Quarterly Report as at Calculation Date	10-Jan-23				
MT Deficiency Ledger					
Opening Balance	- 2,395,056				
Losses this Quarter	- 466,952				
Closing Balance	- 2,862,008				
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	1.88%				
(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.  Substitution Voluntary Prepayment Rate =	- N/A				
Loans/Additional Loans	Loans				
		,	Additional Loans		
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 Accrued Interest at start of this quarter	411,872,312 300,310,904		12,729,739 6,514,781		
Redemutions	-	ı.		Additional Loans	
Redemptions	Loans		Loans		
	In this quarter		Since closing date	In this quarter	Since closing date
Principle Amount Outstanding of Loans/Additional Loans redeemed :	2,816,110	[	225,016,678	153,685	8,203,441
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause:					
Death	1,809,709	[	99,857,986	131,137	3,497,556
Borrower enters Long Term Care Voluntary Repayment	704,245 283,551		30,263,663 90,614,761	12,548 10,000	1,123,141 3,322,891
Move to Lower Value Property Substitutions	18,605		4,193,237 87,032	0	259,854
	01	, 1			
Number of Loans/Additional Loans redeemed by cause:	66	Į	5,615	10	597
Number of Loans/Additional Loans redeemed by cause:					
Death  Becomes enters Long Toron Care	41 16		2,486	8	318
Borrower enters Long Term Care Voluntary Repayment	9		712 2,415	1	75 204
Move to Lower Value Property Substitutions	1 0		342 2	0	44
Redemption Monies Received:	10,057,518		480,020,039	393,644	13,223,274
Equivalent Value Test this quarter:	10,037,318 N/A	ı.	700,020,032	223,000	And gland and gland 198.
S&P model this quarter:	N/A N/A				
Substitution	Loans		Additional Loans		
Substituted in this Quarter (amount)		ſ			
Substituted in this Quarter as a % of aggregate Outstanding Balance of the Loans/Additional @ Closing Date	0.00% 125.054		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%		-		
Outstanding Balance of Loans/Additional Loans	Loans		Additional Loans		
Number of Loans/Additional Loans	3,070	ſ	382		
Further Advances in preceding quarter	3,576		30,018		
Number of Further Advances in preceding quarter Outstanding Gross Balance	409,633,703		2 12,679,625		
Outstanding Accrued Interest	300,888,405	Į	6,588,334		
Product Breakdown by Loan/Additional Loan Outstanding	At Closing Loans		At Calculation Date Loans	At Closing Additional Loans	At Calculation Date Additional Loans
		r			
Fixed Rate Loan % Index Linked Loan %	87.2% 12.8%		82.3% 17.7%	90.2% 9.8%	85.7% 14.3%
	Loans		Additional Loans		
Weighted Average Age of Borrowers @ Closing Date		_			
Weighted Average Age of Borrowers & Closing Date			70		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	71 85		78 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers					
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers	Loans 85		85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female  Single Male	85 Loans 86 86 86	[	Additional Loans  86 84		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female  Joint Borrowers by age of younger	Loans 85		Additional Loans		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female  Single Male	85 Loans 86 86 85	ERF5	Additional Loans  86 84 84 AdvauKER		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):	85 toans 86 85 85 85 Total		85 Additional Loans 86 84 84		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female 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 Possession to Sale (days)	85 Loans  86 80 85 87 Case 1 Total 163	ERF5	Additional Loans  86 84 84 AdvauKER		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale 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 Posson to Sale (days) Intal to Valuation Intelesed Valuation (Intilat Valuation + Halfax Hpl)	85 Loans  86 86 88 87 Case 1 Total 163 - 80,000 147,886	ERF5 Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  Properties Sold/Repowments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Rescoint to Sale (days) Intall Valuation Intall Valuation (Intillal Valuation + Halifax Hpi) Sale Price (where available) Sale Price (where available) Sale Price (where available)	85 Loans 86 86 85 85 85 85 85 85 85 85 85 85 85 85 85	ERF5 Original Loan 77,276 88,216	Additional Loans  86 84 84 AdvauKER		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  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) Time from Possesion to Sale (days) Single Price (where available) Sale Price (where available)	85 Loans  86 86 88 87 Case 1 Total 163 - 80,000 147,886	ERF5 Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famile Single Famile Joint Borrowers by age of younger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where a valiable - time from death/assessment to repayment) Time from Possission to Sale (days) Intial Valuation Intial Va	85 Loans  86 86 85 85 85 87 Total 163	ERF5 Original Loan 77,276 88,216	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  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) Time from Possesion to Sale (days) Single Price (where available) Sale Price (where available)	Loans    S6     86     85     Total     163     80,000     147,686     77,276     88,216     10,940     114%	ERF5 Original Loan 77,276 88,216	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  Joint Borrowers by age of younger  Properties Sold/Repsyments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Posisopiot to Sale (days) Intella Valuation Intella Valuat	85 Loans  86 86 88 80 81  Case 1  Total 163 - 80,000 147,886 77,276 88,116 10,940 114,84 NA NA NA NA Case 2	ERFS Original Loan 77,276 58,216 10,540 ERFS	Additional Loans  86 86 84 84 Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale 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 Posicion to Sale (days) Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Solor Family Solor Solor (Sale (days) Shorfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S  Time to Sale (days where available - time from death/assessment to repayment)	85 Loans  86 86 86 87 Total 163 - 80,000 147,886 77,276 88,216 10,940 1145 N/A N/A N/A Total 263	ERFS Original Loan 77,276 88,216 10,940	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female 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 Initial Valuat	SS   Loans   S6   S6   S6   S7   S6   S7   S6   S7   S6   S7   S6   S6	ERFS Original Loan 77,276 58,216 10,540 ERFS	Additional Loans  86 86 84 84 Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Songle Afaile Joint Morrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Intals Valuation Intelled Valuation (Initial Valuation + Halifax Hip) Sold Case (Case Control of Case Case Case Case Case Case Case Case	85 Loans  86 86 85  Case 1 Total 163 - 80,000 147,686 77,276 88,216 10,944 NA NA NA Case 2 Total 263 70 165,000 291,945	ERFS Original Loan 77,276 88,216 10,940 ERFS Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famile Single Famile Joint Borrowers by age of younger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possission to Sale (days) Intital Valuation Intedeed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available - time from death/assessment to repayment) Intedeed Valuation Intedeed Valuation Intedeed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Intel Valuation Intel Valuati	85 Loans  86 86 86 87 Case 1 Total 163 - 80,000 147,886 77,276 10,104 1144 N/A N/A N/A N/A Case 2 Total 253 253 165,000 291,945 179,722	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan	Additional Loans  86 86 84 84 Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female 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 Possosino to Sale (days) Intalta Valuation Intelesed Valuation (Intilial Valuation + Halifax Hpi) Sale Price (where available) Solor Time from Possosino to Sale (days) Intilial Valuation (Intilial Valuation + Halifax Hpi) Sale Price (where available) Claim Submitted to No Negative Equity Claim Dad Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possosion to Sale (days) Intilial Valuation Indeed Valuation (Intilial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Solor Time Mortage Outstandings Gross Mortage Outstandings	85 Loans  86 86 86 87 Total 163 - 80,000 147,886 77,276 88,216 10,940 1145 N/A N/A N/A  Case 2 Total 263 70 165,000 291,945 179,722	ERF5 Original Loan 77,276 88,216 10,940  ERF5 Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female 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 Rescoint to Sale (days) Intalla Valuation Intella Valuati	85 Loans  86 86 85 85  Case 1 7 total 163 80,000 147,686 77,276 88,216 10,940 114% N/A N/A N/A N/A 105,000 251,945 179,722 194,100 143,78	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female 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 Initial Valuation Initial Valuation (Initial Valuation + Halifax Hpi) Sale Prince (where available) Gross Mortusee Outstandings Sale Prince (where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to rom Possesion to Sale (days) Initial Valuation Gross Mortuge Quitardings Sale Prince (where available) Gross Mortuge Quitardings Soroffall Loan Outstandings as a % of Sale Prince	85 Loans  86 86 88 88 87 Total 163 - 80,000 147,886 77,276 88,216 10,940 110,9	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female 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) Intals Valuation Indeed Valuation (Initial Valuation + Halifax Hp) Sale Price (where available) Gross Mortages Outstandings Shorthall 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 Hp) Sale Price (where available) Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indeed Valuation (Initial Valuation + Halifax Hp) Sale Price (where available) Sale Sale Sale Sale Price Claim Submitted to No Negative Equity Claim Pald	85 Loans  86 86 85 85 86 85 85 85 86 85 85 86 85 85 86 86 85 85 86 86 86 86 86 86 86 86 86 86 86 86 86	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan  179,722 194,100 14,378  ERFS	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famile Single Famile Joint Morrowers by age of younger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possission to Sale (days) Intals Valuation Intels Sale (days where available - time from death/assessment to repayment) Intels Valuation I	85 Loans  86 86 88 87 Case 1 Total 163 - 80,000 147,886 77,276 88,216 10,940 1145 N/A N/A N/A  Case 2 Total 263 70 155,000 291,945 179,72 144,100 14,	ERFS Original Loan  77, 276 88, 216 10,940  ERFS Original Loan 179,722 194,100 14,378	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale Joint Borrowers by age of younger  Proporties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intals Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortages Outstandings Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S  Time to Sale (days where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S	85 Loans  86 86 86 87 Case 1  Total 163 - 80,000 147,886 77,276 88,216 10,940 1145 N/A N/A N/A  Case 2 Total 163 70 165,000 291,945 179,722 194,100 14,378 108% N/A N/A N/A N/A  Case 3 Total 108% N/A	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan  179,722 194,100 14,378  ERFS	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
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Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famile Songle Faliale Joint Korrowers 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) Intals Valuation Intals Valuation Intals Valuation Intals Valuation Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/5  Time to Sale (days where available - time from death/assessment to repayment) Intals Valuation Intels Valuation Intels Sale (days) Intals Valuation Intels Valuatio	85 Loans  86 86 88 88 88 88 88 88 88 88 88 88 88 8	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan 179,722 194,100 14,378  ERFS Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  Proporties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intals Valuation Intelect Valuation (Intilal Valuation + Halifax Hpi) Sale Price (where available) Gross Mortuges Outstandings Shorthall Claim 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) Intilatis Valuation Indexed Valuation (Intilal Valuation + Halifax Hpi) Sale Price (where available) Sale Sale Sale Sale Sale Price Claim Sale Sale Sale Sale Sale Sale Sale Sale	85 Loans  86 86 88 86 88 87 Case 1 Total 163 . 80,000 147,886 77,276 88,216 10,940 1145 N/A N/A N/A  Case 2 Total 263 70 155,000 291,945 179,72 124,100 15,100 16,1	ERF5 Original Loan  77,276 88,216 10,940  ERF5 Original Loan  179,722 194,100 14,378  ERF5 Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famile Songle Faliale Joint Korrowers 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) Intals Valuation Intals Valuation Intals Valuation Intals Valuation Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/5  Time to Sale (days where available - time from death/assessment to repayment) Intals Valuation Intels Valuation Intels Sale (days) Intals Valuation Intels Valuatio	SS   Loans   SS   SS   SS   SS   SS   SS   SS	ERF5 Original Loan  77,276 88,216 10,940  ERF5 Original Loan  179,722 194,100 14,378  ERF5 Original Loan	Additional Loans  86 86 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale Single Famale Joint Morrowers by age of younger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Intala Valuation Intelled Valuation (Intilal Valuation + Halifax Hip) Sole for (between available) Good Control of Case (Case Sole Frice Claim Submitted to No Negative Equity Claim Pad Claim (Claim Color to No Negative Equity Claim Pad Claim (Claim Color to No Negative Equity Intala Valuation Intelled Valuation Intelled Valuation (Intilal Valuation + Halifax Hip) Sole Frice (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim (C) Claim Color (Color of Color	85 Loans  86 86 87 Case 1 Total 163 80,000 147,886 77,276 88,216 10,940 1145 N/A N/A N/A  Case 2 Total 263 70 165,000 291,945 179,722 194,100 14,378 1,085 N/A N/A  Case 3 Total 104 120,000 121,7541 160,599 175,554 1160,599 175,554 1160,599 175,554 1160,599 175,554 1160,599 175,554 1160,599 175,554 1160,599 175,554 1160,599 175,554	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,999 176,553 15,954	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale Joint Borrowers by age of younger  Proporties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intals Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortages Cultandings Shortfall Loan Outstandings as a % of Sale Price Culein Submitted to No Negative Equity Culein Pald Culein O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Culein Submitted to No Negative Equity Culein Pald Culein O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Culein Submitted to No Negative Equity Culein O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Quotstandings Shortfall Loan Outstandings as a % of Sale Price Culein Submitted to No Negative Equity Culein O/S	85   Loans   86   86   88   88   88   88   88   8	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,599 176,553 15,554	Additional Loans  86 86 84 84 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale Joint Borrowers by age of younger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Initial Valuat	85 Loans  86 86 88 88 88 88 88 88 88 88 88 88 88 8	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,999 176,553 15,954	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  Proporties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intials Valuation Interve (where available) Gross Mortuges Outstandings Shortfall  Claim Solmmetted to No Negative Equity Claim Pall Interve Valuation Intials Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Price Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Sold Valuation Interve Valuation (Intial Valuation + Halifax Hpi) Interved Valuation (Intial Valuation + Halifax Hpi) Interved Valuation (Intial Valuation + Halifax Hpi)	85 Loans  86 86 88 86 88 86 88 86 88 86 88 86 88 86 88 86 88 88	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,599 176,553 15,954  ERFS Original Loan	Additional Loans  86 86 84 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  Proporties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intals Valuation Intelect Valuation (Intilas Valuation + Halifax Hpi) Sale Price (where available) Gross Mortages Outstandings Shorthall Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intilas Valuation Indeed Valuation (Intilas Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage (days) Intilas Valuation Indeed Valuation (Intilas Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings	SS   Loans   SS   SS   SS   SS   SS   SS   SS	ERFS Original Loan  77,276 88,216 10,980  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,599 176,553 15,554  ERFS Original Loan  100,688	Additional Loans  86 86 84 84  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale Joint Borrowers by age of younger  Proporties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intals Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Shorthal  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 Hpl) Sale Price (where available) Gross Mortage (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Southal 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 Hpl) Sale Price (where available) 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 Hpl) Sale Price (where available) Glaim 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 Hpl) Sale Price (where available) Glaim 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 Hpl) Sale Price (where available) Gross Mortage Outstandings Sortfall Loan Outstandings as a % of Sale Price	85   Loans   86   86   88   88   88   88   88   8	ERFS Original Loan  77,276 88,216 10,940  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,599 176,553 15,954  ERFS Original Loan	Additional Loans  86 86 84 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale Songle Maile Joint Borrowers by age of younger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intials Valuation Intials Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intials Valuation Intials Valuation Interest on Valuation Interest Valuation (Intials Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 k of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/5  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intials Valuation Indeed Valuation (Intials Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 k of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/5	85 Loans  86 86 86 87 Case 1 Total 163 - 80,000 147,886 77,278 10,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,886 11,100 1140,989 1165,553 115,554 1110,599 1165,553 110,599 1165,553	ERFS Original Loan  77,276 88,216 10,980  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,599 176,553 15,554  ERFS Original Loan  100,688	Additional Loans  86 86 84 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Famale Joint Borrowers by age of younger  Proporties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intals Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Shorthal  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 Hpl) Sale Price (where available) Gross Mortage (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Southal 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 Hpl) Sale Price (where available) 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 Hpl) Sale Price (where available) Glaim 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 Hpl) Sale Price (where available) Glaim 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 Hpl) Sale Price (where available) Gross Mortage Outstandings Sortfall Loan Outstandings as a % of Sale Price	85 Loans  86 86 88 86 88 86 88 86 88 86 88 86 88 86 88 86 88 88	ERFS Original Loan  77,276 88,216 10,980  ERFS Original Loan  179,722 194,100 14,378  ERFS Original Loan  160,599 176,553 15,554  ERFS Original Loan  100,688	Additional Loans  86 86 84 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		

	Case 5 Total	ERF5 Original Loan	Aviva UKER Additional Loan
Time to Sale (days where available - time from death/assessment to repayment)	903		
Time from Possesion to Sale (days) Initial Valuation	98 700.000		
Indexed Valuation (Initial Valuation + Halifax Hpi)	1,261,260		
Sale Price (where available) Gross Mortgage Outstandings	545,624 887,632	545,624 887,632	
Shortfall Loan Outstandings as a % of Sale Price	342,008 163%	342,008	-
Claim Submitted to No Negative Equity	N/A		
Claim Paid Claim Q/S	N/A N/A		
Claim 0/3	N/A		
For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average:			
Sale Price as % of Indexed Valuation (Initial Valuation + Halifax Hpi) (where available)	56.8%		
Shortfall as % of Mortgage Outstandings	20.0%		
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average:			
Time to sale (Days)	303		
Properties in possession (Total to Calculation date)	72		
Repossessed this Quarter Properties sold (Total to Calculation date)	2 67		
Number Carried Forward	5		
Average Time from Possession to Sale	199.4		
Posession cases average Shortfall at Sale (%)	22.3%		
Insurance			
Local Search and Defective Title Claims Made (number)	0		
Claims Paid	0		
Claims Outstanding Claims not settled in full by number	0		
Claims not settled in full by amount of shortfall Average time from claim to payment	0 N/A		
Contingent Building Insurance Claims made (number) Claims Paid	0		
Claims Outstanding	0		
Claims not settled in full by number Claims not settled in full by amount of shortfall	0		
Average time from claim to payment	N/A		
Average Loan Asset Outstanding Weighted Average LTV	133,431 89.1%		
Weighted Average Indexed LTV	89.1% 48.8%		
Weighted Average Interest Rate			
Fixed Rate Loans Index-Linked Loans	7.35% 4.89% + LPI		
LTV Levels Breakdown (based on original valuation using P&I at date of report and excluding any additional borrowings post closi			
0 - 29.99% 30 - 34.99%	1,069,173 1,882,901		
35 - 39.99% 40 - 44.99%	2,912,288		
45 - 49.99%	4,897,180 7,691,984		
50 - 54.99% 55 - 59.99%	10,254,805 14,116,511		
60 - 64.99%	30,682,975		
65 - 69.99% 70 - 74.99%	26,566,191 41.238.051		
75 - 79.99%	35,257,323		
80 - 84.99% 85 - 89.99%	40,284,784 37,761,351		
90 - 94.99% 95 - 99.99%	31,352,825 24,920,079		
95 - 99.99% 100% +	98,745,282		
LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)			
0 - 30%	20,446,693		
30 - 35%	25,238,991		
35 - 40% 40 - 45%	52,887,783 72,481,261		
45 - 50%	70,245,921		
50 - 55% 55 - 60%	59,956,793 37,622,172		
60 - 65%	25,623,705		
65 - 70% 70 - 75%	17,137,288 11,454,945		
75 - 80% 80 - 85%	7,680,004 3,567,215		
85 - 90%	2,281,794		
90 - 95% 95 - 100%	1,950,602 559.718		
100%+	498,818		
Depersonalised information on the pool and payment summary, as at each Calculation Date, may be obtained electronically by Noteho	lders from the MT Administrator upon delivery		
of a 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			
70-74	2,440,481		
75-79 80-84	52,815,836 129,922,620		
85-89	146,431,041		
90-94 95-99	63,055,702 14,271,859		
100+	696,163		
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% 3,557,609 7,521,390 5,475,668 2,857, 30 - 34.99% 214,955 9,002,758 5,991,260 6,181,215 2,661,			
35 - 39.99% 132,091 17,617,281 22,236,681 8,633,684 3,438,	981 829,065		
40 - 44.99% 1,500,575 3,171,001 48,133,927 15,610,818 3,370, 45 - 49.99% 592,860 7,061,895 24,737,652 31,575,252 5,672,1	694,431		
50 - 54.99% 11,269,652 2,033,289 37,632,639 7,019,	399 1,676,135 325,180		
55 - 59.99% 968,894 6,571,717 21,657,633 8,162,: 60 - 64.99% 166,746 7,890,041 3,161,430 13,914,:	566 261,362		
65 - 69.99% 3,979,524 5,300,898 4,936,	350 2,920,016		
70 - 74.99% 586,189 7,122,867 1,154, 75 - 79.99% 3,493,553 2,643,			
80 - 84.99% 240,950 585,385 2,430,	726 310,154		
85 - 89.99% 2,281; 90 - 94.99% 1,950,i	502		
95 - 99.99% 559,	718		
100%+	267,069 231,748		

## 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

## Credit Facility Ledger

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

### 10-Jan-23

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	BBB
AA+	A	BB+

£	315,000,000	£	43,000,000	£	23,000,000
£	244,800,000	£	43,000,000	£	23,000,000
£	600,000	£	-	£	-
£	244,200,000	£	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)
14-7	Apr-23 14-Ap	pr-23 14-Apr-2

	0.77524		1.00000		1.00000
£	2,047,229	£	373,033	£	232,454
£	7,478,555	£	2,947,538	£	5,785,232
£		£		£	
£	146,545	£	39,171	£	53,877
£	67,019	£	28,256	£	72,021
£	7.692.119	£	3.014.965	£	5.911.130

	233,000,000
	-
	-
	-
	-
	N/A
l	

12,240,000.00

-
437,230
35,929,430