$7.11  \$5.11  \$6.	ERFS Original Loan  82.223 83,636 1,414  ERFS Original Loan  81,800 219,623 137,823	At Calculation Date Loans  8.2.5% 17.7% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linder Coan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Age of Borrowers Single Female Single Male Joint Borrowers Single Female 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 from Possesion to Sale (days) Intitial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortrage Dutstandings Joint Borrowers and Sale Price Claim Schmitted to No Negative Equity Claim Pad Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Mortrage Dutstandings Sole Price (petre available) Gross Mortrage Coustandings Shortfall Loan Outstandings as a % of Sale Price Claim Sale Coultings and Sale Price Claim Sale Coultings and Sale Price Claim Sale Coultings and Sale Price Claim Sale Coultings as a % of Sale Price Claim Sale Coultings as a % of Sale Price Claim Sale Coultings and Sale Price Claim Sale Coulting Sale Price (Cham Day Claim O/S  Time to Sale (days where available) Intel Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Sale Price (where available) Gross Mortage Outstandings	At Closing Leans    87.2%    17.8%	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  219,623 117,823  ERF5 Original Loan	At Calculation Date Loans  8.2.5% 17.7% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers © Closing Date Weighted Average Age of Borrowers © Closing Date Weighted Average Age of Borrowers © Calculation Date for this Quarterly Report Age of Borrowers Single Female 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 from Possesion to Sale (days) Intitud Valuation Indexed Valuation (Intital Valuation + Halifar Hpi) Sale Price (where available) Gross Mortzage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Paid Claim O/S  Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intital Valuation + Halifar Hpi) Sale Price (where available) Gross Mortzage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation (Intital Valuation + Halifar Hpi) Sale Price (where available) Gross Mortzage Outstandings Sale Price Loan Outstandings as a % of Sale Price	At Closing Leans    1.28 k	ERFS Original Loan  82.223 83,636 1,414  ERFS Original Loan  81,800 219,623 137,823	At Calculation Date Loans  8.2.5% 17.7% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fised Rate Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Age of Borrowers  Single Female 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 from Possesion to Sale (days) Institute of the Company of t	At Closing Leans    128%   128	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  219,623 117,823  ERF5 Original Loan	At Calculation Date Loans  8.2.5% 17.2% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers © Closing Date Weighted Average Age of Borrowers © Closing Date Weighted Average Age of Borrowers © Calculation Date for this Quarterly Report Age of Borrowers Single Female 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 from Possesion to Sale (days) Intitud Valuation Indexed Valuation (Intital Valuation + Halifar Hpi) Sale Price (where available) Gross Mortzage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Paid Claim O/S  Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intital Valuation + Halifar Hpi) Sale Price (where available) Gross Mortzage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation (Intital Valuation + Halifar Hpi) Sale Price (where available) Gross Mortzage Outstandings Sale Price Loan Outstandings as a % of Sale Price	At Closing Leans    1.28 k	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  219,623 117,823  ERF5 Original Loan	At Calculation Date Loans  8.2.5% 17.2% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Make 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 from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to Ne Negative Equity Claim Old	At Closing Leans  1.28ky Loans	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  81,800 219,623 137,823  140,621 140,461 164,008 23,548	At Calculation Date Loans  \$2.5% 17.7% Additional Loans  84 Additional Loans  86 83 83 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of lyounger Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hp) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Joismitted to No Negative Equity Claim Paid Claim (O) Sale (days where available) - time from death/assessment to repayment) Time to Sale (days where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim (O) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim (O) Sale Price (where available) Gross Mortgage Outstandings Shortfall Claim O)S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hp) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Sale (days where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Sale Price (Where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as 8 % of Sale Price Claim Sale Price (Where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as 8 % of Sale Price Claim Sale Price (Where available)	At Closing Loans  1.28%  Loans	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  219,623 117,823  ERF5 Original Loan	At Calculation Date Loans  8.2.5% 17.2% Additional Loans  86 83 83  Additional Loans  86 83 83  Aviva UKER Additional Loan  Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fised Rate Loan % Index Lided Loan % Index Lided Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Age of Borrowers Single Female Single Male Soling Male Soling Male Soling Male Soling Male Soling Male Soling Male The Soling Male Soling Male The Soling Mal	At Closing Leans    1.28%   1.	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  81,800 219,823 137,823  ERF5 Original Loan  140,461 140,461 140,461 140,461	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Lided Loan % Index Lided Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younge Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortrage Dutstandings Sale Price (where available) Gross Mortrage Dutstandings Sale Price (where available) Claim Paid Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Sole of the Quiete available of time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Sole of the Quiete available of time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solemitted to No Negative Equity Claim Paid Claim (O/S  Time to Sale (days where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solemitted to No Negative Equity Claim Paid Claim (O/S  Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Initial Valuation Time from Possesion to Sale (days) Initial Valuation Time from Possesion to Sale (days) Initial Valuation	At Closing Leans    1.28 k	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  81,800 219,823 137,823  ERF5 Original Loan  140,461 140,461 140,461 140,461	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding  Fised Rate Loan % Indeed Loan %  Weighted Average Age of Borrowers @ Closing Date Age of Borrowers  Single Female 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 from Possesion to Sale (days) Intial Valuation  Sale Price (where available) Sale Price (where available) Sale Price (where available) Sale Price (where available) Claim Submitted to No Negative Equity Claim Pad Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indeed Valuation (Initial Valuation + Hailfax Hpi) Sale Price (where available) Gross Mortgage Custsandings Shortfall Loan Outstandings as a % of Sale Price Claim Solmitted to No Negative Equity Claim Pad Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indeed Valuation (Initial Valuation + Hailfax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solmitted to No Negative Equity Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Hailfax Hpi) Sale Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation (Initial Valuation + Hailfax Hpi) Initial Valuation (Initial Valuation + Hailfax Hpi) Initial Valuation (Initial Valuation + Hailfax Hpi)	At Closing Leans    128%   128	ERF5 Original Loan  82,222 83,536 1,414  ERF5 Original Loan  81,800 219,823 137,823  ERF5 Original Loan  140,461 156,008 22,548  ERF5 Original Loan	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Indee Linked Loan % Indee Linked Loan % Weighted Average Age of Borrowers & Closing Date Weighted Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers  Single Fixed 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 from Possesion to Sale (days) Institute Valuation Indeed Valuation (Initial Valuation + Halifax Hpi) Solo Solo Solo Solo Solo Solo Price Claim Solomitted to No Negative Equity Claim Pad Claim ()/5  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpi) Solo Sale Price (where available) Gross Mortgage Outstandings Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solomited to No Negative Equity Claim Padd Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solomited to No Negative Equity Claim Padd Claim ()/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Solomited Claim (John Claim O/S  Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Solomited Claim O/S	At Closing Leans    1.28 k	ERF5 Original Loan  82,223 83,636 1,414  ERF5 Original Loan  81,800 219,823 137,823  ERF5 Original Loan  140,461 140,461 140,461 140,461	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linder Loan % Index Linder Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Single Male Single Male Single Male Single Male Index Sole (days where available - time from death/assessment to repayment) Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortgage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Schmitted to Ne Negative Equity Claim Dispersion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortgage Outstandings Sale Price (where available) Claim Dispersion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Claim Dispersion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Claim Schmitted to Ne Negative Equity Claim Paid Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Claim O/S	At Closing Leans    1.28	ERFS Original Loan  82,223 83,636 2,414  ERFS Original Loan  81,800 210,523 137,823  140,461 140,461 140,461 140,468 23,548  ERFS Original Loan	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Lided Loan % Index Lided Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Make Single Make Single Make Single Make Single Make Index Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Scientified to No Negative Equity Claim Of Make Valuation Interest of Sale (days where available) Initial Valuation Interest of Sale (days where available) Gross Mortage Outstandings Shortfall Claim Of Sale Make Sale Price Claim Standings as a % of Sale Price Claim Standing	At Closing Leans    1.28k     1.28k     1.28k     1.28k     1.28k     1.28k     2.25k     3.25k	ERFS Original Loan  82,223 83,636 2,414  ERFS Original Loan  81,800 210,523 137,823  140,461 140,461 140,461 140,468 23,548  ERFS Original Loan	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan S Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Age of Borrowers Single Fernale Single Male Loan Borrowers by age of younger Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Inidex dividuation (Initial Valuation + Halifex Hpi) Sale Price (where available) Claim Control Con	At Closing Leans    1.28%   1.	ERFS Original Loan  82,223 83,636 2,414  ERFS Original Loan  81,800 210,523 137,823  140,461 140,461 140,461 140,468 23,548  ERFS Original Loan	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Lided Loan % Index Lided Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Make Single Make Single Make Single Make Single Make Index Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Scientified to No Negative Equity Claim Of Make Valuation Interest of Sale (days where available) Initial Valuation Interest of Sale (days where available) Gross Mortage Outstandings Shortfall Claim Of Sale Make Sale Price Claim Standings as a % of Sale Price Claim Standing	At Closing Leans    1.28k     1.28k     1.28k     1.28k     1.28k     1.28k     2.25k     3.25k	ERFS Original Loan  82,223 83,636 2,414  ERFS Original Loan  81,800 210,523 137,823  140,461 140,461 140,461 140,468 23,548  ERFS Original Loan	At Calculation Date Loans  \$2.5%. \$17.2%. Additional Loans  86. 83 83 83 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 87.0%

For all Mortgages repaid to the Calcular Weighted Average:	tion Date (NNEG	or repossession)						
Sale Price as % of Indexed Valuation (Init Shortfall as % of Mortgage Outstandings	tial Valuation + H s	alifax Hpi) (where	available)					59.4% 17.5%
For all Mortgages repaid to the Calcular	tion Date (all red	emptions other t	han voluntary)					
Weighted Average: Time to sale (Days)								301
Properties in possession (Total to Calc Repossessed this Quarter								66 1
Properties sold (Total to Calculation date Number Carried Forward	e)							60 6
Average Time from Possession to Sale								193.5
Posession cases average Shortfall at Sale	2 (%)							18.4%
Insurance								
Local Search and Defective Title Claims Paid	Made (number)							0
Claims Outstanding Claims not settled in full by number								0
Claims not settled in full by amount of si	hortfall							0
Average time from claim to payment								N/A
Contingent Building Insurance Claims ma Claims Paid	ade (number)							0
Claims Outstanding Claims not settled in full by number								0
Claims not settled in full by amount of si Average time from claim to payment	hortfall							0 N/A
Average Loan Asset Outstanding Weighted Average LTV								126,536 84.4%
Weighted Average Indexed LTV								46.1%
Weighted Average Interest Rate								
Fixed Rate Loans Index-Linked Loans								7.35% 4.89% + LPI
LTV Levels Breakdown (based on origin	nal valuation usi	ng P&I at date of	report and excluding	ng any additional	borrowings post	closing)		
0 - 29.99%								1.523.061
30 - 34.99% 35 - 39.99%								2,358,974
35 - 39.99% 40 - 44.99%								4,238,760 7,121,803
45 - 49.99%								8,663,556
50 - 54.99% 55 - 59.99%								13,834,572 25,535,807
60 - 64.99%								32,873,171
65 - 69.99% 70 - 74.99%								32,668,843
70 - 74.99% 75 - 79.99%								47,339,431 35,333,977
80 - 84.99%								41,471,314
85 - 89.99%								33,515,726
90 - 94.99% 95 - 99.99%								28,380,153 18,177,879
100%+								81,874,783
LTV Levels Breakdown (based on Halifa	x HPI adjusted v	aluation @ calcul	ation date)					
0 - 30% 30 - 35%								26,805,042 42,535,346
35 - 40%								62,368,267
40 - 45%								80,602,079
45 - 50% 50 - 55%								69,601,713 48,201,220
55 - 60%								31,258,873
60 - 65%								22,072,361
65 - 70% 70 - 75%								12,632,381 10,413,444
75 - 80%								4,215,192
80 - 85% 85 - 90%								1,782,724 1,354,433
90 - 95%								605,096
95 - 100% 100% +								463,639
Depersonalised information on the pool of a signed confidentiality undertaking (					ectronically by No	oteholders from th	e MT Administr	ator upon delivery
Age Band Breakdown (based on young Under 70	est policyholder	@ calculation dat	te)					- 1
70-74 75-79								4,413,971 63,773,518
80-84								141,292,905
85-89 90-94								131,359,809 60,046,768
95-99								12,900,550
1701								1,114,107
		i-79 8	80-84 8		90-94		100+	
0 - 29.99% 30 - 34.99%	365,994	6,154,004 22,767,678	9,401,342 7,686,554	6,675,469 7,592,314	3,464,735 3,249,210	1,039,007 873,595	70,485	
35 - 39.99%	1,409,150	14,522,383	32,443,727	10,168,449	3,103,486	544,595	176,477	
40 - 44.99% 45 - 49.99%	2,638,827	4,852,705	52,916,486 16,723,562	15,939,881	3,819,312 6,767,345	302,628 736,649	132,240	
45 - 49.99% 50 - 54.99%		11,957,343 3,364,479	16,723,562 4,497,560	33,108,961 35,082,562	6,767,345 4,387,776	736,649 868,843	307,854	
55 - 59.99%		154,926	9,518,206	8,382,717	12,672,765	442,549	87,709	
60 - 64.99%			7,332,658	3,297,484	9,752,238	1,689,981		
65 - 69.99% 70 - 74.99%			544,760	6,351,496 3,978,175	2,960,028 3,762,970	2,426,576 2,672,299	349,521	
75 - 79.99%			228,051	782,300	3,762,970	172,206		
80 - 84.99%			-,	. ,	1,782,724			
85 - 89.99%					1,043,317	311,116		
90 - 94.99% 95 - 99.99%					248,228	605,096 215,411		
100% +					240,228	213,411		

# Quarterly Report as at calculation date

Name of Issuer : Date of issue:

S&P Current Rating Fitch Current Rating

Initial Note Balance Note Principle @ Start of Quarter Note Redemptions @ IPD Outstanding Note Principle

Note interest margins Step-Up Date Step-Up Margins

Pool Factor

Interest Amount paid this quarter

Deferred Amount at start of quarter Interest Amount deferred / (paid) this quarter Step up Interest Amount deferred / (paid) this quarter Interest on Deferred amount this quarter Deferred Amount at end of quarter

Initial Commitment
Last quarter Credit Facility Loan
Credit Facility Available on succeeding IP Date
Credit facility represent amounts this quarter
Shortfall
Last quarter closing accrued but unpaid interest (Note SONIA + 0.4693%)
Credit Outstandings
Credit Outstandi

Liquidity Reserve Ledger

Credit balance on Liquidity Reserve Account

Surplus after payment of all payments set out in paragraphs (a) to (x) of the pre-enforcement priority of payments (excess issuer available receipts).

Opening Balance on closing date/at start of quarter Payments this quarter Interest Accrued in this Quarter (Note SONIA + 1.8693%) Closing Balance

# Deferred consideration paid to the originator

Deferred consideration paid to the originator prior to the date of this quarterly report.

Deferred consideration paid to the originator during the Quarter Total deferred consideration paid to originator

# 07-Apr-22

As used in this report, "Quarter" means the period from (and including) the Calculation Date immediately preceding the Calculation Date as at which this report is prepared to (but excluding the calculation take as at which this report is prepared, see that the first quarter shall mean the period from and including the doxing date to but excluding the calculation date as at which the first report is prepared.

Equity Release Funding (No.5) Plc 11th August 2005

<u>A</u>	<u>B</u>	<u>c</u>
Aa2	Aa3	A3
A	A	ВВ
AA	A	вв

Γ	£	315,000,000	£	43,000,000	£	23,000,000
	£	249,200,000	£	43,000,000	£	23,000,000
	£	4,400,000	£	-	£	-
	£	244,800,000	£	43,000,000	£	23,000,000

Note SONIA + 0.3493%	Note SONIA + 0.4693%	Note SONIA + 1.0193%
July-12	July-12	July-12
Note SONIA + 0.5793%	Note SONIA + 0.8193%	Note SONIA + 1.9193%

Quarterly	Quarterly	Quarterly
14 Jan, April, July and Oct or next	14 Jan, April, July and Oct or next	14 Jan, April, July and Oct or next
Business Day (or preceding	Business Day (or preceding	Business Day (or preceding
business day if such next business	business day if such next business	business day if such next business
day would fall in the succeeding	day would fall in the succeeding	day would fall in the succeeding
calendar month)	calendar month)	calendar month)
14-	lul-22 14-Ju	ıl-22 14-Jul-22

	0.77714		1.00000		1.00000
£	477,501	£	95,117	£	82,068
£	6,970,453	£	2,796,239	£	5,508,196
£		£		£	
£	141,327	£	37,110	£	51,041
£	17,309	£	8,599	£	31,878
£	7.129.090	£	2.841.947	£	5.591.116

233,000,000
-
123,240,457
0.528929
123.240.457

-

34,742,620
196,790
34,939,410

	-
	-