

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 (where appropriate, this includes a reference to the relevant sections of the underlying documentation where the information can be found)	ADDITIONAL INFORMATION
STSS0	213800XSHRKUIZK86B68	First contact point	N/A (General Information)	{ALPHANUM-1000}	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 .
STSS1	Class A XS2382919178, Class B XS2382919251, Class C XS2382919848, Class D XS2382920184, Class E XS2382920697, Class X1 XS2382920853, Class X2 XS2382921315, Class RC1 XS2382921745, Class RC2 XS2382922479	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	213800XSHRKUIZK86B68	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 9 of Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
STSS4	213800KIKUC45BO49X16N202101	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE.	N/A
STSS5	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
STSS6	N/A	Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Lanebrook Mortgage Transaction 2021-1 plc	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	GB	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Articles 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(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 including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	2021-27-09	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A
STSS12	2021-28-09	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) UK Limited has verified compliance with the STS criteria.	Authorised third party	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, 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, GB	Authorised third party (name)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party.	N/A
STSS15		[Note: empty row that serves to avoid re-numbering of rows.]					N/A
STSS16	STS Compliant	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS, or that a STS notification should be revised.	N/A
STSS17	N	Originator (or original lender) not a UK credit institution or a UK investment firm	N/A (General Information)	{Y/N}	Article 27(3)	A "Yes" or "No" statement as to whether the originator or original lender is a credit institution or investment firm established in the UK.	N/A
STSS18	Confirmed. See the section of the Prospectus entitled "The Seller" and "The Loans".	Confirmation of credit-granting criteria	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	Confirmed. See the section of the Prospectus entitled "The Seller" and "The Loans".	Declaration that the credit-granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A

STSS20	TRUE SALE. Title to the English Loans is acquired from the Seller by the Issuer by means of an equitable assignment 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 3 of the Mortgage Sale Agreement, subject to certain conditions, the Seller will sell the English Loans to the Issuer by means of an equitable assignment. The sale of the Loans is in equity only (until transfer of legal title). As a matter of English law, such equitable assignment has the same legal effect as a true sale (see paragraphs 2.2 and 2.3 of the Clifford Chance LLP Transaction Opinion). Once sold, the English Loans form part of the Portfolio. Notification of the assignment of title occurs on the occurrence of certain specified events set out in clause 4 of the Mortgage Sale Agreement. In respect of Scottish Loans, the Legal Title Holder has held such loans on trust for the Seller as beneficiary under Scottish trusts. The Seller will assign such beneficiary interests to the Issuer and once the transfer is notified to the Legal Title Holder, such transfer will have the same legal effect, as a matter of Scots law, as a true sale (see paragraph 3.18 of the CMS Scottish Transaction Opinion). ENFORCEABILITY. Under applicable law (as reflected in paragraphs 2.3 of the Clifford Chance LLP opinion), the acquisition of title by the Issuer is enforceable against the Seller or any other third party. LEGAL OPINIONS. Paragraphs 2.2 and 2.3 of the Clifford Chance LLP opinion confirm the true sale acquisition and enforceability. DISCLOSURE. The Prospectus includes disclosure on the sale mechanics, perfection events and relevant representations and warranties (see the section of the Prospectus entitled "Summary of the Key Transaction Documents-Mortgage Sale Agreement") set out in the Mortgage Sale Agreement.	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	A concise explanation of how 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	Under applicable insolvency laws in the United Kingdom (the Seller's jurisdiction of incorporation), assignment and transfer of the Loans by the Seller to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as UK insolvency laws do not include "severe clawback provisions". The Clifford Chance LLP Transaction Opinion (paragraph 2.7) analyses the applicable clawback provisions, none of which constitute "severe clawback provisions".	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	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 19 of Commission Delegated Regulation (EU) 2019/980
STSS22	See above.	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, a confirmation 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS23	Confirmed. See paragraph 2.3.1 of the Clifford Chance LLP Transaction Opinion.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS24	Pursuant to the Mortgage Sale Agreement, the Seller will sell Loans to the Issuer by means of an equitable assignment (see clause 3) and notification of the assignment of title occurs on the occurrence of certain specified events (see clause 4) which are summarised in the Prospectus (see the section of the Prospectus entitled "Summary of the Key Transaction Documents-Mortgage Sale Agreement").	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, 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, a confirmation that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS25	All Loans are transferred pursuant to the Mortgage Sale Agreement on the same terms and conditions (clause 3). The Prospectus identifies the Seller (see the section of the Prospectus entitled "The Portfolio"), and includes disclosure on the relevant representations and warranties (see the section of the Prospectus entitled "Summary of the Key Transaction Documents-Mortgage Sale Agreement" and in particular loan warranty (b)). The Mortgage Sale Agreement also includes relevant representations and warranties at clause 9 and as set out in schedule 1 of the Mortgage Sale Agreement.	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	A concise explanation on how and 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	UNDERLYING EXPOSURES. The underlying exposures meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis (see the section of the Prospectus entitled "Summary of the Key Transaction Documents, Mortgage Sale Agreement"). Each Loan sold to the Issuer must comply with the representations and warranties given under clause 9 and as set out in schedule 1 of the Mortgage Sale Agreement and as summarised in the section of the Prospectus entitled "Summary of the Key Transaction Documents-Mortgage Sale Agreement Deed". SELECTION. The Seller selected the Loans by testing the Loans for eligibility and compliance with the representations and warranties given under the Mortgage Sale and Agreement and then from the resulting pool selected on a random basis accounts to be Loans in sufficient principal balance for inclusion in the Portfolio.	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)	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE 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.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS27	HOMOGENEITY. In accordance with the requirements of Article 1 of Commission Delegated Regulation (EU) 2019/1851 (Homogeneity of the underlying exposures), it is confirmed that: (a) the underlying exposures are residual loans secured by mortgages over residential immovable property; (b) the underlying exposures have been underwritten in accordance with standards that apply similar approaches for assessing associated credit risk; (c) the underlying exposures are serviced in accordance with similar procedures for monitoring, collecting and administering cash receivables on the asset side of the SPSE; and (d) the underlying exposures are homogeneous with reference to at least one homogeneity factor as set out in Article 2 of Commission Delegated Regulation (EU) 2019/1851 (Homogeneity factors). Shawbrook applies the same credit granting criteria and underwriting standards to securitised and non-securitised exposures, see the section of the Prospectus entitled "The Loans, Other Characteristics of the Loans". SAME ASSET CATEGORY. The Portfolio is comprised of buy-to-let mortgage loans to Borrowers resident in (or incorporated in) England and Wales or Scotland only.	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	The Portfolio is comprised of buy-to-let mortgage loans based on standard form documentation, and therefore does not include any securitisation position. The Prospectus also describes the Portfolio in the section entitled "The Loans".	Underlying exposure obligations: no rescureitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	The representations and warranties set out in the Mortgage Sale Agreement include that the Loans were originated in the ordinary course of the Legal Title Holder's business. The Loans were originated on the basis of consistently applied underwriting criteria, being no less stringent than those applied at the relevant time of origination to other mortgage loans that do not form part of the Portfolio. The Loans have been serviced in accordance with the Legal Title Holder's Policies since origination. The Legal Title Holder's Policies are defined (see the definition in the Prospectus and the Master Framework Agreement) to be the Legal Title Holder's policies relating to originating, underwriting, administration, collections, arrears, exception and enforcement policies for repayment of the Loans, as the same may from time to time be amended in accordance with the Transaction Documents, and therefore do not differ between securitised and non-securitised Loans. None of the Loans have been marketed and underwritten on the premise that the loan applicant or, where applicable intermediaries, were made aware that the information provided might not be verified by the lender (see section entitled "Risk Factors, Buy-To-Let Loans"). The assessment of a prospective obligor's creditworthiness is conducted in accordance with the Credit and Collection Procedures, where appropriate, to meet 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.	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	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 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	TML is a specialist mortgage lender, and both it and its management and board members are focussed on and have expertise in originating and servicing mortgage loans in the UK, in both the owner occupied and buy-to-let sectors, being products of a similar nature to those that are the subject of this transaction. Shawbrook (the Seller and sole shareholder of TML) is also a specialist mortgage lender and and both it and its management and board members are focussed on and have expertise of more than five years in originating and servicing buy-to-let mortgage loans in the UK, being products of a similar nature to those that are the subject of this transaction.	Originator/Lender expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	The loan warranties set out in the Mortgage Sale Agreement include that no Loan is in Arrears. The assessment of a prospective borrower's credit assessment is undertaken in accordance with the Legal Title Holder's lending guidelines and, where appropriate, 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. As far as the Seller is aware, having taken all appropriate steps, the Portfolio does not contain Loans which were due from Customers in default or credit impaired at the time of selection but, if found, the Seller may take steps to repurchase such Loans as set out in the section of the Prospectus entitled " Summary of the Key Transaction Documents-Mortgage Sale Agreement-STS Call Option".	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	A detailed explanations 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 Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	The loan warranties in the Mortgage Sale Agreement and as summarised in the Prospectus in the section entitled "Summary of the Key Transaction Documents-Mortgage Sale Agreement-Representations and Warranties" (see in particular warranty (mm)) states that at least one Monthly Instalment in respect of each Loan has been paid by the relevant Borrower.	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	Repayment of the holders of the securitisation position has not been structured to depend on the sale of the Loans. Instead, the repayment of the holders depends on the performance of and, in particular, principal payments in respect of the Loans. See the section of the Prospectus entitled "Cashflows".	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	{ALPHANUM}	Article 20(13)	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.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS34	randomly selected exposures kept on balance sheet	Compliance with the risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	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. An indication which entity retains the material net economic interest and which option is used for retaining the risk: (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) 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 used.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	The transaction has been structured to ensure transactional integrity and, in particular, in relation to the cashflows available (including, but not limited to, the mismatch between the interest rates applicable to the Loans and the reference rate on the Notes, which is mitigated by the Swap Transaction) to ultimately cover obligations under the Notes. In relation to this, see the section of the Prospectus entitled "Credit Structure, Interest Rate Risk for the Notes". Additionally, the Rated Notes have been structured to comply with the requirements for rating agency stresses applicable to their rating.	Mitigation of interest rates (IR) and currency (FX) risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	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 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	Under the Terms and Conditions of the Notes, the Issuer has undertaken not, without the consent of the Trustee, unless otherwise provided by the Terms and Conditions of the Notes or the Transaction Documents (which includes the Swap Agreement), to enter into any derivatives or hedging contracts having the same economic effect.	Derivatives purchased/sold by SSPE	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise declaration 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	The Swap Transaction is documented under an ISDA Master Agreement. See the section of the Prospectus entitled "Credit Structure, Interest Rate Risk for the Notes".	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	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 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	Interest on the Notes is calculated by reference to Compounded Daily SONIA. Interest on the Loans is calculated by reference to an initial fixed rate of interest and then revert to rate based on LIBOR or the Legal Title Holders' base rate.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	A concise explanation on 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.	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	See the section of the Prospectus entitled "Summary of the Key Transaction Documents-Deed of Charge". Confirmed no amounts of cash shall be trapped post enforcement.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	A declaration 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	Confirmed no amounts of cash shall be trapped.	No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Confirmed.	Principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	Confirmed.	Repayment shall not be reversed with regard to seniority	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that the repayment of the securitisation positions is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	Confirmed. There are no provisions in the transaction documents allowing for automatic liquidation of the Portfolio at market value.	No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	No non-sequential priority of payments.	Securitisations featuring nonsequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	Confirmation that transaction featuring nonsequential 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. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	N/A. The transaction is not a revolving securitisation.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	N/A. The transaction is not a revolving securitisation.	Deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	N/A. The transaction is not a revolving securitisation.	Occurrence of an insolvency related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	N/A. The transaction is not a revolving securitisation.	Value of the underlying exposures held by the SSPE falls below a predetermined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	N/A. The transaction is not a revolving securitisation.	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)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	Confirmed. See the section of the Prospectus entitled "Summary of the Key Transaction Documents, Servicing Agreement" and "Summary of the Key Transaction Documents-Trust Deed".	Information regarding contractual obligations of the servicer, trustee and other ancillary service providers	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	Confirmed. See the section of the Prospectus entitled "Summary of the Key Transaction Documents-Servicing Agreement".	Servicing continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Confirmed. See the section of the Prospectus entitled "Credit Structure-Interest Rate Risk for the Notes".	Derivative counterparties continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS3	Confirmed. See the section of the Prospectus entitled "Summary of the Key Transaction Documents-The Bank Account Agreement".	Liquidity providers and account bank continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS4	Confirmed. See the section of the Prospectus entitled "The Servicer and the Legal Title Holder".	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS5	Confirmed. See the section of the Prospectus entitled "The Servicer and the Legal Title Holder". The Legal Title Holder's Policies (as defined in the Incorporated Terms Memorandum and the Prospectus) set out in clear and consistent terms the operating procedures in relation to the treatment of customers in arrears. Mortgage lending in the UK is a highly regulated activity and The Mortgage Lender Limited is subject to such regulation in dealing with customers in arrears.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	Confirmation 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS6	Confirmed. See the section of the Prospectus entitled "Cashflows".	Priorities of payment and trigger events	Confirmation	{ALPHANUM-1000}	Article 21(9)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS7	Confirmed. See the section of the Prospectus entitled "Transaction Overview-Rights of Noteholders and Certificateholders and relationship with other Secured Creditors- Noteholders and Certificateholders Meeting provisions".	Timely resolution of conflicts between classes of investors and responsibilities of trustees	Confirmation	{ALPHANUM-1000}	Article 21(10)	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS8	Confirmed. See paragraph (j) of the section of the Prospectus entitled "UK Securitisation Regulation and EU Securitisation Regulation Requirements-UK Securitisation Regulation and EU Securitisation Regulation Reporting".	Historical default and loss performance data	Confirmation	{ALPHANUM-1000}	Articles 22(1)	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS9	Confirmed. See the section of the Prospectus entitled "UK Securitisation Regulation and EU Securitisation Regulation Requirements-STS Status-Verification of data".	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22(2)	Confirmation 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	Confirmed. See the section of the Prospectus entitled "UK Securitisation Regulation and EU Securitisation Regulation Requirements-STS Status-Liability cashflow model".	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22(3)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	N/A
STSS61	Confirmed. See the section of the Prospectus entitled "The Loans-Environmental performance".	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	{ALPHANUM-10000}	Article 22(4)	A concise explanation on 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 a statement where that information is to be found.	N/A
STSS62	Confirmed. See the section of the Prospectus entitled "UK Securitisation Regulation and EU Securitisation Regulation Requirements-UK Securitisation Regulation and EU Securitisation Regulation Reporting".	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22(5)	Confirmation 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