

Combined Uniform CRA Reporting Templates for UK Non-Conforming RMBS as of December 2008

Priority Field	Field number	TAG	Field Name	Data Type	Field Definition & Criteria
Mandatory	1	Dynamic	Pool Cut-off Date	Date	Pool or Portfolio cut-off date
Mandatory	2	Static	Pool ID	Text	Pool or Portfolio identifier / name of transaction
Mandatory	3	Static	Loan ID	Numeric	Unique identifier for each loan
Optional	4	Static	Regulated Loan	Text	Indication if the loan is regulated or not
Mandatory	5	Static	Originator	Text	Lender that advanced the original loan
Mandatory	6	Static	Servicer	Numeric	Unique identifier per servicer to flag which entity is servicing the loan
Mandatory	7	Static	Borrower ID	Numeric	Unique identifier per borrower without its real name – to enable borrowers with multiple loans in the pool to be identified (e.g. if further advances / second liens are shown as separate entries)
Mandatory	8	Static	Property ID	Numeric	Unique identifier per property to enable properties with multiple loans in the pool to be identified (e.g. if further advances / second liens are shown as separate entries)
Mandatory	9	Static	Loan Origination Date	Date	Date of original loan advance using the dd/mmm/yyyy format , i.e. 12/Jan/2008
Mandatory	10	Static	Loan Term	Numeric	Original contractual term (number of months)
Mandatory	11	Static	Purpose	List	Purpose of loan. Permissible answers: Purchase (1) Re-mortgage (2) Renovation (3) Equity release (4) Construction (5) Debt consolidation (6) Other (to provide details, if applicable) (7) No data ND



Optional	12	Static	Borrower Credit Quality	List	Loans should be classified attending to the characteristics of the product
					at the time of origination. Label the loan according to adverse credit
					labels criteria with Prime, Near-Prime, Light, Medium, Heavy,
					Unlimited, with definitions as follows:
					Prime (1) with satisfactorily conducted IVAs during three years or more
					before mortgage application; no prior mortgages or rental arrears, no
					CCJs ¹ in the last three years and no defaults in the last three years.
					Near-Prime (2) with satisfactorily conducted IVAs during three years
					or more before mortgage application; one case in the seven to twelve
					months and no cases in the six months prior to application for prior
					mortgages or rental arrears, maximum combined value of CCJs of
					£1,000 while defaults are ignored.
					Light (3) with satisfactorily conducted IVAs two years or more before
					mortgage application; up to two cases in the last twelve months and no
					more than one case in the six months prior to application for prior
					mortgages or rental arrears, maximum combined value of CCJs of
					£3,000 while defaults are ignored.
					Medium (4) with satisfactorily IVAs conducted more than one year
					before mortgage application; up to three cases in the last twelve months
					and no more than one case in the six months prior to application for
					prior mortgages or rental arrears, maximum combined value of CCJs of
					£6,000 while defaults are ignored.
					Heavy (5) with satisfactorily conducted IVAs more than six months
					before mortgage application; up to five cases in the last twelve months
					and no more than two cases in the six months prior to application for
					prior mortgages or rental arrears, maximum combined value of CCJs of
					£10,000 while defaults are ignored.
					Unlimited (6) with satisfactorily conducted IVAs less than six months
					before mortgage application; more than five cases in the last twelve
					months or more than two cases in the six months prior to application for
' (CJs – For Scotland	and Northern Irel	and, this is to be read as referring	to the local equivaler	ntprioromoytgages sougental terrears, maximum combined value of CCJs of
					£10,000 while defaults are ignored.



Optional	13	Static	Discount Teaser Period	Numeric	If the loan is within a teaser rate period indicate the discount in relation
					the stabilised rate of the loan during the teaser period.
Mandatory	14	Dynamic	Flexible Interest Product	Date	The date the interest product changes from fixed to floating, or the loan
					is re-fixed
Optional	15	Dynamic	Borrower Age	Numeric	Current age of borrower
Optional	16	Static	Prior Repossessions	Y / N	Indicator of prior repossessions resulting from a borrower defaulting on
					a previous mortgage loan
Mandatory	17	Static	Number of CCJs Satisfied	Numeric	Number of County Court Judgements (CCJs) recorded against the
					primary borrower that were satisfied at time of underwriting
Mandatory	18	Static	Value of CCJs Satisfied	Numeric	Total value of CCJs recorded against the primary borrower that
-					were satisfied at time of underwriting
Mandatory	19	Static	Number of CCJSs	Numeric	Number of CCJs recorded against the primary borrower that were
-			Unsatisfied		unsatisfied at time of underwriting
Mandatory	20	Static	Value of CCJs Unsatisfied	Numeric	Total value of CCJs recorded against the primary borrower that were un-
					satisfied at time of underwriting
Mandatory	21	Dynamic	Last CCJ Date	Date	Date last CCJ was registered against the primary borrower
Mandatory	22	Dynamic	Bankruptcy or IVA Flag	Y / N	Flag to identify if borrower has been bankrupt or had an Individual
					Voluntary Arrangement (IVA)
Mandatory	23	Dynamic	Bankruptcy/IVA	Numeric	Number of months (as at underwriting) since discharge of Bankruptcy /
			Discharged		IVA
Mandatory	24	Static	IVA Satisfied Flag	Y/N	Flag to indicate whether IVA has been satisfactorily conducted
Mandatory	25	Static	Previous Mortgage Arrears	Numeric	Number of payments missed on previous mortgage in the prior 0-6
-			0-6 Months		months (information as at underwriting)
Mandatory	26	Static	Previous Mortgage Arrears	Numeric	Number of payments missed on previous mortgage in the prior to
1			6+ Months		greater or equal than 6 months (information as at underwriting)



Mandatory	27	Dynamic	Borrower's Employment Status	List	Employment status. Permissible answers: Employment Type of borrower Employed or full loan is guaranteed (1) Employed with partial support (company subsidy) (2) Protected life-time employment (Civil/government servant) (3) Unemployed (4) Self-employed (5) No employment, borrower is legal entity (6) Student (7) Pensioner (8) Other (to provide details, if applicable) (9)
0 1 1	20	Б .	D 1. D 1		No data ND
Optional	28	Dynamic	Borrower's Employment	Text	More detail about employment if possible (i.e. number of years with
Mandatom	29	Statio	Detail First time Puwer	Y/N	current employer)
Mandatory Mandatory	30	Static Static	First-time Buyer Right to Buy	Y/N	First time buyer flag Right to Buy (RTB) flag
	31	+	 		
Mandatory	+	Static	Right to Buy Price	Numeric	Purchase price of RTB property
Mandatory	32	Static	Right to Buy Date	Date	Date of purchase of RTB property
Mandatory	33	Static	Right to Buy Discount	Numeric	Discount given to borrower under purchase scheme – value at time of underwriting
Mandatory	34	Static	Shared Ownership	Y / N	Shared Ownership flag
Optional	35	Static	Additional Collateral	Text	Type of additional collateral (i.e. savings, life insurances, investments, pledged properties)
Optional	36	Static	Additional Collateral Provider	Text	Provider of additional collateral (i.e. bank or insurance company)
Mandatory	37	Static	Class of Borrower	Text	Class of borrower based on credit scoring or other classification
Optional	38	Static	Originator Product Categorisation	Text	Product categorisation per Lender classifications
Mandatory	39	Static	Income Verification	Text	Self-certified/Non-Verified Income
Mandatory	40	Static	Primary Income	Numeric	Primary borrower underwritten gross income (not rent)



Mandatory	41	Static	Secondary Income	Numeric	Secondary borrower underwritten gross income (not rent – if single borrower then 0). When there are more than two borrowers indicate total combined income
Mandatory	42	Static	Debt to Income	Numeric	Debt to Income (DTI) ratio with definition and calculation
Optional	43	Static	Guarantee Provider	Text	Indicate guarantee provider, if applicable
Optional	44	Static	Income Guarantor	Numeric	Income of guarantor of borrower (e.g. income of parents if co-signed)
Optional	45	Static	Subsidy Received	Numeric	Amount of subsidy received from government by borrower
Mandatory	46	Static	Rental Income	Numeric	Rental income for Buy To Let (BTL) properties
Optional	47	Static	Rental Income Verification	Text	Method of rental income verification
Mandatory	48	Static	Originator's ICR	Numeric	For each buy-to-let mortgage in the portfolio, please enter the ratio of expected monthly rent over monthly interest due on the loan. The monthly interest must be calculated as the loans' reversionary or stabilised rate over its index as of the pool cut off date.
Optional	49	Static	Number of BTL Properties	Numeric	Total number of properties in portfolio, including those mortgaged with other lenders (BTL loans only)
Mandatory	50	Static	Geographic Region	List	The region description of where the property is located. Please note that these region names are case sensitive and need to appear exactly as stated: East Anglia East Midlands North North West Northern Ireland Scotland South East Greater London South West Wales West Midlands Yorks And Humber



					Channel Islands No data ND
Mandatory	51	Static	Property Postcode	Text	First 2 or 3 characters must be provided at a minimum. Please separate these with a SPACE from additional characters. For example: OX1 1HP not OX11HP.
Optional	52	Static	Borrower Postcode	Text	First 2 or 3 characters must be provided at a minimum if the borrower postcode is different from the property location. Please separate these with a SPACE from additional characters. For example: OX1 1HP <u>not</u> OX11HP.
Mandatory	53	Static	Occupancy Type	List	Type of property occupancy. Permissible answers: Owner-occupied (1) Partially owner-occupied (A property which is partly rented) (2) Non-owner-occupied/buy-to-let (3) Holiday/second home (4) No data ND



Mandatory	54	Static	Property Type	List	Property type. Permissible answers:
•					Residential (House) (1)
					Residential (Flat/Apartment) (2)
					Multifamily house (properties with more than four units securing one
					loan) with recourse to the borrower (3)
					Multifamily house without recourse to the borrower (4)
					Partially commercial use (property is used as a residence as well as for
					commercial use where less than 50% of its value derived from
					commercial use, e.g. doctor's surgery and house) (5)
					Commercial/business use with recourse to the borrower (6)
					Commercial/business use without recourse to the borrower (7)
					Other (to provide details, if applicable) (8)
					No data ND
Optional	55	Static	Property Rating	Text	Internal rating of property or credit scoring of property (to provide
					details, if applicable)
Optional	56	Static	Remaining Lease Term	Numeric	Remaining term on lease in months (for loans with Tenure of Leasehold
					only)
Optional	57	Static	Original LTV	Numeric	Originator's original underwritten Loan To Value ratio (LTV). For 2nd
					lien loans this should be the combined or total LTV. (This field to tie in
					with pool stratification tables.)
Mandatory	58	Static	Original Valuation Amount	Numeric	Property value as of date of latest loan advance prior to a securitisation
Mandatory	59	Static	Original Valuation Type	List	Valuation type at origination. Permissible answers:
					Full (1)
					Drive-by (2)
					AVM (flag as AVM only if this type of valuation has been used for
					origination purposes) (3)
					Other (4)
					No data ND
Mandatory	60	Static	Original Valuation Date	Date	Date of latest property valuation at time of latest loan advance using the
					dd/mmm/yyyy format prior to a securitisation



Mandatory	61	Static	Confidence Interval for Original AVM Valuation	Numeric	Confidence interval for original valuation if valuation method is AVM
Optional	62	Static	Prodiver of Original AVM Valuation	Text	Name of AVM provider if original valuation method is AVM
Mandatory	63	Static	MIG Provider	Text	Name of Mortgage Indemnity Guarantee (MIG) Provider if applicable
Mandatory	64	Static	MIG Attachment Point	Numeric	MIG attachment point - LTV percentage above which losses are insured
Mandatory	65	Static	Flexible Loan Flag	Y/N	Please select Y or N if the loan includes or excludes a flexible feature
Mandatory	66	Static	Construction Year	Numeric	Indicate the year when the property was originally built (i.e. 1996). In the case of a conversion of a building into flats, the date of conversion should be supplied.
Mandatory	67	Static	Builder Deposit	Numeric	Amount of builder's / vendor's deposit (for new homes)
Optional	68	Static	Retained Amount	Numeric	Amount the Issuer will be obliged to fund to the borrower at a later date, for example construction deposit
Optional	69	Static	Bureau Score Provider	List	Who has provided the score. Permissible answers: Callcredit (1) Experian (2) Equifax (3) Other (4) No data ND
Optional	70	Static	Bureau Score Type	List	Type of scorecard provided. Permissible answers: Generation 8 B&F AAM - DCM (Experian) (1) Generation 8 B&F CRS - DCM (Experian) (2) Generation 7 Mortgage PD Score - DCM (Experian) (3) FSC109 - Risk Navigator (Equifax) (4) RNILF02 - Risk Navigator (Equifax) (5) RNISF02 - Risk Navigator (Equifax) (6) Other (7) No data ND
Optional	71	Static	Bureau Score Date	Date	The date of the bureau score for this borrower. Please use the dd/mmm/yyyy format.



Optional	72	Static	Bureau Score Value	Numeric	Borrower's Score. Permissible answers:
					>0 Regular Score
					-999 CAIS for mortgage not available
					-998 Notice of Correction or Notice of Dispute
					0 Bankruptcy Restriction Order or Bankruptcy Restriction Undertaking
Mandatory	73	Dynamic	Date of Loan Maturity	Date	The date of loan maturity - Date (dd/mmm/yyyy)
Mandatory	74	Dynamic	Prior Balances	Numeric	Total balances ranking prior to this loan (including those held with other
					lenders)
Mandatory	75	Dynamic	Other Prior Balances	Numeric	Total balance ranking prior to this loan held with other lenders (sub-set of PRIOR BALANCE)
Optional	76	Dynamic	Pari Passi Loans	Numeric	Total value of loans ranking pari passu with loan (not included in this pool)
Optional	77	Dynamic	Subordinated Claims	Numeric	Total value of loans with claims subordinated to this loan (not in this pool)
Mandatory	78	Dynamic	Lien	Numeric	Seniority on liquidation of property (e.g. 1 = 1st lien, 2 = 2nd lien etc)
•	79		Current Balance	Numeric	
Mandatory	19	Dynamic	Current barance	Numeric	Amount of loan outstanding as of pool cut off date, This should include
					any amounts that are secured by the mortgage and will be classed as principal in the transaction. For example if fees have been added to the
					loan balance and are part of the principal in the transaction these should
					be added. Excluding any interest arrears or penalty amounts.
Mandatory	80	Dynamic	Maximum Balance	Numeric	For loans with flexible re-draw facilities – the maximum loan amount
Manuatory	80	Dynamic	Maximum Balance	Numeric	that could potentially be outstanding
Mandatory	81	Dynamic	Further Loan Advance	Numeric	Total value of further advances made on loan
Mandatory	82	Dynamic	Further Loan Advance Date	Date	Date last further advance was made
Mandatory	83	Dynamic	Repayment Method	Text	Type of principal repayment. Unless full repayment loans, this should be listed as INT (i.e. even if partial repayment or linked to an endowment policy)



Mandatory	84	Dynamic	Payment Frequency	List	Frequency of payments due, i.e. number of months between payments. Permissible answers: Monthly (1) Quarterly (2) Semi annually (3) Annually (4) Bullet (5) Other (to provide details, if applicable) (6) No data ND
Mandatory	85	Dynamic	Payment Due	Numeric	Periodic contractual payment due (the payment due if there are no other payment arrangements in force)
Mandatory	86	Dynamic	Payment Type	List	Principal payment type. Permissible answers: Annuity (1) Linear (2) Increasing installments (3) Fixed installments (changing maturity) with structural protection (4) Fixed installments (changing maturity) without structural protection (5) Bullet (6) Bullet + Savings deposit (7) Bullet + Life insurance (8) Bullet + Investment portfolio (9) Bi-annual (10) Tri-annual (11) Other (12) No data ND
Optional	87	Dynamic	Arrangement Payment Due	Numeric	If there is a payment arrangement on the account for a case with a suspended possession order, the value of the periodic arrangement payment
Optional	88	Dynamic	Arrangement Payment Term	Numeric	If there is a payment arrangement on the account as a result of a suspended possession order, the number of months remaining of the



					arrangement
Mandatory	89	Dynamic	Arrears Balance	Numeric	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This should not include any fees applied to the account
Optional	90	Dynamic	Capitalised Arrears Balance	Numeric	Any arrears amounts previously capitalised that are excluded from the ARREARS_BALANCE field
Mandatory	91	Dynamic	Number Months in Arrears	Numeric	Number of months this loan in arrears (at pool cut off date) according to the definition of the issuer.
Mandatory	92	Dynamic	Received Versus Due	Numeric	Total payments received in the last 3 months DIVIDED BY Total payments due in the last 3 months
Mandatory	93	Dynamic	Interest Received Versus Due	Numeric	Total interest received in the last 3 months DIVIDED BY Total interest due in the last 3 months
Mandatory	94	Dynamic	Arrears 1 Month Ago	Numeric	Arrears balance (defined as per ARREARS_BALANCE) for the previous month
Mandatory	95	Dynamic	Arrears 2 Months Ago	Numeric	Arrears balance (defined as per ARREARS_BALANCE) two months ago
Mandatory	96	Dynamic	Date Loan Last Current	Date	The date on which the loan was last up to date (no arrears)
Mandatory	97	Dynamic	Months Current	Numeric	Number of months since account was last in arrears
Mandatory	98	Dynamic	Performance Arrangement	Y/N	Flag to indicate whether the borrower has an arrangement to reduce the balance of any arrears whilst maintaining their current payment
Optional	99	Dynamic	Litigation	Y/N	Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this should be re-set to N)
Mandatory	100	Dynamic	Rent Receiver	Y/N	Flag to indicate receiver of rent appointed (Buy-To-Let loans only)
Mandatory	101	Dynamic	Current Interest Rate	Numeric	Current interest rate (%)
Mandatory	102	Dynamic	Interest Cap Rate	Numeric	Interest rate cap (%)
Mandatory	103	Dynamic	Interest Revision Date 1	Date	Date interest rate next changes (e.g. discount margin changes, fixed period ends, etc. this is not the next LIBOR reset date)
Mandatory	104	Dynamic	Interest Revision Date 2	Date	Date of 2nd interest rate change



Mandatory	105	Dynamic	Interest Revision Date 3	Date	Date of 3rd interest rate change
Mandatory	106	Dynamic	Interest Rate Type	List	Interest Rate Type. Permissible answers:
					Floating rate loan (for life) (1)
					Floating rate loan linked to Libor or BoE reverting to the Bank's SVR
					(2)
					Fixed rate loan (for life) (3)
					Fixed with future periodic resets (4)
					Fixed rate loan with compulsory future switch to floating (5)
					Capped (6)
					Discount (7)
					Other (to provide details, if applicable) (8)
					No data ND
Mandatory	107	Dynamic	Current Interest Rate Index	Text	Current interest rate index (the reference rate off which the mortgage
					interest rate is set) such as 3 month LIBOR/EURIBOR
Mandatory	108	Dynamic	Revised Interest Rate Index	Text	Next interest rate index
Mandatory	109	Dynamic	Current Interest Rate	Numeric	Current interest rate margin (for fixed rate loans this is the same as the
			Margin		current interest rate, for floating rate loans this is the margin over (or
					under if input as a negative) the index rate.
Mandatory	110	Dynamic	Revised Interest Rate Margin	Numeric	Next interest rate margin
Mandatory	111	Dynamic	Prepayment Charge Type	Text	Type of prepayment charge applicable
Mandatory	112	Dynamic	End of First Charge Period	Date	End of first prepayment charge period
Mandatory	113	Dynamic	Prepayment Charge 1	Numeric	Prepayment charge applicable, e.g. if value = 1 then number of months' interest, during first prepayment charge period
Mandatory	114	Dynamic	Prepayment Charge 2	Numeric	Prepayment charge applicable during second charge period
Mandatory	115	Dynamic	Current Valuation Amount	Numeric	Most recent valuation amount (if e.g. at repossession there were multiple valuations, this should reflect the lowest). If no update, leave blank.



Mandatory	116	Dynamic	Current Valuation Type	List	Most recent valuation type. Permissible answers:
			J.		Full (1)
					Drive-by (2)
					AVM (flag as AVM only if this type of valuation has been used for
					origination purposes) (3)
					Other (4)
					No data ND
Mandatory	117	Dynamic	Current Valuation Date	Date	The date of most recent valuation. Please use the dd/mmm/yyyy format.
Mandatory	118	Dynamic	Current AVM Confidence Value	Numeric	List the AVM supplier's confidence value for the most recent valuation.
Mandatory	119	Dynamic	Current AVM Provider	Text	Name of AVM provider if current valuation method is AVM
Optional	120	Dynamic	Prior AVM Value	Numeric	This refers to the last AVM value. The AVM value is supposed to be the
					current valuation of the property.
Optional	121	Dynamic	Prior AVM Date	Date	Date of latest independent AVM property valuation if different from the
					date of the most recent valuation. Please use the dd/mmm/yyyy format.
Mandatory	122	Dynamic	Account Status	Text	Current status of account
Mandatory	123	Dynamic	Redemption Date	Date	Date on which account redeemed
Mandatory	124	Dynamic	Months in Arrears Prior	Numeric	Number of months in arrears at month end prior to redemption
Mandatory	125	Dynamic	Sale Price	Numeric	Price achieved on sale
Mandatory	126	Dynamic	Loss on Sale	Numeric	Total loss net of fees, accrued interest etc. after application of sale
					proceeds (excluding prepayment charge if subordinate to principal
					recoveries)
Optional	127	Dynamic	Cumulative Recoveries	Numeric	Cumulative recoveries – only relevant for cases with losses
Mandatory	128	Dynamic	Professional Negligence	Numeric	Any amounts received in settlement or as a result of professional
			Recoveries		negligence claims against surveyors, solicitors etc. net of any fees / costs