ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	08-Jul-24				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	- 3,991,942 - 422,832				
Closing Balance	- 4,414,774				
Voluntary Prepayment Rate					
Value of the ratio expressed as a percentage calculated by dividing:	1.21%				
(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	Į	425,732		
Outstanding Balance of Loans/Additional Loans at start of this quarter  Accrued Interest at start of this quarter	392,358,203 297,431,657		12,851,298 7,026,159		
	297,431,657	l	7,026,159		
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 :	3,190,740	]	242,026,171	174,283	8,922,358
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :	-	·		,	,
Death Borrower enters Long Term Care	1,752,119 218,791		111,383,462 32,760,717	146,353 27,930	4,049,047 1,189,795
Voluntary Repayment	1,185,038		93,558,361	0	3,423,662
Move to Lower Value Property Substitutions	34,794 0		4,236,599 87,032	0	259,854 0
Number of Loans/Additional Loans redeemed by cause:	81	1	6,066	17	682
		ı	_,000		
Number of Loans/Additional Loans redeemed by cause:					
Death Borrower enters Long Term Care	48 3		2,784 780	15 2	382 89
Voluntary Repayment	30		2,500	0	211
Move to Lower Value Property Substitutions	1 0		344 2	0	44 0
Redemotion Monies Received:	12,833,111		546,028,080	467.624	14,906,418
		Į	540,028,080	407,024	14,900,418
Equivalent Value Test this quarter: S&P model this quarter:	N/A N/A				
Substitution	Loans		Additional Loans		
	Loais	ŗ	Additional Coans		
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%	l	-		
Outstanding Balance of Loans/Additional Loans	Loans		Additional Loans		
Number of Loans/Additional Loans	2,619		352		
Further Advances in preceding quarter  Number of Further Advances in preceding quarter	-		1,628		
Outstanding Gross Balance Outstanding Accrued Interest	386,612,416 294,876,611		12,605,825 6,953,339		
		Ļ			
Product Breakdown by Loan/Additional Loan Outstanding	At Closing		At Calculation Date	At Closing	At Calculation Date
				Additional Loans	Additional Loans
	Loans		Loans	Additional Loans	Additional Loans
Fixed Rate Loan % Index Linked Loan %				Additional Loans 90.2% 9.8%	Additional Loans 83.9% 16.1%
Fixed Rate Loan %	Loans 87.2%	[	Loans 81.4%	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan %	87.2% 12.8% Loans	[	81.4% 18.6% Additional Loans	Additional Loans 90.2%	83.9%
Fixed Rate Loan %	87.2% 12.8%	[	81.4% 18.6%	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers © Calculation Date for this Quarterly Report	\$7.2%   12.8%   Loans   71   86	[	81.4% 18.6% Additional Loans	Additional Loans 90.2%	83.9%
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	87.2%   12.8%     Loans   71   86     Loans	[	18.4%   18.6%     Additional Loans   78   86     Additional Loans	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers © Calculation Date for this Quarterly Report	\$7.2%   12.8%   Loans   71   86	[	81.4% 18.6% Additional Loans	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan in the Linked Linked Loan in the Linked Loan in the Loan in the Loan in the Loan in the Loan in Lo	Loans 87.2% 12.8% Loans 71 86 Loans 87	[		Additional Loans 90.2%	83.9%
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	Loans 87.2% 12.8% Loans 71 86 Loans 87.8% 87.8% 86 Loans 87.8% 87.8% 86 Loans 87.8% 86 Loans 87.8% 87.8% 87.8% 86 Loans 87.8% 87.8% 87.8% 86 Loans 87.8% 87.	   	10ans 81.4% 18.6% 18.6% Additional Loans 78 86 Additional Loans 87 86 86 85 85	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Expension of the Control of the Contro	Loans 87.2% 12.8% Loans 71 86 Loans 87 87 87 87 87	[	18.4%   18.6%     Additional Loans   78   86     Additional Loans   87   86	Additional Loans 90.2%	83.9%
Flued Rate Loan % Index Linked Loan % Index Linked Loan Re 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)	Loans  87.2% 12.8% Loans  71 86  Loans  87 87 86	ERFS	18.4%   18.6%     Additional Loans   78     Additional Loans   78     Additional Loans   87     86     85     Aviva UKER	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan includes Linked Loan includes Linked Loan includes Linked Loan includes Loan I	87.2%   12.8%     Loans	ERFS	18.4%   18.6%     Additional Loans   78     Additional Loans   78     Additional Loans   87     86     85     Aviva UKER	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan in State Meighted Average Age of Borrowers & Closing Date Weighted Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sola/Repayments (Case By Case):  Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Indiana (Indiana Malautana Indiana India	S7.2%   12.8	ERFS Original Loan	18.4%   18.6%     Additional Loans   78     Additional Loans   78     Additional Loans   87     86     85     Aviva UKER	Additional Loans 90.2%	83.9%
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 Female Joint Borrowers by age of younger Properties Sold/Repsyments (Case By Case):  Time to Sold (days where available - time from death/assessment to repayment) Time from Possession to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Sale Price (where available)	Loans  87.2% 12.8% 12.8%  Loans  71 86  Loans  67 87 87 86	ERF5 Original Loan 69,305 124,546	18.4%   18.6%     Additional Loans   78     Additional Loans   78     Additional Loans   87     86     85     Aviva UKER	Additional Loans 90.2%	83.9%
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 Fornale Single Fornale 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 Decosion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Sale Price (Sale Price) Sale Price	Loans  87.2% 12.8% 12.8%  Loans  71 86  Loans  67 87 87 86	ERFS Original Loan 69,305	18.4%   18.6%     Additional Loans   78     Additional Loans   78     Additional Loans   87     86     85     Aviva UKER	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linear County (County County Count	Loans  87.2% 12.8%  Loans  10 86  Loans  87 87 88 86  Case 1 Total75,000 145,231 69,305 124,546 55,241	ERF5 Original Loan 69,305 124,546	18.4%   18.6%     Additional Loans   78     Additional Loans   78     Additional Loans   87     86     85     Aviva UKER	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % 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 available - time from death/assessment to repayment) Time from Possission to Sale (days where available - time from death/assessment to repayment) Intel Voluntion Intel Voluntion (Initial Voluntion + Halifax Hpi) God Son Mortage Outstandings Shortfall Loan Outstandings as a Vol Sale Price Claim Submitted to No Negative Equity	Loans  87.2% 12.8%  Loans  10	ERF5 Original Loan 69,305 124,546	18.4%   18.6%     Additional Loans   78     Additional Loans   78     Additional Loans   87     86     85     Aviva UKER	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linear County (County County Count	Loans  87.2% 12.8%  Loans  71 85  Loans  87 87 87 87 86  Case 1 Total 75,000 145,231 69,305 55,31 180% N/A N/A N/A N/A N/A N/A N/A Case 2	ERFS Original Loan  69,305 123,546 55,241  ERFS	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked 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 Formale 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 Hsp) Sale Price (where available) Gross Mortzage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Salemited to No Negative Equity Claim Pale  Claim Ops	Loans  87.2% 12.8%  Loans  71 86  Loans  87 87 87 87 87 86  Case 1 Total 75,000 145,231 66,305 124,546 55,245 20,005 144,546 150,005 150,005 1	ERFS Original Loan 69,305 124,546 55,241	Additional Loans  78 Additional Loans  81,4% 18,6% 78 80 Additional Loans  87 80 80 80 80 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan in Manager Loan Index Linked Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Maile Joint Borrowers by age of vounger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Instituted Valuation Indexed 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 Paid Claim Old Paid Claim Old Paid  Time to 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)	Loans  87.2% 12.8%  Loans  71  86  Loans  87  87  87  87  87  87  75.000 145,231 69,305 124,546 155,241 180% N/A	ERFS Original Loan  69,305 123,546 55,241  ERFS	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan St.  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 Loan Borrowers by age of vounger  Properties Sola/Repayments (Case By Case):  Time to Sale (days where available—time from death/assessment to repayment) Time from Possesion to Sale (days) India for Mortage Cultatardings Sale Price (where available) Gross Mortage Cultatardings Shortfall Loan Outstandings as a % of Sale Price Claims Gubmitted to No Negative Equity Claim Pald  Claim Ols  Time to Sale (days where available) - time from death/assessment to repayment) Time to 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) Intial Valuation (Possesion to Sale (days)	Loans  87.2% 12.8%  Loans  File	ERFS Original Loan  69,305 124,546 55,241  ERFS Original Loan	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Uniquited Average Age of Borrowers @ Calculation Date for this Quarterly Report 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) Intellat Valuation Indexed Valuation (Intilat Valuation + Halifax Hpi) Sale Price (Aller Available) Gross Mortgage Cultatardings Sale Price Claims Johnsted to No Negative Equity Claim Pad Claim (John Color Col	Loans  87.2% 12.8%  Loans  Loans  87  86  Case 1  Total  -  75,000 145,231 66,305 124,546 155,241 180% N/A N/A N/A  Case 2 Total 176 180,000 321,952 150,686 169,670	ERFS Original Loan  69.305 124,546 55,241  ERFS Original Loan	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linear County (County County Count	Loans  87.2% 12.8%  Loans  71 86  Loans  87 87 87 87 87 87 88 86  Case 1 Total 98,305 124,545 150,348 N/A N/A N/A N/A 176 180,000 321,552 150,666 169,670 18,984	ERF5 Original Loan  69.305 224,546 55,241  ERF5 Original Loan	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linker Loan % Index Linker Loan % Index Linker Loan % Index Linker Loan % Weighted Average Age of Borrowers @ Clouing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Single Female Single Male Joint Borrowers by age of Younger Don't Borrowers by age of Younger Properties Sold/Repayments (Case & 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 (Dear available) Gross Mortzage Cutstandings Shortfall Loan Outstandings as % of Sale Price Continued to the Negative Equity Claim Pala Claim O/S  Time to Sale (days where available) - time from death/assessment to repayment) Time from Dossesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) United Valuation - Halifax Hpl) Sale Price (where available) - Gross Mortzage (Dossesion Valuation + Halifax Hpl) Sale Price (where available) - Controlling Sale Price (Carton Price (where available) - Controlling Sale Price (Carton Price	Loans  87.2% 12.8%  Loans  71  86  Loans  87  87  87  87  88  Case 1  Total	ERFS Original Loan  69.305 124,546 55,241  ERFS Original Loan	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % 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 available - time from death/assessment to repayment) Intel Valuation Time from Possesion to Sale (days) Intel Valuation Sole of reviewer available Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim ();  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)  Time to Sale (days where available - time from death/assessment to repayment) Time to Time to Time from Possesion to Sale (days) Sale Price (order available) Sale Price (order availa	Loans  87.2% 12.8%  Loans  1.85  Loans  87  87  87  87  88  Case 1  Total  75,000 145,231 60,305 124,546 138,0% N/A N/A N/A N/A N/A N/A 176  180,000 321,552 150,666 169,670 18,984 113%	ERFS Original Loan  69.305 124,546 55,241  ERFS Original Loan	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % 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 available - time from death/assessment to repayment) Time from Possession to Sale (days) Initial Voluntion Initial Volu	Loans    87.2%   12.8%     12.8%     Loans	ERF5 Original Loan  69.305 124.546 55,241  ERF5 Original Loan 150,686 160,070 18,504	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 86 87 86 87 87 86 87 87 86 87 87 86 87 87 86 87 87 86 87 87 87 88 88 88 88 88 88 88 88 88 88	Additional Loans 90.2%	83.9%
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 @ Closing Date for this Quarterly Report Age of Borrowers Single Female Single Male Average Age of Borrowers Single Female Single Male Average Age of Younger Date 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 Volustion indexed Vulsation (Initial Volustion indexed Vulsation (Initial Volustion indexed Vulsation (Initial Volustion Sale Price (Video Cutamorings Sold Case (Video Cutamorings Sold Price (Case Available) Gross Mortgage Cutatamorings Sold Price (Case Available) Gross Mortgage Cutatamoring Sold Price (Case Available) Gross Mortgage Cutatamoring Sold Price (Case Available) Gross Mortgag	Loans  87.2% 12.8%  Loans  71 86  Loans  67 78 78 87 87 87 87 87 75,000 145,224 155,241 180% N/A N/A N/A  Case 2 Total 196,670 18,984 113% N/A	ERFS Original Loan  69.305 124,546 55,241  ERFS Original Loan	Loans  81.4% 18.6% Additional Loans  78 80 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Maile Joint Borrowers by age of vounger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intelled Valuation 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 Equity Claim Paid  Claim (S)  Time to Sale (days where available) - time from death/assessment to repayment) Intel from Possesion to Sale (days) Intalia Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Claim O/S  Time to Sale (days where available) Gross Mortage Outstandings Shortfall Claim Submitted to Negative Equity Claim Paid Claim O/S	Loans  87.2% 12.8% 12.8%  Loans  71 86  Loans  87 87 87 87 87 87 88  Case 1 Total	ERF5 Original Loan  69,305 124,546 55,241  ERF5 Original Loan  150,686 160,670 18,984	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 85 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan St.  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) Intelled Valuation Indexed Valuation (Intila 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 Pad Claim O.S  Time to Sale (days where available) - time from death/assessment to repayment) Time from Possion to Sale (days) Intila Valuation Indexed Valuation (Intila Valuation + Halifax Hpi) 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 Possion to Sale (days) Intila Valuation (Intila Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings as % of Sale Price Claim Submitted to No Negative Equity Claim D/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possion to Sale (days) Intila Valuation	Loans  87.2% 12.8%  Loans  File	ERF5 Original Loan  69,305 124,546 55,241  ERF5 Original Loan  150,686 160,670 18,984	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 85 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers & Single Female Single Male Joint Borrowers by age of younger  Properties Solal (Repsyments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Decession to Sale (days) Intel from Properties of Sale (days) Intel from Properties Age (Repsyments) Intel Age (Repsyments) Intel from Properties Age (Repsyments) Intel from Properties Age (Repsyments) Intel Age (Repsyments) Intel (Repsyme	Loans  87.2% 12.8%  Loans  Loans  87  86  Case 1  Total  -  75,000 145,231 180,66 155,241 180,66 155,241 180,00 321,952 10,686 169,670 18,984 113% N/A	ERFS Original Loan  69.305 124,546 55,241  ERFS Original Loan  150,686 166,670 18,984  ERFS Original Loan	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 85 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linker Loan % Index Linker Loan % Index Linker Loan % Index Linker Loan % Weighted Average Age of Borrowers & Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Male Loan Borrowers & Age of Very Loan & Loa	Loans  87.2% 12.8%  Loans  71 86  Loans  87 87 87 87 87 87 88 86  Case 1 Total 168,305 124,546 159,248 176 180,000 181,216 176 180,000 181,1894 113% N/A	ERFS Original Loan  69,305 124,546 55,241  ERFS Original Loan  150,686 160,670 18,984  ERFS Original Loan	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 85 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Single Female Single Male Joint Borrowers by age of younger Properties Sole/Repayments (Case & Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Indiatal Valuation Indexed Valuation (Initial Valuation Indexed Valuation Indexed Valuation (Initial Valuation Halifax Hpl) Sale Price (where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation (Initial Valuation Indexed Valuation (Initial Valuation Halifax Hpl) Sale Price (where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation (Initial Valuation Indexed Valuation Initial Valuation Indexed Valuation (Initial Valuation Indexed Valuation Initial Valuation Indexed Valuati	Loans  87.2% 12.8%  Loans  71  86  Loans  87  87  87  87  87  88  Case 1  Total	ERFS Original Loan  69.305 124.546 55,241  ERFS Original Loan  150,686 160,670 18,984  ERFS Original Loan	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 85 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked 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 Possession to Sale (days) Side Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim (Sale (days where available) - time from death/assessment to repayment) Time too Sale (days where available) Side Price (where available) Claim Old Claim Old Claim Old Side Side Side Side Price Claim Submitted to No Negative Equity Claim Pad Claim (Side Sides where available) Claim Old Claim Old Side Price (where available) Side Side Side Side Side Side Side Side	Loans  87.2% 12.8%  Loans  Loans  87  87  87  87  87  88  Case 1  Total  -  75,000 145,231 60,305 124,546 55,241 180% N/A N/A N/A  180,000 321,952 100,686 166,670 18,984 113% N/A N/A N/A N/A  Case 3 Total 18,984 113% N/A	ERFS Original Loan  69.305 124.546 55,241  ERFS Original Loan  150,686 160,670 18,984  ERFS Original Loan	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 85 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % index Linear Loan % index Linear Loan % weighted Average Age of Borrowers © Closing Date Weighted Average Age of Borrowers © Calculation Date for this Quarterly Report Age of Borrowers © Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Average Age of Borrowers © Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Average Age of Younger Date of Calculation Cal	Loans  87.2% 12.8%  Loans  Loans  Case 1  Total  7.1  86  Case 1  Total  1.2  7.5,000 145,2241 180% 19,265 150,666 180,670 180,870 180	ERFS Original Loan  69.305 124.546 55,241  ERFS Original Loan  150,686 160,670 18,984  ERFS Original Loan	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 85 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Single Female Single Male Joint Borrowers by age of younger  Properties Sole/ Repayments (Case & Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intalial Valuation Indexed Valuation (Initial Valuation Initial Valuation Indexed Valuation (Initial Valuation Indexed Valuation (Initial Valuation Indexed Valuation (Initial Valuation Initial Valuation Indexed Valuation (Initial Valuation Initial Val	Loans  87.2% 12.8%  Loans  Case 1  Total  68,305 124,546 135,444 136,666 169,670 18,984 113% N/A N/A N/A  Case 3  Total 176 180,000 181,521 196,666 196,670 18,984 1135,944 11	ERFS Original Loan  69,305 124,546 55,241  ERFS Original Loan  150,686 160,670 18,984  ERFS Original Loan  79,715 81,913 2,198	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Single Female Single Male Joint Borrowers by age of younger  Properties Sole/ Repayments (Case & Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intalial Valuation Indexed Valuation (Initial Valuation Initial Valuation Indexed Valuation (Initial Valuation Indexed Valuation (Initial Valuation Indexed Valuation (Initial Valuation Initial Valuation Indexed Valuation (Initial Valuation Initial Val	Loans    17.2%   17.2%   17.2%   17.2%   17.2%   18.5%   17.2%   18.5%   17.2%	ERFS Original Loan  69,305 124,546 55,241  ERFS Original Loan  150,686 169,670 18,984  ERFS Original Loan  79,715 83,913 2,198	Additional Loans  Additional Loans  78 86 87 88 86 87 86 87 88 86 87 86 87 88 86 87 86 87 88 88 88 88 88 88 88 88 88 88 88 88	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Single Female Single Male Joint Borrowers by age of younger  Properties Sola/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intellad Valuation Indexed Valuation (Intellad Valuation Indexed Valuation (Intellad Valuation Indexed Valuation (Intellad Valuation Indexed Valuation (Intellad Valuation Shortfall Loan Outstandings as a % of Sale Price (Calms Johnsted valuation) (Sale Price (Intellad Valuation Pade Claim O.)  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intellad Valuation (Indiad Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings as % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim (O.)  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intellad Valuation (Indiad Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings as % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim (O.)  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intellad Valuation (Indiad Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as % of Sale Price Claim Submitted to No Negative Equity Claim Padd Claim (O.)  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intellad Valuation (Intellad Valuation Indexed Valuation (Intellad Valuation + Halifax Hpl) Sale Price (Calm Submitted Valuation (Intellad Valuation + Halifax Hpl) Sale Price (Calm Submitted Valuation (Intellad Valuation + Halifax Hp	Loans    17.2%	ERFS Original Loan  69,305 124,546 55,241  ERFS Original Loan  150,686 160,670 18,984  ERFS Original Loan  79,715 81,913 2,198	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % index Linear Loan % index Linear Loan % index Linear Loan % index Linear Loan % weighted Average Age of Borrowers © Clouing Date Weighted Average Age of Borrowers © Calculation Date for this Quarterly Report Age of Borrowers  Single Female Single Male Soling Male Soling Male Soling Male Soling Male The	Loans    17.2%   17.8%	ERFS Original Loan  69.305 124.546 55,241  ERFS Original Loan  150,886 169,670 18,984  ERFS Original Loan  79.715 81,913 2,198	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linke Loan % Index Linke Loan % Index Linke Loan % Index Linke Loan % Weighted Average Age of Borrowers & Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Maile Joint Borrowers by age of vounger  Properties Sole/Repayments (Case & 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 Mortage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim 794  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 Mortage Outstandings Sole Drice (where available) 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) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Sole Time (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Sole Time (Initial Valuation + Halifax Hpi) Sale Price (Poten available) Gross Mortage Outstandings Sole Time (Initial Valuation + Halifax Hpi) Sale Price (Poten available) Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Initial Valuati	Loans    12.8%	ERF5 Original Loan  69,305 124,546 55,241  ERF5 Original Loan  150,686 169,570 18,564  ERF5 Original Loan  79,715 81,913 2,198  ERF5 Original Loan	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Maile Joint Borrowers by age of younger  Properties Sole/Repayments (Case & Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solented to the Negative Equity Claim Paid Claim (O): 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 Mortage Outstandings Shortfall Claim O/5  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Claim O/5  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Claim O/5  Time to Sale (days where available) Claim O/5  Time to Sale (days where available) Claim O/5  Time to Sale (days where available) Claim O/5	Loans    12.8%	ERFS Original Loan  69.305 124.546 55,241  ERFS Original Loan  150,886 169,670 18,984  ERFS Original Loan  79.715 81,913 2,198	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % index Linear Loan % index Linear Loan % index Linear Loan % index Linear 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 Songle Male Songle Male Songle Male Songle Male The 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) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortrage Cruttandings Gross Mortrage Cruttandings Claim Data Claim Data Claim Data Claim Data Claim Constitution of Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortrage Cruttandings 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 - time from death/assessment to repayment) Time to Sale (days where available) Gross Mortrage 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 - 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 Mortrage 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 (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortrage Outstandings Shortfall Claim O/S	Loans    12.8%	ERF5 Original Lean  69,305 124,546 55,241  ERF5 Original Lean  150,686 169,670 118,984  ERF5 Original Lean  79,715 81,913 2,198  ERF5 Original Lean  134,433 174,608	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linear Loan % Index Linear Loan % Index Linear Loan % Index Linear 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 Single Male Index of 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) Intital Valuation Indexed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Claim Days Claim Pad 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 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) 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) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted for No Negative Equity Claim O/S  Time to Sale (days where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted (Intital 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 D/S  Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim D/S	Loans    12.8%	ERF5 Original Lean  69,305 124,546 55,241  ERF5 Original Lean  150,686 169,670 118,984  ERF5 Original Lean  79,715 81,913 2,198  ERF5 Original Lean  134,433 174,608	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%
Fixed Rate Loan % Index Linked Average Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Maile Joint Borrowers by age of vounger  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 Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Jointfact to to 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 Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Days Contained (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage 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 Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Claim O/S	Loans    12.8%	ERF5 Original Lean  69,305 124,546 55,241  ERF5 Original Lean  150,686 169,670 118,984  ERF5 Original Lean  79,715 81,913 2,198  ERF5 Original Lean  134,433 174,608	Additional Loans  Additional Loans  78 86 Additional Loans  87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 86 87 87 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	83.9%

Time to Sale (days where available - time from death/assessment to repayment)	Case 5 Total 704	ERF5 Original Loan	Aviva UKER Additional Loan
Time from Possesion to Sale (days) Initial Valuation	140,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings	253,809 116,760 137,784	116,760 137,784	-
Shortfall Loan Outstandings as a % of Sale Price	21,024 118%	21,024	-
Claim Submitted to No Negative Equity Claim Paid Claim O/S	N/A N/A N/A		
Calli O/3	Case 6	ERF5	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment)	Total 476	Original Loan	Additional Loan
Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	216 165,000 268.159		
Sale Price (where available) Gross Mortgage Outstandings	214,320 306,194	214,320 306,194	-
Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	91,874 143% N/A	91,874	-
Claim Submitted to No Negative Equity  Claim Paid  Claim O/S	N/A N/A N/A		
	Case 7	ERF5	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	Total 1,657 1,590	Original Loan	Additional Loan
Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	150,000 280,037		
Sale Price (where available) Gross Mortgage Outstandings Shortfall	60,464 229,001	60,464 229,001 168,537	-
Shortural Loortural Loortural Claim Submitted to No Negative Equity	168,537 379% N/A	108,537	-
Claim Paid Claim O/S	N/A N/A		
	Case 8	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)	259 140	Original Cour	Additional Education
Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	135,000 251,603		
Sale Price (where available) Gross Mortgage Outstandings Shortfall	160,646 174,625 13,979	160,646 174,625 13.979	
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	109% N/A	25,2.13	
Claim Paid Claim O/S	N/A N/A		
	Case 9 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)	630 35		
Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	72,000 198,171 143,067	77.67	70,404
Gross Mortgage Outstandings Shortfall	159,156 16,089	72,663 83,544 10,881	75,612 5,208
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	111% N/A		
Claim Paid Claim O/S	N/A N/A		
	Case 10 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) Initial Valuation	1,919 448 200,000		
initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	373,382 364,425	364,425	-
Gross Mortgage Outstandings Shortfall	224,371	224,371	-
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	62% 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)	58.2%		
Shortfall as % of Mortgage Outstandings	20.6%		
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days)	308		
	300		
Properties in possession (Total to Calculation date) Repossessed this Quarter	109 7		
Properties sold (Total to Calculation date) Number Carried Forward	93 16		
Average Time from Possession to Sale Posession cases average Shortfall at Sale (%)	204.7 22.2%		
Insurance			
Local Search and Defective Title Claims Made (number) 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 Claims not settled in full by number Claims not settled in full by amount of shortfall	0		
Average time from claim to payment	0 N/A		
Average Loan Asset Outstanding	147,618		
Weighted Average LTV Weighted Average Indexed LTV	98.6% 52.8%		
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 borrow	vines post closine)		
0 - 29.99%	598,587		
30 - 34.99% 35 - 39.99%	1,112,272 2,167,821		
40 - 44,99% 45 - 49,99% 50 - 54,99%	2,218,396 4,137,880 7,076,243		
55 - 59.99% 60 - 64.99%	7,312,387 12,335,710		
65 - 69.99% 70 - 74.99%	21,026,748 31,249,047		
75 - 79,99% 80 - 84,99% 85 - 89,99%	27,211,905 29,440,718 31,876,916		
90 - 94.99% 95 - 99.99%	33,790,421 31,130,757		
100% +	143,926,611		

0 - 30%	14,032,538
30 - 35%	12,136,540
35 - 40%	39,812,875
40 - 45%	52,657,997
45 - 50%	57,928,147
50 - 55%	60,529,364
55 - 60%	51,294,986
60 - 65%	31,107,148
65 - 70%	21,090,479
70 - 75%	17,005,243
75 - 80%	9,344,167
80 - 85%	11,125,360
85 - 90%	3,410,696
90 - 95%	1,175,119
95 - 100%	2,148,794
100% +	1,812,963

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

Under 70	-
70-74	628,257
75-79	26,180,143
80-84	115,672,877
85-89	149,673,353
90-94	75,052,572
95-99	18,097,628
100+	1,307,587

### LTV Levels Breakdown (Halifax HPI Adjusted) vs Age Band Breakdown @ calculation date

LTV Band	Under 70	70-74	75-7	9	80-84	85-89	90-94	95-99	100+
0 - 29.99%				825,949	5,876,264	4,159,059	1,892,342	1,208,953	69,971
30 - 34.99%				427,399	4,505,421	4,926,024	2,152,101	125,596	
35 - 39.99%				5,702,925	21,587,788	7,546,614	3,268,663	1,706,884	
40 - 44.99%				1,078,863	34,893,030	12,552,207	3,783,497	350,400	
45 - 49.99%			628,257	3,732,634	23,815,895	24,555,929	4,492,122	703,311	
50 - 54.99%				7,591,438	3,892,514	40,325,789	7,159,128	1,462,302	98,192
55 - 59.99%				6,274,977	5,432,011	26,628,492	11,766,056	831,237	362,214
60 - 64.99%				353,620	7,018,176	6,514,157	15,860,336	1,360,858	
65 - 69.99%				192,337	5,733,056	2,279,393	12,274,927	610,765	
70 - 74.99%					2,366,146	7,570,797	2,661,307	3,864,240	542,753
75 - 79.99%						6,017,975	1,221,805	2,104,387	
80 - 84.99%					284,275	6,274,955	2,554,549	1,777,123	234,458
85 - 89.99%					268,300	321,960	2,254,738	565,698	
90 - 94.99%							1,175,119		
95 - 99.99%							1,537,724	611,070	
100% +							998,159	814,804	

Annualised HPI Nationwide (Seasonally Adjusted) since closing Annualised HPI Halifax (Seasonally Adjusted) since closing

### Equity Release Funding (No.5) Plc

### Quarterly Report as at calculation date

08-Jul-24

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 date as at which this report is prepared, save that the first quarter shall mean the period from and including the dosing date to but excluding the calculation date as at which the first report is prepared.

15-Oct-24

233,000,000

15-Oct-24

15-Oct-24

Equity Release Funding (No.5) Plc 11th August 2005 Name of Issuer Date of Issue:

	<u>A</u>		<u>B</u>		<u>c</u>
Moodys Current Rating	Aaa		Aa3		A3
&P Current Rating	A+		A+		BBB
itch Current Rating	AAA		AA+		BB+
nitial Note Balance	£	315,000,000		43,000,000	

43,000,000 £ 23,000,000 Note SONIA + 0.4693% Note SONIA + 1.0193% July-12 July-12 Note SONIA + 0.8193% Note SONIA + 1.9193% Note SONIA + 0.3493% July-12 Note SONIA + 0.5793% Note interest margins Step-Up Date Step-Up Margins

Quarterly
14 Jan, April, July and Oct or next
Business Day (or preceding
business day if such next business
day would fall in the succeeding
calendar month)
15-Oct-24 Quarterly
14 Jan, April, July and Oct or next
Business Day (or preceding
business day if such next business
day would fall in the succeeding
calendar month) Quarterly
14 Jan, April, July and Oct or next
Business Day (or preceding
business day if such next business
day would fall in the succeeding
calendar month) Interest Payment Cycle Interest Payment Date

0.63937 1.00000 1.00000 Pool Factor Interest Amount paid this quarter £ 2,935,099 £ 611,296 £ 358,511 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 8,905,652 £ 3,423,958 £ 7,065,802 - £ 120,935 £ 129,047 £ 9,155,634 £ - £ 37,522 £

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
Current Contraction Factor
Current Total Credit Facility Commitment

10,545,000.00 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).

# Subordinated Loan Ledger

Opening Balance on closing date/at start of quarter Payments this quarter Interest Accrued in this Quarter (Note SONIA + 1.8693%) Closing Balance 39,004,100 39,694,730

## 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