

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: REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
ST501	KS209742316, KS209746307, KS209746729, KS209746992, KS209749127, KS209749396, KS209749888, KS209750366	Instrument identification code	N/A (General information)	(ISIN)	N/A	Where available, the international security identification code (ISIN) or code, or if no ISIN, then any other unique identifier, assigned to this securitisation.	Where available under item 1.1 of Annex VII.
ST502	213800CPY52NYS91637	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.
ST503	N/A	Notification identifier	N/A (General information)	(ALPHANUM-100)	N/A	Where reporting an update, the unique reference number assigned by ESMA in the previous update.	N/A
ST504	213800CPY52NYS91637N202002	Securitisation identifier	N/A (General information)	(ALPHANUM-100)	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SPE.	N/A
ST505	N/A	Prospectus identifier	N/A (General information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST506	European Data Warehouse Identifier (EDWI) identifier scheme	Securitisation identifier	N/A (General information)	(ALPHANUM-100)	N/A	Where available, the EDWI of the securitisation.	N/A
ST507	CMF 2020-1	Securitisation name	N/A (General information)	(ALPHANUM-100)	N/A	The securitisation name.	Item 4 of Annex VI.
ST508	GB	Country of establishment	N/A (General information)	(COUNTRYCODE_2)	Article 18 and 21(1)	Where available, the country of establishment of the originator(s), sponsor(s) SPE(s) and original issuer(s).	N/A
ST509	non-ABC securitisation	Securitisation classification	N/A (General information)	(IST)	N/A	The type of securitisation: -ABC securitisation; -ABC transaction; -ABC alternative.	N/A
ST510	residential mortgages	Underlying exposures classification	N/A (General information)	(IST)	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
ST511	25-Feb-20	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.
ST512	26-Feb-20	Notification date	N/A (General information)	(DATEFORMAT)	N/A	The date of notification to ESMA.	N/A
ST513	Prime Collateralised Securities (PCS) UK Limited	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 complies with the STS criteria set out in Annex 1 to the Regulation.	N/A
ST514	Prime Collateralised Securities (PCS) UK Limited, GB	Authorised Third party (name and country of establishment)	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 third party, name and the country of establishment.	N/A
ST515	Financial Conduct Authority (FCA)	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
ST516	STS compliant	STS status	N/A (General information)	(ALPHANUM-100)	Article 27(3)	Notification from the originator and sponsor that the securitisation is no longer to be considered as an STS and the reasons for this.	N/A
ST517	Y	Originator (or original lender) not a credit institution	N/A (General information)	(YN)	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
ST518	The originator is a credit institution subject to prudential, capital and liquidity regulation and supervision in the UK by the Prudential Regulation Authority and the Financial Conduct Authority.	Originator (or original lender) not a credit institution	N/A (General information)	(ALPHANUM-100)	Article 27(3)	If the answer to field ST517 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
ST519	N/A	Confirmation that the credit granting is subject to supervision	N/A (General information)	(ALPHANUM-100)	Article 27(3)	If the answer to field ST517 is "No", the originator or original lender shall provide confirmation that the credit-granting is referred to in Article 27(3)(d) of Regulation (EU) 2017/2402 as subject to supervision.	N/A
ST520	True Sale: Title to the loans are acquired from the seller by the issuer by means of an equitable assignment or in the case of Scottish loans by means of a transfer by way of a trust, in each case with the same legal effect as a true sale and in a manner that is enforceable against the seller or any other third party. Pursuant to clause 5.1 of the Mortgage Sale Agreement, subject to certain conditions, the seller sells the loans to the issuer by means of an equitable assignment or, as applicable, trust. As a matter of English law and Scottish law, such equitable assignment or, as applicable, trust has the same legal effect as a true sale (see opinion 4.1 of the Allen & Overy transaction legal opinion and opinion 5.3 of the Shepherd and Wedderburn LLP Scots law opinion). Perfection of the assignment of title occurs on the occurrence of certain Perfection Events pursuant to Clause 6.2 of the Mortgage Sale Agreement. Enforceability: Under applicable law (as reflected in opinion 4.1 of the Allen & Overy transaction legal opinion and opinions 5.4 to 5.6 of the Shepherd and Wedderburn LLP Scots law opinion), the acquisition of title by the issuer is enforceable against the seller or other third parties. Schedule 1 (Loan Warranties) and Schedule 2 (Original Seller Loan Warranties) of the mortgage sale agreement also include representations on enforceability, including (i) "The amount outstanding under each loan is a valid debt due to the legal title holder from the Borrower and, except for any loan and its Related Security which is not binding by virtue of ITCS or OLS, the terms of each loan and its Related Security constitute valid, binding and legally enforceable obligations of the relevant parties except that (i) enforceability may be limited by bankruptcy, insolvency or other similar laws of general applicability affecting the enforcement of creditors' rights generally and the courts' discretion in relation to equitable remedies and (ii) the warranty only applies in relation to interest and principal payable by the Borrower.", Legal opinions: Opinion 4.1 of the Allen & Overy transaction legal opinion and opinions 5.3 to 5.6 of the Shepherd and Wedderburn LLP Scots law opinion confirms the true sale acquisition and enforceability. The Allen & Overy transaction legal opinion (section "General") and the Shepherd and Wedderburn LLP Scots law opinion confirm that the opinion is accessible and made available to any relevant third party verifying STS compliance and any relevant competent authority. Disclosure: The prospectus includes disclosure on the sale mechanics (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio"), perfection triggers (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Title to the Mortgages, Registration and Notifications") and relevant representations and warranties (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties").	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	(ALPHANUM-1000)	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 VIII.
ST521	Under applicable insolvency laws in the United Kingdom (the originator's jurisdiction), assignment of the loans by the seller to the issuer is not subject to severe clawback provisions in the event of the seller's insolvency. UK insolvency laws do not include "severe clawback provisions". The Allen & Overy transaction legal opinion (see Schedule 3 Part 3 (Reservations Relating to Challenges to Transactions) and the Shepherd and Wedderburn LLP Scots law opinion (see opinions 5.7 to 5.18) analyse the applicable clawback provisions, none of which constitute "severe clawback provisions".	No severe clawback	Concise Explanation	(ALPHANUM-1000)	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20(1) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20(1) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
ST522	See above.	Compliance for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with ST521, 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.
ST523	Each loan was originated by the Legal Title Holder (see para (a) of Schedule 1 (Loan Warranties) of the mortgage sale agreement ("a) each loan was originated by the Legal Title Holder and was at the time of origination, and continues to be, denominated in Sterling..."). It is also further represented that the Legal Title Holder has legal title to, and the Seller has good and marketable title to, immediately prior to the sale of such loans, is the sole absolute unencumbered legal and beneficial owner of, each loan and its related security. See (see para (b) of Schedule 1 (Loan Warranties) and Schedule 2 (Original Seller Loan Warranties) of the mortgage sale agreement ("(b) The Legal Title Holder has legal title to, and the Seller has good and marketable title to, and immediately prior to the sale of such loans, is the sole absolute unencumbered legal and beneficial owner of, each loan and its Related Security and all other property, rights and benefits agreed to be sold by the Seller to the issuer under the Mortgage Sale Agreement, subject in each case only to the Mortgage Sale Agreement, the Borrower's equity of redemption and subject to registration or recording at the Land Registry or Registers of Scotland of the Legal Title Holder as proprietor or heritable creditor of the relevant Mortgage..."). All loans are transferred pursuant to the mortgage sale agreement from the Legal Title Holder, as Original Seller, to the Seller under the Mortgage Sale Agreement and from the Seller to the issuer in each case on the same terms and conditions. In respect of the sale from the Original Seller to the Seller and the Seller to the issuer: Title to the loans are acquired from the Original Seller by the Seller by means of an equitable assignment or, as applicable, trust with the same legal effect as a true sale and in a manner that is enforceable against the seller or any other third party. Pursuant to clause 2.1, subject to certain conditions, the Original Seller sells and assigns the loans to the Seller by means of an equitable assignment or, as applicable, trust. Pursuant to clause 3.1, subject to certain conditions, the Seller sells and assigns the loans to the issuer by means of an equitable assignment or, as applicable, trust. The sale of English loans is in equity only or in the case of Scottish loans by means of a transfer by way of a trust, in each case (until transfer of legal title). As a matter of English and Scottish law, such equitable assignment or, as applicable, trust has the same legal effect as a true sale (see opinion 4.1 of the Allen & Overy transaction legal opinion and opinion 5.3 of the Shepherd and Wedderburn LLP Scots law opinion). Perfection of the assignment of title occurs on the occurrence of certain Perfection Events pursuant to Clause 6.2 of the Mortgage Sale Agreement. Enforceability: Under applicable law (as reflected in opinion 4.1 of the Allen & Overy transaction legal opinion and opinions 5.4 to 5.6 of the Shepherd and Wedderburn LLP Scots law opinion), the acquisition of title by the seller is enforceable against the original seller or other third parties. Legal opinions: Opinion 4.1 of the Allen & Overy transaction legal opinion and opinions 5.3 to 5.6 of the Shepherd and Wedderburn LLP Scots law opinion confirm the true sale acquisition and enforceability. Disclosure: The prospectus includes disclosure on the sale mechanics (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio"), perfection triggers (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Title to the Mortgages, Registration and Notifications"), which includes: (a) the occurrence of an insolvency event in relation to the Legal Title Holder or the Seller; (b) the Legal Title Holder or the Seller is in breach of its obligation under the Mortgage Sale Agreement, but only if: (i) such breach, where capable of remedy, is not remedied to the reasonable satisfaction of the Security Trustee in accordance with the Deal of Charge within 90 calendar days, and (ii) Moody's and/or Fitch shall have provided confirmation that the then current ratings of the Notes will be withdrawn, downgraded or qualified as a result of such breach"; (c) the Legal Title Holder determines, as at any date, the CET1 Ratio of the OIG Group has fallen below 7.00 per cent +0.25.	Transfer where the Seller is not the original lender	Confirmation	(ALPHANUM-1000)	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 (3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
ST524	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 when 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.	Transfer performed by means of an assignment and perfected as a later stage	Concise Explanation	(ALPHANUM-1000)	Article 20(5)	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.

<p><b>ST525</b></p>	<p>All loans are transferred pursuant to the mortgage sale agreement on the same terms and conditions (clauses 2 and 3). The prospectus includes disclosure on the relevant representations and warranties noted below (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties"). The mortgage sale agreement includes the following representations and warranties: (a) ("The amount outstanding under each loan is a valid debt to the Legal Title Holder from the Borrower and the terms of each loan and its Related Security constitute valid, binding and enforceable obligations of the relevant parties...") and (b) ("The Legal Title Holder has legal title to, and the Seller has good and marketable title to, and immediately prior to the sale of each loan, is the sole absolute, unencumbered legal and beneficial owner of, each Loan and its Related Security and all other property, rights and benefits agreed to be sold by the Seller to the issuer under the Mortgage Sale Agreement, subject in each case only to the Mortgage Sale Agreement, the Borrower's equity of redemption and subject to registration or recording at the Land Registry or Registers of Scotland of the Legal Title Holder as proprietor or heritable creditor of the relevant Mortgage...").</p>	<p>Representations and warranties</p>	<p>Concise Explanation</p>	<p>(ALPHANUM-10000)</p>	<p>Article 20(6)</p>	<p>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.</p>	<p>Item 2.2.8 of Annex VII.</p>
<p><b>ST526</b></p>	<p>Eligibility criteria. The seller makes the loan warranties set out in Schedule 1 of the mortgage sale agreement in respect of the loans. The prospectus also sets out the warranties made by the seller in respect of the loans (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties"). Portfolio management. The mortgage sale agreement does not include repurchase mechanics exercisable at the seller's discretion (see clause 8 of the mortgage sale agreement); repurchase of the Loans only occurs where there has been a breach of representations or warranties. The prospectus also summarises the repurchase mechanics (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Repurchase by the Issuer or Legal Title Holder").</p>	<p>Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis</p>	<p>Concise Explanation</p>	<p>(ALPHANUM-10000)</p>	<p>Article 20(7)</p>	<p>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.</p>	<p>Item 2.2.2 and 2.2.13 of Annex VII.</p>
<p><b>ST527</b></p>	<p>Homogeneity. The prospectus describes the loans/portfolio (see the section of the prospectus entitled "The Loans"), lending criteria, and payment terms (see the section of the prospectus entitled "The Loans – Characteristics of the Loans"). Div asset type. The portfolio is comprised of residential mortgage loans originated by the Legal Title Holder and secured over residential properties located in England, Wales and Scotland. Contractually binding. The loans are contractually binding and enforceable, with full recourse to borrowers. Loan Warranty (c) also includes representations on enforceability ("...the terms of each loan and its Related Security constitute valid, binding and legally enforceable obligations..."). Periodic payment streams. The loans in the portfolio are comprised of repayment loans (where the borrower makes monthly payments of interest and principal until maturity) and interest-only loans (where the borrower makes monthly payments of interest but not of principal) or a combination of both and therefore have defined periodic payment streams (see the section of the prospectus entitled "The Loans – Repayment terms"). Transferable securities. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any transferable securities. In addition, see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio" ("The Portfolio does not contain transferable securities as defined in point (d) of Article 4(1) of Directive 2014/49/EU, derivative instruments or securitisation positions."). In addition, see the section of the prospectus entitled "The Loans – Other Characteristics" ("The Loans comprised in the Cut-Off Date Portfolio as at the Cut-Off Date do not include: (i) any transferable securities for the purposes of Article 20(8) of the Securitisation Regulation...").</p>	<p>Homogeneity of assets</p>	<p>Detailed Explanation</p>	<p>(ALPHANUM)</p>	<p>Article 20(8)</p>	<p>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) 1/15) and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.</p>	<p>Item 2.2.7 of Annex VII.</p>
<p><b>ST528</b></p>	<p>The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any securitisation position (see loan warranty (c) "Each loan and its Related Security was made on the basis of the Standard Documentation without any material variation thereto..."). The prospectus also describes the portfolio (see the section of the prospectus entitled "The Loans"). In addition, see the section of the prospectus entitled "The Loans – Characteristics of the Loans – Lending Criteria – Other Characteristics" ("The Loans comprised in the Cut-Off Date Portfolio as at the Cut-Off Date do not include... (i) any securitisation positions for purposes of Article 20(9) of the Securitisation Regulation").</p>	<p>Underlying Exposure Obligations: no re-securitisation</p>	<p>Confirmation</p>	<p>(ALPHANUM-1000)</p>	<p>Article 20(9)</p>	<p>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.</p>	<p>Item 2.2.2 and 2.2.13 of Annex VII.</p>
<p><b>ST529</b></p>	<p>As ordinary course. The representations set out in the mortgage sale agreement include that each loan is originated by the seller in the ordinary course of business (see loan warranty (c) "Each loan is originated by and made by the Legal Title Holder on its own account pursuant to underwriting standards that are no less stringent than those the Legal Title Holder applied at the time of origination to similar exposures that are not securitised"). (b) Disclosure of criteria. The prospectus includes a summary of the current lending criteria (see the section of the prospectus entitled "The Loans – Lending Criteria"). (c) Self-certification. The representations set out in the mortgage sale agreement include that no loan is a self-certified loan (see loan warranty (c)). (d) Creditworthiness. The mortgage sale agreement sets out the representations and warranties and current lending criteria, which includes requirements for income verification (see also the sections of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties" and "The Loans – Lending criteria"). See in particular Loan Warranties (a), (b), (f), (g), (h), (i), (j), (k), (l) and (m).</p>	<p>Soundness of the underwriting standard</p>	<p>Detailed Explanation</p>	<p>(ALPHANUM)</p>	<p>Article 20(10)</p>	<p>The STS notification shall provide a detailed explanation: - 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 6 of Directive 2008/48/EC and 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.</p>	<p>Item 2.2.7 of Annex VII.</p>
<p><b>ST530</b></p>	<p>See ST529 above.</p>	<p>Originator/Lender Expertise</p>	<p>Detailed Explanation</p>	<p>(ALPHANUM)</p>	<p>Article 20(10)</p>	<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>	<p>Item 2.2.7 of Annex VII.</p>
<p><b>ST531</b></p>	<p>(A) Transfer without undue delay. The portfolio is transferred on the closing date pursuant to the mortgage sale agreement (B) Exposures in default. The representations set out in the mortgage sale agreement include that: (a) to the best of the Legal Title Holder's knowledge, no borrower has been declared insolvent 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 six years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within three years prior to the Closing Date; (b) to the best of the Legal Title Holder's knowledge, (i) at the time of origination of the relevant loan, no borrower appeared on a register available to the Legal Title Holder of persons with an adverse credit history or (ii) as at the Portfolio Reference Date, no Borrower had a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made was significantly higher than for comparable exposures held by the Legal Title Holder which are not included in the Portfolio.</p>	<p>Transferred underlying exposures without exposures in default</p>	<p>Detailed Explanation</p>	<p>(ALPHANUM)</p>	<p>Article 20(11)</p>	<p>The STS notification shall provide a detailed manner as to whether: - 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; - the securitisation contains any credit impairments 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.</p>	<p>Item 2.2.8 of Annex VII.</p>
<p><b>ST532</b></p>	<p>Confirmed. See the representations set out in the mortgage sale agreement include that at least one monthly payment has been made in respect of each loan (loan warranty (g)).</p>	<p>At least one payment at the time of transfer</p>	<p>Confirmation</p>	<p>(ALPHANUM-1000)</p>	<p>Article 20(12)</p>	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	<p>Item 3.3 and 3.4.6 of Annex VII.</p>
<p><b>ST533</b></p>	<p>The loans in the portfolio are comprised of repayment loans, interest-only loans or a combination of both these options. See the section "The Loans" in the Prospectus.</p>	<p>Repayment of the holders shall not have been incurred to depend predominantly on the sale of assets.</p>	<p>Detailed Explanation</p>	<p>(ALPHANUM)</p>	<p>Article 20(13)</p>	<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>	<p>Item 3.4.1 of Annex VII.</p>
<p><b>ST534</b></p>	<p>CCS undertakes in clause 9 of the mortgage sale agreement to comply with the EU risk retention requirements of Article 6 of the Securitisation Regulation. See also, "Certain Regulatory Disclosures" section in the prospectus.</p>	<p>Compliance with risk retention requirements</p>	<p>Concise Explanation</p>	<p>(B3F)</p>	<p>Article 21(1)</p>	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABC securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. These explanations shall in particular indicate which entity retains the material net economic.</p>	<p>Item 1.3 of Annex VIII Item 3.4.1 of Annex VII</p>

<p><b>ST5333</b></p>	<p>A) Interest rate risks: Interest rate risks in respect of the notes are mitigated through an interest rate swap (which is summarised in the prospectus). The interest rate swap hedges interest rate mismatches between assets paying a fixed rate amount and floating rate liabilities payable under the Notes. As stated in the prospectus, while the Swap Transaction is not designed to provide a perfect hedge for the issuer to eliminate all risks associated with such mismatch, the Swap Transaction covers a major share of the interest rate risk present in the context of the Notes. (B) Currency risks: Not applicable as the Notes and underlying assets all pay in Sterling. (C) Speculation: The swaps are entered by their terms to match cashflows from assets and liabilities, and not for speculative purposes. (D) Documentation: The swap agreements are based on ISDA forms. (E) Swap counterparties: The swap counterparties are disclosed in the prospectus and are financial institutions. The Swap Agreement provides that in the event that the relevant credit(s) or counterparty risk assessment of the swap counterparty is or are below the required level, the swap counterparty will be required to take action remedial measures which may include providing collateral, arranging for its obligations to be transferred, procuring another entity with the required ratings to become co-obligor or guarantor or taking such other action that would result in the rating of the notes being maintained. (F) Appropriate risk mitigation: The measures, as well as the reasoning supporting the appropriateness of the mitigation of the interest rate risks through the life of the transaction are disclosed in the prospectus. (G) Other derivative contracts: The issuer has undertaken not to carry on any trade or business or any other activities other than as contemplated by the transaction documents and the related activities described therein (see Clause 23.20(b)) of the Deed of Charge, which implies that the issuer will not enter into derivatives other than the swap agreements. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include derivatives (see loan warranty (c) ("Each loan and its Related Security was taken or received substantially on the terms of the Standard Documentation without any material variation thereto ..."). In addition, see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Loan Agreement – Portfolio" ("The Portfolio does not contain transferable securities as defined in point (44) of Article 4(1) of Directive 2014/49/EU, derivative instruments or securitisation positions.")</p>	<p>Mitigation of interest rates (R) and currency risks (FX) Risks</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>	<p>Article 21(2)</p>	<p>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.</p>	<p>Items 3.4.2 and 3.8 of Annex VII.</p>
<p><b>ST5336</b></p>	<p>See ST5335 above.</p>	<p>Derivatives Purchased/Sold by SSPF</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>		<p>The STS notification shall explain in a concise manner that the SSPF has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.</p>	<p>Items 3.4.2 and 3.8 of Annex VII.</p>
<p><b>ST5337</b></p>	<p>The swap agreements are based on ISDA forms.</p>	<p>Derivatives using common standards</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>		<p>The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p>	<p>Items 3.4.2 and 3.8 of Annex VII.</p>
<p><b>ST5338</b></p>	<p>The Portfolio consists of loans which have (currently or after an initial specific period) a variable interest rate (Floating Mortgage Rate) that is based on LIBOR or BBR plus, for each mortgage, a fixed margin expressed as a percentage over the Floating Mortgage Rate which includes (i) loans where the Floating Mortgage Rate continues for a specific period that reverts to a different Floating Mortgage Rate for the life of the mortgage; (ii) loans where the interest rate applicable to that loan is a fixed rate of interest for a specific period that reverts to a Floating Mortgage Rate; and (iii) loans where the Floating Mortgage Rate continues for the life of the mortgage. The liabilities comprise floating rate notes which are linked to interbank rates (SONIA) with standard benchmark replacement provisions.</p>	<p>Referenced interest payments based on generally used interest rates</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>	<p>Article 21(1)</p>	<p>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.</p>	<p>Items 2.2.2 and 2.2.13 of Annex VII.</p>
<p><b>ST5339</b></p>	<p>Following the service of an enforcement notice all amounts standing to the credit of the issuer's bank accounts and all other amounts received by the issuer are applied in accordance with the post-enforcement priority of payments (other than certain amounts in respect of the issuer's swaps, which are paid directly to the relevant swap provider). The only amounts retained in the issuer following service of an enforcement notice is an amount in respect of issuer profit, which is a de minimis amount retained only after all investors have been repaid in full and is necessary for the operational functioning of the issuer. Note Clause 6.5 of the Deed of Charge provides that the Security Trustee may retain proceeds of enforcement in an interest-bearing account post enforcement of the security but prior to amounts becoming due in respect of any secured obligations. However, Clause 3.2 of the Deed of Charge states that the security only becomes enforceable following delivery of an enforcement notice, at which point (a) all the notes would become due and payable and (b) the post-enforcement priority of payments would apply. The post-enforcement priority of payments provides that issuer funds are applied in sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position and that repayment of the securitisation positions are not reversed with regard to their seniority. There are no provisions requiring automatic liquidation of the underlying exposures at market value.</p>	<p>No trapping of cash following enforcement or an acceleration notice</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>	<p>Article 21(4)</p>	<p>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.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p><b>ST5340</b></p>	<p>See above ST5339.</p>	<p>(a)(b) amount of cash shall be trapped</p>	<p>Confirmation</p>	<p>(ALPHANUM10000)</p>		<p>The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p><b>ST5341</b></p>	<p>See above ST5339.</p>	<p>(c) principal receipts shall be passed to investors</p>	<p>Confirmation</p>	<p>(ALPHANUM10000)</p>		<p>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.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p><b>ST5342</b></p>	<p>See above ST5339.</p>	<p>(d) repayment shall not be reversed with regard to their seniority</p>	<p>Confirmation</p>	<p>(ALPHANUM10000)</p>		<p>The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p><b>ST5343</b></p>	<p>See above ST5339.</p>	<p>(e) no provisions shall require automatic liquidation of the underlying exposures at market value</p>	<p>Confirmation</p>	<p>(ALPHANUM10000)</p>		<p>The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p><b>ST5344</b></p>	<p>The transaction does not contemplate non-sequential payments of principal on the notes.</p>	<p>Securitisations featuring non-sequential priority of payments</p>	<p>Confirmation</p>	<p>(ALPHANUM10000)</p>	<p>Article 21(5)</p>	<p>The STS notification shall confirm that transaction featuring non-sequential priority of payments, include triggers relating to the performance of the underlying exposures resulting in the priority of payment reversion 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 underlying exposures below a predetermined threshold.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p><b>ST5345</b></p>	<p>N/A – the securitisation is not a revolving transaction.</p>	<p>Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers.</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>	<p>Article 21(6)</p>	<p>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.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VII.</p>
<p><b>ST5346</b></p>	<p>See above ST5345.</p>	<p>(c) deterioration in the credit quality of the underlying exposures</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>	<p>Article 21(6)(a)</p>	<p>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.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VII.</p>
<p><b>ST5347</b></p>	<p>See above ST5345.</p>	<p>(b) occurrence of an insolvency-related event of the obligator or debtor</p>	<p>Concise Explanation</p>	<p>(ALPHANUM10000)</p>	<p>Article 21(6)(b)</p>	<p>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.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VII.</p>

	See above S1545.							
S1548	(c) value of the underlying exposures held by the SPE falls below a pre-determined threshold	Concise Explanation	(ALPHANUM:1000)	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 VII.		
S1549	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	(ALPHANUM:1000)	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provision 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 VII.		
S1550	Confirmed The service providers are: (i) the servicer, who is appointed under the servicing agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Servicing Agreement"); (ii) the corporate services provider, who is appointed under the corporate services agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Corporate Services Agreement"); (iii) the cash manager, who is appointed under the cash management agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Cash Management Agreement"); (iv) the paying agent, agent bank and the registrar, who are appointed under the agents agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Agency Agreement"); (v) the note trustee, who is appointed under the trust deed (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Trust Deed"); (vi) the security trustee, who is appointed under the deed of charge (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Deed of Charge"); (vii) the Account Bank, who is appointed under the Bank Account Agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Bank Account Agreement"); (viii) the Swap Provider, who is appointed under the terms of the Swap Agreement (see the section of the prospectus entitled "Credit Structure—Interest Rate Risk"). The contractual obligations of the servicer providers are specified in the relevant agreements and, as identified above with respect to certain providers, summarised in the prospectus.	(a) information regarding contractual obligations of the servicer and trustee	Confirmation	(ALPHANUM:1000)	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.	
S1551	Confirmed. See Clause 21 of the servicing agreement contains provisions providing for the termination of the servicer and provisions anticipating the appointment of a replacement servicer by the trustee following the occurrence of certain events, including material and unresolved defaults by the servicer or the occurrence of an insolvency event in relation to the servicer.	(b) Servicing Continuity Provisions	Confirmation	(ALPHANUM:1000)	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.	
S1552	Confirmed. This Swap Agreement has provisions requiring replacement of the relevant swap counterparty in the event of an unresolved default or certain insolvency events (see the section of the prospectus entitled "Credit Structure—Interest Rate Risk").	(c) Derivative Counterparty Continuity Provisions	Confirmation	(ALPHANUM:1000)	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.	
S1553	Confirmed. The Bank Account Agreement has provisions requiring replacement of the account bank in the event of an unresolved material default, certain insolvency events and the account bank no longer having the required ratings (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Bank Account Agreement" and Clause 5 of the Bank Account Agreement).	(d) Account Bank Continuity Provisions	Confirmation	(ALPHANUM:1000)	Article 21(7)(d)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7)(d) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.	
S1554	(A) Expertise. The consolidated group to which the servicer belongs has undertaken the servicing of loans of a similar nature to those securitised, for at least five years. See the section of the prospectus entitled "The Servicer". The consolidated group to which CML belongs for assessment or promoter purposes has included the servicing of exposures of a similar nature to those securitised for significantly more than five years. (B) Policies, procedures and controls. The servicer is an entity that is subject to supervision in the UK, and the existence of well documented and adequate policies, procedures and risk management controls in this regard. See the section of the prospectus "The Servicer". CML is authorised and regulated by the Financial Conduct Authority under FIN 739516. CML has the relevant FCA permissions to carry out mortgage-lending and servicing activities required under the FSA's "S".	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.	
S1555	Confirmed. The servicing agreement includes the policies of the Servicer in respect of delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, collections, recovered and other asset performance remedies (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Servicing Agreement").	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM:1000)	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 VII.	
S1556	Confirmed. Priorities of Payments and relevant triggers are set out in the transaction documents and disclosed in the prospectus (see "Cashflow" and "Cash Management").	Priorities of payment and triggers events	Confirmation	(ALPHANUM:1000)	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.	
S1557	Confirmed. (A) Resolution of conflicts. Condition 13 of the terms and conditions of the notes, the trust deed and the deed of charge contain provisions relating to resolution of conflicts between different classes of investor and set out the rights and procedure for the resolution of the trustee and security trustee, in particular: (a) the method for calling meetings or arranging conference calls is described in Schedule 5 paragraph 4 of the trust deed; (b) the process for written resolutions and electronic consents are also set out in Schedule 5 of the trust deed; (c) the maximum timeframe for setting up a meeting or conference call is described in Schedule 4 paragraph 6 of the trust deed; (d) the required quorum is described in Schedule 5 paragraphs 9-12 of the trust deed; (e) the minimum threshold of votes to validate such a decision, with clear differentiation between the minimum thresholds for each type of decision is described in Schedule 5 paragraphs 8-15 of the trust deed and the definitions of Ordinary Resolution and Extraordinary Resolution and, in respect of written resolutions, in the respective definitions of those terms in Schedule 5 of the trust deed; (f) the location for the meetings which should be in the United Kingdom (or, if applicable, the European Union), is determined in accordance with paragraph 5 of Schedule 5 of the trust deed; (B) Fiduciary duties. The fiduciary duties of the trustee and the security trustee are set out in the trust deed and the deed of charge, respectively.	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.	
S1558	Confirmed— "Characteristics of the United Kingdom Residential Mortgage Market – Information in relation to loans originated by the Lender Title holder" / "Characteristics of the Portfolio—Static Pool Information". Such information included in the prospectus or made available is made available to investors prior to the pricing of any issuance of notes.	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 VII.	
S1559	Confirmed. See the section of the prospectus entitled "Certain Regulatory Disclosures—Verification of data".	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	
S1560	Confirmed. See section of the prospectus entitled "Certain Regulatory Disclosures" and "Summary of the Key Transaction Documents—Servicing Agreement—Securitisation Regulation Reporting—Cashflow Model".	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	
S1561	With respect to loans in the pool as of the issuance date, CCFS does not collect the energy performance certificates related to the assets. To the extent such certificates are available in the future, CCFS will procure that information related to the environmental performance of the assets is made available. See the section of the prospectus entitled "Characteristics of the Portfolio—Environmental Performance".	Publication on environmental performance of underlying exposures consisting of residential loans or of "bare or lease"	Concise Explanation	(ALPHANUM:1000)	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 bare 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	
S1562	Confirmed. See section of the prospectus entitled "Certain Regulatory Disclosures" and "Summary of the Key Transaction Documents—Cash Management Agreement—Securitisation Regulation Reporting" and "Summary of the Key Transaction Documents—Servicing Agreement—Securitisation Regulation Reporting".	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	