

Issue Date	15 August 2018
Issuer	Towd Point Mortgage Funding 2018 - Auburn 12 PLC
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	30 April 2024
Collection Period	01 April - 30 April 2024
Most Recent Note Interest Accrual Start Date	20 February 2024
Most Recent Note Interest Accrual End Date	20 May 2024
Number of Days in the Interest Period	90
Most Recent Interest Payment Date	20 May 2024
Next Note Interest Accrual Start Date	N/A
Next Note Interest Accrual End Date	N/A
Next Number of Days in the Interest Period	N/A
Next Interest Payment Date	N/A

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 or www.euroabs.com

Bloomberg Ticker

TPMF 2018-A12X

10 May 2024 - Auburn 12 Notice of Redemption

We refer to the trust deed constituting the Notes and the Certificates (the "Trust Deed") dated 15 August 2018 between the Issuer and the Trustee, and the master definitions schedule set out in schedule 1 to the incorporated terms memorandum dated 15 August 2018 (the "Master Definitions Schedule") signed for the purposes of identification by, among others, the Issuer and the Trustee. Capitalised terms used but not otherwise defined in this notice shall have the meanings ascribed to them in the Master Definitions Schedule. As the Issuer of the Notes, we hereby give you irrevocable notice that the Issuer will redeem all the outstanding Notes in full on the Interest Payment Date falling in May 2024 (the "Redemption Date"), which is expected to occur on 20 May 2024, in accordance with Condition 9.6 (Mandatory Redemption of the Notes following the exercise of Mortgage Portfolio Purchase Option or Market Mortgage Portfolio Purchase). Following such redemption and the making of any payments to the Noteholders and the Certificateholders in accordance with the relevant Priority of Payments on the Redemption Date, the Issuer will cancel the Notes and the Certificates in accordance with Condition 9.13 (Cancellation of redeemed Notes) and Certificate Condition 9.6 (Cancellation) respectively.

<https://direct.euronext.com/api/PublicAnnouncements/RISDocument/ANN134002.pdf?id=d1f6be11-2fc4-4275-94ff-f12b1d052768>

Collection Period End Date: 30 April 2024

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+ 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+ 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.
	Commitment cancelled 20 Feb-23				

Notes - Closing Date 15 August 2018

										Latest IPD 20-May-24									
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	Deferred Interest B/Fwd	Additional Interest Due	Total Interest Due on IPD	Total Interest Paid on IPD	Cumulative Deferred Interest		
A	XS1862463574 / XS1862467997	£319,754,000.00	£92,557,795.33	£92,557,795.33	£289.47	£0.00	Compounded Daily SONIA	0.9119%	1.469%	5.22584%	6.69514%	£1,528,424.12	£0.00	£0.00	£1,528,424.12	£1,528,424.12	£0.00		
B	XS1862463731 / XS1862468292	£25,395,000.00	£25,395,000.00	£25,395,000.00	£79.42	£0.00	Compounded Daily SONIA	1.069%	1.544%	5.22584%	6.77014%	£423,842.55	£105,649.51	£1,763.66	£531,255.72	£531,255.72	£0.00		
C	XS1862463905 / XS1862468375	£10,773,000.00	£10,773,000.00	£10,773,000.00	£33.69	£0.00	Compounded Daily SONIA	1.4119%	2.069%	5.22584%	7.29514%	£193,806.27	£112,694.59	£2,027.15	£308,528.01	£308,528.01	£0.00		
D	XS1862464119 / XS1862468458	£9,619,000.00	£9,619,000.00	£9,619,000.00	£30.08	£0.00	Compounded Daily SONIA	1.7119%	2.519%	5.22584%	7.74514%	£183,722.90	£219,728.56	£4,196.29	£407,647.75	£407,647.75	£0.00		
E	XS1862465272 / XS1862468532	£9,234,000.00	£9,234,000.00	£9,234,000.00	£28.88	£0.00	Compounded Daily SONIA	2.6119%	3.869%	5.22584%	9.09514%	£207,118.62	£446,556.58	£10,014.64	£663,689.84	£663,689.84	£0.00		
F	XS1862465439 / XS1862468888	£10,008,000.00	£10,008,000.00	£10,008,000.00	£31.30	£0.00	Compounded Daily SONIA	N/A	N/A	N/A	N/A	£0.00	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	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	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A		
		£384,783,000.00	£157,586,795.33	£157,586,795.33		£0.00								£2,536,914.46	£884,629.24	£18,001.74	£3,439,545.44	£3,439,545.44	£0.00

*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 - 20 May 2024

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 Amounts c/f to Next Period
A	6.77014%	N/A	N/A	£0.00	£0.00	£0.00	£105,649.51	£1,763.66	£107,413.17	N/A	£0.00	£107,413.17	£0.00
B	7.29514%	N/A	N/A	£0.00	£0.00	£0.00	£112,694.59	£2,027.15	£114,721.74	N/A	£0.00	£114,721.74	£0.00
C	7.74514%	N/A	N/A	£0.00	£0.00	£0.00	£219,728.56	£4,196.29	£223,924.85	N/A	£0.00	£223,924.85	£0.00
E	9.09514%	N/A	N/A	£0.00	£0.00	£0.00	£446,556.58	£10,014.64	£456,571.22	N/A	£0.00	£456,571.22	£0.00
				£0.00	£0.00	£0.00	£884,629.24	£18,001.74	£902,630.98	£0.00	£0.00	£902,630.98	£0.00

****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	0.289466	0.000000	99.36%
B	AA /Aa3 /Aa /AA+	AA+ /Aa3 /AA /AA+	Feb 2045	GBP	1.000000	0.000000	97.86%
C	A+ /A2 /A /A+	AA /A2 /AA /AA+	Feb 2045	GBP	1.000000	0.000000	97.45%
D	A /Baa3 /BBB /BBB+	A+ /Baa3 /AA /A+	Feb 2045	GBP	1.000000	0.000000	97.06%
E	BB /B2 /BB /BB	BB /B2 /BBB /BBB+	Feb 2045	GBP	1.000000	0.000000	98.96%
F	Not rated	Not rated	Feb 2045	GBP	1.000000	0.000000	100.00%
SDC	Not rated	Not rated	Feb 2045	GBP	1.000000	0.000000	N/A
DC1	Not rated	Not rated	Feb 2045	GBP	1.000000	0.000000	N/A
DC2	Not rated	Not rated	Feb 2045	GBP	1.000000	0.000000	N/A

Issuer's Ledgers

At Transaction Close Required Amount (At Last IPD)	Revenue	Principal	Liquidity Reserve	Liquidity Standby	Excess Cashflow Reserve	Interim SDC	SDC	Issuer Profit	Principal Deficiency
Brought forward 20 February 2024	£0.00	£0.00	£3,197,540.00	£0.00	£2,883,778.44	£0.00	£0.00	£25,750.00	£3,142,490.51
Debit	£884,378.24	£3,558,177.95	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Credit	£884,378.24	£3,558,177.95	£3,197,540.00	£0.00	£2,883,778.44	£0.00	£0.00	£250.00	£3,142,490.51
Carried forward 20 May 2024	£0.00	£0.00	£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 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 F Principal Deficiency Sub-Ledger	£3,142,490.51	£0.00	£3,142,490.51	£0.00
	£3,142,490.51	£0.00	£3,142,490.51	£0.00

Collection Period Start Date 01 April 2024
Collection Period End Date 30 April 2024

Key Mortgage Pool Summary

Current Balance at Closing Date	£384,418,368.74
Current Balance at the Start of Collection Period	£148,501,202.06
Current Balance at End of Collection Period	£144,948,488.15
Number of Primary Mortgage Accounts at Closing Date	2,857
Number of Primary Mortgage Accounts at the Start of Collection Period	1,102
Number of Primary Mortgage Accounts at End of Collection Period	1,075
Average Loan Size at Closing Date	£134,553.16
Average Loan Size at End of Collection Period	£134,835.80
Number of Borrowers at Closing Date	2,527
Number of Borrowers at the Start of Collection Period	985
Number of Borrowers at End of Collection Period	961
Weighted Average Indexed LTV	47.30%
Interest Collection Received in Period	£884,378.24
Scheduled Repayments Received in Period *	£970,890.88
Unscheduled Repayments Received in Period	£2,587,287.07

Constant Prepayment Rates & Total Repayment Rates

	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	1.74%	18.99%
Current Quarterly CPR Rate	4.55%	17.00%
Current Monthly CPR Net of Repurchased Loans	1.74%	18.99%
Current Quarterly CPR Net of Repurchased Loans	4.55%	17.00%
Total Monthly Repayment Rate (TRR)	2.40%	25.29%
Total Quarterly Repayment Rate (TRR)	6.47%	23.47%

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

Portfolio Performance

Collection Period End: 30 April 2024

Power of Sale Receiver of Rent and Possession Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	3,862,395.75	23
New additions in the Period	519,964.99	4
Other movements in the Period	(71,678.90)	
Sold in the Period	(183,129.72)	(1)
Released back to Customer in Period	0.00	0
Balance at the End of the Period	4,127,552.12	26

Sold Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	5,045,204.74	39
Properties Sold in Period	183,129.72	1
Balance at the End of the Period	5,228,334.46	40

Recoveries from Sold Properties	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	4,206,976.13	39
Recoveries from the Sales Proceeds in Period	183,129.72	1
Post Sale Further Recoveries	722.00	
Recoveries from the Sales Proceeds at the End of the Period	4,390,827.85	40
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	100.00%	
Cumulative Recovery as Percentage of Current Balance at Sale	83.98%	

Portfolio PerformanceCollection Period End: 30 April 2024

Losses from Sold Properties	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	932,706.98	26
Incurred Losses as Shortfall from Sales Proceeds in Period	0.00	0
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	932,706.98	26
	% of Total	
Average Loss Severity in the Period	0.00%	
Weighted Average Loss Severity	17.84%	

Flexi Drawdown *	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.

Originator Buy Back	Total Balance £	Number of Accounts
Cumulative Originator Buy Back at the Start of the Period	35,170.20	1
Originator Buy Back in the Period	0.00	0
Cumulative Originator Buy Back at the End of the Period	35,170.20	1

Pool Table

Collection Period End: 30 April 2024

Current Balances

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£4,565,656.70	3.15%	187	17.40%
50 - < 100	£21,016,687.25	14.50%	271	25.21%
100 - < 150	£34,298,592.59	23.66%	282	26.23%
150 - < 200	£24,779,318.77	17.10%	145	13.49%
200 - < 300	£27,655,581.19	19.08%	118	10.98%
300 - < 400	£13,075,743.04	9.02%	38	3.53%
400 - < 500	£6,115,353.03	4.22%	14	1.30%
≥ 500	£13,441,555.58	9.27%	20	1.86%
Total	£144,948,488.15	100.00%	1,075	100.00%

Maximum: £1,341,574.71

Minimum: £732.06

Average: £134,835.80

Pool Table

Collection Period End: 30 April 2024

Indexed LTVs *

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£1,297,153.82	0.89%	86	8.00%
10 - < 20	£3,703,909.03	2.56%	80	7.44%
20 - < 30	£5,864,892.63	4.05%	79	7.35%
30 - < 40	£17,610,647.26	12.15%	103	9.58%
40 - < 50	£48,303,887.17	33.32%	261	24.28%
50 - < 60	£60,052,195.45	41.43%	400	37.21%
60 - < 70	£8,115,802.79	5.60%	66	6.14%
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	£144,948,488.15	100.00%	1,075	100.00%

Maximum: 68.06%
Minimum: 0.32%
Weighted Ave: 47.30%

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

Pool Table

Collection Period End: 30 April 2024

Arrears

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£128,875,670.80	88.92%	985	91.62%
> 0 and < 1	£3,959,821.56	2.73%	23	2.14%
1	£3,360,642.89	2.32%	13	1.21%
> 1 and < 2	£1,011,300.25	0.70%	6	0.56%
2	£274,381.19	0.19%	3	0.28%
> 2 and < 3	£452,488.54	0.31%	3	0.28%
3	£131,680.83	0.09%	1	0.09%
> 3 and < 6	£2,326,529.01	1.61%	17	1.58%
6	£189,244.16	0.13%	2	0.19%
> 6 and < 9	£1,034,728.89	0.71%	5	0.47%
9	£0.00	0.00%	0	0.00%
> 9 and < 12	£949,234.63	0.65%	6	0.56%
≥ 12	£2,382,765.40	1.64%	11	1.02%
Total	£144,948,488.15	100.00%	1,075	100.00%
New Default in Period (≥ 3)	£945,674.07	0.65%	7	0.65%
Cumulative Current Default (≥ 3)	£7,014,182.92	4.84%	42	3.91%

Pool Table

Collection Period End: 30 April 2024

Geographical Breakdown

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£3,579,114.44	2.47%	38	3.53%
East Midlands	£9,320,482.86	6.43%	92	8.56%
North East	£1,792,786.81	1.24%	25	2.33%
North West	£8,722,447.79	6.02%	101	9.40%
Northern Ireland	£0.00	0.00%	0	0.00%
Scotland	£0.00	0.00%	0	0.00%
Greater London	£50,453,100.10	34.79%	271	25.20%
South East	£39,978,076.81	27.58%	265	24.65%
South West	£10,866,232.00	7.50%	78	7.26%
Wales	£4,575,105.74	3.16%	37	3.44%
West Midlands	£8,924,445.70	6.16%	79	7.35%
Yorkshire & Humberside	£6,736,695.90	4.65%	89	8.28%
Total	£144,948,488.15	100.00%	1,075	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	£144,948,488.15	100.00%	1,075	100.00%
Total	£144,948,488.15	100.00%	1,075	100.00%

Maximum: 299.67 Months
Minimum: 188.52 Months
Weighted Ave: 208.56 Months

Pool Table

Collection Period End: 30 April 2024

Remaining Term

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£83,173,468.94	57.38%	606	56.37%
5 - < 10	£61,312,107.24	42.30%	462	42.98%
10 - < 15	£216,553.59	0.15%	4	0.37%
15 - < 20	£246,358.38	0.17%	3	0.28%
20 - < 25	£0.00	0.00%	0	0.00%
≥ 25	£0.00	0.00%	0	0.00%
Total	£144,948,488.15	100.00%	1,075	100.00%

Maximum: 18.55 Years
 Minimum: 0.04 Years
 Weighted Ave: 4.57 Years

Loan Purpose

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
*Purchase	£66,585,728.33	45.94%	545	50.70%
Remortgage	£78,362,759.82	54.06%	530	49.30%
Total	£144,948,488.15	100.00%	1,075	100.00%

* Includes Equity Release

Pool Table

Collection Period End: 30 April 2024

Repayment Method

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£6,285,064.48	4.34%	186	17.30%
Partial Interest Only	£249,400.31	0.17%	2	0.19%
Interest Only	£138,414,023.36	95.49%	887	82.51%
Total	£144,948,488.15	100.00%	1,075	100.00%

Product type

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£1,325,706.53	0.91%	23	2.14%
BBR	£143,622,781.62	99.09%	1,052	97.86%
Total	£144,948,488.15	100.00%	1,075	100.00%

Pool Table

Collection Period End: 30 April 2024

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	£0.00	0.00%	0	0.00%
3 - < 4	£0.00	0.00%	0	0.00%
4 - < 5	£0.00	0.00%	0	0.00%
5 - < 6	£418,124.80	0.29%	9	0.84%
6 - < 7	£124,379,718.21	85.81%	941	87.53%
≥ 7	£20,150,645.14	13.90%	125	11.63%
Total	£144,948,488.15	100.00%	1,075	100.00%

Maximum: 11.00
Minimum: 5.74
Weighted Ave: 6.89
Current CHL SVR: 10.00

Buy-to-Let / Owner Occupied

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£140,264,643.72	96.77%	1,029	95.72%
Owner Occupied	£4,683,844.43	3.23%	46	4.28%
Total	£144,948,488.15	100.00%	1,075	100.00%

Self-Cert / Non Self-Cert

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£4,534,018.57	3.13%	33	3.07%
Non Self-Cert	£140,414,469.58	96.87%	1,042	96.93%
Total	£144,948,488.15	100.00%	1,075	100.00%

Pool Table

Collection Period End: 30 April 2024

Flexible/ Non Flexible

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Flexible	£15,885,527.71	10.96%	168	15.63%
Non Flexible	£129,062,960.44	89.04%	907	84.37%
Total	£144,948,488.15	100.00%	1,075	100.00%

Employment Status

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£38,995,496.11	26.90%	328	30.51%
Self-employed	£84,977,176.61	58.63%	584	54.33%
Legal Entity	£20,975,815.43	14.47%	163	15.16%
Total	£144,948,488.15	100.00%	1,075	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.