

Issue Date	15 August 2018
Issuer	Towd Point Mortgage Funding 2018 - Auburn 12 PLC
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	31 October 2022
Collection Period	01 October - 31 October 2022
Most Recent Note Interest Accrual Start Date	22 August 2022
Most Recent Note Interest Accrual End Date	21 November 2022
Number of Days in the Interest Period	91
Most Recent Interest Payment Date	21 November 2022
Next Note Interest Accrual Start Date	21 November 2022
Next Note Interest Accrual End Date	20 February 2023
Next Number of Days in the Interest Period	91
Next Interest Payment Date	20 February 2023
Next Record Date	05 February 2023

#### **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 240 098	<a href="mailto:graham.conway@chl.org.uk">graham.conway@chl.org.uk</a>
Tom McManus	Senior Treasury Analyst	+44 (0) 1252 240 092	<a href="mailto:tom.mcmanus@chl.org.uk">tom.mcmanus@chl.org.uk</a>
Dana Morfin	Treasury Supervisor	+44 (0) 1252 240 085	<a href="mailto:dana.morfin@chl.org.uk">dana.morfin@chl.org.uk</a>
Joe Colville	Treasury Analyst	+44 (0) 1252 240 089	<a href="mailto:joe.colville@chl.org.uk">joe.colville@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.euroqbs.com](http://www.euroqbs.com)

#### **Bloomberg Ticker**

TPMF 2018-A12X

#### **A12 - Post-Closing Date Disclosure**

Capital Home Loans Limited ("CHL"), in its capacity as originator, has undertaken to the Issuer and the Trustee, on behalf of the Noteholders, that it will retain, on an ongoing basis, a material net economic interest of at least 5% in the securitisation in accordance with each of Article 405 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms (the "Capital Requirements Regulation" or the "CRR") and Article 51 of Regulation (EU) No 231/2013 of the European Parliament and of the Council of 19 December 2012 (the "Alternative Investment Fund Managers Regulation" or the "AIFMR") and Article 254(2) of the Commission Delegated Regulation (EU) 2015/35 of 10 October 2014 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (the "Solvency II Delegated Act") (which, in each case, does not take into account any corresponding national measures) (the "Retention Requirement"), to the extent the regulations above continue to apply. In order to satisfy the Retention Requirement, CHL hold a 5% interest in each Class of Notes being, in this case 5% of the principal amount outstanding of each of the Class A, Class B, Class C, Class D, Class E, and Class F Notes. Any change to the manner in which such interest is held will be notified to investors.

#### **LIBOR to SONIA Transition**

Per the market notice and subsequent notice period ending on 30 September 2021, the resolution was passed to transition all LIBOR based benchmarks to SONIA with effect February 2022, with the final Libor benchmark being applied from 20 November 2021 for the succeeding Interest Period to 21 February 2022. This transition will apply to all of the Floating Rate Note classes and Liquidity Facility accordingly.

Collection Period End Date: 31 October 2022

**Transaction Parties, Ratings & Triggers**

		Current Moody's/S&P/DBRS/Kroll Short Term Rating	Current Moody's/S&P/DBRS/Kroll Long Term Rating	Applicable Trigger (loss of)	Consequences
Issuer	Towd Point Mortgage Funding 2018 - Auburn 12 plc				
Holdings	Towd Point Mortgage Funding 2018 - Auburn 12 Holdings Limited				
Originator	Capital Home Loans Limited				
Seller	Capital Home Loans Limited				
Servicer	Capital Home Loans Limited				
Back-up Servicer	Homeloan Management Limited				
Cash Manager	Capital Home Loans Limited				
Back-up Cash Manager	Elavon Financial Services D.A.C UK Branch				
Trustee	U.S Bank Trustees Limited				
Principal Paying Agent	Elavon Financial Services D.A.C UK Branch				
Agent Bank	Elavon Financial Services D.A.C UK Branch				
Registrar	Elavon Financial Services D.A.C UK Branch				
Corporate Services Provider	Wilmington Trust SP Services (London) Limited				
Back-up Servicer Facilitator	Wilmington Trust SP Services (London) Limited				
Share Trustee	Wilmington Trust SP Services (London) Limited				
Collection Account Bank	Barclays Bank PLC	P-1 A -1 NR NR	A1 A (Positive) NR NR	-/Baa3 (Moody's) -/BBB+ (S&P) -/BBB(low) (DBRS) -/- Kroll	Appoint a replacement Collection Account Bank; or (b) obtain a guarantee of the Collection Account Bank's obligations, in each case within a period not exceeding 30 calendar days from the date on which such downgrade occurred.
Issuer Account Bank	HSBC Bank plc	P-1 A -1 NR NR	A1 A+ NR NR	-/A1 (Moody's) - /A+ (S&P) -/A(High)(DBRS) -/- Kroll	Transfer the account to a successor institution within a period not exceeding 60 calendar days (but not less than 45 calendar days) from the first day on which such downgrade occurred.
Liquidity Facility Provider	Sunderland Recievables S.A (un-committed) and Barclays Bank (committed)	P-1 A -1 NR NR	A1 A (Positive) NR NR	-/A3 (Moody's) A-1 /A (S&P) -/A(DBRS) -/- Kroll	Within 30 calendar days of such downgrade either make a Liquidity Standby Drawing (to be deposited into the Deposit Account) or find a replacement liquidity facility provider on a committed basis substantially on the same terms as the existing Liquidity Facility Agreement.

**Available Funds of the Issuer at Most Recent Interest Payment Date - 21 November 2022**

Available Revenue Receipts	£1,919,386.15	Available Principal Receipts	£14,372,942.30
(a) Revenue Receipts on the Mortgage Loans 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 8.14(c)(i) on the relevant Interest Payment Date);	£1,863,760.74	(a) Principal Receipts on the Mortgage Loans received during the three immediately preceding Collection Periods;	£14,341,443.87
(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;	£49,699.61	(b) amounts (if any) to be credited to the Principal Deficiency Ledger pursuant to items (6) and/or (9) and/or (11) and/or (13) and/or (15) and/or (17) of the Pre-Enforcement Revenue Priority of Payments on such Interest Payment Date; and	£31,498.43
(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	£0.00	(c) any amount to be applied as Available Principal Receipts in accordance with Condition 8.14(c)(i);	£0.00
(B) on and from the FORD, the 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 (5), disregarding item (1(x)) (other than fees and expenses of Liquidity Facility Providers), of the Pre-Enforcement Revenue Priority of Payments. If the LF Cancellation Date has not yet occurred (but the FORD has occurred and the Notes have not been redeemed in full) the Liquidity Reserve Fund Actual Amount will be applied first before any Liquidity Drawing is made;	£0.00		
(d) Principal Addition Amounts to be applied as Available Revenue Receipts (prior to the application of Liquidity Drawings and the 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) pay any PAA Deficit;	£0.00		
(e) amounts standing to the credit of the Excess Cashflow Reserve Fund up to (and including) the earlier of the Final Rated Notes Redemption Date and the Final Maturity Date, 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 (e) that this paragraph (e) had not applied)) to pay items (8), (10), (12) and (14) of the Pre-Enforcement Revenue Priority of Payments;	£0.00		
(f) any amounts standing to the credit of the SDC Ledger;	£0.00		
(g) any amount applied as Available Revenue Receipts in accordance with Condition 8.14(c)(ii); and	£0.00		
other net income of the Issuer received during the three immediately preceding Collection Periods (other than any Principal Receipts),	£6,594.92		
<b>Less</b>		<b>Less</b>	
(j) Permitted Withdrawals;	£669.12	(d) the amount of Principal Receipts used during the three immediately preceding Collection Periods to purchase any Flexible Drawings;	£0.00

**Waterfall of Most Recent Interest Payment Date - 21 November 2022**

Revenue Waterfall Summary

<p><b>1. (i)</b> 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 <b>Trustee</b> or any Appointee under the provisions of the Trust Deed and the other Transaction Documents and any Prior Trustee Year Compensation Amounts (the "Trustee Original Amount"), less the Trustee Excess Amount, together with (if payable) VAT on the Trustee Original Amount, provided that the amount payable under this paragraph (i) shall not exceed the amount of the Compensation Fee Cap (such amounts paid herein exclusive of VAT shall collectively be referred to herein as the "Senior Trustee Fee");</p>	£604.94	<p><b>10.</b> in or towards payment pro rata and pari passu of <b>Interest due and payable on the Class C Notes</b> (other than Class C Net WAC Additional Amounts);</p>	£71,963.64
<p><b>1. (ii)</b> any remuneration then due and payable to the <b>Agent Bank, Registrar and the Paying Agents</b> 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 (in aggregate the "Agent Amount"), less the amount by which the Agent Amount exceeds the Applicable Compensation Fee Cap for the Agent Bank, Registrar and the Paying Agent together (such excess being the "Agent Excess Amount"), together with (if payable) VAT on the Agent Amount;</p>	£0.00	<p><b>11.</b> to credit the <b>Class C Principal Deficiency</b> Sub-Ledger in an amount sufficient to eliminate any debit thereon;</p>	£0.00
<p><b>1. (iii)</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 (the "Cash Manager Amount"), less the amount by which the Cash Manager Amount exceeds the Applicable Compensation Fee Cap for the Cash Manager (such excess being the "Cash Manager Excess Amount"), together with (if payable) VAT on the Cash Manager Amount;</p>	£4,334.30	<p><b>12.</b> in or towards payment pro rata and pari passu of <b>Interest due and payable on the Class D Notes</b> (other than Class D Net WAC Additional Amounts);</p>	£64,254.92
<p><b>1. (iv)</b> 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 (the "BUCM Amount"), less the amount by which the BUCM Amount exceeds the Applicable Compensation Fee Cap for the Back-Up Cash Manager (such excess being as the "BUCM Excess Amount"), together with (if payable) VAT on the BUCM Amount;</p>	£1,260.28	<p><b>13.</b> to credit the <b>Class D Principal Deficiency</b> Sub-Ledger in an amount sufficient to eliminate any debit thereon;</p>	£0.00
<p><b>1. (v)</b> 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 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 Agreement, the Account Bank Agreement or agreement governing the operation of any other account in the name of the Issuer (in aggregate the "Account Banks Amount"), less the amount by which the Account Banks Amount exceeds the Applicable Compensation Fee Cap of the Collection Account Bank, the Issuer Account Bank or such other bank together (such excess being the "Account Banks Excess Amount"), together with (if payable) VAT on the Account Banks Amount;</p>	£1,792.51	<p><b>14.</b> in or towards payment pro rata and pari passu of <b>Interest due and payable on the Class E Notes</b> (other than Class E Net WAC Additional Amounts);</p>	£61,683.12
<p><b>1. (vi)</b> 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 (the "CSP Amount"), less the amount by which the CSP Amount exceeds the Applicable Compensation Fee Cap for the Corporate Services Provider (such excess being the "CSP Excess Amount"), together with (if payable) VAT on the CSP Amount;</p>	£3,053.94	<p><b>15.</b> to credit the <b>Class E Principal Deficiency</b> Sub-Ledger in an amount sufficient to eliminate any debit thereon;</p>	£0.00
<p><b>1. (vii)</b> 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 (the "BUSF Amount"), less the amount by which the BUSF Amount exceeds the Applicable Compensation Fee Cap for the Back-Up Servicer Facilitator (such excess being the "BUSF Excess Amount"), together with (if payable) VAT on the BUSF Amount;</p>	£0.00	<p><b>16.</b> on any Interest Payment Date <b>following the FORD</b>, amounts to be credited to the <b>Liquidity Reserve Fund</b> up to the Liquidity Reserve Target;</p>	£0.00
<p><b>1. (viii)</b> 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 (the "BUS Original Amount"), less the amount to which the BUS Original Amount exceeds the lower of:</p> <p>(A) the Applicable Servicer Compensation Cap of the Back-Up Servicer; and</p> <p>(B) the Applicable Compensation Fee Cap of the Back-Up Servicer, (with the excess being the "BUS Excess Amount") together with (if payable) VAT on the BUS Original Amount;</p>	£9,073.99	<p><b>17.</b> to credit the Class F Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;</p>	£31,498.43
<p><b>1. (ix)</b> 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 (the "Servicer Original Amount"), less the amount by which the Servicer Original Amount exceeds the lower of:</p> <p>(A) the Applicable Servicer Compensation Cap of the Servicer; and</p> <p>(B) the Applicable Compensation Fee Cap of the Servicer, (with the excess being the "Servicer Excess Amount") together with (if payable) VAT on the Servicer Original Amount; and</p> <p><b>1. (x)</b> to pay any amounts and liabilities then due and payable to the <b>Liquidity Facility Providers</b> and any fees, costs, charges and expenses then due to the Liquidity Facility Providers under the provisions of the Liquidity Documents, together with (if payable) VAT thereon as provided therein (the "LFP Amount"), less the amount by which the LFP Amount, when aggregated with all other amounts paid in respect of Items (1) to (3), exceeds the Compensation Fee Cap (such excess being the "LFP Excess Amount");</p>	£123,881.93	<p><b>18.</b> in the following order of priority:</p> <p>(A) to pay the <b>Trustee Excess Amount</b> together with (if payable) VAT thereon to the extent not already paid;</p>	£0.00
<p><b>2.</b> 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 or to which a party (and for which it 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>	£48,754.74	<p>(B) to pay pro rata and pari passu the Agent Excess Amount, the Cash Manager Excess Amount, the BUCM Excess Amount, the Account Banks Excess Amount, the CSP Excess Amount, the BUSF Excess Amount, the BUS Excess Amount and the Servicer Excess Amount together with (if payable) VAT on each of the amounts payable under this item (18)(B) to the extent not already paid; and</p>	£0.00
<p><b>3.</b> in or towards satisfaction of the <b>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 Issuer Profit Amount);</p>	£250.00	<p>(C)(i) to pay sequentially in the following order of priority: (i) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class B Notes;</p>	£46,769.16
<p><b>4.</b> to pay any <b>LFP Excess Amount</b>;</p>	£0.00	<p>(C)(ii) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class D Notes;</p>	£41,320.82
<p><b>5.</b> in or towards payment pro rata and pari passu of <b>Interest due and payable on the Class A Notes</b>;</p>	£1,221,460.28	<p>(C)(iii) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class E Notes;</p>	£9,818.60
<p><b>6.</b> to credit the <b>Class A Principal Deficiency</b> Sub-Ledger in an amount sufficient to eliminate any debit thereon;</p>	£0.00	<p>(C)(iv) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class F Notes;</p>	£0.00
<p><b>7.</b> to credit the Interim <b>SDC Sub-Ledger</b> in an amount equal to the sum of (A) the SDC Interim Transferred Amount for such Interest Payment Date and (B) any Surplus SDC Amounts credited to the SDC Ledger on the immediately preceding Interest Payment Date and thereafter such amounts to be paid in accordance with the Pre-Enforcement Ledgers Priority of Payments;</p>	£0.00	<p><b>19.</b> on any Interest Payment Date on which any Subordinated Notes (other than the Class F Notes) remain outstanding and after taking into account Available Principal Receipts to be applied on such Interest Payment Date, amounts to be credited to the <b>Excess Cashflow Reserve Fund</b>;</p>	£0.00
<p><b>8.</b> in or towards payment pro rata and pari passu of <b>Interest due and payable on the Class B Notes</b> (other than Class B Net WAC Additional Amounts);</p>	£169,638.60	<p><b>20.</b> to pay interest due and payable in respect of the <b>Subordinated Loan</b>; and</p>	£0.00
<p><b>9.</b> to credit the <b>Class B Principal Deficiency</b> Sub-Ledger in an amount sufficient to eliminate any debit thereon;</p>	£0.00	<p><b>21.</b> to pay, pro rata and pari passu, the <b>DC1 Payment</b> due on the Class DC1 Certificates.</p>	£0.00
<b>Total</b>		<b>£1,919,386.15</b>	

**Waterfall at Most Recent Interest Payment Date - 21 November 2022**

## Principal Waterfall Summary

1. any Principal Addition Amounts to be applied to meet any PAA Deficit;	£0.00	8. to pay sequentially in the following order of priority: (i) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class B Notes;	£0.00
2. on and from the FORD up to and including the LF Cancellation Date, to credit the Liquidity Reserve Fund Ledger by an amount which, when aggregated with all other amounts credited to the Liquidity Reserve Fund Ledger pursuant to item (16) of the Pre-Enforcement Revenue Priority of Payments or this item (2) (but disregarding any debit entries made to Liquidity Reserve Fund Ledger on this and any previous Interest Payment Date), is equal to the Liquidity Reserve Target;	£0.00	(ii) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class C Notes;	£0.00
3. 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;	£14,372,942.30	(iii) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class D Notes	£0.00
4. 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	(iv) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class E Notes;	£0.00
5. 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	9. in or towards payment pro rata and pari passu of principal due and payable on the Class F Notes until the Class F Notes have been reduced to zero;	£0.00
6. 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	10. in or towards payment of principal due and payable in respect of the Subordinated Loan until the Subordinated Loan is repaid in full; and	£0.00
7. 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	11. in or towards payment pro rata and pari passu of the DC1 Payment on the Class DC1 Certificates (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations (1) to (10) above).	£0.00
		<b>Total</b>	<b>£14,372,942.30</b>

Notes - Closing Date 15 August 2018

											Latest IPD 21-Nov-22			
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 Payable* on IPD	Interest Payable per note**	
A	XS1862463574 / XS1862467997	£319,754,000.00	£163,453,652.18	£14,372,942.30	£44.95	£149,080,709.88	Compounded Daily SONIA	0.919%	1.469%	2.07421%	2.99351%	£1,221,460.28	£3.82	
B	XS1862463731 / XS1862468292	£25,395,000.00	£25,395,000.00	£0.00	£0.00	£25,395,000.00	Compounded Daily SONIA	1.049%	1.544%	2.07421%	3.14351%	£199,096.80	£7.84	
C	XS1862463905 / XS1862468375	£10,773,000.00	£10,773,000.00	£0.00	£0.00	£10,773,000.00	Compounded Daily SONIA	1.419%	2.049%	2.07421%	3.49351%	£93,832.83	£8.71	
D	XS1862464119 / XS1862468458	£9,619,000.00	£9,619,000.00	£0.00	£0.00	£9,619,000.00	Compounded Daily SONIA	1.719%	2.519%	2.07421%	3.79351%	£90,995.74	£9.46	
E	XS1862465272 / XS1862468532	£9,234,000.00	£9,234,000.00	£0.00	£0.00	£9,234,000.00	Compounded Daily SONIA	2.619%	3.869%	2.07421%	4.49351%	£108,037.80	£11.70	
F	XS1862465439 / XS1862468888	£10,008,000.00	£10,008,000.00	£0.00	£0.00	£10,008,000.00	Compounded Daily SONIA	N/A	N/A	N/A	N/A	£0.00	N/A	
SDC	XS186250940	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	£0.00	N/A	
DC1	XS186251008	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	£0.00	N/A	
DC2	XS186251237	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	£0.00	N/A	
		£384,783,000.00	£228,482,652.18	£14,372,942.30		£214,109,709.88						£1,713,423.45		

\*Excludes any deferred Net WAC amounts

\*\*Note denomination is £1,000 per note.

\*\*\*For any Interest Period from and including the Interest Payment Date falling in February 2022 the respective step-up margin per annum, and in each case plus the Note Rate Maintenance Adjustment 0.1193 per cent.

Net WAC Calculations - 21 November 2022

Note Class	Gross Coupon %	Net WAC %	Net WAC Applicable (Y/N)	Interest Payable (before application of Net WAC)	Interest Payable (after application of Net WAC)	Net WAC Additional Amount	**** Deferred Net WAC Additional Amount b/f from Previous Period	Total Additional Interest due on deferred Net WAC Additional Amount	Total Amount Due	Interest Paid (other than Net WAC Additional Amount)	Net WAC Additional Amount Paid	Total Amount Paid	Total Deferred Net WAC Additional Amount c/f to Next Period
B	3.14351%	2.67999%	Y	£199,096.80	£169,638.60	£29,458.20	£17,176.34	£134.62	£216,407.76	£169,638.60	£46,769.16	£216,407.76	£0.00
C	3.49351%	2.67999%	Y	£93,832.83	£71,963.64	£21,869.19	£19,283.67	£167.96	£113,284.46	£71,963.64	£41,320.82	£113,284.46	£0.00
D	3.79351%	2.67999%	Y	£90,995.74	£64,254.92	£26,740.82	£43,656.61	£555.34	£135,207.49	£64,254.92	£9,818.60	£74,073.52	£61,134.17
E	4.49351%	2.67999%	Y	£108,037.80	£61,683.12	£46,354.68	£84,952.80	£1,386.85	£194,377.45	£61,683.12	£0.00	£61,683.12	£132,694.33
				£491,963.17	£367,540.28	£124,422.89	£165,069.42	£2,244.77	£659,277.36	£367,540.28	£97,908.58	£465,448.86	£193,828.50

\*\*\*\*Includes accrued additional interest

Notes - Ratings & Legal Maturities

Class	S&P/Moody's/ DBRS/Kroll - Ratings at Closing	S&P/Moody's/DBRS/Kroll Ratings at End of Period	Legal Maturities	Currency	Pool Factor Brought Forward	Pool Factor Carried Forward	Issue Price
A	AAA /Aaa /AAA /AAA	AAA /Aaa /AAA**** /AAA *****	Feb 2045	GBP	0.511186	0.466236	99.36%
B	AA /Aa3 /AA(low) /AA+	AA+ /Aa3 /AA(High) *****/AA+ *****	Feb 2045	GBP	1.000000	1.000000	97.86%
C	A+ /A2 /A(low) /A+	AA /A2 /AA**** /AA*****	Feb 2045	GBP	1.000000	1.000000	97.45%
D	A /Baa3 /BBB(low) /BBB+	A+ /Baa3 /A**** /A*****	Feb 2045	GBP	1.000000	1.000000	97.05%
E	BB /B2 /BB(low) /BB	BB /B2 /BB(High)**** /BBB-*****	Feb 2045	GBP	1.000000	1.000000	98.96%
F	Not rated	Not rated	Feb 2045	GBP	1.000000	1.000000	100.00%
SDC	Not rated	Not rated	Feb 2045	GBP	1.000000	1.000000	N/A
DC1	Not rated	Not rated	Feb 2045	GBP	1.000000	1.000000	N/A
DC2	Not rated	Not rated	Feb 2045	GBP	1.000000	1.000000	N/A

\*\*\*\*\* In a statement issued 05 August 2022 DBRS have confirmed the rating of the Class A Notes, and have upgraded the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes.

<https://www.dbsmorningstar.com/research/400915/dbs-morningstar-upgrades-and-confirms-ratings-on-towd-point-mortgage-funding-2018-auburn-12-plc>

\*\*\*\*\*In a statement issued 15 August 2022 Kroll Bond Rating Agency UK Limited (KBRA) have affirmed the ratings for the Class A, the Class B notes, the Class C Notes, the Class D Notes and Class E Notes.

[KBRA Affirms Ratings on Towd Point Mortgage Funding 2018 - Auburn 12 PLC](#)

Liquidity Facility

Liquidity Reserve Target	Required Amount	Drawn Amount	Undrawn Amount
At Transaction Close	£5,435,818.00	£0.00	£5,435,818.00
At Latest IPD	£3,197,540.00	£0.00	£3,197,540.00
At Next IPD	£3,197,540.00	£0.00	£3,197,540.00

The Liquidity Reserve Target Amount is the greater of 1.70% of the outstanding Principal Balance of the Class A notes and 1.0% of the Principal Balance of the Class A notes at closing.

Issuer's Ledgers

	Revenue	Principal	Liquidity Reserve	Liquidity Standby	Excess Cashflow Reserve	Interim SDC	SDC	Issuer Profit	Principal Deficiency
At Transaction Close									
Required Amount (At Last IPD)									
Brought forward 22 August 2022	£0.00	£0.00	£0.00	£0.00	£3,077,797.31	£0.00	£84,602.89	£24,000.00	£0.00
Debits	£1,920,055.27	£14,372,942.30	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£31,498.43
Credits		£14,372,942.30	£0.00	£0.00	£0.00	£0.00	£0.00	£250.00	£31,498.43
Carried forward 21 November 2022	£0.00	£0.00	£0.00	£0.00	£3,077,797.31	£0.00	£84,602.89	£24,250.00	£0.00

Principal Deficiency Ledgers Split:

	Brought forward	Debit	Credit	Carried forward
Class A Principal Deficiency Sub-Ledger	£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
Class E Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class F Principal Deficiency Sub-Ledger	£0.00	£31,498.43	£31,498.43	£0.00
	£0.00	£31,498.43	£31,498.43	£0.00

Collection Period Start Date 01 October 2022  
Collection Period End Date 31 October 2022

### Key Mortgage Pool Summary

Current Balance at Closing Date	£384,418,368.74
Current Balance at the Start of Collection Period	£220,226,022.23
Current Balance at End of Collection Period	£214,397,190.41
Number of Primary Mortgage Accounts at Closing Date	2,857
Number of Primary Mortgage Accounts at the Start of Collection Period	1,617
Number of Primary Mortgage Accounts at End of Collection Period	1,563
Average Loan Size at Closing Date	£134,553.16
Average Loan Size at End of Collection Period	£137,170.31
Number of Borrowers at Closing Date	2,527
Number of Borrowers at the Start of Collection Period	1,442
Number of Borrowers at End of Collection Period	1,400
Weighted Average Indexed LTV	44.97%
Interest Collection Received in Period	£767,852.62
Scheduled Repayments Received in Period *	£1,904,784.58
Unscheduled Repayments Received in Period	£3,866,437.59

### Constant Prepayment Rates & Total Repayment Rates

	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	1.76%	19.19%
Current Quarterly CPR Rate	4.59%	17.13%
Current Monthly CPR Net of Repurchased Loans	1.76%	19.19%
Current Quarterly CPR Net of Repurchased Loans	4.59%	17.13%
Total Monthly Repayment Rate (TRR)	2.62%	27.28%
Total Quarterly Repayment Rate (TRR)	6.27%	22.82%

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

**Portfolio Performance**

Collection Period End: 31 October 2022

<b>Power of Sale Receiver of Rent and Possession Properties</b>	Total Balance £	Number of Accounts
Balance at the Start of the Period	505,302.06	3
New additions in the Period	163,954.84	2
Other movements in the Period	1,274.25	
Sold in the Period	(74,443.97)	(1)
Released back to Customer in Period	0.00	0
Balance at the End of the Period	596,087.18	4

<b>Sold Properties</b>	Total Balance £	Number of Accounts
Balance at the Start of the Period	3,459,439.22	27
Properties Sold in Period	74,443.97	1
Balance at the End of the Period	3,533,883.19	28

<b>Recoveries from Sold Properties</b>	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period*	2,821,091.24	27
Recoveries from the Sales Proceeds in Period	42,945.54	1
Post Sale Further Recoveries	1,250.00	
Recoveries from the Sales Proceeds at the End of the Period	2,865,286.78	28
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	57.69%	
Cumulative Recovery as Percentage of Current Balance at Sale	81.08%	

\*B/F balance correction



**Portfolio Performance**Collection Period End: 31 October 2022

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<b>Losses from Sold Properties</b>	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	717,886.10	19
Incurred Losses as Shortfall from Sales Proceeds in Period	31,498.43	1
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	749,384.53	20
	% of Total	
Average Loss Severity in the Period	42.31%	
Weighted Average Loss Severity	21.21%	

<b>Flexi Drawdown *</b>	Total Balance £	Number of Accounts
Cumulative Redraw at the Start of the Period	22,500.00	3
Redraw in the Period	0.00	0
Cumulative Redraw at the End of the Period	22,500.00	3

\* 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: 31 October 2022

**Current Balances**

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£5,998,702.56	2.80%	230	14.72%
50 - < 100	£32,815,172.24	15.31%	422	26.99%
100 - < 150	£50,392,953.29	23.50%	415	26.55%
150 - < 200	£39,538,352.44	18.44%	230	14.72%
200 - < 300	£39,979,471.63	18.65%	168	10.75%
300 - < 400	£19,365,409.16	9.03%	56	3.58%
400 - < 500	£7,983,791.87	3.72%	18	1.15%
≥ 500	£18,323,337.22	8.55%	24	1.54%
Total	£214,397,190.41	100.00%	1,563	100.00%

Maximum: £1,886,476.77  
 Minimum: £219.50  
 Average: £137,170.31

# Pool Table

Collection Period End: 31 October 2022

## Indexed LTVs \*

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£2,020,604.84	0.94%	100	6.40%
10 - < 20	£6,116,887.11	2.85%	118	7.55%
20 - < 30	£9,039,927.17	4.22%	108	6.91%
30 - < 40	£32,112,360.10	14.98%	199	12.73%
40 - < 50	£95,552,819.80	44.57%	521	33.33%
50 - < 60	£66,790,293.41	31.15%	488	31.22%
60 - < 70	£2,764,297.98	1.29%	29	1.86%
70 - < 80	£0.00	0.00%	0	0.00%
80 - < 90	£0.00	0.00%	0	0.00%
90 - < 100	£0.00	0.00%	0	0.00%
≥ 100	£0.00	0.00%	0	0.00%
Total	£214,397,190.41	100.00%	1,563	100.00%

Maximum: 67.72%  
Minimum: 0.04%  
Weighted Ave: 44.97%

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

# Pool Table

Collection Period End: 31 October 2022

## Arrears

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£201,031,260.84	93.76%	1,497	95.78%
> 0 and < 1	£4,342,214.22	2.03%	27	1.73%
1	£0.00	0.00%	0	0.00%
> 1 and < 2	£4,584,192.92	2.14%	20	1.28%
2	£724,268.60	0.34%	1	0.06%
> 2 and < 3	£460,642.93	0.21%	4	0.26%
3	£0.00	0.00%	0	0.00%
> 3 and < 6	£2,232,255.59	1.04%	8	0.51%
6	£0.00	0.00%	0	0.00%
> 6 and < 9	£444,603.24	0.21%	3	0.19%
9	£0.00	0.00%	0	0.00%
> 9 and < 12	£148,208.83	0.07%	1	0.06%
≥ 12	£429,543.24	0.20%	2	0.13%
Total	£214,397,190.41	100.00%	1,563	100.00%
New Default in Period (≥ 3)	£1,727,839.00	0.81%	6	0.38%
Cumulative Current Default (≥ 3)	£3,254,610.90	1.52%	14	0.90%

### Pool Table

Collection Period End: 31 October 2022

### Geographical Breakdown

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£6,048,038.67	2.82%	59	3.77%
East Midlands	£12,005,665.93	5.60%	125	8.00%
North East	£2,701,139.25	1.26%	35	2.24%
North West	£12,788,627.53	5.96%	151	9.66%
Northern Ireland	£0.00	0.00%	0	0.00%
Scotland	£0.00	0.00%	0	0.00%
Greater London	£75,502,949.43	35.23%	394	25.21%
South East	£57,200,159.79	26.68%	366	23.42%
South West	£18,930,366.92	8.83%	136	8.70%
Wales	£6,588,123.18	3.07%	58	3.71%
West Midlands	£12,738,081.12	5.94%	116	7.42%
Yorkshire & Humberside	£9,894,038.59	4.61%	123	7.87%
Total	£214,397,190.41	100.00%	1,563	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	£0.00	0.00%	0	0.00%
108 - < 132	£0.00	0.00%	0	0.00%
132 - < 156	£0.00	0.00%	0	0.00%
≥ 156	£214,397,190.41	100.00%	1,563	100.00%
Total	£214,397,190.41	100.00%	1,563	100.00%

Maximum: 299.97 Months  
Minimum: 170.53 Months  
Weighted Ave: 191.15 Months

**Pool Table**

Collection Period End: 31 October 2022

**Remaining Term**

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£109,115,734.92	50.90%	797	51.00%
5 - < 10	£92,927,121.14	43.34%	684	43.76%
10 - < 15	£11,804,943.67	5.51%	75	4.80%
15 - < 20	£496,574.76	0.23%	6	0.38%
20 - < 25	£52,815.92	0.02%	1	0.06%
≥ 25	£0.00	0.00%	0	0.00%
Total	£214,397,190.41	100.00%	1,563	100.00%

Maximum: 20.05 Years  
 Minimum: 0.01 Years  
 Weighted Ave: 5.44 Years

**Loan Purpose**

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
*Purchase	£100,204,309.52	46.74%	812	51.95%
Remortgage	£114,192,880.89	53.26%	751	48.05%
Total	£214,397,190.41	100.00%	1,563	100.00%

\* Includes Equity Release

**Pool Table**

Collection Period End: 31 October 2022

**Repayment Method**

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£9,927,033.62	4.63%	254	16.25%
Partial Interest Only	£321,611.69	0.15%	3	0.19%
Interest Only	£204,148,545.10	95.22%	1,306	83.56%
Total	£214,397,190.41	100.00%	1,563	100.00%

**Product type**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£1,395,836.66	0.65%	32	2.05%
BBR	£213,001,353.75	99.35%	1,531	97.95%
Total	£214,397,190.41	100.00%	1,563	100.00%

### Pool Table

Collection Period End: 31 October 2022

#### Interest Rate (%)

Rate (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 1	£0.00	0.00%	0	0.00%
1 - < 2	£0.00	0.00%	0	0.00%
2 - < 3	£786,399.89	0.37%	15	0.96%
3 - < 4	£185,767,232.86	86.64%	1,368	87.52%
4 - < 5	£26,447,721.00	12.34%	148	9.47%
5 - < 6	£0.00	0.00%	0	0.00%
6 - < 7	£1,158,810.11	0.54%	30	1.92%
≥ 7	£237,026.55	0.11%	2	0.13%
Total	£214,397,190.41	100.00%	1,563	100.00%

Maximum: 7.50  
Minimum: 2.74  
Weighted Ave: 3.85

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

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£208,463,105.87	97.23%	1,495	95.65%
Owner Occupied	£5,934,084.54	2.77%	68	4.35%
Total	£214,397,190.41	100.00%	1,563	100.00%

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

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£5,656,008.43	2.64%	45	2.88%
Non Self-Cert	£208,741,181.98	97.36%	1,518	97.12%
Total	£214,397,190.41	100.00%	1,563	100.00%



### Pool Table

Collection Period End: 31 October 2022

#### Flexible/ Non Flexible

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Flexible	£27,876,047.41	13.00%	276	17.66%
Non Flexible	£186,521,143.00	87.00%	1,287	82.34%
Total	£214,397,190.41	100.00%	1,563	100.00%

#### Employment Status

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£59,445,247.57	27.73%	491	31.41%
Self-employed	£123,333,411.55	57.53%	839	53.68%
Legal Entity	£31,618,531.29	14.75%	233	14.91%
Total	£214,397,190.41	100.01%	1,563	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	<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>

**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.