ERF5 Trustee (No.5) Limited

ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	08-Apr-24				
MT Deficiency Ledger					
Opening Balance	- 3,792,652				
Losses this Quarter	- 199,290				
Closing Balance	- 3,991,942				
Voluntary Prepayment Rate					
Value of the ratio expressed as a percentage calculated by dividing:	1.29%				
 (i) the initial principal amount of those loans prepaid during the relevant 12 month period by (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		425,732]	
Outstanding Balance of Loans/Additional Loans at start of this quarter	397,324,914		12,885,363	1	
Accrued Interest at start of this quarter	299,470,695		6,964,850		
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 :	2,927,674		238,835,431	111,795	8,748,076
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause:					· · · · · · · · · · · · · · · · · · ·
Death	1.870.383		109.631.344	60.751	3,902,694
Borrower enters Long Term Care	704,530		32,541,927	19,515	1,161,865
Voluntary Repayment Move to Lower Value Property	352,760 0		92,373,323 4,201,805	31,528 0	3,423,662 259,854
Substitutions	0		87,032	0	0
Number of Loans/Additional Loans redeemed by cause:	85		5,985	22	665
Number of Loans/Additional Loans redeemed by cause:					
Death	54		2,736	10	367
Borrower enters Long Term Care Voluntary Repayment	19 12		777 2,470	10	87 211
Move to Lower Value Property	0		2,470 343	0	44
Substitutions	0		2		0
Redemption Monies Received:	11,536,637		533,194,969	267,011	14,438,794
Equivalent Value Test this quarter: S&P model this quarter:	N/A N/A				
Substitution	Loans		Additional Loans		
Substituted in this Quarter (amount) Substituted in this Quarter as a % of aggregate	0.00%		- 0%		
Outstanding Balance of the Loans/Additional @ Closing Date	125,054				
Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	0.03%		-	J	
Outstanding Balance of Loans/Additional Loans	Loans		Additional Loans		
Number of Loans/Additional Loans Further Advances in preceding quarter	2,700		366 16,420		
Number of Further Advances in preceding quarter Outstanding Gross Balance	- 392,358,203		10 12,851,298		
Outstanding Accrued Interest	297,431,657		7,026,159		
Product Breakdown by Loan/Additional Loan Outstanding	At Closing		At Calculation Date	At Closing	At Calculation Date
	Loans		Loans	Additional Loans	Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Likeded Loan %	At Closing Loans 87.2% 12.8%			At Closing Additional Loans 90.2% 9.8%	At Calculation Date Additional Loans 84.7% 15.3%
Fixed Rate Loan %	87.2% 12.8%		81.6% 18.4%	Additional Loans 90.2%	Additional Loans
Fixed Rate Loan % Index Linked Loan %	87.2% 12.8%		81.6% 18.4% Additional Loans	Additional Loans 90.2%	Additional Loans
Fixed Rate Loan %	87.2% 12.8%		81.6% 18.4%	Additional Loans 90.2%	Additional Loans
Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date	87.2% 12.8% Loans		81.6% 18.4% Additional Loans	Additional Loans 90.2%	Additional Loans
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	\$7.25		81.6% 18.4% Additional Loans 78 86	Additional Loans 90.2%	Additional Loans
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 Male	Leans 87.2% 12.8% Leans 71 86 Leans 87 87 87 87		S1.6% 81.6% 18.4% Additional Loans 78 86 Additional Loans 87 85	Additional Loans 90.2%	Additional Loans
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 Joint Borrowers by age of younger	87.2% 12.8% Leans 7.1 8.6 Leans 87.2 12.8% 1		81.6% 18.4% 18.4% Additional Loans 78 86 Additional Loans 87 87 88 88 88 88 88 8	Additional Loans 90.2%	Additional Loans
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 Male	87.2% 12.8	ERFS	S1.6% S1.6% S1.6% S1.6% S1.6% S1.6% Additional Loans S1.6% S2.6% S3.6% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S4.7% S5.8% S6.7% S6.	Additional Loans 50.2% 9.3%	Additional Loans
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 Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case):	Leans 87255 12.855 Leans Cans 87 87 86 Case 1 Total	ERFS Original Loan	S1.6% S1.6% Additional Loans S6.6% S	Additional Loans 50.2% 9.3%	Additional Loans
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 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 Possion to Sale (days)	Leans 87.25% 17.85% Leans 71		S1.6% S1.6% S1.6% S1.6% S1.6% S1.6% Additional Loans S1.6% S2.6% S3.6% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S4.7% S5.8% S6.7% S6.	Additional Loans 50.2% 9.3%	Additional Loans
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 Formale Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where a valiable - time from death/assessment to repayment) Time from Possocian to Sale (days) Initial Valuation Initial Valuation (Initial Valuation in Halifax Hpl)	Leans 12.85 Leans Leans 171 86 Leans 171 170 170 195,000 112,777	Original Loan	S1.6% S1.6% S1.6% S1.6% S1.6% S1.6% Additional Loans S1.6% S2.6% S3.6% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S4.7% S5.8% S6.7% S6.	Additional Loans 50.2% 9.3%	Additional Loans
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 Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Initial Valuation Initial Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Sale Price (where available)	Leans 12.8% 12.8% Leans 71 86 Leans Case 1 Total 880 71 95,000 112,777 115,000 128,048	Original Loan 119,000 128,048	S1.6% S1.6% S1.6% S1.6% S1.6% S1.6% Additional Loans S1.6% S2.6% S3.6% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S4.7% S5.8% S6.7% S6.	Additional Loans 50.2% 9.3%	Additional Loans
Fixed Rate Loan % Index Lifeace 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 + Hallfox Htp) Sale Price (where available) Good Price Verber evailable Good Controllings Shorfall Loan Qualitatings as a Yor Sale Price	Leans 12.8% Leans Leans 1.0 8.6 Leans 1.1 8.6 Leans 1.1 8.6 1.1 8.6 1.1 8.6 1.1 8.6 1.1 8.6 1.1 8.6 1.1 8.6 1.1 8.6 1.1 9.5 1.1 9.	Original Loan 119,000	S1.6% S1.6% S1.6% S1.6% S1.6% S1.6% Additional Loans S1.6% S2.6% S3.6% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S4.7% S5.8% S6.7% S6.	Additional Loans 50.2% 9.3%	Additional Loans
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 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 Prosection to Sale (days) Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Gualty	Loans 1.28% 1.28% Loans 1.08%	Original Loan 119,000 128,048	S1.6% S1.6% S1.6% S1.6% S1.6% S1.6% Additional Loans S1.6% S2.6% S3.6% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S4.7% S5.8% S6.7% S6.	Additional Loans 50.2% 9.3%	Additional Loans
Fixed Rate Loan % Index Lifeace 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 + Hallfox Htp) Sale Price (where available) Good Price Verber evailable Good Controllings Shorfall Loan Qualitatings as a Yor Sale Price	Leans 12.8% 12.8% Leans 71 86 Leans Case 1 Total 80 71 95,000 112,777 115,000 128,048 9,048 108%	Original Loan 119,000 128,048	S1.6% S1.6% S1.6% S1.6% S1.6% S1.6% Additional Loans S1.6% S2.6% S3.6% S4.7% S4.7% S5.8% S5.8% S4.7% S4.7% S5.8% S6.8% S6.	Additional Loans 50.2% 9.3%	Additional Loans
Fixed Rate Loan % Index Lifeded 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 Possision to Sale (days) Initial Valuation Indicede Valuation (Initial Valuation + Hallfax Hpl) Sale Price (where available) Group Mantage Countainings Sale Price (where available) Canno Quarterlandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Padd	Loans Loans Loans Loans Case 1 Total 80 71 1 71 86 Case 1 Total 890 71 95,000 117,777 119,004 128,048 108% NA NA NA NA NA NA Case 2	Original Loan 119,000 128,048 9,048	Loans 81.6% 18.4% Additional Loans 78 96 Additional Loans 87 87 85 85 Additional Loans Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans
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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 Male 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 Possesion to Sale (days) Intilia Valuation Indexed Valuation (Intilia Valuation + Hallfax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claims Submitted to No Negative Equity Claim Pad Claim Lo/5 Time to Sale (days) where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intilia Valuation Intilia Valuation Intilia Valuation Intilia Valuation Intides Valuation (Intilia Valuation + Hallfax Hpi)	Leans 12.8% Leans Leans Leans Case 1 Total 9,048 105% N/A N/A Case 2 Total 140,000 125,018	Original Loan 113,000 128,048 9,048 ERFS Original Loan	Loans 81.6% 18.4% Additional Loans 78 96 Additional Loans 87 87 85 85 Additional Loans Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans
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Fixed Rate Loan % Index Linked Loan % 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 Mortgage Outstandings Shortfall Loan Outlandings as a % of Sale Price Calain Padd Clain 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 Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Colain Padd Clain O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Sale Price (where available) Gross Mortgage Outstandings Sale Price (where available) Gross Mortgage Outstandings	Leans 87.2% 12.8	Original Loan 119,000 120,048 3,048 ERF5 Original Loan 127,360 157,417 30,057 ERF5 Original Loan 10,2562 10,5684	Loans 81.6% 18.4% Additional Loans 78 66 Additional Loans 87 85 85 Additional Loans Additional Loans Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans
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Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Calculation 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) Intial Valuation Indexed Valuation (Intial Valuation + Halfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Scientteet to No Negative Equity Claim Pad Claim O.5 Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Days Continuings Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Pad Claim O/S	Leans 87.2% 12.8% 12.8% Leans 71 86 Leans 87 87 88 87 87 88 89 89 80 81 90,048 105% N/A N/A Case 2 Total 127,360 157,477 130,057 124,060 157,477 157,477 157,	Original Loan 119,000 120,048 3,048 ERF5 Original Loan 127,360 157,417 30,057 ERF5 Original Loan 10,2562 10,5684	Loans 81.6% 18.4% Additional Loans 78 66 Additional Loans 87 85 85 Additional Loans Additional Loans Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans
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Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Calculation 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) Intial Valuation Indexed Valuation (Intial Valuation + Halfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Scientteet to No Negative Equity Claim Pad Claim O.5 Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Days Continuings Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Pad Claim O/S	Leans 87.2% 12.8	Original Loan 113,000 123,048 5,046 ERF5 Original Loan 127,360 157,417 30,057 Original Loan 102,962 140,884 37,922	Loans 81.6% Additional Loans 87 86 Additional Loans 87 85 85 Additional Loans 87 85 85 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans
Fixed Rate Loan % Index Linked Loan % 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 Mortgage Outstandings Shortfall Calam Submitted to No Negative Equity Calam Paid Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation 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) Initial Valuation 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 Time to Sale (days where available) Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim O/S	Loans	Original Loan 115,000 128,048 7,048 ERFS Original Loan 127,360 157,417 30,057 ERFS Original Loan 127,362 3,057	Loans 81.6% 18.4% Additional Loans 78 66 Additional Loans 87 85 85 Additional Loans Additional Loans Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans
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Fixed Rate Loan % Index Linked Loan % 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 Hp) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solemites to No Negative Equity Claim 79d Claim O/5 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) Joint O/5 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) Loan Outstandings as a % of Sale Price Claim Solemites to No Negative Equity Claim O/5 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) Sale Price (where available) Joint O/5 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) Claim O/5	Loans 12.8%	Original Loan 115,000 120,048 5,048 ERFS Original Loan 127,340 157,417 30,057 GERFS Original Loan 102,962 108,884 37,922	Loans 81.6% Additional Loans 87 86 Additional Loans 87 85 85 Additional Loans 87 85 85 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans
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Fixed Rate Loan % Index Linked Loan % 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) Intalla Valuation Indexed Valuation (Intiala Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solemette to the 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) Intiala Valuation Indexed Valuation (Intiala Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solemette 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) Intiala Valuation Indexed Valuation (Intiala Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Sule Price (where available) Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intiala Valuation Indexed Valuation (Intiala Valuation + Halifax Hpi) Sale Price (where available) Shortfall Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intiala Valuation Interest Valuation (Intiala Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Claim O/S	Loans Loans Loans Loans Loans 1.1.8% Loans 1.1.8% Loans 1.1.8% 1.1.8	Original Loan 113,000 120,048 5,046 ERF5 Original Loan 127,360 157,417 30,057 EEFS Original Loan 102,962 14,0,886 37,922 ERF5 Original Loan 133,099 331,091	Loans 81.6% Additional Loans 87 86 Additional Loans 87 85 85 Additional Loans 87 85 85 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Lears 90.2% 9.2%	Additional Loans

	Case 5 Total	ERF5 Original Loan	Aviva UKER Additional Loan
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	767		
Initial Valuation	90,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	163,015 57,599	57,599	
Gross Mortgage Outstandings Shortfall	101,900 44,301	101,900 44,301	-
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	177% N/A	,	
Claim Paid	N/A		
Claim O/S	N/A		
	Case 6 Total	ERF5 Original Loan	Aviva UKER Additional Loan
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	697 113	-	
Initial Valuation	140,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	257,505 254,303	254,303	-
Gross Mortgage Outstandings Shortfall	160,129	160,129	-
Loan Outstandings as a % of Sale Price	63%	•	-
Claim Submitted to No Negative Equity Claim Paid	N/A N/A		
Claim O/S	N/A		
	Case 7 Total	ERF5 Original Loan	Aviva UKER Additional Loan
Time to Sale (days where available - time from death/assessment to repayment)	168	Original Edul	Additional Edul
Time from Possesion to Sale (days) Initial Valuation	126 140,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	275,502 180,482	180,482	-
Gross Mortgage Outstandings Shortfall	179,281	179,281	-
Loan Outstandings as a % of Sale Price	99%	•	-
Claim Submitted to No Negative Equity Claim Paid	N/A N/A		
Claim O/S	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) Shortfall as % of Mortgage Outstandings	58.0% 20.3%		
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary)			
Weighted Average:	<u> </u>		
Time to sale (Days)	307		
Properties in possession (Total to Calculation date)	102		
Repossessed this Quarter	6		
Properties sold (Total to Calculation date) Number Carried Forward	87 15		
Average Time from Possession to Sale	189.7		
Posession cases average Shortfall at Sale (%)	22.0%		
Insurance			
Local Search and Defective Title Claims Made (number)	0		
Claims Paid Claims Outstanding	0		
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)	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		
Average Loan Asset Outstanding	145,318		
Weighted Average LTV Weighted Average Indexed LTV	97.0% 51.9%		
Weighted Average Interest Rate			
Fixed Rate Loans	7.35%		
Index-Linked Loans	4.89% + LPI		
LTV Levels Breakdown (based on original valuation using P&I at date of report and excluding any additional borrowings post closi	ng)		
0 - 29.99%	588,479		
30 - 34.99% 35 - 39.99%	1,371,766 2,026,950		
40 - 44.99%	2,733,630		
45 - 49.99% 50 - 54.99%	4,765,483 6,352,921		
55 - 59.99% 60 - 64.99%	9,216,352 12,866,386		
65 - 69.99%	28,545,759		
70 - 74.99% 75 - 79.99%	26,300,657 24,504,533		
80 - 84.99% 85 - 89.99%	39,848,014 34,549,466		
90 - 94.99% 95 - 99.99%	30,923,412 29,019,197		
95 - 99.99% 100% +	29,019,197 138,745,198		
LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)			
0 - 30%	14,652,779		
30 - 35% 35 - 40%	14,782,866 43,395,894		
40 - 45%	50,476,515		
45 - 50% 50 - 55%	65,769,864 65,904,275		
55 - 60% 60 - 65%	49,003,504 24,911,587		
65 - 70%	23,741,616		
70 - 75% 75 - 80%	14,668,573 9,647,327		
80 - 85% 85 - 90%	8,766,170 2,140,763		
90 - 95%	1,838,639		
95 - 100% 100% +	2,031,339 626,492		
Depersonalised information on the pool and payment summary, as at each Calculation Date, may be obtained electronically by Noteho			
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	- 1,048,781		
75-79 80-84	30,888,770 117,682,614		
85-89	148,903,693		
90-94 95-99	74,832,569 18,182,750		
100+	819,026		

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%			959,013	6,092,460	4,513,181	1,913,855	1,105,512	68,75
30 - 34.99%			1,597,245	4,591,667	5,607,432	2,651,057	335,465	
35 - 39.99%			8,691,870	22,253,905	7,640,678	3,280,132	1,529,309	
40 - 44.99%			1,390,152	32,294,245	12,050,224	3,974,593	767,300	
45 - 49.99%		1,048,781	3,628,407	28,657,812	28,269,003	3,964,223	201,637	
50 - 54.99%			7,615,564	3,140,153	43,080,430	10,436,487	1,631,641	
55 - 59.99%			6,818,721	6,349,159	23,345,121	11,517,725	617,009	355,76
60 - 64.99%				5,738,991	3,804,067	14,131,461	1,237,068	
65 - 69.99%			187,798	7,290,279	3,681,157	11,537,070	1,045,311	
70 - 74.99%				733,239	7,528,633	2,101,013	4,141,666	164,02
75 - 79.99%				277,172	5,596,611	2,272,279	1,501,266	
80 - 84.99%					3,612,000	2,740,658	2,183,036	230,47
85 - 89.99%				263,532	175,156	1,502,014	200,061	
90 - 94.99%						1,838,639		
95 - 99.99%						971,363	1,059,976	
100% +							626,492	

		5,738,991	3,804,007	14,131,461	1,237,008			
65 - 69.99%	187,798	7,290,279	3,681,157	11,537,070	1,045,311			
70 - 74.99%		733,239	7,528,633	2,101,013	4,141,666	164,022		
75 - 79.99%		277,172	5,596,611	2,272,279	1,501,266			
80 - 84.99%			3,612,000	2,740,658	2,183,036	230,477		
85 - 89.99%		263,532	175,156	1,502,014	200,061			
90 - 94.99%				1,838,639				
95 - 99.99%				971,363	1,059,976			
100% +				372,303	626,492			
100/6 +					020,492			
Annualised HPI Nationwide (Seasonally Adjusted) since closing Annualised HPI Halifax (Seasonally Adjusted) since closing	g					2.82% 3.10%		
Equity Release Funding (No.5) Plc								
Quarterly Report as at calculation date						08-Apr-24		
Note:					As used in this report. "O	uarter" means the pe	riod from (and including) the Calculation Da	te
					immediately preceding the the calculation date as at	ne Calculation Date as which this report is p	at which this report is prepared to (but exci repared, save that the first quarter shall me ut excluding the calculation date as at whic	luding) an the
Name of Issuer : Date of issue:					Equity Release Funding (F 11th August 2005	No.5) Plc		
					<u>A</u>		<u>B</u>	<u>c</u>
Moodys Current Rating					Aaa		Aa3	A3
S&P Current Rating					A+		A+	BBB
Fitch Current Rating					AAA		A+	BB+
Initial Note Balance					£	315,000,000		
Note Principle @ Start of Quarter Note Redemptions @ IPD					£ £	217,900,000 7,000,000	£ 43,000,000 £ -	£ 23,000,000 £ -
Outstanding Note Principle					£	210,900,000	£ 43,000,000	£ 23,000,000
Note interest margins					Note SONIA + 0.3493%		Note SONIA + 0.4693%	Note SONIA + 1.0193%
Step-Up Date					July-12		July-12	July-12
Step-Up Margins					Note SONIA + 0.5793%		Note SONIA + 0.8193%	Note SONIA + 1.9193%
Interest Payment Cycle					Quarterly		Quarterly	Quarterly
Interest Payment Date					14 Jan, April, July and Oct	t 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 succ	eeding	day would fall in the succeeding	day would fall in the succeeding
					calendar month)		calendar month)	calendar month)
Next Interest Payment Date						15-Jul-24	15-Jul-24	15-Jul-24
Pool Factor						0.66952	1.00000	1.00000
Interest Amount paid this quarter					£	2,993,122	£ 603,381	£ 353,930
					F-			
Deferred Amount at start of quarter					£	8,658,234	£ 3,337,141	£ 6,893,386
Interest Amount deferred / (paid) this quarter					£	-	£ -	£ -
Step up Interest Amount deferred / (paid) this quarter					£	123,576	£ 37,110	
Interest on Deferred amount this quarter					£	123,842	£ 49,707	£ 121,375
Deferred Amount at end of quarter					£	8,905,652	£ 3,423,958	£ 7,065,802
Credit Facility Ledger								
Initial Commitment							Ţ	
Last quarter Credit Facility Loan						233.000.000		
						233,000,000		
Credit Facility Available on succeeding IP Date						233,000,000		
Credit facility repayment amounts this quarter						233,000,000 - - -		
Credit Facility Available on succeeding IP Date Credit facility repayment amounts this quarter Shortfall						233,000,000		
Credit facility repayment amounts this quarter Shortfall Last quarter closing accrued but unpaid interest (Note SONIA	+ 0.4693%)					:		
Credit facility repayment amounts this quarter Shortfall Last quarter closing accrued but unpaid interest (Note SONIA- Credit Outstandings	+ 0.4693%)					- - - - -		
Credit facility repayment amounts this quarter Shortfall Last quarter closing accrued but unpaid interest (Note SONIA- Credit Outstandings Current Contraction Factor	+ 0.4693%)					- - -		
Credit facility repayment amounts this quarter Shortfall Last quarter closing accrued but unpaid interest (Note SONIA- Credit Outstandings	+ 0.4693%)					- - - - -		
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