

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
STSS1	XS189552921	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under item 1.1 of Annex VII.
STSS2	The LEI of GLOL S.A. R.L. (formerly known as SSG Liquid Invest S.r.l.) as the originator is 222100XMOCN/WKU58481. The LEI of Elan Woninghypotheek B.V. as seller and original lender is 549300RF42R5090W0N07.	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
STSS3		Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	222100XMOCN/WKU58481N201801	Securitisation identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SPPE.	N/A
STSS5		Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6		Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	EDML 2018-2	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	NL	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SPPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	residential mortgages	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others.	N/A
STSS11	13-12-2018	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
STSS12	05-08-2019	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) UK Limited has verified that the EDML 2018-2 securitisation complies with the STS criteria.	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) UK Limited	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
STSS15	Financial Conduct Authority	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
STSS16	Not applicable.	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
STSS17	N	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	The Seller has appointed Quon Services B.V. (the Elan Servicer) to originate, administer and service residential mortgage loans on the Seller's behalf. The services that the Elan Servicer provides to the Seller are regulated activities in the Netherlands. The Seller confirms that the credit-granting as performed by the Elan Servicer is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that it has effective systems in place to apply such process. Reference is made to Section 3.4 (Seller) of the Prospectus.	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	Elan Hypotheek B.V. confirms that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision. The Elan Servicer has been appointed by the Seller to originate, administer and service residential mortgage loans on the Seller's behalf. The services that the Elan Servicer provides to the Seller are regulated activities in the Netherlands for which the Seller is not separately licensed. The Seller, however, by appointing the Elan Servicer as its agent is able to benefit from the Elan Servicer's umbrella licence within the meaning of Article 2:105 Wft. The Seller is an "admitted institution" of Quon Groep B.V. in accordance with Article 2:105 Wft and Article 4:5 Wft, so it is permitted to act as an offeror (<i>aanbieder</i>) of mortgage loans for the purposes of Article 2:60 Wft and regulated by the Dutch Authority for the Financial Markets (<i>Stichting Autoriteit Financiële Markten</i>). Reference is made to Section 3.4 (Seller) of the Prospectus.	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	<u>True sale</u> Legal title to the Mortgage Receivables and the Beneficiary Rights relating thereto will transferred from Elan Woninghypotheek B.V. (the Seller) to EDML 2018-2 B.V. (the Issuer) by way of an undisclosed assignment which will be enforceable against the Seller and any other third party. The assignment will not be notified to the Borrowers, except upon the occurrence of any Assignment Notification Event. Until notification of Assignment the Borrowers will only be entitled to validly pay to the Seller. The issuer will be entitled to all proceeds in respect of the Mortgage Receivables from and including the Cut-Off Date. <u>Legal Opinion</u> Such purchase and assignment as set out above will be enforceable against the Seller and third parties of the Seller, subject to any applicable bankruptcy laws or similar laws affecting the rights of creditors as set forth in the legal opinion intended to be issued by Allen & Overy LLP, a reputable law firm with experience in the field of securitisations, on the Closing Date. This legal opinion confirms such enforceability and that any applicable laws under the Dutch Bankruptcy Act do not contain severe clawback provisions as referred to in the Securitisation Regulation. As a result thereof the requirement stemming from article 20(5) of the Securitisation Regulation is not applicable. For a further explanation, reference is made to section 7.1 (Purchase, repurchase and sale) of the Prospectus. As a general note, in this STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus with respect to the EDML 2018-2 securitisation dated 11 December 2018 (the Prospectus).	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex VII.

STSS21	The Dutch Bankruptcy Act (<i>Faillissementswet</i>) does not contain severe clawback provisions as referred to in article 20(1) and (2) of the Securitisation Regulation and such clawback provisions are therefore not applicable to this securitisation. The Seller has represented to the Issuer and the Security Trustee in clause 11 subparagraph (j) of the Mortgage Receivables Purchase Agreement that on the Signing Date and on the Closing Date (a) its centre of main interest (COMI) is situated in the Netherlands and (b) it is not subject to any one or more of the insolvency and winding-up proceedings listed in Annex A to the Insolvency Regulation in any EU Member State and has not been dissolved (<i>ontbonden</i>), granted a suspension of payments (<i>surséance verleend</i>) or declared bankrupt (<i>failliet verklaard</i>). The Seller has also covenanted in the Mortgage Receivables Purchase Agreement that for so long as the Notes remain outstanding it will maintain its COMI in the Netherlands. For further details, reference is made to Section 3.4 (Seller) of the Prospectus.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
STSS22	Not applicable.	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-10000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS23	Not applicable.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-10000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS24	Not applicable.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SPE from enforcing its rights.	Item 3.3 of Annex VIII.
STSS25	The Seller and will represent on the relevant purchase date that subject to any security created pursuant to the Transaction Documents, the Mortgage Receivables are, at the time of the sale and assignment to the Issuer, free and clear of any rights of pledge or other similar rights (<i>beperkte rechten</i>), encumbrances and attachments (<i>beslagen</i>) and no option rights have been granted in favour of any third party with regard to the Mortgage Receivables and no Mortgage Receivable is in a condition that can be foreseen to adversely affect the enforceability of the assignment of that Mortgage Receivable to the Issuer pursuant to the Mortgage Receivables Purchase Agreement. For further details, reference is made to Section 7.2 (Representations and Warranties) of the Prospectus.	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex VIII.
STSS26	In accordance with the terms of the Mortgage Receivables Purchase Agreement, the Issuer (i) will on the Closing Date purchase and accept the assignment of the Mortgage Receivables selected to be part of the Pool as of the Initial Cut-Off Date, (ii) will, subject to the Further Advance Receivables and Additional Loan Part Receivables Purchase Conditions or, if applicable, the New Ported Mortgage Receivables Purchase Conditions, as the case may be, having been met, purchase and accept the assignment of eligible Further Advance Receivables and New Ported Mortgage Receivables (including any Additional Loan Part Receivables, if applicable) on certain later dates and (iii) will, subject to the New Mortgage Receivables Purchase Conditions having been met, purchase and accept the assignment of eligible New Mortgage Receivables on certain later dates during the Pre-funded Period. A repurchase and reassignment by the Seller of underlying exposures from the Issuer shall only occur in the circumstances set out in Section 7.1 (Purchase, Repurchase and Sale) of the Prospectus. In addition, the Transaction Documents do not allow for the active selection of the Mortgage Loans or Mortgage Receivables on a discretionary basis including management of the pool for speculative purposes aiming to achieve better performance or increased investor yield. Accordingly, in confirmation of compliance with article 20(7) of the Securitisation Regulation and EBA's Final Report Guidelines on the STS criteria for non-ABCP securitisation (EBA/GL/2018/09) of 12 December 2018 (the EBA STS Guidelines Non-ABCP Securitizations), the Seller is of the view that the Transaction Documents do not allow for active portfolio management of the Mortgage Loans comprising the pool on a discretionary basis. For the avoidance of doubt, the Portfolio Management Agreement does not allow the Portfolio Manager to engage in any active portfolio management of the Mortgage Loans comprising the Pool on a discretionary basis. See also Section 7.1 (Purchase, Repurchase and Sale) of the Prospectus for further details.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS27	The pool of Mortgage Receivables sold and assigned on the Closing Date satisfies the homogeneous conditions as set out in the EBA Regulatory Technical Standards on the homogeneity of the underlying exposures in securitisation under Articles 20(14) and 24(2) of Regulation (EU) No 2017/2402 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation dated 31 July 2018, as adopted by the European Commission on 28 May 2019 through the Commission Delegated Regulation (EU) of 28 May 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards on the homogeneity of the underlying exposures in securitisation (the RTS Homogeneity) as all Mortgage Loans (i) have been underwritten according to similar approaches to the assessment of credit risk associated with the Mortgage Loans and without prejudice to Article 9(1) of the Securitisation Regulation, (ii) are serviced according to similar servicing procedures with respect to monitoring, collection and administration of Mortgage Receivables from the Mortgage Loans, (iii) fall within the same asset category of residential loans secured with one or several mortgages on residential immovable property and (iv) in accordance with the homogeneity factors set forth in Articles 3(2)(a), (b) and (c) of the RTS Homogeneity (a) are secured by a first-ranking Mortgage (<i>eerste recht van hypotheek</i>) or, in the case of Mortgage Loans (including any Further Advance, as the case may be) secured on the same Mortgaged Asset, first and sequentially lower ranking Mortgages over real estate (<i>onroerende zaak</i>), an apartment right (<i>appartementrecht</i>), or a long lease (<i>erfpacht</i>) situated in the Netherlands and governed by Dutch law and (b) (i) pursuant to the applicable Mortgage Loan Conditions, (x) the Mortgaged Asset may not be the subject of residential letting at the time of origination, (y) the Mortgaged Asset is for residential use and has to be occupied by the relevant Borrower at and after the time of subrogation and (ii) no consent for residential letting of the Mortgaged Asset has been given by the Seller. The criteria set out in (i) up to and including (iv) are derived from article 20(8) Securitisation Regulation and the RTS Homogeneity. For further details, reference is made to Section 6.1 (Stratification Tables) of the Prospectus for a statement on the homogeneity of the pool of underlying exposures. Also, Section 7.3 (Mortgage Loan Criteria), items (v) and (xxv) set out a description of asset type. In addition, Section 7.3 (Mortgage Loan Criteria), items (viii) for a statement on the contractually binding and enforceable nature of the underlying exposures.	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) L 3), and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.	Item 2.2.7 of Annex VIII.
STSS28	The underlying exposures (i.e. the Mortgage Receivables) do not include any securitisation positions and the notified securitisation is therefore not a re-securitisation. Such confirmation can also be found page 291 in section 7.3 (Mortgage Loan Criteria) of the Prospectus.	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-10000}	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2.2 and 2.2.13 of Annex VIII.

STSS29	<p>Ordinary course of business: Based on the Seller's understanding of article 20(10) of the Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitisations, the Seller confirms that the Mortgage Loans have been originated in accordance with the ordinary course of its business pursuant to underwriting standards that are no less stringent than those that the Seller applied at the time of origination to similar mortgage receivables that are not securitised by means of the securitisation transaction described in the Prospectus. Reference is also made to Mortgage Loan Criteria (xiii) in the Prospectus.</p> <p>Underwriting standards: A summary of the underwriting standards is disclosed in Section 6.3 (Origination and servicing), paragraph Underwriting Criteria of the Prospectus together with the undertaking that the underwriting standards pursuant to which the underlying exposures are originated and any future material changes from prior underwriting standards shall be fully disclosed to potential investors without undue delay by the Issuer, or the Issuer Administrator on its behalf, upon instruction of the Servicer.</p> <p>Self-certification: Pursuant to the Mortgage Loan Criteria (xv) in the Prospectus, it is confirmed that the Mortgage Loans do not qualify as a self-certified mortgage loan or an equity-release mortgage loan.</p> <p>Assessment creditworthiness: The assessment of the borrower's creditworthiness is done in accordance with the Seller's underwriting criteria and meets the requirements set out in paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or of Article 8 of Directive 2008/48/EC or, where applicable, equivalent requirements in third countries. See also section 6.3 (Origination and servicing), paragraph Income of the Prospectus.</p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex VIII.
STSS30	<p>The Mortgage Loans have been granted to Borrowers by the Seller. The business activities of the Seller are performed through its agents, including the origination of mortgage loans.</p> <p>All Mortgage Loans are originated, administered and serviced on behalf of the Seller by Quion Services B.V. (a 100 per cent. subsidiary of Quion Groep B.V., referred to as Quion) in its capacity as Elan Servicer. The Mortgage Loans are originated under the Elan Hypotheek brand and Elan Plus Hypotheek brand, each a sub-label of Quion label Hypotrust. Whilst Elan Hypotheek and Elan Plus Hypotheek are relatively new origination labels, the origination and marketing is built on the systems and processes of Quion and Hypotrust. Quion and Hypotrust have significant experience in the origination of mortgage loans of a similar nature to the Mortgage Loans forming part of the Pool (taking the EBA STS Guidelines Non-ABCP Securitisations into account), as it has a license in accordance with the Dutch Financial Supervision Act (<i>Wet op het financieel toezicht</i>) and a minimum of 5 years' experience in originating mortgage loans.</p> <p>Reference is made to section 6.3 (Origination and Servicing) of the Prospectus, paragraph entitled "Origination" for a description of the originator's expertise</p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.</p>	Item 2.2.7 of Annex VIII.
STSS31	<p>No inclusion defaulted exposures as set forth in article 20(11)(a) of the Securitisation Regulation: The Seller will represent on the relevant purchase date to the Issuer that: (i) as far as it is aware (having made due and careful enquiry), (x) no Borrower (a) is subject to bankruptcy or other insolvency proceedings or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination, or (b) is deceased or (y) in respect of Mortgage Receivables against any Restructured Borrower purchased on the Closing Date, no amounts due under any of such Mortgage Receivables were unpaid by such Restructured Borrower since one year prior to the Initial Cut-Off Date and in respect of New Ported Mortgage Receivables (including any Additional Loan Part Receivables, if applicable), Further Advance Receivable and New Mortgage Receivables, the Mortgage Calculation Date immediately preceding the date of completion of the sale and assignment of such New Ported Mortgage Receivables (including any Additional Loan Part Receivables, if applicable), Further Advance Receivable or New Mortgage Receivables (see Section 7.2 (Representations and Warranties) item (m) of the Prospectus); and (ii) it does, to the best of its knowledge, not classify any Borrower pursuant to and in accordance with its internal policies as a borrower that is unlikely to pay its credit obligations to it, without recourse by it to actions such as realising security (see Section 7.2 (Representations and Warranties) item (r) of the Prospectus).</p> <p>No credit-impaired debtors as set forth in article 20(11)(a) of the Securitisation Regulation: The Mortgage Receivables forming part of the pool sold and assigned on the Closing Date do not include any exposures to Restructured Borrowers. To the extent any exposures to Restructured Borrowers are sold and assigned on a purchase date after the Closing Date, the Reporting Entity has undertaken in the transparency reporting agreement entered into between the Retention Holder, the Issuer, the Security Trustee and the Issuer Administrator dated on or about the date hereof (the Transparency Reporting Agreement) that it shall comply with the disclosure requirement set forth in article 20(11)(a)(ii) of the Securitisation Regulation in respect of such exposures</p> <p>No credit-impaired debtors as set forth in article 20(11)(b) of the Securitisation Regulation: None of the Borrowers had a negative BKR registration (BKR coding) at the time the final offer for the Mortgage Loan was made, as set out in Mortgage Loan Criteria (xvii).</p> <p>No credit-impaired debtors as set forth in article 20(11)(c) of the Securitisation Regulation: None of the Mortgage Loans has a credit assessment or a credit score indicating that the risk of contractually agreed payments not be made is significantly higher than for comparable mortgage loans held by the Seller which are not securitised, as set out in Mortgage Loan Criteria (xiv).</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20(11) (b) of Regulation (EU) 2402/2017 are met; - the requirements referred to in Article 20(11) (c) are met. 	Item 2.2.8 of Annex VIII.
STSS32	<p>The debtors of the underlying exposures have made at least one payment at the time of transfer of the exposures. The exemption set forth in section 20(12) of Regulation EU 2017/2402 is not applicable. Reference is made to Section 7.3 (Mortgage Loan Criteria), item (d) of the Prospectus.</p>	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex VIII.
STSS33	<p>Not applicable, as the repayments to be made to the Noteholders under the Notes have not been structured to depend predominantly on the sale of the Mortgaged Assets securing the Mortgage Loans. Reference is also made to section 6.2 (Description of Mortgage Loans), paragraph entitled "Mortgage Loan Types" of the Prospectus in which the reference to the EBA's Draft Guidelines on the STS criteria for non-ABCP securitisation (EBA/CP/2018/05) of 20 April 2018 can be replaced by reference to EBA's Final Report Guidelines on the STS criteria for non-ABCP securitisation (EBA/GL/2018/09) of 12 December 2018.</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	<p>The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p>	Item 3.4.1 of Annex VIII.
STSS34	<p>The Retention Holder, in its capacity as the "originator" within the meaning of Article 405 of the CR, has separately undertaken to the Issuer, the Security Trustee, the Seller, the Arranger and the Joint Lead Managers to retain, on an ongoing basis, a material net economic interest of not less than five (5) per cent. in the securitisation transaction described in this Prospectus in accordance with the requirements set out in Article 405 of the CR, Article 51 of the AIFMR and Article 254 of the Solvency II Regulation (the EU Risk Retention Requirements) (the Retained Notes) and, (ii) represented and agreed inter alia, that (a) it is and, for so long as it is required to retain the Retained Notes, shall continue to be an "originator" within the meaning of article 405 CR and will continue to retain the Retained Notes in such capacity, (b) it will only transfer its Retained Notes if and to the extent such transfer would not cause the transaction described in this Prospectus to cease to be compliant with the EU Risk Retention Requirements and (c) that the Retained Notes will not be subjected to any credit risk mitigation, short positions, other hedge or sale whereby the Retention Holder is hedged against the credit risk of the Retained Notes in breach of the EU Risk Retention Requirements. As at the Closing Date, such material net economic interest will be held in accordance with item (a) of Article 405 of the CR, Article 51(1)(a) of the AIFMR and Article 254(2)(a) of the Solvency II Regulation by holding no less than five (5) per cent. of the nominal value of each of the Classes of Notes sold or transferred to investors.</p> <p>The Retention Holder has separately undertaken to the Issuer, the Security Trustee, the Seller, the Arranger and the Joint Lead Managers that it will comply with the requirements set forth in (i) article 52 (a) up to and including (d) of the AIFMR, (ii) Articles 408 and 409 of the CR and Articles 254 and 255 paragraph 3 sub (a) up to and including sub (c) and sub (e) of the Solvency II Regulation. In addition to the information set out herein and forming part of this Prospectus, the Retention Holder has undertaken to make materially relevant information available to investors with a view to such investor complying with Article 405 up to and including 409 of the CR, Article 51 and 52 of the AIFMR and Article 254 and 256 of the Solvency II Regulation. The Retention Holder will retrieve such information from the Elan Lender and the Elan Lender will retrieve such information from the Seller by making use of its information rights it has in its capacity as Elan Lender.</p> <p>The Retention Holder is a wholly owned indirect subsidiary of the Goldman Sachs Group, Inc and is incorporated in Luxembourg. The Retention Holder was established to hold principal investments. Each of the Elan Lender and the Retention Holder are related entities on the basis that 100% of the equity interests in each entity are indirectly owned by their common parent Goldman Sachs Group, Inc. Reference is made to Section 4.3 (Subscription and Sale) and Section 4.4 (Regulatory and Industry Compliance, EU Risk Retention Requirements and U.S. Credit Risk Retention) of the Prospectus for statements on risk retention.</p>	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <ol style="list-style-type: none"> (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402; (7) other options are used. 	Item 3.10f Annex VIII & Item 3.4.1 of Annex VIII

STSS35	<p>The interest rate risks are appropriately mitigated, as the Issuer has entered into two Swap Agreements with the Swap Counterparty to hedge the interest rate risk (if any) between (a) the interest to be received by the Issuer on the Fixed Rate Mortgage Receivables and (b) the floating rate of interest due and payable by the Issuer on the Floating Rate Notes. For further details, reference is made to section 5.4 (Hedging) of the Prospectus.</p> <p>Furthermore, it is confirmed that the currency risk arising from the Transaction is appropriately mitigated given that the Notes will be denominated in euro, the interest on the Notes will be payable quarterly in arrears in euro and the Mortgage Loans are denominated in euro (see also Condition 1 (Form, Denomination Register, Title and Transfer), Condition 4(b) (Interest Periods and Notes Payment Dates)).</p>	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex VIII.
STSS36	Other than (i) a replacement swap agreement following termination of the Senior Swap Agreement or the Floor Payment Swap Agreement and (ii) potentially the Subordinated Swap Transaction, no derivative contracts are entered into by the Issuer. In particular, Condition 3 item (i) (Covenants of the Issuer) of the Notes stipulates that the Issuer shall not, except to the extent permitted by or provided for in the Transaction Documents enter into derivative contracts. Reference is also made to STSS35 above in which it has been set out that the interest rate risk is appropriately mitigated with two Swap Agreements in place.	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Items 3.4.2 and 3.8 of Annex VIII.
STSS37	Each Swap Agreement will be documented under a 1992 ISDA master agreement, including the schedule thereto, a credit support annex and a confirmation between the Issuer, the Swap Counterparty and the Security Trustee dated the Signing Date. Reference is also made to section 5.4 (Hedging) of the Prospectus.	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex VIII.
STSS38	The Mortgage Interest Rate applicable to each Mortgage Receivable is either (a) a fixed rate which is to be periodically reset from time to time in accordance with its Mortgage Conditions on any Mortgage Receivable Reset Date, or (b) a floating rate which fluctuates from time to time in accordance with the interest base rate to which the rate is referenced (in the case of the Mortgage Loans, the reference rate is the three-month Euribor rate). Hence, any referenced interest payments under the Mortgage Loans are based on generally used market interest rates, or generally used sectoral rates reflective of the cost of funds, and do not reference complex formulae or derivatives. Reference is also made to Section 7.5 (Interest rate reset in respect of Mortgage Receivables) of the Prospectus for a description of the interest rate (re)setting including a statement on the reference rate being used for the mortgage loans.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Items 2.2.2 and 2.2.13 of Annex VIII.
STSS39	<p>Following the delivery of an Enforcement Notice, no Enforcement Available Amount shall be retained in the Issuer Accounts beyond what is necessary to discharge the costs and expenses likely to be incurred in connection with the ordinary operational functioning of the Issuer (including any liquidation costs) or the orderly repayment of amounts due to the Noteholders in accordance with the Post-Enforcement and Call Option Exercise Priority of Payments, unless exceptional circumstances (as to be determined by the Security Trustee) require that an amount is retained in the Issuer Accounts in order to be used, in the best interests of Noteholders, for expenses in order to avoid the deterioration in the credit quality of the Mortgage Loans. Reference is also made to the last paragraph of Section 5.2 (Priority of Payments) of the Prospectus.</p> <p>In addition, for the purpose of compliance with article 21(4) and article 21(9) of the Securitisation Regulation, the issuance of an Enforcement Notice, delivery of which by the Security Trustee will trigger a change in the priorities of payments upon Enforcement, will be reported to the Noteholders without undue delay (see also Condition 10 (Events of Default)).</p>	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex VIII.
STSS40	Upon the issuance of an Enforcement Notice, no amount of cash shall be trapped in the Issuer Accounts. See also above under STSS39.	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	See 5.2 (Priority of Payments) of the Prospectus under "Priority of Payments in respect of principal". All proceeds are applied to redeem the most senior class of notes first.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex VIII.
STSS42	See 5.2 (Priority of Payments) of Prospectus under "Priority of Payments in respect of principal". All proceeds are applied to redeem the most senior class of notes first and the seniority of the notes cannot be reversed.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	Upon the issuance of an Enforcement Notice, no automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 6 (Redemption), 10 (Events of Default) and 11 (Enforcement) and Section 7.1 (Purchase, repurchase and sale) of the Prospectus).	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
STSS44	Not applicable, as this is not a transaction featuring a non-sequential priority of payments.	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that the transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the	Item 3.4.5 of Annex VIII.
STSS45	Not applicable for this securitisation. The transaction is a fully sequential amortization transaction, there is no revolving period other than for obligations and conditions to fund Further Advance Receivables, New Ported Mortgage Receivables and New Mortgage Receivables (see section 5.2 (Priority of Payments) and 7.1 (Purchase, Repurchase and Sale) of the Prospectus).	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS46	<p>Pursuant to clause 8.1 of the Mortgage Receivables Purchase Agreement the Issuer may only purchase any New Mortgage Receivables during the Pre-funded Period, provided that the New Mortgage Receivables Purchase Conditions have been satisfied.</p> <p>Pre-funded Period means the period commencing on (and including) the Closing Date and ending on (and including) the first Notes Payment Date.</p> <p>New Mortgage Receivables Purchase Condition means, amongst others, that no Pool Level Condition Event has occurred and was continuing as determined as at the immediately preceding Mortgage Calculation Date (other than in the case of Pool Level Condition (g), which shall be determined as at the immediately preceding Notes Calculation Date).</p> <p>Pool Level Condition Event means, amongst others, the occurrence of any of the following events:</p> <p>(a) the aggregate Outstanding Principal Amount of the Mortgage Receivables under which amounts are due and payable which have remained unpaid for a consecutive period exceeding ninety calendar days on the relevant Mortgage Calculation Date is more than (i) 0.20 per cent. of the aggregate Outstanding Principal Amount of the Mortgage Receivables from (and including) the Closing Date to (but excluding) the first Notes Payment Date or (ii) 1.75 per cent. from (and including) the first Notes Payment to (but excluding) the Final Maturity Date (see Pool Level Condition (c) in Section 7.1 of the Prospectus); and</p> <p>(b) the aggregate of the Realised Losses incurred in respect of all Mortgage Receivables as from the Closing Date up to the relevant Mortgage Calculation Date, does exceed (i) 0.0 per cent. of the aggregate Outstanding Principal Amount of the Mortgage Receivables as at the relevant Cut-Off Date from (and including) the Closing Date to (but excluding) the first Notes Payment Date or (ii) 0.75 per cent. of the aggregate Outstanding Principal Amount of the Mortgage Receivables as at the relevant Cut-Off Date from (and including) the first Notes Payment Date to (but excluding) the Final Maturity Date (see Pool Level Condition (d) in Section 7.1 of the Prospectus).</p> <p>Hence, the definition of New Mortgage Receivables Purchase Conditions provides for triggers in relation to a deterioration in the credit quality of the Mortgage Receivables to or below a predetermined threshold.</p>	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.

STSS47	<p>Pursuant to clause 8.1 of the Mortgage Receivables Purchase Agreement the Issuer may only purchase any New Mortgage Receivables during the Pre-funded Period, provided that the New Mortgage Receivables Purchase Conditions have been satisfied.</p> <p>Pre-funded Period means the period commencing on (and including) the Closing Date and ending on (and including) the first Notes Payment Date.</p> <p>New Mortgage Receivables Purchase Condition means, amongst others, that no Assignment Notification Event, Swap Termination Event or Servicer Termination Event has occurred and is continuing. The Assignment Notification Events and Servicer Termination Event deal with the occurrence of an insolvency-related event of the originator or servicer.</p> <p>Hence, the definition of New Mortgage Receivables Purchase Conditions provides for triggers in relation to the occurrence of an insolvency-related event with regard to the originator or the servicer.</p>	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS48	<p>Pursuant to clause 8.1 of the Mortgage Receivables Purchase Agreement the Issuer may only purchase any New Mortgage Receivables during the Pre-funded Period, provided that the New Mortgage Receivables Purchase Conditions have been satisfied.</p> <p>Pre-funded Period means the period commencing on (and including) the Closing Date and ending on (and including) the first Notes Payment Date.</p> <p>New Mortgage Receivables Purchase Condition means, amongst others, that no Pool Level Condition Event has occurred and was continuing as determined as at the immediately preceding Mortgage Calculation Date (other than in the case of Pool Level Condition (g), which shall be determined as at the immediately preceding Notes Calculation Date).</p> <p>Pool Level Condition Event means, amongst others, the occurrence of the following event: there is no debit balance in respect of Principal Deficiency Ledger on the immediately preceding Notes Calculation Date (see Pool Level Condition (g) in Section 7.1 of the Prospectus).</p> <p>Hence, the definition of New Mortgage Receivables Purchase Conditions provides for a trigger in relation to the value of the Mortgage Receivables held by the Issuer falling below a predetermined threshold.</p>	(c) value of the underlying exposures held by the SPPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS49	<p>The Pre-Funded Amount equal to EUR 84,914,891 will be available for the purchase of any New Mortgage Receivables on each relevant Mortgage Collection Payment Date during the Pre-funded Period pursuant to the provisions of the Mortgage Receivables Purchase Agreement made between the Seller, the Issuer and the Security Trustee. Any balance remaining on the Pre-funded Account upon the automatic expiry of the Pre-funded Period on the first Notes Payment Date will be transferred to the Issuer Collection Account on the immediately succeeding Notes Calculation Date. Reference is also made to Section 4.5 (Use of Proceeds) of the Prospectus.</p>	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS50	<p>The Servicing Agreement sets out the contractual obligations, duties and responsibilities of the servicer (Section 3.5 (Servicer) and Section 7.4 (Servicing Agreement) of the Prospectus). The Trust Deed sets out the contractual obligations, duties and responsibilities of the Security Trustee (Section 3.3 (Security Trustee) and Section 4.1 (Terms and Conditions)). The Administration Agreement sets out the contractual obligations, duties and responsibilities of the Issuer Administrator (Section 3.6 (Issuer Administrator) and Section 5.7 (Administration Agreement)) of the Prospectus.</p>	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-10000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS51	<p>The Issuer has, in accordance with the terms of the Servicing Agreement, appointed BNP Paribas Securities Services, Luxembourg Branch as the Back-up Servicer Facilitator, to assist the Issuer and the Security Trustee in appointing a substitute servicer in the event the Servicing Agreement is terminated in respect of the Servicer. Reference is also made to Section 3.10 (Back-up Servicer Facilitator) and 7.4 (Servicing Agreement) of the Prospectus. Furthermore, Clause 19 (Termination) of the Servicing Agreement stipulates the processes and responsibilities regarding the substitution of the servicer.</p>	(b) Servicing Continuity Provisions	Confirmation	{ALPHANUM-10000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS52	<p>Each Swap Agreement has provisions requiring replacement of the swap counterparties in the event of their default or insolvency (see Part 5 of the Schedule to each Swap Agreement and in the Credit Support Annex entered into in respect of each Swap Agreement), which requires the relevant swap counterparties to take certain remedial actions as necessary to avoid a negative impact on the ratings of the Notes.</p>	(c) Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-10000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS53	<p>Clause 7 (Term, Termination and Replacement) of the Issuer Account Agreement provides for provisions in relation to the replacement of the Issuer Account Bank in the case of its default, insolvency and other specified events. Clause 7 (Repayment, Cancellation and Replacement) of the Cash Advance Facility Agreement for provisions in relation to the replacement of the Cash Advance Facility Provider.</p>	(c) Account Bank Continuity Provisions	Confirmation	{ALPHANUM-10000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS54	<p>All Mortgage Loans are originated, administered and serviced on behalf of the Seller by Quion Services B.V. (a 100 per cent. subsidiary of Quion Groep B.V., referred to as Quion) in its capacity as Elan Servicer. The Elan Servicer provides collection and other services to and on behalf of the Seller on a day-to-day basis in relation to the Mortgage Loans and has wide expertise in servicing exposures of the Seller of a similar nature to those securitised and has well documented and adequate policies, procedures and risk management controls relating to the servicing of exposures. The Elan Servicer holds a licence as an offeror of credit (<i>aanbieder van krediet</i>) or intermediary (<i>bemiddelaar</i>) under the Dutch Financial Supervision Act. Reference is also made to Section 3.5 (Servicer) and Section 6.3 (Origination and Servicing) of the Prospectus.</p>	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.
STSS55	<p>The Servicer confirmed and covenanted in clause 17 item (c) of the Servicing Agreement that it will provide Mortgage Loan Services with respect to the Mortgage Loans, the Mortgages, the Borrower Pledge(s) and other collateral security in such manner as a reasonably prudent provider of services such as the Mortgage Loan Services related to Dutch residential mortgages would in respect of such mortgage loan services. Section 6.3 (<i>Origination and servicing</i>) of the Prospectus sets out under the paragraph Arrears Management the remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, charge offs, recoveries and other asset performance remedies in respect of the Mortgage Loans.</p>	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-10000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
STSS56	<p>The Revenue Priority of Payments and Redemption Priority of Payments are set forth in clause 5 of the Trust Deed and the Post Enforcement and Call Option Exercise Priority of Payments is set forth in clause 7 of the Trust Deed. Condition 10 (Events of Default) of the Notes specifies the events triggering delivery of an Enforcement Notice. Delivery of an Enforcement Notice, which event triggers changes to the Priorities of Payments, will be reported in accordance with Condition 10. Furthermore, any change in the Priorities of Payments which will materially adversely affect the repayment of the securitisation position or any other significant event, including but not limited to: (i) a material breach of the obligations laid down in the Transaction Documents, including any remedy, waiver or consent subsequently provided in relation to such a breach, (ii) a change in the structural features that can materially impact the performance of the securitisation (iii) a change in the risk characteristics of the securitisation or of the Mortgage Loans that can materially impact the performance of the securitisation, (iv), in the event the transaction described in this Prospectus is at some point in time designated as a STS Securitisation, the securitisation ceases to meet the STS Requirements or where competent authorities have taken remedial or administrative actions or (v) any material amendment to transaction documents shall be reported by the Issuer Administrator, on behalf of the Issuer, to Noteholders without delay, subject to Dutch and European Union law governing the protection of confidentiality of information and the processing of personal data in order to avoid potential breaches of such law as well as any confidentiality obligation relating to customer, original lender or debtor information, unless such confidential information is anonymised or aggregated. Reference is also made to Section 8 (General) Item 14 of the Prospectus.</p>	Priorities of payment and triggers events	Confirmation	{ALPHANUM-10000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.

STSS57	Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver) of the Notes, and schedule 1 to the Trust Deed contain clear provisions for convening meetings of Noteholders, voting rights of the Noteholders, the procedures in the event of a conflict between Classes and the responsibilities of the Security Trustee in this respect and therefore the provisions of article 21(10) of the Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to Section 4.1 (Terms and Conditions) of the Prospectus.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Item 3.1 of Annex VII and Item 3.4 of Annex VIII.
STSS58	The Seller has provided to potential investors (i) the information regarding the Mortgage Receivables pursuant to article 22(1) of the Securitisation Regulation over the past 5 years as set out in section 6.1 (Stratification Tables), a draft of which was made available to such potential investors prior to the pricing of the Notes and (ii) the liability cash flow model as referred to in article 22(3) of the Securitisation Regulation published by Bloomberg and Intex prior to the pricing of the Notes and will on an ongoing basis make the liability cash flow model published by Bloomberg and Intex available to Noteholders and, upon request, to potential investors in accordance with article 22(3) of the Securitisation Regulation. Reference is also made to Section 8 (General) item 17 and 20 of the Prospectus for a description of the information that is or will be provided to investors.	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
STSS59	A sample of Mortgage Receivables has been externally verified by an appropriate and independent party prior to the date of the Prospectus (see also Section 8 (General) item 17 and 20 of the Prospectus). The Seller confirms no significant adverse findings have been found.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	See above STSS58.	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	Not applicable. The administration of the Seller does not contain any information related to the environmental performance of the Mortgaged Assets and no information is publicly available related to the environmental performance of the Mortgaged Assets. Reference is also made to Section 8 (General) item 19 of the Prospectus.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	GLQL S.à r.l. (formerly known as SSG Liquid Invest S.à r.l.) (the Retention Holder) undertakes to make the relevant information pursuant to article 7 of the Securitisation Regulation, to the extent applicable, available to the Noteholders, the competent authorities referred to in article 29 of the Securitisation Regulation and, upon request, potential investors. Copies of the final Transaction Documents were been made available no later than 15 calendar days after the Closing Date and may be inspected at the specified offices of the Security Trustee and the Paying Agent during normal business hours and will be available either in physical or in electronic form, as the case may be. A copy of the Prospectus (in print) will be available (free of charge) at the registered office of the Issuer, the Security Trustee and the Paying Agent and in electronic form on www.dutchsecuritisation.nl. A copy of the Transparency Reporting Agreement may be inspected at the specified offices of the Security Trustee and the Paying Agent during normal business hours and will be available either in physical or in electronic form, as the case may be. For the purpose of compliance with article 7(2) of the Securitisation Regulation, the Retention Holder (as originator under the Securitisation Regulation) and the Issuer (as SSPE) have, in accordance with article 7(2) of the Securitisation Regulation, designated amongst themselves the Retention Holder as the Reporting Entity to take responsibility for compliance with Article 7 of the Securitisation Regulation and to fulfill the information requirements pursuant to points (a), (b), (d), (f) and (g) of article 7(1) of the Securitisation Regulation (see also the Transparency Reporting Agreement). As to the requirement to provide the pre STS notification information, each of the Retention Holder and the Issuer confirm that they have complied with articles 22(5) and article 43 of the Securitisation Regulation and made available to potential investors prior to notification the information under point (a) of article 7, paragraph 1, of the Securitisation Regulation upon request and the information under points (b) and (d) of article 7, paragraph 1, of the Securitisation Regulation. As to the post-closing information, the Retention Holder as Reporting Entity will (or will procure that any agent will on its behalf) for the purposes of article 7 of the Securitisation Regulation (i) from the Signing Date and prior to the Transparency Template Effective Date, publish on a simultaneous basis by no later than one month after the Notes Payment Date (a) a quarterly investor report in respect of each Notes Calculation Period, as required by and in accordance with article 7(1)(e) of the Securitisation Regulation, which shall be provided substantially in the form of the CRA3 Investor Report by no later than one month after the Notes Payment Date and (b) certain loan-by-loan information in relation to the Mortgage Receivables in respect of each Notes Calculation Period, as required by and in accordance with article 7(1)(a) of the Securitisation Regulation, which shall be provided substantially in the form of the CRA3 Data Tape and (ii) following the Transparency Template Effective Date, publish on a simultaneous basis by no later than one month after the Notes Payment Date (a) a quarterly investor report in respect of each Notes Calculation Period, as required by and in accordance with article 7(1)(e) of the Securitisation Regulation, which shall be provided in the form of the Transparency Investor Report and (b) certain loan-by-loan information in relation to the Mortgage Receivables in respect of each Notes Calculation Period, as required by and in accordance with article 7(1)(a) of the Securitisation Regulation, which shall be provided in the form of the Transparency Data Tape. In addition, the Reporting Entity (or any agent on its behalf) will publish or make otherwise available the reports and information referred to above as required under article 7 and article 22 of the Securitisation Regulation by means of, once there is a SR Repository registered under article 10 of the Securitisation Regulation and appointed by the Reporting Entity for the securitisation transaction described in this Prospectus, the SR Repository or while no SR Repository has been registered and appointed by the Reporting Entity, https://edwin.euroweb.eu/edweb/, being an external website that conforms to the requirements set out in the fourth paragraph of article 7(2) of the Securitisation Regulation. Reference is also made to the Transparency Reporting Agreement.	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A