

Towd Point Mortgage Funding 2023 - Vantage 3 plc

Issue Date	
Issuer	Towd Point Mortgage Funding 2023 - Vantage 3 PLC
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	31 July 2024
Collection Period	1 Jul -31 Jul 2024
Most Recent Note Interest Accrual Start Date	20 May 2024
Most Recent Note Interest Accrual End Date	20 August 2024
Number of Days in the Interest Period	92
Interest Payment Date	20 August 2024
Next Note Interest Accrual Start Date	20 August 2024
Next Note Interest Accrual End Date	20 November 2024
Next Number of Days in the Interest Period	92
Next Interest Payment Date	20 November 2024

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 2023-V3 Mtge**

V3 - Post-Closing Date Disclosure

On the Closing Date, Cerberus European Residential Holdings II SARL ("CERH II" and the "Retention Holder"), in its capacity as an originator for the purposes of the UK Securitisation Regulation and the EU Securitisation Regulation will undertake to the Issuer and the Trustee, on behalf of the Noteholders, that it will retain (either directly or through a wholly-owned entity (or entities)), on an ongoing basis, a material net economic interest of at least 5 per cent. in the securitisation as required by:

(a) Article 6(1) of the UK Securitisation Regulation, in accordance with Article 6(3)(a) of the UK Securitisation Regulation (the "UK Retention Requirement"); and (b) Article 6(1) of the EU Securitisation Regulation and in accordance with Article 6(3)(a) of the EU Securitisation Regulation (the "EU Retention Requirement", and together with the UK Retention Requirement, the "Retention Requirements").

On the Closing Date, CERH II subscribed for £21,753,000 of the principal value of the Issued Notes.

Collection Period End Date

31 July 2024

Transaction Parties, Ratings & Triggers

		Current S&P/DBRS Short Term Rating	Current S&P/DBRS Long Term Rating	Applicable Trigger (loss of)	Consequences
Collection Account Bank	Barclays Bank PLC	A-1 /NR	A+ /NR	BBB (S&P) BBB Low (DBRS)	If the Collection Account Bank fails to maintain any of the Collection Account Bank Ratings, then the Servicer shall, use reasonable endeavours, and the Issuer and the Legal Title Holder shall use reasonable endeavours to assist the Servicer, to (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 account at such replacement institution as soon as practicable or, where the Collection Account Bank ceases to have the Collection Account Bank Rating, within 60 calendar days (but not less than 35 calendar days) of such downgrade.
Issuer Account Bank	Elavon Financial Services D.A.C UK Branch	A-1 /NR	A+ /NR	A (S&P) A (high) (DBRS)	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	A-1 /R-1 (high)	A+ /AA	A (S&P) A (DBRS)	The Issuer must, within 30 calendar days of such downgrade (or, in the case of a downgrade relating to an S&P rating, within 90 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 2023 - Vantage 3 plc				
Holdings	Towd Point Mortgage Funding 2023 - Vantage 3 Holdings Limited				
Retention Holder	Cerberus European Residential Holdings II SARL				
Seller	CERH Vantage Holdings SARL				
Legal Title Holder, Cash Manager and Servicer	Capital Home Loans Limited				
Back-up Servicer	Homeloan Management 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 Cash Manager Facilitator	CSC Capital Markets UK Limited				
Share Trustee	CSC Corporate Services (UK) Limited				

Available Funds of the Issuer at Most Recent Interest Payment Date - 20 August 2024

Available Revenue Receipts	£7,092,547.13	Available Principal Receipts	£15,920,846.18
(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 8.13(c)(i) (Determinations and Reconciliation) on the relevant Interest Payment Date);	£7,036,146.52	(a) Principal Receipts on the Mortgage Loans received during the three immediately preceding Collection Periods;	£15,920,846.18
(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;	£179,771.06	(b) amounts (if any) to be credited to the Principal Deficiency Ledger pursuant to items (5) and/or (7) and/or (9) and/or (11) and/or (13) and/or (15) and/or (17) of the Pre-Enforcement Revenue Priority of Payments;	£0.00
(c) (A) prior to the LF Cancellation Date, any Liquidity Drawing (where for the avoidance of doubt, "Liquidity Drawing" does not include any Liquidity Standby Drawing) and (B) on and from the Liquidity Facility Replacement Date, the 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 (i) prior to the Class A Redemption Date, items (1) to (4) of the Pre-Enforcement Revenue Priority of Payments and (ii) following the Class A Redemption Date, items (1) to (3) and item (6) of the Pre-Enforcement Revenue Priority of Payments. If the LF Cancellation Date has not yet occurred the Liquidity Reserve Fund Actual Amount will be applied first before any Liquidity Drawing is made;	£0.00	(c) any amount to be applied as Available Principal Receipts in accordance with Condition 8.13(c)(i) (Determinations and Reconciliation); and	£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);	£0.00	(d) any Enhanced Amortisation Amounts.	£0.00
(e) any amount applied as Available Revenue Receipts in accordance with Condition 8.13(c)(ii) (Determinations and Reconciliation);	£0.00		
(f) other net income of the Issuer received during the three immediately preceding Collection Periods (other than any Principal Receipts);	£14,735.79		
(g) any Excess Liquidity Amounts; and	£0.00		
(h) on the Interest Payment Date immediately prior to the Final Maturity Date, all amounts standing to the credit of the LTH Indemnity Reserve Ledger (after having paid or provided for all LTH Indemnity Amounts (if any));	£0.00		
Less			
(i) Permitted Withdrawals;	£138,106.24		

Waterfall at Most Recent Interest Payment Date - 20 August 2024

Pre-Enforcement Revenue Priority of Payments

1. in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of: 1.1 any amounts due and payable to the Servicer and any costs, charges, liabilities and expenses then due and payable to the Servicer or any such amount to become due and payable to the Servicer in the immediately succeeding Interest Period under the provisions of the Servicing Agreement (the "Servicer Original Amount"), less the amount by which the Servicer Original Amount exceeds the Applicable Servicer Fee Cap	£595,305.89	7. to credit the Class 8 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
1.2 any amounts due and payable to the Back-Up Servicer (including any Transfer Costs which the Servicer has failed to pay) and any costs, charges, liabilities and expenses then due and payable to the Back-Up Servicer or any such amount to become due and payable to the Back-Up Servicer in the immediately succeeding Interest Period under the provisions of the Back-Up Servicing Agreement (the "BUS Original Amount"), less the amount by which the BUS Original Amount exceeds the Applicable Servicer Fee Cap of the Back-Up Servicer;	£12,065.57	8. in or towards payment pro rata and pari passu of interest due and payable on the Class C Notes ;	£549,939.89
1.3 any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the Trustee or any Appointee, together with (if payable) VAT thereon;	£600.00	9. to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
1.4 any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agents and any costs, charges, liabilities and expenses then due or to become due and payable in the immediately succeeding Interest Period to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon;	£0.00	10. in or towards payment pro rata and pari passu of interest due and payable on the Class D Notes ;	£730,507.05
1.5 any amounts then due and payable to the Cash Manager and any costs, charges, liabilities and expenses then due and payable to the Cash Manager or any such amount to become due and payable to the Cash Manager in the immediately succeeding Interest Period under the provisions of the Cash Management Agreement, together with (if payable) VAT thereon;	£12,424.93	11. to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
1.6 any amounts then due and payable to the Back-Up Cash Manager Facilitator and any costs, charges, liabilities and expenses then due and payable to the Back-Up Cash Manager Facilitator or any such amount to become due and payable to the Back-Up Cash Manager Facilitator in the immediately succeeding Interest Period under the provisions of the Cash Management Agreement, together with (if payable) VAT thereon; and	£450.00	12. in or towards payment pro rata and pari passu of interest due and payable on the Class E Notes ;	£0.00
1.7 any amounts then due and payable to the Corporate Services Provider and any costs, charges, liabilities and expenses then due and payable or to become due and payable in the immediately succeeding Interest Period to the Corporate Services Provider under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon;	£2,700.00	13. to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
1.8 any amounts then due and payable to the Collection Account Bank (including any Direct Debit Liability Amount then due and payable to the Collection Account Bank), the Issuer Account Bank or to such bank at which any other account in the name of the Issuer is held and any costs, charges, liabilities and expenses then due and payable to the Collection Account Bank, the Issuer Account Bank or to such bank at which any other account in the name of the Issuer is held, any such amount to become due and payable to the Collection Account Bank, the Issuer Account Bank or to any such other bank, as applicable, in the immediately succeeding Interest Period under the provisions of the Collection Account Declaration of Trust, the Account Bank Agreement or agreement governing the operation of any other account in the name for the Issuer, together with (if payable) VAT thereon;	£17,185.50	14. in or towards payment pro rata and pari passu of interest due and payable on the Class F Notes ;	£0.00
2. in or towards payment pro rata and pari passu: 2.1 any amounts due and payable by the Issuer to third parties and incurred without breach by the Issuer of the Transaction Documents to which it is a party (and for which payment has not been provided for elsewhere) and any amounts necessary to provide for any such amounts expected to become due and payable by the Issuer in the immediately succeeding Interest Period (including, without limitation, any rating agency surveillance fees, statutory audit costs, annual listing maintenance fees); and	£32,753.76	15. to credit the Class F Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
2.2 in or towards satisfaction of the Issuer Profit Amount and amounts required to discharge any liability of the Issuer for corporation tax (which cannot be met out of amounts previously retained as Issuer Profit Amount); and	£250.00	16. on and from the Liquidity Facility Replacement Date and after taking into account Available Principal Receipts to be applied on such Interest Payment Date in accordance with item (2) of the Pre-Enforcement Principal Priority of Payments, amounts to be credited to the Class A Liquidity Reserve Fund up to the Liquidity Reserve Target;	£0.00
2.3 if applicable, the fees, costs, liabilities and expenses of any other third party website provider (including, for the avoidance of doubt, the EU Securitisation Repository and the UK Securitisation Repository);	£8,753.76	17. to credit the Class Z Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
3. to pay any amounts and liabilities then due and payable to the Liquidity Facility Provider and any fees, costs, charges and expenses then due to the Liquidity Facility Provider under the provisions of the Liquidity Facility Agreement, together with (if payable) VAT thereon (the "LFP Amount");	£12,180.96	18. in or towards payment of the Subordinated Servicing Fees;	£0.00
4. in or towards payment pro rata and pari passu of interest due and payable on the Class A Notes ;	£4,729,430.35	19. [in respect of the Legal Title Holder, (i) to the extent that there are no amounts standing to the credit of the LTH Indemnity Reserve Ledger or such amounts are otherwise insufficient to pay or provide for any LTH Indemnity Amounts then due, in or towards payment of any LTH Indemnity Amounts in excess of the amounts standing to the credit of the LTH Indemnity Reserve Ledger; and (ii) to credit the LTH Indemnity Reserve Ledger up to the LTH Indemnity Reserve Required Amount];	£0.00
5. to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00	20. on any Interest Payment Date prior to the Final Rated Notes Redemption Date, an amount equal to the lesser of: (i) all remaining Available Revenue Receipts (having applied such amounts pursuant to items (1) to (19) (inclusive) above; and (ii) the amount required by the Issuer to pay in full all amounts payable under items (1) to (8) of the Pre-Enforcement Principal Priority of Payments, to be applied as Available Principal Receipts (the "Enhanced Amortisation Amount"); and	£0.00
6. in or towards payment pro rata and pari passu of interest due and payable on the Class B Notes ;	£387,999.47	21. to pay, pro rata and pari passu, the XB Payment due on the Class XB Certificates (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations under items (1) to (20) above).	£0.00
			£7,092,547.13

Waterfall at Most Recent Interest Payment Date - 20 August 2024

Pre-Enforcement Principal Priority of Payments

1. any Principal Addition Amounts to be applied to meet any PAA Deficit;

£0.00

2. on and from the Liquidity Facility Replacement Date up to and including the Class B Redemption Date (disregarding for these purposes any Liquidity Reserve Fund Actual Amounts applied on that or any previous Interest Payment 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), is equal to the Liquidity Reserve Target;

£0.00

3. in or towards payment pro rata and pari passu of principal due and payable on the Class A Notes (excluding, for the avoidance of doubt, any Further Class A1 Notes issued on such Interest Payment Date) until the Class A Notes have been reduced to zero;

£15,920,846.18

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

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

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

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

8. 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

9. in or towards payment pro rata and pari passu of principal due and payable on the Class Z Notes until the Class Z Notes have been reduced to zero; and

£0.00

10. in or towards payment pro rata and pari passu of the X8 Payment on the Class X8 Certificates (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations under items (1) to (9) above).

£0.00

Total

£15,920,846.18

Notes - Closing Date on 17 November 2023

											Current IPD 20-Aug-24						
Class	ISIN (RegS)	Original Balance	Outstanding Principal Brought Forward	Repayment	Repayment per note	Outstanding Principal Carried Forward (Pre- Tap)	Reference Rate	Margin	Step-Up Margin	Coupon Reference Rate	Coupon Note Rate	Interest Due on Notes at IPD	Deferred Interest b/t	Additional Interest Due in Period	Interest Paid on IPD	Deferred Interest on IPD	Cumulative Deferred Interest
A1	XS2711545694	£15,760,000	£195,844,724	£10,966,325.47	£56.01	£184,876,398.32	Compounded Daily SONIA	1.400%	2.100%	5.20049%	6.60049%	£3,258,239.59	£0.00	£0.00	£3,258,239.59	£0.00	£0.00
A2	XS2711546668	£297,422,000	£88,429,438	£4,952,650.71	£56.01	£83,477,117.34	Compounded Daily SONIA	1.400%	2.100%	5.20049%	6.60049%	£1,471,190.76	£0.00	£0.00	£1,471,190.76	£0.00	£0.00
B	XS2711545777	£20,661,000	£20,661,000	£0.00	£0.00	£20,661,000.00	Compounded Daily SONIA	2.250%	3.250%	5.20049%	7.45049%	£387,999.47	£0.00	£0.00	£387,999.47	£0.00	£0.00
C	XS2711545934	£21,749,000	£21,749,000	£0.00	£0.00	£21,749,000.00	Compounded Daily SONIA	3.000%	4.000%	5.20049%	8.20049%	£449,545.92	£98,360.88	£2,033.09	£549,939.89	£0.00	£0.00
D	XS2711546155	£13,049,000	£13,049,000	£0.00	£0.00	£13,049,000.00	Compounded Daily SONIA	4.000%	5.000%	5.20049%	9.20049%	£302,609.91	£617,177.90	£14,312.53	£730,507.05	£0.00	£203,593.29
E	XS2711546239	£13,049,000	£13,049,000	£0.00	£0.00	£13,049,000.00	Compounded Daily SONIA	5.000%	6.000%	5.20049%	10.20049%	£335,500.54	£684,945.32	£17,610.51	£0.00	£335,500.54	£1,038,056.37
F	XS2711546312	£6,525,000	£6,525,000	£0.00	£0.00	£6,525,000.00	Compounded Daily SONIA	6.000%	7.000%	5.20049%	11.20049%	£184,209.70	£376,468.95	£10,628.23	£0.00	£184,209.70	£571,306.88
Z	XS2711546585	£46,758,000	£46,758,000	£0.00	£0.00	£46,758,000.00	Compounded Daily SONIA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
XB	N/A	N/A	N/A	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		£434,973,000.00	£406,065,361.85	£15,920,846.18		£390,144,515.67						£6,389,295.89	£1,776,953.05	£44,584.36	£6,397,876.76	£519,710.24	£1,812,956.54

Note 1 : Denomination is £100,000 per note and integral multiples of £1,000 in excess thereof.

Notes - 20 February 2024 - Post A1 Tap Issue

Class	ISIN (RegS)	Original Balance	Outstanding Principal Balance Pre-A1 Tap	/ (Redeemed) in Period	Balance post A1 Tap Issue
A1	XS2711545694	£15,760,000.00	£15,004,464.02	£190,412,000.00	£205,416,464.02
A2	XS2711546668	£297,422,000.00	£283,163,559.58	(£190,412,000.00)	£92,751,559.58
B	XS2711545777	£20,661,000.00	£20,661,000.00	£0.00	£20,661,000.00
C	XS2711545934	£21,749,000.00	£21,749,000.00	£0.00	£21,749,000.00
D	XS2711546155	£13,049,000.00	£13,049,000.00	£0.00	£13,049,000.00
E	XS2711546239	£13,049,000.00	£13,049,000.00	£0.00	£13,049,000.00
F	XS2711546312	£6,525,000.00	£6,525,000.00	£0.00	£6,525,000.00
Z	XS2711546585	£46,758,000.00	£46,758,000.00	£0.00	£46,758,000.00
XB	N/A	N/A	N/A	N/A	N/A
		£434,973,000.00	£419,959,023.60	£0.00	£419,959,023.60

Liquidity Reserve Target

	Required Amount	Drawn Amount	Undrawn Amount
A1 Transaction Close	£5,324,094.00	£0.00	£5,324,094.00
A1 Latest IPD	£4,832,664.15	£0.00	£4,832,664.15
A1 Next IPD	£4,562,009.77	£0.00	£4,562,009.77

Liquidity Reserve Target means: on the Closing Date, an amount equal to 1.70% of the Principal Amount Outstanding of the Class A Notes.

Thereon, the higher of 1.70% of the Principal Outstanding of the Class A Notes as at the immediately preceding IPD and 1.00% of the Principal Outstanding of the Class B Notes at the immediately preceding IPD.

Issuer's Ledgers	Revenue	Principal	Liquidity Reserve Fund	Liquidity Standby	Principal Deficiency	LTH Indemnity Reserve	Issuer Profit
A1 Transaction Close	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Required Amount (A1 Last IPD)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Brought forward 20 May 2024	£0.00	£0.00	£0.00	£0.00	£321,583.52	£0.00	£21,000.00
Debits	£7,092,547.13	£15,920,846.18	£0.00	£0.00	£283,439.85	£0.00	£0.00
Credits	£7,092,547.13	£15,920,846.18	£0.00	£0.00	£0.00	£0.00	£250.00
Carried forward 20 August 2024	£0.00	£0.00	£0.00	£0.00	£605,023.37	£0.00	£21,250.00

Principal Deficiency Ledger 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	£0.00	£0.00	£0.00	£0.00
Class Z Principal Deficiency Sub-Ledger	£321,583.52	£283,439.85	£0.00	£605,023.37
	£321,583.52	£283,439.85	£0.00	£605,023.37

Notes - Ratings & Legal Maturities

Class	S&P/DBRS - Expected Ratings at Closing	S&P/DBRS - Ratings at End of Period	First Optional Redemption Date	Final Maturity date	Currency	Pool Factor Brought Forward	Pool Factor Carried Forward
A1	AAA (st)/AAA(st)	AAA (st)/AAA(st)	20 November 2026	20 February 2054	GBP	0.952060	0.907697
A2	AAA (st)/AAA (st)	AAA (st)/AAA (st)	20 November 2026	20 February 2054	GBP	0.952060	0.907697
B	AA (st)/AA(low)(st)	AA (st)/AA(low)(st)	20 November 2026	20 February 2054	GBP	1.000000	1.000000
C	A(st)/A(low)(st)	A(st)/A(low)(st)	20 November 2026	20 February 2054	GBP	1.000000	1.000000
D	BBB(st)/ BBB(low)(st)	BBB(st)/ BBB(low)(st)	20 November 2026	20 February 2054	GBP	1.000000	1.000000
E	BB(st)/BB(low)(st)	BB(st)/BB(low)(st)	20 November 2026	20 February 2054	GBP	1.000000	1.000000
F	B-(st)/B(low)(st)	B-(st)/B(low)(st)	20 November 2026	20 February 2054	GBP	1.000000	1.000000
Z	NR/NR	NR/NR	20 November 2026	20 February 2054	GBP	1.000000	1.000000
XB	NR/NR	NR/NR	20 November 2026	20 February 2054	GBP	1.000000	1.000000

Note: Pool Factor is based on the total maximum advanced principal on the respective note class after any Tap Issuance or redemption relating to such Tap Issue.

Towd Point Mortgage Funding 2023 - Vantage 3 plc

Collection Period Start Date 01 July 2024
Collection Period End Date 31 July 2024

Key Mortgage Pool Summary

Current Balance at Closing Date (including "Excluded Loans")	£435,368,348.75
Current Balance at the Start of Collection Period	£400,898,737.65
Current Balance at End of Collection Period	£395,114,209.36
Number of Primary Mortgage Accounts at Closing Date	4,380
Number of Primary Mortgage Accounts at the Start of Collection Period	4,061
Number of Primary Mortgage Accounts at End of Collection Period	4,016
Average Loan Size at Closing Date	£99,399.17
Average Loan Size at End of Collection Period	£98,385.01
Number of Borrowers at Start of Collection Period	4,055
Number of Borrowers at End of Collection Period	4,010
Weighted Average Indexed LTV	51.51%
Revenue Collection Received in Period	£2,437,132.68
Scheduled Repayments Received in Period *	£1,978,703.36
Unscheduled Repayments Received in Period	£3,951,702.62

Constant Prepayment Rates & Total Repayment Rates	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	0.99%	11.25%
Current Quarterly CPR Rate	2.51%	9.67%
Current Monthly CPR Net of Repurchased Loans	0.99%	11.25%
Current Quarterly CPR Net of Repurchased Loans	2.51%	9.67%
Total Monthly Repayment Rate (TRR)	1.48%	16.38%
Total Quarterly Repayment Rate (TRR)	3.88%	14.64%

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

Portfolio Performance

Collection Period End: 31 July 2024

Power of Sale Receiver of Rent and Possession Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	5,427,238.99	32
New additions in the Period	890,781.66	6
Other movements in the Period	37,132.60	
Sold in the Period	(620,743.17)	(3)
Released back to Customer in Period	0.00	0
Balance at the End of the Period	5,734,410.08	35

Sold Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	3,841,050.82	28
Properties Sold in Period	620,743.17	3
Balance at the End of the Period	4,461,793.99	31

Recoveries from Sold Properties	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	3,289,579.12	28
Recoveries from the Sales Proceeds in Period	598,958.69	3
Post Sales Further Recoveries	9,514.34	
Recoveries from the Sales Proceeds at the End of the Period	3,898,052.15	31
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	96.49%	
Cumulative Recovery as Percentage of Current Balance at Sale	87.37%	

Portfolio Performance

Collection Period End: 31 July 2024

Losses from Sold Properties	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	582,970.09	12
Incurred Losses as Shortfall from Sales Proceeds in Period	21,784.48	2
Post Sale Further Losses	268.80	
Incurred Losses as Shortfall from Sales Proceeds at the End of the Period	605,023.37	14
	% of Total	
Average Loss Severity in the Period	3.51%	
Weighted Average Loss Severity	13.56%	

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: 31 July 2024

Current Balances

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£35,567,606.01	9.00%	1,279	31.86%
50 - < 100	£81,541,272.71	20.64%	1,107	27.56%
100 - < 150	£95,501,217.60	24.18%	776	19.32%
150 - < 200	£79,177,353.63	20.04%	459	11.43%
200 - < 300	£77,687,124.41	19.66%	325	8.09%
300 - < 400	£19,931,481.78	5.04%	59	1.47%
400 - < 500	£2,619,392.87	0.66%	6	0.15%
≥ 500	£3,088,760.35	0.78%	5	0.12%
Total	£395,114,209.36	100.00%	4,016	100.00%

Maximum: £794,260.86
Minimum: £103.21
Average: £98,385.01

Pool Table

Collection Period End: 31 July 2024

Indexed LTVs *

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£4,481,689.57	1.13%	317	7.89%
10 - < 20	£19,088,503.19	4.83%	525	13.07%
20 - < 30	£34,137,771.61	8.64%	610	15.19%
30 - < 40	£46,179,536.44	11.69%	510	12.70%
40 - < 50	£73,790,240.59	18.68%	568	14.14%
50 - < 60	£89,202,554.51	22.57%	622	15.49%
60 - < 70	£63,893,781.04	16.17%	436	10.86%
70 - < 80	£42,037,582.87	10.64%	285	7.10%
80 - < 90	£14,382,327.21	3.64%	97	2.42%
90 - < 100	£4,618,079.66	1.17%	29	0.72%
≥ 100	£3,302,142.67	0.84%	17	0.42%
Total	£395,114,209.36	100.00%	4,016	100.00%

Maximum: 14341.00%
Minimum: 0.01%
Weighted Ave: 51.51%

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

Pool Table

Collection Period End: 31 July 2024

Arrears

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£134,525,130.77	34.05%	1,614	40.18%
> 0 and < 1	£36,231,225.26	9.17%	414	10.31%
1	£12,363,143.75	3.13%	103	2.56%
> 1 and < 2	£19,632,284.68	4.97%	199	4.96%
2	£1,705,662.34	0.43%	22	0.55%
> 2 and < 3	£18,109,798.33	4.58%	165	4.11%
3	£810,936.06	0.21%	10	0.25%
> 3 and < 6	£40,617,600.33	10.28%	401	9.99%
6	£229,129.70	0.06%	4	0.10%
> 6 and < 9	£37,625,155.69	9.52%	312	7.77%
9	£244,840.60	0.06%	3	0.07%
> 9 and < 12	£27,346,066.27	6.92%	220	5.48%
≥ 12	£65,673,235.58	16.62%	549	13.67%
Total	£395,114,209.36	100.00%	4,016	100.00%
New Default in Period (≥ 3)	£3,206,088.61	0.81%	34	0.85%
Cumulative Current Default (≥ 3)	£172,546,964.23	43.67%	1,499	37.33%

Pool Table

Collection Period End: 31 July 2024

Geographical Breakdown

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£12,903,138.48	3.27%	123	3.06%
East Midlands	£27,148,167.54	6.87%	295	7.35%
North East	£17,088,979.29	4.33%	254	6.32%
North West	£49,584,354.27	12.55%	577	14.37%
Northern Ireland	£24,537,199.49	6.21%	277	6.90%
Scotland	£19,912,239.92	5.04%	276	6.87%
Greater London	£57,876,379.21	14.65%	337	8.39%
South East	£73,108,294.40	18.49%	523	13.02%
South West	£25,310,728.90	6.41%	223	5.55%
Wales	£19,135,387.56	4.84%	267	6.65%
West Midlands	£36,261,718.15	9.18%	424	10.56%
Yorkshire & Humberside	£32,247,622.15	8.16%	440	10.96%
Total	£395,114,209.36	100.00%	4,016	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	£250,971.68	0.06%	3	0.07%
≥ 156	£394,863,237.68	99.94%	4,013	99.93%
Total	£395,114,209.36	100.00%	4,016	100.00%

Maximum: 410.04 Months
Minimum: 132.49 Months
Weighted Ave: 214.02 Months

Towd Point Mortgage Funding 2023 - Vantage 3 plc

Pool Table

Collection Period End: 31 July 2024

Remaining Term

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£127,993,657.30	32.39%	1,448	36.06%
5 - < 10	£205,454,194.51	52.00%	1,946	48.46%
10 - < 15	£53,128,223.10	13.45%	535	13.32%
15 - < 20	£7,203,322.51	1.82%	73	1.82%
20 - < 25	£1,273,245.64	0.32%	13	0.32%
≥ 25	£61,566.30	0.02%	1	0.02%
Total	£395,114,209.36	100.00%	4,016	100.00%

Maximum: 25.36 Years
Minimum: 0.01 Years
Weighted Ave: 6.62 Years

Loan Purpose

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Purchase	£119,270,113.79	30.19%	1,006	25.05%
Remortgage	£275,844,095.57	69.81%	3,010	74.95%
Total	£395,114,209.36	100.00%	4,016	100.00%

Pool Table

Collection Period End: 31 July 2024

Repayment Method

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£80,104,728.41	20.27%	1,817	45.24%
Partial Interest Only	£48,665,842.10	12.32%	479	11.93%
Interest Only	£266,343,638.85	67.41%	1,720	42.83%
Total	£395,114,209.36	100.00%	4,016	100.00%

Product type

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£6,849,711.42	1.73%	112	2.79%
BBR	£388,264,497.94	98.27%	3,904	97.21%
Total	£395,114,209.36	100.00%	4,016	100.00%

Pool Table

Collection Period End: 31 July 2024

Interest Rate (%)

Rate (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 1	£3,351,218.49	0.85%	37	0.92%
1 - < 2	£0.00	0.00%	0	0.00%
2 - < 3	£377,648.10	0.10%	1	0.02%
3 - < 4	£0.00	0.00%	0	0.00%
4 - < 5	£127,939.55	0.03%	1	0.02%
5 - < 6	£174,872.92	0.04%	1	0.02%
6 - < 7	£22,843,923.50	5.78%	311	7.74%
≥ 7	£368,238,606.80	93.20%	3,665	91.28%
Total	£395,114,209.36	100.00%	4,016	100.00%

Maximum: 13.99%
Minimum: 0.00%
Weighted Ave: 7.97%
CHL SVR: 10.00%

Buy-to-Let / Owner Occupied

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£7,159,838.61	1.81%	52	1.29%
Owner Occupied	£387,954,370.75	98.19%	3,964	98.71%
Total	£395,114,209.36	100.00%	4,016	100.00%

Self-Cert / Non Self-Cert

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£0.00	0.00%	0	0.00%
Non Self-Cert	£395,114,209.36	100.00%	4,016	100.00%
Total	£395,114,209.36	100.00%	4,016	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.