

Issue Date	13 February 2020
Issuer	Towd Point Mortgage Funding 2020 - Auburn 14 PLC
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	30 April 2024
Collection Period	01 April 2024 - 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	91
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 2020-A14X Mtge

10 May 2024 - NOTICE OF REDEMPTION TO THE HOLDERS OF THE OUTSTANDING NOTES AND CERTIFICATES

We refer to the trust deed constituting the Notes and the Certificates (the "Trust Deed") dated 13 February 2020 between the Issuer and the Trustee, and the master definitions schedule set out in schedule 1 to the incorporated terms memorandum dated 13 February 2020 (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 and Reissuance) respectively.

<https://direct.euronext.com/api/PublicAnnouncements/RISDocument/ANN134007.pdf?id=fe8d9e02-3a79-4b9f-acbf-9827cefc77d2>

https://direct.euronext.com/api/PublicAnnouncements/RISDocument/Cancellation_Notice_TOWD%20POINT%20MORTGAGE%20FUNDING%202020%20E2%80%93%20AUBURN%2014%20PLC.pdf?id=7c766129-cc1a-4708-a8f8-d1c67aac8578

Collection Period End Date

30 April 2024

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+ 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- 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				

Notes - Closing Date 13 February 2020

											Current PD 20-May-24						
Class	ISIN (Reg S / 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	£448,807,983.47	£448,807,983.47	£422.93	£0.00	Compounded Daily SONIA	0.900%	1.350%	5.22584%	6.57584%	£7,276,837.90	£0.00	£0.00	£7,276,837.90	£7,276,837.90	£0.00
B	XS2109386836/XS2109386919	£31,785,000.00	£31,785,000.00	£31,785,000.00	£1,000.00	£0.00	Compounded Daily SONIA	1.200%	1.800%	5.22584%	7.02584%	£550,516.20	£0.00	£0.00	£550,516.20	£550,516.20	£0.00
C	XS2109386057/XS2109386131	£19,071,000.00	£19,071,000.00	£19,071,000.00	£1,000.00	£0.00	Compounded Daily SONIA	1.450%	2.175%	5.22584%	7.40084%	£348,045.75	£0.00	£0.00	£348,045.75	£348,045.75	£0.00
D	XS2109386214/XS2109386305	£21,190,000.00	£21,190,000.00	£21,190,000.00	£1,000.00	£0.00	Compounded Daily SONIA	1.850%	2.775%	5.22584%	8.00084%	£418,078.70	£1,907,599.67	£37,633.31	£2,363,311.48	£2,363,311.48	£0.00
E	XS2109386487/XS2109386560	£8,474,000.00	£8,474,000.00	£8,474,000.00	£1,000.00	£0.00	Compounded Daily SONIA	2.100%	3.100%	5.22584%	8.32584%	£174,012.28	£1,054,423.49	£21,446.75	£1,250,082.52	£1,250,082.52	£0.00
Z1	XS2109386442/XS2109386727	£37,297,000.00	£37,297,000.00	£37,297,000.00	£1,000.00	£0.00	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	£9,325,000.00	£1,000.00	£0.00	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	£32,706.83	£32,706.83	£32.71	£0.00	Compounded Daily SONIA	2.500%	2.500%	5.22584%	7.72584%	£620.00	£4,253.85	£81.04	£4,954.88	£4,954.88	£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	£575,984,690.30	£575,984,690.30		£0.00						£8,768,110.83	£2,966,277.01	£59,361.10	£11,793,748.94	£11,793,748.94	£0.00

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	£7,629,735.72	£0.00	£7,629,735.72
At Next IPD	£0.00	£0.00	£0.00

*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	\$556,237.50	\$556,237.50	\$381,420.00
Brought forward 20 February 2024	0.00	0.00	0.00	0.00	0.00	\$20,272.50	\$3,050,808.98	\$556,237.50	\$381,420.00
Debits	\$20,077,144.31	\$9,308,529.22	0.00	0.00	0.00	0.00	\$690,250.43	\$556,237.50	\$381,420.00
Credits	\$20,077,144.31	\$9,308,529.22	0.00	0.00	0.00	\$280.00	\$3,741,059.41	0.00	0.00
Carried forward 20 May 2024	0.00	0.00	0.00	0.00	0.00	\$20,522.50	0.00	0.00	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 Z1 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class Z2 Principal Deficiency Sub-Ledger	£3,050,808.98	£690,250.43	£3,741,059.41	£0.00
	£3,050,808.98	£690,250.43	£3,741,059.41	£0.00

Notes - Ratings & 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	0.022930	0.000000
B	AA+ (st)/AA (st)/AA (st)	AA+ (st)/AA+ (st)/AA (st)	20 May 2045	GBP	1.000000	0.000000
C	AA (st)/A (st)/A (st)	AA (st)/AA (st)/A (st)	20 May 2045	GBP	1.000000	0.000000
D	A+ (st)/BB+ (st)/BB (st)	A (st)/BB+ (st)/BB (st)	20 May 2045	GBP	1.000000	0.000000
E	A (st)/B (st)/B (st)	BBB+ (st)/BB- (st)/B (st)	20 May 2045	GBP	1.000000	0.000000
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)/CCC st/NR	CCC (st)/B- (st)/NR	20 May 2045	GBP	0.032707	0.000000
XB	Not rated	Not rated	20 May 2045	GBP	N/A	N/A

In a statement issued **10 February 2023**, Kroll Bond Rating Agency (KBRA) completed their surveillance review of TPMF 2020-AU14 which resulted in the affirmation of the securitisation's outstanding ratings: (see link below).

[Towed Point Mortgage Funding 2020 – Auburn 14 Plc Surveillance Report \(kbra.com\)](#)

On a statement issued on **06 February 2023**, S&P Ratings have affirmed the ratings of the Class A Notes, the Class B Notes and the Class C Notes, and have downgraded the Class D Notes to A[sf], the Class E Notes to BBB+[sf] and the Class XA Notes to CCC.

In a statement issued **19 July 2023**, Fitch Ratings completed a surveillance review of TPFM 2020-AU14 which resulted in the affirmation of the securitisation's outstanding ratings (see link below).

[Fitch Affirms Tower Point Mortgage Funding 2020 - Auburn 14 PL](#)

In a statement issued **09 February 2024**, Kroll Bond Rating Agency (KBRA) completed their surveillance review on Towd Point Mortgage Funding 2020-Aurum 1 Plc (Aurum 14) and affirms the ratings for Class A, Class D, and Class E, and upgrades the ratings for Class B and Class C.

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

Key Mortgage Pool Summary

Current Balance at Closing Date	£847,866,058.65
Current Balance at the Start of Collection Period	£560,608,098.08
Current Balance at End of Collection Period	£554,593,749.59
Number of Primary Mortgage Accounts at Closing Date	6,649
Number of Primary Mortgage Accounts at the Start of Collection Period	4,384
Number of Primary Mortgage Accounts at End of Collection Period	4,328
Average Loan Size at Closing Date	£127,517.83
Average Loan Size at End of Collection Period	£128,140.88
Number of Borrowers at Closing Date	4,799
Number of Borrowers at the Start of Collection Period	3,153
Number of Borrowers at End of Collection Period	3,116
Weighted Average Indexed LTV	53.73%
Interest Collection Received in Period	£3,032,524.60
Scheduled Repayments Received in Period *	£321,353.08
Unscheduled Repayments Received in Period	£5,736,747.45

Constant Prepayment Rates & Total Repayment Rates

	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	1.02%	11.58%
Current Quarterly CPR Rate	3.16%	12.05%
Current Monthly CPR Net of Repurchased Loans	1.02%	11.58%
Current Quarterly CPR Net of Repurchased Loans	3.16%	12.05%
Total Monthly Repayment Rate (TRR)	1.08%	12.22%
Total Quarterly Repayment Rate (TRR)	3.49%	13.25%

* 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	11,537,392.56	83
New additions in the Period	2,552,050.68	18
Other movements in the Period	47,000.00	
Sold in the Period	(364,345.89)	(5)
Released back to Customer in Period	0.00	0
Balance at the End of the Period	13,772,097.35	96

Sold Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	12,569,440.48	108
Properties Sold in Period	364,345.89	5
Balance at the End of the Period	12,933,786.37	113

Recoveries from Sold Properties	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	9,857,940.11	108
Recoveries from the Sales Proceeds in Period	270,137.96	5
Further Recoveries in the Period	4,347.11	
Recoveries from the Sales Proceeds at the End of the Period	10,132,425.18	113
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	74.14%	
Cumulative Recovery as Percentage of Current Balance at Sale	78.34%	

Portfolio Performance

Collection 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	3,133,204.23	93
Incurred Losses as Shortfall from Sales Proceeds in Period	94,207.93	4
Incurred Further Losses as Shortfall post Sales Proceeds in Period	4,214.00	
Incurred Losses as Shortfall from Sales Proceeds at the End of the Period	3,231,626.16	97
	% of Total	
Average Loss Severity in the Period	25.86%	
Weighted Average Loss Severity	24.99%	

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	86,405.37	1
Originator Buy Back in the Period	0.00	0
Cumulative Originator Buy Back at the End of the Period	86,405.37	1

Pool Table

Collection Period End: 30 April 2024

Current Balances

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£8,543,758.32	1.54%	278	6.42%
50 - < 100	£136,582,926.26	24.63%	1,769	40.87%
100 - < 150	£143,475,596.08	25.87%	1,187	27.43%
150 - < 200	£90,581,287.93	16.33%	530	12.25%
200 - < 300	£86,341,329.79	15.57%	361	8.34%
300 - < 400	£37,938,786.61	6.84%	111	2.56%
400 - < 500	£18,399,753.79	3.32%	41	0.95%
≥ 500	£32,730,310.81	5.90%	51	1.18%
Total	£554,593,749.59	100.00%	4,328	100.00%

Maximum: £1,413,676.79
 Minimum: £164.97
 Average: £128,140.88

Pool Table

Collection Period End: 30 April 2024

Indexed LTVs *

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£709,777.13	0.13%	71	1.64%
10 - < 20	£4,455,811.77	0.80%	87	2.01%
20 - < 30	£12,209,971.35	2.20%	126	2.91%
30 - < 40	£49,437,238.16	8.91%	302	6.98%
40 - < 50	£134,154,792.94	24.19%	824	19.04%
50 - < 60	£175,944,282.74	31.74%	1,305	30.15%
60 - < 70	£143,965,710.59	25.96%	1,295	29.92%
70 - < 80	£28,414,910.73	5.12%	277	6.40%
80 - < 90	£4,008,486.86	0.72%	35	0.81%
90 - < 100	£396,710.10	0.07%	2	0.05%
≥ 100	£896,057.22	0.16%	4	0.09%
Total	£554,593,749.59	100.00%	4,328	100.00%

Maximum: 117.96%
Minimum: 0.05%
Weighted Ave: 53.73%

*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	£489,517,004.04	88.26%	3,872	89.47%
> 0 and < 1	£15,122,503.99	2.73%	92	2.13%
1	£3,466,527.90	0.63%	30	0.69%
> 1 and < 2	£5,568,100.33	1.00%	36	0.83%
2	£911,562.98	0.16%	8	0.18%
> 2 and < 3	£4,757,564.20	0.86%	38	0.88%
3	£1,397,287.08	0.25%	7	0.16%
> 3 and < 6	£8,689,084.55	1.57%	62	1.43%
6	£1,050,925.87	0.19%	8	0.18%
> 6 and < 9	£9,458,404.03	1.71%	74	1.71%
9	£0.00	0.00%	0	0.00%
> 9 and < 12	£6,094,112.26	1.10%	50	1.16%
≥ 12	£8,560,672.36	1.54%	51	1.18%
Total	£554,593,749.59	100.00%	4,328	100.00%
New Default in Period (≥ 3)	£2,324,493.61	0.42%	16	0.37%
Cumulative Current Default (≥ 3)	£35,250,486.15	6.36%	252	5.82%

Pool Table

Collection Period End: 30 April 2024

Geographical Breakdown

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£11,568,227.65	2.09%	98	2.26%
East Midlands	£28,365,532.50	5.11%	237	5.48%
North East	£27,179,581.01	4.90%	321	7.42%
North West	£82,810,555.08	14.93%	804	18.58%
Northern Ireland	£26,591,622.67	4.79%	352	8.13%
Scotland	£16,402.35	0.00%	2	0.05%
Greater London	£136,881,987.80	24.69%	610	14.09%
South East	£93,832,129.66	16.92%	600	13.86%
South West	£32,894,754.38	5.93%	249	5.75%
Wales	£17,342,567.79	3.13%	159	3.67%
West Midlands	£36,281,594.18	6.54%	324	7.49%
Yorkshire & Humberside	£60,828,794.52	10.97%	572	13.22%
Total	£554,593,749.59	100.00%	4,328	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	£86,872.76	0.02%	2	0.05%
≥ 156	£554,506,876.83	99.98%	4,326	99.95%
Total	£554,593,749.59	100.00%	4,328	100.00%

Maximum: 316.80 Months
Minimum: 132.46 Months
Weighted Ave: 208.39 Months

Pool Table

Collection Period End: 30 April 2024

Remaining Term

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£167,593,279.20	30.22%	1,370	31.65%
5 - < 10	£368,612,119.18	66.47%	2,808	64.88%
10 - < 15	£14,203,380.67	2.56%	112	2.59%
15 - < 20	£4,184,970.54	0.75%	38	0.88%
20 - < 25	£0.00	0.00%	0	0.00%
≥ 25	£0.00	0.00%	0	0.00%
Total	£554,593,749.59	100.00%	4,328	100.00%

Maximum: 18.94 Years
Minimum: 0.08 Years
Weighted Ave: 6.34 Years

Loan Purpose

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Purchase	£285,211,682.13	51.43%	2,442	56.42%
Remortgage	£269,382,067.46	48.57%	1,886	43.58%
Total	£554,593,749.59	100.00%	4,328	100.00%

Pool Table

Collection Period End: 30 April 2024

Repayment Method

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£3,368,431.80	0.61%	107	2.47%
Partial Interest Only	£767,752.05	0.14%	12	0.28%
Interest Only	£550,457,565.74	99.25%	4,209	97.25%
Total	£554,593,749.59	100.00%	4,328	100.00%

Product type

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£2,249,146.25	0.41%	24	0.55%
BBR	£552,344,603.34	99.59%	4,304	99.45%
Total	£554,593,749.59	100.00%	4,328	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	£662,570.09	0.12%	2	0.05%
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	£88,094,839.81	15.88%	667	15.41%
6 - < 7	£424,124,259.61	76.48%	3,345	77.28%
≥ 7	£41,712,080.08	7.52%	314	7.26%
Total	£554,593,749.59	100.00%	4,328	100.00%

Maximum: 11.00%
Minimum: 5.74%
Weighted Ave: 6.50%
Current CHL SVR: 10.00%

Buy-to-Let / Owner Occupied

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£516,733,791.81	93.17%	4,099	94.71%
Owner Occupied	£37,859,957.78	6.83%	229	5.29%
Total	£554,593,749.59	100.00%	4,328	100.00%

Self-Cert / Non Self-Cert

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£36,455,386.13	6.57%	189	4.37%
Non Self-Cert	£518,138,363.46	93.43%	4,139	95.63%
Total	£554,593,749.59	100.00%	4,328	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	£202,955,378.07	36.60%	1,592	36.78%
Non Flexible	£351,638,371.52	63.40%	2,736	63.22%
Total	£554,593,749.59	100.00%	4,328	100.00%

Employment Status

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£155,191,826.34	27.98%	1,352	31.24%
Self-employed	£307,056,344.76	55.37%	2,289	52.89%
Legal Entity	£92,345,578.49	16.65%	687	15.87%
Total	£554,593,749.59	100.00%	4,328	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.