

## TPMF 2016 - Auburn 10 Investor Report

Issue Date	18 October 2016
Issuer	Towd Point Mortgage Funding 2016 - Auburn 10 PLC
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	30 September 2019
Collection Period	01 Sep 2019 - 30 Sep 2019
Most Recent Note Interest Accrual Start Date	22 July 2019
Most Recent Note Interest Accrual End Date	21 October 2019
Most Recent Number of Days in the Interest Period	91
Final Interest Payment Date	21 October 2019

### **Contact Details**

Capital Home Loans Limited          Admiral House, Harlington Way, Fleet, Hampshire GU51 4YA

Name	Role	Phone Number	e-mail
Treasury Department			<a href="mailto:chltreasury@chl.org.uk">chltreasury@chl.org.uk</a>
Graham Conway	Head of Treasury & Portfolio Management	+44 (0) 1252 365 238	<a href="mailto:graham.conway@chl.org.uk">graham.conway@chl.org.uk</a>
Tom McManus	Senior Treasury Analyst	+44 (0) 1252 365 899	<a href="mailto:tom.mcmanus@chl.org.uk">tom.mcmanus@chl.org.uk</a>
Dana Morfin	Treasury Supervisor	+44 (0) 1252 365 285	<a href="mailto:dana.morfin@chl.org.uk">dana.morfin@chl.org.uk</a>

The prospectus, transaction documents, loan level data, investor report and cashflow model may be obtained at [www.chlmortgages.co.uk](http://www.chlmortgages.co.uk) or [www.euroabs.com](http://www.euroabs.com)

### **Bloomberg Ticker**

TPMF 2016-AU10

### **Notice of Redemption**

All notes were duly redeemed in full 21 October 2019. Announcement link below.

<https://direct.euronext.com/AnnouncementRNSDetails.aspx?id=14266297>

For future information on this portfolio, please refer to Towd Point Mortgage Funding 2019 - Auburn 13. Details can be found on the Euro ABS and CHL websites via the links above.

Notes - Closing Date 18th October 2016

Class	ISIN	Original Balance	Outstanding Principal Brought Forward	Repayment	Repayment per note	Outstanding Principal Carried Forward	Reference Rate	Margin	Step-Up Margin	Coupon Reference Rate	IPD Coupon Rate	Interest Paid per note	Interest Paid on latest IPD
A1	XS1315173604	£989,400,000.00	£680,035,505.12	£680,035,505.12	£68,718.22	£0.00	3 Month GBP LIBOR	1.00%	1.75%	0.77263%	1.77263%	£303.70	£3,005,415.20
A2	XS1315180304	£28,522,000.00	£28,522,000.00	£28,522,000.00	£100,000.00	£0.00	3 Month GBP LIBOR	1.00%	1.75%	0.77263%	1.77263%	£441.94	£126,050.13
B	XS1315175486	£69,445,000.00	£69,445,000.00	£69,445,000.00	£100,000.00	£0.00	3 Month GBP LIBOR	1.20%	2.40%	0.77263%	1.97263%	£491.81	£341,537.45
C	XS1315176021	£34,723,000.00	£34,723,000.00	£34,723,000.00	£100,000.00	£0.00	3 Month GBP LIBOR	1.50%	3.25%	0.77263%	2.27263%	£566.60	£196,740.52
D	XS1315177425	£29,763,000.00	£29,763,000.00	£29,763,000.00	£100,000.00	£0.00	3 Month GBP LIBOR	1.80%	4.25%	0.77263%	2.57263%	£641.40	£190,899.88
E	XS1315178407	£27,282,000.00	£27,282,000.00	£27,282,000.00	£100,000.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	£0.00
F	XS1315179637	£32,242,000.00	£32,242,000.00	£32,242,000.00	£100,000.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	£0.00
Z	XS1315180213	£28,523,000.00	£28,523,000.00	£28,523,000.00	£100,000.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	£0.00
SDC	XS1501468950	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	£0.00
DC1	XS1501469172	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	£0.00
DC2	XS1501469255	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	£0.00
		£1,240,100,000.00	£930,535,505.12	£930,535,505.12		£0.00							£3,860,643.18

Notes - Ratings & Legal Maturities

Class	S&P/Moody's/Fitch Ratings at Closing	S&P/Moody's/Fitch Ratings at End of Period	Legal Maturities	Currency	Pool Factor Brought Forward	Pool Factor Carried Forward	Issue Price
A1	AAA/Aaa/AAA	AAA/Aaa/AAA	April 2045	GBP	0.687182	0.000000	99.88%
A2	AA+/Aaa/AAA	AA+/Aaa/AAA	April 2045	GBP	1.000000	0.000000	98.54%
B	AA-/Aa2/NR	AA-/Aa2/NR	April 2045	GBP	1.000000	0.000000	96.83%
C	A+/A2/NR	A+/A1/NR	April 2045	GBP	1.000000	0.000000	95.73%
D	BBB+/Ba1/NR	BBB+/Ba1/NR	April 2045	GBP	1.000000	0.000000	93.16%
E	Not rated	Not rated	April 2045	GBP	1.000000	0.000000	100.00%
F	Not rated	Not rated	April 2045	GBP	1.000000	0.000000	100.00%
Z	Not rated	Not rated	April 2045	GBP	1.000000	0.000000	100.00%
SDC	Not rated	Not rated	April 2045	GBP	1.000000	0.000000	N/A
DC1	Not rated	Not rated	April 2045	GBP	1.000000	0.000000	N/A
DC2	Not rated	Not rated	April 2045	GBP	1.000000	0.000000	N/A

Issuer's Ledgers

Revenue	Liquidity Reserve	Liquidity Standby	excess Cashflow Reserve	Interim SDC	SDC	Issuer Profit	Principal Deficiency
AI Transaction Close							
Required Amount (AI Last IPD)							
<b>Brought forward 22 Jul 2019</b>	£0.00	£0.00	£5,542,650.43	£0.00	£1,284,992.92	£25,750.00	£0.00
Debits	£0.00	£0.00	£5,542,650.43	£0.00	£1,284,992.92	£0.00	£0.00
Credits	£0.00	£0.00	£0.00	£0.00	£0.00	£250.00	£0.00
<b>21 Oct 2019</b>	£0.00	£0.00	£0.00	£0.00	£0.00	£26,000.00	£0.00

Principal Deficiency Ledgers Split:

	Brought forward	Debit	Credit	Carried forward
Class A1 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class A2 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class B Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class C Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class D Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class E Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class F Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class Z Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
	£0.00	£0.00	£0.00	£0.00

**Available Funds of the Issuer at Most Recent Interest Payment Date**

Available Receipts **£942,761,232.84**

Revenue Receipts received during the Collection Period	£5,382,289.41
Principal Receipts received during the Collection Period	£27,023,676.60
Amounts (if any) to be credited to the Principal Deficiency Ledger during the Collection Period	£0.00
Interest payable to the Issuer on the Deposit Account during the Collection Period	£40,837.88
Amounts standing to the credit of the Excess Cashflow Reserve Fund	£5,542,650.43
Any amounts retained in the SDC Ledger	£1,284,992.92
other net income of the Issuer received during the Collection Period (other than any Principal Receipts)	£19,012.42
Additional amounts received	£903,511,829.00
<u>Less</u>	
Permitted Withdrawals	(£44,055.82)

Waterfall at Most Recent Interest Payment Date (21 October 2019)

Revenue Waterfall Summary

<p><b>16.1.1</b> first, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:</p> <p>(a) any fees, costs, charges, liabilities, expenses and all other amounts then due and payable to the <b>Trustee</b> or any Appointee, under the provisions of the Trust Deed and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; and</p> <p>b) any fees, costs, charges, liabilities, expenses and all other amounts then due and payable to <b>any Receiver appointed by the Trustee</b> or any Appointee under the provisions of the Deed of Charge and the other Transaction Documents, together with (if payable) VAT thereon as provided therein;</p>	£604.94	<p><b>16.1.8</b> eighth, to provide for amounts due to the <b>SDC Certificateholders</b> in respect of the SDC Certificates (the "SDC Payments") prior to the FORD;</p>	£1,291,753.84
<p><b>16.1.2</b> second, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:</p> <p>(a) any remuneration then due and payable to the <b>Agent Bank, the Registrar and the Paying Agents</b> and any costs, charges, liabilities and expenses then due and payable to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;</p> <p>(b) any amounts then due and payable to the <b>Cash Manager</b> and any costs, charges, liabilities and expenses then due and payable to the Cash Manager or any such amount to become due and payable to the Cash Manager in the immediately succeeding Interest Period under the provisions of the Cash Management Agreement, together with (if payable) VAT thereon as provided therein;</p>	£0.00	<p><b>16.1.9</b> ninth, in or towards payment pro rata and pari passu first of interest and then principal due and payable on the <b>Class B Notes</b> until the Class B Notes have been redeemed in full;</p>	£69,786,537.45
<p>(c) any amounts then due and payable to the <b>Back-Up Cash Manager</b> and any costs, charges, liabilities and expenses then due and payable to the Back-Up Cash Manager or any such amount to become due and payable to the Back-Up Cash Manager in the immediately succeeding Interest Period under the provisions of the Back-Up Cash Management Agreement, together with (if payable) VAT thereon as provided therein;</p>	£0.00	<p><b>16.1.10</b> tenth, in or towards payment pro rata and pari passu first of interest and then principal due and payable on the <b>Class C Notes</b> until the Class C Notes have been redeemed in full;</p>	£34,919,740.52
<p>(d) any amounts then due and payable to the <b>Collection Account Bank</b> (including any Direct Debit Liability Amount then due and payable to the Collection Account Bank), the <b>Issuer Account Bank</b> or to such bank at which any other account in the name of the Issuer is held and any costs, charges, liabilities and expenses then due and payable to the Collection Account Bank, the Issuer Account Bank or to such bank at which any other account in the name of the Issuer is held, any such amount to become due and payable to the collection Account Bank, the Issuer Account Bank or to any such other bank, as applicable, in the immediately succeeding Interest Period under the provisions of the Collection Account Agreement, the Account Bank Agreement or agreement governing the operation of any other account in the name of the Issuer, together with (if payable) VAT thereon as provided therein;</p>	£23,465.58	<p><b>16.1.11</b> eleventh, in or towards payment pro rata and pari passu first of interest and then principal due and payable on the <b>Class D Notes</b> until the Class D Notes have been redeemed in full;</p>	£29,931,994.31
<p>(e) any amounts then due and payable to the <b>Corporate Services Provider</b> and any costs, charges, liabilities and expenses then due and payable or to become due and payable in the immediately succeeding Interest Period to the Corporate Services Provider under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;</p>	£1,512.33	<p><b>16.1.12</b> twelfth, in or towards payment of the <b>Subordinated Servicing Fees</b> in excess of the Servicer Compensation Cap, provided that the amounts due to the <b>Back-Up Servicer</b> shall be paid first;</p>	£0.00
<p>(f) any amounts due and payable to the <b>Back-Up Servicer Facilitator</b>, and any costs, charges, liabilities and expenses then due and payable to the Back-Up Servicer Facilitator, or any such amount to become due and payable to the Back-Up Servicer Facilitator in the immediately succeeding Interest Period under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein; and</p>	£6,354.51	<p><b>16.1.13</b> thirteenth, to pay pro rata and pari passu any <b>Net WAC Additional Amount</b> due on the <b>Class B Notes</b>;</p>	£0.00
<p>(g) any amounts due and payable by the Issuer to <b>third parties</b> and incurred without breach by the Issuer of the Transaction Documents to which it is a party (and for which payment has not been provided for elsewhere) and any amounts necessary to provide for any such amounts expected to become due and payable by the Issuer in the immediately succeeding Interest Period;</p>	£15,570.96	<p><b>16.1.14</b> fourteenth, to pay pro rata and pari passu any <b>Net WAC Additional Amount</b> due on the <b>Class C Notes</b>;</p>	£0.00
<p><b>16.1.3</b> third, in or towards satisfaction according to the respective amounts thereof of (and subject to the Servicer Compensation Cap):</p> <p>(a) first, any amounts due and payable to the <b>Back-Up Servicer</b> (including any Transfer Costs which the Servicer has failed to pay) and any costs, charges, liabilities and expenses then due and payable to the Back-Up Servicer or any such amount to become due and payable to the Back-Up Servicer in the immediately succeeding Interest Period under the provisions of the Back-Up Servicing Agreement, together with (if payable) VAT thereon as provided therein; and</p> <p>(b) second, any amounts due and payable to the <b>Servicer</b> and any costs, charges, liabilities and expenses then due and payable to the Servicer or any such amount to become due and payable to the Servicer in the immediately succeeding Interest Period under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;</p>	£378.09	<p><b>16.1.15</b> fifteenth, to pay pro rata and pari passu any <b>Net WAC Additional Amount</b> due on the <b>Class D Notes</b>;</p>	£21,905.57
<p><b>16.1.4</b> fourth, to pay any amounts and liabilities then due and payable to the <b>Liquidity Facility Provider</b> and any fees, costs, charges and expenses then due to the Liquidity Facility Provider under the provisions of the Liquidity Documents, together with (if payable) VAT thereon as provided therein (together referred to in this Post-Enforcement Priority of Payments as the "LFP Amount"), less the LFP Excess Amount;</p>	£92,880.77	<p><b>16.1.16</b> sixteenth, in or towards payment pro rata and pari passu of principal due and payable on the <b>Class E Notes</b> until the Class E Notes have been redeemed in full;</p>	£27,282,000.00
<p><b>16.1.5</b> fifth, to pay any <b>LFP Excess Amount</b>;</p>	£19,711.10	<p><b>16.1.17</b> seventeenth, in or towards payment pro rata and pari passu of principal due and payable on the <b>Class F Notes</b> until the Class F Notes have been redeemed in full;</p>	£32,242,000.00
<p><b>16.1.6</b> sixth, in or towards payment pro rata and pari passu first of interest and then principal due and payable on the <b>Class A1 Notes</b> until the Class A1 Notes have been redeemed in full;</p>	£379,156.27	<p><b>16.1.18</b> eighteenth, to the <b>Issuer, the Issuer Profit Amount</b> and amounts required to discharge any liability of the Issuer for corporation tax (which cannot be met out of amounts previously retained as the Issuer Profit Amount);</p>	£250.00
<p><b>16.1.7</b> seventh, in or towards payment pro rata and pari passu first of interest and then principal due and payable on the <b>Class A2 Notes</b> until the Class A2 Notes have been redeemed in full;</p>	£29,147.92	<p><b>16.1.19</b> nineteenth, in or towards payment pro rata and pari passu of interest and principal due and payable on the <b>Class Z Notes</b> until the Class Z Notes have been redeemed in full;</p>	£28,523,000.00
	£0.00	<p><b>16.1.20</b> twentieth, in or towards payment of interest and principal due and payable in respect of the <b>Subordinated Loan</b> until the Subordinated Loan has been repaid in full; and</p>	£0.00
	£683,040,920.32	<p><b>16.1.21</b> twenty-first, to pay, pro rata and pari passu, the <b>DC1 Payment due</b> on the DC1 Certificates.</p>	£6,504,298.23
	£28,648,050.13		
		<b>Total</b>	<b>£942,761,232.84</b>

TPMF 2016 - Auburn 10 Investor Report

Collection Period Start Date      01 September 2019  
 Collection Period End Date        30 September 2019

**Key Mortgage Pool Summary**

Current Balance at Closing Date	£1,240,100,112.69
Current Balance at the Start of Collection Period	£910,459,501.22
Current Balance at End of Collection Period	£902,211,197.54
Number of Primary Mortgage Accounts at Closing Date	8,874
Number of Primary Mortgage Accounts at the Start of Collection Period	6,591
Number of Primary Mortgage Accounts at End of Collection Period	6,523
Average Loan Size at Closing Date	£139,486.13
Average Loan Size at End of Collection Period	£138,312.31
Number of Borrowers at Closing Date	6,886
Number of Borrowers at the Start of Collection Period	5,154
Number of Borrowers at End of Collection Period	5,103
Weighted Average Indexed LTV	55.54%
Interest Collection Received in Period	£1,757,922.36
Scheduled Repayments Received in Period *	£2,238,161.62
Unscheduled Repayments Received in Period	£6,061,585.66

Constant Prepayment Rates & Total Repayment Rates

	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	0.67%	7.75%
Current Quarterly CPR Rate	2.26%	8.29%
Current Monthly CPR Net of Repurchased Loans	0.67%	7.75%
Current Quarterly CPR Net of Repurchased Loans	2.14%	8.29%
Total Monthly Repayment Rate (TRR)	0.91%	10.39%
Total Quarterly Repayment Rate (TRR)	2.91%	11.14%

\* Includes loan balances due to be redeemed at their scheduled maturity date.

**Portfolio Performance**

Collection Period End 30 September 2019

<b>Power of Sale Receiver of Rent and Possession Properties</b>	Total Balance £	Number of Accounts
Balance at the Start of the Period	3,470,090.55	26
New additions in the Period	2,027,754.20	8
Other movements in the period	7,817.90	0
Sold in the Period	(172,403.34)	(1)
Released back to Customer in Period	0.00	0
Balance at the End of the Period	5,333,259.31	33

<b>Sold Properties</b>	Total Balance £	Number of Accounts
Balance at the Start of the Period	7,825,498.86	68
Properties Sold in Period	172,403.34	1
Balance at the End of the Period	7,997,902.20	69

<b>Recoveries from Sold Properties</b>	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	5,812,299.05	68
Recoveries from the Sales Proceeds in Period	172,403.34	1
Post Sale Further Recoveries	8,941.48	
Recoveries from the Sales Proceeds at the End of the Period	5,993,643.87	69
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	100	
Cumulative Recovery as Percentage of Current Balance at Sale	74.94	

<b>Losses from Sold Properties</b>	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	2,063,925.12	56
Incurred Losses as Shortfall from Sales Proceeds in Period	0.00	0
Incurred Net Further Losses as Shortfall post Sales Proceeds in Period	0.00	
Incurred Losses as Shortfall from Sales Proceeds at the End of the Period	2,063,925.12	56
	% of Total	
Average Loss Severity in the Period	0.00	
Weighted Average Loss Severity	25.81	

**Portfolio Performance**

Collection Period End - 30 September 2019

<b>Flexi Drawdown *</b>	Total Balance £	Number of Accounts
Cumulative Redraw at the Start of the Period	0.00	0
Redraw in the Period	0.00	0
Cumulative Redraw at the End of the Period	0.00	0

\* Excludes redraw amounts where loan repurchased by the seller.

<b>Originator Buy Back</b>	Total Balance £	Number of Accounts
Cumulative Originator Buy Back at the Start of the Period	0.00	0
Originator Buy Back in the Period	0.00	0
Cumulative Originator Buy Back at the End of the Period	0.00	0

TPMF 2016 - Auburn 10 Investor Report

**Pool Table**

Collection Period End 30 September 2019

**Current Balances**

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£23,639,090.39	2.62%	866	13.28%
50 - < 100	£136,331,277.85	15.11%	1,763	27.03%
100 - < 150	£227,686,684.61	25.25%	1,867	28.63%
150 - < 200	£155,554,573.42	17.24%	907	13.90%
200 - < 300	£164,065,436.64	18.18%	689	10.56%
300 - < 400	£72,755,352.18	8.06%	214	3.28%
400 - < 500	£49,548,371.05	5.49%	113	1.73%
≥ 500	£72,630,411.40	8.05%	104	1.59%
Total	£902,211,197.54	100.00%	6,523	100.00%

Maximum: £1,993,689.89  
 Minimum: £460.90  
 Average: £138,312.31



TPMF 2016 - Auburn 10 Investor Report

**Pool Table**

Collection Period End 30 September 2019

**Indexed LTVs \***

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£4,379,747.93	0.49%	309	4.74%
10 - < 20	£13,356,397.75	1.48%	265	4.06%
20 - < 30	£28,648,910.29	3.18%	358	5.49%
30 - < 40	£58,393,731.06	6.47%	479	7.34%
40 - < 50	£173,694,377.11	19.25%	934	14.32%
50 - < 60	£255,517,872.11	28.32%	1,408	21.59%
60 - < 70	£236,504,445.51	26.21%	1,655	25.36%
70 - < 80	£128,906,060.29	14.29%	1,088	16.68%
80 - < 90	£2,527,763.36	0.28%	26	0.40%
90 - < 100	£281,892.13	0.03%	1	0.02%
≥ 100	£0.00	0.00%	0	0.00%
Total	£902,211,197.54	100.00%	6,523	100.00%

\*From 30 June 2018, Indexed by Nationwide House Price Index, "Regional Quarterly Indices (Post '73)"

Maximum: 94.93%  
 Minimum: 0.10%  
 Weighted Ave: 55.54%

TPMF 2016 - Auburn 10 Investor Report

**Pool Table**

Collection Period End 30 September 2019

**Arrears**

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£886,528,705.55	98.25%	6,423	98.45%
> 0 and < 1	£3,882,003.24	0.43%	29	0.44%
1	£2,533,321.12	0.28%	17	0.26%
> 1 and < 2	£1,632,548.17	0.18%	11	0.17%
2	£1,102,118.60	0.12%	3	0.05%
> 2 and < 3	£952,587.10	0.11%	5	0.08%
3	£695,385.57	0.08%	3	0.05%
> 3 and < 6	£3,037,424.69	0.34%	15	0.23%
6	£235,650.34	0.03%	3	0.05%
> 6 and < 9	£660,631.83	0.07%	5	0.08%
9	£0.00	0.00%	0	0.00%
> 9 and < 12	£156,075.03	0.02%	2	0.03%
≥ 12	£794,746.30	0.09%	7	0.11%
Total	£902,211,197.54	100.00%	6,523	100.00%
New Default in Period (≥ 3)	£1,382,552.56	0.15%	9	0.14%
Cumulative Current Default (≥ 3)	£5,579,913.76	0.62%	35	0.54%

**Pool Table**

Collection Period End 30 September 2019

**Geographical Breakdown**

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£30,947,380.15	3.43%	252	3.86%
East Midlands	£49,797,973.73	5.52%	497	7.62%
North East	£12,251,367.44	1.36%	139	2.13%
North West	£63,717,243.30	7.06%	720	11.04%
Greater London	£303,842,258.88	33.67%	1,563	23.96%
South East	£225,515,254.39	25.00%	1,461	22.40%
South West	£101,101,137.49	11.21%	717	10.99%
Wales	£23,966,360.67	2.66%	226	3.46%
West Midlands	£48,936,753.60	5.42%	485	7.44%
Yorkshire & Humberside	£42,135,467.89	4.67%	463	7.10%
<b>Total</b>	<b>£902,211,197.54</b>	<b>100.00%</b>	<b>6,523</b>	<b>100.00%</b>

**Seasoning**

Range (Months)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 84	£286,824.45	0.03%	3	0.05%
84 - < 108	£0.00	0.00%	0	0.00%
108 - < 132	£88,656.55	0.01%	1	0.02%
132 - < 156	£578,462,672.99	64.12%	3,623	55.53%
≥ 156	£323,373,043.55	35.84%	2,896	44.40%
<b>Total</b>	<b>£902,211,197.54</b>	<b>100.00%</b>	<b>6,523</b>	<b>100.00%</b>

Maximum: 302.27 months  
 Minimum: 62.60 months  
 Weighted Ave: 156.35 months

TPMF 2016 - Auburn 10 Investor Report

**Pool Table**

Collection Period End 30 September 2019

**Remaining Term**

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£266,906,350.88	29.58%	2,059	31.57%
5 - < 10	£355,768,179.65	39.44%	2,508	38.45%
10 - < 15	£276,981,042.05	30.70%	1,929	29.57%
15 - < 20	£2,429,291.47	0.27%	25	0.38%
20 - < 25	£126,333.49	0.01%	2	0.03%
≥ 25	£0.00	0.00%	0	0.00%
Total	£902,211,197.54	100.00%	6,523	100.00%

Maximum: 23.08 years  
 Minimum: 0.02 years  
 Weighted Ave: 7.38 years

**Loan Purpose**

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
*Purchase	£409,125,460.50	45.35%	3,394	52.03%
Remortgage	£493,085,737.04	54.65%	3,129	47.97%
Total	£902,211,197.54	100.00%	6,523	100.00%

\* Includes Equity Release

**Repayment Method**

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£48,283,013.21	5.35%	1,028	15.76%
Partial Interest Only	£3,193,636.70	0.35%	24	0.37%
Interest Only	£850,734,547.63	94.30%	5,471	83.87%
Total	£902,211,197.54	100.00%	6,523	100.00%

TPMF 2016 - Auburn 10 Investor Report

**Pool Table**

Collection Period End 30 September 2019

**Product type**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£8,422,899.22	0.93%	193	2.96%
BBR	£893,788,298.32	99.07%	6,330	97.04%
Total	£902,211,197.54	100.00%	6,523	100.00%

**Interest Rate (%)**

Rate (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 1	£0.00	0.00%	1	0.02%
1 - < 2	£0.03	20.51%	1,768	27.10%
2 - < 3	£0.97	78.45%	4,555	69.83%
3 - < 4	£1,030,238.78	0.11%	7	0.11%
4 - < 5	£0.00	0.00%	0	0.00%
5 - < 6	£8,228,692.17	0.90%	186	2.85%
6 - < 7	£264,351.84	0.03%	6	0.09%
≥ 7	£0.00	0.00%	0	0.00%
Total	£9,523,283.79	100.00%	6,523	100.00%

Maximum: 6.50%  
 Minimum: 1.24%  
 Weighted Ave: 2.31%

TPMF 2016 - Auburn 10 Investor Report

**Pool Table**

Collection Period End 30 September 2019

**Buy-to-Let / Owner Occupied**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£871,487,642.63	96.59%	6,195	94.97%
Owner Occupied	£30,723,554.91	3.41%	328	5.03%
Total	£902,211,197.54	100.00%	6,523	100.00%

**Self-Cert / Non Self-Cert**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£27,700,915.71	3.07%	188	2.88%
Non Self-Cert	£874,510,281.83	96.93%	6,335	97.12%
Total	£902,211,197.54	100.00%	6,523	100.00%

**Flexible/ Non Flexible**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Flexible	£158,185,472.62	17.53%	1,417	21.72%
Non Flexible	£744,025,724.92	82.47%	5,106	78.28%
Total	£902,211,197.54	100.00%	6,523	100.00%

**Employment Status**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£240,969,609.54	26.71%	1,987	30.46%
Self-employed	£514,444,220.12	57.02%	3,512	53.84%
Legal Entity	£146,797,367.88	16.27%	1,024	15.70%
Total	£902,211,197.54	100.00%	6,523	100.00%

**Glossary**

Arrears	<p>Arrears are calculated in accordance with standard market practice in the UK.</p> <p>A mortgage loan as at MIA Relevant Time is identified as being in arrears when,</p> <ul style="list-style-type: none"> <li>(a) the aggregate amounts which are due and payable by the relevant Mortgage Borrower under such Mortgage Loan but which remain unpaid, less</li> <li>(b) the aggregate amounts which the relevant Mortgage Borrower has pre-paid or overpaid with respect to the Mortgage Loan prior to MIA Relevant Time.</li> </ul> <p>"MIA" means a ratio calculated with respect to a Mortgage Loan as at the MIA Relevant Time representing:</p> <ul style="list-style-type: none"> <li>(a) the Arrears Amount as at the MIA Relevant Time, divided by</li> <li>(b) the current Mortgage Instalment.</li> </ul> <p>"MIA Relevant Time" means close of business on the last working day of a calendar month.</p>
<p>Unscheduled Repayments Received in Period</p>	<p>Unscheduled Repayments comprise payments from the Originator for the repurchase of loans from the portfolio, and capital prepayments and redemptions from the Borrowers other than those received at the expected term end date of the loan.</p>
<p>Monthly Constant Prepayment Rate (CPR)</p>	<p>Monthly CPR means the total unscheduled prepayments received during the period divided by the aggregate current balance of the loans comprised in the mortgage portfolio at the beginning of the period. Unscheduled prepayments comprise redemptions from the Borrowers other than those received at the expected term end date of the loan.</p>
<p>Monthly CPR Net of Repurchased Loans</p>	<p>Monthly CPR Net of Repurchased Loans means the total unscheduled prepayments plus the payments from the Originator for the repurchase of loans from the portfolio received during the period divided by the aggregate current balance of the loans comprised in the mortgage portfolio at the beginning of the period.</p>
<p>Total Redemption Rate (TRR)</p>	<p>Total Redemption Rate means the total scheduled repayments, unscheduled prepayments and the payments from the Originator for the repurchase of loans from the portfolio received during the period divided by the aggregate current balance of the loans comprised in the mortgage portfolio at the beginning of the period.</p>

Current Balance	<p>"Current Balance" for each Mortgage Loan means, at any given date, the aggregate balance of the amounts charged to the Mortgage Borrower's account in respect of a Mortgage Loan as at such date (but avoiding double counting) including:</p> <p>(a) the original principal amount advanced to the relevant Mortgage Borrower and any further amount (including any Further Advance or Flexible Drawing) advanced on or before the given date to the relevant Mortgage Borrower and secured or intended to be secured by the related Mortgage; and</p> <p>(b) any interest, disbursement, legal expense, fee, charge, rent, service charge, premium or payment which has been capitalised in accordance with the relevant Mortgage Conditions or with the relevant Mortgage Borrower's consent or capitalised in accordance with the Seller's normal charging practices and any applicable regulatory obligation and added to the amounts secured or intended to be secured by the related Mortgage; and</p> <p>(c) any other amount (including, for the avoidance of doubt, Accrued Interest and Arrears of Interest) which is due or accrued (whether or not due) and which has not been paid by the relevant Mortgage Borrower and has not been capitalised in accordance with the relevant Mortgage Conditions or with the relevant Mortgage Borrower's consent or in accordance with the Seller's normal charging practices and any applicable regulatory obligations but which is secured or intended to be secured by the related Mortgage, as at the end of the Business Day immediately preceding that given date, minus any repayment or payment of any of the foregoing made on or before the end of the Business Day immediately preceding that given date and excluding any Flexible Drawings or Further Advances committed to be made but not made by the end of the Business Day immediately preceding that given date.</p>
Defaulted Mortgage Loan	<p>"Defaulted Mortgage Loan" means any Mortgage Loan with MIA equal to or greater than three.</p>
Current Indexed Loan to Value Ratio	<p>"Current Indexed Loan to Value Ratio" means, in respect of a Mortgage Loan, the Current Balance of that Mortgage Loan divided by the Indexed Valuation of the Property in respect of that Mortgage Loan.</p>



Indexed Valuation	"Indexed Valuation" on any day, the then most recent valuation of a Property securing the Mortgage Loan indexed using the Nationwide House Price Index, "Regional Quarterly Indices (Post '73)" from the date of that most recent valuation until the most recent date for which the Nationwide House Price Index is published by Nationwide on their website <a href="https://www.nationwide.co.uk/about/house-price-index">https://www.nationwide.co.uk/about/house-price-index</a> or such other information service or website which publishes that index from time to time in place of Nationwide.
Loan Seasoning	The number of months since the date of origination of the loan.
Remaining Term	The number of remaining years of the term of each loan.
Receiver of Rent	"Receiver" means a receiver or receiver and manager or administrative receiver of the whole or any part of the Charged Assets.