

Issue Date	17 October 2019
Issuer	
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	30 June 2024
Collection Period	1 June 2024 - 30 June 2024
Most Recent Note Interest Accrual Start Date	22 April 2024
Most Recent Note Interest Accrual End Date	22 July 2024
Number of Days in the Interest Period	91
Most Recent Interest Payment Date	22 July 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

TPMF2019-A13X

13 May 2024 - Auburn 13 Notice of Redemption

We refer to the trust deed constituting the Notes and the Certificates (the "Trust Deed") dated 17 October 2019 between the Issuer and the Trustee, and the master definitions schedule set out in schedule 1 to the incorporated terms memorandum dated 17 October 2019 (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 July 2024 (the "Redemption Date"), which is expected to occur on 22 July 2024, in accordance with Condition 9.6 (Mandatory Redemption of the Notes following the exercise of Mortgage Portfolio Purchase Options 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/ANN134035.pdf?id=6fc42eb4-4155-46d9-8051-88ae1cc281a7>

Collection Period End Date 30 June 2024

Transaction Parties, Ratings & Triggers

		Current S&P/Fitch Short Term Rating	Current S&P/Fitch Long Term Rating	Applicable Trigger (loss of)	Consequences
Collection Account Bank	Barclays Bank PLC	A-1 F1	A+ A+	BBB+ (S&P) F2/BBB+ (Fitch)	(a) Appoint a replacement financial institution with the Collection Account Bank Rating to act as replacement Collection Account Bank which is a bank for the purposes of section 878 ITA 2007 and which will pay interest in relation to the Collection Account in the ordinary course of its business; (b) Procure that such financial institution enters into a replacement collection account agreement; (c) Procure that such financial institution enters into a deed on terms substantially similar to those set out in the Collection Account Declaration of Trust with respect to the replacement collection account; and (d) Procure that all amounts held on trust for the Issuer standing to the credit of the Collection Account are transferred to the replacement institution as soon as practicable or, where the Collection Account Bank ceases to have the Account Bank Rating, within 60 calendar days of such downgrade, in each case as prescribed and within the time limits as set out in the Servicing Agreement, transfer all Direct Debit mandates to such replacement collection account and procure that all Monthly Payments made by a Borrower under a payment arrangement other than the Direct Debiting Scheme are made to such replacement collection account from the date on which the replacement collection account is opened.
Issuer Account Bank	HSBC Bank plc	A-1 F1+	A+ AA-	A (S&P) F1/A (Fitch)	The Issuer shall use commercially reasonable efforts to close the account and transfer 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	A-1 F1+	A+ AA-	A (S&P) F1/A (Fitch)	The Issuer must, within 30 calendar days of such downgrade, either make a Liquidity Standby Drawing (to be deposited into the Deposit Account with a corresponding entry made to the Liquidity Standby Ledger) or find a replacement liquidity facility provider basis substantially on the same terms as the existing Liquidity Facility Agreement.
Issuer	Towd Point Mortgage Funding 2019 - Auburn 13 plc				
Holdings	Towd Point Mortgage Funding 2019 - Auburn 13 Holdings Limited				
Originator	Capital Home Loans Limited				
Seller, Legal Title Holder, Servicer and Cash Manager	Capital Home Loans Limited				
Seller	CERH GR2 Sub B.V.				
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 the Registrar	Elavon Financial Services D.A.C UK Branch				
Corporate Services Provider and Back-up Servicer Facilitator	CSC Capital Markets UK Limited				
Share Trustee	CSC Corporate Services (UK) Limited				
Co - Sponsors	CERH and FirstKey Mortgage, LLC				

Notes - Closing Date 17 October 2019

Current IPD
22-Jul-2024

Class	ISIN (RegS / 146a)	Original Balance	Outstanding Principal Brought Forward	Principal Repayment	Repayment per note	Outstanding Principal Carried Forward	Reference Rate	Margin	Step-Up Margin	Coupon Reference Rate	Coupon Note Rate	Interest Due on IPD	Interest Paid on IPD	Deferred Interest	Deferred Interest Brought Forward	Additional Interest Due	Deferred Interest Paid	Cumulative Deferred Interest
A1	XS2053911181 / XS2053911264	£1,245,168,000.00	£585,141,798.24	£585,141,798.24	£469.93	£0.00	Compounded Daily SONIA	0.900%	1.350%	5.23296%	6.58296%	£9,600,245.28	£9,600,245.28	£0.00	£0.00	£0.00	£0.00	£0.00
A2	XS2042950311 / XS2042950584	£39,816,000.00	£18,710,732.88	£18,710,732.88	£469.93	£0.00	Compounded Daily SONIA	0.900%	1.350%	5.23296%	6.58296%	£306,981.36	£306,981.36	£0.00	£0.00	£0.00	£0.00	£0.00
B	XS2053911348 / XS2053911421	£50,676,000.00	£50,676,000.00	£50,676,000.00	£1,000.00	£0.00	Compounded Daily SONIA	1.200%	1.800%	5.23296%	7.03296%	£888,350.28	£888,350.28	£0.00	£0.00	£0.00	£0.00	£0.00
C	XS2053911850 / XS2053911934	£25,338,000.00	£25,338,000.00	£25,338,000.00	£1,000.00	£0.00	Compounded Daily SONIA	1.500%	2.250%	5.23296%	7.48296%	£472,807.08	£472,807.08	£0.00	£0.00	£0.00	£0.00	£0.00
D	XS2053912155 / XS2053912239	£21,718,000.00	£21,718,000.00	£21,718,000.00	£1,000.00	£0.00	Compounded Daily SONIA	1.850%	2.775%	5.23296%	8.00796%	£433,708.46	£433,708.46	£0.00	£1,239,906.07	£24,734.79	£1,264,640.86	£0.00
E	XS2053912312 / XS2053913393	£14,479,000.00	£14,479,000.00	£14,479,000.00	£1,000.00	£0.00	Compounded Daily SONIA	2.100%	3.100%	5.23296%	8.33296%	£300,873.62	£300,873.62	£0.00	£2,016,113.83	£41,885.42	£2,057,999.25	£0.00
Z	XS2053913716 / XS2053913807	£50,676,000.00	£50,676,000.00	£50,676,000.00	£1,000.00	£0.00	N/A	N/A	N/A	N/A	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
XA	XS2053913989 / XS2053914011	£5,000,000.00	£0.00	£0.00	£0.00	£0.00	Compounded Daily SONIA	2.500%	2.500%	5.23296%	7.73296%	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
XB		£0.00	£0.00	£0.00	£0.00	£0.00	XB Payments	N/A	N/A	N/A	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
		£1,452,871,000.00	£766,739,531.12	£766,739,531.12		£0.00						£12,002,966.08	£12,002,966.08	£0.00	£3,256,019.90	£66,640.21	£3,322,660.11	£0.00

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

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

Liquidity Facility

Liquidity Reserve Target	Required Amount	Drawn Amount	Undrawn Amount
At Transaction Close	£21,844,728.00	0.00	£21,844,728.00
At Current IPD	£10,265,493.03	0.00	£10,265,493.03
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

Issuers' Ledgers

	Principal	Revenue	Class A Liquidity Reserve Fund	Liquidity Standby	Excess Cashflow Reserve	Expense Reserve Fund	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	£0.00	£886,830.00	£506,760.00
Required Amount									£886,830.00	£506,760.00
Brought forward 22 April 2024	£0.00	£0.00	£1,488,485.44	£0.00	£0.00	£0.00	£29,027.50	£4,326,792.34	£886,830.00	£506,760.00
Debits	£41,373,144.45	£12,971,849.45	£1,488,485.44	£0.00	£0.00	£596,731.45	£0.00	£0.00	£886,830.00	£506,760.00
Credits	£41,373,144.45	£12,971,849.45	£0.00	£0.00	£0.00	£596,731.45	£250.00	£4,326,792.34	£0.00	£0.00
Carried forward 22 July 2024	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£29,277.50	£0.00	£0.00	£0.00

Principal Deficiency Ledgers Split:

	Brought forward	Debit	Credit	Carried forward
Class A1 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class A2 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class B Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class C Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class D Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class E Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class Z Principal Deficiency Sub-Ledger	£4,326,792.34	£0.00	£4,326,792.34	£0.00
	£4,326,792.34	£0.00	£4,326,792.34	£0.00

Notes - Ratings & Legal

Maturities

Class	S&P/Fitch Ratings at Closing	S&P/Fitch Ratings at End of Period	Legal Maturities	Currency	Pool Factor Brought Forward	Pool Factor Carried Forward
A1	AAAsf/AAAsf	AAAsf/AAAsf	20 July 2045	GBP	0.469930	0.000000
A2	AAAsf/AAAsf	AAAsf/AAAsf	20 July 2045	GBP	0.469930	0.000000
B	AAAsf/AAAsf	AAAsf/AAAsf	20 July 2045	GBP	1.000000	0.000000
C	AAsf/AAAsf	AAsf/AAAsf	20 July 2045	GBP	1.000000	0.000000
D	AAsf/BBAsf	AAsf/BBAsf	20 July 2045	GBP	1.000000	0.000000
E	BBBs/BAsf	BBBs/BAsf	20 July 2045	GBP	1.000000	0.000000
Z	Not rated	Not rated	20 July 2045	GBP	1.000000	0.000000
XA	Not rated	Not rated	20 July 2045	GBP	0.000000	0.000000
XB	Not rated	Not rated	20 July 2045	GBP	1.000000	0.000000

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

Key Mortgage Pool Summary

Current Balance at Closing Date	£1,447,984,057.00
Current Balance at the Start of Collection Period	£738,899,522.57
Current Balance at End of Collection Period	£723,460,438.37
Number of Primary Mortgage Accounts at Closing Date	10,737
Number of Primary Mortgage Accounts at the Start of Collection Period	5,467
Number of Primary Mortgage Accounts at End of Collection Period	5,362
Average Loan Size at Closing Date	£134,859.28
Average Loan Size at End of Collection Period	£134,923.62
Number of Borrowers at Closing Date	8,449
Number of Borrowers at the Start of Collection Period	4,271
Number of Borrowers at End of Collection Period	4,193
Weighted Average Indexed LTV	50.47%
Interest Collection Received in Period	£4,337,802.29
Scheduled Repayments Received in Period *	£3,233,556.18
Unscheduled Repayments Received in Period	£11,660,868.93

Constant Prepayment Rates & Total Repayment Rates

	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	1.58%	17.40%
Current Quarterly CPR Rate	3.94%	14.85%
Current Monthly CPR Net of Repurchased Loans	1.58%	17.40%
Current Quarterly CPR Net of Repurchased Loans	3.94%	14.85%
Total Monthly Repayment Rate (TRR)	1.86%	20.17%
Total Quarterly Repayment Rate (TRR)	5.29%	19.54%

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

Portfolio Performance

Collection Period End: 30 June 2024

Power of Sale Receiver of Rent and Possession Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	23,201,621.77	138
New additions in the Period	1,683,095.97	12
Other movements in the Period	132,401.37	
Sold in the Period	(2,396,749.63)	(16)
Released back to Customer in Period	0.00	0
Balance at the End of the Period	22,620,369.48	134

Sold Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	26,487,674.24	196
Properties Sold in Period	2,396,749.63	16
Balance at the End of the Period	28,884,423.87	212

Recoveries from Sold Properties	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	21,403,430.73	193
Recoveries from the Sales Proceeds in Period	1,800,923.26	16
Post Sales Further Recoveries	1,546.78	
Recoveries from the Sales Proceeds at the End of the Period	23,205,900.77	209
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	75.14%	
Cumulative Recovery as Percentage of Current Balance at Sale	80.34%	

Portfolio Performance

Collection Period End: 30 June 2024

Losses from Sold Properties	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	5,579,368.05	137
Incurred Losses as Shortfall from Sales Proceeds in Period	595,826.37	7
Incurred Further Losses as Shortfall post Sales Proceeds in Period	3,535.09	
Incurred Losses as Shortfall from Sales Proceeds at the End of the Period	6,178,729.51	144
	% of Total	
Average Loss Severity in the Period	24.86%	
Weighted Average Loss Severity	21.39%	

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

* Excludes redraw amounts where loan repurchased by the seller.

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

Pool Table

Collection Period End: 30 June 2024

Current Balances

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£15,801,143.53	2.18%	636	11.86%
50 - < 100	£130,201,241.38	18.00%	1,683	31.39%
100 - < 150	£176,762,439.61	24.43%	1,452	27.08%
150 - < 200	£124,107,993.81	17.15%	724	13.50%
200 - < 300	£134,819,170.53	18.64%	563	10.50%
300 - < 400	£50,772,633.78	7.02%	149	2.78%
400 - < 500	£29,946,188.82	4.14%	68	1.27%
≥ 500	£61,049,626.91	8.44%	87	1.62%
Total	£723,460,438.37	100.00%	5,362	100.00%

Maximum: £2,081,913.01

Minimum: £178.17

Average: £134,923.62

Pool Table

Collection Period End: 30 June 2024

Indexed LTVs *

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£3,651,112.39	0.50%	248	4.63%
10 - < 20	£13,133,750.57	1.82%	293	5.46%
20 - < 30	£21,315,992.16	2.95%	260	4.85%
30 - < 40	£75,349,675.02	10.42%	461	8.60%
40 - < 50	£214,631,802.99	29.67%	1,191	22.21%
50 - < 60	£261,591,665.18	36.15%	1,773	33.06%
60 - < 70	£110,270,858.20	15.24%	935	17.44%
70 - < 80	£20,249,276.13	2.80%	180	3.36%
80 - < 90	£2,153,586.11	0.30%	16	0.30%
90 - < 100	£869,180.86	0.12%	4	0.07%
≥ 100	£243,538.76	0.03%	1	0.02%
Total	£723,460,438.37	100.00%	5,362	100.00%

Maximum: 131.66%
Minimum: 0.01%
Weighted Ave: 50.47%

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

Pool Table

Collection Period End: 30 June 2024

Arrears

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£637,616,257.54	88.11%	4,840	90.26%
> 0 and < 1	£17,372,171.59	2.40%	113	2.11%
1	£8,463,301.13	1.17%	58	1.08%
> 1 and < 2	£7,144,631.55	0.99%	45	0.84%
2	£2,718,369.41	0.38%	17	0.32%
> 2 and < 3	£2,503,852.54	0.35%	19	0.35%
3	£1,707,948.31	0.24%	9	0.17%
> 3 and < 6	£17,130,772.06	2.37%	99	1.85%
6	£631,935.22	0.09%	4	0.07%
> 6 and < 9	£8,096,651.61	1.12%	50	0.93%
9	£169,833.74	0.02%	1	0.02%
> 9 and < 12	£7,420,557.13	1.03%	38	0.71%
≥ 12	£12,484,156.54	1.73%	69	1.29%
Total	£723,460,438.37	100.00%	5,362	100.00%
New Default in Period (≥ 3)	£3,463,304.86	0.48%	23	0.43%
Cumulative Current Default (≥ 3)	£47,641,854.61	6.59%	270	5.04%

Pool Table

Collection Period End: 30 June 2024

Geographical Breakdown

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£21,361,300.65	2.95%	163	3.04%
East Midlands	£42,829,489.73	5.92%	383	7.14%
North East	£21,680,612.34	3.00%	237	4.42%
North West	£75,023,621.74	10.37%	746	13.91%
Northern Ireland	£15,137,519.79	2.09%	212	3.95%
Scotland	£0.00	0.00%	0	0.00%
Greater London	£210,516,250.79	29.10%	1,041	19.42%
South East	£156,933,667.42	21.69%	999	18.63%
South West	£58,171,786.46	8.04%	416	7.76%
Wales	£23,193,547.96	3.21%	215	4.01%
West Midlands	£43,076,145.23	5.95%	408	7.61%
Yorkshire & Humberside	£55,536,496.26	7.68%	542	10.11%
Total	£723,460,438.37	100.00%	5,362	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	£265,460.13	0.04%	2	0.04%
132 - < 156	£12,697.18	0.00%	2	0.04%
≥ 156	£723,182,281.06	99.96%	5,358	99.92%
Total	£723,460,438.37	100.00%	5,362	100.00%

Maximum: 313.12 Months
Minimum: 119.64 Months
Weighted Ave: 211.36 Months

Pool Table

Collection Period End: 30 June 2024

Remaining Term

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£322,116,740.04	44.52%	2,368	44.16%
5 - < 10	£388,822,904.53	53.75%	2,901	54.11%
10 - < 15	£10,793,573.87	1.49%	78	1.45%
15 - < 20	£1,727,219.93	0.24%	15	0.28%
20 - < 25	£0.00	0.00%	0	0.00%
≥ 25	£0.00	0.00%	0	0.00%
Total	£723,460,438.37	100.00%	5,362	100.00%

Maximum: 18.79 Years
Minimum: 0.01 Years
Weighted Ave: 5.27 Years

Loan Purpose

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
*Purchase	£340,286,430.34	47.04%	2,867	53.47%
Remortgage	£383,174,008.03	52.96%	2,495	46.53%
Total	£723,460,438.37	100.00%	5,362	100.00%

* Includes Equity Release

Pool Table

Collection Period End: 30 June 2024

Repayment Method

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£17,672,352.53	2.44%	546	10.18%
Partial Interest Only	£1,734,614.56	0.24%	15	0.28%
Interest Only	£704,053,471.28	97.32%	4,801	89.54%
Total	£723,460,438.37	100.00%	5,362	100.00%

Product type

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£6,889,353.02	0.95%	76	1.42%
BBR	£716,571,085.35	99.05%	5,286	98.58%
Total	£723,460,438.37	100.00%	5,362	100.00%

Pool Table

Collection Period End: 30 June 2024

Interest Rate (%)

Rate (%)	Aggregate Current Balance	% of Total	Number of Accounts	Number of Accounts
0 - < 1	£661,699.35	0.09%	2	0.04%
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	£20,032.96	0.00%	1	0.02%
5 - < 6	£53,896,405.35	7.45%	406	7.57%
6 - < 7	£586,904,264.14	81.13%	4,394	81.94%
≥ 7	£81,978,036.57	11.33%	559	10.43%
Total	£723,460,438.37	100.00%	5,362	100.00%

Maximum: 11.00%
Minimum: 4.85%
Weighted Ave: 6.72%
Current CHL SVR: 10.00%

Buy-to-Let / Owner Occupied

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£690,494,618.89	95.44%	5,102	95.15%
Owner Occupied	£32,965,819.48	4.56%	260	4.85%
Total	£723,460,438.37	100.00%	5,362	100.00%

Self-Cert / Non Self-Cert

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£29,913,220.75	4.13%	197	3.67%
Non Self-Cert	£693,547,217.62	95.87%	5,165	96.33%
Total	£723,460,438.37	100.00%	5,362	100.00%

Pool Table

Collection Period End: 30 June 2024

Flexible/ Non Flexible

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Flexible	£170,399,488.69	23.55%	1,451	27.06%
Non Flexible	£553,060,949.68	76.45%	3,911	72.94%
Total	£723,460,438.37	100.00%	5,362	100.00%

Employment Status

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£194,826,395.81	26.93%	1,634	30.47%
Self-employed	£396,983,066.47	54.87%	2,819	52.58%
Legal Entity	£131,650,976.09	18.20%	909	16.95%
Total	£723,460,438.37	100.00%	5,362	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.