

Terms and Conditions

IMPORTANT: You must read the following before continuing. The following applies to this document and all information contained herein or provided in connection herewith (together, the **Report**) and you are therefore advised to read this carefully before accessing or making any other use of the Report. By accessing this Report, you confirm that you have read, understood and accepted the Terms and Conditions set out below (the **Terms and Conditions**) and agree to be bound by the Terms and Conditions. If you do not agree to the Terms and Conditions, do not access or read this Report or any of its information (the **Information**).

1. Access to and use of the Information

1.1 This Report is for information purposes only. Nothing in this Report is, or is to be construed as, an offer of, a recommendation, a solicitation or an invitation to subscribe for, underwrite or purchase securities referred to on in this Report (the **Securities**) in any jurisdictions in which such offer is or may be prohibited, restricted or subject to any requirement for filing, authorisation, license or consent. In particular, nothing in this Report constitutes an offer of securities for sale in the United States. The Securities may not be offered or sold in the United States absent registration or an exemption from registration under the Securities Act of 1933, as amended (the **Securities Act**). It is not intended that the Securities will be registered under the Securities Act or any U.S. state securities laws.

The Permitted Person will use the Report solely for its own internal use in accordance with these Terms and Conditions.

The Report may contain other proprietary notices and copyright information, the terms of which must be observed and followed.

1.2 The Information in this Report is intended to be distributed only to, and is directed only at, persons (the **Permitted Persons**) who are:

(i) not U.S. persons (within the meaning of Regulation S under the Securities Act) or acting for the account or benefit of any U.S. person, not located in the United States, its territories and possessions (including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, Wake Island and the Northern Mariana Islands) or the District of Columbia; and

(ii) persons in member states of the European Economic Area who are "qualified investors" within the meaning of Article 2(1)(e) of the Prospectus Directive (Directive 2003/71/EC) (the **Qualified Investors**). In addition, in the United Kingdom, the Materials are being distributed only to, and are directed only at, Qualified Investors who are persons who have professional experience in matters relating to investments falling within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the **FPO**) or who are high net worth entities falling within Article 49(2)(a)-(d) of the FPO and other persons to whom it may otherwise lawfully be communicated.

1.3 The Report is intended for use by Permitted Persons only and must not be acted on or relied on by, published, copied or distributed to any other person. By accessing and/or reading this Report, you shall be deemed to have confirmed and represented to Charter Court Financial Services Limited (**CCFS**) that you are a Permitted Person and that you have not made and will not make any offer of Securities referred to in this Report other than in accordance with applicable laws and regulations.

1.4 Manufacturer target market (MIFID II product governance) is eligible counterparties and professional clients only (all distribution channels). No PRIIPs key information document (KID) has been prepared as not available to retail in EEA.

2. Acknowledgements and disclaimers

2.1 The Permitted Person acknowledges and agrees to the following:

- (a) *No duty to update or correct the Information.* The Information included in the Report is historical in nature and only current as of the date of such Information. Neither CCFS nor any other party has any duty to maintain or update the Information. **Historic performance information with regard to any Security is no indication of its future performance.** The Report may contain legends, limitations, qualifications or other restrictions relating to the nature or use of such information. Any such legends, limitations, qualifications or restrictions continue to apply.
- (b) *Changes to the Information.* CCFS may make changes to the Information at any time, without prior, or any, notice. Some Information contained in the Report has been converted from the format from which the original version of such information was printed. Reasonable care has been exercised to provide accurate information but there can be no assurance that this information is free from error.
- (c) *Third party materials.* Information in the Report which is sourced from third parties (**Third Party Information**), including (without limitation) offering circulars, prospectuses, listing particulars, pricing supplements reports, agreements, summaries, models, commentary and other materials, has been obtained from sources believed to be reliable, but CCFS does not warrant its completeness or accuracy. CCFS has no obligations in respect of Third Party Information (including as to verifying or correcting Third Party Information or publishing materials relating to Third Party Information). Use of such Third Party Information in the Report does not imply any endorsement, adoption of or responsibility by CCFS for the opinions, ideas, products, information or services offered therein, or any representation regarding the content of any Third Party Information.
- (d) *Offering documents and research reports.* Any final offering memoranda or other offering materials (each, an Offering Document) or research reports included in the Report is Third Party Information unless produced by CCFS. Third Party Information are provided solely for the Permitted Person's convenience to generally describe the terms of the transaction described therein. The Permitted Person should not assume that the information contained or incorporated by reference in any Offering Document or research report is accurate as of any date other than the respective date set forth therein or the date of the information incorporated therein. Offering Documents, research reports and other information contained in the Report may not be distributed (whether in whole or in part) to, or used by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation.
- (e) *Disclaimer of Advice.* The Report does not provide, nor purport to provide, any financial, investment, tax, accounting or legal advice or recommendation. Nor should any Information in the Report be considered a recommendation of Securities by CCFS in any way.

3. Unauthorised Use

3.1 Unauthorised use of this Report including but not limited to unauthorised access of the Report or misuse of any information included in this Report, is strictly prohibited.

4. Limitation of Liability

- 4.1 CCFS (nor any person who controls it, nor any affiliate, director, officer, employee or agent of it, nor any affiliate of any such person) and providers of Third Party Information (**Third Party Data Providers**) do not accept any responsibility or liability arising out of or in connection with this Report, including any errors in or omissions from the information contained in this Report.
- 4.2 Except as may be otherwise expressly provided by written agreement between CCFS and the Permitted Person, neither CCFS nor any Third Party Data Provider will have any tort, contract or any other liability to the Permitted Person or any third party arising in connection with the use of this Report, or reliance on any information (including the Information and the Third Party Information).
- 4.3 Neither CCFS nor any Third Party Data Provider will under any circumstances be liable to the Permitted Person or any third party, regardless of the form of action, for any lost profits or lost opportunity, or any indirect, special, consequential, incidental or punitive damages whatsoever, even if CCFS has been advised of the possibility of such damages.
- 4.4 Permitted Persons, CCFS and Third Party Data Providers agree that the limitations and exclusions set out in these Terms and Conditions are reasonable having regard to all the relevant circumstances and the levels of risk associated with each party's obligations under these Terms and Conditions.

5. Confidentiality and use of Information

The Permitted Person agrees to keep all Information confidential and, except as authorised by CCFS, shall not disclose or distribute any Information to any person or entity without CCFS' prior written consent, and agrees to use the Information solely for the purpose of its own investment analysis.

6. Third Party Rights

No person may enforce any terms and conditions of these Terms and Conditions under the Contracts (Rights of Third Parties) Act 1999. Notwithstanding any other term of these Terms and Conditions, the consent of any third party is not required for any variation or termination of these Terms and Conditions.

7. Governing Law

- 7.1 These Terms and Conditions and any non-contractual obligations arising out of or in connection with them will be governed by, and construed in accordance with, the laws of England and Wales.
- 7.2 The English courts will have jurisdiction to settle any disputes which may arise in connection with the terms of access or any non-contractual obligations arising out of or in connection with these Terms and Conditions.



CMF 2023-1 PLC

Report for Distribution dated Aug 16, 2023

Global Corporate Trust
<http://pivot.usbank.com/>





CMF 2023-1 PLC Monthly Investor Report

August 2023

Analyst Zeeshan Abbas zeeshan.abbas@usbank.com 44.207.330.2166	U.S. Bank Global Corporate Trust Address 5th Floor 125 Old Broad Street London, EC2N 1AR
--	--

Distribution Date 16-Aug-23	U.S. Bank Global Corporate Trust Website https://pivot.usbank.com
---	--

General Information	Content
Interest Payment Date: 16-Aug-23	Deal Summary 2
Prior Interest Payment Date: 17-Jul-23	Deal Performance Summary - Last 4 IPD 3
Next Interest Payment Date: 18-Sep-23	Collateral Performance Graphs 4
Distribution Count: 2	Delinquencies Graphs 5
Closing Date: 5-Jun-23	Deal Counterparties 6
Final Maturity Date: 16-Jan-60	Note Distribution Detail 7
Interest Determination Date: 9-Aug-23	Note Interest Reconciliation - Accrual 8
Next Interest Determination Date: 11-Sep-23	Note Interest Reconciliation - Deferred 9
Index: Compounded Daily SONIA	Note Principal Reconciliation 10
Currency: GBP (£)	Ratings Information 11
	Cash Reconciliation 12
	Other Required Information 13
	Mortgage Principal Analysis 14
	Principal Deficiency Ledger 15
	Reserve Fund Ledger 16
	Triggers 17
	Portfolio Performance 18-19
	Collateral Report 20-21
	Prepayment Rate (CPR) 22
	Pre-Enforcement Revenue Priority of Payments 23-24
	Pre-Enforcement Redemption Priority of Payments 25
	Post-Enforcement Priority of Payments 26-27
	Swap Collateral Account Priority of Payments 28-29
	Portfolio Analysis 30-38



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Deal Summary

Notes	Original Principal Balance	Credit Enhancement on Closing	Fitch/Moody's Initial Ratings	Outstanding Principal Balance	Pool Factor	Current Credit Enhancement	Fitch/Moody's Current Ratings	Fitch/Moody's Watch
Class A Notes	300,000,000.00	10.00%	AAA Aaa	297,061,605.19	0.990205	10.09%	AAA Aaa	
Class Z Notes	28,776,000.00	1.25%	NR NR	28,776,000.00	1.000000	1.26%	NR NR	
Class X Notes	22,703,000.00	0.00%	NR NR	21,645,202.08	0.953407	0.00%	NR NR	
Total	351,479,000.00			347,482,807.27				



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Deal Performance Summary - Last 4 IPD

	Cut off	IPD 1	IPD 2	IPD 3	IPD 4
Delinquencies					
1-2 Months in Arrears		0.38%	0.47%		
2-3 Months in Arrears		0.09%	0.16%		
3-4 Months in Arrears		0.00%	0.00%		
4+ Months in Arrears		0.00%	0.00%		
Excess Spread					
Amount during Period		0.00	0.00		
Percentage of Pool (Annualised)		0.00%	0.00%		
Constant Prepayment Rate (CPR)					
Period		0.00%	0.00%		
Since Cut off		0.64%	2.05%		
Principal Payment Rate (PPR)					
Total Principal Payments in Period		1,381,235.43	1,557,159.38		
Principal Cut off Balance	328,776,340.26	327,395,104.83	325,837,945.45		
Percentage of Cut off Balance (%)		0.42%	0.48%		
Payment Rate					
Percentage of Interest Due (%)		100.00%	100.00%		
Cumulative Losses					
Percentage of Initial Principal Balance (%)		0.00%	0.00%		

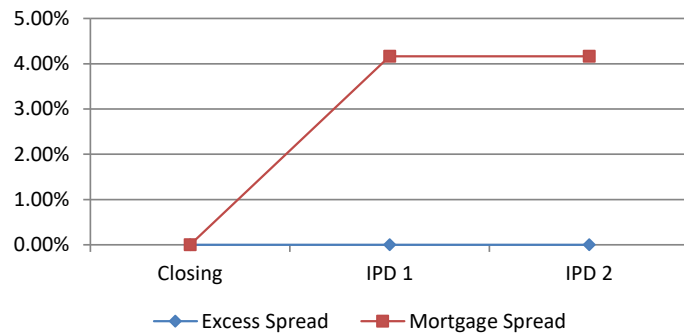


CMF 2023-1 PLC
Monthly Investor Report

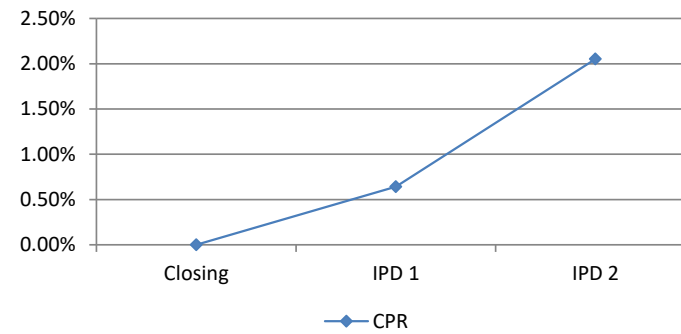
August 2023

Collateral Performance Graphs

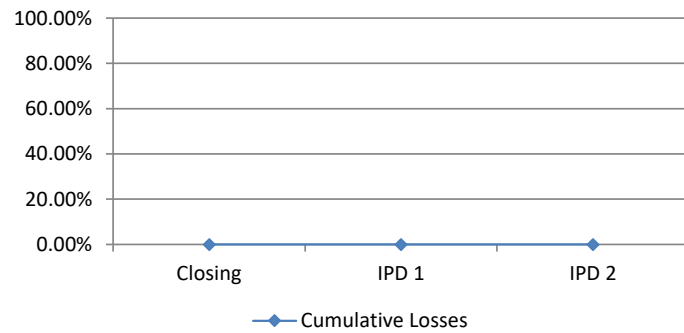
Mortgage Margin & Excess Spread



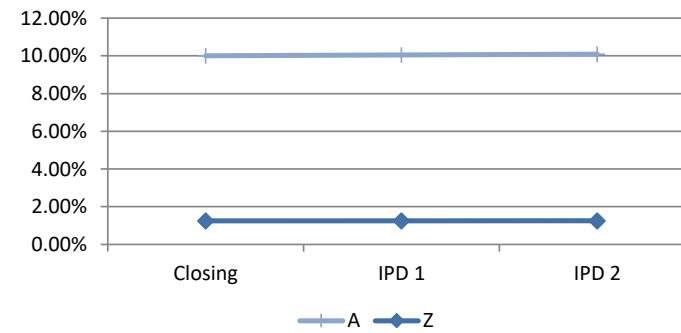
CPR (since issue)



Cumulative Losses



Credit Enhancement



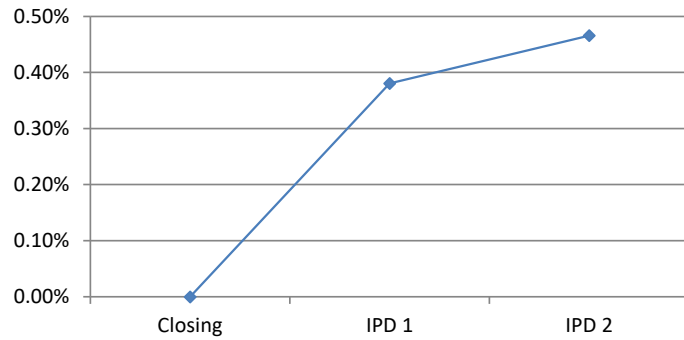


CMF 2023-1 PLC
Monthly Investor Report

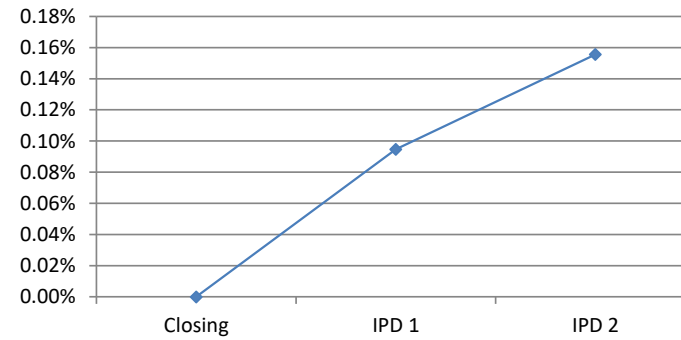
August 2023

Delinquencies Graphs

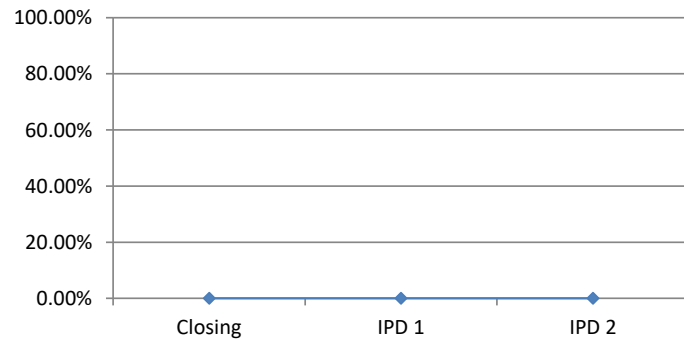
Delinquencies (1-2 Months in Arrears)



Delinquencies (2-3 Months in Arrears)



Delinquencies (3-4 Months in Arrears)



Delinquencies (4+ Months in Arrears)





CMF 2023-1 PLC
Monthly Investor Report

August 2023

Deal Counterparties

Role	Counterparty	Moody's			Fitch			comments
		Long-Term	Short-Term	Rating Trigger	Long-Term	Short-Term	Rating Trigger	
Issuer	CMF 2023-1 PLC							
Holdings	CMF Holdings 2023-1 PLC							
Servicer	Charter Court Financial Services Limited							
Seller	Charter Court Financial Services Limited							
Cash Manager	U.S. Bank Global Corporate Trust Limited							
Swap Provider	Royal Bank of Canada	Aa1	P-1	A3	AA	F1+		
Issuer Account Bank	Elavon Financial Services DAC, UK Branch	A2	P-1	A1/P-1	A+	F1	A/F1	
Collection Account Bank	Barclays Bank PLC							
Security Trustee	U.S. Bank Trustees Limited							
Note Trustee	U.S. Bank Trustees Limited							
Principal Paying Agent	Elavon Financial Services DAC, UK Branch							
Agent Bank	Elavon Financial Services DAC, UK Branch							
Registrar	Elavon Financial Services DAC, UK Branch							
Corporate Services Provider	CSC Capital Markets UK Limited							
Back-Up Servicer Facilitator	CSC Capital Markets UK Limited							
Share Trustee	CSC Corporate Services (UK) Limited							
Arranger	Merrill Lynch International							
Joint Lead Manager	Merrill Lynch International							
Joint Lead Manager	Barclays Bank PLC							
Joint Lead Manager	BNP Paribas							



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Note Distribution Detail

Notes	ISIN / Common Code	Original Principal Balance	No. Of Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	Total Interest Distribution
Class A Notes	XS2620566278 / 262056627	300,000,000.00	3,000	298,618,764.57	1,557,159.38	297,061,605.19	1,389,313.57
Class Z Notes	XS2620566948 / 262056694	28,776,000.00	288	28,776,000.00	0.00	28,776,000.00	0.00
Class X Notes	XS2620570205 / 262057020	22,703,000.00	227	21,819,709.81	174,507.73	21,645,202.08	89,499.66
Total		351,479,000.00	3,515	349,214,474.38	1,731,667.11	347,482,807.27	1,478,813.23



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Note Interest Reconciliation - Accrual

Notes	ISIN / Common Code	Method	Days	Beginning Principal Balance	Rate of Interest	Total Interest Accrued	Other Interest	Total Interest Distribution
Class A Notes	XS2620566278 / 262056627	Actual/365 (Fixed)	30	298,618,764.57	5.66050%	1,389,313.57	0.00	1,389,313.57
Class Z Notes	XS2620566948 / 262056694	Actual/365 (Fixed)	30	28,776,000.00	0.00000%	0.00	0.00	0.00
Class X Notes	XS2620570205 / 262057020	Actual/365 (Fixed)	30	21,819,709.81	4.99050%	89,499.66	0.00	89,499.66
Total				349,214,474.38		1,478,813.23	0.00	1,478,813.23



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Note Interest Reconciliation - Deferred

Notes	ISIN / Common Code	Beginning Deferred Interest	Interest Accrued on Deferred Interest	Current Period Deferred Interest	Deferred Interest Payments	Ending Deferred Interest
Class A Notes	XS2620566278 / 262056627	0.00	0.00	0.00	0.00	0.00
Class Z Notes	XS2620566948 / 262056694	0.00	0.00	0.00	0.00	0.00
Class X Notes	XS2620570205 / 262057020	0.00	0.00	0.00	0.00	0.00
Total		0.00	0.00	0.00	0.00	0.00



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Note Principal Reconciliation

Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	--- Credit Support ---	
				Original (1)	Current (2)
Class A Notes	298,618,764.57	1,557,159.38	297,061,605.19	10.00%	10.09%
Class Z Notes	28,776,000.00	0.00	28,776,000.00	1.25%	1.26%
Class X Notes	21,819,709.81	174,507.73	21,645,202.08	0.00%	0.00%
Total	349,214,474.38	1,731,667.11	347,482,807.27		

(1) Determined as follows: Original Principal Balance of all subordinate classes/Total Original Principal Balance

(2) Determined as follows: Ending Principal Balance of all subordinate classes/Total Ending Principal Balance



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Ratings Information

Notes	ISIN / Common Code	--- Original Ratings ---		--- Ratings Change / Change Date ¹ ---	
		Fitch	Moody's	Fitch	Moody's
Class A Notes	XS2620566278 / 262056627	AAA	Aaa		
Class Z Notes	XS2620566948 / 262056694	NR	NR		
Class X Notes	XS2620570205 / 262057020	NR	NR		

¹ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Cash Reconciliation

<u>Available Collections</u>		<u>Distributions</u>	
Available Revenue Receipts		Amounts Distributed by the Issuer	
(a) Revenue Receipts	1,147,629.19	(see Other Required Information page for further detail)	
(b) Interest payable to the Issuer on the Issuer Accounts	86,925.00	Amounts Distributed by the Issuer	928,168.31
(c) Amounts received under the Swap Agreement	1,330,039.64		
(d) Debit from the General Reserve Fund	0.00	Distributions to Noteholders	
(e) General Reserve Fund Excess Amount	17,265.44	Interest Distribution	1,478,813.23
(f) Reconciliation Amounts deemed to be Available Revenue Receipts	0.00	Principal Distribution	1,731,667.11
(g) Item (o) of the Pre-Enforcement Revenue Priority of Payments	0.00		Distributions to Noteholders
(h) Optional Purchase Price received	0.00		3,210,480.34
(i) Other net income of the Issuer received	0.00	Other Distributions	
(j) Item (d) of the Pre-Enforcement Redemption Priority of Payments	0.00	Credit to the Issuer Profit Ledger	100.00
(k) Excess amount standing to the credit of the Deposit Account on the Closing Date	0.00	Credit to the General Reserve Fund	0.00
		Credit to the Principal Deficiency Ledger	0.00
Less		Enhanced Amortisation Amounts	0.00
(l) Amounts applied in making payment to third parties	270.00	Item (o) of the Pre-Enforcement Revenue Priority of Payments	0.00
(m) Tax payments paid	0.00	Deferred Consideration	0.00
(n) Amounts to remedy any overdraft to any Collection Account	0.00	Item (a) of the Pre-Enforcement Redemption Priority of Payments	0.00
Plus		Item (d) of the Pre-Enforcement Redemption Priority of Payments	0.00
General Reserve Fund Release Amount to cover a Revenue Deficit	0.00	Other Distributions	100.00
Principal Addition Amounts to cover a Senior Expenses Deficit	0.00		
Available Revenue Receipts	2,581,589.27		
Available Redemption Receipts		Total Distributions	4,138,748.65
(a) Redemption Receipts	1,557,159.38		
(b) Principal Deficiency Ledger	0.00		
(c) Enhanced Amortisation Amounts	0.00		
(d) Reconciliation Amounts deemed to be Available Redemption Receipts	0.00		
(e) Amount paid into the Deposit Account on the Closing Date	0.00		
Available Redemption Receipts	1,557,159.38		
Total Available Collections	4,138,748.65		



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Other Required Information

Amounts Distributed by the Issuer

Note Trustee Fee	0.00
Security Trustee Fee	0.00
Agent Bank, Registrar and Paying Agent Fee	0.00
Cash Manager Fee	0.00
Servicer Fee	128,625.40
Back-Up Servicer Facilitator Fee	0.00
Corporate Services Provider Fee	0.00
Issuer Account Bank Fee	0.00
Collection Account Bank Fee	0.00
Third-Party Website Provider Fee	0.00
Third Party Fee	0.00
Transfer Costs	0.00
Amount to Swap Counterparty	799,542.91
Amounts Distributed by the Issuer	<u>928,168.31</u>



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Mortgage Principal Analysis

	Current Period	Since Issue
Opening mortgage principal balance - close		328,776,340.26
Opening mortgage principal balance - current	327,395,104.83	
Total opening mortgage principal balance	<u>327,395,104.83</u>	<u>328,776,340.26</u>
Unscheduled payments (Redemptions)	951,938.26	1,127,978.15
Scheduled payments	605,221.12	1,810,416.66
Principal Losses	0.00	0.00
Principal Recoveries	0.00	0.00
Closing mortgage principal balance	<u>325,837,945.45</u>	<u>325,837,945.45</u>



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Principal Deficiency Ledger

Current Period Principal Deficiency

	<u>Beginning PDL Balance</u>	<u>Deficiency Allocation</u>	<u>PDL Repayment</u>	<u>Ending PDL Balance</u>
Class Z Notes PDL	0.00	0.00	0.00	0.00
Class A Notes PDL	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Reserve Fund Ledger

		<u>Credits</u>	<u>Debits</u>
<u>Issuer Profit Ledger</u>			
Original Issuer Profit Ledger Amount	0.00		
Issuer Profit Ledger Amount as at Close / Previous IPD	100.00		
Issuer Profit Amount per Current IPD	100.00		
Top ups on IPD		100.00	
Drawings			0.00
Closing Balance	<u><u>200.00</u></u>		
<u>General Reserve Fund</u>			
Original General Reserve Fund Amount	4,109,700.00		
General Reserve Fund Amount as at Close / Previous IPD	4,109,700.00		
General Reserve Fund Required Amount per Current IPD	4,092,434.56		
Top ups on IPD		0.00	
Drawings			17,265.44
Closing Balance	<u><u>4,092,434.56</u></u>		



CMF 2023-1 PLC Monthly Investor Report

August 2023

Triggers

<u>Event of Default</u>	<u>Breach (Y/N)</u>
(a) subject to Condition 17 (Subordination by Deferral), if default is made in the payment of any principal or interest due in respect of the Notes and the default continues for: (i) a period of five Business Days in the case of principal, or (ii) three Business Days in the case of interest; or	No
(b) if the Issuer fails to perform or observe any of its other obligations under these Conditions or any Transaction Document to which it is a party and the failure continues for a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the failure to be incapable of remedy, then no continuation or notice as is aforementioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(c) if any representation or warranty made by the Issuer under any Transaction Document is incorrect when made and the matters giving rise to such misrepresentation are not remedied within a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the matters giving rise to such misrepresentation to be incapable of remedy, then no continuation or notice as is hereinafter mentioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(d) if any order is made by any competent court or any resolution is passed for the winding up or dissolution of the Issuer, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders; or	No
(e) if (i) the Issuer ceases or threatens to cease to carry on the whole or a substantial part of its business, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders, or (ii) the Issuer stops or threatens to stop payment of, or is unable to, or admits inability to, pay its debts (or any class of its debts) as they fall due or the value of its assets falls to less than the amount of its liabilities (taking into account its contingent and prospective liabilities) or (iii) the Issuer is deemed unable to pay its debts pursuant to or for the purposes of any applicable law or is adjudicated or found bankrupt or insolvent; or	No
(f) if proceedings are initiated against the Issuer under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or an application is made (or documents filed with a court) for the appointment of an administrative or other receiver, manager, administrator or other similar official, or an administrative or other receiver, manager, administrator or other similar official is appointed, in relation to the Issuer or, as the case may be, in relation to the whole or any part of the undertaking or assets of the Issuer, and in any such case (other than the appointment of an administrator or an administrative receiver appointed following presentation of a petition for an administration order), unless initiated by the Issuer, is not discharged within 30 days; or	No
(g) if the Issuer (or its directors or shareholders) initiates or consents to judicial proceedings relating to itself under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or makes a conveyance or assignment for the benefit of, or enters into any composition or other arrangement with, its creditors generally (or any class of its creditors) or takes steps with a view to obtaining a moratorium in respect of any of its indebtedness or any meeting is convened to consider a proposal for an arrangement or composition with its creditors generally (or any class of its creditors).	No



CMF 2023-1 PLC Monthly Investor Report

August 2023

Portfolio Performance

As at: 31/07/2023

	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
Total								
No. of Loans Paying => Monthly CMS	1,633	323,305,890.11	3,986.48	99.22%	1,640	325,259,349.71	1,322.41	99.35%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	1	178,688.08	1,019.80	0.05%	3	659,479.70	2,363.15	0.20%
No. of Loans That Made No Payment	12	2,353,367.26	9,378.23	0.72%	9	1,476,275.42	8,230.02	0.45%
Total	1,646	325,837,945.45	14,384.51	100.00%	1,652	327,395,104.83	11,915.58	100.00%
% Original Principal Balance				98.34%				98.93%
% Outstanding Principal Balance				99.22%				99.35%
1 to 2 Months								
No. of Loans Paying => Monthly CMS	1	159,031.17	731.04	0.05%	1	159,031.17	731.04	0.05%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	1	178,688.08	1,019.80	0.05%	1	165,077.76	1,002.58	0.05%
No. of Loans That Made No Payment	5	1,179,985.73	7,059.21	0.36%	5	921,549.69	4,974.58	0.28%
Total	7	1,517,704.98	8,810.05	0.47%	7	1,245,658.62	6,708.20	0.38%
% Original Principal Balance				0.46%				0.38%
% Outstanding Principal Balance				0.47%				0.38%
2 to 3 Months								
No. of Loans Paying => Monthly CMS	2	310,126.85	3,255.44	0.10%	0	0.00	0.00	0.00%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	1	196,911.10	2,319.02	0.06%	2	310,126.85	3,255.44	0.09%
Total	3	507,037.95	5,574.46	0.16%	2	310,126.85	3,255.44	0.09%
% Original Principal Balance				0.15%				0.09%
% Outstanding Principal Balance				0.16%				0.09%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Performance

As at: 31/07/2023

	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
3 to 4 Months								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
Total	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
% Original Principal Balance				0.00%				0.00%
% Outstanding Principal Balance				0.00%				0.00%
4+ Months								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
Total	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
% Original Principal Balance				0.00%				0.00%
% Outstanding Principal Balance				0.00%				0.00%

NB: The Administrator does not report Days in Arrears but Month in Arrears as referred to by the deal documentation



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Collateral Report

As at: 31/07/2023

	<u>At Close</u>	<u>This Period</u>	<u>Last Period</u>
Original Principal Balance as at close	328,776,340.26		
Total Original Number of Loans	1,653		
Outstanding Principal Balance as at prior month end		325,837,945.45	327,395,104.83
Total Current Number of Loans		1,646	1,652
Total number of performing loans		1,636	1,643
Total value of performing loans		323,813,202.52	325,839,319.36
Total number of 3+ months		0	0
Total value of 3+ months		0.00	0.00
Percentage 3+ months on Original Balance		0.00%	0.00%
Percentage 3+ months on Outstanding Balance		0.00%	0.00%
Total Value of Arrears Cases		2,024,742.93	1,555,785.47
Total Number of Arrears Cases		10	9
% Original Principal Balance		0.62%	0.47%
% Outstanding Principal Balance		0.62%	0.48%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Collateral Report

As at: 31/07/2023

	<u>This Period</u>	<u>Last Period</u>
REPOSSESSIONS		
Number of Repossessions this Period	0	0
Repossessions Cured	0	0
Total Number of Properties Unsold	0	0
Principal Balance Unsold	0.00	0.00
Principal Balance Cured	0.00	0.00
% Original Principal Balance	0.00%	0.00%
%Outstanding Principal Balance	0.00%	0.00%

	<u>This Period</u>	<u>Last Period</u>
	<u>Current Balance</u>	<u>Current Balance</u>
SALES OF REPOSSESSIONS		
Total Number of Repossessions Sold since close	0	0
Total Value of Property Sold	0.00	0.00
Value of Properties Repossessed this period	0.00	0.00
Cumulative Value of Properties Repossessed since close	0.00	0.00
Number of Properties sold this period	0	0
Value of Properties sold this period	0.00	0.00
Cumulative Loss on Sale	0.00	0.00
Cumulative Loss on Sale % of Original Principal Balance	0.00%	0.00%
Cumulative Redemption Shortfalls incurred	0.00	0.00
Period Losses	0.00	0.00
Cumulative Losses	0.00	0.00



CMF 2023-1 PLC Monthly Investor Report

August 2023

Prepayment Rate (CPR)

Average Constant Prepayment Rate (CPR) Since Issue with Calculation

Average CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The average CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). The quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Average CPR speed.

	This Period	Last Period
--	-------------	-------------

	2.05%	0.64%
--	-------	-------

The calculation is expressed as follows:

$$CPR_{Avg} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}} \right]$$

3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

	n.a.	n.a.
--	------	------

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$

12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

	n.a.	n.a.
--	------	------

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Pre-Enforcement Revenue Priority of Payments		
<u>Available Revenue Receipts</u>	This IPD	Last IPD
	2,581,589.27	4,017,087.37
(a) first, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Note Trustee and any Appointee under the provisions of the Trust Deed and the other Transaction Documents together with (if payable) VAT thereon as provided therein; and	0.00	1,800.00
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Security Trustee and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents together with (if payable) VAT thereon as provided therein;	0.00	1,800.00
(b) second, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof (in each case without double counting) of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agent and any fees, costs, charges, Liabilities and expenses then due to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	1,000.00
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	14,500.00
(iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) thereon as provided therein;	128,625.40	0.00
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Bank Account Agreement, together with (if applicable) VAT thereon as provided therein;	0.00	2,000.00
(vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Collection Account Agreement, together with (if applicable) VAT thereon as provided therein; and	0.00	0.00
(viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider;	0.00	0.00
(c) third, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) any amounts due and payable by the Issuer to third parties and incurred without breach by the Issuer of the Transaction Documents to which it is a party (and for which payment has not been provided for elsewhere) and any amounts required to pay or discharge any liability of the Issuer for corporation tax of the Issuer (but only to the extent not capable of being satisfied out of amounts retained by the Issuer under item (e) below); and	0.00	23,340.00
(ii) any Transfer Costs which the Servicer has failed to pay pursuant to clause 21.6 of the Servicing Agreement;	0.00	0.00



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Pre-Enforcement Revenue Priority of Payments		
(d) fourth, to provide for amounts due on the relevant Swap Payment Date, to pay, in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by the payment by the Issuer to the Swap Provider of any Replacement Swap Premium or from the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	799,542.91	1,129,616.46
(e) fifth, to pay the Issuer an amount equal to £100 to be retained by the Issuer as profit in respect of the business of the Issuer (the "Issuer Profit Amount");	100.00	100.00
(f) sixth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class A Notes;	1,389,313.57	1,838,046.57
(g) seventh, (so long as the Class A Notes remain outstanding following such Interest Payment Date), to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(h) eighth, to credit the General Reserve Fund Ledger up to the General Reserve Fund Required Amount;	0.00	0.00
(i) ninth, (so long as the Class Z Notes remain outstanding following such Interest Payment Date), to credit the Class Z Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(j) tenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class Z Notes;	0.00	0.00
(k) eleventh, to provide for amounts due on the relevant Interest Payment Date, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable Replacement Swap Premium or from the Swap Collateral Account Priority of Payments);	0.00	0.00
(l) twelfth, on any Interest Payment Date occurring on or after the Optional Redemption Date or the Final Redemption Date an amount equal to the lesser of: (i) all remaining amounts (if any); and (ii) the amount required by the Issuer to pay in full all amounts payable under items (a) to (c) (inclusive) of the Pre-Enforcement Redemption Priority of Payments, less any Available Redemption Receipts (other than item (c) of the definition thereof) otherwise available to the Issuer, to be applied as Available Redemption Receipts;	0.00	0.00
(m) thirteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class X Notes;	89,499.66	121,594.15
(n) fourteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari-passu, principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;	174,507.73	883,290.19
(o) fifteenth, on any Interest Payment Date falling within a Determination Period, all remaining amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts; and	0.00	0.00
(p) sixteenth, to pay Deferred Consideration to the Seller.	0.00	0.00
Total paid	<u><u>2,581,589.27</u></u>	<u><u>4,017,087.37</u></u>



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Pre-Enforcement Redemption Priority of Payments		
	This IPD	Last IPD
<u>Available Redemption Receipts</u>	1,557,159.38	1,381,235.43
(a) first, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	0.00	0.00
(b) second, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero;	1,557,159.38	1,381,235.43
(c) third, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class Z Notes until the Principal Amount Outstanding on the Class Z Notes has been reduced to zero;	0.00	0.00
(d) fourth, any excess amounts as Available Revenue Receipts.	0.00	0.00
Total paid	<u>1,557,159.38</u>	<u>1,381,235.43</u>



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Post-Enforcement Priority of Payments		
<u>Available Receipts</u>	This IPD	Last IPD
	0.00	0.00
(a) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Note Trustee, the Receiver and any Appointee under the provisions of the Trust Deed and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; and	0.00	0.00
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Security Trustee, the Receiver and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(b) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agents and any costs, charges, Liabilities and expenses then due and payable to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	0.00
(iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) as provided therein;	0.00	0.00
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due and payable to the Corporate Services Provider under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due and payable to the Issuer Account Bank under the provisions of the Bank Account Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due and payable to the Collection Account Bank under the provisions of the Collection Account Agreement, together with (if payable) VAT thereon as provided therein; and	0.00	0.00
(viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third party website provider;	0.00	0.00



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Post-Enforcement Priority of Payments

(c) third, to pay in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by any payments by the Issuer to the Swap Provider under the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	0.00	0.00
(d) fourth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero;	0.00	0.00
(e) fifth, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable amount under the Swap Collateral Account Priority of Payments);	0.00	0.00
(f) sixth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;	0.00	0.00
(g) seventh, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class Z Notes until the Principal Amount Outstanding on the Class Z Notes has been reduced to zero;	0.00	0.00
(h) eighth, to pay the Issuer Profit Amount; and	0.00	0.00
(i) ninth, to pay Deferred Consideration to the Seller.	0.00	0.00
	Total paid	
	<u>0.00</u>	<u>0.00</u>



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Swap Collateral Account Priority of Payments		
<u>Amounts and securities standing to the credit of each Swap Collateral Account</u>	This IPD	Last IPD
	0.00	0.00
(a) to pay an amount equal to any Swap Tax Credits received by the Issuer to the relevant Swap Provider;	0.00	0.00
(b) prior to the designation of an Early Termination Date (as defined in the Swap Agreement, the Early Termination Date) in respect of the Swap Agreement, solely in or towards payment or discharge of any Return Amounts (as defined in the Swap Credit Support Annex), Interest Amounts and Distributions (as defined in the Swap Credit Support Annex), on any day, directly to the Swap Provider;	0.00	0.00
(c) following the designation of an Early Termination Date in respect of the Swap Agreement where (A) such Early Termination Date has been designated following a Swap Provider Default or Swap Provider Downgrade Event and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated;	0.00	0.00
(ii) second, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	0.00
(iii) third, the surplus (if any) on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	0.00
(d) following the designation of an Early Termination Date in respect of the Swap Agreement where: (A) such Early Termination Date has been designated otherwise than as a result of one of the events specified at item (c)(A) above, and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of any termination payment due to the outgoing Swap Provider;	0.00	0.00
(ii) second, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated; and	0.00	0.00
(iii) third, any surplus on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	0.00
(e) following the designation of an Early Termination Date in respect of the Swap Agreement for any reason where the Issuer does not enter into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement and, on the date on which the relevant payment is due, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	0.00



CMF 2023-1 PLC
 Monthly Investor Report

August 2023

Swap Collateral Account Priority of Payments

(f) following payments of amounts due pursuant to item (e) above, if amounts remain standing to the credit of a Swap Collateral Account, such amounts may be applied only in accordance with the following provisions:		
(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement; and	0.00	0.00
(ii) second, any surplus remaining after payment of such Replacement Swap Premium to be transferred to the Deposit Account to be applied as Available Revenue Receipts	0.00	0.00
Total paid	<u><u>0.00</u></u>	<u><u>0</u></u>



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Current Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	5,005,775.93	1.54%	88	5.35%
75,000 <=x< 100,000	9,326,064.35	2.86%	105	6.38%
100,000 <=x< 125,000	18,353,347.99	5.63%	162	9.84%
125,000 <=x< 150,000	29,089,490.05	8.93%	211	12.82%
150,000 <=x< 175,000	33,057,437.11	10.14%	205	12.45%
175,000 <=x< 200,000	38,104,356.38	11.69%	204	12.39%
200,000 <=x< 225,000	35,621,072.71	10.93%	168	10.21%
225,000 <=x< 250,000	29,970,891.31	9.20%	126	7.65%
250,000 <=x< 275,000	22,796,904.46	7.00%	87	5.29%
275,000 <=x< 300,000	25,587,819.44	7.85%	89	5.41%
300,000 <=x< 325,000	14,616,245.66	4.49%	47	2.86%
325,000 <=x< 350,000	11,411,563.71	3.50%	34	2.07%
350,000 <=x< 375,000	11,140,268.05	3.42%	31	1.88%
375,000 <=x	41,808,254.29	12.83%	89	5.41%
Total	325,889,491.44	100.00%	1,646	100.00%

Original Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	4,134,895.16	1.27%	75	4.56%
75,000 <=x< 100,000	7,887,990.22	2.42%	93	5.65%
100,000 <=x< 125,000	16,927,237.91	5.19%	155	9.42%
125,000 <=x< 150,000	25,888,630.95	7.94%	195	11.85%
150,000 <=x< 175,000	34,146,871.55	10.48%	218	13.24%
175,000 <=x< 200,000	37,229,041.06	11.42%	204	12.39%
200,000 <=x< 225,000	32,499,658.41	9.97%	158	9.60%
225,000 <=x< 250,000	31,974,645.59	9.81%	139	8.44%
250,000 <=x< 275,000	24,996,531.79	7.67%	98	5.95%
275,000 <=x< 300,000	21,552,641.71	6.61%	77	4.68%
300,000 <=x< 325,000	21,111,509.67	6.48%	70	4.25%
325,000 <=x< 350,000	11,181,927.32	3.43%	34	2.07%
350,000 <=x< 375,000	12,694,485.40	3.90%	36	2.19%
375,000 <=x	43,663,424.70	13.40%	94	5.71%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Original LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	118,961,025.23	36.50%	637	38.70%
70% <=x< 75%	38,107,306.35	11.69%	204	12.39%
75% <=x< 80%	104,773,697.77	32.15%	516	31.35%
80% <=x< 85%	33,105,659.40	10.16%	139	8.44%
85% <=x< 90%	30,941,802.69	9.49%	150	9.11%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 105%	0.00	0.00%	0	0.00%
Total	325,889,491.44	100.00%	1,646	100.00%

Current LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	138,055,690.89	42.36%	749	45.50%
70% <=x< 75%	100,155,812.38	30.73%	507	30.80%
75% <=x< 80%	43,505,068.33	13.35%	184	11.18%
80% <=x< 85%	33,319,465.90	10.22%	153	9.30%
85% <=x< 90%	10,853,453.94	3.33%	53	3.22%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 100%	0.00	0.00%	0	0.00%
100% <=x< 105%	0.00	0.00%	0	0.00%
105% <=x	0.00	0.00%	0	0.00%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Origination Year	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
<=2013	0.00	0.00%	0	0.00%
2014	0.00	0.00%	0	0.00%
2015	0.00	0.00%	0	0.00%
2016	423,941.66	0.13%	4	0.24%
2017	2,315,770.24	0.71%	14	0.85%
2018	2,030,294.24	0.62%	14	0.85%
2019	10,766,206.56	3.30%	66	4.01%
2020	30,614,633.88	9.39%	163	9.90%
2021	57,000,308.84	17.49%	293	17.80%
2022	215,187,905.08	66.03%	1,056	64.16%
2023	7,550,430.94	2.32%	36	2.19%
Total	325,889,491.44	100.00%	1,646	100.00%

Original Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 15	23,524,230.83	7.22%	147	8.93%
15 <=x< 17	14,821,454.84	4.55%	82	4.98%
17 <=x< 19	14,296,355.28	4.39%	74	4.50%
19 <=x< 21	17,629,137.01	5.41%	91	5.53%
21 <=x< 23	14,632,535.09	4.49%	74	4.50%
23 <=x< 25	17,427,371.90	5.35%	80	4.86%
25 <=x< 27	31,698,985.44	9.73%	158	9.60%
27 <=x< 29	23,140,321.62	7.10%	104	6.32%
29 <=x	168,719,099.43	51.77%	836	50.79%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Remaining Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	1,979,120.62	0.61%	11	0.67%
5 <=x< 8	3,673,885.61	1.13%	24	1.46%
8 <=x< 11	9,361,582.11	2.87%	62	3.77%
11 <=x< 14	10,856,176.53	3.33%	70	4.25%
14 <=x< 17	24,626,212.70	7.56%	125	7.59%
17 <=x< 20	24,579,202.64	7.54%	134	8.14%
20 <=x< 23	29,079,990.75	8.92%	135	8.20%
23 <=x< 26	39,620,605.49	12.16%	194	11.79%
26 <=x	182,112,714.99	55.88%	891	54.13%
Total	325,889,491.44	100.00%	1,646	100.00%

Repayment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Repayment	295,775,886.15	90.76%	1,530	92.95%
Interest Only	23,227,752.15	7.13%	93	5.65%
Part & Part	6,885,853.14	2.11%	23	1.40%
Total	325,889,491.44	100.00%	1,646	100.00%

Current Interest	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	0.00	0.00%	0	0.00%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	40,903,608.35	12.55%	177	10.75%
3.50% <=x< 3.75%	43,424,846.20	13.33%	217	13.18%
3.75% <=x< 4.00%	94,642,489.24	29.04%	483	29.34%
4.00% <=x< 4.25%	37,961,126.98	11.65%	195	11.85%
4.25% <=x< 4.50%	46,367,372.77	14.23%	246	14.95%
4.50% <=x< 4.75%	29,274,065.10	8.98%	146	8.87%
4.75% <=x< 5.00%	5,933,501.66	1.82%	33	2.00%
5.00% <=x	27,382,481.14	8.40%	149	9.05%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Current Margin Over Rel	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	0.00	0.00%	0	0.00%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	40,903,608.35	12.55%	177	10.75%
3.50% <=x< 3.75%	43,424,846.20	13.33%	217	13.18%
3.75% <=x< 4.00%	94,642,489.24	29.04%	483	29.34%
4.00% <=x< 4.25%	37,961,126.98	11.65%	195	11.85%
4.25% <=x< 4.50%	46,367,372.77	14.23%	246	14.95%
4.50% <=x< 4.75%	29,274,065.10	8.98%	146	8.87%
4.75% <=x< 5.00%	5,933,501.66	1.82%	33	2.00%
5.00% <=x	27,382,481.14	8.40%	149	9.05%
Total	325,889,491.44	100.00%	1,646	100.00%

Interest Rate Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
BBR	317,431,431.87	97.40%	1,592	96.72%
Other	8,458,059.57	2.60%	54	3.28%
Total	325,889,491.44	100.00%	1,646	100.00%

Loan Purpose	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Purchase	246,245,555.70	75.56%	1,223	74.30%
Re-Mortgage	79,643,935.74	24.44%	423	25.70%
Total	325,889,491.44	100.00%	1,646	100.00%

Buy-To-Let	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	325,889,491.44	100.00%	1,646	100.00%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Arrears Multiple	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x <=0	323,855,029.15	99.38%	1,636	99.39%
0 <x< 1	0.00	0.00%	0	0.00%
1 <=x< 2	1,523,937.87	0.47%	7	0.43%
2 <=x<3	510,524.42	0.16%	3	0.18%
3 <=x	0.00	0.00%	0	0.00%
Total	325,889,491.44	100.00%	1,646	100.00%

Self-Certified Product	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	325,889,491.44	100.00%	1,646	100.00%
No Data	0.00	0.00%	0	0.00%
Total	325,889,491.44	100.00%	1,646	100.00%

Valuation Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Full, Internal and External	325,889,491.44	100.00%	1,646	100.00%
Other	0.00	0.00%	0	0.00%
Total	325,889,491.44	100.00%	1,646	100.00%

Region	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
East	51,034,349.68	15.66%	220	13.37%
East Midlands	32,818,868.55	10.07%	176	10.69%
London	27,864,213.98	8.55%	102	6.20%
North East	14,028,622.89	4.30%	100	6.08%
North West	31,270,667.21	9.60%	192	11.66%
Scotland	0.00	0.00%	0	0.00%
South East	66,733,581.55	20.48%	276	16.77%
South West	31,001,746.12	9.51%	154	9.36%
Wales	14,765,723.05	4.53%	98	5.95%
West Midlands	33,087,679.34	10.15%	179	10.87%
Yorkshire and the Humber	23,284,039.07	7.14%	149	9.05%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Year Built	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x< 1900	16,061,988.18	4.93%	82	4.98%
1900 <=x< 1920	23,363,918.27	7.17%	131	7.96%
1920 <=x< 1940	43,887,791.94	13.47%	195	11.85%
1940 <=x< 1960	22,797,389.45	7.00%	116	7.05%
1960 <=x< 1980	47,576,966.45	14.60%	241	14.64%
1980 <=x< 2000	27,198,293.80	8.35%	144	8.75%
2000 <=x< 2002	4,226,786.65	1.30%	18	1.09%
2002 <=x< 2004	1,694,739.87	0.52%	9	0.55%
2004 <=x< 2006	3,813,789.55	1.17%	19	1.15%
2006 <=x<=2013	135,267,827.28	41.51%	691	41.98%
Total	325,889,491.44	100.00%	1,646	100.00%

Seasoning (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	321,845,411.09	98.76%	1,620	98.42%
5 <=x< 6	2,204,127.59	0.68%	13	0.79%
6 <=x< 7	1,749,423.50	0.54%	12	0.73%
7 <=x	90,529.26	0.03%	1	0.06%
Total	325,889,491.44	100.00%	1,646	100.00%

Employment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Self Employed	113,242,153.84	34.75%	520	31.59%
Employed	212,647,337.60	65.25%	1,126	68.41%
Other	0.00	0.00%	0	0.00%
Total	325,889,491.44	100.00%	1,646	100.00%

Property Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
House, Detached, Semi-d	218,957,410.06	67.19%	1,040	63.18%
Flat, Apartment	24,949,613.90	7.66%	145	8.81%
Bungalow	11,454,679.33	3.51%	62	3.77%
Terraced House	70,527,788.15	21.64%	399	24.24%
Other	0.00	0.00%	0	0.00%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

First-time Buyer	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	142,885,215.47	43.84%	764	46.42%
No	183,004,275.97	56.16%	882	53.58%
Total	325,889,491.44	100.00%	1,646	100.00%



CMF 2023-1 PLC
Monthly Investor Report

August 2023

Portfolio Analysis

Date	31/07/2023	Weighted Average Seasoning (yrs)	1.45
Current Balance	325,889,491.44	Weighted Average Remaining Maturity (yrs)	25.59
Number of Accounts	1,646	Buy To Let	0.00
Average Loan Balance	197,988.76	Interest Only	23,227,752.15
Maximum Loan Balance	791,536.96	Weighted Average Original LTV	68.56%
Weighted Average Interest Rate	4.16%	Weighted Average Current LTV	66.80%
Weighted Average Mortgage Margin	4.16%		



DISCLAIMER

U.S. Bank Global Corporate Trust is a trading name of U.S. Bank Global Corporate Trust Limited and Elavon Financial Services DAC (each a U.S. Bancorp group company). U.S. Bank Global Corporate Trust Limited is a limited company registered in England and Wales having the registration number 05521133 and a registered address of 125 Old Broad Street, Fifth Floor, London, EC2N 1AR. U.S. Bank Global Corporate Trust Limited, Dublin Branch is registered in Ireland with the Companies Registration Office under Reg. No. 909340 with its registered office at Building 8, Cherrywood Business Park, Loughlinstown, Dublin 18, Ireland D18 W319. Elavon Financial Services DAC (a U.S. Bancorp Company), trading as U.S. Bank Global Corporate Trust, is regulated by the Central Bank of Ireland. Registered in Ireland with the Companies Registration Office, Reg. No. 418442. The liability of the member is limited. Registered Office: Building 8, Cherrywood Business Park, Loughlinstown, Dublin 18, Ireland D18 W319. Directors: A list of names and personal details of every director of the company is available for inspection to the public at the company's registered office for a nominal fee.

In the UK, Elavon Financial Services DAC trades as U.S. Bank Global Corporate Trust through its UK Branch from its establishment at 125 Old Broad Street, Fifth Floor, London, EC2N 1AR (registered with the Registrar of Companies for England and Wales under Registration No. BR020005). Authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. All banking services are provided through Elavon Financial Services DAC. U.S. Bank Global Corporate Trust Limited is a Trust Corporation and not banking institutions and is not authorised to carry on banking business in the United Kingdom, Ireland or any other jurisdiction.