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CMF 2020-1 PLC

Report for Distribution dated Oct 18, 2021

Global Corporate Trust
<http://pivot.usbank.com/>





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Analyst	Peter Cross peter.cross@usbank.com 44.207.330.2024	U.S. Bank Global Corporate Trust Address	5th Floor 125 Old Broad Street London, EC2N 1AR
Distribution Date	18-Oct-21	U.S. Bank Global Corporate Trust Website	https://pivot.usbank.com

General Information		Content	
Interest Payment Date:	18-Oct-21	Deal Summary	2-2
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Deal Summary

Notes	Original Principal Balance	Credit Enhancement on Closing	Fitch/Moody's Initial Ratings		Outstanding Principal Balance	Pool Factor	Current Credit Enhancement	Fitch/Moody's Current Ratings	Fitch/Moody's Watch
Class A Notes	301,722,000.00	10.00%	AAA	Aaa	190,967,194.93	0.632924	14.36%	AAA	Aaa
Class B Notes	9,893,000.00	7.00%	AA+	Aa2	9,893,000.00	1.000000	9.84%	AA+	Aa2
Class C Notes	8,244,000.00	4.50%	A+	Aa3	8,244,000.00	1.000000	6.08%	A+	Aa3
Class D Notes	8,244,000.00	2.00%	BBB+	Baa1	8,244,000.00	1.000000	2.31%	BBB+	Baa1
Class E Notes	1,649,000.00	1.50%	BBB-	Ba1	1,649,000.00	1.000000	1.56%	BBB-	Ba1
Class X Notes	6,595,000.00	0.00%	BB+	Baa2	0.00	0.000000	0.00%	NR	WR
Total	336,347,000.00				218,997,194.93				



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Deal Performance Summary - Last 4 IPD

	Cut off	IPD 16	IPD 17	IPD 18	IPD 19
Delinquencies					
1-2 Months in Arrears		0.36%	0.34%	0.47%	0.18%
2-3 Months in Arrears		0.24%	0.31%	0.17%	0.23%
3-4 Months in Arrears		0.03%	0.00%	0.05%	0.08%
4+ Months in Arrears		0.04%	0.07%	0.08%	0.08%
Excess Spread					
Amount during Period		710,760.49	738,596.13	636,117.28	630,176.88
Percentage of Pool (Annualised)		3.51%	3.78%	3.35%	3.45%
Constant Prepayment Rate (CPR)					
Period		26.99%	30.32%	32.21%	32.15%
Since Cut off		17.92%	18.86%	19.40%	20.30%
Principal Payment Rate (PPR)					
Total Principal Payments in Period		9,560,327.43	8,472,007.26	6,831,029.68	8,583,033.64
Principal Cut off Balance	329,751,026.57	242,882,292.08	234,410,284.82	227,579,255.14	218,996,221.50
Percentage of Cut off Balance (%)		3.94%	3.61%	3.00%	3.92%
Payment Rate					
Percentage of Interest Due (%)		100.00%	100.00%	100.00%	100.00%
Cumulative Losses					
Percentage of Initial Principal Balance (%)		0.00%	0.00%	0.00%	0.00%



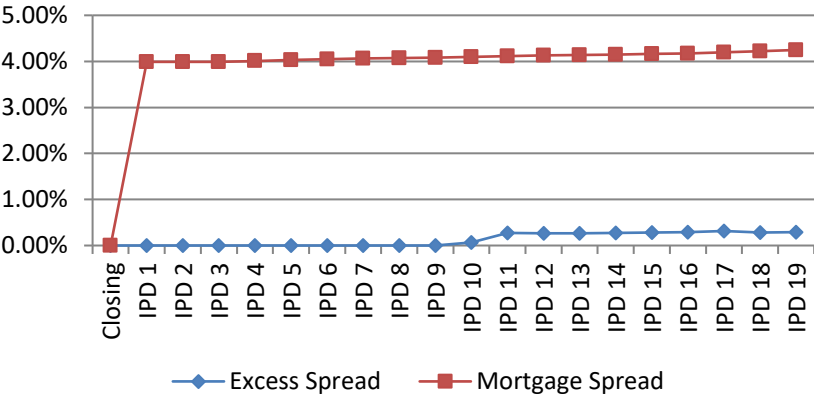
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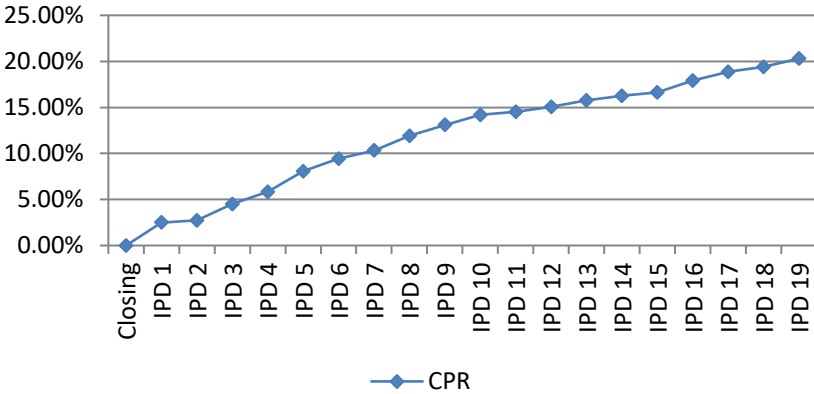
October 2021

Collateral Performance Graphs

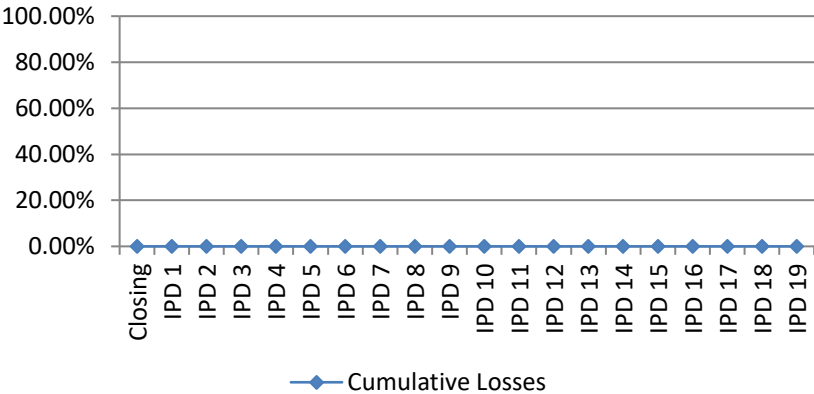
Mortgage Margin & Excess Spread



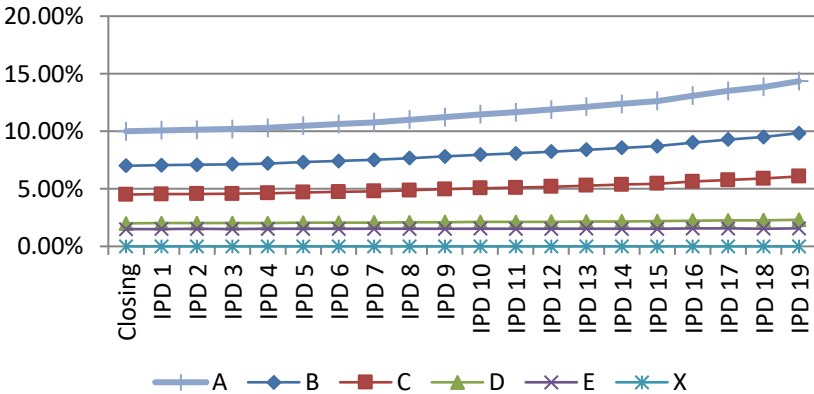
CPR (since issue)



Cumulative Losses



Credit Enhancement





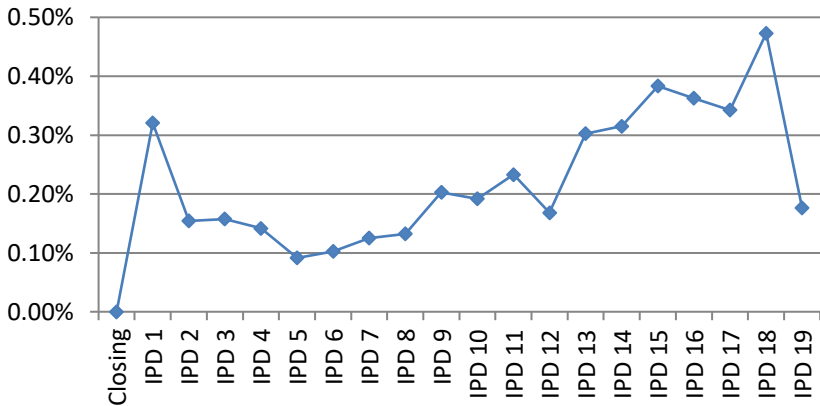
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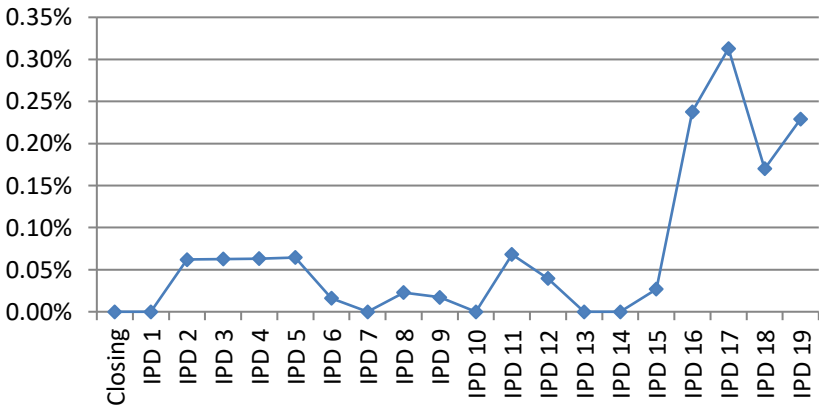
October 2021

Delinquencies Graphs

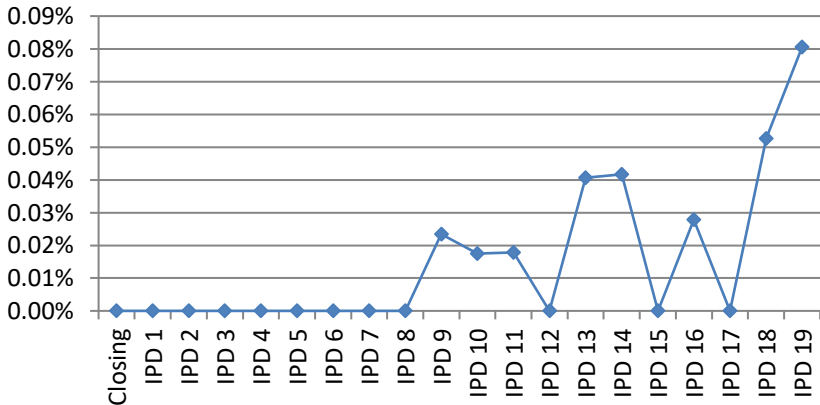
Delinquencies (1-2 Months in Arrears)



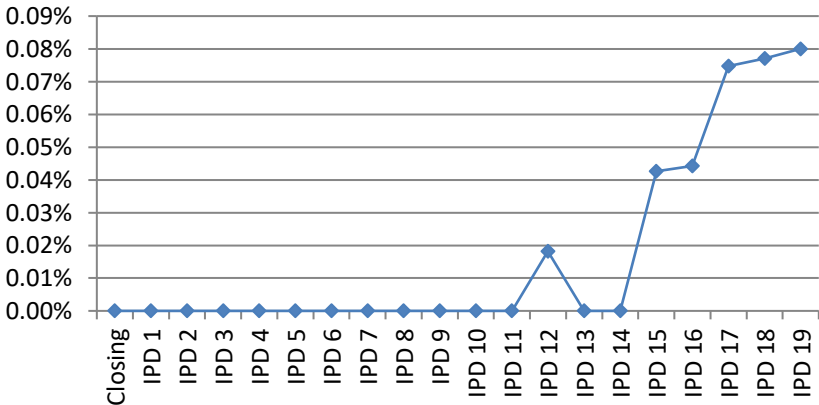
Delinquencies (2-3 Months in Arrears)



Delinquencies (3-4 Months in Arrears)



Delinquencies (4+ Months in Arrears)





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Deal Counterparties								
Role	Counterparty	Moody's			Fitch			comments
		Long-Term	Short-Term	Rating Trigger	Long-Term	Short-Term	Rating Trigger	
Issuer	CMF 2020-1 PLC							
Holdings	CMF Holdings 2020-1 Limited							
Legal Title Holder	Charter Court Financial Services Limited							
Servicer	Charter Mortgages Limited							
Seller	Broadlands Finance Limited							
Cash Manager	U.S. Bank Global Corporate Trust Limited							
Swap Provider	Lloyds Bank Corporate Markets plc	A1	P-1	A3	A+	F1	A/F1	
Issuer Account Bank	Elavon Financial Services DAC, UK Branch	A1	P-1	A3	AA-	F1+	A/F1	
Collection Account Bank	Barclays Bank PLC	A1	P-1	Baa3	A+	F1	BBB+/F2	
Original Seller	Charter Court Financial Services Limited							
Security Trustee	U.S. Bank Trustees Limited							
Note Trustee	U.S. Bank Trustees Limited							
Principal Paying Agent	Elavon Financial Services DAC, UK Branch							
Agent Bank	Elavon Financial Services DAC, UK Branch							
Registrar	Elavon Financial Services DAC							
Corporate Services Provider	CSC Capital Markets UK Limited							
Back-up Servicer Facilitator	CSC Capital Markets UK Limited							
Share Trustee	CSC Corporate Services (UK) Limited							
Arranger	Lloyds Bank Corporate Markets plc							
Joint Lead Manager	Merril Lynch International							
	Lloyds Bank Corporate Markets plc							

Pursuant to the Subscription Agreement, CCFS will undertake to the Joint Lead Managers and the Arranger that it will (i) retain on an ongoing basis, the Retained Exposures as required by Article 6(1) of the Securitisation Regulation (which does not take into account any corresponding national measures), (ii) comply with the disclosure obligations under Article 7(l)(e)(iii) of the Securitisation Regulation by confirming the risk retention of the Seller as contemplated by Articles 6(1) and 6.3(c) of the Securitisation Regulation and (iii) not sell, hedge or otherwise mitigate (and shall procure that none of its affiliates shall sell, hedge or otherwise mitigate) the credit risk under or associated with the Retained Exposures except to the extent permitted under the Securitisation Regulation. As at the Closing Date, such retention requirement will be satisfied by CCFS retaining randomly selected exposures equivalent to no less than 5 per cent. of the nominal value of the securitised exposures, where such exposures would otherwise have been securitised in the transaction effected by the Issuer in accordance with Article 6(3)(c) of the Securitisation Regulation. Any change to the manner in which such interest is held will be notified to the Noteholders. Except with the express written consent of the Seller in the form of a U.S. Risk Retention Consent and where such sale falls within the exemption provided by Section 20 of the U.S. Risk Retention Rules, the Notes or the Residual Certificates offered and sold by the Issuer may not be purchased by any person except for persons that are not Risk Retention U.S. Persons.



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Note Distribution Detail

Notes	ISIN / Common Code	Original Principal Balance	No. Of Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	Total Interest Distribution	Note Placement
Class A Notes	XS2096745216 / 209674521	301,722,000.00	3,017	199,550,228.57	8,583,033.64	190,967,194.93	113,742.53	Public
Class B Notes	XS2096745307 / 209674530	9,893,000.00	99	9,893,000.00	0.00	9,893,000.00	9,108.28	Public
Class C Notes	XS2096745729 / 209674572	8,244,000.00	82	8,244,000.00	0.00	8,244,000.00	9,396.98	Public
Class D Notes	XS2096745992 / 209674599	8,244,000.00	82	8,244,000.00	0.00	8,244,000.00	11,926.65	Public
Class E Notes	XS2096749127 / 209674912	1,649,000.00	16	1,649,000.00	0.00	1,649,000.00	3,600.00	Public
Class X Notes	XS2096749390 / 209674939	6,595,000.00	66	0.00	0.00	0.00	0.00	Public
Total		336,347,000.00	3,363	227,580,228.57	8,583,033.64	218,997,194.93	147,774.44	



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Note Interest Reconciliation - Accrual

Notes	ISIN / Common Code	Method	Days	Beginning Principal Balance	Rate of Interest	Total Interest Accrued	Other Interest	Total Interest Distribution
Class A Notes	XS2096745216 / 209674521	Actual/365 (Fixed)	32	199,550,228.57	0.65015%	113,742.53	0.00	113,742.53
Class B Notes	XS2096745307 / 209674530	Actual/365 (Fixed)	32	9,893,000.00	1.05015%	9,108.28	0.00	9,108.28
Class C Notes	XS2096745729 / 209674572	Actual/365 (Fixed)	32	8,244,000.00	1.30015%	9,396.98	0.00	9,396.98
Class D Notes	XS2096745992 / 209674599	Actual/365 (Fixed)	32	8,244,000.00	1.65015%	11,926.65	0.00	11,926.65
Class E Notes	XS2096749127 / 209674912	Actual/365 (Fixed)	32	1,649,000.00	2.49015%	3,600.00	0.00	3,600.00
Class X Notes	XS2096749390 / 209674939	Actual/365 (Fixed)	32	0.00	2.29015%	0.00	0.00	0.00
Total				227,580,228.57		147,774.44	0.00	147,774.44



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Note Interest Reconciliation - Deferred

Notes	ISIN / Common Code	Beginning Deferred Interest	Interest Accrued on Deferred Interest	Current Period Deferred Interest	Deferred Interest Payments	Ending Deferred Interest
Class A Notes	XS2096745216 / 209674521	0.00	0.00	0.00	0.00	0.00
Class B Notes	XS2096745307 / 209674530	0.00	0.00	0.00	0.00	0.00
Class C Notes	XS2096745729 / 209674572	0.00	0.00	0.00	0.00	0.00
Class D Notes	XS2096745992 / 209674599	0.00	0.00	0.00	0.00	0.00
Class E Notes	XS2096749127 / 209674912	0.00	0.00	0.00	0.00	0.00
Class X Notes	XS2096749390 / 209674939	0.00	0.00	0.00	0.00	0.00
Total		0.00	0.00	0.00	0.00	0.00



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Note Principal Reconciliation					
Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	--- Credit Support ---	
				Original (1)	Current (2)
Class A Notes	199,550,228.57	8,583,033.64	190,967,194.93	10.00%	14.36%
Class B Notes	9,893,000.00	0.00	9,893,000.00	7.00%	9.84%
Class C Notes	8,244,000.00	0.00	8,244,000.00	4.50%	6.08%
Class D Notes	8,244,000.00	0.00	8,244,000.00	2.00%	2.31%
Class E Notes	1,649,000.00	0.00	1,649,000.00	1.50%	1.56%
Class X Notes	0.00	0.00	0.00	0.00%	0.00%
Total	227,580,228.57	8,583,033.64	218,997,194.93		

(1) Determined as follows: Original Principal Balance of all subordinate classes plus Class A and B Liquidity Reserve Fund and General Reserve Fund/Total Original Principal Balance

(2) Determined as follows: Ending Principal Balance of all subordinate classes plus Class A and B Liquidity Reserve Fund and General Reserve Fund/Total Ending Principal Balance



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Residual Certificates

Notes	ISIN / Common Code	Total Amount Distribution
RC1 Residual Certificates	XS2097438688 / 209743868	630,176.88
RC2 Residual Certificates	XS2097439066 / 209743906	0.00
Total		630,176.88



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Ratings Information

Notes	ISIN / Common Code	--- Original Ratings ---		--- Ratings Change / Change Date ¹ ---			
		Fitch	Moody's	Fitch		Moody's	
Class A Notes	XS2096745216 / 209674521	AAA	Aaa				
Class B Notes	XS2096745307 / 209674530	AA+	Aa2				
Class C Notes	XS2096745729 / 209674572	A+	Aa3				
Class D Notes	XS2096745992 / 209674599	BBB+	Baa1				
Class E Notes	XS2096749127 / 209674912	BBB-	Ba1				
Class X Notes	XS2096749390 / 209674939	BB+	Baa2	NR	18-Jan-21	WR	28-Jan-21

¹ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.



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Cash Reconciliation

Available Collections		Distributions	
Available Revenue Receipts		Amounts Distributed by the Issuer	
(a) Revenue Receipts	843,382.93	(see Other Required Information page for further detail)	
(b) Interest accrued on the Issuer Accounts	0.00	Amounts Distributed by the Issuer	172,110.48
(c) Amounts received under the Swap Agreement	6,945.53		
(d) Class A and Class B Liquidity Reserve Fund Excess Amount	102,465.45	Distributions to Noteholders	
(e) Class A and B Liquidity Reserve Fund Ledger ¹	0.00	Interest Distribution	147,774.44
(f) General Reserve Fund Excess Amount	0.00	Principal Distribution	8,583,033.64
(g) Reconciliation Amounts deemed to be Available Revenue Receipts	0.00	Distributions to Noteholders	8,730,808.08
(h) Item (v) of the Pre-Enforcement Revenue Priority of Payments	0.00		
(i) Optional Purchase Price	0.00		
(j) Other net income excluding Redemption Receipts	0.00	Other Distributions	
(k) Amounts in accordance with item (g) of the Redemption PoP	0.00	Issuer Profit Amount	100.00
less:		Credit to Class A and Class B Liquidity Reserve Fund Ledger	0.00
(l) Third Party Amounts	2,632.11	Credit to the PDL	0.00
(m) Tax payments not funded from Issuer Profit Ledger	0.00	Credit to General Reserve Fund Ledger	0.00
(n) Overdraft remedy amounts of DD/Non-DD Collection Accounts	0.00	Surplus to credit to the Deposit Account	0.00
Available Revenue Receipts	950,161.80	Residual Certificates	630,176.88
		Surplus applied as Available Revenue Funds	0.00
Available Redemption Receipts		Other Distributions	630,276.88
(a) Redemption Receipts	8,583,033.64		
(b) Principal Deficiency Ledger	0.00		
(c) Enhanced Amortisation Amount	0.00		
(d) General Reserve Fund remaining ²	0.00		
(e) Reconciliation Amounts to be Available Redemption Receipts	0.00		
(f) Amount paid into Deposit Account	0.00		
Available Redemption Receipts	8,583,033.64		
Class A and Class B Liquidity Reserve Fund Release Amount	0.00		
General Reserve Fund Liquidity Release Amount	0.00		
Principal Addition Amount	0.00		
Total Available Collections	9,533,195.44	Total Distributions	9,533,195.44

¹ On the Class B Redemption Date only

² On the Final Redemption Date only



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Other Required Information

Amounts Distributed by the Issuer	
Note Trustee	0.00
Security Trustee	0.00
Agent Bank, Registrar and Paying Agent	0.00
Cash Manager	0.00
Servicer	46,983.48
Back-up Servicer Facilitator	0.00
Corporate Servicer Provider	7,401.19
Issuer Account Bank	0.00
Collection Account Bank	0.00
Securitisation Repository	0.00
Third parties	0.00
Transfer Costs	0.00
Swap Provider	117,725.81
Hedge Subordinated Amounts	0.00
Amounts Distributed by the Issuer	<u><u>172,110.48</u></u>

Revenue Receipts	
Total interest receipts	823,445.45
Total fees	5,554.15
Total expenses	0.00
Total ERC	14,383.33
Total Revenue Recoveries	0.00
	<u><u>843,382.93</u></u>



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Mortgage Principal Analysis

	Current Period	Since Issue
Opening mortgage principal balance - close		329,751,026.57
Opening mortgage principal balance - current	227,579,255.14	
Total opening mortgage principal balance	227,579,255.14	329,751,026.57
Unscheduled payments (Redemptions)	8,066,966.72	100,682,719.37
Scheduled payments	516,066.92	10,072,085.70
Principal Losses	0.00	0.00
Principal Recoveries	0.00	0.00
Closing mortgage principal balance	218,996,221.50	218,996,221.50



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Principal Deficiency Ledger

Current Period Principal Deficiency

	Beginning PDL Balance	Deficiency Allocation	PDL Repayment	Ending PDL Balance
Class E Notes PDL	0.00	0.00	0.00	0.00
Class D Notes PDL	0.00	0.00	0.00	0.00
Class C Notes PDL	0.00	0.00	0.00	0.00
Class B Notes PDL	0.00	0.00	0.00	0.00
Class A Notes PDL	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00



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Reserve Fund Ledger

		Credits	Debits
<u>Class A and Class B Liquidity Reserve Fund</u>			
Original Class A and Class B Liquidity Reserve Fund Amount	4,674,225.00		
Class A and Class B Liquidity Reserve Fund Amount as at Close / Previous IPD	3,244,113.87		
Class A and Class B Liquidity Reserve Fund Required Amount per Current IPD	3,141,648.43		
Top ups on IPD		0.00	
Drawings			102,465.45
Closing Balance	<u>3,141,648.43</u>		
<u>General Reserve Fund</u>			
Original General Reserve Fund Amount	272,055.00		
General Reserve Fund Amount as at Close / Previous IPD	272,055.00		
General Reserve Fund Required Amount per Current IPD	272,055.00		
Top ups on IPD		0.00	
Drawings			0.00
Closing Balance	<u>272,055.00</u>		



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Reserve Funds and Principal Allocation

General Reserve Fund

(a) on any Interest Payment Date up to and including the Final Redemption Date
(i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Collateralised Notes prior to the application of Available Redemption Receipts on such Interest Payment Date, minus the Class A and Class B Liquidity Reserve Fund Required Amount; and

272,055.00

(ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Collateralised Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following the application of Available Redemption Receipts on such Interest Payment Date), minus the Class A and Class B Liquidity Reserve Fund Required Amount; and

0.00

(b) on each Interest Payment Date on and following the Final Redemption Date, zero;

0.00

Class A and Class B Liquidity Reserve Fund Required Amount

(a) on any Interest Payment Date falling prior to the Class B Redemption Date:

(i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A and Class B Notes prior to the application of Available Redemption Receipts on such Interest Payment Date; and

3,141,648.43

(ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A and Class B Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following to the application of Available Redemption Receipts on such Interest Payment Date); and

0.00

(iii) on any Interest Payment Date falling on or after the Class B Redemption Date, zero;

0.00

Principal Addition Amount

Available Revenue Receipts & Liquidity Release Amount

950,161.80

Amounts due on the Revenue Waterfall from item [(a)] to [(f)] and [(h)]

295,061.29

Senior Expenses Deficit

0.00

Principal Addition Amount

0.00



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Swap Transaction Details

Fixed Rate Issuer to Swap Counterparty

Period Start Date (included)	16-Sep-21
Period End date (excluded)	18-Oct-21
Day Count Fraction	0.088
Fixed Rate	0.85000%
Swap Notional Amount	157,977,650.31
Total Swap Payment by Issuer to Swap Counterparty	117,725.81

Floating Rate Swap Counterparty to Issuer

Period Start Date (included)	16-Sep-21
Period End date (excluded)	18-Oct-21
Day Count Fraction	0.088
Floating Rate	0.05015%
Swap Notional Amount	157,977,650.31
Total Swap Payment by Swap Counterparty to Issuer	6,945.53

Net Payment Due (Issuer/Swap Counterparty)	110,780.28
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Triggers	
Event of Default	Breach (Y/N)
(a) subject to Condition 18 (Subordination by Deferral), if default is made in the payment of any principal or interest due in respect of the Notes and the default continues for: (i) a period of five Business Days in the case of principal, or (ii) three Business Days in the case of interest; or	No
(b) if the Issuer fails to perform or observe any of its other obligations under these Conditions or any Transaction Document to which it is a party and the failure continues for a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the failure to be incapable of remedy, then no continuation or notice as is aforementioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(c) if any representation or warranty made by the Issuer under any Transaction Document is incorrect when made and the matters giving rise to such misrepresentation are not remedied within a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the matters giving rise to such misrepresentation to be incapable of remedy, then no continuation or notice as is hereinafter mentioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(d) if any order is made by any competent court or any resolution is passed for the winding up or dissolution of the Issuer, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders; or	No
(e) if (i) the Issuer ceases or threatens to cease to carry on the whole or a substantial part of its business, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders, or (ii) the Issuer stops or threatens to stop payment of, or is unable to, or admits inability to, pay its debts (or any class of its debts) as they fall due or the value of its assets falls to less than the amount of its liabilities (taking into account its contingent and prospective liabilities) or (iii) the Issuer is deemed unable to pay its debts pursuant to or for the purposes of any applicable law or is adjudicated or found bankrupt or insolvent; or	No
(f) if proceedings are initiated against the Issuer under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or an application is made (or documents filed with the court) for the appointment of an administrative or other receiver, manager, administrator or other similar official, or an administrative or other receiver, manager, administrator or other similar official is appointed, in relation to the Issuer or, as the case may be, in relation to the whole or any part of the undertaking or assets of the Issuer, and in any such case (other than the appointment of an administrator or an administrative receiver appointed following presentation of a petition for an administration order), unless initiated by the Issuer, is not discharged within 30 days; or	No
(g) if the Issuer (or its directors or shareholders) initiates or consents to judicial proceedings relating to itself under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or makes a conveyance or assignment for the benefit of, or enters into any composition or other arrangement with, its creditors generally (or any class of its creditors) or takes steps with a view to obtaining a moratorium in respect of any of its indebtedness or any meeting is convened to consider a proposal for an arrangement or composition with its creditors generally (or any class of its creditors).	No



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Triggers

Mandatory Redemption of the Notes

8.3 (a) Optional Purchase Price received			No
8.3 (b) Ten Per cent clean up call			No
	Current	Trigger	
	218,996,221.50	32,975,200.00	
8.4 Taxation or Other Reasons			No



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Portfolio Performance								
As at: 30/09/2021								
	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
Total								
No. of Loans Paying => Monthly CMS	1,348	215,327,656.06	10,856.84	98.32%	1,400	224,381,505.11	12,087.93	98.59%
No. of Loans Paying => 75% Monthly CMS	4	473,557.68	1,566.90	0.22%	1	366,262.30	2,158.86	0.16%
No. of Loans Paying < 75% Monthly CMS	2	427,340.39	4,190.51	0.20%	4	433,936.25	2,493.03	0.19%
No. of Loans That Made No Payment	18	2,767,667.37	21,487.26	1.26%	15	2,397,551.48	17,816.21	1.05%
Total	1,372	218,996,221.50	38,101.51	100.00%	1,420	227,579,255.14	34,556.03	100.00%
% Original Principal Balance				65.30%	68.05%			
% Outstanding Principal Balance				98.32%	98.59%			
1 to 2 Months								
No. of Loans Paying => Monthly CMS	1	147,113.54	732.86	0.07%	3	438,094.24	3,546.49	0.19%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	3	239,061.79	1,315.20	0.11%	4	637,929.28	3,662.04	0.28%
Total	4	386,175.33	2,048.06	0.18%	7	1,076,023.52	7,208.53	0.47%
% Original Principal Balance				0.12%	0.33%			
% Outstanding Principal Balance				0.18%	0.47%			
2 to 3 Months								
No. of Loans Paying => Monthly CMS	1	210,726.89	1,948.62	0.10%	2	387,188.82	4,574.45	0.17%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	2	290,980.70	4,376.88	0.13%	0	0.00	0.00	0.00%
Total	3	501,707.59	6,325.50	0.23%	2	387,188.82	4,574.45	0.17%
% Original Principal Balance				0.15%	0.12%			
% Outstanding Principal Balance				0.23%	0.17%			



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Portfolio Performance

As at: 30/09/2021

	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
3 to 4 Months								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	1	176,461.93	3,298.08	0.08%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	0	0.00	0.00	0.00%	1	119,704.97	2,505.60	0.05%
Total	1	176,461.93	3,298.08	0.08%	1	119,704.97	2,505.60	0.05%
% Original Principal Balance				0.05%				0.04%
% Outstanding Principal Balance				0.08%				0.05%
4+ Months								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	2	175,269.60	7,549.24	0.08%	2	175,269.60	6,607.98	0.08%
Total	2	175,269.60	7,549.24	0.08%	2	175,269.60	6,607.98	0.08%
% Original Principal Balance				0.05%				0.05%
% Outstanding Principal Balance				0.08%				0.08%

NB: The Administrator does not report Days in Arrears but Month in Arrears as referred to by the deal documentation



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Collateral Report

As at: 30/09/2021

	This Period	Last Period
Total Arrears Balance (1 month and over)	19,220.88	20,896.56
Total Arrears due	38,101.51	34,556.03

	At Close	This Period	Last Period
Original Principal Balance as at close	329,751,026.57		
Total Original Number of Loans	1,963		
Outstanding Principal Balance as at prior month end		218,996,221.50	227,579,255.14
Total Current Number of Loans		1,372	1,420
Total number of performing loans		1,362	1,408
Total value of performing loans		217,756,607.05	225,821,068.23
Total number of 3+ months		3	3
Total value of 3+ months		351,731.53	294,974.57
Percentage 3+ months on Original Balance		0.11%	0.09%
Percentage 3+ months on Outstanding Balance		0.16%	0.13%
Total Value of Arrears Cases		1,239,614.45	1,758,186.91
Total Number of Arrears Cases		10	12
% Original Principal Balance		0.38%	0.53%
% Outstanding Principal Balance		0.57%	0.77%



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Collateral Report

As at: 30/09/2021

REPOSSESSIONS

	<u>This Period</u>	<u>Last Period</u>
Number of Repossessions this Period	0	0
Repossessions Cured	0	0
Total Number of Properties Unsold	0	0
Principal Balance Unsold	0.00	0.00
Principal Balance Cured	0.00	0.00
% Original Principal Balance	0.00%	0.00%
%Outstanding Principal Balance	0.00%	0.00%

SALES OF REPOSSESSIONS

	<u>This Period</u>	<u>Last Period</u>
	<u>Current Balance</u>	<u>Current Balance</u>
Total Number of Repossessions Sold since close	0	0
Total Value of Property Sold	0.00	0.00
Value of Properties Repossessed this period	0.00	0.00
Cumulative Value of Properties Repossessed since close	0.00	0.00
Number of Properties sold this period	0	0
Value of Properties sold this period	0.00	0.00
Cumulative Loss on Sale	0.00	0.00
Cumulative Loss on Sale % of Original Principal Balance	0.00%	0.00%
Cumulative Redemption Shortfalls incurred	0.00	0.00
Period Losses	0.00	0.00
Cumulative Losses	0.00	0.00
OTHER LOSSES		
Cumulative ERC losses incurred	0.00	0.00
Cumulative Fee losses incurred	0.00	0.00
Cumulative Expense losses incurred	0.00	0.00



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Prepayment Rate (CPR)		
	This Period	Last Period
Average Constant Prepayment Rate (CPR) Since Issue with Calculation		
<p>Average CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The average CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). The quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Average CPR speed.</p> <p>The calculation is expressed as follows:</p> $CPR_{Avg} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}}} \right]$	20.30%	19.40%
3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)		
<p>Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.</p> <p>The calculation is expressed as follows:</p> $\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}}} \right]$	32.15%	32.21%
12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)		
<p>Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.</p> <p>The calculation is expressed as follows:</p> $\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}}} \right]$	26.23%	24.61%



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Pre-Enforcement Revenue Priority of Payments		
	This IPD	Last IPD
<u>Available Revenue Receipts</u>	950,161.80	1,035,510.96
(a) first, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Note Trustee and any Appointee under the provisions of the Trust Deed and the other Transaction Documents together with (if payable) VAT thereon as provided therein; and	0.00	0.00
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Security Trustee and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents together with (if payable) VAT thereon as provided therein;	0.00	0.00
(b) second, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof (in each case without double counting) of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agent and any fees, costs, charges, Liabilities and expenses then due to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	0.00
(iii) any amounts then due and payable to the Servicer and any fees (including the Base Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, inclusive of VAT (if payable) as provided therein;	46,983.48	50,010.14
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;	7,401.19	0.00
(vi) any amounts then due and payable to the Issuer Account Bank and any custodian and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Bank Account Agreement and any Custody Agreement, together with (if applicable) VAT thereon as provided therein;	0.00	0.00
(vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Collection Account Agreement, together with (if applicable) VAT thereon as provided therein;	0.00	0.00
(viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third party website provider;	0.00	0.00



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Pre-Enforcement Revenue Priority of Payments

(c) third, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) 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 required to pay or discharge any liability of the Issuer for corporation tax of the Issuer (but only to the extent not capable of being satisfied out of amounts retained by the Issuer under item (e) below); and	0.00	81,600.00
(ii) any Transfer Costs which the Servicer has failed to pay pursuant to Clause 18.3 of the Servicing Agreement;	0.00	0.00
(d) fourth, to provide for amounts due on the relevant Swap Payment Date, to pay, in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by the payment by the Issuer to the Swap Provider of any Replacement Swap Premium or from the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	117,725.81	120,703.31
(e) fifth, to pay the Issuer an amount equal to £100 to be retained by the Issuer as profit in respect of the business of the Issuer (the "Issuer Profit Amount");	100.00	100.00
(f) sixth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class A Notes;	113,742.53	114,005.62
(g) seventh, (so long as the Class A Notes remain outstanding following such Interest Payment Date), to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(h) eighth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class B Notes;	9,108.28	8,825.83
(i) ninth, to credit the Class A and Class B Liquidity Reserve Fund Ledger up to the Class A and Class B Liquidity Reserve Fund Required Amount;	0.00	0.00
(j) tenth, (so long as the Class B Notes remain outstanding following such Interest Payment Date), to credit the Class B Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(k) eleventh, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class C Notes;	9,396.98	9,105.15
(l) twelfth, (so long as the Class C Notes remain outstanding following such Interest Payment Date), to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(m) thirteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class D Notes;	11,926.65	11,555.76



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Pre-Enforcement Revenue Priority of Payments		
(n) fourteenth, (so long as the Class D Notes remain outstanding following such Interest Payment Date), to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(o) fifteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class E Notes;	3,600.00	3,487.87
(p) sixteenth, (so long as the Class E Notes remain outstanding following such Interest Payment Date), to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(q) seventeenth, to credit the General Reserve Fund Ledger up to the General Reserve Fund Required Amount;	0.00	0.00
(r) eighteenth, to provide for amounts due on the relevant Interest Payment Date, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable Replacement Swap Premium or from the Swap Collateral Account Priority of Payments);	0.00	0.00
(s) nineteenth, on any Interest Payment Date occurring on or after the Optional Redemption Date or the Final Redemption Date an amount equal to the lesser of:		
(i) all remaining amounts (if any); and	0.00	0.00
(ii) the amount required by the Issuer to pay in full all amounts payable under items (a) to (f) (inclusive) of the Pre-Enforcement Redemption Priority of Payments, less any Available Redemption Receipts (other than item (c) of the definition thereof) otherwise available to the Issuer, to be applied as Available Redemption Receipts;	0.00	0.00
(t) twentieth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class X Notes;	0.00	0.00
(u) twenty-first, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari-passu, principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;	0.00	0.00
(v) twenty-second, on any Interest Payment Date falling within a Determination Period, all remaining amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts; and	0.00	0.00
(w) twenty-third, on any Interest Payment Date prior to (but excluding) the Optional Redemption Date any excess amounts pro rata and pari passu as RC1 Payments to the holders of the RC1 Residual Certificates and thereafter, any excess amounts pro rata and pari passu as RC2 Payments to the holders of the RC2 Residual Certificates.		
RC1 Payments	630,176.88	636,117.28
RC2 Payments	0.00	0.00
Total paid	950,161.80	1,035,510.96



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Pre-Enforcement Redemption Priority of Payments		
	This IPD	Last IPD
<u>Available Redemption Receipts</u>	8,583,033.64	6,831,029.68
(a) first, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	0.00	0.00
(b) second, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero;	8,583,033.64	6,831,029.68
(c) third, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class B Notes until the Principal Amount Outstanding on the Class B Notes has been reduced to zero;	0.00	0.00
(d) fourth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class C Notes until the Principal Amount Outstanding on the Class C Notes has been reduced to zero;	0.00	0.00
(e) fifth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class D Notes until the Principal Amount Outstanding on the Class D Notes has been reduced to zero;	0.00	0.00
(f) sixth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class E Notes until the Principal Amount Outstanding on the Class E Notes has been reduced to zero;	0.00	0.00
(g) seventh, any excess amounts as Available Revenue Receipts.	0.00	0.00
Total paid	<u>8,583,033.64</u>	<u>6,831,029.68</u>



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Swap Collateral Account Priority of Payments		
	This IPD	Last IPD
<u>Amounts and securities standing to the credit of each Swap Collateral Account</u>	0.00	0.00
(a) to pay an amount equal to any Swap Tax Credits received by the Issuer to the relevant Swap Provider;	0.00	0.00
(b) prior to the designation of an Early Termination Date (as defined in the Swap Agreement, the "Early Termination Date") in respect of the Swap Agreement, solely in or towards payment or discharge of any Return Amounts (as defined in the Swap Credit Support Annex), Interest Amounts and Distributions (as defined in the Swap Credit Support Annex), on any day, directly to the Swap Provider;	0.00	0.00
(c) following the designation of an Early Termination Date in respect of the Swap Agreement where (A) such Early Termination Date has been designated following a Swap Provider Default or Swap Provider Downgrade Event and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated;	0.00	0.00
(ii) second, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	0.00
(iii) third, the surplus (if any) on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	0.00
(d) following the designation of an Early Termination Date in respect of the Swap Agreement where: (A) such Early Termination Date has been designated otherwise than as a result of one of the events specified at item (c)(A) above, and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of any termination payment due to the outgoing Swap Provider;	0.00	0.00
(ii) second, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated; and	0.00	0.00
(iii) third, any surplus on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	0.00
(e) following the designation of an Early Termination Date in respect of the Swap Agreement for any reason where the Issuer does not enter into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement and, on the date on which the relevant payment is due, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	0.00



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Swap Collateral Account Priority of Payments

(f) following payments of amounts due pursuant to item (e) above, if amounts remain standing to the credit of a Swap Collateral Account, such amounts may be applied only in accordance with the following provisions:

(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement; and	0.00	0.00
(ii) second, any surplus remaining after payment of such Replacement Swap Premium to be transferred to the Deposit Account to be applied as Available Revenue Receipts, provided that for so long as the Issuer does not enter into a Replacement Swap Agreement with respect to the Swap Agreement, on each Swap Payment Date, the Issuer (or the Cash Manager on its behalf) will be permitted to withdraw an amount from the Swap Collateral Account (which shall be debited to the Swap Collateral Ledger), equal to the excess of the Swap Provider Swap Amount over the Issuer Swap Amount which would have been paid by the Swap Provider to the Issuer on such Swap Payment Date but for the designation of an Early Termination Date under the Swap Agreement, such surplus to be transferred to the Deposit Account to be applied as Available Revenue Receipts; and provided further that for so long as the Issuer does not enter into a Replacement Swap Agreement with respect to the Swap Agreement on or prior to the earlier of: (A) the Calculation Date immediately before the Interest Payment Date on which the Principal Amount Outstanding of all Collateralised Notes would be reduced to zero (taking into account any Swap Collateral Account Surplus to be applied as Available Revenue Receipts on such Interest Payment Date); or (B) the day on which an Enforcement Notice is given pursuant to Condition 11 (Events of Default); or (C) the date on which the Current Balance of the Fixed Rate Loans (excluding any Enforced Loans) is reduced to zero, then the amount standing to the credit of such Swap Collateral Account on such day shall be transferred to the Deposit Account to be applied as Available Revenue Receipts as soon as reasonably practicable thereafter.	0.00	0.00

Total paid	<u>0.00</u>	<u>0.00</u>
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Post-Enforcement Priority of Payments		
	This IPD	Last IPD
Available Funds	0.00	0.00
(a) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Note Trustee, Receiver and any Appointee under the provisions of the Trust Deed and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; and	0.00	0.00
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Security Trustee, Receiver and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(b) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agent and any costs, charges, Liabilities and expenses then due and payable to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	0.00
(iii) any amounts then due and payable to the Servicer and any fees (including the Base Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, inclusive of VAT (if payable) thereon as provided therein;	0.00	0.00
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due and payable to the Corporate Services Provider under the provisions of the Corporate Services Agreement together with (if payable) VAT thereon as provided therein;	0.00	0.00
(vi) any amounts then due and payable to the Issuer Account Bank and any custodian and any fees, costs, charges, Liabilities and expenses then due and payable to the Issuer Account Bank under the provisions of the Bank Account Agreement and any Custody Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Collection Account Agreement, together with (if applicable) VAT thereon as provided therein; and	0.00	0.00
(viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third party website provider;	0.00	0.00



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Post-Enforcement Priority of Payments		
(c) third, to pay in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by any payments by the Issuer to the Swap Provider under the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	0.00	0.00
(d) fourth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof interest and principal due and payable on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero;		
Class A Interest	0.00	0.00
Class A Principal	0.00	0.00
(e) fifth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class B Notes until the Principal Amount Outstanding on the Class B Notes has been reduced to zero;		
Class B Interest	0.00	0.00
Class B Principal	0.00	0.00
(f) sixth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class C Notes until the Principal Amount Outstanding on the Class C Notes has been reduced to zero;		
Class C Interest	0.00	0.00
Class C Principal	0.00	0.00
(g) seventh, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class D Notes until the Principal Amount Outstanding on the Class D Notes has been reduced to zero;		
Class D Interest	0.00	0.00
Class D Principal	0.00	0.00
(h) eighth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class E Notes until the Principal Amount Outstanding on the Class E Notes has been reduced to zero;		
Class E Interest	0.00	0.00
Class E Principal	0.00	0.00
(i) ninth, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable amount under the Swap Collateral Account Priority of Payments);	0.00	0.00
(j) tenth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;		
Class X Interest	0.00	0.00
Class X Principal	0.00	0.00
(k) eleventh, to pay, pro rata and pari passu, amounts due and payable to third parties (if any);	0.00	0.00



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Post-Enforcement Priority of Payments		
(l) twelfth, to pay the Issuer Profit Amount and any corporation tax of the Issuer not otherwise able to be paid from amounts standing to the credit of the Issuer Profit Ledger; and	0.00	0.00
(m) thirteenth, on any Interest Payment Date prior to (but excluding) the Optional Redemption Date to pay any excess amounts, pro rata and pari passu as RC1 Payments to the holders of the RC1 Residual Certificates and thereafter to pay any excess amounts, pro rata and pari passu, on such Interest Payment Date, as RC2 Payments to the holders of the RC2 Residual Certificates.		
RC1 Payments	0.00	0.00
RC2 Payments	0.00	0.00
Total paid	<u>0.00</u>	<u>0.00</u>



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Portfolio Analysis

Current Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	9,665,949.73	4.41%	176	12.83%
75,000 <=x< 100,000	14,694,796.52	6.70%	167	12.17%
100,000 <=x< 125,000	23,857,452.88	10.88%	211	15.38%
125,000 <=x< 150,000	26,104,218.90	11.91%	189	13.78%
150,000 <=x< 175,000	24,900,749.49	11.36%	153	11.15%
175,000 <=x< 200,000	20,772,949.57	9.48%	111	8.09%
200,000 <=x< 225,000	24,829,735.21	11.33%	117	8.53%
225,000 <=x< 250,000	16,042,640.61	7.32%	68	4.96%
250,000 <=x< 275,000	14,641,957.83	6.68%	56	4.08%
275,000 <=x< 300,000	10,266,636.40	4.68%	36	2.62%
300,000 <=x< 325,000	7,198,159.24	3.28%	23	1.68%
325,000 <=x< 350,000	5,389,431.04	2.46%	16	1.17%
350,000 <=x< 375,000	6,182,177.97	2.82%	17	1.24%
375,000 <=x	14,684,087.80	6.70%	32	2.33%
Total	219,230,943.19	100.00%	1,372	100.00%

Original Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	6,577,484.45	3.00%	129	9.40%
75,000 <=x< 100,000	13,691,815.90	6.25%	167	12.17%
100,000 <=x< 125,000	20,611,845.14	9.40%	194	14.14%
125,000 <=x< 150,000	23,160,747.40	10.56%	179	13.05%
150,000 <=x< 175,000	26,509,787.98	12.09%	174	12.68%
175,000 <=x< 200,000	22,373,374.36	10.21%	126	9.18%
200,000 <=x< 225,000	22,206,711.62	10.13%	110	8.02%
225,000 <=x< 250,000	19,098,067.95	8.71%	85	6.20%
250,000 <=x< 275,000	15,047,103.20	6.86%	60	4.37%
275,000 <=x< 300,000	11,923,703.61	5.44%	44	3.21%
300,000 <=x< 325,000	7,068,572.22	3.22%	24	1.75%
325,000 <=x< 350,000	7,198,897.99	3.28%	22	1.60%
350,000 <=x< 375,000	4,355,426.74	1.99%	13	0.95%
375,000 <=x	19,407,404.63	8.85%	45	3.28%
Total	219,230,943.19	100.00%	1,372	100.00%



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Portfolio Analysis

Original LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	66,393,995.48	30.28%	437	31.85%
70% <=x< 75%	26,662,131.44	12.16%	150	10.93%
75% <=x< 80%	70,115,055.47	31.98%	405	29.52%
80% <=x< 85%	20,686,786.80	9.44%	124	9.04%
85% <=x< 90%	35,372,974.00	16.14%	256	18.66%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 105%	0.00	0.00%	0	0.00%
Total	219,230,943.19	100.00%	1,372	100.00%

Current LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	88,652,672.63	40.44%	579	42.20%
70% <=x< 75%	68,594,753.92	31.29%	386	28.13%
75% <=x< 80%	26,476,370.00	12.08%	160	11.66%
80% <=x< 85%	31,068,571.18	14.17%	216	15.74%
85% <=x< 90%	4,438,575.46	2.02%	31	2.26%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 100%	0.00	0.00%	0	0.00%
100% <=x< 105%	0.00	0.00%	0	0.00%
105% <=x	0.00	0.00%	0	0.00%
Total	219,230,943.19	100.00%	1,372	100.00%

Origination Year	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
<=2013	934,411.57	0.43%	9	0.66%
2014	1,821,995.04	0.83%	17	1.24%
2015	0.00	0.00%	0	0.00%
2016	31,033.03	0.01%	1	0.07%
2017	93,433.79	0.04%	1	0.07%
2018	80,120,331.46	36.55%	523	38.12%
2019	136,229,738.30	62.14%	821	59.84%
Total	219,230,943.19	100.00%	1,372	100.00%



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Original Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 15	17,250,211.52	7.87%	138	10.06%
15 <=x< 17	10,077,399.65	4.60%	70	5.10%
17 <=x< 19	11,726,653.64	5.35%	77	5.61%
19 <=x< 21	12,308,726.49	5.61%	82	5.98%
21 <=x< 23	14,465,468.66	6.60%	78	5.69%
23 <=x< 25	13,795,441.72	6.29%	74	5.39%
25 <=x< 27	23,172,449.35	10.57%	156	11.37%
27 <=x< 29	9,930,662.00	4.53%	60	4.37%
29 <=x	106,503,930.16	48.58%	637	46.43%
Total	219,230,943.19	100.00%	1,372	100.00%

Remaining Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	1,428,837.58	0.65%	14	1.02%
5 <=x< 8	6,768,293.68	3.09%	55	4.01%
8 <=x< 11	6,467,046.54	2.95%	49	3.57%
11 <=x< 14	12,667,948.64	5.78%	94	6.85%
14 <=x< 17	17,663,525.44	8.06%	115	8.38%
17 <=x< 20	22,167,904.69	10.11%	125	9.11%
20 <=x< 23	29,985,402.72	13.68%	192	13.99%
23 <=x< 26	16,156,197.62	7.37%	98	7.14%
26 <=x	105,925,786.28	48.32%	630	45.92%
Total	219,230,943.19	100.00%	1,372	100.00%

Repayment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Repayment	202,785,474.10	92.50%	1,303	94.97%
Interest Only	12,505,340.67	5.70%	56	4.08%
Part & Part	3,940,128.42	1.80%	13	0.95%
Total	219,230,943.19	100.00%	1,372	100.00%



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Portfolio Analysis

Current Interest	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	143,389.62	0.07%	2	0.15%
3.00% <=x< 3.25%	6,924,171.72	3.16%	32	2.33%
3.25% <=x< 3.50%	3,219,749.08	1.47%	16	1.17%
3.50% <=x< 3.75%	25,730,640.61	11.74%	127	9.26%
3.75% <=x< 4.00%	47,873,105.79	21.84%	283	20.63%
4.00% <=x< 4.25%	29,083,216.83	13.27%	178	12.97%
4.25% <=x< 4.50%	12,272,193.21	5.60%	97	7.07%
4.50% <=x< 4.75%	81,147,562.35	37.01%	534	38.92%
4.75% <=x< 5.00%	8,496,066.51	3.88%	54	3.94%
5.00% <=x	4,340,847.47	1.98%	49	3.57%
Total	219,230,943.19	100.00%	1,372	100.00%

Current Margin Over Rel	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	143,389.62	0.07%	2	0.15%
3.00% <=x< 3.25%	6,924,171.72	3.16%	32	2.33%
3.25% <=x< 3.50%	3,219,749.08	1.47%	16	1.17%
3.50% <=x< 3.75%	25,730,640.61	11.74%	127	9.26%
3.75% <=x< 4.00%	47,948,872.41	21.87%	284	20.70%
4.00% <=x< 4.25%	29,007,450.21	13.23%	177	12.90%
4.25% <=x< 4.50%	12,272,193.21	5.60%	97	7.07%
4.50% <=x< 4.75%	82,915,220.69	37.82%	542	39.50%
4.75% <=x< 5.00%	8,726,908.76	3.98%	67	4.88%
5.00% <=x	2,342,346.88	1.07%	28	2.04%
Total	219,230,943.19	100.00%	1,372	100.00%

Interest Rate Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
BBR	37,715,263.17	17.20%	219	15.96%
3 Month Libor	181,515,680.02	82.80%	1,153	84.04%
Total	219,230,943.19	100.00%	1,372	100.00%



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Portfolio Analysis

Loan Purpose	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Purchase	161,783,772.47	73.80%	996	72.59%
Re-Mortgage	57,447,170.72	26.20%	376	27.41%
Total	219,230,943.19	100.00%	1,372	100.00%

Buy-To-Let	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	219,230,943.19	100.00%	1,372	100.00%
Total	219,230,943.19	100.00%	1,372	100.00%

Arrears Multiple	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x <=0	213,522,092.49	97.40%	1,333	97.16%
0 <x< 1	4,446,099.03	2.03%	29	2.11%
1 <=x< 2	388,046.66	0.18%	4	0.29%
2 <=x<3	507,495.70	0.23%	3	0.22%
3 <=x	367,209.31	0.17%	3	0.22%
Total	219,230,943.19	100.00%	1,372	100.00%

Self-Certified Product	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	219,230,943.19	100.00%	1,372	100.00%
No Data	0.00	0.00%	0	0.00%
Total	219,230,943.19	100.00%	1,372	100.00%

Valuation Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Full, Internal and External	219,230,943.19	100.00%	1,372	100.00%
Other	0.00	0.00%	0	0.00%
Total	219,230,943.19	100.00%	1,372	100.00%



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Portfolio Analysis

Region	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
East	28,351,164.01	12.93%	144	10.50%
East Midlands	19,076,374.01	8.70%	124	9.04%
London	20,852,247.92	9.51%	84	6.12%
North East	7,364,149.96	3.36%	70	5.10%
North West	25,852,592.82	11.79%	199	14.50%
Scotland	6,431,325.81	2.93%	50	3.64%
South East	45,914,561.46	20.94%	223	16.25%
South West	19,763,043.90	9.01%	117	8.53%
Wales	11,206,655.39	5.11%	93	6.78%
West Midlands	17,873,165.29	8.15%	126	9.18%
Yorkshire and the Humber	16,545,662.62	7.55%	142	10.35%
Total	219,230,943.19	100.00%	1,372	100.00%

Year Built	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x< 1900	10,245,563.59	4.67%	69	5.03%
1900 <=x< 1920	15,719,009.48	7.17%	123	8.97%
1920 <=x< 1940	28,835,709.04	13.15%	173	12.61%
1940 <=x< 1960	22,288,606.41	10.17%	149	10.86%
1960 <=x< 1980	28,978,327.20	13.22%	196	14.29%
1980 <=x< 2000	16,807,115.32	7.67%	120	8.75%
2000 <=x< 2002	2,554,944.31	1.17%	17	1.24%
2002 <=x< 2004	1,755,890.73	0.80%	10	0.73%
2004 <=x< 2006	3,155,166.60	1.44%	23	1.68%
2006 <=x<=2013	88,890,610.51	40.55%	492	35.86%
Total	219,230,943.19	100.00%	1,372	100.00%

Seasoning (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	216,443,503.55	98.73%	1,345	98.03%
5 <=x< 6	31,033.03	0.01%	1	0.07%
6 <=x< 7	0.00	0.00%	0	0.00%
7 <=x	2,756,406.61	1.26%	26	1.90%
Total	219,230,943.19	100.00%	1,372	100.00%



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Portfolio Analysis

Employment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Self Employed	81,228,964.90	37.05%	440	32.07%
Employed	138,001,978.29	62.95%	932	67.93%
Other	0.00	0.00%	0	0.00%
Total	219,230,943.19	100.00%	1,372	100.00%

Property Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
House, Detached, Semi-detached	145,024,771.17	66.15%	836	60.93%
Flat, Apartment	14,005,461.14	6.39%	97	7.07%
Bungalow	6,781,346.60	3.09%	46	3.35%
Terraced House	53,419,364.28	24.37%	393	28.64%
Other	0.00	0.00%	0	0.00%
Total	219,230,943.19	100.00%	1,372	100.00%

First-time Buyer	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	89,792,715.61	40.96%	588	42.86%
No	129,438,227.58	59.04%	784	57.14%
Total	219,230,943.19	100.00%	1,372	100.00%

Date	30-09-2021
Current Balance	219,230,943.19
Number of Accounts	1,372
Average Loan Balance	159,789.32
Maximum Loan Balance	829,861.66
Weighted Average Interest Rate	4.27%
Weighted Average Mortgage Margin	4.25%
Weighted Average Seasoning (yrs)	2.57
Weighted Average Remaining Maturity (yrs)	23.82
Buy To Let	0.00
Interest Only	12,505,340.67
Weighted Average Original LTV	71.15%
Weighted Average Current LTV	67.30%



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Remaining COVID-19 Payment Holiday duration

		Duration remaining (months)						
COVID-19 PH detail	No.	0	1	2	3	4	5	6
Mar-20	3	3	0	0	0	0	0	0
Apr-20	168	168	0	0	0	0	0	0
May-20	430	430	0	0	0	0	0	0
Jun-20	38	38	0	0	0	0	0	0
Jul-20	17	17	0	0	0	0	0	0
Aug-20	3	3	0	0	0	0	0	0
Sep-20	7	7	0	0	0	0	0	0
Oct-20	2	2	0	0	0	0	0	0
Nov-20	6	6	0	0	0	0	0	0
Dec-20	4	4	0	0	0	0	0	0
Jan-21	1	1	0	0	0	0	0	0
Feb-21	5	5	0	0	0	0	0	0
Mar-21	2	2	0	0	0	0	0	0
Apr-21	2	2	0	0	0	0	0	0
May-21	0	0	0	0	0	0	0	0
Jun-21	0	0	0	0	0	0	0	0
Jul-21	0	0	0	0	0	0	0	0
Total	688	688	0	0	0	0	0	0
Remaining loans outstanding (Apr-21 ME)	1456							
% affected	47.25%	47.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
No. of loans with currently active payment holidays	0							
% of pool affected	0.00%							



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Remaining COVID-19 Payment Holiday duration

COVID-19 PH detail	£	Duration remaining (months)							
		0	1	2	3	4	5	6	
Mar-20	391,993.95	391,993.95	-	-	-	-	-	-	-
Apr-20	30,160,889.36	30,160,889.36	-	-	-	-	-	-	-
May-20	75,426,494.52	75,426,494.52	-	-	-	-	-	-	-
Jun-20	5,850,606.51	5,850,606.51	-	-	-	-	-	-	-
Jul-20	2,566,762.78	2,566,762.78	-	-	-	-	-	-	-
Aug-20	297,978.39	297,978.39	-	-	-	-	-	-	-
Sep-20	966,539.64	966,539.64	-	-	-	-	-	-	-
Oct-20	416,981.96	416,981.96	-	-	-	-	-	-	-
Nov-20	947,234.05	947,234.05	-	-	-	-	-	-	-
Dec-20	705,863.56	705,863.56	-	-	-	-	-	-	-
Jan-21	77,761.49	77,761.49	-	-	-	-	-	-	-
Feb-21	516,417.66	516,417.66	-	-	-	-	-	-	-
Mar-21	260,439.80	260,439.80	-	-	-	-	-	-	-
Apr-21	295,545.71	295,545.71	-	-	-	-	-	-	-
May-21	-	-	-	-	-	-	-	-	-
Jun-21	-	-	-	-	-	-	-	-	-
Jul-21	-	-	-	-	-	-	-	-	-
Total	118,881,509.38	118,881,509.38	-	-	-	-	-	-	-
outstanding (Apr-21 ME)	234,719,801.20								
% affected	50.65%	50.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Balance of loans with currently active payment holidays									
% of pool affected	0.00%								



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