ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	08-Oct-24				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	- 4,414,774 - 304,209				
Closing Balance	- 4,718,983				
Voluntary Prepayment Rate					
Value of the ratio expressed as a percentage calculated by dividing:	1.28%				
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	1.28%				
(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.	1				
Substitution Voluntary Prepayment Rate =	N/A				
Loans/Additional Loans	Loans	A	dditional Loans		
Outstanding balance of Loans/Additional Loans at Closing Date	359,045,072	F	425,732		
Outstanding Balance of Loans/Additional Loans at start of this quarter	386,612,416	F	12,605,825		
Accrued Interest at start of this quarter	294,876,611		6,953,339		
Redemotions	Loans		.oans	Additional Loans	
nedeription2					
	In this quarter	S	Since closing date	In this quarter	Since closing date
Principle Amount Outstanding of Loans/Additional Loans redeemed :	3,605,572		245,631,743	114,674	9,037,032
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :					
Death	2,838,002	F	114.221.465	86,219	4.135.266
Borrower enters Long Term Care	396,600		33,157,317	0	1,189,795
Voluntary Repayment Move to Lower Value Property	369,200 1,770		93,927,561 4,238,369	27,118 1,337	3,450,780 261,191
Substitutions	0		4,238,369 87,032	0	201,191
Number of Loans/Additional Loans redeemed by cause:	86	F	6,152	16	698
		_	,,		
Number of Loans/Additional Loans redeemed by cause:					
Death Borrower enters Long Term Care	68 8		2,852 788	14	396 89
Voluntary Repayment	10		2,510	2	213
Move to Lower Value Property Substitutions	1		345 2	2 0	46 0
		∟ ⊢	1		
Redemption Monies Received:	15,344,913	L	561,372,993	317,633	15,224,051
Equivalent Value Test this quarter:	N/A				
S&P model this quarter:	N/A				
Substitution	Loans	A	dditional Loans		
Substituted in this Quarter (amount)	-	Г	-		
Substituted in this Quarter as a % of aggregate Outstanding Balance of the Loans/Additional @ Closing Date	0.00% 125.054		0%		
Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	0.03%		-		
Outstanding Balance of Loans/Additional Loans	Loans	A	dditional Loans		
Number of Loans/Additional Loans	2,533	Г	361		
Further Advances in preceding quarter	-		38,324		
Number of Further Advances in preceding quarter Outstanding Gross Balance	378,033,801		25 12,546,236		
Outstanding Accrued Interest	289,903,568		6,970,100		
Product Breakdown by Loan/Additional Loan Outstanding	At Closing		t Calculation Date	At Closing	At Calculation Date
Product Breakdown by Loan/Additional Loan Outstanding	At Closing Loans		t Calculation Date pans	At Closing Additional Loans	At Calculation Date Additional Loans
Fixed Rate Loan %	Loans 87.2%		pans 81.8%	Additional Loans 90.2%	Additional Loans 84.5%
	87.2% 12.8%	L	81.8% 18.2%	Additional Loans	Additional Loans
Fixed Rate Loan %	Loans 87.2%	L	pans 81.8%	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date	87.2% 12.8% Loans	L	81.8% 18.2% dditional Loans	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan %	87.2% 12.8%	L	81.8% 18.2% dditional Loans	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date	87.2% 12.8% Loons	и [А	81.8% 18.2% dditional Loans	Additional Loans 90.2%	Additional Loans 84.5%
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	Loans 87.2% 12.8% Loans 71 86 Loans 87.2%	и [А	81.8% 18.2% 18.2% dditional Loans 87	Additional Loans 90.2%	Additional Loans 84.5%
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	и [А	81.8% 18.2%	Additional Loans 90.2%	Additional Loans 84.5%
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	Loans 87.2% 12.8% 10.8	и [А	81.8% 18.2% dditional Loans 78 86	Additional Loans 90.2%	Additional Loans 84.5%
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 87 86	L A ERPS	81.8% 18.2% dditional Loans 78 86 85 Aviva UKER	Additional Loans 90.2%	Additional Loans 84.5%
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):	Loans 87.2% 12.8% Loans 71 86 Loans 87.2% 87.2% 87.2% 86.2% 87.2% 86.2% 87.2% 86.2% 87.2% 86.2% 87.2% 86.2% 87.2% 86.2%		81.8% 18.2% 18.2% dditional Loans 78 86 dditional Loans 87 86 85 85	Additional Loans 90.2%	Additional Loans 84.5%
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	Loans 87.2% 12.8% Loans 71 86 Loans 67 87 87 87 86 Case 1 Total 1,044 91	L A ERPS	81.8% 18.2% dditional Loans 78 86 85 Aviva UKER	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of 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)	Loans 87.2% 12.8% Loans 71 86 Loans 67 75 86 Case 1 Total 1,044	L A ERPS	81.8% 18.2% dditional Loans 78 86 85 Aviva UKER	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weightted Average Age of Borrowers @ Closing Date Weightted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of vjounger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intilate Valuation Indexed Valuation (Intilat Valuation + Hallfax Hpl) Sale Price (where available)	Loans 87.2% 12.8% Loans 71 86 Loans 87 87 87 87 88 Case 1 Total 1,044 91 130,000 245,684 94,226	ERFS Original Lean	81.8% 18.2% dditional Loans 78 86 85 Aviva UKER	Additional Loans 90.2%	Additional Loans 84.5%
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 Cale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Index of Valuation - Halifax Hp) Sale Price (where available) Gross Mortsage Outstandings Shortfall Gross Mortsage Outstandings	Loans 87.2% 12.8% 12.8% Loans 71 86 Loans 87 87 87 87 86 Case 1 Total 1,044 1,045 1,044 4,4226 124,056 29,830	ERFS Original Loan	Aviva UKER Additional Loans	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Loan Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Inclosed Valuation (Initial Valuation + Hallfax Ho) Sale Price Values evailable) Side Price Values evailable Good Contamings Shortfall Loan Outstandings Shortfall Loan Outstandings Shortfall	Loans 87.2% 12.8% Loans 71 86 Loans 87 87 87 86 130,000 245,684 94,226 124,056 29,830 132%	ERFS Original Loan 94,226 124,056	Aviva UKER Additional Loans	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of 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) Initials Valuation Indexed Valuation (Initial Valuation + Hallfax Ho) Sale Price Verber available) Gross Mintgage Outstandings Const. Sale Vice Verber available Gross Mintgage Outstandings Const. Sale Vice Verber available Claim Submitted to No Negative Equity Claim Paid	Loans 87.2% 12.8% Loans 71 86 Loans 67 71 86 Loans 10,044 91 130,000 245,084 13,045 13,050 13,050 13,155 13,155 13,155 13,155 13,155 13,155 13,155 13,155 13,155 13,155 13,155 13,155 13,155	ERFS Original Loan 94,226 124,056	Aviva UKER Additional Loans	Additional Loans 90.2%	Additional Loans 84.5%
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) Intender of Valuation (Initial Valuation + Halifax Hp) Intender of Valuation (Initial Valuation + Halifax Hp) Gross Mortrage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	Loans 87.2% 12.8% Loans 71 86 Loans Case 1 Total 1,044 1,045 24,5,64 24,25 124,056 124,056 128,300 132% N/A	ERFS Original Loan 94,226 124,056	Aviva UKER Additional Loans	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of 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) Initials Valuation Indexed Valuation (Initial Valuation + Hallfax Ho) Sale Price Verber available) Gross Mintgage Outstandings Const. Sale Vice Verber available Gross Mintgage Outstandings Const. Sale Vice Verber available Claim Submitted to No Negative Equity Claim Paid	Loans 87.2% 12.8% Loans 71 86 Loans Case 1 Total 1,044 91 130,000 245,084 94,226 24,050 124,050 125,050 126,050 187,050	ERFS Original Loan 94,226 124,056 29,330	Aviva UKER Aviva UKER	Additional Loans 90.2%	Additional Loans 84.5%
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 Proporties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Intel Valuation I	Loans 87.2% 12.8% Loans 71 86 Loans 67 87 87 88 Case 1 Total 1,044 91 130,000 245,684 94,226 124,055 29,335, 1,004 N/A N/A	ERF5 Original Loan 94,226 224,056 23,830	dditional Loans 81.8% 18.2% dditional Loans 78 86 dditional Loans 87 86 85 Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weightted Average Age of Borrowers @ Closing Date Weightted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of vjounger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Institute Valuation Indexed Valuation (Initial Valuation + Hallfax Hol) Sale Price (where available) Gross Mortzage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim Of	Loans 87.2% 12.8% Loans 71 86 Loans 87 87 87 87 87 170aa 10,044 1,0	ERFS Original Loan 94,226 124,056 29,330	Aviva UKER Aviva UKER	Additional Loans 90.2%	Additional Loans 84.5%
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Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Loan Borrowers by age of younger 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) Initials Valuation Inclined Valuation (Initial Valuation + Hallfax Hrp) Sale Price (where available) Sorroffall Sorroffall Sorroffall Case Dutation/Initial Sorrow (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) Time from Possesion to Sale (days) Time from Possesion to Sale (days) Time from Possesion to Sale (days)	Loans 87.2% 12.8% Loans 71 86 Loans 87 87 87 86 Case 1 Total 1,044 91 130,000 245,884 94,226 124,055 29,880 1327 N/A N/A N/A Case 2 Total 469 - 136,000	ERFS Original Loan 94,226 124,056 29,330	Aviva UKER Aviva UKER	Additional Loans 90.2%	Additional Loans 84.5%
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Fixed Rate Loan % Index Linked Loan 1% Index Linked Loan 1% 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 Prosession to Sale (days) Index of Market Age (Date of Market Age) Sale Price phene available Gross Mortgage Outstandings Shortfall Loan Outstandings as a 5x 0 Keg 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) Time from Possesion to Sale (days) Index of Market Claim Sale (days) Index of	Loans 87.2% 12.8% Loans 71 86 Loans Case 1 Total 1,044 24,5,684 94,225 130,000 132% N/A N/A N/A N/A N/A 136,000 262,221 20,987 270,886 65,599 132%	ERFS Original Loan 94,226 124,056 29,830 ERFS Original Loan 173,703 227,553	Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
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) Intent from Prosession to Sale (days) Intala Valuation Intent Sola (days where available - time from death/assessment to repayment) Intent from Prosession to Sale (days) Intala Valuation Gross Mortrage 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) Time from Prosession to Sale (days) Intala Valuation Intent Sale (days where available - time from death/assessment to repayment) Time from Prosession to Sale (days) Intala Valuation Intent Sale (days where available - time from death/assessment to repayment) Time to Cale (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 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 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 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 to Sale (days where available - time from death/assessment to repayment to the r	Loans 87.2% 12.8% Loans 71 86 Loans 171 86 Loans 172 87 87 88 170 180 190 190 190 190 190 190 19	ERFS Original Loan 94-226 124,056 23,330 ERFS Original Loan 173,703 227,553 53,350	Avva UKER Additional Loan Avva UKER Additional Loan Avva UKER Additional Loan 1	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked 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 Female Single Male Loan Borrowers by age of younger John Borrowers B	Loans 87.2% 12.8% Loans Til 86 Loans Case 1 Total 1,044 91 130,000 245,084 31,255	ERFS Original Loan 94,226 124,056 29,830 ERFS Original Loan 173,703 227,553	Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weightted Average Age of Borrowers @ Closing Date Weightted 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) Intella Vialuation Indexed Vialuation (Intilla Vialuation + Halifax Hpi) Sale Price (where available) Gross Morteage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim Oly The Sossesion to Sale (days) Intilla Vialuation Indexed Vialuation (Intilla Vialuation + Halifax Hpi) Sale Price (where available) Intilla Vialuation Indexed Vialuation (Intilla Vialuation + Halifax Hpi) Sale Price (where available) Sonorfall 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 Possession to Sale (Gays) Intilla Vialuation Indexed Vialuation (Intilla Vialuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/S	Loans 87.2% 12.8% Loans 71 86 Loans 171 86 Loans 187 87 88 Case 1 Total 1,044 91 130,000 245,884 94,226 124,056 29,830 132% N/A N/A N/A 136,000 262,221 204,987 270,589 136,000 262,221 204,987 270,589 180,000	ERFS Original Lean 94,226 2124,066 229,830 ERFS Original Loan 173,703 227,533 53,850	Aviva UKER Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Neighted 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 & 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) Install Valuation Indexed Valuation Install Valuation Indexed Valuation Install Valuation Indexed Valuation Install Valuation Indexed Valuation Install	Loans 87.2% 12.8% 12.8% Loans Fig. 12.8% Roans Case 1 Fotal 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,044 1,045 1	ERFS Original Lean 94,226 2124,066 229,830 ERFS Original Loan 173,703 227,533 53,850	Aviva UKER Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of 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) Intilial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortisace Outstandings Solve Price (where available) Gross Mortisace Outstandings Solve Price (where availab	Loans 87.2% 12.8% Loans Till 86 Loans Case 1 Total 1,044 91 130,000 245.684 94,256 124,056 132,00 133% N/A N/A N/A Case 2 Total 469 136,000 26,221 20,987 270,586 65,599 132% N/A N/A N/A N/A N/A N/A N/A N/A N/A Case 2 Total 469 170,586 65,599	ERFS Original Loan 94.226 124.056 29.830 ERFS Original Loan 173.703 227.553 53.850 ERFS Original Loan	Aviva UKER Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of 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) Intials Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortzage Outstandings Stortfall Loan Outstandings as a % of Sale Price Colaim Pald Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initials Valuation Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim 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 Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings	Loans 87.2% 12.8% 12.8% Loans 71 86 Loans 67 87 87 88 Case 1 Total 1,044 91 130,000 245,684 94,226 124,055 29,335,21 100,000 245,684 100,000 245,6	ERFS Original Loan 94,226 124,056 29,830 ERFS Original Loan 173,703 277,553 53,850 ERFS Original Loan	Aviva UKER Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate 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 Possesion to Sale (days) Intalla Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortizage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submittee 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 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 87.2% 12.8% Loans 1.000 88.6 Loans 87.87 88.6 Case 1 Total 1,044 91 130,000 245,884 94,226 124,056 29,880 1127% N/A N/A Case 2 Total 469 -136,000 252,223 204,887 270,599 135,000 262,237 270,599 136,1359 137,507 138,1358 139,000 135,343 130,000 135,343 130,000 135,343 130,000 135,343 130,000 135,343 131,358 132,500 1335,403 1271,507 134,358	ERFS Original Loan 94.226 124.056 29.830 ERFS Original Loan 173.703 227.553 53.850 ERFS Original Loan	Aviva UKER Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan 1% Index Linked	Loans 87.2% 12.8% Loans Loans Case 1 Total 1,044 91 130,000 245,084 31,285 12,830 123,30 137,00 136,000 26,221 204,987 27,0586 65,599 132,50 137,00 14,00 150,000 162,221 17,0586 18,000 18	ERFS Original Loan 94,226 124,056 29,830 ERFS Original Loan 173,703 277,553 53,850 ERFS Original Loan	Aviva UKER Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Loan Borrowers Single Female Single Male Loan Borrowers by age of younger John Single Female Single Male Loan Borrowers by age of younger John Single Female Single Male Loan Borrowers by age of younger John Single Female Single Male Loan Borrowers by age of younger John Single Female Single Male Loan Borrowers Loan Loan Loan Loan Loan Loan Loan Loan	Loans 87.2% 12.8% Loans 1.000 88.6 Loans 87.87 88.6 Case 1 Total 1,044 91 130,000 245,884 94,226 124,056 29,880 1127% N/A N/A Case 2 Total 469 -136,000 252,223 204,887 270,599 135,000 262,237 270,599 136,1359 137,507 138,1358 139,000 135,343 130,000 135,343 130,000 135,343 130,000 135,343 130,000 135,343 131,358 132,500 1335,403 1271,507 134,358	ERFS Original Loan 94,226 124,056 29,830 ERFS Original Loan 173,703 277,553 53,850 ERFS Original Loan	Aviva UKER Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Neighted 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 Sprowers Single Female Single Male John State (Sprowers State Single Female Single Male John State (Sprowers State Single Female Single Male John State (Sprowers State Single Female Single Male John State State Single Female Single Male John State State Single Female Single Male John State Single Female Single Male John State Single Female Single Single Female Single	Loans 87.2% 12.8% Loans Ti 86 Loans Case 1 Total 1,044 91 130,000 245.884 24,256 124,055 137,307 134,050 135,000	ERF5 Original Loan 94,226 224,056 23,830 ERF5 Original Loan 173,703 227,553 53,850 ERF5 Original Loan 271,507 334,556 62,851	Aviva UKER Additional Loans Aviva UKER Additional Loans Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weightted Average Age of Borrowers @ Coloring Date Weightted 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) Intella Vilaution Indexed Valuation (Intilla 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 Possesion to Sale (days) Intalla Valuation Indexed Valuation (Intilla 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 Possesion to Sale (days) Intilla Valuation Indexed Valuation (Intilla 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	Loans 87.2% 12.8% 12.8% Loans Fig. 87 87 88 Case 1 Fotal 1,044 1	ERFS Original Loan 94,226 124,056 29,830 ERFS Original Loan 173,703 227,553 53,850 ERFS Original Loan 271,507 334,558 62,851	Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Neighted 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 Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intalia Vilvaliation Indexed Valuation Intalia Valuation Indexed Valuation Intalia Valuation Indexed Valuation Intelial Valuation Indexed Valuation (Intilial Valuation Indexed Valuation Intelial Valuation Indexed Valuation (Intilial Valuation Indexed	Loans 87.2% 12.8% 12.8% Loans Fig. 87 87 88 Case 1 Total 1,044 1	ERF5 Original Loan 94,226 224,056 23,830 ERF5 Original Loan 173,703 227,553 53,850 ERF5 Original Loan 271,507 334,556 62,851	Aviva UKER Additional Loans Aviva UKER Additional Loans Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
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 John School & Calculation Date for this Quarterly Report 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) Intalia Valuation Indexed Valuation (Initial Valuation Health (Assessment to repayment) Intalia Valuation Indexed Valuation (Initial Valuation Health (Assessment to repayment) Time from Possesion to Sale (days where available) Gross Mortzage Outstandings Shortfall Calm Outstandings as a % of Sale Price Outstandings Sale Price (Daim Pade Calm P	Loans 87.2% 12.8% 12.8% Loans 71 86 Loans 87, 87 87, 87 88 Case 1 Total 1,044 91 130,000 245,684 94,226 124,056 29,839 1327 34,056 29,839 1327 36,000 26,000 26,000 26,000 27,000 27,000 28,000 2	ERF5 Original Loan 94,226 224,056 23,830 ERF5 Original Loan 173,703 227,553 53,850 ERF5 Original Loan 271,507 334,556 62,851	Aviva UKER Additional Loans Aviva UKER Additional Loans Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Neighted 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) Intalial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortizage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submittee to No Negative Equity Claim Oy Intalial Valuation Interes of Possesion to Sale (days) Intalial Valuation Interes on Possesion to Sale (days) Joan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Oy5 Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intalial Valuation Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Sale Price (where available) Sale Price (where available) Sale Price (where available) Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Interes of Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	Loans 87.2% 12.8% Loans Fig. 12.8% Loans 10.8%	ERFS Original Lean 94,226 124,056 29,330 ERFS Original Loan 173,703 227,533 53,850 ERFS Original Loan 771,507 314,358 62,851 ERFS Original Loan	Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers and 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 vpounger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intalia Valuation Indexed Valuation (Intitial Valuation Indexed Valuation (Intitial Valuation Indexed Valuation (Intitial Valuation Shortfall Loan Outstandings as a % of Sale Price Chairm Submitted 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) Intalia Valuation (Intitial Valuation Indexed Valuation Indexed Valuation (Intitial Valuation Indexed Valuation (Intitial Valuation Indexed Valuation Indexed Valuation (Intitial Valuatio	Loans 87.2% 12.8% Loans Fig. 12.8% Loans 87 88 Loans 87 87 87 88 Case 1 Total 1.044 1.044 91 1.30,000 245.884 94.226 1.24,056 1.25,884 1.24,056 1.25,884	ERFS Original Loan 94.226 124.056 29.830 ERPS Original Loan 173,703 277,553 53.850 ERFS Original Loan 271,507 334,358 62,851 ERFS Original Loan	Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Colonip Date Weighted Average Age of Borrowers @ Colonip Date for this Quarterly Report Age of Borrowers Single Female Single Male Journal Colonies Single Female Single Male Journal Single Female Single Male Journal Single Female Single Male Journal Single Female Single Male Single Female Single Single Female Single Single Single Single Female Single Singl	Loans 87.2% 12.8% Loans Loans 86 Loans Case 1 Total 1,044 91 130,000 245,884 344,256 20,00 1313% N/A N/A N/A Case 2 Total 469 1336,000 26,221 20,987 270,886 65,599 132% N/A	ERFS Original Loan 173,703 277,553 53,850 ERFS Original Loan 271,507 334,558 60,851 ERFS Original Loan	Aviva UKER Additional Loan 77,803 101,761	Additional Loans 90.2%	Additional Loans 84.5%
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 & Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male John Market Age of 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) Intelligency Age of Sold (days) Intelligency Ag	Loans 87.2% 12.8% Loans 88. Case 1 Total 1,044 91 130,000 245,684 94,226 124,053 130,00 245,684 147,058 158,000 15	ERFS Original Loan 173,703 277,553 53,850 ERFS Original Loan 271,507 334,558 60,851 ERFS Original Loan	Aviva UKER Additional Loan 77,803 101,761	Additional Loans 90.2%	Additional Loans 84.5%
Fixed Rate Loan % Index Linked Loan % Neighted 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 vpounger Properties Sold/Repsyments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intalia Valuation Indexed Valuation (Intitial Valuation (Intitial Valuation Indexed Valuation (Int	Loans 87.2% 12.8% 12.8% Loans 87 86 Loans 87 87 87 88 Case 1 1004 104 104 104 1000 245.884 94.226 124.056 124.056 129.830 132% N/A N/A N/A N/A Case 2 Total 469 136,000 262.221 204.987 270.886 65.599 1270.886 770.886	ERFS Original Loan 173,703 277,553 53,850 ERFS Original Loan 271,507 334,558 60,851 ERFS Original Loan	Aviva UKER Additional Loan 77,803 101,761	Additional Loans 90.2%	Additional Loans 84.5%

Time to Sale (days where available - time from death/assessment to repayment)	Case 5 Total 427	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	427 - 270,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings	489,224 255,590	255,590 294,720	-
Shortfall Loan Outstandings as a % of Sale Price	294,720 39,130 115%	39,130	-
Claim Submitted to No Negative Equity Claim Paid Claim O/S	N/A N/A		
Caim U/S	N/A Case 6	ERF5	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	Total 210	Original Loan	Additional Loan
Irme from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	270,000 529,265		
Sale Price (where available) Gross Mortgage Outstandings	370,406 416,666	370,406 416,666	-
Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	46,260 112% N/A	46,260	-
Claim Paid Claim O/S	N/A N/A		
	Case 7	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)	631	Original Edan	Additional Edair
Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	203,500 376,483		
Sale Price (where available) Gross Mortgage Outstandings Shortfall	156,992 201,815 44,823	156,992 201,815 44,823	
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	129% N/A	.,,,,,	
Claim Paid Claim O/S	N/A N/A		
	Case 8 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	1,592 163		
initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	84,000 152,203 136,275	136,275	
Gross Mortgage Outstandings Shortfall	98,926	98,926	
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	73% N/A N/A		
Claim O/S	N/A		
Time to Sale (days where available - time from death/assessment to repayment)	Case 9 Total 1,044	ERF5 Original Loan	Aviva UKER Additional Loan
Time from Possesion to Sale (days) Initial Valuation	90 115,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	216,418 151,923	151,923	-
Gross Mortgage Outstandings Shortfall	123,913	123,913	-
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	82% N/A N/A		
Claim O/S	N/A		
Time to Sale (days where available - time from death/assessment to repayment)	Case 10 Total 604	ERF5 Original Loan	Aviva UKER Additional Loan
Time from Possesion to Sale (days) Initial Valuation	77 130,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	234,887 122,531	122,531	-
Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price	107,072 - 87%	107,072	-
Claim Submitted to No Negative Equity Claim Paid	N/A N/A		
Claim O/S	N/A Case 11	ERF5	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment)	Total 642	Original Loan	Additional Loan
Time from Possesion to Sale (days) Initial Valuation	95 290,000		
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings	534,323 342,415 294,315	342,415 294,315	-
Shortfall Loan Outstandings as a % of Sale Price	- 86%	-	-
Claim Submitted to No Negative Equity Claim Paid Claim O/S	N/A N/A N/A		
For all Mortgages repaid to the Calculation Date (NNEG or repossession)	,		
Weiphted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifax Hpi) (where available) Shortfall as % of Mortgage Outstandings	58.9% 19.8%		
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary)			
Weighted Average: Time to sale (Days)	310		
Properties in possession (Total to Calculation date)	114		
Repossessed this Quarter Properties sold (Total to Calculation date) Number Carried Forward	5 100 14		
Average Time from Possession to Sale	200.9		
Posession cases average Shortfall at Sale (%)	21.3%		
Insurance Local Search and Defective Title Claims Made (number)	0		
Claims Paid 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 Contingent Building Insurance Claims made (number)	N/A 0		
Claims Paid Claims Outstanding	0		
Claims not settled in full by number Claims not settled in full by amount of shortfall Average time from claim to payment	0 0 N/A		
Average Loan Asset Outstanding Weighted Average LTV	149,244 99,9%		
Weighted Average Indexed LTV Weighted Average Interest Rate	52.5%		
Fixed Rate Loans	7.35%		
Index-Linked Loans	4.89% + LPI		

0 - 29.99% 30 - 34.99% 35 - 39.99% 40 - 44.99% 45 - 49.99% 50 - 54.99% 50 - 64.99% 60 - 64.99% 70 - 74.99% 75 - 79.99% 80 - 84.99% 85 - 89.99% 90 - 94.99% 95 - 99.99% 473,910 1,105,891 1,747,672 2,016,886 3,984,401 6,454,320 6,933,119 11,250,046 16,413,248 28,216,922 28,734,129 31,120,368 29,385,920 28,325,295 33,319,414 LTV Levels Br own (based on Halifax HPI adjusted valuation @ calculation date) 13,636,826 12,275,394 39,156,755 52,273,944 57,058,836 60,088,319 47,335,525 32,552,798 20,425,409 17,244,624 9,111,454 8,724,975 3,541,542 1,203,972 1,914,813 1,488,617 0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 65 - 70% 70 - 75% 75 - 80% 80 - 85% 85 - 90% 90 - 95% 95 - 100% Depersonalised information on the pool and payment summary, as at each Calculation Date, may be obt 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 78-79 80-84 85-89 90-94 90-99 100-20,307,894 114,971,571 146,992,811 76,429,630 17,909,795 1,098,240 6,083,988 4,714,152 24,603,469 34,464,152 20,748,489 2,185,157 5,383,364 8,755,237 5,240,529 2,229,100 4,332,008 4,553,910 7,313,630 12,599,141 27,193,890 41,780,792 24,083,510 5,984,177 1,834,187 8,136,397 5,722,614 2,857,085 601,470 949,431 127,877 1,264,172 384,510 899,715 1,198,251 483,132 1,622,611 1,094,048 4,151,022 2,007,654 1,345,009 576,562 1,846,149 2,557,434 3,246,581 3,971,450 4,640,523 7,424,989 12,185,947 16,190,772 12,059,542 2,175,475 1,245,472 3,993,472 2,090,223 1,203,972 1,224,568 322,020 2,728,902 854,691 3,252,358 7,399,244 5,199,572 323.860 99,886 197,103 552,630 135,714 238,763 100% + 373,062 1,115,555 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-Oct-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, serve 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. Name of Issuer : Date of Issue: Equity Release Funding (No.5) Plc 11th August 2005 <u>B</u> <u>c</u> Aa3 А3 A+ A+ BBB S&P Current Rating Fitch Current Rating AAA BB+ Initial Note Balance Note Principle @ Start of Quarter Note Redemptions @ IPD Outstanding Note Principle 315,000,000 £ 201,400,000 £ 11,300,000 £ 190,100,000 £ £ 43,000,000 £ 23,000,000 Note SONIA + 0.3493% July-12 Note SONIA + 0.5793% Note SONIA + 1.0193% July-12 Note SONIA + 1.9193% Note interest margins Step-Up Date Step-Up Margins Note SONIA + 0.4693% July-12 Note SONIA + 0.8193% 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) 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) Next Interest Payment Date 14-Jan-25 14-Jan-25 14-Jan-25 Pool Factor Г 0.60349 1.00000 1.00000 Interest Amount paid this quarter £ 2,739,064 £ 597,811 £ 351,644 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 9,155,634 £ 3,513,143 £ 116,757 129,825 9,402,216 52,175 127,175 7,422,753

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Initial Commitmer	

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

10,070,000.00

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%)

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