

ACKNOWLEDGEMENT OF NOTICE OF CHARGE AND ASSIGNMENT

To: Charter Mortgage Funding 2018-1 plc
35 Great St Helen's
London EC3A 6AP
(the Issuer)

For the attention of: The Directors

8 June 2018

Dear Sirs,

Re: CHARTER MORTGAGE FUNDING 2018-1 PLC

Deposit Account Number 2924158260 (sort code: 70-02-25) (the Deposit Account) and Swap Collateral Account Number 2924278260 (sort code: 70-02-25) (the Swap Collateral Account)

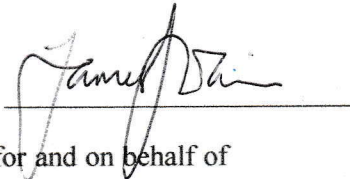
We acknowledge receipt of your letter dated 8 June 2018, a copy of which is attached (the **Letter**). Words and expressions defined in the Letter have the same meanings herein.

In consideration of your agreeing to maintain the Deposit Account and the Swap Collateral Account with us, we now agree and confirm to the Security Trustee that for so long as the instructions in the Letter are not revoked (by operation of law or otherwise) we accept and will comply with the authorisations and instructions contained in the Letter and will not accept or act upon any instructions contrary thereto unless the same shall be in writing signed by the Security Trustee.

We confirm that any additional Issuer Account you as Issuer open with us will be operated subject to and in accordance with the terms of the Bank Account Agreement.

This acknowledgement and any non contractual obligations arising out of or in connection with it are governed by, and construed in accordance with, the laws of England.

Yours faithfully,



for and on behalf of

The Bank of New York Mellon, London Branch