

Issue Date	13 February 2020
Issuer	Towd Point Mortgage Funding 2020 - Auburn 14 PLC
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	30 September 2021
Collection Period	01 September 2021 - 30 September 2021
Most Recent Note Interest Accrual Start Date	20 May 2021
Most Recent Note Interest Accrual End Date	20 August 2021
Number of Days in the Interest Period	92
Most Recent Interest Payment Date	20 August 2021
Next Note Interest Accrual Start Date	20 August 2021
Next Note Interest Accrual End Date	22 November 2021
Next Number of Days in the Interest Period	94
Next Interest Payment Date	22 November 2021

#### **Contact Details**

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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 2020-A14X Mtge

#### **A14 - Post-Closing Date Disclosure**

On the Closing Date, CERH (directly or through its wholly owned subsidiary) will hold the economic exposure to the EU Retention Notes issued by the Issuer for the purposes of the European Union Retention Requirement. CERH as Retention Holder will undertake to retain (directly or through its wholly owned subsidiary) the economic exposure to the EU Retention Notes for the life of the transaction either for its own account or for the account of its wholly owned affiliate. The aggregate Principal Amount Outstanding of securities which CERH holds (or holds through its wholly owned affiliate) the economic exposure on the Closing Date is expected to be £42.384m being the EU Retention Notes which, together with 5 per cent. of the Class XB Certificates, constitutes the U.S. Required Risk Retention Interest as well as a maximum of £73.422m in additional securities which, unlike the EU Retention Notes and U.S. Required Risk Retention Interest, are not required to be held by CERH and may be placed separately before, on, or after the Closing Date.

## Covid-19 Information

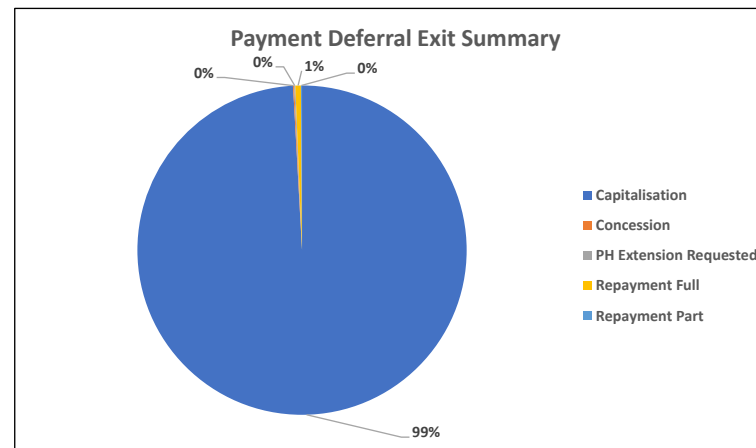
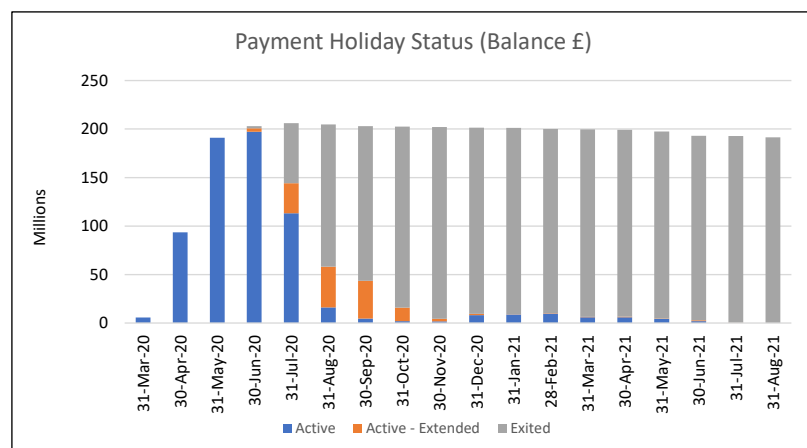
### General Information

Following the guidance from the FCA and UK Government published in March 2020, Lenders (and Mortgage Servicers as applicable) are required to offer up to a 3 Month Payment Holiday to those customers that self-certify that they or to the extent the customer is a BTL landlord, their tenant, have been negatively impacted by the COVID-19 pandemic. CHL's approach is to actively support those customers that have been adversely affected by Covid-19, and have a technology solution to support and manage the application of these requests. Further details can be found at CHL's website: <https://www.chlmortgages.co.uk/category/news>

### Payment Holiday Information

Whether a loan is currently up to date or in arrears, CHL will ensure that all approved Payment Holiday cases (where the borrower has completed a declaration and request form) will not result in a change of its arrears profile. The loans will have a frozen arrears position for the term of the payment holiday. In all payment holiday cases, the borrowers credit reference agency records will not be adversely affected by the payment holiday. The table below shows the current volume of borrowers that have had an approved Payment Holiday request processed by CHL. In addition, loan level information on the portfolio will also be made available at [www.euroabs.com](http://www.euroabs.com) from the 30 April 2020 portfolio cut-off date.

Payment Holiday Status			as at close of business:		30 September 2021
Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total	
Payment Holiday Approved	£0.00	0.00%	0	0.00%	
No Payment Holiday	£773,503,893.39	100.00%	6,375	100.00%	
Total	£773,503,893.39	100.00%	6,375	100.00%	



Collection Period End Date

30 September 2021

**Transaction Parties, Ratings & Triggers**

		Current Fitch Short Term Rating	Current S&P/Fitch/KBRA Long Term Rating	Applicable Trigger (loss of)	Consequences
Collection Account Bank	Barclays Bank PLC	F1	A (Positive) A+ NR	BBB (S&P) F2 /BBB+ (Fitch) BBB- (KBRA)	(a) terminate the appointment of the Collection Account Bank in accordance with the Collection Account Agreement and use commercially reasonable efforts to procure that the funds standing to the credit of the Collection Accounts are promptly transferred from the Collection Accounts and placed on deposit on terms the same or substantially the same (mutatis mutandis) as the Collection Account Agreement with an institution; (i) that maintains ratings at least equal to the Collection Account Bank Ratings; (ii) that is a bank for the purposes of section 991 of the Income Tax Act 2007 and payments of interest (if any) are made in the ordinary course of its business within the meaning of section 878 of the Income Tax Act 2007; and (iii) that is an institution authorised to carry on banking business including accepting deposits under the FSMA; or (b) obtain a guarantee of the Collection Account Bank's obligations under the Collection Account Agreement from a bank with ratings at least equal to the Collection Account Bank Ratings, in each case, within 60 calendar days of the date on which the Collection Account Bank ceases to have the Collection Account Bank Ratings, provided that such period can be extended for up to an additional 60 days (or, in the case of a downgrade relating to a S&P rating, 30 days) if the Legal Title Holder or the Servicer (on behalf of the Legal Title Holder) provides the Trustee and the Rating Agencies with a written action plan before expiration of the initial 60 days period including the remedy steps taken and to be taken within such extended period.
Issuer Account Bank	HSBC Bank plc	F1+	A+ AA- (Negative) N/R	A (S&P) F1/A (Fitch) BBB- (KBRA)	The Issuer shall use commercially reasonable efforts to close the account and transfer the account to a successor institution within a period not exceeding 60 calendar days from the first day on which such downgrade occurred.
Liquidity Facility Provider	Wells Fargo Bank, N.A., London Branch	F1+	A+ AA- N/R	A (S&P) F1/A (Fitch) A- (KBRA)	The Issuer must either (i) within 30 calendar days of such downgrade (or, in the case of a downgrade relating to a Fitch rating, within 14 calendar days of such downgrade) make a Liquidity Standby Drawing (to be deposited into the Deposit Account with a corresponding entry made to the Liquidity Standby Ledger) or (ii) within 30 calendar days of such downgrade find a replacement liquidity facility provider basis substantially on the same terms as the existing Liquidity Facility Agreement.
Issuer	Towd Point Mortgage Funding 2020 - Auburn 14 plc				
Originator	Capital Home Loans Limited				
Seller, Retention Holder and a Co-Sponsor	Cerberus European Residential Holdings B.V.				
Servicer, Cash Manager and Legal Title Holder	Capital Home Loans Limited				
Holdings	Towd Point Mortgage Funding 2020 - Auburn 14 Holdings Limited				
Co-Sponsor	FirstKey Mortgage LLC				
Back-up Servicer	Homeloan Management Limited				
Back-up Cash Manager	U.S. Bank Global Corporate Trust Limited				
Trustee	U.S. Bank Trustees Limited				
Principal Paying Agent, Agent Bank and Registrar	Elavon Financial Services D.A.C., UK Branch				
Corporate Services Provider and Back-up Servicer Facilitator	CSC Capital Markets UK Limited				
Back-up Servicer Facilitator	CSC Capital Markets UK Limited				
Share Trustee	CSC Corporate Services(UK) Limited				

**Available Funds of the Issuer at Most Recent Interest Payment Date - 20 August 2021**

Available Revenue Receipts	£2,871,297.75	Available Principal Receipts	£12,910,983.68
(a) Revenue Receipts on the Mortgage Loans (excluding any PTSB Revenue Receipts) received during the three immediately preceding Collection Periods or, if any of the immediately preceding three Collection Periods is a Determination Period, Calculated Revenue Receipts (excluding in each case an amount to be applied as Available Principal Receipts in accordance with Condition 8.13(c)(i) (Determinations and Reconciliations) on the relevant Interest Payment Date);	£2,872,902.27	(a) Principal Receipts on the Mortgage Loans (excluding any PTSB Principal Receipts) received during the three immediately preceding Collection Periods;	£12,747,790.51
(b) interest payable to the Issuer on the Deposit Account (including in respect of any Liquidity Standby Drawings credited to the Deposit Account) and income from any Authorised Investments received during the three immediately preceding Collection Periods;	£0.00	(b) amounts (if any) to be credited to the Principal Deficiency Ledger pursuant to items (5) and/or (7) and/or (9) and/or (11) and/or (13) and/or (15) and/or (16) of the Pre-Enforcement Revenue Priority of Payments;	£163,193.17
(c) (A) prior to the LF Cancellation Date, any Liquidity Drawing (where for the avoidance of doubt, "Liquidity Drawing" does not include any Liquidity Standby Drawing) and (B) on and from the Liquidity Facility Replacement Date, the Class A Liquidity Reserve Fund Actual Amount, but only to the extent necessary (after applying all other Available Revenue Receipts and any Principal Addition Amounts to do so (assuming for the purpose of this paragraph (c) that this paragraph (c) had not applied)) to make payments in the Pre-Enforcement Revenue Priority of Payments to the extent there is a shortfall to meet items (1) to (4) of the Pre-Enforcement Revenue Priority of Payments. If the LF Cancellation Date has not yet occurred the Class A Liquidity Reserve Fund Actual Amount will be applied first before any Liquidity Drawing is made;	£0.00	(c) any amount to be applied as Available Principal Receipts in accordance with Condition 8.13(c)(i) (Determinations and Reconciliations); and	£0.00
(d) Principal Addition Amounts to be applied as Available Revenue Receipts (prior to the application of Liquidity Drawings and the Class A Liquidity Reserve Fund Actual Amount in accordance with paragraph (c) above and amounts standing to the credit of the Excess Cashflow Reserve Fund in accordance with paragraph (e) below, but following the application of amounts standing to (i) the credit of the Class B Liquidity Reserve Fund where the Class B Notes are the Most Senior Class and (ii) the credit of the Class C Liquidity Reserve Fund where the Class C Notes are the Most Senior Class) to pay a PAA Deficit;	£0.00	(d) on and from the earlier of (i) the Final Rated Notes Redemption Date and (ii) the Final Maturity Date, amounts standing to the credit of the Excess Cashflow Reserve Fund (after applying the Excess Cashflow Reserve Fund in accordance with paragraph (e) of Available Revenue Receipts);	£0.00
(e) amounts standing to the credit of the Excess Cashflow Reserve Fund up to (and including) the earlier of (i) the Final Subordinated Rated Notes Redemption Date and (ii) the Final Maturity Date, but only to the extent necessary (after applying all other Available Revenue Receipts, all amounts standing to the credit of the Class B Liquidity Reserve Fund in respect of the Class B Notes, all amounts standing to the credit of the Class C Liquidity Reserve Fund in respect of the Class C Notes and any Principal Addition Amounts to do so (assuming for the purpose of this paragraph (e) that this paragraph (e) had not applied)) to pay items (6), (8), (10) and (12) of the Pre-Enforcement Revenue Priority of Payments;	£0.00	<b>Less</b>	
(f) any amount applied as Available Revenue Receipts in accordance with Condition 8.13(c)(i) (Determinations and Reconciliations);	£0.00	(e) the amount of Principal Receipts used during the three immediately preceding Collection Periods to fund the purchase of any Flexible Drawings but in an aggregate amount not exceeding such Principal Receipts.	£0.00
(g) other net income of the Issuer received during the three immediately preceding Collection Periods (other than any Principal Receipts); and	£13,488.89		
(h) any Excess Liquidity Amounts;	£0.00		
(i) amounts standing to the credit of the Class B Liquidity Reserve Fund up to (and including) the earlier of the Class B Redemption Date and the Final Maturity Date, to pay item (6) of the Pre-Enforcement Revenue Priority of Payments;	£0.00		
(j) amount standing to the credit of the Class C Liquidity Reserve Fund up to (and including) the earlier of the Class C Redemption Date and the Final Maturity Date, to pay item (8) of the Pre-Enforcement Revenue Priority of Payments;	£0.00		
(k) any Excess Class B Liquidity Amounts; and	£0.00		
(l) any Excess Class C Liquidity Amounts.	£0.00		
<b>Less</b> (m) Permitted Withdrawals;	£15,093.41		

**Waterfall of Most Recent Interest Payment Date - 20 August 2021**

Pre-Enforcement Revenue Priority of Payments	Amount £		Amount £
1. in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of: (i) any amounts due and payable to the Servicer 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 (the "Servicer Original Amount"), less the amount by which the Servicer Original Amount exceeds the Applicable Servicer Fee Cap;	£424,312.57	7. to credit the Class 8 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(ii) any amounts due and payable to the Back-Up Servicer (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 (the "BUS Original Amount"), less the amount by which the BUS Original Amount exceeds the Applicable Servicer Fee Cap of the Back-Up Servicer;	£16,910.11	8. in or towards payment pro rata and pari passu of interest due and payable on the Class C Notes;	£72,088.38
(iii) any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the Trustee or any Appointee, together with (if payable) VAT thereon;	£600.00	9. to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(iv) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agents and any costs, charges, liabilities and expenses then due or to become due and payable in the immediately succeeding Interest Period to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon;	£0.00	10. in or towards payment pro rata and pari passu of interest due and payable on the Class D Notes;	£101,500.10
(v) any amounts then due and payable to the Cash Manager 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;	£12,078.65	11. to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(vi) any amounts then due and payable to the Back-Up Cash Manager 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; and	£1,250.00	12. in or towards payment pro rata and pari passu of interest due and payable on the Class E Notes;	£45,939.92
(vii) any amounts then due and payable to the Collection Account Bank (including any Direct Debit Liability Amount 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 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 Declaration of Trust, the Account Bank Agreement or agreement governing the operation of any other account in the name for the Issuer, together with (if payable) VAT thereon;	£5,048.51	13. to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
2. in or towards payment pro rata and pari passu: (i) any amounts then due and payable to the Corporate Services Provider 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;	£3,250.00	14. on and from the Liquidity Facility Replacement Date and after taking into account Available Principal Receipts to be applied on such Interest Payment Date in accordance with item (2) of the Pre-Enforcement Principal Priority of Payments, amounts to be credited to the Class A Liquidity Reserve Fund up to the Liquidity Reserve Target;	£0.00
(ii) any amounts due and payable to the Back-Up Servicer Facilitator 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;	£0.00	15. to credit the Class Z1 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(iii) any amounts due and payable by the Issuer to third parties 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; and	£102,870.46	16. to credit the Class Z2 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£163,193.17
(iv) in or towards satisfaction of the Issuer Profit Amount and amounts required to discharge any liability of the Issuer for corporation tax (which cannot be met out of amounts previously retained as Issuer Profit Amount);	£250.00	17. in or towards payment of the Subordinated Servicing Fees;	£0.00
3. to pay any amounts and liabilities then due and payable to the Liquidity Facility Provider and any fees, costs, charges and expenses then due to the Liquidity Facility Provider under the provisions of the Liquidity Facility Agreement, together with (if payable) VAT thereon (the "LFP Amount");	£18,660.14	18. on and from the FORD up to (and including) the earlier of (i) the Final Subordinated Rated Notes Redemption Date and (ii) the Final Maturity Date, and after taking into account Available Principal Receipts to be applied on such Interest Payment Date, amounts to be credited to the Excess Cashflow Reserve Fund;	£0.00
4. in or towards payment pro rata and pari passu of interest due and payable on the Class A Notes;	£1,606,668.17	19. in or towards payment pro rata and pari passu of interest due and payable on the Class XA Notes;	£1,520.00
5. to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00	20. in or towards payment pro rata and pari passu of principal due and payable on the Class XA Notes until the Class XA Notes have been reduced to zero; and	£195,034.82
6. in or towards payment pro rata and pari passu of interest due and payable on the Class B Notes;	£100,122.75	21. to pay, pro rata and pari passu, the X8 Payment due on the Class X8 Certificates (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations under Items (1) to (20) above).	£0.00
		<b>Total</b>	<b>£2,871,297.75</b>

Waterfall at Most Recent Interest Payment Date - 20 August 2021

Pre-Enforcement Principal Priority of Payments	Amount £		Amount £
1. any Principal Addition Amounts to be applied to meet any PAA Deficit;	£0.00	8. in or towards payment pro rata and pari passu of principal due and payable on the Class D Notes until the Class D Notes have been reduced to zero;	£0.00
2. on and from the Liquidity Facility Replacement Date up to and including the Class A Redemption Date (disregarding for these purposes any Class A Liquidity Reserve Fund Actual Amounts applied on that or any previous Interest Payment Date), to credit the Class A Liquidity Reserve Fund Ledger by an amount which, when aggregated with all other amounts credited to the Class A Liquidity Reserve Fund Ledger pursuant to item (14) of the Pre-Enforcement Revenue Priority of Payments or this item (2), is equal to the Liquidity Reserve Target;	£0.00	9. in or towards payment pro rata and pari passu of principal due and payable on the Class E Notes until the Class E Notes have been reduced to zero;	£0.00
3. (provided that on the immediately preceding Interest Payment Date after payment or application of funds, there was no debit recorded on the Class B Principal Deficiency Sub-Ledger) to credit the Class B Liquidity Reserve Fund up to the Class B Liquidity Reserve Fund Required Amount, taking into account any drawings to be made from the Class B Liquidity Reserve Fund on such Interest Payment Date;	£0.00	10. in or towards payment pro rata and pari passu of principal due and payable on the Class Z1 Notes until the Class Z1 Notes have been reduced to zero;	£0.00
4. (provided that on the immediately preceding Interest Payment Date after payment or application of funds, there was no debit recorded on the Class C Principal Deficiency Sub-Ledger) to credit the Class C Liquidity Reserve Fund up to the Class C Liquidity Reserve Fund Required Amount, taking into account any drawings to be made from the Class C Liquidity Reserve Fund on such Interest Payment Date;	£0.00	11. in or towards payment pro rata and pari passu of principal due and payable on the Class Z2 Notes until the Class Z2 Notes have been reduced to zero;	£0.00
5. in or towards payment pro rata and pari passu of principal due and payable on the Class A Notes until the Class A Notes have been reduced to zero;	£12,910,983.68	12. in or towards payment pro rata and pari passu of interest due and payable on the Class XA Notes;	£0.00
6. in or towards payment pro rata and pari passu of principal due and payable on the Class B Notes until the Class B Notes have been reduced to zero;	£0.00	13. in or towards payment pro rata and pari passu of principal due and payable on the Class XA Notes until the Class XA Notes have been reduced to zero; and	£0.00
7. in or towards payment pro rata and pari passu of principal due and payable on the Class C Notes until the Class C Notes have been reduced to zero;	£0.00	14. in or towards payment pro rata and pari passu of the XB Payment on the Class XB Certificates (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations under items (1) to (13) above).	£0.00
		<b>Total</b>	<b>£12,910,983.68</b>

## Notes - Closing Date 13 February 2020

											Current IPD 20-Aug-21							
Class	ISIN (RegS / 144a)	Original Balance	Outstanding Principal Brought Forward	Repayment	Repayment per note	Outstanding Principal Carried Forward	Reference Rate	Margin	Step-Up Margin	Coupon Reference Rate	Coupon Note Rate	Interest	Deferred Interest B/F	Additional Interest Due	Total Interest Due on IPD	Interest Paid on IPD	Deferred Interest C/F	
A	XS2109385679/XS2109385752	£720,479,000.00	£669,973,422.10	£12,910,983.68	£17.92	£657,062,438.42	Compounded Daily SONIA	0.900%	1.350%	0.05013%	0.95013%	£1,606,668.17	£0.00	£0.00	£1,606,668.17	£1,606,668.17	£0.00	
B	XS2109385836/XS2109385919	£31,785,000.00	£31,785,000.00	£0.00	£0.00	£31,785,000.00	Compounded Daily SONIA	1.200%	1.800%	0.05013%	1.25013%	£100,122.75	£0.00	£0.00	£100,122.75	£100,122.75	£0.00	
C	XS2109386057/XS2109386131	£19,071,000.00	£19,071,000.00	£0.00	£0.00	£19,071,000.00	Compounded Daily SONIA	1.450%	2.175%	0.05013%	1.50013%	£72,088.38	£0.00	£0.00	£72,088.38	£72,088.38	£0.00	
D	XS2109386214/XS2109386305	£21,190,000.00	£21,190,000.00	£0.00	£0.00	£21,190,000.00	Compounded Daily SONIA	1.850%	2.775%	0.05013%	1.90013%	£101,500.10	£0.00	£0.00	£101,500.10	£101,500.10	£0.00	
E	XS2109386487/XS2109386560	£8,476,000.00	£8,476,000.00	£0.00	£0.00	£8,476,000.00	Compounded Daily SONIA	2.100%	3.100%	0.05013%	2.15013%	£45,939.92	£0.00	£0.00	£45,939.92	£45,939.92	£0.00	
Z1	XS2109386644/XS2109386727	£37,297,000.00	£37,297,000.00	£0.00	£0.00	£37,297,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Z2	XS2109386990/XS2109387022	£9,325,000.00	£9,325,000.00	£0.00	£0.00	£9,325,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
XA	XS2109387378/XS2109387451	£1,000,000.00	£235,772.34	£195,034.82	£195.03	£40,737.52	Compounded Daily SONIA	2.500%	2.500%	0.05013%	2.55013%	£1,520.00	£0.00	£0.00	£1,520.00	£1,520.00	£0.00	
XB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		£848,623,000.00	£797,353,194.44	£13,106,018.50		£784,247,175.94									£1,927,839.32	£1,927,839.32	£0.00	

Note 1 : Denomination is £1,000 per note.

Note 2 : The Interest Payable at next IPD is unavailable as the Reference Rate is only capable of being determined at the end of the relevant Interest Period and immediately prior to the relevant Interest Payment Date.

## Liquidity Facility

Liquidity Reserve Target	Required Amount*	Drawn Amount	Undrawn Amount
At Transaction Close	£12,248,143.00	£0.00	£12,248,143.00
At Latest IPD	£11,389,548.18	£0.00	£11,389,548.18
At Next IPD	£11,170,061.45	£0.00	£11,170,061.45

\*Liquidity Reserve Target is 1.70 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes

## Issuer's Ledgers

	Principal	Revenue	Class A Liquidity Reserve Fund	Liquidity Standby	Excess Cashflow Reserve	Issuer Profit	Principal Deficiency	Class B Liquidity Reserve Fund	Class C Liquidity Reserve Fund
At Transaction Close	0.00	0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£556,237.50	£381,420.00
Required Amount (At Last IPD)	0.00	0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£556,237.50	£381,420.00
Brought forward 20 May 2021	£0.00	£0.00	£0.00	£0.00	£0.00	£21,750.00	£0.00	£556,237.50	£381,420.00
Debits	£12,747,790.51	£2,872,902.27	£0.00	£0.00	£0.00	£4,037.50	£163,193.17	£0.00	£0.00
Credits	£12,747,790.51	£2,872,902.27	£0.00	£0.00	£0.00	£230.00	£163,193.17	£0.00	£0.00
Carried forward 20 August 2021	£0.00	£0.00	£0.00	£0.00	£0.00	£17,962.50	£0.00	£556,237.50	£381,420.00

## Principal Deficiency Ledgers Split:

	Brought forward	Debit	Credit	Carried forward
Class A 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 Z1 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class Z2 Principal Deficiency Sub-Ledger	£0.00	£163,193.17	£163,193.17	£0.00
	£0.00	£163,193.17	£163,193.17	£0.00

## Notes - Ratings &amp; Legal Maturities

Class	S&P/Fitch/KBRA Ratings at Closing	S&P/Fitch/KBRA Ratings at End of Period	Legal Maturities	Currency	Pool Factor Brought Forward	Pool Factor Carried Forward
A	AAA (st)/AAA (st)/AAA (st)	AAA (st)/AAA (st)/AAA (st)	20 May 2045	GBP	0.929900	0.911980
*B	AA+(st)/A (st)/AA (st)	AA+(st)/AA+(st)/AA (st)	20 May 2045	GBP	1.000000	1.000000
*C	AA (st)/A (st)/A (st)	AA (st)/A+(st)/A (st)	20 May 2045	GBP	1.000000	1.000000
D	A+(st)/BB+(st)/BB (st)	A+(st)/BB+(st) Negative/BB (st)	20 May 2045	GBP	1.000000	1.000000
*E	A(st)/B(st)/B (st)	A(st)/BB-(st) Negative/B (st)	20 May 2045	GBP	1.000000	1.000000
Z1	Not rated	Not rated	20 May 2045	GBP	N/A	N/A
Z2	Not rated	Not rated	20 May 2045	GBP	N/A	N/A
*XA	B (st)/CC (st)/NR	B (st)/B-(st)/NR	20 May 2045	GBP	0.235772	0.040738
XB	Not rated	Not rated	20 May 2045	GBP	N/A	N/A

\* In a statement issued 09 September 2021 Fitch Ratings has upgraded the Class B notes, Class C notes, Class E notes and the Class XA Notes. All other notes have been affirmed.

Fitch Upgrades Toward Point Mortgage Funding - Auburn 13 and 14, off RWP (fitchratings.com)

Collection Period Start Date 01 September 2021  
Collection Period End Date 30 September 2021

### **Key Mortgage Pool Summary**

Current Balance at Closing Date	£847,866,058.65
Current Balance at the Start of Collection Period	£779,301,426.37
Current Balance at End of Collection Period	£773,503,328.12
Number of Primary Mortgage Accounts at Closing Date	6,649
Number of Primary Mortgage Accounts at the Start of Collection Period	6,095
Number of Primary Mortgage Accounts at End of Collection Period	6,053
Average Loan Size at Closing Date	£127,517.83
Average Loan Size at End of Collection Period	£127,788.42
Number of Borrowers at Closing Date	4,799
Number of Borrowers at the Start of Collection Period	4,387
Number of Borrowers at End of Collection Period	4,358
Weighted Average Indexed LTV	57.96%
Interest Collection Received in Period	£914,670.51
Scheduled Repayments Received in Period *	£290,165.49
Unscheduled Repayments Received in Period	£5,501,960.29

### Constant Prepayment Rates & Total Repayment Rates

	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	0.71%	8.20%
Current Quarterly CPR Rate	1.70%	6.63%
Current Monthly CPR Net of Repurchased Loans	0.71%	8.20%
Current Quarterly CPR Net of Repurchased Loans	1.70%	6.63%
Total Monthly Repayment Rate (TRR)	0.74%	8.53%
Total Quarterly Repayment Rate (TRR)	1.82%	7.08%

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



**Portfolio Performance**

Collection Period End: 30 September 2021

<b>Power of Sale Receiver of Rent and Possession Properties</b>	Total Balance £	*Number of Accounts
Balance at the Start of the Period	1,840,133.59	15
New additions in the Period	0.00	0
Other movements in the Period	4,662.09	
Sold in the Period	(391,607.48)	(2)
Released back to Customer in Period	0.00	0
Balance at the End of the Period	1,453,188.20	13

<b>Sold Properties</b>	Total Balance £	Number of Accounts
Balance at the Start of the Period	3,616,309.92	37
Properties Sold in Period	391,607.48	2
Balance at the End of the Period	4,007,917.40	39

<b>Recoveries from Sold Properties</b>	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	2,585,678.50	37
Recoveries from the Sales Proceeds in Period	377,599.90	2
Further Recoveries in the Period	1,961.39	
Recoveries from the Sales Proceeds at the End of the Period	2,965,239.79	39
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	96.42%	
Cumulative Recovery as Percentage of Current Balance at Sale	73.98%	

**Portfolio Performance**

Collection Period End: 30 September 2021

<b>Losses from Sold Properties</b>	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	1,160,960.57	37
Incurred Losses as Shortfall from Sales Proceeds in Period	14,007.58	2
Incurred Further Losses as Shortfall post Sales Proceeds in Period	0.00	
Incurred Losses as Shortfall from Sales Proceeds at the End of the Period	1,174,968.15	39
	% of Total	
Average Loss Severity in the Period	3.58%	
Weighted Average Loss Severity	29.32%	

<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

**Pool Table**

Collection Period End: 30 September 2021

**Current Balances**

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£10,963,825.36	1.42%	334	5.52%
50 - < 100	£192,682,502.90	24.91%	2,503	41.34%
100 - < 150	£203,659,633.19	26.32%	1,689	27.90%
150 - < 200	£130,395,196.49	16.86%	763	12.61%
200 - < 300	£114,858,505.08	14.85%	481	7.95%
300 - < 400	£55,892,884.42	7.23%	164	2.71%
400 - < 500	£26,104,641.45	3.37%	58	0.96%
≥ 500	£38,946,139.23	5.04%	61	1.01%
Total	£773,503,328.12	100.00%	6,053	100.00%

Maximum: £1,413,623.92

Minimum: £438.08

Average: £127,788.42

**Pool Table**

Collection Period End: 30 September 2021

**Indexed LTVs \***

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£806,594.68	0.10%	62	1.02%
10 - < 20	£3,429,024.04	0.44%	75	1.24%
20 - < 30	£11,815,161.83	1.53%	127	2.10%
30 - < 40	£53,749,655.97	6.95%	339	5.60%
40 - < 50	£144,308,856.05	18.66%	861	14.22%
50 - < 60	£203,576,908.52	26.32%	1,372	22.67%
60 - < 70	£191,926,441.59	24.81%	1,670	27.59%
70 - < 80	£143,390,811.23	18.54%	1,348	22.27%
80 - < 90	£16,782,119.18	2.17%	175	2.89%
90 - < 100	£2,324,072.61	0.30%	17	0.28%
≥ 100	£1,393,682.42	0.18%	7	0.12%
Total	£773,503,328.12	100.00%	6,053	100.00%

Maximum: 130.74%  
 Minimum: 0.34%  
 Weighted Ave: 57.96%

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

**Pool Table**

Collection Period End: 30 September 2021

**Arrears**

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£747,574,018.76	96.65%	5,877	97.08%
> 0 and < 1	£6,750,357.89	0.87%	37	0.61%
1	£3,476,840.06	0.45%	27	0.45%
> 1 and < 2	£2,361,476.66	0.31%	14	0.23%
2	£374,664.22	0.05%	3	0.05%
> 2 and < 3	£1,156,029.71	0.15%	7	0.12%
3	£417,068.10	0.05%	4	0.07%
> 3 and < 6	£2,470,174.45	0.32%	18	0.30%
6	£378,228.57	0.05%	3	0.05%
> 6 and < 9	£2,899,635.82	0.37%	15	0.25%
9	£0.00	0.00%	0	0.00%
> 9 and < 12	£1,329,380.67	0.17%	12	0.20%
≥ 12	£4,315,453.21	0.56%	36	0.59%
Total	£773,503,328.12	100.00%	6,053	100.00%
New Default in Period (≥ 3)	£708,689.89	0.09%	6	0.10%
Cumulative Current Default (≥ 3)	£11,809,940.82	1.53%	88	1.45%

**Pool Table**

Collection Period End: 30 September 2021

**Geographical Breakdown**

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£19,331,420.94	2.50%	151	2.49%
East Midlands	£43,840,889.68	5.67%	372	6.15%
North East	£38,439,685.80	4.97%	441	7.29%
North West	£115,711,969.20	14.96%	1,132	18.70%
Northern Ireland	£37,627,125.20	4.86%	512	8.46%
Scotland	£169,601.23	0.02%	5	0.08%
Greater London	£179,594,880.14	23.23%	796	13.15%
South East	£133,835,919.03	17.30%	831	13.73%
South West	£48,223,420.70	6.23%	357	5.90%
Wales	£25,744,242.64	3.33%	247	4.08%
West Midlands	£46,170,196.86	5.97%	419	6.92%
Yorkshire & Humberside	£84,813,976.70	10.96%	790	13.05%
Total	£773,503,328.12	100.00%	6,053	100.00%

**Seasoning**

Range (Months)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 84	£0.00	0.00%	0	0.00%
84 - < 108	£112,291.46	0.01%	2	0.03%
108 - < 132	£47,277.38	0.01%	2	0.03%
132 - < 156	£0.00	0.00%	0	0.00%
≥ 156	£773,343,759.28	99.98%	6,049	99.94%
Total	£773,503,328.12	100.00%	6,053	100.00%

Maximum: 291.45 Months  
Minimum: 92.71 Months  
Weighted Ave: 176.93 Months

**Pool Table**

Collection Period End: 30 September 2021

**Remaining Term**

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£113,139,406.55	14.63%	962	15.89%
5 - < 10	£346,539,818.69	44.80%	2,849	47.08%
10 - < 15	£298,597,738.23	38.60%	2,123	35.07%
15 - < 20	£12,850,069.71	1.66%	97	1.60%
20 - < 25	£2,376,294.94	0.31%	22	0.36%
≥ 25	£0.00	0.00%	0	0.00%
Total	£773,503,328.12	100.00%	6,053	100.00%

Maximum: 21.52 Years  
 Minimum: 0.08 Years  
 Weighted Ave: 8.50 Years

**Loan Purpose**

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
*Purchase	£399,352,422.14	51.63%	3,434	56.73%
Remortgage	£374,150,905.98	48.37%	2,619	43.27%
Total	£773,503,328.12	100.00%	6,053	100.00%

\* Includes Equity Release

**Pool Table**

Collection Period End: 30 September 2021

**Repayment Method**

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£6,765,053.27	0.87%	174	2.87%
Partial Interest Only	£1,177,043.48	0.15%	15	0.25%
Interest Only	£765,561,231.37	98.98%	5,864	96.88%
Total	£773,503,328.12	100.00%	6,053	100.00%

**Product type**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£1,353,666.49	0.18%	28	0.46%
BBR	£772,149,661.63	99.82%	6,025	99.54%
Total	£773,503,328.12	100.00%	6,053	100.00%



### Pool Table

Collection Period End: 30 September 2021

#### Interest Rate (%)

Rate (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 1	£135,223,974.99	17.48%	1,001	16.54%
1 - < 2	£637,001,335.27	82.35%	5,025	83.01%
2 - < 3	£0.00	0.00%	0	0.00%
3 - < 4	£0.00	0.00%	0	0.00%
4 - < 5	£1,278,017.86	0.17%	27	0.45%
5 - < 6	£0.00	0.00%	0	0.00%
6 - < 7	£0.00	0.00%	0	0.00%
≥ 7	£0.00	0.00%	0	0.00%
Total	£773,503,328.12	100.00%	6,053	100.00%

Maximum: 4.85%  
Minimum: 0.59%  
Weighted Ave: 1.37%

#### Buy-to-Let / Owner Occupied

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£723,718,756.53	93.56%	5,754	95.06%
Owner Occupied	£49,784,571.59	6.44%	299	4.94%
Total	£773,503,328.12	100.00%	6,053	100.00%

#### Self-Cert / Non Self-Cert

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£47,706,621.80	6.17%	242	4.00%
Non Self-Cert	£725,796,706.32	93.83%	5,811	96.00%
Total	£773,503,328.12	100.00%	6,053	100.00%

**Pool Table**

Collection Period End: 30 September 2021

**Flexible/ Non Flexible**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Flexible	£272,403,587.45	35.22%	2,150	35.52%
Non Flexible	£501,099,740.67	64.78%	3,903	64.48%
Total	£773,503,328.12	100.00%	6,053	100.00%

**Employment Status**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£232,954,947.32	30.10%	2,037	33.65%
Self-employed	£419,867,716.64	54.30%	3,120	51.55%
Legal Entity	£120,680,664.16	15.60%	896	14.80%
Total	£773,503,328.12	100.00%	6,053	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> <p>(a) the aggregate amounts which are due and payable by the relevant Mortgage Borrower under such Mortgage Loan but which remain unpaid, less</p> <p>(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.</p> <p>"MIA" means a ratio calculated with respect to a Mortgage Loan as at the MIA Relevant Time representing:</p> <p>(a) the Arrears Amount as at the MIA Relevant Time, divided by</p> <p>(b) the current Mortgage Instalment.</p> <p>"MIA Relevant Time" means close of business on the last working day of a calendar month.</p>
Unscheduled Repayments Received in Period	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.
Monthly Constant Prepayment Rate (CPR)	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.
Monthly CPR Net of Repurchased Loans	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.
Total Redemption Rate (TRR)	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.

**Glossary**

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	"Defaulted Mortgage Loan" means any Mortgage Loan with MIA equal to or greater than three.
Current Indexed Loan to Value Ratio	"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.

**Glossary**

Indexed Valuation	"Indexed Valuation" on any day, the then most recent valuation of a Property securing the Mortgage Loan indexed using the latest 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 or such other information service or website which publishes that index from time to time is 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.