

STS Notification Template files

Version 1.0 FINAL

The worksheets in the enclosed templates shall be used for the purposes of the notification requirements to the FCA as set out in Article 27 of the European Securitisation Regulation as amended by The Securitisation (Amendment) (EU Exit) Regulations 2019 (UK Securitisation Regulation)

Detailed instructions for submitting the STS notification template for a public securitisation to the FCA:

1. If you are providing an STS notification for a public securitisation, then you must follow all of the instructions below. NB: 'Public securitisations' are defined as those securitisations that do not fall under the scope of Article 7(1)(c) of the UK Securitisation Regulation (where section 85 of the 2000 Act (prohibition of dealing etc in transferable securities without approved prospectus) and rules made by the FCA for the purposes of Part 6 of the 2000 Act (official listing) do not require a prospectus to be drawn up). Please note that failure to comply with these instructions may lead to either a rejection of the STS notification or delays in making it available on the List of UK STS Securitisations.

2. Using the worksheets in the public securitisations STS notification template file (ANNEX_I, ANNEX_II, and/or ANNEX_III), select the appropriate template(s) to be completed, as per the STS notification RTS and ITS. Additional columns have been provided for background information.

3. Complete the STS notification template(s) in the manner specified in the templates.

For ease of reference, fields that must always be completed have been highlighted in blue.

Similarly, conditional fields (i.e. those that must sometimes be completed depending on the type of instrument) have been highlighted in beige.

Please note that this colour coding is for ease of reference only, and that the obligations as set out in the regulatory technical standards, take precedence in the event of any conflict.

4. Please note that any reference in the STS notification template file:

- to Regulation (EU) 2017/2402 is a reference to Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, as amended by The Securitisation (Amendment) (EU Exit) Regulations 2019 (SI 2019/660);
- to Regulation (EU) No 600/2014 is a reference to Regulation (EU) No 600/2014 of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Regulation (EU) No 648/2012, as amended by The Markets in Financial Instruments (Amendment) (EU Exit) Regulations 2018 (SI 2018/1403);
- to Regulation (EU) No 575/2013 is a reference to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, as amended by The Capital Requirements (Amendment) (EU Exit) Regulations 2018; unless the contrary intention appears.

Where a term in the STS notification template file is defined in Regulation (EU) 2017/2402, that definition shall apply for the purposes of these instructions unless the contrary intention appears.

5. Once the STS notification template(s) has been completed, save this file, submit using the File Upload Form for Submission of STS Notifications to the FCA ("STS Notification File Upload Form"), in adherence with the following modalities. Note: The STS Notification File Upload Form will be available for a firm user registered onto Connect only if their Principal user has enabled them access to the form.

- Please submit only one file per securitisation. Where multiple STS notifications are being submitted (e.g. for two or more securitisations), please submit one notification per securitisation.
- Where a notification is being made for an ABCP securitisation that requires notification of both the transaction and programme in compliance with the STS criteria, then Annex I in the public securitisations STS notification template file should be deleted and Annexes II and III should be completed, and this single saved file should be submitted in one notification. Each Annex will be treated as a separate notification with its own corresponding Notification ID generated.
- Where a notification is being made for a non-ABCP securitisation, then Annex I should be completed and Annexes II and III deleted, and this completed file should be submitted in one notification.
- Where a notification is being made for an ABCP transaction only, then Annexes I and III should be deleted and Annex II should be completed, and this file saved and should be submitted in one notification.
- Where a notification is being made for an ABCP programme only, then Annexes I and II should be deleted and Annex III should be completed, and this file saved and should be submitted in one notification.
- Initial and any further STS notification files such as Updates or Loss of STS can be submitted only by a firm user registered onto Connect whose email domain matches that of the firm and the previous notification submitters. Failure to do so may lead to us being unable to recognise your email domain and the STS notification file being rejected.
- If you are providing an updated STS notification or a Loss of STS notification, then you must specify the reasons for revision or reasons the securitisation no longer meets the STS criteria, in either field STSS16 (Annex I), STSAT16 (Annex II) or STSAP15 (Annex III).

6. The template file must be saved in following filename format:

[SECU]: LEI - UNIQUE_IDENTIFIER - STATUS_TYPE

UNIQUE_IDENTIFIER is as set out in Annex below

Example filenames:

If the template is for a **new securitisation notification** for a Public STS

5493000IBP32UQZ0KL24N201801 - NEW - PUB

If the template is for an **updated securitisation notification** for a Public STS

5493000IBP32UQZ0KL24N201802 - UPDATE - PUB

If the template is for a Loss of STS securitisation notification for a Public STS

5493000IBP32UQZ0KL24N201802 - LOSS OF STS - PUB

7. The notification must be submitted via Connect

In case of questions:

Please send an email to your Firm Supervisor or contact FCA's Supervision Hub at Firm.Queries@fca.org.uk

Annex: Unique identifier

1. The reporting entity shall assign to the securitisation a unique identifier composed of the following elements, in sequential order:

- (a) The Legal Entity Identifier of the reporting entity;
- (b) The letter 'A' if the securitisation is an ABCP securitisation or the letter 'N' if the securitisation is a non-ABCP securitisation;
- (c) The four-digit year corresponding to:
 - i. The four-digit year that the first securities of the securitisation were issued, where the securitisation is a non-ABCP securitisation;
 - ii. The four-digit year that the first securities within the ABCP programme were issued, where the securitisation is an ABCP securitisation;
- (d) The number 01 or, where there is more than one securitisation with the same identifier created according to points (a) to (c) of this sub-paragraph, a two-digit sequential number corresponding to the order in which the reporting entity made available information on each securitisation according to this Regulation. In the event of multiple simultaneous securitisations, the reporting entity shall define the order of each such securitisation at its discretion.

2. The reporting entity shall assign to each ABCP transaction in an ABCP programme a unique identifier composed of the following elements, in sequential order:

- (a) The identifier produced according to in paragraph 1;
- (b) The letter 'T';
- (c) The four-digit year corresponding to the first closing date of the ABCP transaction;
- (d) The number 01 or, where there is more than one ABCP transaction with the same identifier created according to points (a)-(c) of this sub-paragraph, a two-digit sequential number corresponding to the order of the first closing date of each ABCP transaction. In the event of multiple simultaneous ABCP transactions, the reporting entity shall define the order of each such ABCP transaction at its discretion.

3. The reporting entity shall not amend unique identifiers.

FILE NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXONERATION TYPE FOR THE FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2015/2402	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
17530	2138002CF2N25Y5637	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
17531	4234968232632K234962362464K23496232593K2349623793K2349623875K2349623958K2349624087	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
17532	2138002CF2N25Y5637	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
17533	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
17534	35400VWVWZURUNV6S2402401	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) 2020/1218 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 SFE.	N/A
17535	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
17536	European DebtWarehouse Limited	Securitisation repository	N/A (General Information)	ALPHANUM-1000	N/A	Where available, the name of the registered securitisation repository.	N/A
17537	PMF 2024-2 PUC	Securitisation name	N/A (General Information)	ALPHANUM-1000	N/A	The securitisation name.	N/A
17538	GB	Country of establishment	N/A (General Information)	ISO3166_2	Articles 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s), SFE(s) and original lender(s).	N/A
17539	non-ABCP securitisation	Securitisation classification	N/A (General Information)	IS7	N/A	The type of securitisation: non-ABCP securitisation, ABCP transaction, ABCP programme.	N/A
17539	residential mortgages	Underlying exposures classification	N/A (General Information)	IS7	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 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title X, 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
17541	2024-12-12	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 by the issuer.	N/A
17542	2024-12-12	Notification date	N/A (General Information)	DATEFORMAT	N/A	The date of notification to the FCA, or prior to exit date, date of notification to ESMA.	N/A
17543	Prime Collateralised Securities (PCS) UK Limited	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.	N/A
17544	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
17545	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
17547	Originator (or original lender) not a UK credit institution or UK investment firm	Originator (or original lender) not a UK credit institution or UK investment firm	N/A (General Information)	IS7N	Article 27(5)	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
17548	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.	Confirmation of credit-granting criteria	N/A (General Information)	ALPHANUM-1000	Article 27(5)	Where the answer to field 17547 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
17549	N/A	Declaration that the credit-granting is subject to supervision	N/A (General Information)	ALPHANUM-1000	Article 27(5)	Where the answer to field 17547 is "No", declaration that the credit-granting as referred to in Article 27(5)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
17550	Under applicable law (as reflected in opinion 4.1 of the Allen Overy Shearman Sterling LLP transaction legal opinion), the acquisition of title by the issuer is enforceable against the seller or other third parties. Schedule 1 (Loan Warranties) of the mortgage sale agreement also includes representations on enforceability, including (i) "the amount outstanding under each loan is a valid debt to the Seller (as holder of the legal title to the loan) from the Borrower arising from advances of money to the Borrower, and except for any loan and its Related Security which is not binding by virtue of UTCR or Consumer Rights Act, the terms of each loan and its Related Security constitute valid, binding and legally enforceable obligations of the relevant parties except that (ii) 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 (iii) the warranty only applies in relation to interest and principal payable by the Borrower..."	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 assignment 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
17551	Legal opinion. Opinion 4.1 of the Allen Overy Shearman Sterling LLP transaction legal opinion confirms the true sale acquisition and enforceability. The Allen Overy Shearman Sterling LLP transaction legal opinion (section "General") confirms that the opinion is accessible and made available to any relevant third party verifying STS compliance and any relevant competent authority.	Legal opinion	N/A (General Information)	IS7N	Article 27(5)	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
17552	Under applicable insolvency laws in the United Kingdom (the originator's jurisdiction), assignment of the loans by the issuer to the issuer is not subject to severe clawback provisions in the event of the issuer's insolvency or of insolvency laws do not include severe clawback provisions. The Allen Overy Shearman Sterling LLP transaction legal opinion (see Schedule 3 Part 1) (Observations Relating to Challenges to Transactions) includes 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(2) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
17553	House refer to 175321.	Exemption for clawback provisions in national insolvency laws	Confirmation	ALPHANUM-1000	Article 20(3)	In conjunction with 17552, 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
17554	N/A as each loan was originated by Charter Court Financial Services Limited (see para (a) of schedule 1 of the mortgage sale agreement. Please also refer to 175323 and 175324.	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 (3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
17555	Pursuant to the mortgage sale agreement, the seller sells loans to the issuer by means of an equitable assignment or, as applicable, trust (clauses 2 and 3), and perfection of the assignment of title occurs on the occurrence of certain specified events set out in the mortgage sale agreement and in the prospectus (see the definition of "Perfection Events" in the prospectus and the section of the prospectus entitled "Summary of the Key Transaction Documents-Mortgage Sale Agreement-Title to the Borrower, Registration and Notifications," which includes: (a) an insolvency event occurring in relation to the Seller; (b) the Seller is in breach of obligations under the Mortgage Sale Agreement, but only if such breach, where capable of remedy, is not remedied to the reasonable satisfaction of (prior to the delivery of an Enforcement Notice) the issuer or (after the delivery of an Enforcement Notice) the Security Trustee in accordance with the Deed of Charge within 90 calendar days provided that (A) this provision shall not apply if more of the then outstanding Notes are UK STS and (B) this provision shall be subject to such amendment as the Seller may require so long as the Seller delivers a certificate to the Note Trustee that the amendment of such provision does not respect the designation as a "simple, transparent and standardised" securitisation (within the meaning of the UK Securitisation Framework) in respect of any series or class of Notes then outstanding which are intended to satisfy the UK STS requirements; and (c) an enforcement action or a Receiver is appointed to any part of the underlying property and assets of the Seller having an aggregate value in excess of 10% of the total assets of the Seller or a distress, diligence or execution is levied or enforced upon or used to against any part of the chattels or property of the Seller having an aggregate value in excess of 10% of the total assets of the Seller and, in the case of any of the foregoing events, is not discharged within 30 days (the "Attached Assets"), unless such Attached Assets (i) relate to a different business of the Seller to the generating and/or servicing the Mortgage loans and the attachment of the enforcement over the Attached Assets did not adversely impact the credit quality of the Seller and (ii) are not required by the Seller to enable or perform its obligations under the Transaction Documents or the enforceability or collectability of the loans.	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 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 SFE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
17556	All loans are transferred pursuant to the mortgage sale agreement on the same terms and conditions (clause 2). 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: (i) "the amount outstanding under each loan is a valid debt to the Seller (as holder of the legal title to the loan) from the Borrower arising from advances of money to the Borrower and, except for any loan and its Related Security which is not binding by virtue of UTCR or Consumer Rights Act, the terms of each loan and its Related Security constitute valid, binding and legally enforceable obligations of the relevant parties except that (ii) 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 (iii) the warranty only applies in relation to interest and principal payable by the Borrower"; (ii) "the formal approval, consent and other steps necessary to permit a legal and equitable or beneficial transfer of the loans and their Related Security to be valid under the Mortgage Sale Agreement or pursuant to the Section Declaration of Trust have been obtained or taken"; and (iii) "The Seller has good and marketable title to, and immediately prior to the sale of such loan is the absolute unencumbered legal and beneficial owner of, each loan and its Related Security which is not binding by virtue of UTCR or Consumer Rights Act, the terms of each loan and its Related Security constitute valid, binding and legally enforceable obligations of the relevant parties and subject to registration or recording in the Land Registry or the Registers of Scotland of the Seller as proprietor or beneficial creditor of the relevant Mortgage...". Items 1 to 4 of the Seller's name, within the Seller or any of their agents have received written notice of any litigation, claim, dispute or complaint (in each case, subsisting, threatened or pending) in respect of any Borrower or Related Security which (if adversely determined) would have a material adverse effect on amounts receivable in relation to the loans" (see para (a) of the Closing Date, no Mortgage has been subject to any variation, amendment, modification, waiver or exclusion of time of any kind which in any material way adversely affects its enforceability or collectability".	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 lawfully to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
17557	Eligibility criteria. Each loan sold to the issuer must comply with the loan warranties set out in Schedule 1 of the mortgage sale agreement. The prospectus also sets out the loan warranties (see the section of the prospectus entitled "Summary of the Key Transaction Documents - Mortgage Sale Agreement - Representations and Warranties").	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 SFE 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 are not allowed for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
17558	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 Seller or Legal Title Holder").	Repurchase mechanics	Concise Explanation	ALPHANUM-10000	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 STS on homogeneity Commission Delegated Regulation (EU) 2019/2451, and explain in detail how each of the conditions specified in the section 1 of that Delegated Regulation are met.	Item 2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
17559	(A) 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"). (B) One asset type. The portfolio is comprised of residential mortgage loans originated by the Seller and secured over residential properties located in England and Wales. (C) Contractually binding. The loans are contractually binding and enforceable, with full recourse to borrowers. Loan Warranty (a) also includes representations on enforceability ("the terms of each loan and its Related Security constitute valid, binding and legally enforceable obligations..."). (D) 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) or 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 - Characteristics of the Loans - Repayment terms"). (E) 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 "The Loans - Other Characteristics" ("The loans comprised in the Provisional Portfolio as at the Reference Date do not include (i) any transferable securities for the purposes of SEC2 2.9(8)(1).")	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 STS on homogeneity Commission Delegated Regulation (EU) 2019/2451, and explain in detail how each of the conditions specified in the section 1 of that Delegated Regulation are met.	Item 2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
17560	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 terms 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 Provisional Portfolio as at the Portfolio Reference Date do not include... (i) any securitisation positions for the purposes of SEC2 2.9(8).")	Underlying exposure obligation: no securitisation	Confirmation	ALPHANUM-10000	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

	<p>[A] 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 (a)). Each loan was originated by and made by the Seller on its own account pursuant to underwriting standards that are no less stringent than those the Seller applied at the time of origination to similar exposures that are not securitized. (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 (iv)). (D) Creditworthiness. The mortgage sale agreement sets out the loan warranties and the prospectus includes a summary of the current lending criteria (see the section of the prospectus entitled "The Loans-Lending Criteria"), which includes requirements for income verification (see also the section of the prospectus entitled "The Loans-Lending Criteria"). The assessment of a borrower's creditworthiness is conducted in accordance with the Lending Criteria and, where appropriate, with applicable regulatory requirements (including, if applicable, the requirements of SEC 2.11(d), although the "A" consumer credit considerations and MCCAs are not applicable to originated loans. See "Information relating to the Regulation of Mortgages in the UK". See in particular Loan Warranties (a), (b), (f), (g), (i), (iv), (v), (vi), (vii) and (v)).</p>	Soundness of the underwriting standard	Detailed Explanation	ALPHAMUM	Article 20(2)	<p>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 securitized. 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 securitizations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirements of the second paragraph of Article 20(2) of Regulation (EU) 2017/2402. As to whether an assessment of the borrower's creditworthiness matches the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 5 to 6 of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57530	<p>Charter Court Financial Services Limited has operated for more than the five year period to satisfy this requirement. See the section of the base prospectus entitled "The Seller and the Servicer".</p>	Originator/Lender expertise	Detailed Explanation	ALPHAMUM	Article 20(1)	<p>A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitized.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57531	<p>(A) Transfer without undue delay. The prospective portfolio was identified on the Cut-Off Date (15 October 2024) and the final pool of loans are transferred on the closing date pursuant to the mortgage sale agreement. (B) Exposures in default. The base prospectus includes the following information: (a) at the Cut-Off Date, the total amount of interest or principal in arrears, together with any fees, commissions and premiums payable at the same time as that interest payment or principal repayment on any loan did not exceed more than the amount of the Monthly Instalment then due; and (B) other than with respect to Monthly Instalments (subject to Loan Warranty (iv)), no borrower is in, since the date of the inception of the relevant loan, been in material breach of any obligation owed with respect to the relevant loan or its Related Security, and no steps have been taken by the Seller to enforce any Related Security, provided that a Borrower will not be deemed to be in material breach of the relevant loan as a result of a failure to obtain building insurance where such failure in relation to a loan is covered under the Block Insurance Policies.</p>	Transformed underlying exposures without exposures in default	Detailed Explanation	ALPHAMUM	Article 20(1)	<p>A detailed explanation as to whether: the transformed underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 10(1) of Regulation (EU) 2017/2402; the requirements referred to in Article 20(1) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 20(1) (b) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 20(1) (c) of Regulation (EU) 2017/2402 are met.</p>	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57532	<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>	At least one payment at the time of transfer	Confirmation	ALPHAMUM(1000)	Article 20(2)	<p>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(2) of Regulation (EU) 2017/2402 applies.</p>	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57533	<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>	Repayment of the holders shall not have been structured to evade predominantly on the sale of assets	Detailed Explanation	ALPHAMUM	Article 20(1)	<p>A detailed explanation of the degree of dependence of the payments of the holders of the securitization position on the sale of assets securing the underlying exposures. A concise explanation as to how the originator, sponsor or original lender of a non-ABC securitization 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.</p>	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57534	vertical slice	Compliance with the risk retention requirements	Concise Explanation	IS7	Article 21(2)	<p>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 option used.</p>	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57535	<p>(A) Interest rate risk. Interest rate risk in respect of the notes are mitigated through an interest rate swap (which is summarized in the prospectus). The interest rate swap hedges interest rate mismatches between an interest rate 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 Loans or eliminate all risks associated with such mismatches, the Swap Transaction covers a major share of the interest rate risk present in the context of the Deal of Charge. Not applicable in the Notes and underlying assets of pay-in Speculation. The swaps are intended by their terms to match cashflows from assets and liabilities, and not for speculative purposes. (B) Documentation. The swap agreements are based on ISDA forms. (C) Swap counterparty. The swap counterparty is disclosed in the prospectus and is a financial institution. The Swap Agreement provides that in the event that the relevant ratings) or counterparty risk assessment of the swap counterparty is or are below the required level, the swap counterparty will be required to take certain 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. (D) 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. (E) 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 24.2(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 has been 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 Sale Agreement – Portfolio" (The Loans comprised in the Residential Portfolio at the Portfolio Reference Date do not include (i) any transferable securities for the purposes of SEC 2.1.9(b)).</p>	Mitigation of interest rates (R) and currency (FX) risks	Concise Explanation	ALPHAMUM(1000)	Article 21(2)	<p>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>	Item 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57536	see 57535 above.	Derivatives purchased/sold by SPPE	Concise Explanation	ALPHAMUM(1000)	Article 21(2)	<p>A concise declaration that the SPPE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.</p>	Item 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57537	see 57535 above.	Derivatives using common standards	Concise Explanation	ALPHAMUM(1000)	Article 21(2)	<p>A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p>	Item 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57538	<p>The Portfolio consists of loans which have (or until an initial specific period during which the interest rate applicable to that loan is a fixed rate of interest) a variable interest rate (the "Floating Mortgage Rate") that is based on BBR, for each mortgage, a fixed margin expressed as a percentage over the Floating Mortgage Rate. The liabilities comprise floating rate notes which are linked to interbank rates (SONIA) with standard benchmark replacement provisions.</p>	Referenced interest payments based on generally used interest rates	Concise Explanation	ALPHAMUM(1000)	Article 21(3)	<p>A concise explanation on whether and how any referenced interest payments under the securitization 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>	Item 2.2 and 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57539	<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 issue profits, which is 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 being applied in accordance with the post-enforcement priority of payments. Clause 9.2 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) all post-enforcement interest would be payable. The issuer's enforcement priority of payments provides that issuer funds are applied in sequential amortisation of the securitization positions, as determined by the priority of the securitization position and that repayment of the securitization positions are not universal with regard to their seniority. There are no provisions requiring automatic liquidation of the underlying exposures at market value.</p>	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	ALPHAMUM(1000)	Article 21(4)	<p>A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.</p>	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57540	see above 57539.	No amount of cash shall be trapped	Confirmation	ALPHAMUM(1000)	Article 21(4)	<p>Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.</p>	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57541	see above 57539.	Principal receipts shall be passed to investors	Confirmation	ALPHAMUM(1000)	Article 21(4)	<p>Confirmation that principal receipts from the underlying exposures are passed to the investors by sequential amortisation of the securitization positions, as determined by the priority of the securitization position.</p>	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57542	see above 57539.	Repayment shall not be reversed with regard to seniority	Confirmation	ALPHAMUM(1000)	Article 21(4)	<p>Confirmation that the repayment of the securitization positions is not to be reversed with regard to their seniority.</p>	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57543	see above 57539.	No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	ALPHAMUM(1000)	Article 21(4)	<p>Confirmation that no provisions require automatic liquidation of the underlying exposures at market value.</p>	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57544	The transaction does not contemplate nonsequential payments of principal on the notes.	Securitizations featuring nonsequential priority of payments	Confirmation	ALPHAMUM(1000)	Article 21(5)	<p>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.</p>	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57545	N/A – the securitization is not a revolving transaction.	Revolving securitization with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	ALPHAMUM(1000)	Article 21(6)	<p>A concise explanation, where applicable, on how the provisions in Art 21(6) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.</p>	Item 2.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57546	see above 57545.	Deterioration in the credit quality of the underlying exposures	Concise Explanation	ALPHAMUM(1000)	Article 21(6)(a)	<p>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.</p>	Item 2.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57547	see above 57545.	Occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	ALPHAMUM(1000)	Article 21(6)(b)	<p>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.</p>	Item 2.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57548	see above 57545.	Value of the underlying exposures held by the SPPE falls below a predetermined threshold	Concise Explanation	ALPHAMUM(1000)	Article 21(6)(c)	<p>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.</p>	Item 2.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57549	see above 57545.	Failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	ALPHAMUM(1000)	Article 21(6)(d)	<p>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.</p>	Item 2.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57550	<p>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-The 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 leasing agents, agent bank and the register, who are appointed under the agency 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 issuer 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 Custodian, who is appointed under the Custody Agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents-Custody Agreement"); (ix) 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 service providers are specified in the relevant agreements and, as identified above with respect to certain providers, summarised in the prospectus.</p>	Information regarding contractual obligations of the servicer, trustee and other auxiliary service providers	Confirmation	ALPHAMUM(1000)	Article 21(7)(a)	<p>Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.</p>	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57551	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 issuer following the occurrence of certain events, including material and unremedied defaults by the servicer or the occurrence of an insolvency event in relation to the servicer.	Servicing continuity provisions	Confirmation	ALPHAMUM(1000)	Article 21(7)(b)	<p>Confirmation that the securitization documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.</p>	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57552	Confirmed. The Swap Agreement has provisions requiring replacement of the relevant swap counterparty in the event of an unremedied default or certain insolvency events (see the section of the prospectus entitled "Credit Structure-Interest Rate Risk").	Derivative counterparties continuity provisions	Confirmation	ALPHAMUM(1000)	Article 21(7)(c)	<p>Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.</p>	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57553	Confirmed. The bank account agreement has provisions requiring replacement of the account bank in the event of an unremedied 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 9 of the Bank Account Agreement).	Liability providers and account bank continuity provisions	Confirmation	ALPHAMUM(1000)	Article 21(7)(c)	<p>Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.</p>	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57554	<p>[A] Expense. CCPS at the time of origination of the basis in the Portfolio originated on or after 6 January 2015 a credit institution as defined in paragraph (2) of Article 4.1 of UK CRR. The servicer has undertaken the servicing of loans of a similar nature to those securitized for at least five years. See the prospectus section "The Seller and the Servicer". (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 respect. See the section of the prospectus "The Seller and the Servicer". (C) CCPS is a specialist lending and retail savings bank authorized by the Prudential Regulation Authority ("PRA"), part of the Bank of England, and regulated by the Financial Conduct Authority and the PRA under FIRM 949/14/2.</p>	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	ALPHAMUM	Article 21(8)	<p>Confirmation that the securitization documentation set out the priorities of payment and trigger events pursuant to Article 21(8) of Regulation (EU) 2017/2402.</p>	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST555	The prospectus includes a summary of the originator's policies and procedures regarding remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, loans, charge lifts, recoveries and other asset performance remedies (see the sections of the prospectus entitled "The Loans – Characteristics of the loans – Lending Criteria" and "Asset management and forbearance policy").	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
ST556	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 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
ST557	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, set out voting rights and provide for the responsibilities of the trustee and security trustee, in particular: (a) the method for calling meetings of noteholders 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 5 paragraph 4 of the trust deed; (d) the required quorum is described in Schedule 5 paragraphs 5.11 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 8.55 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 4 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 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 resolution of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST558	Confirmed. See the section of the prospectus entitled "Characteristics of the Provisional Portfolio – information in relation to Loans originated by CFS".	Historical default and loss performance data	Confirmation	ALPHANUM-1000	Articles 23(1)	Confirmation that the data required to be made available under Article 23(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Item 2.2.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST559	Confirmed. See the section of the prospectus entitled "Characteristics of the Provisional Portfolio – Verification of Data".	Sample of the underlying exposures subject to external verification	Confirmation	ALPHANUM-1000	Article 23(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
ST560	Confirmed. See the section of the prospectus entitled "Summary of the Key Transaction Documents – Servicing Agreement – Cashflow Model".	Availability of a liability cash flow model to potential investors	Confirmation	ALPHANUM-1000	Article 23(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
ST561	The Seller has utilised an external third-party service provider to obtain information related to the environmental performance of Properties securing the Loans in the Provisional Portfolio, which may include the environmental performance certificate (EPC) ratings of certain Properties as at the Portfolio Reference Date. Where such information is available, the Seller will disclose this in accordance with its obligations under the UK Transparency Rules.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	ALPHANUM-1000	Article 23(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
ST562	Confirmed. The originator is complying with SECN 6.2.18. Information required by SECN 6.2.18(1) was made available to potential investors before pricing upon request and the information required by SECN 6.2.18(2) and (4) was made available before pricing in draft or initial form. SECN 6.2.18(3) is not applicable. See section of the prospectus entitled "General Information – UK Securitisation Framework Reporting" and "General Information – EU Securitisation Regulation Reporting".	Originator and sponsor responsible for compliance with Article 7	Confirmation	ALPHANUM-1000	Article 23(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