

Closing Date	17 May 2024
Issuer	AUBURN 15 PLC
Stock Exchange Listing	Irish Stock Exchange
Bloomberg Ticker	AUBN15
Reporting Date (Collateral)	31 October 2024
Collection Period	01 October 2024 - 31 October 2024
Most Recent Note Interest Accrual Start Date	21 October 2024
Most Recent Note Interest Accrual End Date	20 November 2024
Number of Days in the Interest Period	30
Most Recent Interest Payment Date	20 November 2024
Next Note Interest Accrual Start Date	20 November 2024
Next Note Interest Accrual End Date	20 December 2024
Next Number of Days in the Interest Period	30
Next Interest Payment Date	20 December 2024

#### **Contact Details**

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#### **Risk retention requirements under the Securitisation Regulations**

On the Closing Date, the Retention Holder (Bank of America, N.A. London Branch), in its capacity as originator give an undertaking to retain a material net economic interest of at least 5 per cent. in the securitisation in accordance with: (a) Article 6(1) (the "UK Retention Requirement") of Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 (the "UK Securitisation Regulation") and (b) Article 6(1) (the "EU Retention Requirement") of Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 (the "EU Securitisation Regulation").

The undertaking was satisfied by the Retention Holder (Bank of America, N.A. London Branch), holding the VRR Loan Notes. **Any change to the manner in which such interest is held will be notified to Debtholders.**

The prospectus, transaction documents, loan level data, investor report and cashflow model may be obtained at [www.euroabs.com](http://www.euroabs.com)

Collection Period End Date 31 October 2024

**Transaction Parties & Rating Triggers**

Name	Party	S&P Short Term Rating	S&P/Fitch Long Term Rating	Rating Triggers	Consequences
Collection Account Bank	Barclays Bank PLC	A-1	A+/A+	Ceases to be rated a long-term, unsecured, unguaranteed and unsubordinated debt rating of at least BBB by S&P; or such other lower rating which is consistent with the then current rating methodology of the relevant Rating Agency in respect of the then current ratings of the Rated Debt.	(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 Accounts 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 relevant 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 relevant 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 Account Bank Rating, within 60 (but not less than 35) calendar days of such downgrade.
Issuer Account Bank	HSBC Bank plc	A-1	A+/AA-	Ceases to be rated a long-term, unsecured and unsubordinated debt or counterparty ratings of at least A by S&P; Ceases to be rated a short term deposit rating of at least F1 or a long-term deposit rating of at least A by Fitch, or (in each case) such other credit rating as would not adversely affect the then current rating of the Rated Debt.	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	Bank of America, N.A., London Branch	A-1	A+/AA	Ceases to be rated A by S&P; or ceases to be rated short-term issuer default rating of at least F1 or a long term issuer default rating of at least A by Fitch, or (in each case) such other credit rating as would not adversely affect the then current rating of the Rated Debt.	The Issuer must, 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) 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	Auburn 15 plc				
Holdings	Auburn 15 Holdings Limited				
Legal Title Holder, Servicer, Cash Manager and Originator	Capital Home Loans Limited				
Seller	Auburn Seller DAC				
Retention Holder	Bank of America, N.A., London Branch				
Principal Paying Agent, Agent Bank and the Registrar	Elavon Financial Services DAC, UK Branch				
Trustee	U.S. Bank Trustees Limited				
Corporate Services Provider and Back-Up Servicer Facilitator	CSC Corporate Services (UK) Limited				
Share Trustee	CSC Corporate Services (UK) Limited				
Arranger	Merrill Lynch International				
Lead Manager	Merrill Lynch International				
Auditors of the Issuer	MHA (MacIntyre Hudson)				
Irish Listing Agent	Arthur Cox Listing Services Limited				
Rating Agencies	Fitch Ratings Ltd S&P Global Ratings UK Limited				

**Available Funds of the Issuer at Most Recent Interest Payment Date**

20/11/2024

Available Revenue Receipts	Amount (£)	Available Principal Receipts	Amount (£)
	£7,336,338.02		£27,485,650.80
(a) Revenue Receipts on the Mortgage Loans received during the immediately preceding Collection Period or, if that Collection Period is a Determination Period, Calculated Revenue Receipts (excluding an amount to be applied as Available Principal Receipts in accordance with Condition 8.12 (Determinations and Reconciliation) and schedule 4 (Determinations and Reconciliation) to the Cash Management Agreement on the relevant Interest Payment Date);	7,447,384.04	(a) Principal Receipts on the Mortgage Loans received during the immediately preceding Collection Period;	26,632,883.45
(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 immediately preceding Collection Period;	132,438.67	(b) amounts (if any) to be credited to the Principal Deficiency Ledger pursuant to items (3)(b), (c), (e), (g), (i), (k), (m) and (o) and (4)(b), (c), (e), (g), (i), (k), (m) and (o) of the Pre-Enforcement Revenue Priority of Payments on that Interest Payment Date; and	852,767.35
(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, prior to the Class A Redemption Date, items (1) to (2), (3)(a) and (4)(a) of the Pre-Enforcement Revenue Priority of Payments and, following the Class A Redemption Date but prior to the Class B Redemption Date, items (1) to (2), (3)(a), (3)(d), (4)(a) and (4)(d) 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 8.12 (Determinations and Reconciliation) and schedule 4 (Determinations and Reconciliation) to the Cash Management Agreement;	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	less: (d) the amount of Principal Receipts used during the immediately preceding Collection Period to fund the purchase of any Flexible Drawings, but in an aggregate amount not exceeding such Principal Receipts.	0.00
(e) any amount applied as Available Revenue Receipts in accordance with Condition 8.12 (Determinations and Reconciliation) and schedule 4 (Determinations and Reconciliations) to the Cash Management Agreement;	0.00		
(f) other net income of the Issuer received during the immediately preceding Collection Period (other than any Principal Receipts);	39,791.80		
(g) any Excess Liquidity Amounts;	0.00		
less: (h) Permitted Withdrawals.	283,276.49		

<u>Waterfall at Most Recent Interest Payment Date</u>	20/11/2024
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20/11/2024

Pre-Enforcement Revenue Priority of Payments	Amount (£)	Pre-Enforcement Revenue Priority of Payments (cont.)	Amount (£)
1.(g) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Trustee</b> or any <b>Appointee</b> , together with (if payable) VAT thereon;	£0.00	3.(k) in or towards credit of the <b>Class E Notes Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00
1.(b) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Servicer</b> under the provisions of the Servicing Agreement;	£258,215.99	3.(l) in or towards payment, pari passu and pro rata according to the respective amounts thereof, of <b>interest due and payable on the Class F Notes</b> ;	£42,019.81
1.(c) payment of any costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Legal Title Holder</b> under the provisions of the Servicing Agreement;	£0.00	3.(m) in or towards credit of the <b>Class F Notes Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00
1.(d) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Agent Bank, the Registrar and the Paying Agents</b> under the provisions of the Agency Agreement, together with (if payable) VAT thereon;	£0.00	3.(n) on and from the Liquidity Facility Replacement Date up to and including the Class B Redemption Date, amounts to be credited to the <b>Liquidity Reserve Fund</b> up to the Liquidity Reserve Target	£0.00
1.(e) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Agent Bank, the Loan Note Registrar and the Loan Note Paying Agents</b> under the provisions of the Loan Note Agreements, together with (if payable) VAT thereon;	£0.00	3.(o) in or towards credit of the <b>Class I Notes Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£810,151.96
1.(f) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Cash Manager</b> under the provisions of the Cash Management Agreement, together with (if payable) VAT thereon;	£2,747.46	4. in application of the VRR Share of the amount of Available Revenue Proceeds remaining available to be applied on that Interest Payment Date after application in accordance with items (1) to (2) above in the following order of priority (simultaneously and pari passu with amounts to be applied in accordance with item (3) above):  (a) in or towards payment, pari passu and pro rata according to the respective amounts thereof, of:  (i) the <b>VRR Share of any Class S Certificate Payments due and payable</b> ;  (ii) in or towards payment of <b>interest due and payable on the Class A1 VRR Loan Note and the Class A2 VRR Loan Note</b> ;	£0.00 £0.00 £274,639.16
1.(g) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Back-Up Cash Manager Facilitator</b> under the provisions of the Cash Management Agreement, together with (if payable) VAT thereon;	£0.00	4.(b) in or towards credit of the <b>Class A1 VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00
1.(h) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Issuer Account Bank</b> under the provisions of the Account Bank Agreement, together with (if payable) VAT thereon;	£0.00	4.(c) in or towards credit of the Class <b>A2 VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00
1.(i) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Collection Account Bank</b> under the provisions of the Collection Account Agreement, together with (if payable) VAT thereon;	£1,212.03	4.(d) in or towards payment of <b>interest due and payable on the Class B VRR Loan Note</b> ;	£14,830.85
1.(j) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Corporate Services Provider</b> under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon;	£0.00	4.(e) in or towards credit of the <b>Class B VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon	£0.00
1.(k) payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable or to become due and payable in the immediately succeeding Interest Period to the <b>Back-Up Servicer Facilitator</b> under the provisions of the Servicing Agreement, together with (if payable) VAT thereon;	£0.00	4.(f) in or towards payment of <b>interest due and payable on the Class C VRR Loan Note</b> ;	£12,978.27
1.(l) payment of any amounts then due and payable by the Issuer to <b>third parties</b> and incurred without breach by the Issuer of the Transaction Documents to which it 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;	£0.00	4.(g) in or towards credit of the <b>Class C VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon	£0.00
1.(m) retention by the Issuer of the <b>Issuer Profit Amount</b> and payment of amounts required to discharge any liability of the Issuer for corporation tax (which cannot be met out of amounts retained or previously retained as Issuer Profit Amount);	£100.00	4.(h) in or towards payment of <b>interest due and payable on the Class D VRR Loan Note</b> ;	£3,829.77
2. in or towards payment of any fees, costs, charges, liabilities, expenses and all other amounts then due and payable to the <b>Liquidity Facility Provider</b> under the provisions of the Liquidity Facility Agreement, together with (if payable) VAT thereon (the "LFP Amount");	£10,517.59	4.(i) in or towards credit of the <b>Class D VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00
3. in application of the NRR Share of the amount of Available Revenue Proceeds remaining available to be applied on that Interest Payment Date after application in accordance with items (1) to (2) above in the following order of priority (simultaneously and pari passu with amounts to be applied in accordance with item (4) below):  (a) in or towards payment, pari passu and pro rata according to the respective amounts thereof, of:  (i) the <b>NRR Share of any Class S Certificate Payments</b> due and payable; and  (ii) <b>interest due and payable on the Class A1 NRR Debt and the Class A2 Notes</b> ;	£0.00 £5,218,038.24	4.(j) in or towards payment of <b>interest due and payable on the Class E VRR Loan Note</b> ;	£2,067.11
3.(b) in or towards credit of the <b>Class A1 NRR Debt Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00	4.(k) in or towards credit of the <b>Class E VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00
3.(c) in or towards credit of the <b>Class A2 Notes Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00	4.(l) in or towards payment of <b>interest due and payable on the Class F VRR Loan Note</b> ;	£2,216.70
3.(d) in or towards payment, pari passu and pro rata according to the respective amounts thereof, of <b>interest due and payable on the Class B Notes</b> ;	£281,745.26	4.(m) in or towards credit of the <b>Class F VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00
3.(e) in or towards credit of the <b>Class B Notes Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00	4.(n) on and from the Liquidity Facility Replacement Date up to and including the up to the <b>Liquidity Reserve</b> Target;	£0.00
3.(f) in or towards payment, pari passu and pro rata according to the respective amounts thereof, of <b>interest due and payable on the Class C Notes</b> ;	£246,525.82	4.(o) in or towards credit of the <b>Class I VRR Loan Note Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon	£42,615.39
3.(g) in or towards credit of the <b>Class C Notes Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00	5. on and from the FORD, as <b>Available Principal Receipts</b> on that Interest Payment Date;	£0.00
3.(h) in or towards payment, pari passu and pro rata according to the respective amounts thereof, of <b>interest due and payable on the Class D Notes</b> ;	£72,702.42	6. in or towards payment, pari passu and pro rata according to the respective amounts thereof, on any Interest Payment Date prior to (but excluding) the FORD, of <b>interest due and payable on the Class X Notes</b> ;	£0.00
3.(i) in or towards credit of the <b>Class D Notes Principal Deficiency Sub-Ledger</b> in the amount required to eliminate any debit thereon;	£0.00	7. in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of <b>principal on the Class X Notes</b> until the Class X Notes have been redeemed in full;	£0.00
3.(j) in or towards payment, pari passu and pro rata according to the respective amounts thereof, of <b>interest due and payable on the Class E Notes</b> ;	£39,184.19	8. in payment, pari passu and pro rata according to the respective amounts thereof, on any Interest Payment Date prior to (but excluding) the FORD, of any <b>Class RC1 Certificate Payments</b> due and payable and, on any Interest Payment Date following (and including) the FORD, of any <b>Class RC2 Certificate Payments</b> due and payable.	£0.00
		Total	£7,336,338.02

**Waterfall at Most Recent Interest Payment Date****20/11/2024****Pre-Enforcement Principal Priority of Payments****Amount (£)****Pre-Enforcement Principal Priority of Payments (cont.)****Amount (£)**

1. in or towards application as Principal Addition Amounts 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), in or towards credit of the **Liquidity Reserve Fund** in the amount required, when aggregated with all other amounts credited to the Liquidity Reserve Fund pursuant to items (3)(n) and (4)(n) of the Pre-Enforcement Revenue Priority of Payments, to increase the balance of the Liquidity Reserve Fund to the Liquidity Reserve Target;

£0.00

3. in application of the NRR Share of the amount of Available Principal Receipts remaining available to be applied on that Interest Payment Date after application in accordance with items (1) to (2) above in the following order of priority (simultaneously and pari passu with amounts to be applied in accordance with item (4) below):

3.(a) in or towards redemption, **pari passu and pro rata** according to the respective amounts thereof, of:

(i) principal on the Class A1 NRR Debt until the Class A1 NRR Debt has been redeemed in full; and

£24,954,595.50

(ii) prior to the occurrence of a Class A2 PDL Trigger Event, principal on the Class A2 Notes until the Class A2 Notes have been redeemed in full,

£1,156,772.76

**provided that** at all times any Available Principal Receipts constituting PDL Principal Receipts available for application pursuant to this item (3)(a) shall be applied, **first**, towards redemption of principal on the Class A1 NRR Debt until the Class A1 NRR Debt has been redeemed in full and, **second**, towards redemption of principal on the Class A2 Notes until the Class A2 Notes have been redeemed in full;

3.(b) following the occurrence of a Class A2 PDL Trigger Event, in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of principal on the Class A2 Notes until the Class A2 Notes have been redeemed in full;

£0.00

3.(c) in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of principal on the Class B Notes until the Class B Notes have been redeemed in full;

£0.00

3.(d) in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of principal on the Class C Notes until the Class C Notes have been redeemed in full;

£0.00

3.(e) in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of principal on the Class D Notes until the Class D Notes have been redeemed in full;

£0.00

3.(f) in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of principal on the Class E Notes until the Class E Notes have been redeemed in full;

£0.00

3.(g) in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of principal on the Class F Notes until the Class F Notes have been redeemed in full;

£0.00

3.(h) in or towards redemption, pari passu and pro rata according to the respective amounts thereof, of principal on the Class Z Notes until the Class Z Notes have been redeemed in full;

£0.00

4. in application of the VRR Share of the amount of Available Principal Receipts remaining available to be applied on that Interest Payment Date after application in accordance with items (1) to (2) above in the following order of priority (simultaneously and pari passu with amounts to be applied in accordance with item (3) above):

4.(a) in or towards redemption of:

(i) principal on the Class A1 VRR Loan Note until the Class A1 VRR Loan Note has been redeemed in full; and

£1,313,392.02

(ii) prior to the occurrence of a Class A2 PDL Trigger Event, principal on the Class A2 VRR Loan Note until the Class A2 VRR Loan Note has been redeemed in full,

£60,890.52

**provided that** at all times any Available Principal Receipts constituting PDL Principal Receipts available for application pursuant to this item (4)(a) shall be applied, first, towards redemption of principal on the Class A1 VRR Loan Note until the Class A1 VRR Loan Note has been redeemed in full and, second, towards redemption of principal on the Class A2 VRR Loan Note until the Class A2 VRR Loan Note has been redeemed in full;

4.(b) following the occurrence of a Class A2 PDL Trigger Event, in or towards redemption of principal on the Class A2 VRR Loan Note until the Class A2 VRR Loan Note has been redeemed in full;

£0.00

4.(c) in or towards redemption of principal on the Class B VRR Loan Note until the Class B VRR Loan Note has been redeemed in full;

£0.00

4.(d) in or towards redemption of principal on the Class C VRR Loan Note until the Class C VRR Loan Note has been redeemed in full;

£0.00

4.(e) in or towards redemption of principal on the Class D VRR Loan Note until the Class D VRR Loan Note has been redeemed in full;

£0.00

4.(f) in or towards redemption of principal on the Class E VRR Loan Note until the Class E VRR Loan Note has been redeemed in full;

£0.00

4.(g) in or towards redemption of principal on the Class F VRR Loan Note until the Class F VRR Loan Note has been redeemed in full; and

£0.00

4.(h) in or towards redemption of principal on the Class Z VRR Loan Note until the Class Z VRR Loan Note has been redeemed in full;

£0.00

5. as Available Revenue Receipts on that Interest Payment Date.

£0.00

**Total****£27,485,650.80**

## Notes - Closing Date 17 May 2024

Current IPD - 20 Nov 2024

			In or Towards Redemption of Principal on IPD				Current IPD - 20 Nov 2024										
Class	ISIN/Common Code	*Original Principal Balance	Outstanding Principal B/F	Further Drawdown	Principal Balance C/F	Reference Rate	Margin	Step-Up Margin	Reference Rate (%)	Debt Rate (%)	Interest Amount	Deferred Required Interest B/F	Additional Interest	Total Interest Amount Due and Payable on IPD	Interest Amount Paid on IPD	Deferred Required Interest C/F	
A1 Notes	XS2813764540/281376454	£372,431,000.00	£338,977,733.10	£8,057,438.90	£0.00	£330,920,294.20	Compounded Daily SONIA	0.850%	1.275%	4.90929%	5.75929%	£1,604,606.36	£0.00	£0.00	£1,604,606.36	£0.00	
A1 NRR Loan Notes	N/A	£751,652,000.00	£710,866,059.14	£16,897,156.60	£0.00	£693,968,902.54	Compounded Daily SONIA	0.850%	1.275%	4.90929%	5.75929%	£3,365,000.37	£0.00	£0.00	£3,365,000.37	£0.00	
A2 Notes	XS2813764979/281376497	£55,206,000.00	£50,298,510.21	£1,156,772.76	£0.00	£49,141,737.45	Compounded Daily SONIA	1.100%	1.650%	4.90929%	6.00929%	£248,431.51	£0.00	£0.00	£248,431.51	£0.00	
B Notes	XS2813765190/281376519	£55,206,000.00	£55,206,000.00	£0.00	£0.00	£55,206,000.00	Compounded Daily SONIA	1.300%	1.950%	4.90929%	6.20929%	£281,745.26	£0.00	£0.00	£281,745.26	£0.00	
C Notes	XS2813765356/281376535	£48,305,000.00	£48,305,000.00	£0.00	£0.00	£48,305,000.00	Compounded Daily SONIA	1.300%	1.950%	4.90929%	6.20929%	£246,525.82	£0.00	£0.00	£246,525.82	£0.00	
D Notes	XS2813765513/281376551	£13,801,000.00	£13,801,000.00	£0.00	£0.00	£13,801,000.00	Compounded Daily SONIA	1.500%	2.250%	4.90929%	6.40929%	£72,702.42	£0.00	£0.00	£72,702.42	£0.00	
E Notes	XS2813765786/281376578	£6,900,000.00	£6,900,000.00	£0.00	£0.00	£6,900,000.00	Compounded Daily SONIA	2.000%	3.000%	4.90929%	6.90929%	£39,184.19	£0.00	£0.00	£39,184.19	£0.00	
F Notes	XS2813765869/281376586	£6,900,000.00	£6,900,000.00	£0.00	£0.00	£6,900,000.00	Compounded Daily SONIA	2.500%	3.500%	4.90929%	7.40929%	£42,019.81	£0.00	£0.00	£42,019.81	£0.00	
Z Notes	XS2813766081/281376608	£41,404,000.00	£41,404,000.00	£0.00	£0.00	£41,404,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
X Notes	XS2813766164/281376616	£5,000,000.00	£5,000,000.00	£0.00	£0.00	£5,000,000.00	Compounded Daily SONIA	2.000%	N/A	4.90929%	6.90929%	£28,394.34	£154,308.36	£876.30	£183,579.00	£0.00	
A1 VRR Loan Note	N/A	£59,163,000.00	£55,255,704.84	£1,313,392.02	£0.00	£53,942,312.82	Compounded Daily SONIA	0.850%	1.275%	4.90929%	5.75929%	£261,561.89	£0.00	£0.00	£261,561.89	£0.00	
A2 VRR Loan Note	N/A	£2,906,000.00	£2,647,679.50	£60,890.52	£0.00	£2,586,788.98	Compounded Daily SONIA	1.100%	1.650%	4.90929%	6.00929%	£13,077.27	£0.00	£0.00	£13,077.27	£0.00	
B VRR Loan Note	N/A	£2,906,000.00	£2,906,000.00	£0.00	£0.00	£2,906,000.00	Compounded Daily SONIA	1.300%	1.950%	4.90929%	6.20929%	£14,830.85	£0.00	£0.00	£14,830.85	£0.00	
C VRR Loan Note	N/A	£2,543,000.00	£2,543,000.00	£0.00	£0.00	£2,543,000.00	Compounded Daily SONIA	1.300%	1.950%	4.90929%	6.20929%	£12,978.27	£0.00	£0.00	£12,978.27	£0.00	
D VRR Loan Note	N/A	£727,000.00	£727,000.00	£0.00	£0.00	£727,000.00	Compounded Daily SONIA	1.500%	2.250%	4.90929%	6.40929%	£3,829.77	£0.00	£0.00	£3,829.77	£0.00	
E VRR Loan Note	N/A	£364,000.00	£364,000.00	£0.00	£0.00	£364,000.00	Compounded Daily SONIA	2.000%	3.000%	4.90929%	6.90929%	£2,067.11	£0.00	£0.00	£2,067.11	£0.00	
F VRR Loan Note	N/A	£364,000.00	£364,000.00	£0.00	£0.00	£364,000.00	Compounded Daily SONIA	2.500%	3.500%	4.90929%	7.40929%	£2,216.70	£0.00	£0.00	£2,216.70	£0.00	
Z VRR Loan Note	N/A	£2,180,000.00	£2,180,000.00	£0.00	£0.00	£2,180,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RC1 Certificates	XS2813316986/281487825	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	
RC2 Certificates	XS2814878257/281487841	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	
S Certificates	XS2814878414/281331698	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	
		£1,427,958,000.00	£1,344,645,686.79	£27,485,650.80	£0.00	£1,317,160,035.99											
											£6,239,171.94	£154,308.36	£876.30	£6,394,356.60	£6,210,777.40	£183,579.00	

**Note 1 :** 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.

\* The A1 NRR Loan Notes includes a £687,279,000 Further Drawdown on 19 July 2024. The A1 VRR Loan Note includes a £36,173,000 Further Drawdown on 19th July 2024.

## Notes - Ratings &amp; 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 Notes	AAA sf / AAA sf	AAA sf / AAA sf	20 July 2045	GBP	0.910176	0.888541
A1 NRR Loan Notes	AAA sf / AAA sf	AAA sf / AAA sf	20 July 2045	GBP	0.945738	0.923258
A2 Notes	AAA sf / AAA sf	AAA sf / AAA sf	20 July 2045	GBP	0.911106	0.890152
B Notes	AA sf / AA+ sf	AA sf / AA+ sf	20 July 2045	GBP	1.000000	1.000000
C Notes	A- sf / A- sf	A- sf / A- sf	20 July 2045	GBP	1.000000	1.000000
D Notes	BBB sf / BBB- sf	BBB sf / BBB- sf	20 July 2045	GBP	1.000000	1.000000
E Notes	BB+ sf / BB+ sf	BB+ sf / BB+ sf	20 July 2045	GBP	1.000000	1.000000
F Notes	B+ sf / B+ sf	B+ sf / B+ sf	20 July 2045	GBP	1.000000	1.000000
Z Notes	NR	NR	20 July 2045	GBP	1.000000	1.000000
X Notes	NR	NR	20 July 2045	GBP	1.000000	1.000000
A1 VRR Loan Note	NR	NR	20 July 2045	GBP	0.933957	0.911758
A2 VRR Loan Note	NR	NR	20 July 2045	GBP	0.911108	0.890154
B VRR Loan Note	NR	NR	20 July 2045	GBP	1.000000	1.000000
C VRR Loan Note	NR	NR	20 July 2045	GBP	1.000000	1.000000
D VRR Loan Note	NR	NR	20 July 2045	GBP	1.000000	1.000000
E VRR Loan Note	NR	NR	20 July 2045	GBP	1.000000	1.000000
F VRR Loan Note	NR	NR	20 July 2045	GBP	1.000000	1.000000
Z VRR Loan Note	NR	NR	20 July 2045	GBP	1.000000	1.000000
RC1 Certificates	NR	NR	20 July 2045	GBP	N/A	N/A
RC2 Certificates	NR	NR	20 July 2045	GBP	N/A	N/A
S Certificates	NR	NR	20 July 2045	GBP	N/A	N/A

AUBURN 15 PLC - INVESTOR REPORT

**Issuer's Ledgers**

	Principal Ledger	Revenue Ledger	Liquidity Reserve Fund Ledger	Liquidity Standby Ledger	Issuer Profit Ledger	Principal Deficiency Ledger
At Transaction Close	0.00	0.00	£0.00	£0.00	£0.00	£0.00
Required Amount (At Last IPD)	0.00	0.00	£0.00	£0.00	£0.00	£0.00
<b>Brought forward - 21 October 2024</b>	£0.00	£0.00	£0.00	£0.00	£400.00	£1,031,013.81
Debits	£27,485,650.80	£7,336,338.02	£0.00	£0.00	£0.00	£485,847.88
Credits	£27,485,650.80	£7,336,338.02	£0.00	£0.00	£100.00	£852,767.35
<b>Carried forward - 20 November 2024</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£500.00</b>	<b>£664,094.34</b>

**Principal Deficiency Sub Ledgers:**

	Brought forward - 21 October 2024	Debit	Credit	Carried forward - 20 November 2024
Class A1 NRR	£0.00	£0.00	£0.00	£0.00
Class A1 VRR	£0.00	£0.00	£0.00	£0.00
Class A2	£0.00	£0.00	£0.00	£0.00
Class A2 VRR	£0.00	£0.00	£0.00	£0.00
Class B	£0.00	£0.00	£0.00	£0.00
Class B VRR	£0.00	£0.00	£0.00	£0.00
Class C	£0.00	£0.00	£0.00	£0.00
Class C VRR	£0.00	£0.00	£0.00	£0.00
Class D	£0.00	£0.00	£0.00	£0.00
Class D VRR	£0.00	£0.00	£0.00	£0.00
Class E	£0.00	£0.00	£0.00	£0.00
Class E VRR	£0.00	£0.00	£0.00	£0.00
Class F	£0.00	£0.00	£0.00	£0.00
Class F VRR	£0.00	£0.00	£0.00	£0.00
Class Z	£979,343.67	£461,555.49	£810,151.96	£630,747.20
Class Z VRR	£51,670.14	£24,292.39	£42,615.39	£33,347.14
	<b>£1,031,013.81</b>	<b>£485,847.88</b>	<b>£852,767.35</b>	<b>£664,094.34</b>

**Issuer Account Bank**

	Closing Expenses Account	Deposit Account
<b>Brought forward - 01 October 2024</b>	£0.00	£28,595,534.84
Debits	£0.00	£28,574,146.07
Credits	£0.00	£34,053,391.35
<b>Carried forward - 31 October 2024</b>	<b>£0.00</b>	<b>£34,074,780.12</b>

**Liquidity Facility**

Liquidity Reserve Target	Required Amount*	Drawn Amount	Undrawn Amount
At latest IPD - 20 November 2024	£19,686,776.68	£0.00	£19,686,776.68
At next IPD - 20 December 2024	£19,219,520.61	£0.00	£19,219,520.61

\* **Liquidity Facility Required Amount** means (a) prior to the Liquidity Facility Replacement Date, the Liquidity Reserve Target; or (b) on and from the Liquidity Facility Replacement Date, the excess of (i) the Liquidity Reserve Target over (ii) the aggregate of all amounts credited to the Liquidity Reserve Fund Ledger on the current Interest Payment Date and all prior Interest Payment Dates (disregarding any debit entries made to the Liquidity Reserve Fund Ledger on or prior to such Interest Payment Date), provided that if the Liquidity Facility Required Amount is less than zero, it shall be deemed to be zero. "Liquidity Reserve Target" means (a) on the Closing Date, an amount equal to 1.70 per cent. of the greater of (i) the aggregate Principal Amount Outstanding of the Class A Debt as at the Closing Date, and (ii) the aggregate Principal Amount Outstanding of the Class B Debt as at the Closing Date; (b) on any Interest Payment Date up to (but excluding) the Class B Redemption Date, an amount equal to 1.70 per cent. of the greater of (i) the aggregate Principal Amount Outstanding of the Class A Debt as at the immediately preceding Interest Payment Date, and (ii) the aggregate Principal Amount Outstanding of the Class B Debt as at the immediately preceding Interest Payment Date; and (c) thereafter, zero.

## AUBURN 15 PLC - INVESTOR REPORT

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

### **Key Mortgage Pool Summary**

Current Balance at Closing Date (30 Apr-24)**	£699,542,237.74
Current Balance at the Start of Collection Period	£1,340,889,421.08
Current Balance at End of Collection Period ***	£1,313,827,139.35
Number of Primary Mortgage Accounts at Closing Date	5,403
Number of Primary Mortgage Accounts at the Start of Collection Period	10,129
Number of Primary Mortgage Accounts at End of Collection Period	9,923
Average Loan Size at Closing Date	£129,472.93
Average Loan Size at End of Collection Period	£132,402.21
Number of Borrowers at Closing Date	4,077
Number of Borrowers at the Start of Collection Period	6,816
Number of Borrowers at End of Collection Period	6,679
Weighted Average Indexed LTV	50.45%
Weighted Average Seasoning (yrs)	17.90
Weighted Average Remaining Term (yrs)	5.30
Interest Collection Received in Period	£7,447,384.04
Scheduled Repayments Received in Period *	£5,005,894.51
Unscheduled Repayments Received in Period	£21,626,988.94

Constant Prepayment Rates & Total Repayment Rates	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	1.61%	17.70%
Current Quarterly CPR Rate	4.22%	15.84%
Total Monthly Repayment Rate (TRR)	1.99%	21.43%
Total Quarterly Repayment Rate (TRR)	4.94%	18.34%

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

\*\* Relates to the TPMF Auburn 12 & 14 portfolios acquired by Auburn 15 only.



**Portfolio Performance**

Collection Period Ending

31 October 2024

Power of Sale Receiver of Rent and Possession Properties	Power of Sale		Receiver of Rent		Possession		Total Balance	
	Balance £	Number of Accounts	Balance £	Number of Accounts	Balance £	Number of Accounts	Total Balance £	Number of Accounts
Balance at the Start of the Period	653,651.09	5	50,375,977.88	340	884,784.37	6	51,914,413.34	351
New in the Period	415,862.05	2	1,627,258.66	9	353,056.14	2	2,396,176.85	13
Sold in the Period	(341,733.10)	(1)	(2,635,025.14)	(9)	(181,769.95)	(1)	(3,158,528.19)	(11)
Released back to Customer in Period	0.00	0	0.00	0	0.00	0	0.00	0
Transferred to Receivers in Period	0.00	0	0.00	0	0.00	0	0.00	0
Transferred to Possession in Period	0.00	0	0.00	0	0.00	0	0.00	0
Other Movement in the Period	2,956.42		579,690.36		6,380.39		589,027.17	
Balance Outstanding at the End of the Period	730,736.46	6	49,947,901.76	340	1,062,450.95	7	51,741,089.17	353

Sold Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	8,825,776.83	65
Properties Sold in Period	3,158,528.19	11
Balance at the End of the Period	11,984,305.02	76

Recoveries from Sold Properties	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	6,763,894.01	64
Recoveries from the Sales Proceeds in Period	2,789,237.69	11
Further Post Sale Recoveries	39,791.80	
Recoveries from the Sales Proceeds at the End of the Period	9,592,923.50	75
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	88.31%	
Cumulative Recovery as Percentage of Current Balance at Sale	80.05%	

Losses from Sold Properties	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	2,177,306.41	35
Incurred Losses as Shortfall from Sales Proceeds in Period	369,290.50	5
Incurred Further Losses as Shortfall post Sales Proceeds in Period	7,171.05	
Incurred Losses as Shortfall from Sales Proceeds at the End of the Period	2,553,767.96	40
	% of Total	
Average Loss Severity in the Period	11.69%	
Cumulative Average Loss Severity	21.31%	

**Portfolio Performance**

Collection Period Ending

31 October 2024

<b>Flexible Drawings (Flexible Drawings with conditions satisfied)</b>	Total Balance £	Number of Accounts
Cumulative Redraw at the Start of the Period	9,370.00	1
Redraw in the Period	0.00	0
Cumulative Redraw at the End of the Period	9,370.00	1

<b>Warranty Claim</b>	Total Balance £	Number of Accounts
Warranty Claim at the Start of the Period	0.00	0
Warranty Claim in the Period	0.00	0
Warranty Claim at the End of the Period	0.00	0

# AUBURN 15 PLC - INVESTOR REPORT

## Pool Table

Collection Period Ending: 31 Oct 2024

### Current Balances

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£26,668,280.14	2.03%	1,034	10.42%
50 - < 100	£263,604,189.05	20.06%	3,408	34.35%
100 - < 150	£326,215,206.76	24.83%	2,684	27.05%
150 - < 200	£223,909,305.68	17.04%	1,307	13.17%
200 - < 300	£228,824,127.07	17.42%	956	9.63%
300 - < 400	£91,599,546.45	6.97%	269	2.71%
400 - < 500	£50,823,852.63	3.87%	115	1.16%
≥ 500	£102,182,631.57	7.78%	150	1.51%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

Maximum: £2,102,236.79  
Minimum: £90.99  
Average: £132,402.21

### Originator

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
CHL	£1,313,827,139.35	100.00%	9,923	100.00%
ILP	£0.00	0.00%	0	0.00%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

**Pool Table**

Collection Period Ending: 31 Oct 2024

**Indexed LTVs \***

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£5,118,483.24	0.39%	391	3.94%
10 - < 20	£21,447,589.27	1.63%	456	4.60%
20 - < 30	£36,648,836.09	2.79%	420	4.23%
30 - < 40	£149,317,004.44	11.37%	896	9.03%
40 - < 50	£389,825,734.90	29.67%	2,259	22.77%
50 - < 60	£465,976,907.22	35.46%	3,327	33.53%
60 - < 70	£206,683,118.62	15.73%	1,820	18.34%
70 - < 80	£32,965,356.50	2.51%	315	3.17%
80 - < 90	£4,556,605.91	0.35%	32	0.32%
90 - < 100	£809,359.35	0.06%	5	0.05%
≥ 100	£478,143.81	0.04%	2	0.02%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

Maximum: 121.81%  
Minimum: 0.03%  
Weighted Ave: 50.45%

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

**Pool Table**

Collection Period Ending: 31 Oct 2024

**Arrears**

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£1,165,034,889.12	88.67%	8,971	90.40%
> 0 and < 1	£26,050,640.55	1.98%	177	1.78%
1	£8,465,701.60	0.64%	62	0.62%
> 1 and < 2	£14,176,620.71	1.08%	91	0.92%
2	£131,258.39	0.01%	1	0.01%
> 2 and < 3	£14,361,331.74	1.09%	80	0.81%
3	£0.00	0.00%	0	0.00%
> 3 and < 6	£20,566,721.22	1.57%	125	1.26%
6	£0.00	0.00%	0	0.00%
> 6 and < 9	£16,286,809.86	1.24%	107	1.08%
9	£467,164.26	0.04%	2	0.02%
> 9 and < 12	£15,577,526.02	1.19%	103	1.04%
≥ 12	£32,708,475.88	2.49%	204	2.06%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

**Geographical Breakdown**

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£32,894,803.04	2.50%	269	2.71%
East Midlands	£73,940,785.49	5.63%	649	6.54%
North East	£47,452,581.93	3.61%	547	5.51%
North West	£154,036,764.38	11.72%	1,513	15.25%
Northern Ireland	£36,264,035.88	2.76%	507	5.11%
Scotland	£9,124.38	0.00%	2	0.02%
Greater London	£366,793,143.97	27.93%	1,785	17.99%
South East	£266,760,305.60	20.30%	1,688	17.01%
South West	£94,005,883.34	7.16%	686	6.91%
Wales	£42,495,425.01	3.23%	388	3.91%
West Midlands	£82,471,894.95	6.28%	756	7.62%
Yorkshire & Humberside	£116,702,391.38	8.88%	1,133	11.42%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

# AUBURN 15 PLC - INVESTOR REPORT

## Pool Table

Collection Period Ending: 31 Oct 2024

### Maturity

Year of Maturity	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
2019	£130,909.27	0.01%	1	0.01%
2020	£1,339,426.09	0.10%	10	0.10%
2021	£2,776,504.21	0.21%	11	0.11%
2022	£8,739,838.84	0.67%	52	0.52%
2023	£5,530,659.55	0.42%	37	0.37%
2024	£18,542,478.44	1.41%	155	1.56%
2025	£64,740,310.17	4.93%	517	5.21%
2026	£108,150,777.52	8.23%	897	9.04%
2027	£180,816,449.76	13.76%	1,316	13.26%
2028	£108,453,764.86	8.25%	768	7.74%
2029	£56,555,428.10	4.30%	481	4.85%
2030	£129,202,887.55	9.83%	1,055	10.63%
2031	£187,984,542.26	14.31%	1,566	15.78%
2032	£289,774,903.07	22.06%	2,027	20.46%
2033	£120,905,280.70	9.20%	793	7.99%
2034	£1,689,053.14	0.13%	18	0.18%
2035	£3,406,707.89	0.26%	34	0.34%
2036	£5,346,706.38	0.41%	39	0.39%
2037	£8,911,565.72	0.68%	62	0.62%
2038	£3,462,776.16	0.26%	25	0.25%
2039	£2,463,413.97	0.19%	13	0.13%
2040	£1,197,049.77	0.09%	9	0.09%
2041	£1,908,957.37	0.15%	20	0.20%
2042	£1,446,338.62	0.11%	13	0.13%
2043	£350,409.94	0.03%	4	0.04%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

## AUBURN 15 PLC - INVESTOR REPORT

### Pool Table

Collection Period Ending: 31 Oct 2024

### Remaining Term

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 5	£543,083,970.67	41.34%	4,111	41.43%
5 - < 10	£741,952,297.46	56.47%	5,589	56.33%
10 - < 15	£23,618,858.60	1.80%	174	1.75%
15 - < 20	£5,172,012.62	0.39%	49	0.49%
20 - < 25	£0.00	0.00%	0	0.00%
≥ 25	£0.00	0.00%	0	0.00%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

Maximum:	18.45	Years
Minimum:	0.08	Years
Weighted Ave:	5.30	Years

### Loan Purpose

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Purchase	£636,833,584.32	48.47%	5,374	54.16%
Remortgage	£676,993,555.03	51.53%	4,549	45.84%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

### Repayment Method

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£24,181,916.79	1.84%	782	7.88%
Partial Interest Only	£2,145,834.54	0.16%	26	0.26%
Interest Only	£1,287,499,388.02	98.00%	9,115	91.86%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

**Pool Table**

Collection Period Ending: 31 Oct 2024

**Product type**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£11,908,265.26	0.91%	121	1.22%
BBR	£1,301,918,874.09	99.09%	9,802	98.78%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

**Interest Rate (%)**

Rate (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 1	£1,778,030.61	0.14%	5	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	£20,047.72	0.00%	1	0.01%
5 - < 6	£187,804,919.54	14.29%	1,423	14.34%
6 - < 7	£1,111,744,164.08	84.62%	8,367	84.32%
≥ 7	£12,479,977.40	0.95%	127	1.28%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

Maximum: 10.75%  
Minimum: 4.85%  
Weighted Ave: 6.40%  
Current CHL SVR: 9.75%



**Pool Table**

Collection Period Ending: 31 Oct 2024

**Buy-to-Let / Owner Occupied**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£1,243,636,600.55	94.66%	9,425	94.98%
Owner Occupied	£70,190,538.80	5.34%	498	5.02%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

**Self-Cert / Non Self-Cert**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£65,753,704.28	5.00%	389	3.92%
Non Self-Cert	£1,248,073,435.07	95.00%	9,534	96.08%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

**Flexible/ Non Flexible**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Flexible	£358,928,615.71	27.32%	2,973	29.96%
Non Flexible	£954,898,523.64	72.68%	6,950	70.04%
Total	£1,313,827,139.35	100.00%	9,923	100.00%

**Employment Status**

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£358,114,688.31	27.26%	3,047	30.71%
Self-employed	£724,577,457.63	55.15%	5,230	52.70%
Legal Entity	£231,134,993.41	17.59%	1,646	16.59%
Total	£1,313,827,139.35	100.00%	9,923	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, (a) the aggregate amounts which are due and payable by the relevant Mortgage Borrower under such Mortgage Loan but which remain unpaid, less (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: (a) the Arrears Amount as at the MIA Relevant Time, divided by (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.
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:(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 (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>
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.