

Lansdowne Mortgage Securities No. 1 p.l.c.

(Incorporated in Ireland as a public company limited by shares with registration number 416277)

€75,000,000 Class A1 Mortgage Backed Floating Rate Notes due 2016
€258,000,000 Class A2 Mortgage Backed Floating Rate Notes due 2045
€50,000 Class X Mortgage Backed Fixed Rate Note due 2045
€13,850,000 Class M1 Mortgage Backed Floating Rate Notes due 2045
€9,250,000 Class M2 Mortgage Backed Floating Rate Notes due 2045
€11,100,000 Class B1 Mortgage Backed Floating Rate Notes due 2045
€2,800,000 Class B2 Mortgage Backed Floating Rate Notes due 2045
€6,250,000 Class C Mortgage Backed Floating Rate Notes due 2045

<i>Notes</i>	<i>Initial Principal Amount</i>	<i>Initial Interest Rate</i>	<i>Maturity Date</i>	<i>Issue Price to Investors</i>
Class A1	€75,000,000	EURIBOR + 0.07%	June 2016	100%
Class A2	€258,000,000	EURIBOR + 0.15%	June 2045	100%
Class X	€50,000	FIXED ¹	June 2045	100%
Class M1	€13,850,000	EURIBOR + 0.23%	June 2045	100%
Class M2	€9,250,000	EURIBOR + 0.42%	June 2045	100%
Class B1	€11,100,000	EURIBOR + 0.80%	June 2045	100%
Class B2	€2,800,000	EURIBOR + 2.49%	June 2045	100%
Class C	€6,250,000	EURIBOR + 3.25%	June 2045	100%

1. *The Class X Note will bear interest at a fixed rate as set forth under Condition 4(e) under "Terms and Conditions of the Notes" at page 91. The Class X Note will cease to bear interest after the Interest Payment Date falling in September 2009.*

This document constitutes a prospectus ("**Prospectus**") for the purposes of Directive 2003/71/EC (the "**Prospectus Directive**"). Application has been made to the Irish Financial Services Regulatory Authority (the "**Financial Regulator**"), as competent authority under the Prospectus Directive, for the Prospectus to be approved. Application has been made to The Irish Stock Exchange Limited (the "**Irish Stock Exchange**") for the €75,000,000 Class A1 Mortgage Backed Floating Rate Notes due 2016 (the "**Class A1 Notes**"), €258,000,000 Class A2 Mortgage Backed Floating Rate Notes due 2045 (the "**Class A2 Notes**" and together with the Class A1 Notes, the "**Class A Notes**"), the €50,000 Class X Mortgage Backed Fixed Rate Note due 2045 (the "**Class X Note**"), the €13,850,000 Class M1 Mortgage Backed Floating Rate Notes due 2045 (the "**Class M1 Notes**"), the €9,250,000 Class M2 Mortgage Backed Floating Rate Notes due 2045 (the "**Class M2 Notes**" and together with the Class M1 Notes, the "**Class M Notes**"), the €11,100,000 Class B1 Mortgage Backed Floating Rate Notes due 2045 (the "**Class B1 Notes**"), the €2,800,000 Class B2 Mortgage Backed Floating Rate Notes due 2045 (the "**Class B2 Notes**" and together with the Class B1 Notes, the "**Class B Notes**") and the €6,250,000 Class C Mortgage Backed Floating Rate Notes due 2045 (the "**Class C Notes**" and, together with the Class A Notes, the Class X Note, the Class M Notes and the Class B Notes, the "**Notes**") to be admitted to the official list (the "**Official List**") of the Irish Stock Exchange and to trading on its regulated market. The Irish Stock Exchange's regulated market is a regulated market for the purposes of Directive 93/22/EEC.

BARCLAYS CAPITAL

Dated 12 April 2006

Interest is payable on the Notes on the 15th day in June 2006 and thereafter quarterly in arrears on the 15th day in March, June, September and December in each calendar year (subject to adjustment for non Business Days as described herein) (each an "**Interest Payment Date**"). Interest on the Notes (other than the Class X Note) is payable on each Interest Payment Date at an annual rate equal to the Eurozone Interbank Offered Rate ("**EURIBOR**") for three month euro deposits or, in the case of the first Interest Period, at an annual rate obtained upon interpolation of EURIBOR for one month and two month euro deposits ("**EURIBOR Interpolation**"), plus, in each case, a margin which will differ for each class of Notes. The margins applicable to each class of Notes (other than the Class X Note), and the period for which such margins apply, will be as set out below:

Class A1 Notes:	0.07 per cent. per annum until the Interest Payment Date falling in June 2013 and thereafter a margin of 0.14 per cent. per annum;
Class A2 Notes:	0.15 per cent. per annum until the Interest Payment Date falling in June 2013 and thereafter a margin of 0.30 per cent. per annum;
Class M1 Notes:	0.23 per cent. per annum until the Interest Payment Date falling in June 2013 and thereafter a margin of 0.46 per cent. per annum;
Class M2 Notes:	0.42 per cent. per annum until the Interest Payment Date falling in June 2013 and thereafter a margin of 0.84 per cent. per annum;
Class B1 Notes:	0.80 per cent. per annum until the Interest Payment Date falling in June 2013 and thereafter a margin of 1.60 per cent. per annum;
Class B2 Notes:	2.49 per cent. per annum until the Interest Payment Date falling in June 2013 and thereafter a margin of 3.50 per cent. per annum; and
Class C Notes:	3.25 per cent. per annum until the Interest Payment Date falling in June 2013 and thereafter a margin of 3.25 per cent. per annum.

The Class X Note will bear interest at a fixed rate as set forth under Condition 4(e) under "*Terms and Conditions of the Notes*" at page 91. The Class X Note will cease to bear interest after the Interest Payment Date falling in September 2009.

The period from (and including) an Interest Payment Date (or, in the case of the first Interest Period, the Initial Issue Date, as defined below) to (but excluding) the next (or first, as the case may be) Interest Payment Date is an "**Interest Period**". The rate of interest payable from time to time (the "**Rate of Interest**") in respect of the Notes (other than the Class X Note) will be determined two Business Days prior to each Interest Payment Date or, in the case of the first Interest Period, two Business Days prior to the Initial Issue Date (each an "**Interest Determination Date**").

Each class of Notes will initially be represented by a corresponding temporary global note in bearer form without coupons or talons (each a "**Temporary Global Note**"). Interests in a Temporary Global Note relating to a class of Notes will be exchangeable for interests in a permanent global note relating to that class in bearer form without coupons or talons (each a "**Permanent Global Note**"), in each case, 40 days after the Initial Issue Date provided certification of non-U.S beneficial ownership by the Noteholders of the relevant class has been received.

The Temporary Global Notes and the Permanent Global Notes are referred to together as the "**Global Notes**".

It is anticipated that the Global Notes will be issued to HSBC Bank PLC as common depositary (the "**Common Depositary**") for Euroclear Bank S.A./N.V., of 1 Boulevard Du Roi Albert 11, 1210 Brussels, Belgium, as operator of the Euroclear System ("**Euroclear**") and Clearstream Banking, société anonyme ("**Clearstream, Luxembourg**") of 42 Avenue J.F. Kennedy, 1855 Luxembourg, Luxembourg, on or about 18 April 2006 (the "**Initial Issue Date**"). Each of Euroclear and Clearstream, Luxembourg will record the beneficial interests in such Global Notes. Except in the limited circumstances described under "*Summary of Provisions Relating to the Global Notes - Issuance of Definitive Notes*", the Notes and Coupons will not be available in definitive form.

The Notes and, if the Notes are issued in definitive bearer form, any coupons attached thereto (the "**Coupons**") will all be constituted by the same trust deed and will be secured by, *inter alia*, first fixed charges and security over the Issuer's present and future right, title, benefit and interest in, to and under the Loans, the Mortgages and certain other collateral security. The Notes of each class will be secured by the same security pursuant to the Deed of Charge (as described below).

Prior to redemption on the Interest Payment Date falling in June 2016 in respect of the Class A1 Notes and the Interest Payment Date falling in June 2045 in respect of the Class A2 Notes, the Class M Notes, Class B Notes and Class C Notes, the Notes other than the Class X Note, will be subject to mandatory partial redemption and/or optional redemption in whole in certain circumstances described in the terms and conditions of the Notes (the "**Conditions**") set out below. The Class X Note will not be subject to redemption prior to the earliest to occur of the date of any redemption in full of the Notes or the service of an Enforcement Notice. The Issuer may not purchase any Notes or Coupons (if any).

The Notes and Coupons (if any) will be obligations solely of the Issuer and will not be guaranteed by, nor be the responsibility of, any other entity. In particular, the Notes and Coupons (if any) will not be obligations of, and will not be guaranteed by, SMHL, SML, SF1, DACS 1, the Mortgage Administrator, the Mortgage Manager, the Origination Agent, the Cash Manager, the Standby Cash Manager, the Account Bank, the GIC Provider, the Liquidity Facility Provider, the Fixed Rate Swap Counterparty, the Interest Rate Cap Counterparty, the Basis Swap Counterparty, the Trustee or the Lead Manager in relation to the issue of the Notes. None of SMHL, SML, SF1, DACS 1, the Mortgage Administrator, the Mortgage Manager, the Origination Agent, the Cash Manager, the Standby Cash Manager, the Account Bank, the GIC Provider, the Liquidity Facility Provider, the Fixed Rate Swap Counterparty, the Interest Rate Cap Counterparty, the Basis Swap Counterparty, the Trustee, the Lead Manager nor anyone other than the Issuer will accept any liability whatsoever in respect of any failure by the Issuer to pay any amount due under the Notes.

The Notes are to be rated by Standard & Poor's Ratings Services, a division of the McGraw Hill Companies, Inc. ("**S&P**"), Moody's Investor Services Limited ("**Moody's**") and Fitch Ratings Ltd ("**Fitch**" and, together with S&P and Moody's, the "**Rating Agencies**"). The Class A1 Notes are expected to be rated AAA by S&P, Aaa by Moody's and AAA by Fitch. The Class A2 Notes are expected to be rated AAA by S&P, Aaa by Moody's and AAA by Fitch. The Class X Note is expected to be rated AAA by S&P, Aaa by Moody's and AAA by Fitch. The Class M1 Notes are expected to be rated at least AA by S&P, Aa2 by Moody's and AA by Fitch. The Class M2 Notes are expected to be rated at least A+ by S&P, A1 by Moody's and A by Fitch. The Class B1 Notes are expected to be rated at least BBB by S&P, Baa2 by Moody's and BBB by Fitch. The Class B2 Notes are expected to be rated at least BB+ by S&P, Ba1 by Moody's and BB by Fitch. The issue of the Class C Notes is not conditional upon a rating and the Class C Notes are not expected to be rated. A security rating is not a recommendation to buy, sell or hold securities and may be subject to revision, downgrade, qualification, suspension or withdrawal at any time by any of the Rating Agencies.

Particular attention is drawn to the section herein entitled "Risk Factors"

THE NOTES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION (THE "**COMMISSION**") ANY STATE SECURITIES COMMISSION OR ANY OTHER REGULATORY AUTHORITY, NOR HAVE ANY OF THE FOREGOING AUTHORITIES PASSED UPON OR ENDORSED THE MERITS OF THIS OFFERING OR THE ACCURACY OR ADEQUACY OF THIS PROSPECTUS. ANY REPRESENTATION TO THE CONTRARY IS UNLAWFUL. THE NOTES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE "**SECURITIES ACT**"), OR ANY STATE SECURITIES LAWS. THE NOTES MAY NOT BE OFFERED, SOLD OR DELIVERED DIRECTLY OR INDIRECTLY WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATION S UNDER THE SECURITIES ACT) EXCEPT PURSUANT TO AN EXEMPTION FROM, OR IN A TRANSACTION NOT SUBJECT TO, THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT AND APPLICABLE STATE SECURITIES LAWS. THE NOTES WILL ONLY BE CONTEMPORANEOUSLY

OFFERED AND SOLD OUTSIDE THE UNITED STATES TO NON U.S. PERSONS PURSUANT TO THE REQUIREMENTS OF REGULATIONS UNDER THE SECURITIES ACT.

This Prospectus does not constitute and shall not be construed as any representation or warranty by Barclays Bank PLC (the "**Lead Manager**") or the Trustee as to the adequacy or completeness of the information contained herein. Neither the Lead Manager nor the Trustee have independently verified any of the information contained herein (financial, legal or otherwise) and in making an investment decision, investors must rely on their own examination of the terms of this Prospectus, including the merits and risks involved.

The Issuer, the Lead Manager and the Trustee make no representation to any prospective investor or purchaser of the Notes regarding the legality of investment therein by such prospective investor or purchaser under any applicable legal investment or similar laws or regulations. Prospective investors should consult their legal advisors to determine whether and to what extent an investment in the Notes constitutes legal investments for them.

The Issuer accepts responsibility for the information contained in this Prospectus. To the best of the knowledge and belief of the Issuer (having taken all reasonable care to ensure that such is the case), the information contained in this Prospectus is in accordance with the facts and does not omit anything likely to affect the import of such information.

Certain matters contained herein are forward-looking statements. Such statements appear in a number of places in this Prospectus, including with respect to assumptions on prepayment and certain other characteristics of the Loans and reflect significant assumptions and subjective judgments by the Issuer that may or may not prove to be correct. Consequently, future results may differ from the Issuer's expectations due to a variety of factors, including (but not limited to) the economic environment and changes in governmental regulations, fiscal policy, planning or tax laws in Ireland or elsewhere. Moreover, past financial performance should not be considered a reliable indicator of future performance and prospective purchasers of the Notes are cautioned that any such statements are not guarantees of performance and involve risks and uncertainties, many of which are beyond the control of the Issuer. The Lead Manager and the Trustee have not attempted to verify any such statements, and do not make any representation, express or implied, with respect thereto.

Other than the approval by the Financial Regulator of this Prospectus as a prospectus in accordance with the requirements of the Prospectus Directive and relevant implementing measures in Ireland, and application having been made for the Notes to be admitted to the Official List of the Irish Stock Exchange and to trading on the regulated market of the Irish Stock Exchange, no action has been or will be taken to permit a public offering of the Notes or the distribution of this Prospectus in any jurisdiction where action for that purpose is required. This Prospectus does not constitute an offer of, or an invitation by or on behalf of, the Issuer or the Lead Manager to subscribe for or purchase any of the Notes. The distribution of this Prospectus and the offering of the Notes in certain jurisdictions may be restricted by law. Persons into whose possession this Prospectus comes are required by the Issuer and the Lead Manager to inform themselves about and to observe such restrictions. For a description of certain further restrictions on offers and sales of the Notes and distribution of this Prospectus, see "*Purchase and Sale*" below.

No person has been authorised to give any information or to make any representation concerning the issue of the Notes other than as expressly provided in this Prospectus. Nevertheless, if any such information is given by any broker, seller or any other person, it must not be relied upon as having been authorised by the Issuer, the Trustee or the Lead Manager.

Neither the delivery of this Prospectus nor any offer, sale or solicitation made in connection herewith shall, in any circumstances, imply that the information contained herein is correct, complete or adequate at any time subsequent to the date of this Prospectus.

Payments of interest and principal in respect of the Notes will be subject to any applicable withholding taxes without the Issuer being obliged to pay additional amounts therefor.

All references in this Prospectus to "**Notes**" are references to the specified Notes and all references to "**Noteholders**" are to the holders thereof.

In this Prospectus, unless otherwise noted, all references to specified percentages of Loans are references to those Loans as a percentage of the aggregate principal Balances of the Provisional Completion Mortgage Pool (each as defined under "*The Mortgage Pool*" and "*Sale of the Mortgage Pool*" respectively, below).

References in this document to "**€**" or "**euro**" are to the single currency introduced at the start of the third stage of European Economic and Monetary Union pursuant to the Treaty establishing the European Communities, as amended by the Treaty on European Union and the Treaty of Amsterdam.

IN CONNECTION WITH THE ISSUE OF THE NOTES, THE LEAD MANAGER (OR PERSONS ACTING ON ITS BEHALF) MAY OVER ALLOT NOTES (PROVIDED THAT THE AGGREGATE PRINCIPAL AMOUNT OF EACH CLASS OF NOTES ALLOTTED DOES NOT EXCEED 105 PER CENT. OF THE AGGREGATE PRINCIPAL AMOUNT OF THE RELEVANT CLASS OF NOTES) OR EFFECT TRANSACTIONS WITH A VIEW TO SUPPORTING THE MARKET PRICE OF THE NOTES AT A LEVEL HIGHER THAN THAT WHICH MIGHT OTHERWISE PREVAIL. HOWEVER, THERE IS NO ASSURANCE THAT THE LEAD MANAGER (OR PERSONS ACTING ON ITS BEHALF) WILL UNDERTAKE STABILISATION ACTION. ANY STABILISATION ACTION MAY BEGIN ON OR AFTER THE INITIAL ISSUE DATE AND, IF BEGUN, MAY BE ENDED AT ANY TIME, BUT IT MUST END NO LATER THAN THE EARLIER OF 30 DAYS AFTER THE INITIAL ISSUE DATE AND 60 DAYS AFTER THE DATE OF ALLOTMENT OF THE NOTES.

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TRANSACTION SUMMARY

The following information is a brief overview of certain key features of the Notes and is qualified in its entirety by the more detailed information appearing elsewhere in this Prospectus.

	Class A1 Notes	Class A2 Notes	Class X Note	Class M1 Notes	Class M2 Notes	Class B1 Notes	Class B2 Notes	Class C Notes
Initial Principal Amount	€75,000,000	€258,000,000	€50,000	€13,850,000	€9,250,000	€11,100,000	€2,800,000	€6,250,000
% of Total Initial Principal Amount of Notes (other than the Class X Note and the Class C Notes)	20.27%	69.73%	N/A	3.74%	2.50%	3.00%	0.76%	N/A
Anticipated Ratings ¹	AAA/Aaa/AAA	AAA/Aaa/AAA	AAA/Aaa/AAA	AA/Aa2/AA	A+/A1/A	BBB/Baa2/BBB	BB+/Ba1/BB	NR
Rating Agencies	S&P, Moody's, Fitch	S&P, Moody's, Fitch	S&P, Moody's, Fitch	S&P, Moody's, Fitch	S&P, Moody's, Fitch	S&P, Moody's, Fitch	S&P, Moody's, Fitch	N/A
Credit Enhancement	Subordination of Class M Notes, Class B Notes, Reserve Fund	Subordination of Class M Notes, Class B Notes, Reserve Fund	N/A	Subordination of Class M2 Notes, Class B Notes, Reserve Fund	Subordination of Class B Notes, Reserve Fund	Subordination of Class B2 Notes, Reserve Fund	Reserve Fund	N/A
Interest Rate (prior to step-up)	Three Month EURIBOR + 0.07%	Three Month EURIBOR + 0.15%	Fixed ²	Three Month EURIBOR + 0.23%	Three Month EURIBOR + 0.42%	Three Month EURIBOR + 0.80%	Three Month EURIBOR + 2.49%	Three Month EURIBOR + 3.25%
Interest Rate (after step-up)	Three Month EURIBOR + 0.14%	Three Month EURIBOR + 0.30%	Fixed ²	Three Month EURIBOR + 0.46%	Three Month EURIBOR + 0.84%	Three Month EURIBOR + 1.6%	Three Month EURIBOR + 3.50%	Three Month EURIBOR + 3.25%
Interest Accrual Method	Actual/360	Actual/360	Actual/360	Actual/360	Actual/360	Actual/360	Actual/360	Actual/360
Interest Payment Dates	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year	On the 15th day of June 2006 and thereafter on the 15th day of March, June, September and December in each year
Step-up Date	June 2013	June 2013	N/A	June 2013	June 2013	June 2013	June 2013	N/A
Final Redemption Date	On the Interest Payment Date falling in June 2016	On the Interest Payment Date falling in June 2045	On the Interest Payment Date falling in June 2045	On the Interest Payment Date falling in June 2045	On the Interest Payment Date falling in June 2045	On the Interest Payment Date falling in June 2045	On the Interest Payment Date falling in June 2045	On the Interest Payment Date falling in June 2045
Clearance / Settlement	Euroclear, Clearstream, Luxembourg	Euroclear, Clearstream, Luxembourg	Euroclear, Clearstream, Luxembourg	Euroclear, Clearstream, Luxembourg	Euroclear, Clearstream, Luxembourg	Euroclear, Clearstream, Luxembourg	Euroclear, Clearstream, Luxembourg	Euroclear, Clearstream, Luxembourg
Denomination	€50,000	€50,000	€50,000	€50,000	€50,000	€50,000	€50,000	€50,000

¹ It is a condition of the issuance and offering of the Class A Notes, Class M Notes and Class B Notes that such notes are issued with at least such ratings.

² The Class X Note will bear interest at a fixed rate as set forth under Condition 4(e) under "Terms and Conditions of the Note" at page 91. The Class X Note will cease to bear interest after the Interest Payment Date falling in September 2009.

SUMMARY INFORMATION

The information set out below is a summary of the principal features of the issue of the Notes. This summary should be read in conjunction with the detailed information presented elsewhere in this Prospectus.

The Issuer, DACS 1, SF1 and SML

The Issuer has been established to acquire from Start DACS 1 Limited, a private limited company incorporated in Ireland (registered number 417730) whose registered office is at 4 Percy Place, Dublin 4, Ireland, ("**DACS 1**") on the Initial Issue Date (as defined below) residential mortgage loans (each individually a "**Loan**", collectively the "**Mortgage Pool**") made to borrowers ("**Borrowers**") in respect of properties located in Ireland together with the security related to such loans.

DACS 1 has been established to acquire Loans from Start Funding No. 1 Limited ("**SF1**"), a private limited company incorporated in Ireland (registered number 392729) whose registered office is at 4 Percy Place, Dublin 4, Ireland. DACS 1 will contract with SF1 and SML (as defined below) to purchase the Loans and their related security pursuant to a mortgage sale agreement to be entered into on or before the Initial Issue Date (the "**SF1/DACS 1 Mortgage Sale Agreement**").

Each Loan in the Mortgage Pool has been or will be originated for SF1 by Start Mortgages Limited ("**SML**" in its capacity as "**Origination Agent**"), a private limited company incorporated in Ireland (registered number 391445) whose registered office is at 4 Percy Place, Dublin 4, Ireland.

The acquisition by the Issuer of the Mortgage Pool will be financed by the issue of the Notes.

DACS 1, SF1 and SML are wholly owned subsidiaries of Start Mortgages Holding Limited ("**SMHL**"), a private limited company incorporated in Ireland (registered number 382361) whose registered office is at 4 Percy Place, Dublin 4, Ireland. SMHL and its subsidiaries are referred to collectively as the "**Start Group**". (See further "*The Start Group*" below.)

The Issuer's issued share capital is held by Capita Trust Nominees No. 1 Limited (the "**Share Trustee**") on trust for charitable purposes (the "**Share Trust**"). (See "*The Issuer*" below.)

Master Securitisation Agreement

To facilitate the transactions described in this Prospectus, the Issuer and the Trustee, among other parties, will enter into a master securitisation agreement (the "**Master Securitisation Agreement**") to be dated on or about 18 April 2006, the schedules to which will contain the following agreements, all of which will come into effect on the date of the Master Securitisation Agreement: the Master Definitions Schedule, the Paying Agency Agreement, the Cash Management Agreement, the Standby Cash Management Agreement, the Mortgage Administration Agreement, the Mortgage Management Agreement, the Liquidity Facility Agreement, the Bank Agreement and the Guaranteed Investment Contract (all as defined below).

Mortgage Administration and Management

Homeloan Management Limited ("**HML**"), a wholly owned subsidiary of the Skipton Building Society, will be appointed under the terms of the Master Securitisation Agreement and the mortgage administration agreement, as set out in schedule 6 to the Master Securitisation Agreement (together, the "**Mortgage Administration Agreement**"), between the Issuer, HML, the Trustee, the Mortgage Manager (as defined below) and the Cash Manager (as defined below) as agent for the Issuer and the Trustee, *inter alia*, to administer the Mortgage Pool on behalf of the Issuer and the Trustee (in this capacity, and together with any successor, the "**Mortgage Administrator**"). (See "*The Mortgage Administrator*" below.)

With regard to certain management functions and discretions, the Mortgage Administrator will act on the instructions of SML (in this capacity, and together with any successor, the "**Mortgage Manager**"), to be appointed under the terms of the Master Securitisation Agreement and the mortgage management agreement, as set out in schedule 5 to the Master Securitisation Agreement (together, the "**Mortgage Management Agreement**"), between the Mortgage Manager, the Issuer and the Trustee. Under the Mortgage Management Agreement, the Mortgage Manager will undertake to perform certain management functions in relation to the Mortgage Pool as agent for the Issuer and the Trustee. (See "*The Mortgage Manager*" below.)

Cash Management

Kensington Mortgages Limited ("**KML**" and in this capacity, and together with any successor, the "**Cash Manager**") will be appointed under the terms of the Master Securitisation Agreement and the cash management agreement, as set out in schedule 3 to the Master Securitisation Agreement (together, the "**Cash Management Agreement**") between the Issuer, the Cash Manager, the Mortgage Manager and the Trustee to, amongst other matters, manage all cash transactions and maintain all cash management ledgers as agent for the Issuer and the Trustee (see "*The Cash Manager*" below).

The Mortgage Administrator, the Cash Manager and the Mortgage Manager will be obliged to report on a regular basis to the Trustee and the Issuer on the Mortgage Pool, the administration and management of the mortgages securing the Loans comprised therein (the "**Mortgages**") and other matters relating to their respective administrative and management functions as described herein.

HML (in this capacity, and together with any successor, the "**Standby Cash Manager**") will be appointed as standby cash manager under the terms of the Master Securitisation Agreement and the standby cash manager agreement, as set out in schedule 4 to the Master Securitisation Agreement, (together, the "**Standby Cash Management Agreement**"), between the Issuer, the Trustee, the Mortgage Manager and the Standby Cash Manager such that, if the appointment of KML as Cash Manager is terminated, the Standby Cash Manager will assume such cash management functions. (See "*The Cash Manager*" below).

The Trustee

Capita Trust Company Limited (in such capacity, and together with any successor, the "**Trustee**") will be appointed pursuant to a trust deed (the "**Trust Deed**") to be entered into on the Initial Issue Date between the Issuer and the Trustee to, amongst other matters, represent the interests of the Noteholders. The Trustee will also be appointed to hold, and upon the occurrence of an Event of Default will be entitled to enforce, the security granted by the Issuer on trust for the secured creditors pursuant to the Deed of Charge. (See "*The Trustee*" below.)

The Notes

The €75,000,000 Class A1 Mortgage Backed Floating Rate Notes due 2016, €258,000,000 Class A2 Mortgage Backed Floating Rate Notes due 2045, €50,000 Class X Mortgage Backed Fixed Rate Note due 2045, €13,850,000 Class M1 Mortgage Backed Floating Rate Notes due 2045, €9,250,000 Class M2 Mortgage Backed Floating Rate Notes due 2045, €11,100,000 Class B1 Mortgage Backed Floating Rate Notes due 2045, €2,800,000 Class B2 Mortgage Backed Floating Rate Notes due 2045 and €6,250,000 Class C Mortgage Backed Floating Rate Notes due 2045 will in each case be constituted by the Trust Deed.

The Class A Notes and the Class X Note will be secured by the same security that will secure the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes although, upon enforcement, the Class A Notes and the Class X Note (as to payment of interest only) will rank *pari passu* and without any preference or priority among themselves and will rank in priority to the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes in point of security; the Class M1

Notes will rank in priority to the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes but after the Class A Notes and the Class X Note (as to payment of interest only) in point of security; the Class M2 Notes will rank in priority to the Class B1 Notes, the Class B2 Notes and the Class C Notes but after the Class A Notes, the Class X Note (as to payment of interest only) and the Class M1 Notes in point of security; the Class B1 Notes will rank in priority to the Class B2 Notes and the Class C Notes but after the Class A Notes, the Class X Note (as to payment of interest only), the Class M1 Notes and the Class M2 Notes in point of security; the Class B2 Notes will rank in priority to the Class C Notes but after the Class A Notes, the Class X Note (as to payment of interest only), the Class M1 Notes, the Class M2 Notes and the Class B1 Notes in point of security; and the Class C Notes will rank after the Class A Notes, the Class X Note (as to payment of interest only), the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes in point of security. The Class A Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes will rank in priority to the Class X Note in point of security with respect to the payment of principal.

The Class X Note

The Class X Note will be issued fully paid on the Initial Issue Date with a principal amount of €50,000. The Class X Note will not be subject to mandatory redemption until the earlier of the date on which all the Notes (other than Class X Note) have been redeemed in full or the service of an Enforcement Notice. The Class X Note will cease to bear interest after the Interest Payment Date falling in September 2009.

The principal amount of the Class X Note will be credited on the Initial Issue Date to the Class X Note Ledger (as defined below) and will only be available to be applied in redemption of the Class X Notes in accordance with the Conditions.

The Class C Notes

The Class C Notes will be issued fully paid on the Initial Issue Date with a principal amount of €6,250,000 (the "**Class C Note Amount**").

The Class C Note Amount will consist of three principal elements:

The first principal element ("**Principal Level A**") will be an amount of €2,464,253. Principal Level A of the Class C Notes will be used for meeting the costs and expenses arising in respect of the issuance of the Notes.

The second principal element ("**Principal Level B**") will be an amount of €2,555,000. Principal Level B of the Class C Notes will be used in funding the Contingency Reserve (as defined under "*Credit Structure - Reserve Fund*" below) and partially funding the Reserve Fund (as defined under "*Credit Structure - Reserve Fund*" below).

The third principal element ("**Principal Level C**") will be an amount of €1,230,747 and will be used to fund the Payment Date Mismatch (as defined below).

Withholding Tax

Payments of interest and principal with respect to the Notes and Coupons will be subject to any applicable withholding taxes and the Issuer will not be obliged to pay additional amounts in relation thereto.

The applicability of any withholding taxes is discussed under "*Taxation Ireland – Withholding Taxes*" below.

Redemption

Optional Redemption of Notes

All (but not some only) of the Notes are redeemable at their Principal Amount Outstanding together with accrued interest in the event of certain tax changes affecting the Issuer, the Class A Notes, the Class X Note, the Class M Notes or the Class B Notes or the Loans comprising the Mortgage Pool at any time (see Condition 5(g)).

All (but not some only) of the Notes are redeemable at their Principal Amount Outstanding together with accrued interest on any Interest Payment Date on which the aggregate Principal Amount Outstanding of the Class A Notes, the Class M Notes and the Class B Notes is less than 20 per cent. of the initial aggregate Principal Amount Outstanding of the Class A Notes, the Class M Notes and the Class B Notes (see Condition 5(e)).

All (but not some only) of the Notes are redeemable at their Principal Amount Outstanding together with accrued interest on the Interest Payment Date falling in June 2013 and on any Interest Payment Date thereafter if the Issuer (with the approval of the Trustee) is successful in securing and accepting a bid to purchase the Loans outstanding in accordance with the following provisions. In order to secure such a bid, on a date at least 60 days prior to each Interest Payment Date referred to above, bids will be solicited to purchase all (but not some only) of the Loans outstanding on any Interest Payment Date referred to above. The Trustee will approve acceptance of a bid to purchase the Loans on any such Interest Payment Date, if the highest bid (plus other amounts available to the Issuer) is equal to or greater than the aggregate Principal Amount Outstanding of the Notes plus accrued interest and expenses incurred in connection with soliciting such bids and such sale, on the relevant Interest Payment Date on which the Notes are to be redeemed.

In the event that the Issuer (with the approval of the Trustee) is successful in securing and accepting a bid in accordance with the foregoing provisions, the Cash Manager on behalf of the Issuer may give not less than 14 days' notice to the Trustee and the relevant Noteholders in accordance with Condition 15, and following the giving of such notice the Issuer shall be obliged to redeem the Notes at their Principal Amount Outstanding on the relevant Interest Payment Date (see Condition 5(e)).

Mandatory Redemption in Part

Prior to enforcement:

- (x) the Class A Notes, the Class M Notes and the Class B Notes will be subject to mandatory redemption in part on each Interest Payment Date in accordance with Condition 5(b) (which for the avoidance of doubt will result in Actual Redemption Funds (as defined in Condition 5(b)) being applied to redeem such Notes in the following sequential order: the Class A1 Notes on a *pari passu pro rata* basis, the Class A2 Notes on a *pari passu pro rata* basis, the Class M1 Notes on a *pari passu pro rata* basis, the Class M2 Notes on a *pari passu pro rata* basis, the Class B1 Notes on a *pari passu pro rata* basis and the Class B2 Notes on a *pari passu pro rata* basis, subject always to a pro rata redemption for all Class A Notes, Class M Notes and Class B Notes if a Trigger Event set out in Condition 5(b) has occurred at any time;
- (y) the Class C Notes will be subject to mandatory redemption in part on each Interest Payment Date in accordance with Condition 5(c); and
- (z) the Class X Note will not be subject to mandatory redemption until the earlier of the date on which all the Notes (other than Class X Note) have been redeemed in full or the service of an Enforcement Notice.

Final Redemption

Unless previously redeemed, the Class A1 Notes will mature on the Interest Payment Date falling in June 2016 and the Class A2 Notes, the Class X Note, the Class M Notes, the Class B Notes and the Class C Notes will mature on the Interest Payment Date falling in June 2045, as set out in Condition 5(a).

Purchase

The Issuer may not purchase any Notes or Coupons (if any).

Security for the Notes

Pursuant to a deed of charge and assignment to be entered into between, among other parties, the Issuer and the Trustee (the "**Deed of Charge**"), the Notes will be secured, amongst other things, by first fixed charges and security over the Issuer's present and future right, title, interest and benefit in, to and under the Loans, the Mortgages and certain other collateral security (as more fully described in Condition 2(b)), an equitable assignment by way of security of the Issuer's present and future right, title, interest and benefit in, to and under the Title Insurance Policy (as defined below under "*The Mortgage Pool*") in so far as such Title Insurance Policy relates to Loans and Mortgages comprised in the Mortgage Pool, an assignment by way of security of the Issuer's present and future right, title, interest and benefit in, to and under certain agreements, a first fixed charge and security over the Issuer's present and future right, title, interest and benefit in, to and under certain bank accounts and investments and a floating charge over all the assets and undertakings of the Issuer not subject to any fixed charge or fixed security (the "**Security**").

See further "*Terms and Conditions of the Notes - Status, Security and Administration*" below.

Use of Ledgers

The Issuer will be required to record all amounts received from Borrowers in respect of the Loans or otherwise paid or recovered in respect of the Loans in a ledger maintained for that purpose (the "**Revenue Ledger**"), but excluding principal amounts received representing monthly repayments of principal, redemption proceeds and amounts recovered on enforcement, in each case representing principal (the "**Mortgage Principal Receipts**") which will be recorded in a separate ledger maintained for that purpose (the "**Principal Ledger**") and Residual Revenue (as defined in "*Credit Structure - Residual Revenue*" below) (the "**Revenue Receipts**").

The amounts standing to the credit, at any time, of the Further Advances Ledger, the Liquidity Ledger, the Reserve Ledger, the Start Up Costs Ledger, the Tranche C Ledger, the Class X Note Ledger, the Fixed Rate/Discount Collateral Ledger (each as defined under "*Credit Structure*" below), the Principal Ledger and the Revenue Ledger (together, the "**Ledgers**") will, together, represent all sums standing to the credit of the Bank Accounts (as defined in "*Credit Structure*" below) and the amount at that time invested in Authorised Investments. The Ledgers will be used to monitor the receipt and subsequent utilisation of cash available to the Issuer from time to time and will be credited and debited by the Cash Manager in the manner described in "*Priority of Payments Prior to Enforcement*" and "*Priority of Payments Post Enforcement*" under "*Terms and Conditions of the Notes - Status, Security and Administration*" (the "**Priority of Payments**"), "*Terms and Conditions of the Notes - Redemption*" and "*Credit Structure*" below.

The Loans

The Mortgage Pool will comprise a portfolio of Loans originated by SML under an agency origination programme whereby SML originates loans acting as Origination Agent for SF1. DACS 1 will contract to purchase the Loans and their related security pursuant to the SF1/DACS 1 Mortgage Sale Agreement. DACS 1 will contract to sell the Loans and their related security to the Issuer pursuant to a mortgage sale agreement to be entered into on or before the Initial Issue Date between the Issuer, DACS 1, SML and SF1 (the "**DACS**

1/Issuer Mortgage Sale Agreement" and, together with SF1/DACS 1 Mortgage Sale Agreement, the **"Mortgage Sale Agreements"**).

SML is party to the Mortgage Sale Agreements for the purpose of giving Warranties in its capacity as Origination Agent and (as the legal title holder) will covenant in relation to the perfection of title but will not agree to repurchase any Loans thereunder.

The Loans to be purchased by the Issuer will be purchased by the Issuer pursuant to the provisions of the DACS 1/Issuer Mortgage Sale Agreement and will comprise:

- (i) the portfolio of Loans purchased by the Issuer from DACS 1 on the Initial Issue Date (the **"Initial Loans"**) which will comprise the completion mortgage pool (being the portfolio of Loans listed in Annexure A of the DACS 1/Issuer Mortgage Sale Agreement) (the **"Completion Mortgage Pool"**); and
- (ii) any Further Advances and any Substitute Loans (each as defined in *"The Mortgage Pool"* below), other than Loans which have been repaid or which have been re-transferred to SF1 pursuant to the Mortgage Sale Agreements.

See further *"The Mortgage Pool"* below.

The Mortgage Products

The Completion Mortgage Pool will comprise First Mortgage Loans (as defined in *"The Mortgage Pool"* below), in the form of Standard Mortgages and Fixed Rate Mortgages (each as defined in *"The Mortgage Pool"* below). See also Table 10 (Distribution of Loans by Type) under *"Characteristics of the Provisional Completion Mortgage Pool"* below.

Verified Loans and Non-Verified Loans

A Loan is referred to herein as **"Verifying"** when 50 per cent. of the First Scheduled Payment from the relevant Borrower is paid. **"Verify"** and **"Verified"** have correlative meanings when referred to herein. **"First Scheduled Payment"** means the amount of capital and interest payable by a Borrower in respect of the Loan on the first scheduled payment date therefor, including, where applicable, any interest accrued from the date of drawdown to the first scheduled payment date and any interest payable in advance in respect of the period from such first scheduled payment date until the next scheduled payment date.

All of the Loans comprised in the Completion Mortgage Pool will have been originated on or before 31 January 2006 and it is expected that the majority of such Loans will have Verified by the Initial Issue Date. If Loans which have not Verified by the Initial Issue Date fail to Verify within two months of the due date for the First Scheduled Payment thereon (the **"Payment Verification Date"**), they may, in certain circumstances, be repurchased by SF1 pursuant to the terms of the Mortgage Sale Agreements.

The Rating Agencies have approved the level of reserves available to the Issuer and the principal amount of the Class C Notes, having regard to, amongst other matters, certain assumptions as to the likely level of Loans that do not Verify by the applicable Payment Verification Date. If the principal amount of Loans that do not Verify by the applicable Payment Verification Date does not exceed the level of principal amounts used in the assumptions made by the Rating Agencies in determining the ratings of the Notes, then SF1 will not be required to repurchase such Loans. However, if the amount exceeds the level of principal amounts assumed, SF1 will be obliged to repurchase the Loans that have not Verified by the applicable Payment Verification Date, to the extent they exceed the assumed level of principal amounts, in order to maintain the same level of rating on the Notes. On any relevant date for the repurchase of Loans that do not Verify by the applicable Payment Verification Date, these repurchased Loans may be retained by the Issuer as arrears loans, though only if in doing so the then current rating of the Notes is not qualified, suspended, withdrawn or downgraded.

The Issuer will, on and from the Initial Issue Date, have a right to serve a drawdown notice under a committed loan facility entered into by SF1 with Barclays Bank PLC for a maximum amount of not less than €180,000,000 (see "*The Mortgage Pool – Non-Verified Loans*" below) if SF1 is obliged to repurchase Loans in the circumstances referred to above. The drawdown notice may only be served in respect of the loan facility applicable to SF1.

232 of the Initial Loans representing an aggregate principal balance of approximately €36,200,000 are Loans originated after 30 November 2005 and have yet to Verify (the "**Initial Non-Verified Loans**"). 230 of the Initial Non-Verified Loans, representing an aggregate principal balance of approximately €36,000,000 are Loans in respect of which no payments have yet been made or recorded by the Mortgage Administrator as having been made.

See further "*The Mortgage Pool – Non-Verified Loans*" and "*Risk Factors – Risk Relating to Loans – Risks of Losses Associated with Non-Verified Loans*" below.

Fixed Rate Collateral and Discount Collateral

The Mortgage Manager in the exercise of its mortgage management functions on behalf of the Issuer has discretion to convert a Standard Mortgage to any other type of mortgage product offered by the Origination Agent, including a Fixed Rate Mortgage or Discount Mortgage (as defined below), subject to the satisfaction of certain conditions - see "*Administration, Management and Cash Management of the Mortgage Pool – Conversion of Mortgages*" below. In addition, the Issuer may acquire a Further Advance or a Substitute Loan after the Initial Issue Date which is a Fixed Rate Mortgage or a Discount Mortgage, subject to the satisfaction of certain conditions - see "*Administration, Management and Cash Management of the Mortgage Pool – Further Advances and Substitution*" below.

No conversion of a Standard Mortgage to a Fixed Rate Mortgage or Discount Mortgage and no acquisition of a Further Advance or a Substitute Loan which is a Fixed Rate Mortgage or a Discount Mortgage may be made unless an amount required to fund the Discount Collateral (as defined below) and the Fixed Rate Collateral (as defined below), as applicable, in respect of such conversion or acquisition has been credited to the Fixed Rate/Discount Collateral Ledger. On each date a Further Advance or Substitute Loan which is a Fixed Rate Mortgage or Discount Mortgage is purchased there will be an adjustment to the consideration payable by the Issuer for the purchase of such Further Advance or Substitute Loan, as applicable, to reflect an amount required by the Issuer to fund the Discount Collateral and the Fixed Rate Collateral in respect of such Further Advance or Substitute Loan, as applicable.

A "**Discount Mortgage**" is a mortgage loan under the terms of which a borrower pays interest at a rate which is discounted to the Variable Rate (as defined below) for a limited period. The "**Discount Collateral**" in respect of a Discount Mortgage is the product of the discount (being the amount equal to the excess of the margin which would be payable on a Standard Mortgage, over the margin payable on the Discount Mortgage (the "**Discount**")), the Balance of such Discount Mortgage and the remaining period until the applicable discount rate ceases to apply (the "**Discount Period**") required to collateralise the applicable Discount.

The "**Fixed Rate Collateral**" in respect of a Fixed Rate Mortgage is the product of the shortfall (being the amount equal to the excess (if any) of the margin payable on a Standard Mortgage over the margin payable on the Fixed Rate Mortgage (the "**Fixed Rate Shortfall**")), the Balance of the Fixed Rate Mortgage and the remaining period until the applicable fixed rate ceases to apply (the "**Fixed Rate Period**") required to collateralise the applicable Fixed Rate Shortfall.

The margin payable on the equivalent Fixed Rate Mortgage is the difference between the fixed rate on such mortgage less the relevant Swap Rate (as defined below).

Amounts required to fund Discount Collateral and Fixed Rate Collateral in respect of conversions, as determined by the Mortgage Manager on behalf of the Issuer, will be credited to the Fixed Rate/Discount Collateral Ledger (as defined below under "*Credit Structure*") on Interest Payment Dates prior to the proposed

conversion to a Fixed Rate Mortgage or Discount Mortgage, as appropriate, and will be available as part of the Available Revenue Funds on each Interest Payment Date during the Discount Period and Fixed Rate Period.

The Discount Collateral and Fixed Rate Collateral will be credited to the Fixed Rate/Discount Collateral Ledger on each date a Further Advance or Substitute Loan which is a Fixed Rate Mortgage or Discount Mortgage is purchased, as appropriate, and will be available as part of the Available Revenue Funds on each Interest Payment Date during the Discount Period and Fixed Rate Period.

Hedging

The Issuer will, on or prior to the Initial Issue Date, enter into interest rate swap agreements with Barclays Bank PLC (in this capacity, the "**Fixed Rate Swap Counterparty**"), to hedge against potential EURIBOR variation in respect of Fixed Rate Mortgages (the "**Fixed Rate Swap Agreements**"). The Fixed Rate Swap Agreements will apply Swap Rates (as defined below) set to hedge the Fixed Rate Mortgages and will be for an aggregate notional amount that is agreed prior to the Initial Issue Date with the Rating Agencies having regard amongst other matters to the aggregate balances of the Loans with fixed rates in the Completion Mortgage Pool. If EURIBOR falls below the applicable Swap Rate, the Issuer will be obliged to make payment to the Fixed Rate Swap Counterparty and if EURIBOR exceeds the applicable Swap Rate, payment to the Issuer will be due from the Fixed Rate Swap Counterparty.

The swap rate under the Fixed Rate Swap Agreements applicable to Fixed Rate Mortgages which form part of the Completion Mortgage Pool on the Initial Issue Date will hedge the risk of variances between the relevant fixed rates applicable to such Fixed Rate Mortgages and EURIBOR (the "**Day One Fixed Swap Rate**"). The swap rate under the Fixed Rate Swap Agreements applicable to Fixed Rate Mortgages which form part of the Mortgage Pool following conversions of Standard Mortgages after the Initial Issue Date will hedge the risk of variances between the relevant fixed rates applicable to such Fixed Rate Mortgages and the European Central Bank base rate (the "**Conversion Fixed Swap Rate**" and, together with the Day One Fixed Swap Rate, the "**Swap Rates**").

The Issuer will, on or prior to the Initial Issue Date, enter into a swap agreement with Barclays Bank PLC (in this capacity, the "**Basis Swap Counterparty**") to hedge against possible variance in EURIBOR for the Notes and the European Central Bank base rate (being the benchmark rate applicable to the Standard Mortgages) (the "**Basis Swap Agreement**") under which the difference between (a) the amount produced by applying EURIBOR for a particular Interest Period to the aggregate Balance (as defined under "*Title to the Mortgage Pool – Warranties and Repurchase*" below) of the relevant Loans at the commencement of the relevant Interest Period and (b) the amount produced by applying the European Central Bank base rate on the Loans for such Interest Period to the aggregate Balance of the relevant Loans at such date, will be paid (i) by the Issuer to the Basis Swap Counterparty if (b) is greater than (a) or (ii) by the Basis Swap Counterparty to the Issuer if (a) is greater than (b), on the Interest Payment Date on which such Interest Period ends.

The Issuer will, on or prior to the Initial Issue Date, enter into an interest rate cap agreement with Barclays Bank PLC (in this capacity, the "**Interest Rate Cap Counterparty**") in order to hedge against certain possible variations in EURIBOR as more particularly described in "*Credit Structure – Interest Rate Cap Agreement*" below.

Liquidity Facility

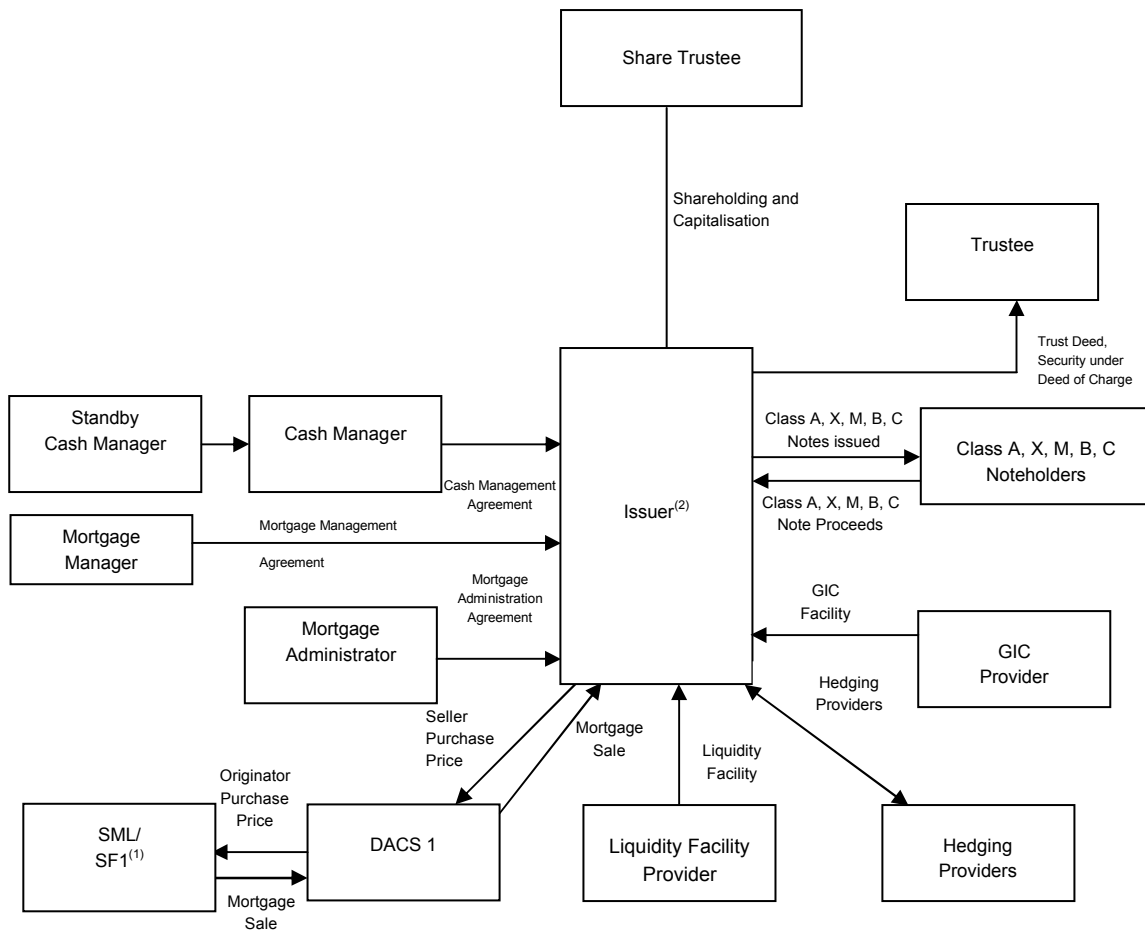
The Issuer will be entitled from time to time on any Business Day (as defined in the Conditions) prior to enforcement of the Security to make drawings up to the Liquidity Maximum Amount (as defined in "*Capital Structure – Liquidity Facility*" below) to be used in accordance with the Priority of Payments under a 364 day facility (the "**Liquidity Facility**"), renewable by agreement with the parties thereto, entered into between, *inter alios*, Barclays Bank PLC (in such capacity, together with any successor, the "**Liquidity Facility Provider**")

and the Issuer pursuant to the terms of a liquidity facility agreement, as set out in the Master Securitisation Agreement and schedule 7 thereto (together, the "**Liquidity Facility Agreement**") (any such drawings to be initially credited to the GIC Account and recorded by the Cash Manager in a ledger established for such purposes (the "**Liquidity Ledger**") to the extent that, after the application of amounts standing to the credit of the Reserve Ledger there are insufficient amounts to meet all of items (i) to (xiv) (other than items (vi), (viii), (x), (xii) and (xiv)) of the "*Priority of Payments Prior to Enforcement*" under "*Terms and Conditions of the Notes - Status, Security and Administration*" in full on that Interest Payment Date provided that no drawings from the Liquidity Ledger may be made to meet interest payments on the Class M1 Notes, the Class M2 Notes, the Class B1 Notes or the Class B2 Notes, as the case may be, to the extent that, after the application of the Initial Available Revenue and any amounts standing to the credit of the Reserve Fund, the Class M1 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class M1 Notes or, as the case may be, the Class M2 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class M2 Notes or, as the case may be, the Class B1 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class B1 Notes or, as the case may be, the Class B2 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class B2 Notes. The amount under the Liquidity Facility available to meet interest payable on the Class M1 Notes, Class M2 Notes, Class B1 Notes or Class B2 Notes collectively shall never exceed the Liquidity Maximum Amount less 4.50 per cent. of the then aggregate Principal Amount Outstanding from time to time on the Class A Notes.

Structure Diagram

This structure diagram is an indicative summary of the principal features of the Notes at issuance.

This structure diagram must be read in conjunction with, and is qualified in its entirety by the detailed information presented elsewhere in, this Prospectus.



Notes:

- (1) SML originates the mortgage loans as agent for SF1 and together with SF1, sells the mortgage loans to DACS 1 - see further "*The Mortgage Pool*" below.
- (2) Issuer holds a beneficial interest in the Loans and Mortgages and has the right to call for legal title to be transferred in certain circumstances.

RISK FACTORS

The following is a summary of certain aspects of the issue of the Notes about which prospective Noteholders should be aware. The summary is not intended to be exhaustive and prospective Noteholders should read the detailed information set out in the section entitled "*Credit Structure*" and elsewhere in this document.

The Issuer's Ability to Meet its Obligations under the Notes and Coupons

The ability of the Issuer to meet its obligations in full in respect of payments of interest and principal on the Notes, including following the occurrence of any event of default by the Issuer (an "**Event of Default**" as set out in Condition 9), will depend upon and is limited to (i) the receipt by it of funds, through the Mortgage Administrator, from Borrowers in respect of their Loans and their related security, (ii) the receipt by it of interest on the GIC Account or otherwise from certain Authorised Investments and (iii) the receipt by it of funds from the Hedging Providers under the Hedging Agreements. In addition, the Issuer will have available to it the Liquidity Facility and the Reserve Fund for the purposes specified in "*Credit Structure*" below.

On enforcement of the security under the Deed of Charge, the obligation of the Issuer to repay monies due and owing to the Noteholders and Couponholders (if any) will depend upon whether the Loans and their related security can be realised to obtain an amount sufficient to effect repayment thereof. It should be noted that there is no recognised secondary market in Ireland for the sale of mortgage portfolios.

Enforcement Action in respect of the Notes and Coupons

Upon enforcement of the Security for the Notes and Coupons (if any), the Trustee will have recourse only to the Loans and their related security and any other assets of the Issuer then in existence. The Issuer and the Trustee will have no recourse to SML, SF1 or DACS 1, other than as provided in the Mortgage Sale Agreements in respect of a breach of a Warranty (see "*Sale of the Mortgage Pool – Warranties and Repurchase*" below). There can be no assurance that the Loans and their related security will realise an amount sufficient to redeem all of the Notes in full. The Issuer and/or the Trustee may not be able to sell the Loans and their related security on appropriate terms should either of them be required to do so.

The terms on which the Security for the Notes and Coupons (if any) will be held will provide that, upon enforcement, payments will rank in the order of priority set out in Condition 2(d) of the Notes. In the event that the Security for the Notes and Coupons is enforced, no amounts will be paid to the Class M1 Noteholders, the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders or the Class C Noteholders until all amounts owing to the Class A Noteholders and the Class X Noteholder (in respect of interest only) have been paid in full. No amounts will be paid to the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders or the Class C Noteholders until all amounts owing to the Class A Noteholders, the Class X Noteholder (in respect of interest only) and the Class M1 Noteholders have been paid in full. No amounts will be paid to the Class B1 Noteholders, the Class B2 Noteholders or the Class C Noteholders until all amounts owing to the Class A Noteholders, the Class X Noteholder (in respect of interest only), the Class M1 Noteholders and the Class M2 Noteholders have been paid in full. No amounts will be paid to the Class B2 Noteholders or the Class C Noteholders until all amounts owing to the Class A Noteholders, the Class X Noteholder (in respect of interest only), the Class M1 Noteholders, the Class M2 Noteholders and the Class B1 Noteholders have been paid in full and no amounts will be paid to the Class C Noteholders until all amounts owing the Class A Noteholders, the Class X Noteholder (in respect of interest only), the Class M Noteholders and the Class B Noteholders have been paid in full.

Notes and Coupons are Limited Recourse Obligations of the Issuer

On enforcement of the Security for the Notes and Coupons (if any), the Trustee and the Noteholders and Couponholders (if any) will only have recourse to the Security. In the event that the proceeds of such

enforcement are insufficient (after payment of all other claims ranking higher in priority to or pari passu with amounts due under the Notes and Coupons (if any)) to pay all amounts due under the Notes and Coupons (if any), then none of the Noteholders, the Couponholders (if any) or the Trustee may take any further steps against the Issuer in respect of such unpaid amounts and all claims against the Issuer in respect of such amounts will be discharged and extinguished. Enforcement of the Security created pursuant to the Deed of Charge is, therefore, the only remedy available for the purpose of recovering amounts owed in respect of the Notes and Coupons (if any).

The Notes and Coupons (if any) will not be obligations or responsibilities of any person other than the Issuer. In particular, the Notes and Coupons (if any) will not be obligations or responsibilities of, or be guaranteed by SMHL, SML, SF1, DACS 1, the Mortgage Administrator, the Mortgage Manager, the Origination Agent, the Cash Manager, the Standby Cash Manager, the Account Bank, the GIC Provider, the Liquidity Facility Provider, the Fixed Rate Swap Counterparty, the Interest Rate Cap Counterparty, the Basis Swap Counterparty, the Trustee or the Lead Manager and none of such persons accepts any liability whatsoever in respect of any failure by the Issuer to make payment of any amount due in respect of the Notes or Coupons (if any).

Conflict between Classes of Noteholders

The Trust Deed and the Deed of Charge contain provisions requiring the Trustee to have regard to the interests of the Noteholders as regards all powers, trusts, authorities, duties and discretions of the Trustee (except where expressly provided otherwise), but requiring the Trustee in any such case to have regard only to the interests of the Class A Noteholders if in the Trustee's opinion, there is or may be a conflict between the interests of the Class A Noteholders and the interests of the Class X Noteholder and/or the Class M1 Noteholders and/or the Class M2 Noteholders and/or the Class B1 Noteholders and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class M1 Noteholders if all of the Class A Notes have been redeemed in full and if, in the Trustee's opinion, there is or may be a conflict between the interests of the Class M1 Noteholders and the interests of the Class X Noteholder and/or Class M2 Noteholders and/or the Class B1 Noteholders and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class M2 Noteholders if all of the Class A Notes and the Class M1 Notes have been redeemed in full and if, in the Trustee's opinion, there is or may be a conflict between the interests of the Class M2 Noteholders and the interests of the Class X Noteholder and/or the Class B1 Noteholders and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class B1 Noteholders if all of the Class A Notes and the Class M Notes have been redeemed in full and if, in the Trustee's opinion, there is or may be a conflict between the interests of the Class B1 Noteholders and the interests of the Class X Noteholder and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class B2 Noteholders if all of the Class A Notes, the Class M Notes and the Class B1 Notes have been redeemed in full and if, in the Trustee's opinion, there is or may be a conflict between the interests of the Class B2 Noteholders and the interests of the Class X Noteholder and/or the Class C Noteholders; and to have regard only to the interests of the Class C Noteholders if all the Class A Notes, the Class M Notes and the Class B Notes have been redeemed in full and if, in the Trustee's opinion, there is or may be a conflict between the interests of the Class C Noteholders and the Class X Noteholder; and to have regard only to the interests of the Class X Noteholder if all of the Class A Notes, the Class M Notes, the Class B Notes and the Class C Notes have been redeemed in full.

Limited Liquidity

Prior to their issuance, there will have been no market for the Notes or Coupons (if any). There can be no assurance that a secondary market for the Notes or Coupons (if any) will develop or, if a secondary market does develop, that it will provide holders of the Notes or Coupons (if any) with liquidity of investment or that it will continue for the life of the Notes or Coupons (if any). To date, no underwriter has indicated that they intend to establish a secondary market in the Notes or Coupons (if any) .

Yield and Prepayment Considerations

The yield to maturity in terms of absolute amounts received, but not in terms of percentage return, of the Notes of each class will depend on, among other things, the amount and timing of payment of principal (including prepayments, sale proceeds arising on enforcement of a Mortgage, and repurchases of Loans by SF1 due to, for example, breaches of Warranties) on the Loans and the price paid by the holders of the Notes. Such yield may be adversely affected by a higher or lower than anticipated rate of prepayments on the Loans.

Prepayments may result in connection with refinancings, sales of Properties (as defined below) by Borrowers voluntarily or as a result of enforcement proceedings under the relevant Mortgage, as well as the receipt of proceeds from building insurance and life insurance policies. In addition, repurchases or purchases of Loans or substitution adjustments required to be made under the Mortgage Sale Agreements will have the same effect as a prepayment of such Loans.

The rate of prepayment of Loans cannot be predicted and is influenced by a wide variety of economic, social and other factors, including prevailing mortgage market interest rates, the availability of alternative financing, local and regional economic conditions and homeowner mobility. Therefore, no assurance can be given as to the level of prepayment that the Mortgage Pool will experience. See "*Weighted Average Lives of the Notes*" below.

Risks Related to the Loans

Risks of Losses Associated with Declining Real Estate Values

An investment in securities such as the Notes that generally represent a secured debt obligation (the security being in respect of Loans beneficially owned by the Issuer) may be affected by, among other things, a decline in real estate values and changes in the Borrowers' financial condition. All of the properties securing the Loans (the "**Properties**" and each a "**Property**") are or will be located in Ireland. Certain areas may from time to time experience declines in real estate values. No assurance can be given that values of the Properties have remained or will remain at their levels on the dates of origination of the related Loans. If the residential real estate market in Ireland should experience an overall decline in property values such that the outstanding balances of the Loans become equal to or greater than the value of the Properties, such a decline could in certain circumstances result in the value of the interest in the Properties created by the Mortgages being significantly reduced. To that extent, holders of interests in the Notes and Coupons (if any) will bear all risk of loss resulting from default by Borrowers and will have to look primarily to the value of the Properties for recovery of the outstanding principal and unpaid interest on the delinquent Loans.

Underwriting Standards

The Initial Loans have been underwritten generally in accordance with underwriting standards described in "*The Mortgage Pool - Lending Criteria*" below to provide residential mortgage loans to Borrowers who do not satisfy the requirements of prime mortgage lending institutions ("**non conforming borrowers**"). These underwriting standards consider, among other things, a borrower's credit history, employment history and status, repayment ability and debt service to income ratio, as well as the value of the property. However, loans made to non conforming borrowers may experience higher rates of delinquency, enforcement and bankruptcy than have historically been experienced by loans made to typical conforming borrowers. In addition, there can be no assurance that loans with higher loan to value ratios will not experience higher rates of delinquency, enforcement and bankruptcy than loans with lower loan to value ratios. There can be no assurance that the lending criteria will not be varied or that Loans originated under different criteria may not become part of the Mortgage Pool. (See "*The Mortgage Pool - Lending Criteria*" below.)

The Mortgage Pool will include Loans to Borrowers who may previously have had a judgment registered against them or have been adjudicated bankrupt or had a judgment mortgage registered against their interest in property, Borrowers who are self employed, and Borrowers otherwise considered by prime mortgage lending institutions to be non conforming borrowers.

However, certain other Lending Criteria (as defined in "*The Mortgage Pool - Lending Criteria*" below) are utilised with a view, in part, to mitigating the risks in lending to Borrowers in the foregoing categories. (See "*The Mortgage Pool - Lending Criteria*"). For a detailed analysis of the Loans constituting the Mortgage Pool at closing, see "*Characteristics of the Provisional Completion Mortgage Pool*" below.

Warranties

Neither the Issuer nor the Trustee has undertaken or will undertake any investigations, searches or other actions in respect of the Loans and their related Mortgages, and each will rely instead on the representations and warranties given by DACS 1, SML and SF1 in the DACS 1/Issuer Mortgage Sale Agreement (the "**Warranties**").

The sole remedy (save as described below) of each of the Issuer and the Trustee in respect of a breach of Warranty which could have a material adverse effect on the relevant Loan and related Mortgage (see "*Sale of the Mortgage Pool - Warranties and Repurchase*"), shall be the requirement that SF1 repurchase, or procure the repurchase of, or substitute a similar loan in replacement for, any Loan which is the subject of any breach, provided that this shall not limit any other remedies available to the Issuer and/or the Trustee if SF1 or any other such entity fails to repurchase a Loan when obliged to do so.

DACS 1 was incorporated for the limited purpose of acquiring and then on-selling the Mortgage Pool and its related security and purchasing (and financing the acquisition of) the Class C Notes and the Class X Note. SF1 was incorporated for the limited purpose of having originated on its behalf, acquiring and warehousing mortgage loans. SML carries on the limited business of originating mortgage loans on behalf of SF1 and other members of the Start Group and managing mortgage loans. None of DACS 1, SF1 nor SML have significant unencumbered capital resources. Accordingly, there can be no assurance that SF1 will have the financial resources to honour its obligation to repurchase any Loan in respect of which such a breach of Warranty arises.

Prior to the Initial Issue Date, DACS 1, SF1 and SML will arrange an audit of the Provisional Completion Mortgage Pool to verify certain matters with respect thereto.

Risk of Losses Associated with Interest Only Loans

All loans comprised in the Completion Mortgage Pool will be Repayment Loans (as defined below in "*The Mortgage Pool*"). It is possible, however, that the Issuer may subsequently acquire Loans (for example, by way of substitution or by conversion) in relation to which the principal amount is not repayable before maturity and which may have no collateral, such as an endowment or life policy, other than the relevant Property ("**Interest Only Loans**"). Thus, Interest Only Loans are originated with a requirement that the Borrower pay scheduled interest payments only. There is no scheduled amortisation of principal. Consequently, upon the maturity of an Interest Only Loan, the Borrower will be required to make a "bullet" repayment that will represent the entirety of the principal amount outstanding thereof. The ability of a Borrower to repay an Interest Only Loan at maturity may often depend on such Borrower's ability to refinance the Loan or obtain funds from another source such as pension policies, personal equity plans or endowment policies. The ability of a Borrower to refinance the Loan will be affected by a number of factors, including the value of the relevant Property, the Borrower's equity in the relevant Property, the financial condition of the Borrower, tax laws and general economic conditions at the time.

Factors Associated with Non-Verified Loans

Any Non-Verified Loans comprised within the Mortgage Pool from time to time will be subject to resale to SF1 pursuant to the terms of the Mortgage Sale Agreements in circumstances where such Non-Verified Loans have not Verified by the applicable Payment Verification Date unless retaining such Loans would not cause the then current rating of the Notes to be qualified, suspended, withdrawn or downgraded (see "*Summary Information – Non-Verified Loans*").

A sale of a Non-Verified Loan will have the same effect as a prepayment of a Loan which is more fully described in "*Yield and Prepayment Considerations*" above.

Risk Associated with Self Certified Loans

Approximately 19.85 per cent. of the Loans in the Provisional Completion Mortgage Pool by value constitute Loans in respect of which income and employment details of the Borrower are only partially substantiated by supporting documentation, such as bank statements and records relating to other loans. The rate of delinquencies, enforcements and losses on such Loans may differ from those in respect of Loans where full supporting documentation has been provided in respect of the income or employment details of the Borrower.

Geographic Concentration of Mortgaged Properties

Certain geographic regions from time to time will experience weaker regional economic conditions and housing markets than will other regions and, consequently, will experience higher rates of loss and delinquency on mortgage loans generally. Approximately 24.82 per cent. of the Loans by value in the Provisional Completion Mortgage Pool are secured by Properties located in Dublin, approximately 40.15 per cent. of the Loans by value in the Provisional Completion Mortgage Pool are secured by Properties located in Leinster (other than Dublin), approximately 19.75 per cent. of the Loans in the Provisional Completion Mortgage Pool are secured by Properties located in Munster, approximately 9.13 per cent. of the Loans in the Provisional Completion Mortgage Pool are secured by Properties located in Connaught and approximately 6.15 per cent. of the Loans by value in the Provisional Completion Mortgage Pool are secured by Properties located in Donegal, Cavan or Monaghan in Ulster. Such concentrations may present risk considerations in addition to those generally present for similar mortgage loan asset backed securities without such concentrations. See "*Characteristics of the Provisional Completion Mortgage Pool*".

Lack of Control by Noteholders and Couponholders

The servicing of the Loans will be carried out by the Mortgage Administrator (with input, in certain circumstances, from the Mortgage Manager). The holders of Notes and Coupons (if any) will have no right to consent to, or approve of, any actions contemplated by the Mortgage Administration Agreement or the Mortgage Management Agreement. See "*Administration, Servicing and Cash Management of the Mortgage Pool – Mortgage Administration Agreement and Mortgage Management Agreement*".

Legal Considerations

Equitable Interest

Legal title to the Loans and Mortgages in the Mortgage Pool has, since origination, remained, and will remain, with SML in its capacity as Origination Agent. The sale by SF1 and the Origination Agent to DACS 1, and the subsequent sale by DACS 1 and the Origination Agent to the Issuer, of such Loans and Mortgages will take effect in equity only, since, save in the circumstances set out below, the transfer of legal title to such Loans and Mortgages to the Issuer will not be completed and notification of such transfer will not, in the ordinary course, be given to the Borrowers. See "*Title to the Mortgage Pool*" below.

As a consequence of neither the Issuer nor the Trustee obtaining legal title to the Loans and Mortgages, a bona fide purchaser from the Origination Agent for value of any of such Loans or Mortgages without notice of any of the interests of the Issuer or the Trustee might obtain a good title thereto free of any such interest. Further, the rights of the Issuer and the Trustee may be or become subject to equities (for example, rights of set off as between the relevant Borrowers, insurance companies and the Origination Agent or SF1, as the case may be). However, the risk of third party claims obtaining priority to the interests of the Issuer or the Trustee would be likely to be limited to circumstances arising from a breach by the Origination Agent or SF1 or the Mortgage Administrator of their respective contractual obligations, representations or warranties, fraud, negligence or mistake on the part of the Origination Agent, SF1 or the Mortgage Administrator or their respective personnel or agents (see further "*Title to the Mortgage Pool*" below). Furthermore, for so long as neither the Issuer nor the Trustee has obtained legal title, each must join the Origination Agent as a party to any legal proceedings which they may wish to take against any Borrower or in relation to the enforcement of any Mortgage. In this regard, the Origination Agent will undertake, for the benefit of the Issuer and the Trustee, that it will lend its name to, and take such other steps as may reasonably be required by the Issuer or

may be required by the Trustee in relation to, any legal proceeding in respect of any Loan or Mortgage. In the event that the Origination Agent or SF1 is in examinership, discretionary leave of the High Court would be required to join the Origination Agent or SF1 as a party to such proceedings. Similarly, in the event that the Origination Agent or SF1 was subject to winding-up proceedings before the High Court, the leave of the High Court may be required before a liquidator of the Origination Agent or SF1, as applicable, could join as a party to proceedings against a Borrower.

Enforcement in respect of the Loans

Even assuming that the Properties provide adequate security for the Loans, delays could be encountered in connection with enforcement of the Mortgages and recovery of the Loans with corresponding delays in the receipt of related proceeds by the Issuer.

In order to realise its security in respect of a Property, the relevant mortgagee (be it the legal owner (the Origination Agent), the beneficial owner (the Issuer) or the Trustee or its appointee (if the Trustee has taken enforcement action against the Issuer)) will need to obtain possession. There are two means of obtaining possession; first, by taking physical possession (seldom done in practice) and second, by applying for, obtaining and enforcing a court order. However, if it were to be enacted in its present form, the Land and Conveyancing Bill 2005 (the "**2005 Bill**") (proposed by the Irish Law Reform Commission in 2005) would prohibit the taking of possession of a property by a mortgagee (lender) without a court order for possession or a written consent by the mortgagor (borrower) to the taking of possession.

The court has a very wide discretion (which would be broadened further if the 2005 Bill were to be enacted in its present form) and may adopt a sympathetic attitude towards a Borrower at risk of eviction. If a possession order in favour of the relevant mortgagee is granted, it may be suspended to allow the Borrower more time to pay. Once possession of the Property has been obtained, the relevant mortgagee has a duty to the Borrower to take reasonable care to obtain a proper price for the Property. Any failure to do so will put the relevant mortgagee at risk of an action for breach of such duty by the Borrower, although it is for the Borrower to prove breach of such duty. There is also a risk that a Borrower may take court action to force the relevant mortgagee to sell the Property within a reasonable time. If the 2005 Bill were to be enacted in its present form, a mortgagee in possession would be obliged by law to sell the property, at the best price reasonably obtainable, within a reasonable time, or if it would be inappropriate to sell the property, to lease it within a reasonable time.

If a mortgagee takes possession it will, as mortgagee in possession, have an obligation to account to the Borrower for the income obtained from the Property, be liable for any damage to the Property, have a limited liability to repair the Property and, in certain circumstances, may be obliged to make improvements or may incur certain financial liabilities in respect of the Property. Actions for possession are regulated by statute and the courts have certain powers to adjourn possession proceedings, to stay any possession order or postpone the date for delivery of possession; those powers would be expanded if the 2005 Bill were to be enacted in its present form.

The court will exercise such powers in favour of a Borrower, broadly, where it appears to the court that such Borrower is likely to be able, within a reasonable period, to pay any sums due under the Mortgage or to remedy any default consisting of a breach of any other obligation arising under or by virtue of the Mortgage.

Proceedings for the repossession of the relevant property are generally initiated when the Borrower is 3 months in arrears on the mortgage payments.

Regulatory Considerations

Consumer Credit Act

The making of housing loans in Ireland is regulated by the Consumer Credit Act, 1995 (as amended) (the "**CCA**") of Ireland, which imposes a range of obligations and restrictions on mortgage lenders and mortgage intermediaries.

A mortgage lender is an entity the business of which consists of or includes the making of housing loans. A housing loan is a loan that is secured by a mortgage on a house and which is, inter alia, made to a consumer for the purchase of the house to which the mortgage relates, or otherwise made to a person for the purchase or improvement of that person's principal residence. It is not anticipated that the Issuer will be a mortgage lender for the purposes of the CCA.

A mortgage intermediary is a person (other than a mortgage lender or credit institution) who, in return for commission or some other form of consideration arranges, or offers to arrange, for a mortgage lender to provide a consumer with a housing loan, or introduces a consumer to an intermediary who arranges, or offers to arrange, for a mortgage lender to provide the consumer with such a loan. A mortgage intermediary requires an authorisation from the Financial Regulator in order to conduct its business. In the event that an unauthorised mortgage intermediary operates in Ireland, it is subject to penalties and sanctions that are discussed below. It is not anticipated that the Issuer will be a mortgage intermediary for the purposes of the CCA.

Relevant obligations imposed by the CCA include rules regulating advertising for housing loans; a requirement to furnish the borrower with a valuation report concerning the Property; a requirement that specified warnings regarding the potential loss of the person's home be included in all key documentation relating to a housing loan, and that key, prescribed information be displayed on the front page of a housing loan; and obligations to provide prescribed documents and information to a borrower. Restrictions include prohibitions on the imposition of a redemption fee in the case of many types of housing loan; compelling a borrower to pay the lender's legal costs of investigating title; and the linking of certain products. A breach of any of these obligations or restrictions is a criminal offence by the mortgage lender or intermediary. The financial penalties may range from a maximum fine of €3,000 for most offences, to a maximum fine of €100,000 for the unlawful linking of certain services. A person (including a company) that is convicted of an offence under the CCA will normally be ordered to pay the costs of the prosecution. In respect of a regulated financial service provider (but not an entity that is a mortgage lender only), the Financial Regulator may, instead of a prosecution, impose a monetary penalty for breach of any of these obligations and restrictions; that penalty may be appealed to the Financial Services Appeals Tribunal. The maximum financial penalty is €5,000,000 in the case of a body corporate.

Moneylending

Subject to the above considerations in the case of mortgage lenders and mortgage intermediaries, the activity of lending money in Ireland is not regulated in a number of circumstances; these include a loan for the purchase, sale or hire of goods at an annual percentage rate ("**APR**") less than 23 per cent. Where a loan carries interest calculated at an APR of 23 per cent. or greater, the lender may be required by the CCA to be licensed by the Financial Regulator as a moneylender and must, in its dealings with consumers and in its documents and records, comply with a range of obligations and restrictions. It is not anticipated that the Issuer will be a moneylender for the purposes of the CCA.

Proposed European Directive on Consumer Credit

In September 2002, the European Commission published a proposal for a directive of the European Parliament and of the Council on the harmonisation of the laws, regulations and administrative provisions of the member states concerning credit for consumers and surety agreements entered into by consumers. If the proposed directive is finalised, member states will have two years in which to bring national implementing legislation into force. The proposal includes (among other things) specific documentation and procedural requirements in respect of loan origination and administration, a general duty of responsible lending and restrictions on the variations of interest rates and other charges. Penalties for non compliance with these requirements will be determined by the member states, and may include provision that credit agreements that do not comply with the requirements will be unenforceable against the borrower. The provisions of the current proposed directive are all based on a maximum harmonisation framework and therefore member states will not be permitted to retain measures which go beyond the directive in its co-ordinated sphere.

In its original form, the proposed directive did not apply to residential mortgage loans for home purchase or home improvement, other than loans where all or part of the mortgage credit is for equity release, such as a further advance. However, there has been significant opposition from the European Parliament to the original form of the proposed directive, and in April 2004, the European Parliament published a re-drafted form of the proposed directive, removing all credit secured on real estate (including equity release schemes) from the scope of the proposed directive. In October 2004, the European Commission published an amended form of the proposed directive and a further revised proposal for the directive in October 2005. In this amended form, the proposed directive will apply to certain types of consumer credit of up to €50,000 but excludes from its scope all mortgage credit agreements. As equity release agreements are classed as mortgage credit agreements for the purposes of this proposal, they fall outside the scope of the proposal.

The Commission's current intention is to address mortgage lending separately, following consultations triggered by the publication in July 2005 of the Commission's Green Paper on Mortgage Credit in the EU. However, the scope of the proposed directive may be substantially further amended before it is ultimately brought into effect.

If a finalised text is agreed, it may require significant changes to Irish consumer credit law. It may also have some retrospective effect and apply, at least in part, to existing agreements (for example, it may place requirements on the underwriting or format of further advances made under existing agreements).

Until the final text of the directive is decided and the details of Irish implementing legislation are published, it is not clear what effect the adoption and implementation of the directive would have on the Loans and/or the Origination Agent, and/or the Issuer and/or the Mortgage Administrator and/or the Mortgage Manager and their respective businesses and operations. No assurance can be given that the finalised directive will not adversely affect the ability of the Issuer to make payments to Noteholders and Couponholders (if any).

Unfair Terms in Consumer Contracts Regulations

The European Communities (Unfair Terms in Consumer Contracts) Regulations 1995 and 2000 (together, the "**UTCC Regulations**") apply in relation to the Loans. A Borrower may challenge a term in an agreement on the basis that it is "**unfair**" within the meaning of the UTCC Regulations and therefore not binding on the Borrower. In addition, the Director of Consumer Affairs or a consumer organisation (as defined in the UTCC Regulations) may seek an injunction preventing the use of specific terms that are unfair.

This will not generally affect "**core terms**" which set out the main subject matter of the contract, such as the Borrower's obligation to repay principal, but may affect terms deemed to be ancillary terms, which may include terms the application of which are in the Mortgage Manager's discretion (such as a term permitting the Mortgage Manager to vary the interest rate).

If a term of a Loan permitting the lender to vary the interest rate is found to be unfair, the Borrower will not be liable to pay the increased rate or, to the extent that the Borrower has paid it, will be able, as against the Origination Agent, or any assignee such as the Issuer, to claim repayment of the extra interest amounts paid or to set-off the amount of the claim against the amount owing by the Borrower under the Loan. Any such non-recovery, claim or set-off may adversely affect the realisable value of the Loans in the Mortgage Pool and accordingly the ability of the Issuer to meet its obligations in respect of the Notes.

No assurance can be given that changes in the UTCC Regulations, if enacted, will not have an adverse effect on the Loans, the Origination Agent, the Mortgage Manager or the Issuer and their respective businesses and operations. This may adversely affect the ability of the Issuer to dispose of the Mortgage Pool, or any part thereof, in a timely manner and/or the realisable value of the Mortgage Pool, or any part thereof, and accordingly affect the ability of the Issuer to meet its obligations under the Notes when due.

European Directive on Unfair Commercial Practices

On 11 May 2005, the European Council and European Parliament signed a directive on unfair commercial practices. This directive affects all consumer contracts and thus will have some impact in relation to the residential mortgage market.

Under this directive, a commercial practice is to be regarded as unfair if it is (a) contrary to the requirements of professional diligence; and (b) materially distorts or is likely to materially distort the economic behaviour of the average consumer whom the practice reaches or to whom it is addressed or the average member of a group where a practice is directed at a particular group of consumers.

The intention is that this general definition will not affect obligations imposed by other European directives, but will provide a minimum standard for all dealings with persons who are acting outside their business, trade or profession.

In addition to this general obligation, there are provisions aimed at aggressive and misleading practices and a list of practices which will in all cases be considered unfair. The directive is stated to be without prejudice to contract law and the rules of the validity, formation or effect of a contract.

The directive is a maximum harmonisation measure which means that Member States will be prevented from retaining consumer protection measures which go beyond it within its scope. However, in relation to financial services, Member States are permitted to retain protections which go beyond these requirements. Therefore, in the context of financial services, this directive will potentially place additional obligations on mortgage lenders in those areas in which there currently are no specific rules applying.

Member States are obliged to adopt national implementing measures by 12 June 2007 and apply these provisions by December 2007. Until the details of Irish implementing legislation are published, it is not certain what effect the adoption and implementation of the directive would have on the Loans, the Origination Agent, the Mortgage Manager, the Issuer or the Mortgage Administrator and their respective businesses and operations. No assurance can be given that the finalised directive will not adversely affect the ability of the Issuer to make payments to Noteholders and Couponholders (if any).

Distance Marketing of Financial Services

With effect from 15 February 2005, the Distance Marketing of Financial Services Directive (the "**DMD**") has been implemented in Ireland by way of the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (as amended by the European Communities (Distance Marketing of Consumer Financial Services) (Amendment), Regulations 2005) (the "**DMD Regulations**"). In essence, the DMD Regulations require that in respect of distance contracts, consumers have the right to receive certain information and, for some financial services, a right to cancel.

For the purposes of the DMD Regulations, a "distance contract for the supply of a financial service" means a contract under which a supplier undertakes to supply a financial service to a consumer under an organised distance sales, or service provision, scheme operated by the supplier, who, for the purposes of the contract, makes exclusive use of one or more means of distance communication up to and including the time when the contract is entered into.

The DMD Regulations require suppliers of financial services by way of distance communication to provide certain information to consumers. This information generally has to be provided before the consumer is bound by a distance contract for supply of the financial services in question and includes, but is not limited to, general information in respect of the supplier and the financial service; contractual terms and conditions; and whether or not there is a right of cancellation. In general, consumers of distance contracts have a right to cancel contracts for financial services during a set period after commencement of the contract. However, cancellation rights will not apply, amongst others, in the case of contracts for financial services where (i) the price payable for the service depends on fluctuations that may occur in the financial market outside the supplier's control (such as interest rate changes); or (ii) the financial service is or related to the provision of a housing loan. The above provisions may be enforced by way of injunction.

Any term in a distance contract will be void and unenforceable if, and to the extent that, it is inconsistent with the application of a provision of the DMD Regulations.

Risks Related to the Class C Notes

The Class C Notes are generally more speculative investments than the Class A Notes, Class M Notes and Class B Notes and investors should be aware of the special risks associated with these investments as set forth below.

The Class C Notes will be issued fully paid with a par value of €6,250,000. Following the Initial Issue Date, all Available Revenue Funds are, after paying or providing for items (i) to (xiv) in the Priority of Payments Prior to Enforcement (see *Condition 2 – Priority of Payments Prior to Enforcement*), to be credited to the Reserve Fund (as defined in "*Credit Structure*" herein) until the total amount standing to the credit of the Reserve Fund is €3,700,000. If all Initial Loans pay all scheduled interest payments in full and on time, there would not be sufficient Revenue Receipts to pay any interest on the Class C Notes for at least the first Interest Payment Date. Any interest due on the Class C Notes not paid on the relevant Interest Payment Date will be deferred until such time as there are sufficient Available Revenue Funds for such purposes, as more fully set out in Condition 2. Holders of the Class C Notes will not be entitled to receive any payment of interest unless and until all amounts then due in accordance with items (i) to (xvi) of the Priority of Payments Prior to Enforcement or in accordance with amounts then due in priority pursuant to the Priority of Payments Post Enforcement, have been paid in full.

Reliance on Third Parties

The Issuer has engaged the Mortgage Administrator to administer the Mortgage Pool pursuant to the Mortgage Administration Agreement. While the Mortgage Administrator is under contract to perform certain mortgage settlement and related administration services under the Mortgage Administration Agreement, there can be no assurance that it will be willing or able to perform such services in the future. As of the date hereof, the Mortgage Administrator is the only entity which provides the relevant mortgage settlement and related administration services as a third party service provider to the Irish market. In the event the appointment of the Mortgage Administrator is terminated, there can be no assurance that the transition to another mortgage administrator will be possible, or if there is a third party service provider with the capacity to act, that such transition of servicing to another mortgage administrator will occur without adverse effect on the Noteholders or Couponholders (if any) or that an equivalent level of performance on collections and administration of the Loans can be maintained by a replacement mortgage administrator as many of the servicing and collections techniques currently employed were developed by HML. (See "*The Mortgage Administrator – Homeloan Management*".)

Pursuant to the Fixed Rate Swap Agreements, the Basis Swap Agreement and the Interest Rate Cap Agreement, the Fixed Rate Swap Counterparty, the Basis Swap Counterparty, and the Interest Rate Cap Counterparty (as appropriate) have agreed to provide the Issuer with certain hedges against certain interest rate fluctuations. (See "*Credit Structure – Fixed Rate Swap Agreements, – Basis Swap Agreement, – Interest Rate Cap Agreement*".) Pursuant to the Liquidity Facility Agreement, the Liquidity Facility Provider has agreed to provide the Issuer with the Liquidity Facility. (See "*Credit Structure - Liquidity Facility*".) Pursuant to the Guaranteed Investment Contract, the GIC Provider has agreed to provide the Issuer with a specific rate of interest on funds on deposit in the GIC Account. (See "*Credit Structure - GIC Account*".) In the event that any of the above parties were to fail to perform their obligations under the respective agreements to which they are a party, investors may be adversely affected.

EU Directive on the Taxation of Savings (2003/48/EC)

The European Union has adopted a Directive regarding the taxation of savings income. The Directive requires Member States to provide to the tax authorities of other Member States details of payments of interest and other similar income paid by a person to an individual resident in another Member State, except that Austria, Belgium and Luxembourg will instead impose a withholding system for a transitional period unless during such period they elect otherwise. A number of third countries and territories have adopted similar measures to the Directive. If a payment were to be made or collected through a Member State which has opted for a withholding system and an amount of, or in respect of, tax were to be withheld from that payment, neither the Issuer nor any Paying Agent nor any other person would be obliged to pay additional amounts with respect to

any Note as a result of the imposition of such withholding tax. The Issuer is required to maintain a Paying Agent in a Member State that will not be obliged to withhold or deduct tax pursuant to this Directive.

Withholding Tax under the Notes and Coupons

In the event that any withholding or deduction for or on account of taxes is imposed on or is otherwise applicable to payments of interest or principal on the Notes to Noteholders or on payments to holders of Coupons (if any) the Issuer is not obliged to gross-up or otherwise compensate Noteholders or holders of Coupons (if any) for the lesser amounts the Noteholders or holders of Coupons (if any) will receive as a result of such withholding or deduction.

Change of Law

The structure of the issue of the Notes and the ratings which are to be assigned to them are based on Irish law and administrative practices in effect as at the date of this document. No assurance can be given as to the impact of any possible change to Irish law or administrative practices after the date of this document, nor can any assurance be given as to whether any such change could adversely affect the ability of the Issuer to make payments under the Notes or Coupons (if any).

Introduction of International Financial Reporting Standards

The Issuer's Irish corporation tax position depends to a significant extent on the accounting treatment applicable to the Issuer. The accounts of the Issuer are required to comply with International Financial Reporting Standards ("**IFRS**") or with generally accepted accounting principles in Ireland ("**Irish GAAP**") which has been substantially aligned with IFRS. Companies such as the Issuer might, under either IFRS or Irish GAAP, be forced to recognise in their accounts movements in the fair value of assets that could result in profits or losses for accounting purposes which bear little relationship to the company's actual cash position. These movements in value may generally be brought into the charge to tax (if not relieved) as a company's tax liability on such assets broadly follows the accounting treatment. However, the taxable profits of a qualifying company within the meaning of Section 110 of the Taxes Consolidation Act, 1997, as amended, (which it is anticipated that the Issuer will be) will be based on the profits that would have arisen to the company had its accounts been prepared under Irish GAAP as it existed at 31 December 2004. This is provided that this profit amount is identified in a note to the audited financial statements of the qualifying company. It is possible to elect out of such treatment and such election, if made, is irrevocable. If the Issuer makes such an election, then taxable profits or losses could arise to the Issuer as a result of the application of IFRS or current Irish GAAP that are not contemplated in the cash-flows for the transaction and as such may have a negative effect on the Issuer and its ability to make payments to the Noteholders and Couponholders (if any). The Issuer will covenant in Condition 3(g) that no such election will be made and that a note of profits as calculated under Irish GAAP as it existed at 31 December 2004 will be included in its audited financial statements.

Fixed/Floating Security

Under Irish law, for a charge to be characterised as a fixed charge, it must be expressed to be such and the charge holder must be entitled to and must in practice exercise the requisite level of control over the assets purported to be charged and the proceeds of such assets including any bank account into which such proceeds are paid. A security interest expressed to be of a fixed nature may be recharacterised as floating by an Irish court if the court determines that all of the above features are not present throughout the life of the arrangements.

Although certain of the security to be granted by the Issuer over its assets in favour of the Trustee pursuant to the Deed of Charge will be expressed to be of a fixed nature, there can be no assurance that a court would not nevertheless recharacterise such security as floating. The priority of the holder of floating security is more vulnerable than that of the holder of fixed security in certain circumstances. See further "*Preferred creditors under Irish law*" below.

Preferred creditors under Irish law

Upon an insolvency of an Irish company such as the Issuer, the claims of certain preferential creditors (including the Irish Revenue Commissioners for certain unpaid taxes) will rank in priority to claims of unsecured creditors and claims secured by floating charges. In addition, when applying the proceeds of assets subject to fixed security that have been realised in the course of a liquidation or receivership, the claims of a limited category of preferential creditors will take priority over the claims of creditors holding the relevant fixed security. These preferred claims include the remuneration, costs and expenses properly incurred by any examiner of the company that have been approved by the Irish courts. Examinership is a court protection procedure available under Irish law to facilitate the survival of Irish companies in financial difficulties. An examiner may be appointed to a company by a petition to the Irish High Court where a company is, or is likely to be, unable to pay its debts and the Irish High Court is satisfied that there is a reasonable prospect of the survival of the company and all or any part of its undertaking as a going concern. In certain circumstances, a charge which purports to be taken as a fixed charge may take effect as a floating charge.

The holder of a fixed security over the book debts of an Irish tax resident company may be required by the Irish Revenue Commissioners, by notice in writing, to pay to them sums equivalent to those which the holder thereafter receives in payment of debts due to it by the company. Where the holder of the security has given notice to the Irish Revenue Commissioners of the creation of the security within 21 days of its creation, the holder's liability is limited to the amount of certain outstanding Irish tax liabilities of the company (including liabilities in respect of value added tax) arising after the issuance of the notice in question from the Irish Revenue Commissioners. The Irish Revenue Commissioners may also attach any debt due to an Irish tax resident company by another person in order to discharge any liabilities of the company in respect of outstanding tax whether the liabilities are due on its own account or as an agent or trustee. The scope of this right of the Irish Revenue Commissioners has not yet been considered by the Irish courts and it may override the rights of holders of security (whether fixed or floating) over the debt in question. In relation to the disposal of assets of an Irish tax resident company that are subject to security, a person entitled to the benefit of the security may be liable for tax in relation to any capital gains made by the company on a disposal of those assets on exercise of the security.

TRS Scheme

Tax relief at source ("**TRS**") for certain mortgage interest was introduced in Ireland in 2002 (the "**TRS Scheme**"). Under the TRS Scheme, payments of certain mortgage interest may be made by mortgage borrowers to lenders who are qualifying lenders for the purposes of the TRS Scheme, net of tax relief otherwise due to the mortgage borrowers in respect of that payment. The qualifying lender may contemporaneously claim from the Irish Revenue Commissioners a refund of this deduction suffered on account of TRS.

SML is the lender of record with respect to the Loans comprised in the Mortgage Pool. Prior to the sale of the Mortgage Pool pursuant to the Mortgage Sale Agreements, SML is the qualifying lender with respect to the Loans comprised therein for the purposes of the TRS Scheme, notwithstanding that, prior to such sale, the Loans are beneficially owned by SF1. The operation of the TRS Scheme does not have any negative impact on SF1's cash flows. This is because SML makes claims on behalf of SF1 for repayment of the deductions suffered on a direct debiting (estimated) basis from an account of the Irish Revenue Commissioners as and when amounts of TRS are deducted from payments received in respect of the Loans.

Following the sale of the Mortgage Pool to the Issuer pursuant to the Mortgage Sale Agreements, SML will continue to be the lender of record with respect to the Loans comprised therein. Notwithstanding that the Issuer will hold the beneficial interest in the Mortgage Pool, SML will continue to be the qualifying lender in respect thereof. SML will continue to make claims on behalf of the Issuer for repayment of the deductions suffered on a direct debiting (estimated) basis from an account of the Irish Revenue Commissioners as and when amounts of TRS are deducted from payments received in respect of the Loans.

However, if the Security constituted by the Deed of Charge were enforced, resulting in a transfer of legal title to the Mortgage Pool to the Issuer or the Trustee, SML would no longer be the lender of record with respect to the Mortgage Pool. In such circumstances, provided HML continues to administer the Mortgage Pool pursuant to the provisions of the Mortgage Administration Agreement, SML will continue to be regarded as the qualifying lender for the purpose of the TRS Scheme, or it will be entitled to nominate the Issuer or its agent (the Trustee or another nominee) as the qualifying lender for the purpose of the TRS Scheme with respect to the Mortgage Pool, provided that such person has been registered as a qualifying lender by the Irish Revenue Commissioners for the purposes of the TRS Scheme. SML will covenant in the Mortgage Administration Agreement that if the Security constituted by the Deed of Charge is enforced, it will irrevocably appoint such person as may be selected or approved by the Issuer and the Trustee as a qualifying lender for the purposes of the TRS Scheme, provided that such person has been registered as a qualifying lender by the Irish Revenue Commissioners for the purposes of the TRS Scheme. The Mortgage Administration Agreement will include a power of attorney enabling the Trustee to make this nomination on behalf of SML as its attorney.

In addition, the parties to the Mortgage Administration Agreement, including the Trustee, have agreed that, if requested by the Issuer, they will do all things and make any changes to any documents necessary to deal with, or alleviate the burden of, the TRS Scheme, provided that such changes are not materially prejudicial to the interests of the Noteholders. The Trustee will act in accordance with any such request if it is advised by an investment bank of recognised standing that the matters contemplated by such request are not materially prejudicial to the interests of the Noteholders. If such advice cannot be obtained, the Trustee will act in accordance with any such request if approved by an Extraordinary Resolution (as defined in the Trust Deed) of all classes of Noteholders.

Proposed changes to the Basel Capital Accord ("Basel II")

In June 1999, the Basel Committee on Banking Supervision (the "**Basel Committee**") issued proposals for reform of the 1988 Capital Accord and proposed a new capital adequacy framework which places enhanced emphasis on market discipline. Following an extensive consultation period on its proposals, the Basel Committee announced on 11 May 2004 that it had achieved consensus on the framework of the "**New Basel Capital Accord**". The text of the New Basel Capital Accord was published on 26 June 2004 under the title "International Convergence of Capital Measurement and Capital Standards: A Revised Framework". This text will serve as the basis for national and supra-national rule-making and approval processes to continue and for banking organisations to complete their preparation for the implementation of the New Basel Capital Accord during 2007 and 2008. Consequently, recipients of this Prospectus should consult their own advisers as to the consequences to and effect on them of the potential application of the New Basel Capital Accord proposals.

CREDIT STRUCTURE

The structure of the credit arrangements may be summarised as follows:

Credit Support for the Notes Provided by "Available Revenue Funds"

The interest rates payable by Borrowers in respect of the Loans vary in respect of different Borrowers and different types of Loans. It is anticipated that, on the Initial Issue Date, the weighted average interest rate payable by Borrowers on the Initial Loans will, assuming that all of the Loans are fully performing and that no extraordinary expenses have been incurred by the Issuer, will result in aggregate interest accruing to the Issuer in excess of the amounts payable under items (i) to (xiv) of the Priority of Payments Prior to Enforcement by an amount, calculated as a percentage of the principal balance of the Mortgage Pool, which is approximately 1.25 per cent. The actual amount of the excess will vary during the life of the Notes; two of the key factors determining such variation are the level of delinquencies experienced and the weighted average interest rate on the performing Mortgage Pool. Available Revenue Funds may be applied (after making payments or provisions ranking higher in the Priority of Payments) on each Interest Payment Date towards reducing any Principal Deficiency (as defined below).

To the extent that the amount of Available Revenue Funds standing to the credit of the Revenue Ledger on each Interest Payment Date exceeds the amount required to meet items (i) to (xiv) of the Priority of Payments Prior to Enforcement such funds are available to replenish the Reserve Fund which is itself available to be drawn upon on any other Interest Payment Date upon which there exists any Income Deficiency or any Principal Deficiency (each as defined below).

To the extent that the Available Revenue Funds on the relevant Interest Payment Date are sufficient for this purpose, each amount referred to in items (i) to (xxi) of the Priority of Payments Prior to Enforcement shall, as the case may require, be paid to the persons entitled thereto, applied or provided for on such Interest Payment Date and, after such payment, application or provision, it is not expected that any surplus will be accumulated in the Issuer.

Income Deficiencies

On each day which falls three Business Days prior to an Interest Payment Date (a "**Determination Date**"), the Issuer will determine whether the credit balance of the Revenue Ledger (the "**Initial Available Revenue**") is sufficient to pay or provide for payment of items (i) to (xiv) inclusive other under the Priority of Payments Prior to Enforcement. To the extent that the credit balance is insufficient (the amount of any deficiency being an "**Income Deficiency**"), the Issuer shall pay or provide for such Income Deficiency (i) first, by applying all amounts standing to the credit of the Reserve Ledger and (ii) secondly, once all amounts standing to the credit of the Reserve Ledger have been applied, (but only to the extent permitted as set out under "*Liquidity Facility*" below) by applying amounts standing to the credit of the Liquidity Ledger.

Reserve Fund

In order to provide limited coverage for Income Deficiencies, including Interest Shortfalls on the Class A Notes, the Class M Notes and the Class B Notes and Principal Deficiencies arising from time to time and any extraordinary costs and expenses incurred by the Issuer, including costs and expenses incurred on the appointment of any substitute administrator or any transfer or further delegation of the administrator's responsibilities, the Issuer will establish a reserve fund (the "**Reserve Fund**") in the initial amount of approximately €2,405,000 or such lesser amount thereafter as may be agreed with the Rating Agencies to maintain the then current ratings of the Notes. The Reserve Fund will be funded by Principal Level B of the Class C Note Amount, after providing for the Contingency Reserve and, from time to time, any Available Revenue Funds. If Reserve Fund Cap Receipts (as defined below) are received by the Issuer, the Issuer will credit such amounts to the Reserve Fund and will utilise these amounts to satisfy Income Deficiencies prior to utilising the remaining balance of the Reserve Fund.

The amount standing to the credit of the Reserve Fund may be increased in certain circumstances (described in "*Interest Rate Cap Agreement*" below) beyond the Reserve Fund Required Amount by amounts received by the Issuer in respect of the Interest Rate Cap Agreement.

If, on any Interest Payment Date, the amount of the Reserve Fund exceeds the Reserve Fund Required Amount the amount of such excess (the "**Reserve Fund Excess**") shall be applied firstly, towards payment of interest in respect of the Class C Notes, secondly, to redeem Principal Level A of the Class C Notes, thirdly, to redeem Principal Level B of the Class C Notes and fourthly, to redeem Principal Level C of the Class C Notes and thereafter, subject to item (xix) of the Priority of Payments Prior to Enforcement the balance of any such excess (the "**Residual Reserve**") shall be paid by the Issuer to the person entitled to the Residual Revenue (as defined below under "*Residual Revenue*").

"**Reserve Fund Required Amount**" means the aggregate of the Reserve Fund Base Amount and the Reserve Fund Cap Amounts (as defined below).

"**Reserve Fund Base Amount**" means €3,700,000 provided that, on each Interest Payment Date falling on or after the first Interest Payment Date on which the Reserve Fund is equal to or greater than 2.00 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes, Class M Notes and Class B Notes (together, the "**Rated Notes**") (the "**Reserve Fund Determination Date**") and if:

- (i) all balances on each of the sub-ledgers of the Principal Deficiency Ledger are zero;
- (ii) no amount in the Liquidity Facility has been drawn before the relevant Reserve Fund Determination Date;
- (iii) the Reserve Fund Base Amount is equal to or greater than 2.00 per cent. of the then aggregate Principal Amount Outstanding of the Rated Notes as of the relevant Reserve Fund Determination Date;
- (iv) the total balance of all Loans in the Mortgage Pool which are 90 days or more in arrears does not exceed 12.5 per cent. of the total balance of all the Loans in the Mortgage Pool;
- (v) the total balance of all Loans foreclosed in the Mortgage Pool does not exceed 1.75 per cent. of the original balance of the Mortgage Pool; and
- (vi) the total losses suffered by the Issuer from the Initial Issue Date until the relevant Reserve Fund Determination Date are lower than 0.90 per cent. of the original balance of the Mortgage Pool,

then the Reserve Fund Base Amount will be reduced to an amount equal, on such Reserve Fund Determination Date, to the greater of €1,850,000 and 2.00 per cent. of the then Principal Amount Outstanding of the Rated Notes.

"**Reserve Fund Cap Amounts**" means an amount equal to (i) all proceeds received from the Interest Rate Cap Counterparty under the Interest Rate Cap Agreement other than (a) amounts paid to the Issuer on early termination of the Interest Rate Cap Agreement that are to be used and are used to pay any premium to a replacement Interest Rate Cap Counterparty to enter into a replacement Interest Rate Cap Agreement and (b) amounts applied in accordance with items (i) to (xiv) of the Priority of Payments Prior to Enforcement (Condition 2(c)) on the Interest Payment Date on which such proceeds are received or if such proceeds are received other than on an Interest Payment Date, on the next immediately following Interest Payment Date (the "**Reserve Fund Cap Receipts**") less (ii) all amounts withdrawn from the Reserve Fund, though not exceeding an aggregate amount equal to the Reserve Fund Cap Receipts.

On any Interest Payment Date to the extent that amounts are available after payment of any amounts under items (i) to (xiv) of the Priority of Payments Prior to Enforcement, the excess, if any, will be deposited in the Reserve Fund to the extent necessary to replenish and maintain the Reserve Fund Required Amount as set out under item (xv) of the Priority of Payments Prior to Enforcement. All amounts credited to the Reserve Fund will be recorded in a ledger for that purpose (the "**Reserve Ledger**").

On any Interest Payment Date on which the Notes are redeemed in full, the Reserve Fund will be applied towards Available Revenue Funds.

Contingency Reserve

On the Initial Issue Date, the Issuer will establish a reserve fund from part of Principal Level B of the Class C Note Amount (the "**Contingency Reserve**") in an amount of €150,000 or such other amount as may be agreed with the Rating Agencies, for the purposes of holding an amount to cover exceptional extraordinary expenses that may arise whilst the Class A Notes, Class M Notes and Class B Notes are outstanding and are not as at the Initial Issue Date identifiable costs. Such costs may include, for example, initially unforeseen additional expenses required to appoint a successor Mortgage Administrator, Mortgage Manager or Cash Manager following a termination of the relevant appointment and/or additional enforcement costs or cost associated with perfecting security over assets of the Issuer. Amounts will only be withdrawn from the Contingency Reserve, prior to enforcement of the Security, if the Rating Agencies have confirmed that such withdrawal would not cause the then current rating of the Notes to be qualified, suspended, withdrawn or downgraded. The amount of the balance standing to the credit of the Contingency Reserve shall not otherwise be included as Available Revenue Funds prior to enforcement of the Security.

Liquidity Facility

The Issuer will be entitled from time to time on any Business Day (as defined in the Conditions) prior to enforcement of the Security to make drawings up to the Liquidity Maximum Amount (as defined below) to be used in accordance with the Priority of Payments under a 364 day facility (the "**Liquidity Facility**"), renewable by agreement with the parties thereto, entered into between, *inter alios*, Barclays Bank PLC (the "**Liquidity Facility Provider**") and the Issuer pursuant to the terms of a liquidity facility agreement, as set out in the Master Securitisation Agreement and schedule 7 thereto (together, the "**Liquidity Facility Agreement**") (any such drawings to be initially credited to the GIC Account and recorded by the Cash Manager in a ledger established for such purposes (the "**Liquidity Ledger**")) to the extent that, after the application of amounts standing to the credit of the Reserve Ledger there are insufficient amounts to meet all of items (i) to (xiv) (other than items (vi), (viii), (x), (xii) and (xiv)) of the "*Priority of Payments Prior to Enforcement*" under "*Terms and Conditions of the Notes - Status, Security and Administration*" in full on that Interest Payment Date provided that no drawings from the Liquidity Ledger may be made to meet interest payments on the Class M1 Notes, the Class M2 Notes, the Class B1 Notes or the Class B2 Notes, as the case may be, to the extent that, after the application of the Initial Available Revenue and any amounts standing to the credit of the Reserve Fund, the Class M1 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class M1 Notes or, as the case may be, the Class M2 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class M2 Notes or, as the case may be, the Class B1 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class B1 Notes, or, as the case may be, the Class B2 Principal Deficiency Ledger would have a debit balance equal to or greater than 20 per cent. of the then aggregate Principal Amount Outstanding of the Class B2 Notes. The amount under the Liquidity Facility available to meet interest payable on the Class M1 Notes, the Class M2 Notes, the Class B1 Notes or the Class B2 Notes collectively shall never exceed the Liquidity Maximum Amount less 4.50 per cent. of the aggregate Principal Amount Outstanding from time to time of the Class A Notes.

Drawings credited to the Liquidity Ledger on any Interest Payment Date will be transferred to the Revenue Ledger on that Interest Payment Date for application in accordance with the Priority of Payments. Likewise, any amounts to be credited to the Liquidity Ledger in accordance with the Priority of Payments will be transferred from the Revenue Ledger to the Liquidity Ledger on the Business Day immediately preceding the relevant Interest Payment Date and thereafter (but only prior to the Liquidity Drawdown Date as defined below) will be utilised in repaying amounts outstanding under the Liquidity Facility.

If, at any time, the short term credit rating of the Liquidity Facility Provider falls below the highest short term rating accorded by any of the Rating Agencies or the Liquidity Facility Provider has its short term rating

withdrawn or suspended by any of the Rating Agencies, and the Liquidity Facility is not replaced by an alternative Liquidity Facility such that the then current rating of the Notes is not qualified, suspended, withdrawn or downgraded, the Issuer will forthwith draw down the entirety of the undrawn portion of the Liquidity Facility to be credited to the GIC Account and credit such amount to the Liquidity Ledger. The date upon which such amount is drawn down is the "**Liquidity Drawdown Date**".

Amounts credited to the Liquidity Ledger up to the Liquidity Drawn Amount (as defined below) pursuant to item (iv) of the Priority of Payments Prior to Enforcement will be capable of being redrawn under the Liquidity Facility (together, as the case may be, with other undrawn amounts under the Liquidity Facility prior to the Liquidity Drawdown Date) or from the Liquidity Ledger (on or after the Liquidity Drawdown Date) on any Interest Payment Date to the extent set out above in this section.

"**Liquidity Drawn Amount**" means, on any Determination Date, the amount then drawn under the Liquidity Facility and not repaid together with all accrued interest up to (but excluding) the next Interest Payment Date.

"**Liquidity Maximum Amount**" means:

- (i) €25,900,000 on the Initial Issue Date (the "**Initial Liquidity Maximum Amount**") being the amount of the original Liquidity Facility or an amount specified by Moody's and S&P, expected to be €25,900,000 in total, subject always to any reductions in the circumstances referred to above; and
- (ii) on each Interest Payment Date falling on or after the first Interest Payment Date on which the Initial Liquidity Maximum Amount is greater than or equal to 15 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes, Class M Notes and Class B Notes following application of Actual Redemption Funds on such Interest Payment Date, the greater of:
 - (a) 15 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes, Class M Notes and Class B Notes on the relevant Interest Payment Date; and
 - (b) €4,000,000.

provided that the Liquidity Maximum Amount shall at no time be reduced to an amount less than the Liquidity Drawn Amount outstanding.

The Liquidity Maximum Amount may be reduced following partial or full repayment of any Notes, subject to obtaining confirmation from the Rating Agencies that such reduction will not cause the then current rating of the Notes outstanding to be suspended, qualified, withdrawn or downgraded.

Residual Revenue

Subject to the prior payment in full, on the relevant Interest Payment Date, of amounts then due in priority pursuant to the Priority of Payments, the Issuer shall, on such Interest Payment Date, pay to DACS 1 as deferred consideration payable under the DACS 1/Issuer Mortgage Sale Agreement an amount calculated as being the aggregate of the balance of Available Revenue Funds (after payment of items (i) to (xix) of the Priority of Payments Prior to Enforcement) less an amount equal to 0.01 per cent. of the aggregate Principal Amount Outstanding in respect of the Notes on the immediately preceding Determination Date and less amounts in respect of any Reserve Fund Excess to be used to redeem the Class C Notes (the "**Residual Revenue**").

Collection Account

Payments by Borrowers in respect of amounts due under the Loans will be made, in the majority of cases by direct debits, into an account in the name of the Origination Agent entitled the "SML (LMS1) Collection Account" (the "**Collection Account**") at Allied Irish Banks, p.l.c. (in this capacity, and together with any successor, the "**Account Bank**"), acting through its branch at Westmoreland Street, Dublin 2 pursuant to the bank agreement, as set out in the Master Securitisation Agreement and schedule 8 thereto (together, the "**Bank Agreement**"), between the Issuer, the Account Bank, the Origination Agent, the Cash Manager and

the Trustee. Only payments from Borrowers with mortgage loans from the Origination Agent which are Loans comprised in the Mortgage Pool will be paid into the Collection Account. The Origination Agent will declare a trust over the Collection Account in favour of the Issuer (the "**Collection Account Declaration of Trust**").

GIC Account

All amounts received from Borrowers will, except in certain limited circumstances, be credited initially to the Collection Account and will be transferred weekly to the GIC account (the "**GIC Account**") in the name of the Issuer at Allied Irish Banks, p.l.c. (in this capacity, and together with any successor, the "**GIC Provider**"), acting through its branch at Westmoreland Street, Dublin 2 who will contract, on the terms set out in the Master Securitisation Agreement and schedule 9 thereto (together, the "**Guaranteed Investment Contract**"), to pay a specific rate of interest on funds on deposit in the GIC Account. The short term, unsecured, unguaranteed and unsubordinated debt obligations of the GIC Provider are currently rated A-1 by S&P, P-1 by Moody's and F1+ by Fitch. The Collection Account and the GIC Account shall together be referred to as the "**Bank Accounts**".

Tranche C Ledger

On the Initial Issue Date, Principal Level C of the Class C Notes will be paid into the GIC Account and recorded by the Cash Manager in a ledger established for such purposes (the "**Tranche C Ledger**").

Class X Note Ledger

The principal amount of the Class X Note will be credited on the Initial Issue Date to the GIC Account and recorded in a ledger maintained for that purpose (the "**Class X Note Ledger**"). The principal amount standing to the credit of the Class X Note Ledger will be available to be applied in redemption of the Class X Note in accordance with the Conditions. Any interest accruing on the balance of the Class X Note Ledger will form part of the Available Revenue Funds and will be paid out on each Interest Payment Date in accordance with the Priority of Payment Prior to Enforcement.

Fixed Rate/Discount Collateral Ledger

Prior to any proposed conversion of a Standard Mortgage to a Fixed Rate Mortgage or Discount Mortgage, or on the purchase of a Further Advance or Substitute Loan which is Fixed Rate Mortgage or Discount Mortgage, as applicable, an amount held within the GIC Account will be identified for Fixed Rate Collateral and Discount Collateral purposes by the Cash Manager and recorded in a ledger for such purposes (the "**Fixed Rate/Discount Collateral Ledger**") and notice thereof will be given to the Rating Agencies. Amounts will be debited on each Interest Payment Date during the Discount Period and Fixed Rate Period by reference to the principal amount outstanding of Discount Mortgages and Fixed Rate Mortgages in the Mortgage Pool on the relevant Interest Determination Date and be available to the Issuer as Available Revenue Funds.

Further Advances Ledger

On each Determination Date, an amount equal to the Committed Further Advances (as defined in Condition 5(b) under "*Terms and Conditions of the Notes*" below) will be transferred from the Principal Ledger and recorded in a separate ledger for that purpose (the "**Further Advances Ledger**").

Principal Deficiency Ledger

A ledger (the "**Principal Deficiency Ledger**") comprising five sub ledgers, known as the "**Class A Principal Deficiency Ledger**", the "**Class M1 Principal Deficiency Ledger**", the "**Class M2 Principal Deficiency Ledger**", the "**Class B1 Principal Deficiency Ledger**" and the "**Class B2 Principal Deficiency Ledger**" respectively, will be established in order to record any losses on the Mortgage Pool (each respectively the "**Class A Principal Deficiency**", the "**Class M1 Principal Deficiency**", the "**Class M2 Principal Deficiency**", the "**Class B1 Principal Deficiency**" and the "**Class B2 Principal Deficiency**" and together the "**Principal Deficiency**"). Any Principal Deficiency shall first be debited to the Class B2 Principal Deficiency Ledger (such debit items being recredited at item (xiv) of the Priority of Payments Prior to Enforcement) so long as the debit balance on such sub ledger is less than the aggregate Principal Amount Outstanding of the Class B2 Notes

(the "**Class B2 Note Principal Deficiency Limit**") and thereafter, such amounts shall be debited to the Class B1 Principal Deficiency Ledger (such debit items being reccredited at item (xii) of the Priority of Payments Prior to Enforcement) so long as the debit balance on such sub ledger is less than the aggregate Principal Amount Outstanding of the Class B1 Notes (the "**Class B1 Note Principal Deficiency Limit**") and thereafter, such amounts shall be debited to the Class M2 Principal Deficiency Ledger (such debit items being reccredited at item (x) of the Priority of Payments Prior to Enforcement) so long as the debit balance on such sub ledger is less than the aggregate Principal Amount Outstanding of the Class M2 Notes (the "**Class M2 Note Principal Deficiency Limit**") and thereafter, such amounts shall be debited to the Class M1 Principal Deficiency Ledger (such debit items being reccredited at item (viii) of the Priority of Payments Prior to Enforcement) so long as the debit balance on such sub ledger is less than the aggregate Principal Amount Outstanding of the Class M1 Notes (the "**Class M1 Note Principal Deficiency Limit**") and thereafter, such amounts shall be debited to the Class A Principal Deficiency Ledger (such debit items being reccredited at item (vi) of the Priority of Payments Prior to Enforcement and will relate to the Class A1 Notes and the Class A2 Notes on a pro rata basis).

Authorised Investments

The Cash Manager will deposit funds of the Issuer into the GIC Account and if so instructed by the Issuer, the Cash Manager will invest on any given Interest Payment Date in accordance with the Issuer's instructions and applicable laws and regulations all or part of such funds standing to the credit of the GIC Account in Authorised Investments provided that such Authorised Investments mature on or prior to the Interest Payment Date on which the cash represented by such Authorised Investments is required by the Issuer and provided further that the return generated by such Authorised Investments is equal to or greater than the amount of interest which would be earned on the relevant funds under the Guaranteed Investment Contract.

"**Authorised Investment**" means any euro denominated security or, with the consent of the Rating Agencies and subject to any hedging arrangements the Ratings Agencies may require, sterling or U.S. dollar denominated security, bank deposit or other right of or with any entity whose short term unsecured, unguaranteed and unsubordinated rating is at least A-1+ from S&P, P-1 from Moody's and F1 from Fitch (in the case of securities or deposits having an initial maturity of 30 days or less) or F1+ from Fitch (in the case of securities or deposits having a maturity of more than 30 days but less than 365 days) or, with the consent of the Rating Agencies, the equivalent short term rating from another internationally recognised agency, or long-term unguaranteed and unsubordinated rating is at least AA- from S&P, Aa1 from Moody's and AAA from Fitch (in the case of securities or deposits having an initial maturity of greater than 365 days), or with the consent of the Rating Agencies, the equivalent long term rating from another internationally recognised agency, provided that such investments mature on or prior to the Interest Payment Date on which the cash represented by such investments is required by the Issuer and the return generated by such investments is equal to or greater than the amount of interest which would be earned on the relevant funds under the Guaranteed Investment Contract.

Use of Proceeds of the Class C Notes

Approximately €2,464,253 received by the Issuer from the issue of Principal Level A of the Class C Note Amount will be used for meeting the costs and expenses arising in respect of the Initial Issue. The amount received will be initially paid into the GIC Account and recorded by the Cash Manager in a ledger established for such purposes (the "**Start up Costs Ledger**"). Amounts received by the Issuer from the issue of Principal Level B of the Class C Note Amount will be used in funding the Contingency Reserve and in partially funding the Reserve Fund. Such amounts will be paid into the GIC Account and recorded by the Cash Manager in the Reserve Ledger. Amounts received by the Issuer from the issue of Principal Level C of the Class C Note Amount will be used in funding the shortfall on receipts arising from interest received on Loans from Borrowers from the Initial Issue Date up to and including the first Interest Payment Date and interest due to Noteholders up to but excluding the first Interest Payment Date (the "**Payment Date Mismatch**") and will be paid into the GIC Account and recorded by the Cash Manager in the Tranche C Ledger.

The Class M Notes, Class B Notes and Class C Notes

Holders of the Class M Notes (the "**Class M Noteholders**"), the Class B Notes (the "**Class B Noteholders**") and Class C Notes (the "**Class C Noteholders**") will not be entitled to receive any payment of interest unless and until all amounts then due to the Class A Noteholders and the Class X Noteholder (with respect to interest only) have been paid in full, in accordance with the Priority of Payments.

In the event that, on any Determination Date, there are insufficient Available Revenue Funds to make payment in full of interest amounts due and payable on the Class M Notes and/or the Class B Notes and/or the Class C Notes then, to that extent, interest shall be deferred until the next Interest Payment Date on which there are sufficient Available Revenue Funds, as more fully set out in Condition 4.

The Class A Notes, the Class X Note, the Class M Notes, the Class B Notes and the Class C Notes will be constituted by the Trust Deed and will share the same security, although upon enforcement the Class A Notes and the Class X Note (as to payment of interest only) will rank *pari passu* and without any preference or priority among themselves and will rank in priority to the Class M1 Notes, which will rank in priority to the Class M2 Notes, which will rank in priority to the Class B1 Notes, which will rank in priority to the Class B2 Notes, which will rank in priority to the Class C Notes, in point of security. The Class A Notes, the Class M Notes, the Class B Notes and the Class C Notes will rank in priority to the Class X Note, in point of security with respect to payments of principal.

Prior to enforcement, the Class A Notes and the Class X Note will rank *pari passu* without preference or priority amongst themselves as to payment of interest but will rank in priority to the Class M Notes, the Class B Notes and the Class C Notes as to payment of interest and in the case of the Class A Notes, to the extent set out in Condition 2 and Condition 5 only, principal. As between the Class A Notes, the Class A1 Notes will rank *pari passu* without preference or priority amongst themselves as to payment of principal but will rank in priority to the Class A2 Notes as to payment of principal to the extent set out in Condition 2 and Condition 5 and the Class A2 Notes will rank *pari passu* without preference or priority amongst themselves as to payment of principal. The Class M1 Notes will rank *pari passu* without preference or priority amongst themselves for all purposes but will rank in priority to the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes as to payment of interest and, to the extent set out in Condition 2 and Condition 5, principal. The Class M2 Notes will rank *pari passu* without preference or priority amongst themselves for all purposes but will rank in priority to the Class B1 Notes, the Class B2 Notes and the Class C Notes as to payment of interest and, to the extent set out in Condition 2 and Condition 5, principal. The Class B1 Notes will rank *pari passu* without preference or priority amongst themselves for all purposes but will rank in priority to the Class B2 Notes and the Class C Notes as to payment of interest and, to the extent set out in Condition 2 and Condition 5, principal. The Class B2 Notes will rank *pari passu* without preference or priority amongst themselves for all purposes but will rank in priority to the Class C Notes as to payment of interest and, to the extent set out in Condition 2 and Condition 5, principal. The Class C Notes will rank *pari passu* without preference or priority amongst themselves for all purposes and will rank after the Class A Notes, the Class X Note (as to payment of interest only), the Class M Notes and the Class B Notes. The Class X Note will rank after the Class A Notes, the Class M Notes, the Class B Notes and the Class C Notes as to payment of principal. Interest on the Notes will be payable in arrear as described on the cover page.

Fixed Rate Swap Agreements

A number of loans in the Initial Mortgage Pool comprise Fixed Rate Mortgages. In respect of these mortgages, the Issuer will enter into Fixed Rate Swap Agreements on or before the Initial Issue Date (see "*Summary Information – The Mortgage Products*" above) to hedge against possible variance in EURIBOR.

Basis Swap Agreement

The rates of interest applicable to the Loans which are Standard Mortgages comprised in the Completion Mortgage Pool are varied on a quarterly basis in accordance with market rates of interest, including the European Central Bank base rate. See further "*The Mortgage Pool*" below.

The interest rate payable by the Issuer in respect of the Notes (other than the Class X Note which has a fixed interest rate) is calculated as a margin over EURIBOR (as described in the Conditions).

To hedge against possible variance in EURIBOR in respect of the Notes and the European Central Bank base rate on the Loans which are Standard Mortgages, the Issuer will enter into a swap agreement with Barclays Bank PLC as counterparty (the "**Basis Swap Counterparty**") (the "**Basis Swap Agreement**") under which the difference between (a) the amount produced by applying EURIBOR for a particular Interest Period to the aggregate Balance (as defined under "*Title to the Mortgage Pool – Warranties and Repurchase*" below) of the Loans which are Standard Mortgages at the commencement of the relevant Interest Period and (b) the amount produced by applying the European Central Bank base rate ("**ECB Rate**") for such Interest Period to the aggregate Balance of the Loans which are Standard Mortgages at such date, will be paid (i) by the Issuer to the Basis Swap Counterparty if (b) is greater than (a) or (ii) by the Basis Swap Counterparty to the Issuer if (a) is greater than (b), on the Interest Payment Date on which such Interest Period ends.

If payment is to be made by the Basis Swap Counterparty under the Basis Swap Agreement or by a Fixed Rate Swap Counterparty under the Fixed Rate Swap Agreements respectively, such payment will be included in the Available Revenue Funds applied on the relevant Interest Payment Date according to the Priority of Payments Prior to Enforcement. If a payment is to be made by the Issuer, such payment will be made according to the Priority of Payments Prior to Enforcement out of Available Revenue Funds on the relevant Interest Payment Date.

The Basis Swap Counterparty will have a right to transfer its obligations under the Basis Swap Agreement (subject to certain conditions).

Interest Rate Cap Agreement

To hedge against possible variation in EURIBOR to a rate in excess of 6 per cent. in the first 48 months from the Initial Issue Date the Issuer will enter into an interest rate cap agreement (the "**Interest Rate Cap Agreement**") with Barclays Bank PLC (the "**Interest Rate Cap Counterparty**" and, together with the Fixed Rate Swap Counterparty and the Basis Swap Counterparty, the "**Hedging Providers**", each a "**Hedging Provider**" and all such hedging agreements together, the "**Hedging Agreements**"). Under the Interest Rate Cap Agreement, amounts equal to the excess of (a) the amount produced by applying EURIBOR for the relevant Interest Period to the notional amount of €74,000,000 (the "**Interest Rate Cap Notional Amount**") over (b) the amount produced by applying 6 per cent. to the Interest Rate Cap Notional Amount for the same period will be paid (if such figure is positive) by the Interest Rate Cap Counterparty to the Issuer on the next following Interest Payment Date. The Interest Rate Cap Counterparty will have a right to transfer its obligations under the Interest Rate Cap Agreement (subject to certain conditions).

Common Terms of Hedging Agreements

If any short term or long term debt rating of a Hedging Provider falls below the short term or long term rating level (as the case may be) prescribed in the relevant Hedging Agreement, the relevant Hedging Provider will be obliged to take one or more of the following actions: (i) provide collateral in support of its obligations under the relevant Hedging Agreement in accordance with the swap criteria of the relevant Rating Agency; (ii) procure a guarantee of its obligations under the relevant Hedging Agreement from an appropriately rated entity; (iii) procure a replacement counterparty being another appropriately rated entity who takes a transfer or enters into a replacement hedging agreement; or (iv) take such other actions as it may agree with the Rating Agencies as will result in the rating of the Notes following such action being rated no lower than the rating of the relevant Notes immediately prior to the downgrade. Any costs in relation to such remedial action will be borne by the relevant Hedging Provider. The timing, extent and availability of such action required to be taken may vary based on the individual requirements of the Rating Agencies and the level to which the rating of the relevant Hedging Provider has been downgraded.

The Issuer and the Hedging Providers will each represent and warrant in the relevant Hedging Agreements that, under current applicable law, each of them is entitled to make all payments required to be made by them under the relevant Hedging Agreement free and clear of, and without deduction for on account of, any taxes,

assessments, or other governmental charges. However, neither the Issuer nor the relevant Hedging Providers will be required to indemnify the other party for any withholding or other taxes, charges or assessments (other than stamp, registration, documentation or similar taxes) imposed by any governmental or other taxing authority on payments under the relevant Hedging Agreements as a result of a change in applicable law.

If any withholding or other taxes, charges or assessments (other than stamp, registration, documentation or similar taxes) would be imposed by any governmental or other taxing authority on any payments made or required to be made under any of the Hedging Agreements as a result of a change in applicable law and the obligation to deduct or withhold cannot be avoided by the relevant Hedging Providers, the affected party may terminate the relevant Hedging Agreement(s), but only in the case of the Issuer, if the Issuer obtained the prior written approval of the Trustee. If such a tax event occurs with respect to payments due from the Issuer to the relevant Hedging Providers, the relevant Hedging Providers will seek to find an alternative office, branch or counterparty to replace itself so that such event ceases.

Apart from for reason of the imposition of withholding tax, each of the Hedging Agreements may be terminated by:

- (a) the relevant Hedging Provider in circumstances including, broadly, *inter alia*, where the Issuer is in default by reason of failure by the Issuer to make payments, upon certain insolvency related events affecting the Issuer or acceleration or redemption of the Notes prior to their stated maturity or enforcement of the Security; and
- (b) by the Issuer in circumstances, broadly, *inter alia*, where the Hedging Provider is in default by reason of failure by the relevant Hedging Provider to make payments, certain insolvency related or corporate reorganisation events which affect the Hedging Provider, acceleration or redemption of the Notes prior to their stated maturity or enforcement of the Security.

Upon any such termination, an amount may be due between the Issuer and the relevant Hedging Provider (although the Issuer will not have to make such a payment under the Interest Rate Cap Agreement) calculated in accordance with typical ISDA provisions. As to the priority of such a payment see – "*Terms and Conditions of the Notes – Priority of Payments Prior to Enforcement and Priority of Payments Post-Enforcement*" below. The Issuer will be obliged to enter into a replacement Hedging Agreement if any such agreement is subject to an early termination.

THE ISSUER

Introduction

The Issuer was incorporated and registered in Ireland under the Companies Acts 1963 to 2005 as a public company limited by shares on 1 March 2006 with registered number 416277. The issued share capital of the Issuer comprises 40,000 ordinary shares of €1.00 each, all of which are held by the Share Trustee or its nominees under the terms of the Share Trust. The Issuer has no subsidiaries.

Directors

The directors of the Issuer and their respective business addresses and principal activities outside the Issuer are:

<i>Name</i>	<i>Address</i>	<i>Principal Activities</i>
Benjamin Power	Unit 5, Manor Street Business Park, Manor Street, Dublin 7	Company Director
Patrick O'Donoghue	Unit 5, Manor Street Business Park, Manor Street, Dublin 7	Company Director
Brian Brady	31 Brighton Avenue, Foxrock, Dublin 18	Company Director
Steve Colsell	1 Sheldon Square, London, W2 6PU, England	Kensington – Group Finance Director

The Secretary of the Issuer is Capita Trust Company (Ireland) Limited.

The registered office of the Issuer is at Unit 5, Manor Street Business Park, Manor Street, Dublin 7, telephone number: +353 1 810 2400.

Activities

The Issuer has been established as a special purpose vehicle specifically to acquire portfolios of residential mortgage loans originated by SML and financed by the issue of the Notes. Its activities will be restricted by the terms and conditions of the Documents (as defined in Condition 3) and will be limited to the issue of the Notes, the ownership of the Loans and their Collateral Security (as defined under "*Terms and Conditions of the Notes – Status, Security and Administration*" below) and other assets referred to herein, the exercise of related rights and powers, and other activities referred to herein or reasonably incidental thereto. These activities will include (a) the collection of all payments of principal and interest due from Borrowers on Loans; (b) the operation of arrears procedures; (c) the enforcement of Loans and the related Mortgages against Borrowers in default; (d) the purchasing of Substitute Loans and Further Advances. Substantially all of the above activities will be carried on by the Mortgage Administrator on an agency basis under the Mortgage Administration Agreement. In respect of certain specified items, such as the discretionary, as opposed to the procedural, aspects of the enforcement of Loans and the related Mortgages against Borrowers in default, the determining of whether to acquire Further Advances and the sale of Substitute Loans, the re-setting of interest rates on the Loans and other discretionary matters, the Issuer has delegated certain decision making powers to the Mortgage Manager. Additionally, the Cash Manager will provide cash management and reporting services to the Issuer pursuant to the Cash Management Agreement. The Issuer (with the consent of the Trustee) or the Trustee may revoke the agency (and, simultaneously, the rights) of the Mortgage Administrator, the Mortgage Manager and/or the Cash Manager upon the occurrence of certain events of default or insolvency or similar events in relation to the Mortgage Administrator, the Mortgage Manager or, as the case may be, the Cash Manager or, in certain circumstances, following an Event of Default (as defined in the Conditions) in relation to the Notes. Following such an event as aforesaid, the Issuer (with the consent of the Trustee) or the Trustee may, subject to certain conditions, appoint substitute administrators or managers.

The principal objects of the Issuer are set out in Clause 3(a) of its Memorandum of Association and permit the Issuer, among other things, to purchase, take transfers of, invest in and acquire by any means, loans or other

obligations involving the extension of credit and any security therefor and to raise or borrow money and to grant security over its assets for such purposes and to enter into arrangements for such purpose.

Since its incorporation, the Issuer has not produced any statutory accounts and has not engaged in any material activities other than those incidental to its incorporation as a public company under the Companies Acts 1963 to 2005, the authorisation of the issue the Notes, the matters contemplated in this Prospectus, the authorisation of the other documents referred to in this Prospectus in connection with the issue of the Notes and other matters which are incidental or ancillary to those activities. The Issuer has no employees.

Corporate Servicing

The Issuer has entered into a corporate services agreement (the "**Corporate Services Agreement**") with Capita Trust Company (Ireland) Limited (the "**Corporate Services Provider**") of Unit 5, Manor Street Business Park, Manor Street, Dublin 7. The Issuer has appointed the Corporate Services Provider to act as company secretary, to maintain certain corporate records for the Issuer, to assist in the preparation of the Issuer's financial statements, to procure nominees to act as directors of the Issuer and to provide certain other administrative and similar services. Neither the Corporate Services Provider nor any director of the Corporate Services Provider shall have any responsibility or liability for any statements, representations, warranties or covenants made by the Issuer in this Prospectus.

The Corporate Services Agreement provides that, the appointment of the Corporate Services Provider may be terminated in the circumstances described below:

1. Either the Corporate Services Provider or the Issuer may terminate the Corporate Services Agreement, upon not fewer than ninety (90) days' prior written notice to the other party (with a copy to the Trustee).
2. Either the Corporate Services Provider, the Issuer or, if the Security constituted by the Deed of Charge has been enforced, the Trustee on behalf of the Issuer, may terminate the Corporate Services Agreement at any time forthwith by notice in writing to the other party (with a copy to the Trustee) if such other party commits any material breach of the Corporate Services Agreement which is either incapable of remedy or has not been remedied within thirty (30) days of the other party serving notice upon the defaulting party requiring it to remedy same.
3. The Issuer or the Corporate Services Provider may terminate the Corporate Services Agreement at any time forthwith by notice in writing to the other party, if either party at any time during the continuance of the Corporate Services Agreement enters into or becomes subject to insolvency proceedings.
4. The Corporate Services Agreement shall terminate automatically on the date on which the liquidation or dissolution of the Issuer has been completed.

Any termination of the Corporate Services Agreement (other than referred to in paragraph 4 above), or resignation by the Corporate Services Provider will not be effective until a suitable replacement services is appointed.

USE OF PROCEEDS

The net proceeds of the issue of the Class A1 Notes, the Class A2 Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes are expected to amount to €370,000,000. Save as provided below, the net proceeds of the issue of the Notes will be applied towards the purchase price of the Completion Mortgage Pool. The expenses (other than underwriting and selling commissions payable in respect of the Class A1 Notes, the Class A2 Notes, the Class M Notes and the Class B Notes) of the issue of the Notes are estimated not to exceed €1,596,578 on the Initial Issue Date, and will be met, on the Initial Issue Date, by the Issuer from the net proceeds of the issue of Principal Level A of the Class C Notes. The funding of the Contingency Reserve and part of the funding for the Reserve Ledger will be met, on the Initial Issue Date, by the Issuer from the net proceeds of the issue of Principal Level B of the Class C Notes. The Payment Date Mismatch will be funded by Principal Level C of the Class C Notes.

THE START GROUP

The Start Group was established in August 2004 as a joint venture between members of the senior management team of the Start Group and The Mortgage Lender Limited, a private limited company incorporated in Ireland (registered number 389635), which is an indirect, wholly owned, subsidiary of Kensington Group plc, a public limited company incorporated in the United Kingdom whose shares are listed on the official list of the UK Financial Services Authority and which currently forms part of the FTSE 250.

The primary business of the Start Group is the origination and funding of residential mortgage loans to borrowers resident in Ireland. The borrowers in question are non-conforming borrowers who typically fall outside the lending criteria applied by prime mortgage lending institutions. The Start Group completed its first such loan in December 2004. By 31 December 2005, the Start Group had a loan book in excess of €350 million.

The Start Group relies upon a network of independent mortgage brokers to introduce new business. The Start Group continually seeks to strengthen this network.

The principal companies within the Start Group are:

Start Mortgages Holding Limited

Start Mortgages Holding Limited ("**SMHL**"), a private limited company incorporated in Ireland (registered number 382361), is the holding company for the Start Group. The registered office of SMHL is at 4 Percy Place, Dublin 4, Ireland and its principal place of business is at Trimleston House, Beech Hill Office Park, Clonskeagh, Dublin 4, Ireland.

Approximately 36% of the issued shares of SMHL are held by members of the senior management team of the Start Group and approximately 64% of the issued shares of SMHL are held by The Mortgage Lender Limited. The board of SMHL comprises of a number of people from the senior management team of the Start Group and a number of people who sit on the board of Kensington Group plc as well as two Irish non-executive directors with extensive financial services experience.

SMHL manages the day to day running of its subsidiaries' businesses. Specifically SMHL has been contracted to keep proper books and records for its subsidiaries, to prepare and submit all appropriate applications and filings and to open and operate the bank accounts of its subsidiaries. SMHL is also tasked with ensuring compliance by all companies in the Start Group with their various contractual obligations. However these obligations remain solely and expressly the obligations of the contracting company. SMHL has undertaken to employ appropriately qualified personnel to review all mortgage loan applications and to ensure that the underwriting of those applications complies with the origination criteria set out.

The primary business of SMHL is to act as a holding company for its subsidiaries and to act as the main operating company within the Start Group. The primary business of its subsidiaries is to originate and finance mortgage loans to borrowers located in Ireland.

Start Mortgages Limited

Start Mortgages Limited ("**SML**"), a wholly owned subsidiary of SMHL, is a private limited company incorporated in Ireland (registered number 391445). The registered office of SML is at 4 Percy Place, Dublin 4, Ireland and its principal place of business is at Trimleston House, Beech Hill Office Park, Clonskeagh, Dublin 4, Ireland.

SML's primary business is originating residential mortgages loans as agent for other members of the Start Group. SML is the lender of record of all such loans originated by the Start Group and holds legal title to all mortgages relating to such loans. Pursuant to the Consumer Credit Act 1995 (Section 2) (No. 2) Regulations 2004 (S.I. No. 715 of 2004), SML was prescribed for the purposes of paragraph (e) of the definition of "credit institution" in Section 2(1) of the Consumer Credit Act 1995 (as amended).

Start Funding No. 1 Limited

Start Funding No. 1 Limited ("**SF1**") is a private limited company incorporated in Ireland (registered number 392729). The registered office of SF1 is at 4 Percy Place, Dublin 4, Ireland and its principal place of business is at Trimleston House, Beech Hill Office Park, Clonskeagh, Dublin 4, Ireland.

The primary business purpose of SF1 is to act as a funding vehicle for the Start Group. SF1 has funded all Loans comprised or to be comprised within the Mortgage Pool and, prior to the sale of such Loans and the related Mortgages to DACS 1, is the beneficial owner thereof.

Start DACS 1 Limited

Start DACS 1 Limited ("**DACS 1**") is a private limited company incorporated in Ireland (registered number 417730). The registered office of DACS 1 is at 4 Percy Place, Dublin 4, Ireland and its principal place of business is at Trimleston House, Beech Hill Office Park, Clonskeagh, Dublin 4, Ireland. The primary business purpose of DACS 1 is to acquire Loans from SF1 and other members of the Start Group and to sell such Loans to the Issuer.

THE FIXED RATE SWAP COUNTERPARTY, BASIS SWAP COUNTERPARTY, INTEREST RATE CAP COUNTERPARTY AND LIQUIDITY FACILITY PROVIDER

Barclays Bank PLC

Barclays Bank PLC is a public limited company registered in England and Wales under number 1026167. The liability of the members of Barclays Bank PLC is limited. It has its registered head office at 1 Churchill Place, London, E14 5HP. Barclays Bank PLC was incorporated on 7 August 1925 under the Colonial Bank Act 1925 and on 4 October 1971 was registered as a company limited by shares under the Companies Act 1948 to 1967. Pursuant to The Barclays Bank Act 1984, on 1 January 1985, Barclays Bank was re-registered as a public limited company and its name was changed from "Barclays Bank International Limited" to "Barclays Bank PLC".

Barclays Bank PLC and its subsidiary undertakings (taken together, the "**Barclays Group**") is a major global financial services provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management services. The whole of the issued ordinary share capital of Barclays Bank PLC is beneficially owned by Barclays PLC, which is the ultimate holding company of the Barclays Group and one of the largest financial services companies in the world by market capitalisation.

The short term unsecured obligations of Barclays Bank PLC are rated A-1+ by Standard & Poor's, P-1 by Moody's and F1+ by Fitch Ratings Limited and the long-term obligations of Barclays Bank PLC are rated AA by S&P, Aa1 by Moody's and AA+ by Fitch Ratings Limited.

From 2005, the Barclays Group has prepared financial statements on the basis of International Financial Reporting Standards (collectively "**IFRS**"). Based on the unaudited financial information for the year ended 31 December 2005, prepared in accordance with IFRS, the Barclays Group had total assets of £924,170 million, total net loans and advances¹ of £300,001 million, total deposits² of £313,811 million, and total shareholders' equity of £24,243 million (including minority interests of £1,578 million). The profit before tax of the Barclays Group for the year ended 31 December 2005 was £5,311 million after charging an impairment loss on loans and advances and other credit risk provisions of £1,571 million.

The Barclays Group's audited financial statements for the year ended 31 December 2004 were prepared in accordance with UK Generally Accepted Accounting Principles ("**UK GAAP**"). On this basis, as at 31 December 2004, the Barclays Group had total assets of £522,253 million, total net loans and advances¹ of £330,077 million, total deposits² of £328,742 million and shareholders' funds of £18,271 million (including £690 million of non-equity funds). The profit before tax under UK GAAP for the year ended 31 December 2004 was £4,612 million after charging net provisions for bad and doubtful debts of £1,091 million.

¹ Total net loans and advances include balances relating to both banks and customer accounts.

² Total deposits include deposits from banks and customer accounts.

GIC PROVIDER AND ACCOUNT BANK

Allied Irish Banks, p.l.c. ("**AIB**"), is a public limited company incorporated in Ireland in September 1966 under the Companies Acts 1963 to 2005 with the registration number 24173 and regulated by the Irish Financial Services Regulatory Authority (the Financial Regulator).

AIB and its subsidiaries (together, the "**AIB Group**") provide a diverse range of banking, financial and related services, principally in Ireland, the United Kingdom, the United States and Poland. AIB's main activities, conducted principally through four major operating divisions comprise of general retail and commercial banking, asset financing, writing investment, life assurance and pensions business, offshore banking including offshore trust and corporate services through associated companies, financial market trading activities and corporate treasury banking activities.

The short term unsecured obligations of Allied Irish Banks, p.l.c. are rated A-1 by Standard & Poor's, P-1 by Moody's and F1+ by Fitch Ratings Limited and the long term obligations of Allied Irish Banks, p.l.c. are rated A+ by Standard & Poor's, Aa3 by Moody's and AA- by Fitch Ratings Limited.

At 31 December 2005, under IFRS AIB Group had consolidated total assets of €133.2 billion and employed approximately 23,000 people on a full time equivalent basis.

The registered office of AIB is at Bankcentre, Ballsbridge, Dublin 4 (telephone number +353 1 660 0311).

THE TRUSTEE

Capita Trust Company Limited

Capita Trust Company Limited has been appointed pursuant to the Trust Deed as Trustee for the Noteholders.

The Trustee is a private limited company incorporated in England and Wales and is a wholly-owned subsidiary of The Capita Group PLC. The Trustee is a trust corporation and administers a substantial and diverse portfolio of corporate trusteeships for both domestic and foreign companies and institutions.

The Trustee's registered office is The Registry, 34 Beckenham Road, Beckenham, Kent BR3 4TU and its principal place of business is Phoenix House, 18 King William Street, London EC4N 7HE.

The Trustee may retire at any time on giving not less than three month's prior notice to the Issuer without being responsible for any costs occasioned by such retirement. The retirement or removal of the Trustee shall not become effective until a successor trustee being a trust corporation is appointed.

THE MORTGAGE ADMINISTRATOR AND STANDBY CASH MANAGER

Homeloan Management Limited

HML (a wholly owned subsidiary of Skipton Building Society, which is itself regulated by the UK Financial Services Authority) has been appointed as the Mortgage Administrator pursuant to the Mortgage Administration Agreement and is responsible for the provision of certain mortgage settlement and related administration services.

HML has also been appointed as the Standby Cash Manager pursuant to the Standby Cash Management Agreement. HML considers itself to be one of the largest third party residential mortgage administrators in the United Kingdom. The Issuer has been informed by HML that HML is currently servicing approximately £34,000,000,000 of mortgage assets for third parties. The registered office and principal place of business of HML is at 1 Providence Place, Skipton, North Yorkshire BD23 2HL.

HML is rated RPS2+ by Fitch and SQ2 by Moody's in respect of its primary servicer responsibilities for UK residential mortgage loans.

THE MORTGAGE MANAGER

Start Mortgages Limited

SML has been appointed as Mortgage Manager in respect of, *inter alia*, the Loans pursuant to the Mortgage Management Agreement. The Mortgage Manager is responsible for providing certain instructions to the Mortgage Administrator and exercising certain discretions (including moving Loans from variable rates to fixed rates and in respect of determining that the conditions precedent to the purchase of Further Advances and Substitute Loans, each as defined in "*The Mortgage Pool*" below), have been satisfied. See "*Administration, Management and Cash Management of the Mortgage Pool – Mortgage Administration Agreement and Mortgage Management Agreement*".

For a description of SML, see "*The Start Group*" above.

THE CASH MANAGER

Kensington Mortgages Limited

Kensington Mortgages Limited has agreed to act as the Cash Manager of the Issuer pursuant to the Cash Management Agreement. The Cash Manager is responsible for the administration and management of the cash receipts and disbursements, and making certain allocations and investments of cash, of the Issuer. The Cash Manager is also responsible for making certain calculations and preparing and distributing certain reports to Noteholders as referred to herein. See "*Administration, Servicing and Cash Management of the Mortgage Pool – Cash Management Agreement*".

THE MORTGAGE POOL

The Mortgage Pool

The pool of Loans sold to the Issuer pursuant to the Mortgage Sale Agreements from time to time (the "**Mortgage Pool**") will comprise:

- (a) the Completion Mortgage Pool;
- (b) any Further Advances (as defined below) made on the security of Mortgages comprised in (a) above and (c) below acquired by the Issuer in accordance with the provisions of the DACS 1/Issuer Mortgage Sale Agreement, the Mortgage Management Agreement and the Mortgage Administration Agreement; and
- (c) any Substitute Loans (as defined below) acquired by the Issuer in accordance with the provisions of the DACS 1/Issuer Mortgage Sale Agreement, the Mortgage Management Agreement and the Mortgage Administration Agreement,

other than, in any such case, Loans which have been repaid or in respect of which funds representing principal outstanding have otherwise been received in full or which have been re-transferred to SF1 pursuant to the DACS 1/Issuer Mortgage Sale Agreement or in respect of which Enforcement Procedures have been completed.

As at the Initial Issue Date the Loans sold to the Issuer pursuant to the Mortgage Sale Agreements (the "**Completion Mortgage Pool**") will comprise the mortgage loans selected by SML from a provisional mortgage pool of approximately €381,126,574 consisting of Loans originated on or prior to 31 January 2006 (of which approximately €36,200,000 have not yet Verified) (the "**Provisional Completion Mortgage Pool**"). On 31 January 2006, the Provisional Completion Mortgage Pool had the following characteristics:

Aggregate balance	€381,126,574
Number of loans	2,550
Average balance	€149,461
Weighted average loan to value ratio	62.48 per cent.
Weighted average seasoning	4.70 months
Weighted average term to maturity	25.61 years
Percentage of Loans with judgements	13.08%

The Provisional Completion Mortgage Pool comprises mortgage loans under the terms of which monthly instalments covering both interest and principal are payable until the mortgage loan is fully repaid by its maturity ("**Repayment Loans**"). Supporting life assurance cover is not always required to be charged by way of collateral security but may be in some cases.

Each Loan will be a First Mortgage Loan. A "**First Mortgage Loan**" is secured by a first ranking legal mortgage over a residential property located in Ireland.

Each Loan comprised in the Completion Mortgage Pool will be either:

- (a) a mortgage loan under the terms of which interest is payable at a variable rate which is based on the rate of interest charged by SML on the relevant category of home loan varied on a quarterly basis in accordance with market interest rates including the European Central Bank rate (the "**Variable Rate**") (a "**Standard Mortgage**"); or

- (b) a fixed rate mortgage loan (a "**Fixed Rate Mortgage**") under the terms of which interest is payable at a fixed rate for a limited period (see Table 10 under "*Characteristics of the Provisional Completion Mortgage Pool*") and thereafter at a rate based on the Variable Rate.

Substitution

In the event that SF1 becomes obliged to repurchase a Loan from the Issuer (see "*Sale of the Mortgage Pool – Warranties and Repurchase*") the Issuer shall, upon the request of SF1 and subject to the satisfaction of certain other conditions as more particularly set out under "*Administration, Management and Cash Management of the Mortgage Pool – Further Advances and Substitution*" below, purchase one or more mortgage loans as replacement for any such repurchased Loan ("**Substitute Loans**") from SF1.

Further Advances

The Issuer may purchase additional advances made to Borrowers by SF1 ("**Further Advances**") on the security of the Mortgages (as defined below) through SML, who will be the lender of record in relation to the Further Advance prior to an Enforcement Event. Such Further Advances are subject to a maximum cumulative limit of 15 per cent. of the aggregate of the Balances of the Loans in the Completion Mortgage Pool on the Initial Issue Date and subject to the satisfaction of certain other conditions as more particularly set out under "*Administration, Management and Cash Management of the Mortgage Pool – Further Advances and Substitution*" below.

Lending Criteria

Subject to limited exceptions, certain lending criteria (the "**Lending Criteria**") will have been applied in respect of the Loans comprising the Completion Mortgage Pool and will apply in respect of all Substitute Loans and Further Advances (subject to any variations to the Lending Criteria – see "*Changes to the Lending Criteria*" below). The Lending Criteria include the following:

Security

- (a) Each Loan must be secured by a first legal mortgage (a "**Mortgage**") over a freehold or long leasehold residential property (in the case of a leasehold property usually with a minimum of 70 years remaining unexpired on the lease from the date of mortgage approval, unless the prior written consent of the Origination Agent or SF1 has been obtained) in Ireland (the "**Property**" or "**Properties**").
- (b) Only property of standard construction intended for use wholly as a principal place of residence is acceptable. In certain circumstances one or more rooms in a Property may be rented by the Borrower in order to assist the Borrower in servicing the Loan, however, the relevant Property must remain the principal private residence of the Borrower.
- (c) The following are examples of types of property which are usually deemed unacceptable as security unless the prior written consent of the Origination Agent or SF1 has been obtained:
- Studio Flats
 - Flats above commercial premises
 - Multi Unit properties
 - Properties of 100% timber construction
 - Properties built from prefabricated re-enforced concrete (repaired or not);
 - Properties with agricultural restrictions;
 - Properties not wholly owned by the Borrower (specifically, shared ownership schemes);
 - Flats and maisonettes; and

- Leasehold houses with less than 70 years remaining on the lease at the time of approval.

To the extent required by the Lending Criteria, each Property offered as security must have been valued by a valuer chosen from a panel of valuation firms approved by the Origination Agent or SF1.

- (d) At the time of completion, the relevant Property must have been insured under a buildings insurance policy with a reputable insurance company agreed to by the Origination Agent, against all risks usually covered by a Prudent Mortgage Lender (defined below) when advancing money on the security of property of the same nature to an amount not less than the full reinstatement value determined at or around the time the related Loan was made and, where possible, with the interest of the Origination Agent (as mortgagee) endorsed or deemed noted thereon and the Origination Agent must not have received notice of any circumstances giving the insurer thereunder the right to avoid or terminate the policy.
- (e) At the time of completion, all parties to the Loan must have suitable life cover (unless exempted under the Consumer Credit Act 1995).

Loan Amount

The principal amount of a Loan must be at least €25,000.

Loan to Value

- (a) The loan to value ratio (the "**LTV**") is calculated by dividing the gross principal amount committed at completion of the Loan by the valuation of the Property at origination of the Loan or, in some cases, the lower of such valuation and the sale price.
- (b) Subject to (c), the LTV of each Loan at the date of the initial advance and any Further Advance must be no more than 90 per cent. (inclusive of any arrangement fee which may be added to the Loan).
- (c) The LTV of any loan may exceed 90 per cent. with Rating Agency confirmation as to the cash reserved to be held by the Issuer.

Term

Each Loan must have an initial term of between 5 and 40 years and have a stated final maturity no later than the date falling two years prior to the final maturity date of the Class B Notes.

Borrowers

- (a) Borrowers must have been at least 18 years of age prior to completion of the Loan.
- (b) Borrowers must be resident in Ireland.
- (c) A maximum number of four Borrowers are allowed to be parties to a Loan.
- (d) The Borrower's credit and employment history will have been assessed with the aid of one or more of the following:
- (i) A credit search by the Irish Credit Bureau (ICB);
 - (ii) Lawlink search for judgements;
 - (iii) An employers status enquiry;
 - (iv) Bank statements, no more than two months old for a three month consecutive period;
 - (v) Statements from previous or current lenders; and
 - (vi) References from current landlords.

- (e) Where a judgment has been registered against a Borrower or instalment arrears have been revealed by way of any of the above searches, or the Borrower has been adjudicated a bankrupt, explanations should have been provided.

Income

- (a) Income is determined by reference to the application form and supporting documentation, where appropriate, and may consist of salary plus additional regular remuneration for employed Borrowers, net profit plus any additional income confirmed by the accountant for self employed Borrowers (holding at least 25 per cent. of the issued share capital of the company, partner in a partnership, or a sole trader), pensions, investments and rental income, and other monies approved by an authorised officer of SML.
- (b) Payments in respect of a Loan, when aggregated with any other payments in respect of secured or unsecured lending by a borrower, will not exceed forty per cent. (40%) of the assessed income of a sole borrower, or forty per cent. (40%) of the combined assessed incomes of joint borrowers.

Solicitors/Title Insurance

On the making of each Loan the Origination Agent shall receive from each Borrower's solicitor an undertaking as to title in the Law Society approved form for the related Property or in the alternative, the related Property shall be covered by a valid policy of insurance in respect of title ("**Title Insurance Policy**") to the Property issued by a title insurance provider approved by the Origination Agent ("**Title Insurance Provider**").

Further Advances

Further Advances are governed by the same criteria as initial advances with the following additions:

- (a) At least 3 months must have elapsed since completion of the initial advance.
- (b) Repayments on the Loan must be up to date.
- (c) The Loan shall have been no more than one payment in arrears in the 3 months prior to the Further Advance being issued.

Changes to Lending Criteria

Subject to obtaining any relevant consents, SML may vary the Lending Criteria from time to time in the manner of a Prudent Mortgage Lender (as defined below) lending to borrowers in Ireland who include the recently self-employed, independent contractors, temporary employees and people who may have experienced previous credit problems being, in each case, people who generally do not satisfy the lending criteria of traditional sources of residential mortgage capital (a "**Prudent Mortgage Lender**"). Further Advances and Substitute Loans may only be included in the Mortgage Pool if they were originated in accordance with the Lending Criteria in effect as at the Initial Issue Date (varied as specified herein) and the conditions contained in "*Administration, Management and Cash Management of the Mortgage Pool – Further Advances and Substitution*" have been satisfied.

Valuation

Other than the valuation of Properties undertaken as at origination (as described above), no revaluation of any Property has been undertaken by the Issuer, the Mortgage Administrator, the Mortgage Manager, the Trustee or any other person in respect of the transaction described in this document and the valuations quoted are at the date of the original mortgage loan origination.

Right to Buy Loans

The Mortgage Pool may include Loans which are intended for Borrowers who wish to use the Loans as a means to purchase residential property in the public sector by exercising their rights to buy under applicable legislation ("**Right to Buy Loans**"). In relation to each Right to Buy Loan, the Right to Buy Loan was made to

the person exercising the right to buy, and the Right to Buy Loan was made for the purposes of enabling the Borrower to purchase the relevant Property.

A tenant of a local authority house must have been a tenant for at least one year in order to apply to the relevant local authority to purchase said property at a price as determined by the local authority, in its existing state of repair and condition, less discounts.

CHARACTERISTICS OF THE PROVISIONAL COMPLETION MORTGAGE POOL

The Provisional Completion Mortgage Pool has the aggregate characteristics indicated in Tables 1-10 below.

The information contained in these tables has been extracted from information provided by the Mortgage Administrator, is true and accurate as at 31 January 2006 and has not been the subject of an audit (columns of percentages may not add up to 100 per cent. due to rounding).

Additional data concerning the Provisional Completion Mortgage Pool is contained in the Appendix.

Table 1
Distribution of Loans by Loan to Value Ratios (Original Loan to Value)

<i>Loan to Value Ratio (%)</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
> = 0 < 26	207	8.12	14,169,890.71	3.72
> = 26 < 51	815	31.96	95,942,579.43	25.17
> = 51 < 56	160	6.27	23,671,476.72	6.21
> = 56 < 61	197	7.73	31,378,455.18	8.23
> = 61 < 66	169	6.63	29,143,155.74	7.65
> = 66 < 71	175	6.86	30,484,641.24	8.00
> = 71 < 76	263	10.31	46,713,784.69	12.26
> = 76 < 81	235	9.22	42,775,463.77	11.22
> = 81 < 86	202	7.92	41,797,901.69	10.97
> = 86 < 91	126	4.94	24,934,658.44	6.54
> = 91 < 92	1	0.04	114,566.52	0.03
Total	2,550	100.00	381,126,574.13	100.00

Weighted Average Loan to Value	62.48%
Average Loan Principal Balance	€149,461
Weighted Average Spread over ECB Rate ⁽¹⁾	400.10bps
Weighted Average Seasoning	4.70months
Weighted Average Term to Maturity	25.61years
Percentage of Loans with Judgements	13.08%
Largest Principal Balance	€1,382,935

Note:

(1) This figure is calculated on the assumption that all Fixed Rate Mortgages operate as Standard Mortgages.

Table 2
Distribution of Loans by Current Principal Balance

<i>Current Principal balance (%)</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
< = 50,000	137	5.37	6,076,260.01	1.59
> 50,001 < = 100,000	553	21.69	45,266,899.37	11.88
> 100,001 < = 150,000	782	30.67	101,330,102.95	26.59
> 150,001 < = 200,000	630	24.71	111,233,222.16	29.19
> 200,001 < = 250,000	277	10.86	62,372,839.72	16.37
> 250,001 < = 300,000	114	4.47	31,274,717.51	8.21
> 300,001 < = 400,000	39	1.53	13,084,057.36	3.43
> 400,001 < = 500,000	12	0.47	5,366,375.51	1.41
> 500,001 < = 750,000	3	0.12	1,882,986.95	0.49
> 750,001	3	0.12	3,239,112.59	0.85
Total	2,550	100.00	381,126,574.13	100.00

Table 3
Distribution of Loans by Margin over ECB Rate⁽¹⁾

<i>Margin (%)</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
> 2.0 < = 3.0	202	7.92	22,503,539.02	5.90
> 3.0 < = 3.5	550	21.57	76,168,409.36	19.99
> 3.5 < = 4.0	831	32.59	140,731,058.21	36.93
> 4.0 < = 5.0	690	27.06	98,758,769.78	25.91
> 5.0 < = 6.0	277	10.86	42,964,797.76	11.27
Total	2,550	100.00	381,126,574.13	100.00

Note:

(1) This figure is calculated on the assumption that all Fixed Rate Mortgages operate as Standard Mortgages.

Table 4
Distribution of Loans by Loan Purpose

<i>Loan Purpose</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
Purchase	263	10.31	43,189,640.70	11.33
Remortgage	2,188	85.80	321,890,994.84	84.46
First Time Buyer	99	3.88	16,045,938.59	4.21
Total	2,550	100.00	381,126,574.13	100.00

Table 5
Distribution of Properties by Tenure

<i>LTVs(%)</i>	<i>Total</i>		<i>Freehold</i>		<i>Leasehold</i>	
	<i>No. of Loans</i>	<i>% of Total</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>No. of Loans</i>	<i>% of Total</i>
> = 0 < 26	207	8.12	206	8.08	1	0.04
> = 26 < 51	815	31.96	811	31.80	4	0.16
> = 51 < 56	160	6.27	160	6.27	0	0.00
> = 56 < 61	197	7.73	194	7.61	3	0.12
> = 61 < 66	169	6.63	167	6.55	2	0.08
> = 66 < 71	175	6.86	174	6.82	1	0.04
> = 71 < 76	263	10.31	261	10.23	2	0.08
> = 76 < 81	235	9.22	234	9.18	1	0.04
> = 81 < 86	202	7.92	199	7.80	3	0.12
> = 86 < 91	126	4.94	125	4.90	1	0.04
> = 91 < 92	1	0.04	1	0.04	0	0.00
Total	2,550	100.00	2,532	99.28	18	0.71

Table 6
Distribution of Loans by Property Type

<i>Property Type</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
Terraced	520	20.39	66,314,104.25	17.40
Semi-Detached	764	29.96	118,017,748.13	30.97
Detached	493	19.33	84,526,051.14	22.18
Flat	18	0.71	3,216,123.58	0.84
Bungalow (Detached)	755	29.61	109,052,547.03	28.61
Total	2,550	100.00	381,126,574.13	100.00

Table 7
Distribution of Loans by Region

<i>Region</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
Carlow	51	2.00	7,429,896.30	1.95
Cavan	49	1.92	8,105,892.66	2.13
Clare	67	2.63	8,662,234.89	2.27
Cork	166	6.51	24,944,127.82	6.54
Donegal	75	2.94	9,935,282.05	2.61
Dublin	571	22.39	94,590,418.41	24.82
Galway	108	4.24	15,573,834.27	4.09
Kerry	36	1.41	5,182,407.37	1.36
Kildare	166	6.51	26,357,428.28	6.92
Kilkenny	48	1.88	6,977,685.80	1.83
Laois	52	2.04	7,247,751.86	1.90
Leitrim	10	0.39	1,466,195.74	0.38
Limerick	123	4.82	14,005,888.71	3.67
Longford	25	0.98	3,032,472.94	0.80
Louth	122	4.78	17,645,331.98	4.63
Mayo	71	2.78	10,717,981.97	2.81
Meath	145	5.69	26,639,063.80	6.99
Monaghan	36	1.41	5,358,752.93	1.41
Offaly	78	3.06	11,394,997.91	2.99
Roscommon	32	1.25	4,158,951.66	1.09
Sligo	25	0.98	2,901,106.27	0.76
Tipperary	113	4.43	14,265,875.23	3.74
Waterford	55	2.16	8,261,966.79	2.17
Westmeath	96	3.76	13,605,294.69	3.57
Wexford	154	6.04	20,627,167.68	5.41
Wicklow	76	2.98	12,038,566.11	3.16
Total	2,550	100.00	381,126,574.13	100.00

Table 8
Distribution of Loans by Remaining Time to Maturity

<i>Years to Maturity</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
> 5 <= 10	63	2.47	3,909,114.93	1.03
> 10 <= 15	205	8.04	18,641,089.01	4.89
> 15 <= 20	445	17.45	52,889,727.03	13.88
> 20 <= 25	597	23.41	88,792,261.46	23.30
> 25 <= 30	1,236	48.47	215,815,975.17	56.63
> 30 <= 37	4	0.16	1,078,406.53	0.28
Total	2,550	100.00	381,126,574.13	100.00

Table 9
Distribution of Loans Currently in Arrears

<i>Months in Arrears</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
Current	2,441	95.73	365,232,142.21	95.83
> = 1 <= 2	68	2.67	9,646,938.68	2.53
> = 2 <= 3	23	0.90	3,336,793.54	0.88
> = 3 <= 4	11	0.43	1,915,630.37	0.50
> = 4 <= 5	4	0.16	407,069.33	0.11
> = 5 <= 6	0	0.00	0.00	0.00
> = 6 <= 7	2	0.08	388,000.00	0.10
> = 7 <= 8	1	0.04	200,000.00	0.05
Total	2,550	100.00	381,126,574.13	100.00

Sum of Current Principal Balance of Loans in arrears	€15,894,432
Percentage of Total Portfolio in Arrears	4.17 %
Average Loan Balance of Loans in arrears	€145,820
Weighted Average Spread over ECB Rate	428.94bps
Weighted Average LTV	63.21%
Largest Loan Balance	€303,159

Table 10
Distribution of Loans by Type

<i>Product Type</i>	<i>No. of Loans</i>	<i>% of Total</i>	<i>Current Principal Balance (€)</i>	<i>% of Total</i>
Standard Variable Rate	2,157	84.59	326,508,597.75	85.67
1 Year Fixed Rate	280	10.98	40,010,419.76	10.50
2 Year Fixed Rate	40	1.57	5,954,346.68	1.56
3 Year Fixed Rate	73	2.86	8,653,209.94	2.27
Total	2,550	100.00	381,126,574.13	100.00

Non-Verified Loans

232 of the Loans in the Provisional Completion Mortgage Pool are Loans originated after 30 November 2005 (representing an aggregate principal Loan balance of approximately €36,200,000) and are Non-Verified Loans (the "**Initial Non-Verified Loans**"). The Initial Non-Verified Loans represent approximately 9.78 per cent. of the value of the Provisional Completion Mortgage Pool. 230 of the Initial Non-Verified Loans (representing an aggregate principal balance of approximately €36,000,000) are Loans in respect of which no payments have yet been made or verified as having been made. Loans which do not Verify by the Payment Verification Date therefor (the "**Return Loans**") will be sold back to SF1 pursuant to the terms of the DACS 1/Issuer Mortgage Sale Agreement if necessary to maintain the initial rating of the Notes. A sale of a Return Loan to SF1 will have the same effect as a prepayment of a Loan as is more fully described in "*Risk Factors – Yield and Prepayment Considerations*" above.

Pursuant to a facility agreement entered into between Barclays Bank PLC as lender and SF1 as borrower on 29 November 2004 (as amended or supplemented from time to time, the "**SF1 Facility Agreement**"), Barclays Bank PLC agreed to make available to SF1 a committed loan facility in an aggregate amount equal to 80 per cent. of the aggregate principal balances of the Initial Non-Verified Loans until such time as such Non-Verified Loans have either been verified, prepaid or repurchased (whichever is the earlier). The Issuer may exercise rights under an agreement to be entered into with SF1 (the "**Issuer Buyback Deed**") to deliver a notice of drawdown under the SF1 Facility Agreement and to receive the proceeds of that drawdown in discharge of SF1's obligations to buy back Return Loans. Under the Issuer Buyback Deed, SF1 will grant to the Issuer an irrevocable power of attorney entitling the Issuer to deliver, in the name of and on behalf of SF1, a request for drawdown under the SF1 Facility Agreement, which request will require an advance under the SF1 Facility Agreement to be paid directly to an account of the Issuer and entitle the Issuer to apply the proceeds of that advance in satisfaction of the obligations of SF1 to purchase Return Loans on the relevant Payment Verification Date.

The First Scheduled Payment on the most recently originated Initial Non-Verified Loan was due prior to the last Business Day in February 2006. The consideration to be paid by SF1 to the Issuer in respect of any retransfer of Return Loans to SF1 shall be an amount equal to the aggregate Balances of such Return Loans at the Initial Issue Date (the "**Return Loan Purchase Price**"). Amounts representing the Return Loan Purchase Price and funded by a drawing on the SF1 Facility Agreement will, upon receipt by the Issuer, be credited to the Principal Ledger within two months of the first due payment of the relevant Loan.

Pursuant to the terms of the DACS 1/Issuer Mortgage Sale Agreement any Return Loans retransferred to SF1 may be resold to the Issuer immediately following a Payment Verification Date provided this does not cause the then current rating of the Notes to be qualified, suspended, withdrawn or downgraded. The proceeds of the sale of Return Loans not subsequently used by the Issuer to acquire such Loans will comprise part of the Actual Redemption Funds.

DACS 1 to retain accrued but unpaid interest

Under the terms of the DACS 1/Issuer Mortgage Sale Agreement the Issuer shall not be entitled to receive any interest on the Initial Loans accruing prior to the Initial Issue Date (the "**Accrued Interest**") and any payments received by the Issuer in respect of Accrued Interest will be accounted for to DACS 1 for so long as the relevant Borrower is not in arrears with respect to any amounts due from the Initial Issue Date. As between DACS 1 and the Issuer, DACS 1 is not entitled to receive Accrued Interest from any Borrower if amounts due to the Issuer from that Borrower are in arrears with respect to any amounts due from the Initial Issue Date. Subject as aforesaid, the Issuer will acquire the right to receive all arrears in respect of any Loans it has acquired.

TITLE TO THE MORTGAGE POOL

The Loans and the Collateral Security (as defined in Condition 2) will be sold by DACS 1 to the Issuer. The sale of the Loans and their Collateral Security will take effect in equity only and the lender of record and legal title holder of the Loans and Collateral Security will be SML. The Issuer will grant a first fixed equitable charge in favour of the Trustee over its interests in the Loans and the Collateral Security.

The Mortgage Administrator is required under the terms of the Mortgage Administration Agreement to ensure the safe custody of title deeds. The Mortgage Administrator will have custody of the deeds effecting the Mortgages (the "**Mortgage Deeds**"), the title deeds in respect of the Properties and any documents evidencing other Collateral Security as agent of the Issuer and, following any enforcement action by the Trustee against the Issuer, the Trustee.

Save as mentioned below, neither the Issuer nor the Trustee will complete the transfer of the Loans and the Collateral Security by DACS 1 to the Issuer, or the charge of them by the Issuer in favour of the Trustee by effecting any registrations at the Land Registry or the Registry of Deeds or by giving any notice to the Borrowers nor, save as mentioned below, will the Issuer or the Trustee be entitled to obtain possession of the title deeds to the Properties.

Under the DACS 1/Issuer Mortgage Sale Agreement and the Deed of Charge, the Issuer (with the consent of the Trustee) or the Trustee will each be entitled to effect such registrations and give such notices as it considers necessary to protect and perfect the interests respectively of the Issuer (as purchaser) and the Trustee (as chargee) in the Loans and the Collateral Security, *inter alia*, where (i) it is obliged to do so by law, by court order or by a mandatory requirement of any regulatory authority, (ii) a notice by the Trustee to the Issuer under Condition 9 of the Notes declaring the Notes to be due and payable ("**Enforcement Notice**") has been given, (iii) the Trustee considers that the property, assets, rights and undertakings for the time being comprised in or subject to the security contained in or granted pursuant to the Deed of Charge (the "**Charged Property**") or any part thereof is in jeopardy (including the possible insolvency of the Origination Agent) or (iv) any action is taken for the winding up, dissolution, examination or reorganisation of the Origination Agent. These rights are supported by irrevocable powers of attorney given, *inter alios*, by the Issuer, DACS 1, SF1 and the Origination Agent.

The effect of (i) not giving notice to the Borrowers of the sale of the relevant Loans and their Collateral Security to the Issuer and the charging of the Issuer's interest in the Loans and their Collateral Security to the Trustee and (ii) the charge of the Issuer's rights thereto in favour of the Trustee pursuant to the Deed of Charge taking effect in equity (or in respect of the Issuer's beneficial interest) only, is that the rights of the Issuer and the Trustee may be, or may become, subject to equities as well as to the interests of third parties who perfect a legal interest in or title to the relevant Loans and their Collateral Security prior to the Issuer or the Trustee acquiring and perfecting a legal interest therein or title thereto (such as, in the case of a Mortgage over unregistered land, a third party acquiring a legal interest in the relevant Property without notice of the Issuer's or the Trustee's interests or, in the case of a Mortgage over registered land, a third party acquiring a legal interest or title to the relevant Property by registration prior to the registration of the Issuer's or the Trustee's interests).

The risk of such equities and other interests leading to third party claims obtaining priority to the interests of the Issuer or the Trustee in the Loans and the Collateral Security is likely to be limited to circumstances arising from a breach by the Mortgage Administrator, the Mortgage Manager, the Origination Agent, SF1, DACS 1 or the Issuer of its or their contractual or other obligations or fraud or mistake on the part of the Mortgage Administrator, the Mortgage Manager, the Origination Agent, SF1, DACS 1 or the Issuer or their respective officers, employees or agents (if any).

SALE OF THE MORTGAGE POOL

Pursuant to the SF1/DACS 1 Mortgage Sale Agreement, SF1 will agree to sell its interest in the Initial Loans and their Collateral Security to DACS 1 who, in turn, pursuant to the DACS 1/Issuer Mortgage Sale Agreement, will sell its interest in such Loans and their Collateral Security to the Issuer on the Initial Issue Date for consideration comprised of: (i) the aggregate of an amount equal to the aggregate Balances (as defined below) of the Initial Loans comprised in the Completion Mortgage Pool as at the Initial Issue Date plus a pre-agreed premium; and (ii) an entitlement to the Residual Revenues. Following the sale of the Initial Loans to the Issuer on the Initial Issue Date, further loans may from time to time be included in the Mortgage Pool ("**Further Loans**"). These further loans, which will be Substitute Loans or Further Advances, may be originated by the Origination Agent or SF1. In addition to those types of mortgage loan described under the heading "*The Mortgage Pool*", Substitute Loans or Further Advances may include any other type of loans if the Rating Agencies have confirmed that the then current ratings of the Notes would not consequently be suspended, qualified, downgraded or withdrawn.

"**Balance**" means, in relation to any Loan and on any date, the original principal amount advanced to the Borrower plus any other disbursement, legal expense, fee, charge or premium capitalised and added to the amounts secured by the related Mortgage in accordance with the conditions of the Loan on or prior to such date (including, for the avoidance of doubt, capitalised interest) plus, in relation to a Loan and the Mortgage relating thereto, any advances of further monies to the Borrower thereof on the security of the relevant Mortgage after the date of completion of such Loan (including advances of any retention) less any repayments of such amounts.

Warranties and Repurchase

The DACS 1/Issuer Mortgage Sale Agreement will contain representations and warranties given by SF1, SML and DACS 1, as the case may be, in relation to the Mortgage Pool. No searches, enquiries or independent investigation of title of the type which a prudent purchaser or mortgagee would normally be expected to carry out have been or will be made by the Issuer or the Trustee, each of whom is relying upon the representations and warranties in the DACS 1/Issuer Mortgage Sale Agreement.

If there is an unremedied or unremediable breach of any of these representations and warranties which could have a material adverse effect on any Loan and its Collateral Security then SF1 is required to repurchase the relevant Loan and its Collateral Security for a consideration in cash equal to the Balance of the relevant Loan plus accrued interest and all other amounts due with respect to such Loan less interest paid in advance to the Issuer (which the Issuer shall be entitled to retain). Performance of the obligation to repurchase will be in satisfaction of all liabilities of DACS 1 and SF1 in respect thereof.

The representations and warranties referred to will include, *inter alia*, statements to the following effect:

- (a) each Loan and its related Mortgage constitutes legal, valid and binding obligations of the Borrower, each enforceable against the Borrower in accordance with their respective terms, each related Mortgage secures by way of first priority security all interest, principal, costs, liability and expenses from time to time due to the Origination Agent (as agent for SF1) under the relevant Loan;
- (b) subject to completion of any registration which may be pending at the Land Registry or the Registry of Deeds, each Loan is secured by a first ranking legal mortgage;
- (c) at the time of origination of the relevant Loan, each Loan was made in accordance with the Lending Criteria;
- (d) no Borrower has made any claim against the Origination Agent in respect of a Loan or by way of set-off against any liabilities in respect of a Loan and no Borrower is entitled to set off such claim against any loan or other sums due from the Borrower to the Origination Agent;

- (e) except in the case of a Loan where the related Property is covered by a Title Insurance Policy, on the making of each Loan the Origination Agent received from the Borrower's solicitor an undertaking as to title in the Law Society approved form for the related Property that was not qualified to such an extent that would cause a Prudent Mortgage Lender to decline to proceed with the advance;
- (f) each Loan and its related Mortgage has been made on the terms of the standard mortgage documentation used by the Origination Agent in connection with its activities as an originator of Loans, in form and substance approved by the Origination Agent, which has not been varied in any material respect since the date of completion of such Loan;
- (g) except as shown in Table 9 under "*Characteristics of the Provisional Completion Mortgage Pool*" above, no payment of interest equivalent to an amount in excess of one month's instalment of interest at the applicable rate in respect of a Loan in the Provisional Completion Mortgage Pool is as at 31 January 2006 more than 31 days in arrears;
- (h) each Property was at the date of completion of the relevant Loan insured under a buildings policy against risks usually covered by a comprehensive buildings insurance policy and, where possible, with the interest of the Origination Agent noted thereon;
- (i) no Loan has a final maturity beyond the date falling two years prior to the final maturity of the Class B Notes;
- (j) all Loans are, following the expiry of any fixed rate period applicable thereto, ECB Rate based;
- (k) each Loan and the related Mortgage within the Mortgage Pool was beneficially owned by SF1 prior to the sale thereof to DACS 1 and by DACS 1 immediately prior to the sale thereof to the Issuer; and
- (l) each Title Insurance Policy referred to in paragraph (e) above is in full force and effect and all premiums thereon due on or before the date of the sale of the relevant Loan have been paid in full and the Origination Agent is not aware of any circumstances giving the Title Insurance Provider the right to avoid or terminate such policy.

ADMINISTRATION, MANAGEMENT AND CASH MANAGEMENT OF THE MORTGAGE POOL

Mortgage Administration Agreement and Mortgage Management Agreement

The Mortgage Administrator is required to administer the Mortgage Pool on behalf of the Issuer and the Trustee under the Mortgage Administration Agreement. (See "*The Mortgage Administrator – Homeloan Management Limited*"). The duties of the Mortgage Administrator include:

- (a) maintaining the Loan account in respect of each Borrower, making appropriate debit and credit entries in accordance with the terms of the applicable Loan; and sending each Borrower an account statement every three months;
- (b) collecting the scheduled monthly payments due on the Loans. Payments due on the majority of the Loans are settled by direct debit. The Mortgage Administrator is, therefore, required to present to the relevant bank the direct debit instruction approximately five days before the relevant payment date. The payments due from Borrowers collected by direct debits are credited automatically to a collection account in the name of the Origination Agent with the Account Bank entitled the "SML (LMS1) Collection Account" (the "**Collection Account**") (and will then be swept on a weekly basis to the GIC Account). Payments that are collected through other methods (such as cheque, cash and standing orders) are also credited by the Mortgage Administrator to the Collection Account. No money is permitted to pass through any accounts of the Mortgage Administrator. The Origination Agent will declare a trust over the Collection discount in favour of the Issuer pursuant to the Collection Account Declaration of Trust;
- (c) notifying Borrowers of changes in their scheduled monthly payments. The interest rate on the Standard Mortgages is refixed every three months. When such refixing takes place Borrowers are informed in writing of the new scheduled monthly payments;
- (d) dealing with the administrative aspects of redemption of a Loan. This includes arranging for the release of the deeds relating to the relevant Property together with the deed of release of the Mortgage to the relevant Borrower upon receipt of amounts required to pay the Loan; and
- (e) dealing with enquiries and requests from Borrowers. These may include providing a credit reference from the lender, consenting to a transfer from joint Borrowers to a single Borrower (for example, upon a divorce), approving a tenancy agreement where a Borrower wishes temporarily to let the Property and providing details of the current outstanding balance.

The Mortgage Administrator will be obliged under the Mortgage Administration Agreement to act upon the instructions of the Mortgage Manager in relation to certain aspects of the administration of the Loans and the Mortgages. The Mortgage Manager shall exercise such discretion as is vested in it for the purpose of administering the Mortgage Pool as would be exercised by a Prudent Mortgage Lender.

The Mortgage Administrator is entitled to charge a fee for its mortgage settlement and related administration services under the Mortgage Administration Agreement, payable on each Interest Payment Date (subject to the proviso below and to the Priority of Payments) of an amount, inclusive of value added tax, equal to the product of 0.285 per cent. and the average of the aggregate Balances of the Loans on the first day of each calendar month during the Interest Period immediately preceding the said Interest Payment Date divided by four, provided however the Mortgage Administrator shall be entitled to be paid monthly on an interim basis.

The appointment of the Mortgage Administrator may be terminated by the Issuer (with the consent of the Trustee) or the Trustee on the happening of certain events of default, including non performance of its obligations under the Mortgage Administration Agreement or if insolvency or similar events occur in relation to the Mortgage Administrator or if, following the giving of an Enforcement Notice in relation to the Notes, the Trustee is entitled to dispose of the assets comprised in the Security in accordance with the Trust Deed.

Following any such termination, the Issuer (with the consent of the Trustee) or the Trustee may appoint a substitute administrator.

The Mortgage Manager is entitled to charge a fee for its services under the Mortgage Management Agreement payable on each Interest Payment Date (subject to and in accordance with the Priority of Payments) of an amount, inclusive of value added tax, equal to the product of 0.03 per cent. and the aggregate Principal Amount Outstanding on all the Class A Notes, the Class M Notes and the Class B Notes on the first day of each Interest Period immediately preceding the relevant Interest Payment Date divided by four in respect of each full Interest Period (or, as applicable, *pro rata* in respect of any different period).

The appointment of SML as Mortgage Manager may be terminated by the Issuer (with the consent of the Trustee) or the Trustee upon the happening of certain events of default or if insolvency or similar events occur in relation to SML or if, following the giving of an Enforcement Notice in relation to the Notes, the Trustee is entitled to dispose of the assets comprising the Security in accordance with the Deed of Charge.

Cash Management Agreement

For the purpose of the administration of the Mortgage Pool, the Cash Manager will be authorised to operate the Bank Accounts in accordance with the terms of the Cash Management Agreement and the Bank Agreement. The duties of the Cash Manager include, *inter alia*:

- (a) managing the operation of the Liquidity Facility and the GIC Account;
- (b) making the required ledger entries;
- (c) maintaining and/or replenishing the Reserve Fund; and
- (d) distributing Available Revenue Funds in accordance with the Priority of Payments and making arrangements for the payment by the Issuer of interest and principal in respect of the Notes subject to the terms thereof and to the availability of funds.

The Cash Manager is entitled to charge a fee for its services under the Cash Management Agreement, payable on each Interest Payment Date as provided for in the Priority of Payments.

The appointment of Kensington Mortgages Limited as Cash Manager may be terminated by the Issuer (with the consent of the Trustee) or the Trustee upon the happening of certain events of default or if insolvency or similar events occur in relation to Kensington Mortgages Limited or if, following the giving of an Enforcement Notice in relation to the Notes, the Trustee is entitled to dispose of the assets comprised in the Security. Following any such termination, the Issuer (with the consent of the Trustee) or the Trustee may appoint a substitute cash manager. If no substitute cash manager can be found who is willing to act as Cash Manager, the Standby Cash Manager will assume this function under the terms of the Standby Cash Management Agreement.

Enforcement Procedures

The Mortgage Administrator and the Origination Agent have established procedures to which the Mortgage Administrator is required to adhere for managing Loans that are in arrears ("**Enforcement Procedures**"), including early contact with Borrowers in order to find a solution to any financial difficulties they may be experiencing. These same procedures as from time to time varied in accordance with the practice of a Prudent Mortgage Lender as dictated by the Mortgage Manager on behalf of the Issuer will continue to be applied in respect of arrears arising on the Loans. In this context, the non discretionary elements of the Enforcement Procedures will be operated by the Mortgage Administrator on behalf of the Issuer whereas the majority of the discretionary elements will remain with the Mortgage Manager, who may appoint the Mortgage Administrator to undertake certain of these elements on behalf of the Issuer.

Further Advances and Substitution

Further Advances

The Issuer may purchase Further Advances, made initially by SF1 through SML as lender of record, to Borrowers secured on the relevant Property at any time subject, *inter alia*, to the following conditions:

- (a) immediately prior to the acquisition of any Further Advance, the relevant Borrower is not in material breach of any of the conditions of the relevant Borrower's existing Loan or Mortgage;
- (b) upon the acquisition of the Further Advance, the general conditions set out below in this section have been satisfied;
- (c) the amount of the Further Advance to be purchased by the Issuer (together with all other Further Advances purchased by the Issuer on that day) does not exceed an amount equal to the aggregate of the Available Capital Funds (as defined in Condition 5) at such time and the amount standing to the credit of the Further Advances Ledger at such time;
- (d) prior to the acquisition of the Further Advance, no second ranking mortgage has been created over the relevant Property unless such second ranking mortgage has been expressly subordinated by deed to the Mortgage securing such Further Advance;
- (e) the weighted average LTV of the Mortgage Pool following the purchase by the Issuer of the relevant Further Advance shall not be more than 2.5 per cent. greater than the weighted average LTV of the Completion Mortgage Pool as at the Initial Issue Date;
- (f) the Reserve Fund shall be fully funded;
- (g) the total balance of all Loans in the Mortgage Pool which are 90 days or more in arrears does not exceed 15 per cent. of the total balance of all the Loans in the Mortgage Pool, save that the figure of 15 per cent. may be increased from time to time upon the Rating Agencies agreeing that such increase will not cause the then current ratings of the Notes to be suspended, qualified, withdrawn or downgraded;
- (h) all conditions set out in the Mortgage Management Agreement relating to Further Advances have been satisfied;
- (i) if no valuation report has been obtained in respect of the Property that secures the Loan to which such Further Advance relates, within the twelve month period prior to the proposed purchase, no purchase shall be made until an updated valuation report has been obtained; and
- (j) there is no debit balance on any Principal Deficiency Ledger.

Notwithstanding the preceding conditions, the Origination Agent or any other member of the Start Group may make a further advance to a Borrower secured on a Property or related security provided that such further advance is made as a separate loan not forming part of the Mortgage Pool and the Origination Agent's or other member of the Start Group's security for such advance ranks in priority of payment and in point of security after the priority afforded to the mortgagee under the relevant Mortgage securing repayment of the relevant Loan comprised in the Mortgage Pool.

Substitution

In the event that SF1 becomes obliged to repurchase a Loan from the Issuer, SF1 shall be entitled, by notice in writing to the Issuer and the Trustee, to sell to the Issuer one or more Substitute Loans with an aggregate Balance equal to the Balance of the Loan to be repurchased from the Issuer and the Issuer shall be required to purchase such Substitute Loans from SF1 with the proceeds of the price payable by SF1 to the Issuer for the repurchase of the relevant Loan from the Issuer, provided that the following conditions are satisfied:

- (a) the principal amount outstanding of the Substitute Loan (together with all other Substitute Loans sold to the Issuer on that day and amounts credited to the Further Advances Ledger and Further Advances purchased by the Issuer (otherwise than from funds credited to the Further Advances Ledger) on that day) do not exceed an amount standing to the credit of the Principal Ledger at the close of business on the day preceding the last Determination Date calculated in accordance with the Cash Management Agreement;
- (b) upon the purchase of any Substitute Loan, the general conditions set out below in this section will be satisfied;
- (c) the Substitute Loan shall have Verified prior to purchase;
- (d) the Substitute Loan will not, unless confirmed by the Rating Agencies as not adversely affecting the then current ratings of the Notes, be a different type of Loan to those Loans in the Completion Mortgage Pool; and
- (e) all conditions set out in the Mortgage Sale Agreements relating to the sale and purchase of Substitute Loans will be satisfied.

The general conditions referred to above in respect of the acquisition by the Issuer of Further Advances and/or Substitute Loans are as follows:

- (a) the Lending Criteria insofar as they are applicable to the Further Advance or Substitute Loan have been applied to the Further Advance or Substitute Loan and to the circumstances of the Borrower at the time the Further Advance or Substitute Loan was made;
- (b) any significant change which has been made to the Lending Criteria shall have been disclosed by SML to the Rating Agencies insofar as the change is applicable to the Further Advance or Substitute Loan;
- (c) no Enforcement Notice has been given by the Trustee which remains in effect;
- (d) the Balance of the amount of the Further Advances, when added to the sum of the aggregate Balances of any Further Advances previously purchased during the relevant Interest Period, does not exceed 15 per cent. of the aggregate of the Balances of the Loans in the Completion Mortgage Pool as at the Initial Issue Date, save that the figure of 15 per cent. referred to above may be increased from time to time upon the Rating Agencies agreeing that such increase will not cause the then current ratings of the Notes to be suspended, qualified, withdrawn or downgraded;
- (e) SF1 is not in breach of any obligation on its part to repurchase any Loan in accordance with the Mortgage Sale Agreements; and
- (f) the interest rate applicable in respect of any Further Advance or Substitute Loan will not be less than the then applicable Variable Rate in the case of Standard Mortgages.

Conversion of Mortgages

One of the powers of discretion which the Issuer and the Trustee will delegate to the Mortgage Manager is the right to agree to a request by a Borrower to convert his Loan (subject to satisfaction of the following conditions) into any other type of mortgage product offered by the Origination Agent (a "**Converted Loan**"), provided that a conversion to such other type of mortgage would not cause the then current ratings of the Notes to be suspended, qualified, withdrawn or downgraded and the Trustee has given its prior written consent thereto. The relevant conditions are:

- (a) no Enforcement Notice has been given by the Trustee which remains in effect at the date of the relevant conversion;

- (b) the Converted Loan will be on terms of the relevant standard documentation utilised at the time of such conversion by the Origination Agent to document the terms of loans and which has not been varied in any material respect since the Initial Issue Date;
- (c) the Lending Criteria have been applied to the Loan, so far as applicable;
- (d) any significant change which has been made to the Lending Criteria shall have been disclosed by SML to the Rating Agencies insofar as the change is applicable to the Loan;
- (e) the effect of the conversion would not be to extend the final maturity date of such Loan to beyond the date falling three years prior to the final maturity of the Class B Notes;
- (f) the total Balance of all Loans in the Mortgage Pool at that time which are 90 days or more in arrears does not exceed 15 per cent. of the total Balance of all the Loans in the Mortgage Pool, at that time save that the figure of 15 per cent. may be increased from time to time upon the Rating Agencies agreeing that such increase will not cause the then current ratings by the Rating Agencies of the Notes to be suspended, qualified, withdrawn or downgraded;
- (g) all Warranties set forth in the Mortgage Sale Agreements are correct in relation to the Converted Loan upon such conversion;
- (h) following such conversion, the aggregate of the Balances of Loans which have converted from Repayment Loans to Interest Only Loans shall not exceed 25 per cent. of the aggregate Balances of Loans comprising the Completion Mortgage Pool as of the Initial Issue Date;
- (i) the Reserve Fund shall be fully funded;
- (j) in the event that a Standard Mortgage is converted to a Fixed Rate Mortgage the Issuer shall enter into fixed/floating hedging arrangements satisfactory to the Rating Agencies for the term of such Loan with a notional amount equal to the Balance of such Loan;
- (k) in the event that the margin on the Loan receivable pursuant to any hedging arrangement in respect of a Loan referred to at (i) above is less than the full reversionary margin on such Loan as at the Initial Issue Date, then the difference between such amounts shall have been collected from the Revenue Receipts and credited to the Fixed Rate/Discount Collateral Ledger subject to (l) below;
- (l) in the event that a Standard Mortgage is converted to a Discount Mortgage, the aggregate amount of such discount for the term of such Loan shall have been collected and credited to the Fixed Rate/Discount Collateral Ledger;
- (m) in the event that conversion of a Loan will cause the full reversionary margin of the Mortgage Pool to decrease more than 0.10 per cent. below the full reversionary margin, as at the Initial Issue Date, of the outstanding Mortgage Pool, no such conversion shall be permitted unless a sum equal to such shortfall in the full reversionary margin shall have been collected from Residual Receipts and credited to the Fixed Rate/Discount Collateral Ledger; and
- (n) there shall be no debit balance on any Principal Deficiency Ledger.

Insurance

The Lending Criteria require that, where possible, the interest of the Origination Agent is endorsed or deemed noted on the buildings insurance policy over the relevant Property. The Origination Agent will warrant in the Mortgage Sale Agreements that at the time the relevant Loan was completed, the relevant Property was insured under a buildings policy with, where possible, the interest of the Origination Agent (as mortgagee) endorsed or deemed noted thereon or in the case of leasehold property, is covered by a landlord's building insurance policy, with, where possible, the interests of the Origination Agent and the mortgagor endorsed or

deemed noted thereon, in each case with a reputable insurance company agreed to by the Origination Agent, against all risks usually covered by a Prudent Mortgage Lender when advancing money on the security of property of the same nature to an amount not less than the full reinstatement value determined at or around the time the related Loan was completed and the Origination Agent has not received notice of any circumstances giving the insurer thereunder the right to avoid or terminate the policy.

WEIGHTED AVERAGE LIVES OF THE NOTES

Weighted average life refers to the average amount of time that will elapse from the date of issuance of a security to the date of distribution to the investor of amounts distributed in net reduction of principal of such security (assuming no losses). The weighted average lives of the Notes will be influenced by, among other things, the actual rate of redemption of the Loans.

The model used in this Prospectus for the Loans represents an assumed constant per annum rate of prepayment ("**CPR**") each month relative to then outstanding principal balance of a pool of mortgage loans. CPR does not purport to be either an historical description of the prepayment experience of any pool of mortgage loans or a prediction of the expected rate of prepayment of any mortgage loans, including the Loans to be included in the Completion Mortgage Pool.

The following tables were prepared based on the characteristics of the Loans to be included in the Mortgage Pool and the following additional assumptions (the "**Modelling Assumptions**"):

- (a) there are no arrears or enforcements;
- (b) no Loan is sold by the Issuer;
- (c) no Principal Deficiency arises;
- (d) no Loan is repurchased by SF1;
- (e) no Substitute Loans are purchased;
- (f) no Further Advances are purchased;
- (g) the portfolio mix of loan characteristics remain the same throughout the life of the Notes;
- (h) the interest payment as well as the principal payment for each Loan is calculated on a loan by loan basis assuming each Loan amortises monthly (meaning the amortisation of each Loan is determined by the loan specific (i) term, (ii) principal outstanding and (iii) margin plus a variable rate which is based on the rate of interest charged by SML on the relevant category of home loan varied on a quarterly basis in accordance with market interest rates and the European Central Bank rate);
- (i) the amortisation of each Repayment Loan is calculated as an annuity loan;
- (j) there are 58 days between the Initial Issue Date and the first Interest Payment Date;
- (k) Non-Verified Loans in the Mortgage Pool Verify; and
- (l) a EURIBOR rate of 2.50 per cent. on the Notes.

The actual characteristics and performance of the Loans are likely to differ from the assumptions used in constructing the tables set forth below, which are hypothetical in nature and are provided only to give a general sense of how the principal cash flows might behave under varying prepayment scenarios. For example, it is not expected that the Loans will prepay at a constant rate until maturity, that all of the Mortgages will prepay at the same rate, that all the Loans will Verify or that there will be no defaults or delinquencies on the Loans.

Any difference between such assumptions and the actual characteristics and performance of the Loans will cause the weighted average lives of the Notes to differ (which difference could be material) from the corresponding information in the tables for each indicated percentage of CPR.

Weighted Average Life in Years
(without optional redemption on the Interest Payment Date falling in June 2013)

	<i>CPR</i>							
	<i>0%</i>	<i>10%</i>	<i>15%</i>	<i>20%</i>	<i>25%</i>	<i>30%</i>	<i>35%</i>	<i>10%/25%⁽¹⁾</i>
Class A1 Notes	4.80	1.00	0.72	0.57	0.47	0.41	0.36	0.98
Class A2 Notes	18.21	7.24	5.20	3.99	3.22	2.66	2.24	4.08
Class M1 Notes	21.47	9.56	6.90	5.37	4.38	3.54	3.00	5.12
Class M2 Notes	21.47	9.56	6.90	5.37	4.38	3.54	3.00	5.12
Class B1 Notes	21.47	9.56	6.90	5.37	4.38	3.54	3.00	5.12
Class B2 Notes	21.47	9.56	6.90	5.37	4.38	3.54	3.00	5.12

Note:

(1) This relates to a CPR of 10 per cent. for the first 18 months followed by a CPR of 25 per cent. following the first 18 months.

The above table assumes that the Notes are redeemed at their Principal Amount Outstanding on the Interest Payment Date on which the aggregate Principal Amount Outstanding of the Notes is less than 20 per cent. of the initial Principal Amount Outstanding of the Notes.

Weighted Average Life in Years
(with optional redemption on the Interest Payment Date falling in June 2013)

	<i>CPR</i>							
	<i>0%</i>	<i>10%</i>	<i>15%</i>	<i>20%</i>	<i>25%</i>	<i>30%</i>	<i>35%</i>	<i>10%/25%⁽¹⁾</i>
Class A1 Notes	4.63	1.00	0.72	0.57	0.47	0.41	0.36	0.98
Class A2 Notes	7.16	5.57	4.74	3.99	3.22	2.66	2.24	4.08
Class M1 Notes	7.16	6.89	6.16	5.37	4.38	3.54	3.00	5.12
Class M2 Notes	7.16	6.89	6.16	5.37	4.38	3.54	3.00	5.12
Class B1 Notes	7.16	6.89	6.16	5.37	4.38	3.54	3.00	5.12
Class B2 Notes	7.16	6.89	6.16	5.37	4.38	3.54	3.00	5.12

Note:

(1) This relates to a CPR of 10 per cent. for the first 18 months followed by a CPR of 25 per cent. following the first 18 months.

The above table assumes that the Notes are redeemed at their Principal Amount Outstanding on the earlier to occur of (i) the Interest Payment Date on which the aggregate Principal Amount Outstanding of the Notes (is less than 20 per cent. of the initial Principal Amount Outstanding of the Notes and (ii) the Interest Payment Date falling in June 2013.

SUMMARY OF PROVISIONS RELATING TO THE GLOBAL NOTES

General

The Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes will initially each be represented by a temporary global Note (the "**Temporary Global Class A1 Note**", the "**Temporary Global Class A2 Note**", the "**Temporary Global Class X Note**", the "**Temporary Global Class M1 Note**", the "**Temporary Global Class M2 Note**", the "**Temporary Global Class B1 Note**", the "**Temporary Global Class B2 Note**" and the "**Temporary Global Class C Note**" respectively and together, the "**Temporary Global Notes**").

The Temporary Global Notes will be deposited on behalf of the subscribers of the Notes with the Common Depository on the Initial Issue Date. Upon deposit of the Temporary Global Notes, Euroclear or Clearstream, Luxembourg will credit the account of each subscriber of Notes with the principal amount of Notes for which it has subscribed and paid.

Interests in each Temporary Global Note will be exchangeable on or after the date which is 40 days after the Initial Issue Date (the "**Exchange Date**"), provided certification of non-U.S. beneficial ownership ("**Certification**") by the relevant Noteholders has been received, for interests in a permanent global Note (each, a "**Permanent Global Note**") to be held by the Common Depository on behalf of Euroclear and Clearstream, Luxembourg. The expressions "**Global Notes**" and "**Global Note**" mean, respectively (i) all the Temporary Global Notes and the Permanent Global Notes or the Temporary Global Note and the Permanent Global Note of a particular class, or (ii) any Temporary Global Note or Permanent Global Note, as the context may require. On the exchange of a Temporary Global Note for the relevant Permanent Global Note, the Permanent Global Note will remain deposited with the Common Depository.

For so long as the Notes are represented by a Global Note, each person who is for the time being shown in the records of Euroclear or Clearstream, Luxembourg as the holder of a particular principal amount of Notes (each an "**Accountholder**") (in which regard any certificate or other document issued by Euroclear or Clearstream, Luxembourg (as applicable) as to the principal amount of such Notes standing to the account of any person shall be conclusive and binding for all purposes), will be entitled to be treated by the Issuer and the Trustee as the holder of such principal amount of Notes (including for the purposes of any quorum requirements of, or the right to demand a poll at, meetings of the Noteholders) other than for the purposes of payment of principal and interest on such Notes, the right to which shall be vested, as against the Issuer and the Trustee, solely in the bearer of the relevant Global Note in accordance with and subject to the terms of the Trust Deed. Each Accountholder must look solely to Euroclear or Clearstream, Luxembourg, as the case may be, for its share of each payment made to the bearer of the relevant Global Note in accordance with the respective rules and procedures of Euroclear or Clearstream, Luxembourg (as applicable).

The Notes will be issued in minimum denominations of €50,000 and integral multiples thereof (the "**Authorised Denomination**").

Payments on Global Notes

On and after the Exchange Date, no payment will be made on the Temporary Global Notes unless exchange for an interest in the relevant Permanent Global Notes is improperly withheld or refused. Payments of principal and/or interest in respect of the Notes will, subject as set out below, be made against presentation for endorsement and, if no further payment falls to be made in respect of the Notes, surrender of such Global Note to the order of the Principal Paying Agent. A record of each payment made, distinguishing between payments of principal and payments of interest and, in the case of partial payments, of the amount of each partial payment will be endorsed on the appropriate schedule to the relevant Global Note by or on behalf of the Principal Paying Agent, which endorsement shall be *prima facie* evidence that such payment has been made in respect of the Global Notes. Payments of interest on the Temporary Global Notes will be made upon Certification unless such Certification has already been made.

Information regarding Euroclear and Clearstream, Luxembourg

Euroclear and Clearstream, Luxembourg have advised the Issuer as follows

Euroclear and Clearstream, Luxembourg each hold securities for their account holders and facilitate the clearance and settlement of securities transactions by electronic book entry transfer between their respective account holders, thereby eliminating the need for physical movements of certificates and any risk from lack of simultaneous transfers of securities.

Euroclear and Clearstream, Luxembourg each provide various services including safekeeping, administration, clearance and settlement of internationally traded securities and securities lending and borrowing.

Euroclear and Clearstream, Luxembourg each also deal with domestic securities markets in several countries through established depository and custodial relationships. The respective systems of Euroclear and Clearstream, Luxembourg have established an electronic bridge between their two systems across which their respective account holders may settle trades with each other.

Account holders in both Euroclear and Clearstream, Luxembourg are world wide financial institutions including underwriters, securities brokers and dealers, banks, trust companies and clearing corporations. Indirect access to both Euroclear and Clearstream, Luxembourg is available to other institutions that clear through or maintain a custodial relationship with an account holder of either system.

An account holder's overall contractual relations with either Euroclear or Clearstream, Luxembourg are governed by the respective rules and operating procedures of Euroclear or Clearstream, Luxembourg and any applicable laws. Both Euroclear and Clearstream, Luxembourg act under such rules and operating procedures only on behalf of their respective account holders, and have no record of or relationship with persons holding through their respective account holders.

Issuance of Definitive Notes

Each Permanent Global Note will become exchangeable in whole, but not in part, for Notes in definitive bearer form ("**Definitive Notes**") if (i) either Euroclear or Clearstream, Luxembourg is closed for business for a continuous period of 14 days (other than by reason of holiday, statutory or otherwise) or announces an intention permanently to cease business, (ii) an Enforcement Notice has been given by the Trustee to the Issuer, (iii) the Issuer would suffer a material disadvantage in respect of the Notes as a result of a change in the laws or regulations (taxation or otherwise) of any applicable jurisdiction or payments being made net of tax which would not be suffered were the relevant instruments in definitive form and a certificate to such effect signed by two directors of the Issuer is delivered to the Trustee or (iv) as a result of any amendment to, or change in, the laws or regulations of Ireland (or of any political sub division thereof) or of any authority therein or thereof having power to tax or in the interpretation or administration of such laws or regulations which becomes effective on or after the Initial Issue Date, the Issuer or any Paying Agent is or will be required to make any deduction or withholding from any payment in respect of the Notes which would not be required were the relevant Notes in definitive bearer form.

TERMS AND CONDITIONS OF THE NOTES

The following is the text of the terms and conditions of the Notes (the "Conditions") which (subject to amendment and completion) will be set out in the Trust Deed and which will be incorporated by reference into each Global Note and will be endorsed on each Definitive Note.

The €75,000,000 Class A1 Mortgage Backed Floating Rate Notes due 2016 (the "**Class A1 Notes**"), €258,100,000 Class A2 Mortgage Backed Floating Rate Notes due 2045 (the "**Class A2 Notes**" and together with the Class A1 Notes, the "**Class A Notes**"), €50,000 Class X Mortgage Backed Fixed Rate Note due 2045 (the "**Class X Note**"), €13,850,000 Class M1 Mortgage Backed Floating Rate Notes due 2045 (the "**Class M1 Notes**"), €9,250,000 Class M2 Mortgage Backed Floating Rate Notes due 2045 (the "**Class M2 Notes**" and together with the Class M1 Notes, the "**Class M Notes**"), €11,100,000 Class B1 Mortgage Backed Floating Rate Notes due 2045 (the "**Class B1 Notes**"), €2,800,000 Class B2 Mortgage Backed Floating Rate Notes due 2045 (the "**Class B2 Notes**" and together with the Class B1 Notes, the "**Class B Notes**") and €6,250,000 Class C Mortgage Backed Floating Rate Notes due 2045 (the "**Class C Notes**" and, together with the Class A Notes, the Class X Note, the Class M Notes and the Class B Notes, the "**Notes**") of Lansdowne Mortgage Securities No. 1 p.l.c. (the "**Issuer**") are constituted by a trust deed (the "**Trust Deed**") dated on or about 18 April 2006 (the "**Initial Issue Date**") between the Issuer and Capita Trust Company Limited (the "**Trustee**"), which expression includes the trustee or trustees for the time being under the Trust Deed, as trustee for the Noteholders and Couponholders (as defined below).

The Issuer and Trustee, amongst other parties, have entered into a master securitisation agreement (the "**Master Securitisation Agreement**") dated on or about the Initial Issue Date, the schedules to which contain certain of the Documents (as defined in Condition 3) described below.

The Notes will have the benefit of (to the extent applicable) an agency agreement as set out in the Master Securitisation Agreement and Schedule 2 thereto (together the "**Paying Agency Agreement**"), as amended or supplemented from time to time between the Issuer, the Trustee, HSBC Bank PLC as principal paying agent (together with any successor, the "**Principal Paying Agent**") and as agent bank (together with any successor, the "**Agent Bank**"), and the other paying agents named therein (together with the Principal Paying Agent, the "**Paying Agents**" which expression shall include any additional paying agent appointed pursuant to the terms of the Paying Agency Agreement from time to time). The Principal Paying Agent, the Agent Bank and the Paying Agents are together referred to herein as the "**Agents**".

These Conditions include summaries of, and are subject to, the detailed provisions of the Trust Deed, the Paying Agency Agreement and a deed of charge and assignment (the "**Deed of Charge**") dated on or about the Initial Issue Date between, amongst other parties, the Issuer and the Trustee.

The holders of the Class A1 Notes (the "**Class A1 Noteholders**"), the holders of the Class A2 Notes (the "**Class A2 Noteholders**" and, together with the Class A1 Noteholders, the "**Class A Noteholders**"), the holder of the Class X Note (the "**Class X Noteholder**"), the holders of the Class M1 Notes (the "**Class M1 Noteholders**"), the holders of the Class M2 Notes (the "**Class M2 Noteholders**" and, together with the Class M1 Noteholders, the "**Class M Noteholders**"), the holders of the Class B1 Notes (the "**Class B1 Noteholders**"), the holders of the Class B2 Notes (the "**Class B2 Noteholders**" and together with the Class B1 Noteholders, the "**Class B Noteholders**") and the holders of the Class C Notes (the "**Class C Noteholders**" and, together with the Class A Noteholders, the Class X Noteholder, the Class M Noteholders and the Class B Noteholders, the "**Noteholders**" and each a "**Noteholder**") and the holders of Coupons (if any) (the "**Couponholders**") are entitled to the benefit of the Trust Deed and are bound by, and are deemed to have notice of, the provisions of the Trust Deed, the Paying Agency Agreement and the Deed of Charge.

Copies of the Trust Deed, the Master Securitisation Agreement (which includes the Paying Agency Agreement and the Master Definitions Schedule (as defined below)) and the Deed of Charge are available for inspection during usual business hours at the registered office of the Trustee at The Registry, 34 Beckenham

Road, Beckenham, Kent BR3 4TV and at the specified office of the Principal Paying Agent, being 8 Canada Square, London E14 5HQ.

In these Conditions, capitalised words and expressions shall, unless otherwise defined below, have the same meanings as those given in Schedule 1 to the Master Securitisation Agreement (the "**Master Definitions Schedule**").

1 Form, Denomination and Title

(a) Global Notes

The Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes will initially each be represented by a global note for the relevant class in bearer form (a "**Temporary Global Class A1 Note**", a "**Temporary Global Class A2 Note**", a "**Temporary Global Class X Note**", a "**Temporary Global Class M1 Note**", a "**Temporary Global Class M2 Note**", a "**Temporary Global Class B1 Note**", a "**Temporary Global Class B2 Note**" and a "**Temporary Global Class C Note**", respectively and, together the "**Temporary Global Notes**" and each a "**Temporary Global Note**").

The Temporary Global Class A1 Note, the Temporary Global Class A2 Note, the Temporary Global Class X Note, the Temporary Global Class M1 Note, the Temporary Global Class M2 Note, the Temporary Global Class B1 Note, the Temporary Global Class B2 Note and the Temporary Global Class C Note will be deposited on behalf of the subscribers of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes respectively with HSBC Bank PLC as common depositary for Euroclear and Clearstream, Luxembourg (the "**Common Depositary**") on or about the Initial Issue Date. Upon deposit of the Temporary Global Class A1 Note, the Temporary Global Class A2 Note, the Temporary Global Class X Note, the Temporary Global Class M1 Note, the Temporary Global Class M2 Note, the Temporary Global Class B1 Note, the Temporary Global Class B2 Note and the Temporary Global Class C Note, Clearstream, Luxembourg or Euroclear (as the case may be) will credit each subscriber of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, Class B1 Notes, Class B2 Notes and Class C Notes with the principal amount of Notes of the relevant class for which it has subscribed and paid. Interests in the Temporary Global Class A1 Note, the Temporary Global Class A2 Notes, the Temporary Global Class X Note, the Temporary Global Class M1 Note, the Temporary Global Class M2 Note, the Temporary Global Class B1 Note, the Temporary Global Class B2 Note and the Temporary Global Class C Note are exchangeable on the date 40 days after the Initial Issue Date (the "**Exchange Date**"), provided certification of non-U.S. beneficial ownership by the relevant Noteholders has been received, for interests in a permanent global note in bearer form (the "**Permanent Global Class A1 Note**", the "**Permanent Global Class A2 Note**", the "**Permanent Global Class X Note**", the "**Permanent Global Class M1 Note**", the "**Permanent Global Class M2 Note**", the "**Permanent Global Class B1 Note**", the "**Permanent Global Class B2 Note**" and the "**Permanent Global Class C Note**" respectively and together, the "**Permanent Global Notes**", and each a "**Permanent Global Note**", the Permanent Global Notes and the Temporary Global Notes together being the "**Global Notes**") representing the same class of Notes. The expressions "**Global Notes**" and "**Global Note**" mean, respectively (i) all the Temporary Global Notes and the Permanent Global Notes or the Temporary Global Note and the Permanent Global Note of a particular class or (ii) any Temporary Global Note or Permanent Global Note, as the context may require. On the exchange of the Temporary Global Note for the Permanent Global Note of the relevant class, the Permanent Global Note will remain deposited with the Common Depositary.

The Global Notes will represent the aggregate principal amount outstanding of the Notes.

(b) *Issuance of Definitive Notes*

If Notes in definitive form are issued pursuant to Condition 13, Notes of the relevant Class in an aggregate principal amount equal to the Principal Amount Outstanding (as defined in Condition 5(d)) of the relevant Global Note (the "**Definitive Notes**") will be issued in definitive bearer form with coupons ("**Coupons**") and talons ("**Talons**") attached, serially numbered and in Authorised Denominations.

(c) *Title to and Transfers of Notes*

Title to the Notes will pass by delivery. Subject to the paragraph below, the holder of any Note may (except as ordered by a court of competent jurisdiction or otherwise required by law) be treated at all times by the Issuer, the Trustee and the Paying Agents as the absolute owner of that Note for the purposes of making payments thereon (regardless of any notice of ownership, trust or other interest therein, any writing thereon or any notice of any previous loss or theft thereof) and none of the Issuer, the Trustee and the Paying Agents shall be liable for treating such person as the holder.

For as long as the relevant Notes are held in Euroclear or Clearstream, Luxembourg, interests in a Global Note will be shown on, and transfers thereof will only be effected through, the records maintained by Euroclear or Clearstream, Luxembourg, as the case may be, and their respective participants, and in accordance with the rules and procedures of Euroclear and Clearstream, Luxembourg from time to time. For so long as any of the Notes are represented by a Global Note held on behalf of Euroclear or Clearstream, Luxembourg (as the case may be), each person (other than another Clearing System) who is for the time being shown in the records of Euroclear or Clearstream, Luxembourg (as the case may be) as the holder of a particular principal amount of such Notes (each an "**Accountholder**") (in which regard any certificate or other document issued by Euroclear or Clearstream, Luxembourg (as the case may be) as to the principal amount of such Notes standing to the account of any person shall be conclusive and binding for all purposes save in the case of manifest error) shall be treated by the Issuer, the Trustee and the Agents as the holder of such principal amount of such Notes (and references to "holding of Notes" shall be construed accordingly) for all purposes other than with respect to payments of principal or interest on the principal amount of such Notes, the right to which shall be vested, as against the Issuer and the Trustee, solely in the bearer of the relevant Global Note. Each Accountholder must look solely to Euroclear or Clearstream, Luxembourg, as the case may be, for its share of each payment made to the bearer of the relevant Global Note.

(d) *Denomination*

The Notes will be issued in minimum denominations of €50,000 and integral multiples thereof (the "**Authorised Denomination**").

(e) *Application of Funds*

On each Interest Payment Date the Issuer shall apply Available Revenue Funds (as defined in Conditions 2(c) below) in or towards satisfaction of amounts in the order of the priority of payments set out in Condition 2(c) (the "**Priority of Payments Prior to Enforcement**") or Condition 2(d) (the "**Priority of Payments Post Enforcement**"), as applicable, below (the Priority of Payments Prior to Enforcement and the Priority of Payment Post Enforcement are referred to collectively as the "**Priority of Payments**").

2 Status, Security and Administration

(a) Status and relationship between classes of Notes

- (i) The Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes and the Coupons of each class constitute direct, secured (as more particularly described in the Deed of Charge) and unconditional obligations of the Issuer, recourse in respect of which is limited in the manner described in Condition 16 and, within each Class, the Notes shall rank *pari passu* and without preference or priority amongst themselves, subject always to (i) distributions of principal on the Class A Notes prior to the enforcement of the Security, when the Class A1 Notes (which shall rank *pari passu* without preference or priority amongst themselves as to payment of principal and interest), will rank in priority to the Class A2 Notes (which shall rank *pari passu* without preference or priority amongst themselves as to payment of principal and interest) and (ii) *pro rata* redemption of the Class A Notes, the Class M Notes and the Class B Notes in certain circumstances prior to enforcement of the Security if a Trigger Event has occurred as set out in Condition 5(b).
- (ii) In accordance with the provisions of this Condition 2 but subject always to the provisions of Condition 5(b), the Trust Deed and the Deed of Charge, (aa) payments of principal on the Class X Note are subordinated to payments of principal on the Class A Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes; (bb) payments of principal and interest on the Class C Notes are subordinated to payments of principal and interest on the Class A Notes, the Class X Note (as to payment of interest only), the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes, (cc) payments of principal and interest on the Class B2 Notes are subordinated to payments of principal and interest on the Class A Notes, the Class X Note (as to payments of interest only), the Class M1 Notes, the Class M2 Notes and the Class B1 Notes, (dd) payments of principal and interest on the Class M2 Notes are subordinated to payments of principal and interest on the Class A Notes, the Class X Note (as to payments of interest only) and the Class M1 Notes, (ee) payments of principal and interest on the Class M1 Notes are subordinated to payments of principal and interest on the Class A Notes and the Class X Note (as to payment of interest only), (ff) payments of interest on the Class X Note rank *pari passu* with payments of interest on the Class A Notes.
- (iii) The Notes and Coupons are constituted by the Trust Deed and are secured by the Deed of Charge. Each class of Notes and Coupons is secured by the same security. The Class A Notes and the Class X Note (as to payment of interest only) will rank *pari passu* and without any preference or priority among themselves and will rank in priority to the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes in point of security; the Class M1 Notes will rank in priority to the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes and, as to payment of principal only, the Class X Note, in point of security; the Class M2 Notes will rank in priority to the Class B1 Notes, the Class B2 Notes and the Class C Notes and, as to payment of principal only, the Class X Note, in point of security; the Class B1 Notes will rank in priority to the Class B2 Notes and the Class C Notes and, as to payment of principal only, the Class X Note, in point of security; the Class B2 Notes will rank in priority to the Class C Notes and, as to payment of principal only, the Class X Note, in point of security; the Class C Notes will rank in priority to the Class X Note as to payment of principal only, in point of security, in each case, pursuant to the Deed of Charge
- (iv) The Trust Deed and the Deed of Charge contain provisions requiring the Trustee to have regard to the interests of the Class A Noteholders, the Class X Noteholder, the Class M1

Noteholders, the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders as regards all powers, trusts, authorities, duties and discretions of the Trustee (except where expressly provided otherwise), but requiring the Trustee in any such case to have regard only to the interests of the Class A Noteholders if, in the Trustee's opinion, there is a conflict between the interests of the Class A Noteholders and the interests of the Class X Noteholder and/or the Class M1 Noteholders and/or the Class M2 Noteholders and/or the Class B1 Noteholders and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class M1 Noteholders if all of the Class A Notes have been redeemed in full and if, in the Trustee's opinion, there is a conflict between the interests of the Class M1 Noteholders and the Class X Noteholder and/or the Class M2 Noteholders and/or the Class B1 Noteholders and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class M2 Noteholders if all of the Class A Notes and the Class M1 Notes have been redeemed in full and if, in the Trustee's opinion, there is a conflict between the interests of the Class M2 Noteholders and the interests of the Class X Noteholder and/or the Class B1 Noteholders and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class B1 Noteholders if all of the Class A Notes and the Class M Notes have been redeemed in full and if, in the Trustee's opinion, there is a conflict between the interests of the Class B1 Noteholders and the interests of the Class X Noteholder and/or the Class B2 Noteholders and/or the Class C Noteholders; to have regard only to the interests of the Class B2 Noteholders if all of the Class A Notes, the Class M Notes and the Class B1 Notes have been redeemed in full and if, in the Trustee's opinion, there is a conflict between the interests of the Class B2 Noteholders and the interests of the Class X Noteholder and/or the Class C Noteholders; to have regard only to the interests of the Class C Noteholders if all of the Class A Notes, the Class M Notes and the Class B Notes have been redeemed in full and if, in the Trustee's opinion, there is a conflict between the interests of the Class C Noteholders and the Class X Noteholder; and to have regard only to the interests of the Class X Noteholder if all the Class A Notes, the Class M Notes, the Class B Notes and the Class C Notes have been redeemed in full.

- (v) The Trust Deed contains provisions limiting the powers of the Class X Noteholder, the Class M1 Noteholders, the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders to request or direct the Trustee to take any action or to pass any Extraordinary Resolution (as defined in the Trust Deed) according to the effect thereof on the interests of the Class A Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class A Noteholders, the exercise of which will be binding on the Class X Noteholder, the Class M1 Noteholders, the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders, irrespective of the effect thereof on their interests.
- (vi) The Trust Deed contains provisions limiting the powers of the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders to request or direct the Trustee to take any action or to pass any Extraordinary Resolution (as defined in the Trust Deed) according to the effect thereof on the interests of the Class M1 Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class M1 Noteholders, the exercise of which will be binding on the Class X Noteholder, the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders irrespective of the effect thereof on their interests.
- (vii) The Trust Deed contains provisions limiting the powers of the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders to request or direct the Trustee to take

any action or to pass any Extraordinary Resolution (as defined in the Trust Deed) according to the effect thereof on the interests of the Class M2 Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class M2 Noteholders, the exercise of which will be binding on the Class X Noteholder, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders, irrespective of the effect thereof on their interests.

- (viii) The Trust Deed contains provisions limiting the powers of the Class B2 Noteholders and the Class C Noteholders to request or direct the Trustee to take any action or to pass any Extraordinary Resolution (as defined in the Trust Deed) according to the effect thereof on the interests of the Class B1 Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class B1 Noteholders, the exercise of which will be binding on the Class X Noteholder, the Class B2 Noteholders and the Class C Noteholders, irrespective of the effect thereof on their interests.
- (ix) The Trust Deed contains provisions limiting the powers of the Class C Noteholders to request or direct the Trustee to take any action or to pass any Extraordinary Resolution (as defined in the Trust Deed) according to the effect thereof on the interests of the Class B2 Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class B2 Noteholders, the exercise of which will be binding on the Class X Noteholder and the Class C Noteholders, irrespective of the effect thereof on their interests.
- (x) The Trust Deed contains provisions limiting the powers of the Class X Noteholder to request or direct the Trustee to take action. The Class X Noteholder may not pass an Extraordinary Resolution.
- (xi) The Trust Deed contains provisions to the effect that, so long as any of the Notes are outstanding, the Trustee shall not be required, when exercising its powers, authorities and discretions, to have regard to the interests of any other persons having the benefit of the security constituted by the Deed of Charge and, in relation to the exercise of such powers, authorities and discretions, the Trustee shall have no liability to such persons as a consequence of so acting.

(b) *Security*

As security for the payment of all monies payable in respect of the Notes and the Coupons and otherwise under the Trust Deed (including the remuneration, expenses and any other claims of the Trustee and any receiver appointed under the Deed of Charge) and in respect of certain amounts payable to the Mortgage Administrator under the Mortgage Administration Agreement, the Cash Manager under the Cash Management Agreement, the Mortgage Manager under the Mortgage Management Agreement, the Fixed Rate Swap Counterparty under the Fixed Rate Swap Agreements, the Basis Swap Counterparty under the Basis Swap Agreement, the Interest Rate Cap Counterparty under the Interest Rate Cap Agreement, the Paying Agents and the Agent Bank under the Paying Agency Agreement, the Liquidity Facility Provider, Account Bank and GIC Provider under the Liquidity Facility Agreement, the Bank Agreement and the Guaranteed Investment Contract respectively, the Corporate Services Provider under the Corporate Services Agreement and the Standby Cash Manager under the Standby Cash Management Agreement, the Issuer will enter into the Deed of Charge, creating the following security in favour of the Trustee for itself and on trust for the other persons expressed to be secured parties thereunder:

- (i) a first fixed charge and mortgage in favour of the Trustee over the Issuer's present and future right, title, interest and benefit in, to and under the Loans, the Mortgages and certain other collateral security relating to the Loans (the Mortgages together with such collateral security being the "**Collateral Security**");

- (ii) an assignment by way of security in favour of the Trustee of the Issuer's present and future right, title, interest and benefit in, to and under the Title Insurance Policy to the extent that it relates to the Loans;
- (iii) an assignment by way of security in favour of the Trustee of the Issuer's present and future right, title, interest and benefit in, to and under the Master Securitisation Agreement, the Mortgage Administration Agreement, the Mortgage Management Agreement, the Cash Management Agreement, the DACS 1/Issuer Mortgage Sale Agreement, the Guaranteed Investment Contract, the Fixed Rate Swap Agreement, the Interest Rate Cap Agreement, the Basis Swap Agreement, the Bank Agreement, the Liquidity Facility Agreement, the Collection Account Declaration of Trust, the Paying Agency Agreement and the Standby Cash Management Agreement (the "**Charged Obligation Documents**");
- (iv) a first fixed charge in favour of the Trustee over the Issuer's present and future right, title, interest and benefit in, to and under the Bank Accounts;
- (v) a first fixed charge and assignment by way of security in favour of the Trustee over the Issuer's present and future right, title, interest and benefit in, to and under any Authorised Investments; and
- (vi) a first floating charge in favour of the Trustee over the whole of the undertaking, property, assets and rights of the Issuer not effectively charged and/or assigned by way of fixed security pursuant to paragraphs (i) to (v) above (together with the security interests referred to in (i) to (v) above, the "**Security**").

(c) *Priority of Payments Prior to Enforcement*

Prior to enforcement of the Security, the Issuer is required to apply monies available for distribution ("**Available Revenue Funds**" (which, for the avoidance of doubt, includes interest earned pursuant to the Guaranteed Investment Contract and on the Authorised Investments, amounts standing to the credit of the GIC Account as the Reserve Fund, any interest earned on the balance of the Class X Note Ledger, any swap termination payments received from the Hedging Providers under the Hedging Agreements (the "**Swap Termination Amounts**") and any other payments received under the Hedging Agreements but does not include any principal received in respect of any Loan) on each Interest Payment Date in accordance with the Priority of Payments (after making payments of certain monies which properly belong to third parties, including any Excess Swap Collateral payable to the relevant Hedging Provider or owing to DACS 1 as Accrued Interest) pursuant to, in accordance with, and as more fully set out in the Cash Management Agreement provided always that any Swap Termination Amounts shall first be applied towards payments due to any replacement hedging providers and shall only be applied in accordance with the following priority, after a replacement hedging agreement has been entered into to the extent that those termination amounts are not required to be paid to a replacement hedging provider in respect of a replacement hedging agreement:

- (i) first, to pay *pro rata* when due the remuneration payable to the Trustee (plus value added tax, if any) and any costs, charges, liabilities and expenses incurred by it under the provisions of or in connection with the Documents for which it is entitled to be reimbursed together with interest as provided (where applicable) in the Documents;
- (ii) second, to pay *pro rata* when due amounts, including audit fees and fees payable to the Corporate Services Provider (plus value added tax, if any), which are payable by the Issuer to third parties and incurred without breach by the Issuer of the Trust Deed or the Deed of Charge and not provided for payment elsewhere and to provide for any such amounts expected to become due and payable by the Issuer after that Interest Payment Date and

prior to the next Interest Payment Date and to provide for the Issuer's liability or possible liability for corporation tax;

- (iii) third, to pay *pro rata*:
- (a) (except to the extent already paid to the Mortgage Administrator since the preceding Interest Payment Date or, in the case of the first Interest Payment Date, since the Initial Issue Date) the mortgage administration fee (inclusive of value added tax, if any), payable under Clause 7.1 of the Mortgage Administration Agreement to the Mortgage Administrator, such fee being up to a maximum of the product of 0.285 per cent. and the average of the aggregate Balances of the Loans on the first day of each calendar month during the Interest Period ending on such Interest Payment Date divided by four together with costs and expenses incurred by the Mortgage Administrator for which the Mortgage Administrator is entitled to be reimbursed in accordance with the Mortgage Administration Agreement;
 - (b) the mortgage management fee (inclusive of value added tax, if any), payable under Clause 8 of the Mortgage Management Agreement to the Mortgage Manager, such fee being up to a maximum of the product of 0.03 per cent. and the aggregate Principal Amount Outstanding of all the Class A Notes, Class M Notes and Class B Notes on the first day of the Interest Period ending on the said Interest Payment Date divided by four in respect of each full Interest Period together with costs and expenses incurred by the Mortgage Manager for which the Mortgage Manager is entitled to be reimbursed in accordance with the Mortgage Management Agreement;
 - (c) the cash management fee (inclusive of value added tax, if any), payable under Clause 10 of the Cash Management Agreement to the Cash Manager such fee being €48,000 per annum together with costs and expenses incurred by the Cash Manager for which the Cash Manager is entitled to be reimbursed in accordance with the Cash Management Agreement;
 - (d) the standby cash management fee of €7,500 per annum (plus value added tax, if any) payable under the Standby Cash Management Agreement to the Standby Cash Manager; and
 - (e) amounts due to the Agents under the Paying Agency Agreement, the Account Bank under the Bank Agreement and the GIC Provider under the Guaranteed Investment Contract;
- (iv) fourth, (by crediting the Liquidity Ledger) amounts (if any) payable to the Liquidity Facility Provider pursuant to the Liquidity Facility Agreement other than in respect of any amount drawn from the Liquidity Ledger on that Interest Payment Date (and therefore forming part of the Available Revenue Funds for that Interest Payment Date);
- (v) fifth, to pay *pro rata*:
- (a) amounts of interest payable in respect of the Class A Notes (such amounts to be paid *pro rata* according to the respective interest entitlements of the Class A Noteholders);
 - (b) amounts payable (if any) to the Basis Swap Counterparty pursuant to the Basis Swap Agreement other than Hedge Subordinated Amounts;
 - (c) amounts payable (if any) to the Fixed Rate Swap Counterparty pursuant to the Fixed Rate Swap Agreements other than Hedge Subordinated Amounts; and

- (d) all amounts of interest payable in respect of the Class X Note (until the Class X Note ceases to bear interest in accordance with Condition 4);
- (vi) sixth, amounts to be credited to the Class A Principal Deficiency Ledger (such amounts to be applied in redemption of the Notes in accordance with Condition 5) until the balance of the Class A Principal Deficiency Ledger has reached zero;
- (vii) seventh, to pay *pro rata* amounts of interest in respect of the Class M1 Notes (such amounts to be paid *pro rata* according to the respective interest entitlements of the Class M1 Noteholders);
- (viii) eighth, amounts to be credited to the Class M1 Principal Deficiency Ledger (such amounts to be applied in redemption of the Notes in accordance with Condition 5) until the balance of the Class M1 Principal Deficiency Ledger has reached zero;
- (ix) ninth, to pay *pro rata* amounts of interest in respect of the Class M2 Notes (such amounts to be paid *pro rata* according to the respective interest entitlements of the Class M2 Noteholders); and
- (x) tenth, amounts to be credited to the Class M2 Principal Deficiency Ledger (such amounts to be applied in redemption of the Notes in accordance with Condition 5) until the balance of the Class M2 Principal Deficiency Ledger has reached zero;
- (xi) eleventh, to pay *pro rata* amounts of interest in respect of the Class B1 Notes (such amounts to be paid *pro rata* according to the respective interest entitlements of the Class B1 Noteholders);
- (xii) twelfth, amounts to be credited to the Class B1 Principal Deficiency Ledger (such amounts to be applied in redemption of the Notes in accordance with Condition 5) until the balance of the Class B1 Principal Deficiency Ledger has reached zero;
- (xiii) thirteenth, to pay *pro rata* amounts of interest in respect of the Class B2 Notes (such amounts to be paid *pro rata* according to the respective interest entitlements of the Class B2 Noteholders);
- (xiv) fourteenth, amounts to be credited to the Class B2 Principal Deficiency Ledger (such amounts to be applied in redemption of the Notes in accordance with Condition 5) until the balance of the Class B2 Principal Deficiency Ledger has reached zero;
- (xv) fifteenth, amounts to be credited to the Reserve Ledger, until the balance of the Reserve Fund reaches the Reserve Fund Required Amount;
- (xvi) sixteenth, amounts to be credited to the Fixed Rate/Discount Collateral Ledger;
- (xvii) seventeenth, to pay amounts of interest *pari passu* payable, in respect of Principal Level A, Principal Level B and Principal Level C of the Class C Notes;
- (xviii) eighteenth, firstly in redeeming Principal Level A, then Principal Level B and then Principal Level C of the Class C Notes;
- (xix) nineteenth, to pay amounts due and payable *pro rata* to each Hedging Provider in respect of any Hedge Subordinated Amounts;
- (xx) twentieth, to pay to DACS 1 as deferred consideration under the DACS 1/Issuer Mortgage Sale Agreement, the Residual Revenue (if any); and
- (xxi) twenty-first, to pay the surplus (if any) to the Issuer.

(d) *Priority of Payments Post Enforcement*

After the Trustee has given notice to the Issuer pursuant to Condition 9(a) declaring the Notes to be due and repayable, the Trustee shall, to the extent that such funds are available, use funds standing to the credit of the Bank Accounts (after making payments of certain monies which properly belong to third parties, including any Excess Swap Collateral payable to the relevant Hedging Provider or owing to DACS 1 as Accrued Interest) to make payments in the following order of priority pursuant to, in accordance with and as set out more fully in the Deed of Charge:

- (i) first, to pay, *pro rata*, any remuneration then due to any receiver and all amounts due in respect of legal fees and other costs, charges, liabilities, losses, damages, proceedings, claims and demands then incurred by any receiver together with interest thereon and to pay the fees, costs, expenses and liabilities due to the Trustee (plus value added tax, if any);
- (ii) second, to pay, *pro rata*, the fees, costs, expenses and liabilities due to the Mortgage Administrator, the Cash Manager, the Standby Cash Manager, the Mortgage Manager, the Agents, the GIC Provider and the Corporate Services Provider;
- (iii) third, to pay all amounts due to the Liquidity Facility Provider pursuant to the Liquidity Facility Agreement;
- (iv) fourth, to pay, *pro rata*:
 - (a) all amounts of interest then due and payable in respect of the Class A Notes (*pro rata* according to the respective interest entitlements of the Class A Noteholders) in accordance with Condition 4;
 - (b) all amounts of principal due thereon until redemption in full of the Class A Notes (*pro rata* according to the respective entitlements of the Class A Noteholders);
 - (c) amounts payable (if any) to the Basis Swap Counterparty pursuant to the Basis Swap Agreement other than Hedge Subordinated Amounts;
 - (d) amounts payable (if any) to the Fixed Rate Swap Counterparty pursuant to the Fixed Rate Swap Agreements other than Hedge Subordinated Amounts; and
 - (e) all amounts of interest then due and payable in respect of the Class X Note in accordance with Condition 4;
- (v) fifth, to pay *pro rata*:
 - (a) all amounts of interest then due and payable in respect of the Class M1 Notes (*pro rata* according to the respective interest entitlements of the Class M1 Noteholders) in accordance with Condition 4;
 - (b) all amounts of principal due thereon until redemption in full of the Class M1 Notes (*pro rata* according to the respective entitlements of the Class M1 Noteholders);
- (vi) sixth, to pay *pro rata*:
 - (a) all amounts of interest then due and payable in respect of the Class M2 Notes (*pro rata* according to the respective interest entitlements of the Class M2 Noteholders) in accordance with Condition 4;
 - (b) all amounts of principal due thereon until redemption in full of the Class M2 Notes (*pro rata* according to the respective entitlements of the Class M2 Noteholders);

- (vii) seventh, to pay *pro rata*:
 - (a) all amounts of interest then due and payable in respect of the Class B1 Notes (*pro rata* according to the respective interest entitlements of the Class B1 Noteholders) in accordance with Condition 4;
 - (b) all amounts of principal due thereon until redemption in full of the Class B1 Notes (*pro rata* according to the respective entitlements of the Class B1 Noteholders);
- (viii) eighth, to pay *pro rata*:
 - (a) all amounts of interest then due and payable in respect of the Class B2 Notes (*pro rata* according to the respective interest entitlements of the Class B2 Noteholders) in accordance with Condition 4;
 - (b) all amounts of principal due thereon until redemption in full of the Class B2 Notes (*pro rata* according to the respective entitlements of the Class B2 Noteholders);
- (ix) ninth, to pay *pro rata*
 - (a) all amounts of interest then due and payable *pari passu* in respect of Principal Level A, Principal Level B and Principal Level C of the Class C Notes;
 - (b) all amounts of principal due thereon *pari passu* until redemption in full of Principal Level A, Principal Level B and Principal Level C of the Class C Notes;
- (x) tenth, from the amount standing to the credit of the Class X Note Ledger, to pay all amounts of principal due thereon until repayment in full of the Class X Note;
- (xi) eleventh, to pay any amounts due and payable *pro rata* to each Hedging Provider in respect of any Hedge Subordinated Amounts;
- (xii) twelfth, to pay to DACS 1 as deferred consideration under the DACS 1/Issuer Mortgage Sale Agreement, the Residual Revenue (if any); and
- (xiii) thirteenth, to pay surplus (if any) to the Issuer.

The Security will become enforceable upon the occurrence of an Event of Default (as defined in Condition 9(a)), provided that, if the Security has become enforceable otherwise than by reason of a default in payment of any amount due on the Notes, the Trustee will not be entitled to dispose of the assets comprised in the Security or any part thereof unless either a sufficient amount would be realised to allow discharge in full of all amounts owing in respect of the Class A Notes or the Trustee is of the opinion, reached after considering at any time and from time to time the advice of an investment bank or other financial adviser selected by the Trustee, that the cash flow prospectively receivable by the Issuer will not (or that there is a significant risk that it will not) be sufficient, having regard to any other relevant actual, contingent or prospective liabilities of the Issuer, to discharge in full in due course all amounts owing in respect of the Class A Notes.

3 Covenants

Save with the prior written consent of the Trustee or as provided in or envisaged by any of the Trust Deed, the Master Securitisation Agreement, the Deed of Charge, the Paying Agency Agreement, the Mortgage Administration Agreement, the Mortgage Management Agreement, the Cash Management Agreement, the Standby Cash Management Agreement, the DACS 1/Issuer Mortgage Sale Agreement, the Guaranteed Investment Contract, the Liquidity Facility Agreement, the Collection Account Declaration of Trust, the Fixed Rate Swap Agreements, the Interest Rate Cap Agreement, the Basis Swap Agreement, the Bank Agreement and the Corporate Services Agreement (together the "**Documents**"), the Issuer shall not, so long as any Note remains outstanding (as defined in the Trust Deed):

- (a) *Negative Pledge*
- create or permit to subsist any mortgage, security, pledge, lien (unless arising by operation of law) or charge upon the whole or any part of its assets, present or future (including any uncalled capital) or its undertaking;
- (b) *Restrictions on Activities*
- (i) engage in any activity which is not reasonably incidental to any of the activities which the Documents provide or envisage that the Issuer will engage in;
- (ii) open any account whatsoever with any bank (other than the Bank Accounts held with the Account Bank and the GIC Provider) other financial institution, save where such account is immediately charged in favour of the Trustee so as to form part of the Security described in Condition 2 and where an acknowledgement is received from such other bank or financial institution of the security rights and interests of the Trustee and an agreement that it will not exercise any right of set off it might otherwise have against the account in question;
- (iii) have any subsidiaries or employees or premises; or
- (iv) act as a director of any company;
- (c) *Dividends or Distributions*
- pay any dividend or make any other distribution to its shareholders or issue any further shares;
- (d) *Borrowings*
- incur any indebtedness in respect of any borrowed money whatsoever or give any guarantee in respect of any obligation of any person;
- (e) *Merger*
- consolidate or merge with any other person or convey or transfer its properties or assets substantially or as an entirety to any other person;
- (f) *Disposal of Assets*
- transfer, sell, lend, part with or otherwise dispose of or deal with, or grant any option over or present or future right to acquire, any of its assets or undertaking or any interest, estate, right, title or benefit therein;
- (g) *Taxation*
- prejudice its status as a qualifying company within the meaning of Section 110 of the Taxes Consolidation Act 1997, as amended, or make an election pursuant to subsection (6)(b) of that section and the Issuer shall procure that a note of profits calculated under Irish GAAP as it existed at 31 December 2004 will be included in its audited financial statements;
- (h) *Tax Grouping*
- become a member of a group of companies for the purposes of Section 8(8) of the Value Added Tax Act 1972 (as amended).
- (i) *Separateness Covenants*
- permit or consent to any of the following occurring:
- (i) its books and records being maintained with or co-mingled with those of any other person or entity;

- (ii) its bank accounts and the debts represented thereby being co-mingled with those of any other person or entity;
- (iii) its assets or revenues being co-mingled with those of any other person or entity; or
- (iv) its business being conducted other than in its own name,

and, in addition, without limiting the above, the Issuer shall or shall procure that, with respect to itself:

- (AA) separate financial statements in relation to its financial affairs are maintained;
- (BB) all corporate formalities with respect to its affairs are observed;
- (CC) separate stationery, invoices and cheques are used;
- (DD) it always holds itself out as a separate entity; and
- (EE) any known misunderstandings regarding its separate identity are corrected as soon as possible;

(j) *Other*

permit any of the Documents, the Title Insurance Policy relating to the Loans owned by the Issuer, or the priority of the Security created by the Deed of Charge to be amended, invalidated, rendered ineffective, terminated or discharged, or consent to any variation thereof, or exercise of any powers of consent or waiver in relation thereto pursuant to the terms of the Trust Deed and these Conditions, or permit any party to any of the Documents or the Title Insurance Policy or any other person whose obligations form part of the Security to be released from such obligations, or dispose of any Loan or its Collateral Security save as envisaged in the Documents.

In giving any consent to the foregoing, the Trustee may require the Issuer to make such modifications or additions to the provisions of any of the Documents or may impose such other conditions or requirements as the Trustee may deem expedient in the interests of the Noteholders.

4 Interest

(a) *Period of Accrual*

Each Note of each class bears interest from (and including) the Initial Issue Date. The Class X Note will cease to bear interest after the Interest Payment Date falling in September 2009. Subject as aforesaid with respect to the Class X Note, each Note shall cease to bear interest from its due date for redemption unless, upon due presentation, payment of the relevant amount of principal is improperly withheld or refused. In such event, interest will continue to accrue thereon in accordance with this Condition (as well after as before any judgment) up to (but excluding) the date on which all sums due in respect of such Note up to that day are received by or on behalf of the relevant Noteholder, or (if earlier) the seventh day after notice is duly given by the Principal Paying Agent to the holder thereof (in accordance with Condition 15) that it has received all sums due in respect of such Note (except to the extent that there is any subsequent default in payment).

(b) *Interest Payment Dates and Interest Periods*

Subject to Condition 6, interest is payable on the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes on the 15th day in June, and thereafter quarterly in arrear on the 15th day in March, June, September and December in each year unless such day is not a Business Day, in which case interest shall be payable on the following Business Day (each such date an "**Interest Payment Date**"), provided that the Class X Note shall cease to bear interest on the Interest Payment Date falling in September 2009. The period from (and including) an Interest Payment

Date (or, in the case of the first such period, the Initial Issue Date) to (but excluding) the next (or, in the case of the first such period, first) Interest Payment Date is called an "**Interest Period**" in these Conditions.

(c) *Rate of Interest*

Subject to Condition 7, the rate of interest payable from time to time (the "**Rate of Interest**") and the Interest Amount (as defined below) in respect of the Notes (other than the Class X Note) will be determined on the basis of the provisions set out below:

- (i) on the second Business Day preceding each Interest Payment Date or, in the case of the first Interest Period, two Business Days prior to the Initial Issue Date (each an "**Interest Determination Date**"), the Agent Bank will determine the offered quotation to leading banks in the Eurozone interbank market for three month euro deposits, or, in the case of the first Interest Period, a linear interpolation of the offered quotations for one month and two month euro deposits in the Eurozone interbank market by reference to the display as quoted on the Telerate Screen Page No. 248 (or (a) such other page as may replace Telerate Screen Page No. 248 on that service for the purpose of displaying such information or (b) if that service ceases to display such information, such page as displays such information on such service (or, if more than one, that one previously approved in writing by the Trustee) as may replace the Telerate Monitor) as at or about 11.00 a.m. (Brussels time) on that date (the "**Screen Rate**"). If on an Interest Determination Date the Screen Rate is unavailable, the Agent Bank will request the principal London office of each of the Reference Banks (as defined in Condition 4(i) below) to provide the Agent Bank with its offered quotation as at or about 11.00 a.m. (Brussels time) on that date to leading banks in the Eurozone interbank market for three month euro deposits, or, in the case of the first Interest Period, such rates for one month and two month euro deposits, which shall be interpolated. The Rate of Interest for such Interest Period shall, subject as provided below, be the aggregate of the Relevant Margin (as defined below) and the Screen Rate or, as the case may be, the arithmetic mean (rounded if necessary to the nearest 0.0001 per cent., 0.00005 per cent. being rounded upwards) of (aa) the quotations of the Reference Banks or (bb) if, on the relevant Interest Determination Date only two of the Reference Banks provide such quotations, the quotations of the two quoting Reference Banks.
- (ii) if, on any Interest Determination Date, the Screen Rate is unavailable and only one or none of the Reference Banks provides such a quotation, then the Rate of Interest for the relevant Interest Period shall be the Reserve Interest Rate. The "**Reserve Interest Rate**" shall be the rate per annum which the Agent Bank determines to be the aggregate of the Relevant Margin and either (a) the arithmetic mean (rounded if necessary to the nearest 0.0001 per cent., 0.00005 per cent. being rounded upwards) of the lending rates which leading banks in the Eurozone (selected by the Agent Bank in its absolute discretion) are quoting, as at or about 11.00 a.m. (Brussels time) on the relevant Interest Determination Date for loans in euro for the relevant Interest Period to the Reference Banks or those of them (being at least two in number) to which such quotations are in the sole opinion of the Agent Bank being so made or (b) if the Agent Bank certifies that it cannot determine such arithmetic mean, the average of the lending rates for loans in euro which leading banks in the Eurozone (selected by the Agent Bank in its absolute discretion) are quoting on the relevant Interest Determination Date to leading European banks for the relevant Interest Period, provided that if the Agent Bank certifies as aforesaid and further certifies that none of the banks selected as provided in (b) above is quoting to leading banks as aforesaid, then the Reserve Interest Rate shall be the Rate of Interest in effect for the Interest Period ending on the relevant Interest Determination Date.

For the purposes of these Conditions the "**Relevant Margin**" shall be:

- (AA) for each Interest Period ending on or before the Interest Payment Date falling in June 2013, 0.07 per cent. per annum for the Class A1 Notes, 0.15 per cent. per annum for the Class A2 Notes, 0.23 per cent. per annum for the Class M1 Notes, 0.42 per cent. per annum for the Class M2 Notes, 0.80 per cent. per annum for the Class B1 Notes, 2.49 per cent. per annum for the Class B2 Notes and 3.25 per cent. per annum for the Class C Notes; and
- (BB) for each Interest Period ending after the Interest Payment Date falling in June 2013, 0.14 per cent. per annum for the Class A1 Notes, 0.30 per cent. per annum for the Class A2 Notes, 0.46 per cent. per annum for the Class M1 Notes, 0.84 per cent. per annum for the Class M2 Notes, 1.60 per cent. per annum for the Class B1 Notes, 3.50 per cent. per annum for the Class B2 Notes and 3.25 per cent. per annum for the Class C Notes.

(d) *Determination of Rates of Interest and Calculation of Interest Amounts*

The Agent Bank shall, on each Interest Determination Date, determine and notify the Issuer, the Mortgage Administrator, the Cash Manager, the Mortgage Manager, the Trustee, the Companies Announcement Office of the Irish Stock Exchange and/or any other stock exchange or regulated market on which the Notes are then listed or admitted to trading and the Paying Agents of (i) the Rate of Interest applicable to the relevant Interest Period in respect of the Class A1 Notes, the Class A2 Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes and (ii) the amount of interest (the "**Interest Amount**") payable in respect of each Note of each such class of Notes for such Interest Period. The Interest Amount will be calculated by applying the applicable Rate of Interest for such Interest Period to the Principal Amount Outstanding of such Note on the first day of such Interest Period (after taking into account any redemptions occurring in respect of such Note on such Interest Payment Date), multiplying the product by the actual number of days in such Interest Period divided by 360 and rounding the resulting figure to the nearest cent.

(e) *Class X Note Rate of Interest*

Subject to Condition 4(a), the rate of interest from time to time applicable to the Class X Note (the "**Class X Note Rate of Interest**") shall be 1.90 per cent. per annum.

(f) *Calculation of Class X Note Interest Amount*

The Agent Bank shall, on each Interest Determination Date prior to the Interest Payment Date falling in September 2009, determine and notify the Issuer, the Mortgage Administrator, the Cash Manager, the Mortgage Manager, the Trustee, the Companies Announcement Office of the Irish Stock Exchange and/or any other stock exchange or regulated market on which the Notes are then listed or admitted to trading and the Paying Agents of the amount of interest (the "**Class X Note Interest Amount**") payable in respect of the Class X Note for such Interest Period. The Class X Note Interest Amount shall be calculated by applying the Class X Note Rate of Interest to the aggregate Principal Amount Outstanding of the Rated Notes and the Class X Note on the first day of such Interest Period (after taking into account any redemptions occurring in respect of such Notes on such Interest Payment Date), multiplying the product by actual number of days in such Interest Period divided by 360 and rounding the resulting figure to the nearest cent.

(g) *Determination or Calculation by Trustee*

If the Agent Bank does not at any time for any reason determine the Rate of Interest and/or calculate the Interest Amount and/or the Class X Note Interest Amount in accordance with the foregoing paragraphs, the Trustee shall appoint a suitable expert who shall (i) determine the Rate of Interest as such rate as, in its absolute discretion (having such regard as it shall think fit to the procedure described above), it shall deem fair and reasonable in all the circumstances and/or (as

the case may be) (ii) calculate the Interest Amount and/or the Class X Note Interest Amount in the manner specified in Condition 4(d) or 4(f), as the case may be, and any such determination(s) and/or calculation(s) shall be deemed to have been made by the Agent Bank.

(h) *Notifications to be Final*

All notifications, opinions, determinations, certificates, calculations, quotations and decisions given, expressed, made or obtained for the purposes of this Condition, whether by the Reference Banks (or any of them) or the Agent Bank or the Trustee shall (in the absence of fraud, wilful default, bad faith or manifest error) be final and binding on the Issuer, the Cash Manager, the Reference Banks, the Agent Bank, the Trustee and all Noteholders and Couponholders and (in such absence as aforesaid) no liability to the Trustee, the Noteholders or the Couponholders shall attach to the Issuer, to the Reference Banks, the Agent Bank or the Trustee in connection with the exercise or non exercise by them or any of them of their powers, duties and discretions hereunder.

(i) *Reference Banks and Agent Bank*

The Issuer shall ensure that, so long as any of the Notes remains outstanding, there shall at all times be three reference banks (the "**Reference Banks**") and an Agent Bank. The initial Reference Banks shall be the principal London office of each of The Royal Bank of Scotland PLC, Barclays Bank PLC and HSBC Bank PLC. The initial Agent Bank shall be HSBC Bank PLC. In the event of the principal London office of any such bank being unable or unwilling to continue to act as a Reference Bank or in the event of HSBC Bank PLC being unwilling to act as the Agent Bank, the Issuer shall appoint such other bank as may be approved by the Trustee to act as such in its place. The Agent Bank may not resign until a successor approved by the Trustee has been appointed.

(j) *Deferral of Interest*

Interest on the Notes shall be payable in accordance with this Condition 4 and Condition 6 subject to the following terms of this Condition 4(j):

- (i) in the event that, whilst there are Class A Notes and/or the Class X Note outstanding, the Available Revenue Funds (if any) calculated in accordance with the Priority of Payments as being available to the Issuer on any Interest Payment Date for application in or towards the payment of interest which is, subject to this Condition 4(j), due on the Class M1 Notes on such Interest Payment Date (such aggregate available funds being referred to in this Condition 4(j) as the "**Class M1 Residual Amount**") are not sufficient to satisfy in full the aggregate amount of interest which is, subject to this Condition 4(j), due on the Class M1 Notes on such Interest Payment Date, there shall be payable on such Interest Payment Date, by way of interest on each Class M1 Note, a *pro rata* share of the Class M1 Residual Amount;
- (ii) in the event that, whilst there are Class A Notes and/or the Class X Note and/or Class M1 Notes outstanding, the Available Revenue Funds (if any) calculated in accordance with the Priority of Payments as being available to the Issuer on any Interest Payment Date for application in or towards the payment of interest which is, subject to this Condition 4(j), due on the Class M2 Notes on any such Interest Payment Date (such aggregate available funds being referred to in this Condition 4(j) as the "**Class M2 Residual Amount**") are not sufficient to satisfy in full the aggregate amount of interest which is, subject to this Condition 4(j), due on the Class M2 Notes on such Interest Payment Date, there shall be payable on such Interest Payment Date, by way of interest on each Class M2 Note, a *pro rata* share of the Class M2 Residual Amount;

- (iii) in the event that, whilst there are Class A Notes and/or the Class X Note and/or Class M Notes outstanding, the Available Revenue Funds (if any) calculated in accordance with the Priority of Payments as being available to the Issuer on any Interest Payment Date for application in or towards the payment of interest which is subject to this Condition 4(j), due on the Class B1 Notes on any such Interest Payment Date (such aggregate available funds being referred to in this Condition 4(j) as the "**Class B1 Residual Amount**") are not sufficient to satisfy in full the aggregate amount of interest which is, subject to this Condition 4(j), due on the Class B1 Notes on such Interest Payment Date, there shall be payable on such Interest Payment Date, by way of interest on each Class B1 Note, a *pro rata* share of the Class B1 Residual Amount;
- (iv) in the event that, whilst there are Class A Notes and/or the Class X Note and/or Class M Notes and/or Class B1 Notes outstanding, the Available Revenue Funds (if any) calculated in accordance with the Priority of Payments as being available to the Issuer on any Interest Payment Date for application in or towards the payment of interest which is subject to this Condition 4(j), due on the Class B2 Notes on any such Interest Payment Date (such aggregate available funds being referred to in this Condition 4(j) as the "**Class B2 Residual Amount**") are not sufficient to satisfy in full the aggregate amount of interest which is, subject to this Condition 4(j), due on the Class B2 Notes on such Interest Payment Date, there shall be payable on such Interest Payment Date, by way of interest on each Class B2 Note, a *pro rata* share of the Class B2 Residual Amount; and
- (v) in the event that, whilst there are Class A Notes and/or the Class X Note and/or Class M Notes and/or Class B Notes (collectively, other than the Class X Note, the "**Rated Notes**") outstanding, the Available Revenue Funds (if any) calculated in accordance with the Priority of Payments as being available to the Issuer on any Interest Payment Date for application in or towards the payment of interest which is, subject to this Condition 4(j), due on the Class C Notes on such Payment Date (such aggregate available funds being referred to in this Condition 4(j) as the "**Class C Residual Amount**") are not sufficient to satisfy in full the aggregate amount of interest which is, subject to this Condition 4(j), due on the Class C Notes on such Interest Payment Date, there shall be payable on such Interest Payment Date, by way of interest on each Class C Note a *pro rata* share of the Class C Residual Amount.

In the event that, by virtue of the provisions of paragraphs (i) to (v) of this Condition 4(j), a *pro rata* share of the Class M1 Residual Amount or the Class M2 Residual Amount or the Class B1 Residual Amount or the Class B2 Residual Amount or the Class C Residual Amount is paid to Noteholders of the relevant class in accordance with such provisions, the Issuer shall create provisions in its accounts for the shortfall equal to the amount by which the aggregate amount of interest paid on the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes or the Class C Notes, as the case may be, on any Interest Payment Date in accordance with this Condition 4(j) falls short of the aggregate amount of interest payable on the relevant class of Notes but for this Condition 4(j). Such shortfall (the "**Interest Shortfall**") shall accrue interest at a rate for each Interest Period during which it is outstanding equal to the aggregate of EURIBOR and the Relevant Margin for the relevant class of Notes for such Interest Period, as applicable. A *pro rata* share of such shortfall thereon shall be aggregated with the amount of, and treated for the purpose of this Condition as if it were interest due, subject to this Condition 4(j), on each Class M1 Note, Class M2 Note, Class B1 Note, Class B2 Note or, as the case may be, Class C Note on the next succeeding Interest Payment Date. This provision shall cease to apply on the Interest Payment Date referred to as the date for redemption of the Class M Notes, the Class B Notes and the Class C Notes in Condition 5(a) at which time all accrued interest shall become due and payable.

5 Redemption

(a) *Final Redemption of the Notes*

Unless previously redeemed as provided in this Condition, the Issuer shall redeem the Class A1 Notes at their Principal Amount Outstanding, together with accrued and unpaid interest on the Interest Payment Date falling in June 2016 and the Class A2 Notes, the Class M Notes, the Class B Notes and the Class C Notes at their Principal Amount Outstanding, together, in each case, with accrued and unpaid interest on the Interest Payment Date falling in June 2045.

The Issuer may not redeem Notes in whole or in part prior to that date except as provided in paragraphs (b), (c), (e), (f) or (g) of this Condition but without prejudice to Condition 9.

The Issuer shall redeem the Class X Note on the earlier of the date the Issuer redeems the Notes in full pursuant to this Condition 5 or the service of an Enforcement Notice, but without prejudice to Condition 9.

(b) *Mandatory Redemption in Part of the Class A Notes, the Class M Notes and the Class B Notes*

Prior to enforcement of the Security, on each Interest Payment Date, other than the relevant Interest Payment Date on which the Class A Notes, the Class M Notes and the Class B Notes are to be redeemed under paragraph (a) above or (e), (f) or (g) below, the Issuer shall apply an amount equal to the Actual Redemption Funds (as defined below) as at the date which falls three Business Days prior to such Interest Payment Date (each such date a "**Determination Date**"), in making the following redemptions in the following priority (the "**Redemption Priority**"):

- (i) in redeeming the Class A1 Notes on a *pari passu pro rata* basis until the Interest Payment Date on which the Class A1 Notes have been redeemed in full;
- (ii) after the Class A1 Notes have been redeemed in full, in redeeming the Class A2 Notes on a *pari passu pro rata* basis until the Interest Payment Date on which the Class A2 Notes have been redeemed in full;
- (iii) after the Class A2 Notes have been redeemed in full, in redeeming the Class M1 Notes on a *pari passu pro rata* basis until the Interest Payment Date on which the Class M1 Notes have been redeemed in full;
- (iv) after the Class M1 Notes have been redeemed in full, in redeeming the Class M2 Notes on a *pari passu pro rata* basis until the Interest Payment Date on which the Class M2 Notes have been redeemed in full;
- (v) after the Class M2 Notes have been redeemed in full, in redeeming the Class B1 Notes on a *pari passu pro rata* basis until the Interest Payment Date on which the Class B1 Notes have been redeemed in full; and
- (vi) after the Class B1 Notes have been redeemed in full, in redeeming the Class B2 Notes on a *pari passu pro rata* basis until the Interest Payment Date on which the Class B2 Notes have been redeemed in full,

provided always that such amount that is available for repayment of the Class A Notes, the Class M Notes and the Class B Notes shall not be applied in accordance with the Redemption Priority referred to above, but shall instead be applied *pro rata* according to the Principal Amount Outstanding of the relevant class of Notes between the Class A1 Notes, the Class A2 Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes on any such Interest Payment Date (each a "**Trigger Date**") immediately succeeding a Determination Date on which:

- (1) the Trigger Ratio is satisfied and, immediately following such application, will continue to be satisfied; The "**Trigger Ratio**" shall be satisfied if X/Y is less than $P/2Q$ where:
- P = the Principal Amount Outstanding of the Class A Notes on the Initial Issue Date
- Q = the Principal Amount Outstanding of the Class M Notes and the Class B Notes on the Initial Issue Date
- X = the Principal Amount Outstanding of the Class A Notes on the Determination Date in respect of the Interest Payment Date for which the Trigger Ratio is to be calculated and would be outstanding on such Interest Payment Date following a *pro rata* distribution where the Trigger Ratio has been met in accordance with this Condition 5(b) where the Trigger Ratio has not been met
- Y = the Principal Amount Outstanding of the Class M Notes and the Class B Notes on the Initial issue Date
- (2) the total balance of all Loans in the Mortgage Pool which are 90 days or more in arrears does not exceed 12.5 per cent. of the total balance of all the Loans in the Mortgage Pool (or such greater percentage agreed with the Issuer and the Rating Agencies from time to time upon the basis that such increase will not cause the then current ratings of the Notes to be qualified, suspended, withdrawn or downgraded);
- (3) all balances on the Principal Deficiency Ledgers are zero;
- (4) the balance of the Reserve Fund is at the Reserve Fund Required Amount; and
- (5) the Liquidity Drawn Amount is zero.

The date by which each of the items referred to in (1) to (5) above is satisfied is the date on which a "**Trigger Event**" has occurred.

The Cash Manager is responsible, pursuant to the Cash Management Agreement, for determining the amount of the Actual Redemption Funds as at any Determination Date and each determination so made shall (in the absence of negligence, fraud, wilful default, bad faith or manifest error) be final and binding on the Issuer, the Mortgage Administrator, the Trustee and all Noteholders, and no liability to the Noteholders, shall attach to the Issuer, the Trustee or (in such absence as aforesaid) to the Cash Manager in connection therewith.

The amount of Actual Redemption Funds to be applied to redeem the Notes pursuant to this Condition 5 where any class of Notes is expressed to be repayable on a *pari passu* pro rata basis with any other class of Notes shall be calculated on the basis of the Principal Amount Outstanding of the relevant Notes, as at the date for redemption and the Actual Redemption Funds shall then be allocated on a pro rata basis between each such class by reference to the Principal Amount Outstanding of the Notes then to be redeemed.

"**Available Capital Funds**" means on any day in an Interest Period (including on a Determination Date), an amount represented by the amount standing to the credit of the Principal Ledger at the close of business on the preceding Business Day less, in the period between the calculation of Actual Redemption Funds on a Determination Date and the application of such Actual Redemption Funds, (a) any commitments to purchase Substitute Loans on the immediately succeeding Interest Payment Date and (b) the amount of such Actual Redemption Funds calculated on the relevant Determination Date.

On each Determination Date, the aggregate of (a) the amount of Further Advances which the Issuer is committed to purchasing (but has not yet purchased) as at the relevant Determination Date and (b) the amount, advised to the Issuer by the Mortgage Manager, which the Issuer anticipates it will require to purchase Further Advances in the future (but which the Issuer has not

yet committed to purchase), such amount (in respect of this item (b) only) not to be greater than €250,000 (such aggregate amount, the "**Committed Further Advances**") will be transferred from the Principal Ledger to the Further Advances Ledger. Available Capital Funds may be applied or set aside by the Issuer on any day for the purchase of Further Advances after any amounts then standing to the credit of the Further Advances Ledger have been exhausted.

The amount of "**Actual Redemption Funds**" as at any Determination Date is an amount calculated as the aggregate of:

- (i) the amount standing to the credit of the Principal Ledger and the amount (if any) standing to the credit of the Further Advances Ledger (before the transfer of the Committed Further Advances calculated on that Determination Date from the Principal Ledger) on the immediately following Interest Payment Date; and
- (ii) the amount (if any) calculated on that Determination Date pursuant to the Priority of Payments to be the amount by which the debit balance on any of the Principal Deficiency Ledgers is expected to be reduced by the application of Available Revenue Funds on the immediately succeeding Interest Payment Date; LESS
- (iii) any amount set aside by the Issuer on such Determination Date for the purchase of Substitute Loans;
- (iv) the Committed Further Advances calculated on such Determination Date; and
- (v) the Rounding Balance.

The "**Rounding Balance**" as at any Determination Date is:

- (i) an amount required to round down Actual Redemption Funds to the nearest one thousand euro; and
- (ii) otherwise shall be zero.

Any positive Rounding Balance shall be retained in the GIC Account and retained as a credit balance on the Principal Ledger until the next Interest Payment Date.

(c) *Redemption of the Class C Notes*

Prior to enforcement of the Security, on each Interest Payment Date, other than the Interest Payment Date on which the Class C Notes are to be redeemed under paragraph (a) above or (e), (f) or (g) below, the Issuer shall apply: (i) an amount equal to the amounts available for the redemption of Principal Level A, Principal Level B and Principal Level C of the Class C Notes in accordance with item (xvii) of the Priority of Payments Prior to Enforcement to redeem Principal Level A, Principal Level B and Principal Level C of the Class C Notes, (ii) amounts available for the redemption of Principal Level A, Principal Level B and Principal Level C of the Class C Notes arising from any available credit balance on the Reserve Ledger that exceeds the then applicable Reserve Fund Required Amount shall be applied firstly, towards payment of interest in respect of the Class C Notes, secondly, to redeem Principal Level A of the Class C Notes, thirdly, to redeem Principal Level B of the Class C Notes and fourthly, to redeem Principal Level C of the Class C Notes, in accordance with the terms of the Cash Management Agreement.

(d) *Determination of Note Principal Payment, Principal Amount Outstanding and Pool Factor*

With respect to each Note on (or as soon as practicable after) each Determination Date, the Issuer shall determine (or cause the Cash Manager to determine) (i) the principal amount redeemable in respect of such Note (the "**Note Principal Payment**") on the Interest Payment Date next following such Determination Date, (ii) the principal amount outstanding of such Note on the Interest Payment Date next following such Determination Date (after deducting any Note

Principal Payment due to be made on that Interest Payment Date) (the "**Principal Amount Outstanding**") and (iii) the fraction expressed as a decimal to the sixth point (the "**Pool Factor**") with respect to each Note, of which the numerator is the Principal Amount Outstanding of the relevant Note (as referred to in (ii) above) and the denominator is 50,000. Each determination by or on behalf of the Issuer of any Note Principal Payment, the Principal Amount Outstanding of a Note and the Pool Factor shall in each case (in the absence of fraud, wilful default, bad faith or manifest error) be final and binding on all persons.

With respect to each class of Notes, the Issuer will cause each determination of a Note Principal Payment, Principal Amount Outstanding and Pool Factor to be notified forthwith to the Trustee, the Paying Agents, the Agent Bank and (for so long as the Notes are listed on one or more stock exchanges and admitted to one or more regulated markets) the relevant stock exchanges and regulated markets, as applicable, and will immediately cause notice of each such determination to be given in accordance with Condition 15 by not later than three Business Days prior to the relevant Interest Payment Date. If no Note Principal Payment is due to be made on the Notes of any class on any Interest Payment Date a notice to this effect will be given to the Noteholders. If the Issuer does not at any time for any reason determine (or cause the Cash Manager to determine) with respect to each class of Notes, a Note Principal Payment, the Principal Amount Outstanding or the Pool Factor in accordance with the preceding provisions of this paragraph, such determination may be made by the Trustee in accordance with this paragraph and each such determination or calculation shall be deemed to have been made by the Issuer and in the absence of fraud, wilful default, bad faith or manifest error shall be final and binding and in such absence of fraud, wilful default, bad faith or manifest error, no liability to the Noteholders shall attach to the Trustee in connection with the exercise or non exercise by the Trustee of its powers, duties, determinations and discretions under this Condition.

(e) *Optional Redemption – at 20 per cent. of Class A Notes, Class M Notes and Class B Notes*

On any Interest Payment Date on which the aggregate Principal Amount Outstanding of the Class A1 Notes, the Class A2 Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes is less than 20 per cent. of the initial aggregate Principal Amount Outstanding of the Class A Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes the Cash Manager on behalf of the Issuer, may give not more than 60 nor less than 30 days' notice to the Trustee and the Noteholders and Couponholders (in accordance with Condition 15) and following the giving of such notice the Issuer shall be obliged to redeem all (but not some only) of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes at their Principal Amount Outstanding together, in each case, with accrued and unpaid interest, provided that no such notice shall be given unless the Trustee is satisfied prior to the notice of redemption being given that in its opinion the Issuer will be in a position to discharge all its liabilities in accordance with this Condition and any amounts required under the Cash Management Agreement or, as the case may be, the Deed of Charge to be paid in priority to the Notes.

(f) *Optional Redemption on a sale of the Loans*

On the Interest Payment Date falling in June 2013 and on any Interest Payment Date thereafter, the Issuer may redeem all (but not some only) of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes at their Principal Amount Outstanding plus accrued and unpaid interest if the Issuer (with the prior written approval of the Trustee) is successful in securing and accepting a bid to purchase the Loans and the Collateral Security outstanding in accordance with the following provisions. In order to secure such bid, on a date at least 60 days prior to the Interest Payment Date falling in June 2013 and, to the extent that the Loans remain unsold, at least 60 days prior to each Interest Payment Date thereafter, the Issuer (with the prior written approval of the Trustee)

will solicit bids to purchase all (but not some only) of the Loans outstanding on the Interest Payment Date falling in June 2013 or such later Interest Payment Date. The Trustee will only approve acceptance of the bid to purchase the Loans on the Interest Payment Date falling in June 2013 or such later Interest Payment Date if the highest bid (plus other amounts available to the Issuer) is equal to or greater than the aggregate Principal Amount Outstanding of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes plus accrued and unpaid interest and expenses incurred in connection with soliciting such bids and such sale, on the Interest Payment Date falling in June 2013 or the relevant Interest Payment Date, as the case may be.

In the event that the Issuer (with the prior written approval of the Trustee) is successful in securing and accepting a bid in accordance with the foregoing provisions, the Cash Manager on behalf of the Issuer may give notice at least 14 days prior to the next Interest Payment Date to the Trustee and the relevant Noteholders and Couponholders in accordance with Condition 15, and following the giving of such notice the Issuer shall be obliged to redeem the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes at their Principal Amount Outstanding plus accrued and unpaid interest on the Interest Payment Date falling in June 2013 or the relevant Interest Payment Date thereafter, provided that no such notice shall be given unless the Trustee is satisfied prior to the notice of redemption being given that in its opinion the Issuer will be in a position to discharge all its liabilities in accordance with this Condition and any amounts required under the Cash Management Agreement or, as the case may be, the Deed of Charge to be paid in priority to the Notes.

(g) *Optional Redemption for Tax Reasons*

If the Issuer satisfies the Trustee immediately prior to the giving of the notice referred to below that either (i) on the next Interest Payment Date the Issuer would be required by reason of a change in law, or the interpretation or administration thereof, to deduct or withhold from any payment of principal or interest on the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes (other than in respect of default interest), any amount for or on account of any present or future taxes, duties, assessments or governmental charges of whatever nature imposed, levied, collected, withheld or assessed by Ireland or any political sub division thereof or any authority thereof or therein or (ii) the total amount payable in respect of interest in relation to any of the Loans during an Interest Period ceases to be receivable (whether by reason of any Borrower being obliged to deduct or withhold any amount in respect of tax therefrom or otherwise, and whether or not actually received) by the Issuer during such Interest Period and, in all cases, the Issuer will be in a position at the relevant Interest Payment Date on which the Notes are to be redeemed to discharge all its liabilities in respect of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes to be redeemed and any amounts required under the Cash Management Agreement or, as the case may be, the Deed of Charge to be paid in priority to the Notes, then the Cash Manager may on behalf of the Issuer, give not more than 60 nor less than 30 days' notice to the Trustee and the Noteholders and Couponholders (in accordance with Condition 15) ending on the subsequent Interest Payment Date and following the giving of such notice the Issuer shall redeem on that Interest Payment Date all (but not some only) of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes at their Principal Amount Outstanding and the Class C Notes (though only to the extent the Issuer has funds available after redemption of the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes) at their Principal Amount Outstanding together, in each case, with accrued and unpaid interest, provided that the Trustee is satisfied prior to the notice of redemption being given that in its opinion the Issuer will be in a position to discharge all

its liabilities in accordance with this Condition and any amounts required under the Cash Management Agreement or, as the case may be, the Deed of Charge to be paid in priority to the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes and the Class B2 Notes.

(h) *Notice of Redemption*

Any such notice as is referred to in paragraph (e), (f) or (g) above shall be irrevocable and, upon the expiration of such notice, the Issuer shall be bound to redeem the Class A1 Notes, the Class A2 Notes, the Class X Note, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes at their Principal Amount Outstanding plus accrued and unpaid interest.

(i) *Purchase*

The Issuer shall not purchase any Notes or Coupons.

(j) *Cancellation*

All Notes redeemed will be cancelled upon redemption, and may not be resold or re issued.

6 Payments

- (a) Payments of interest and principal in respect of any Note or interest in respect of any Coupon will be made against presentation (and, in the case of final redemption, surrender) of such Note or, as the case may be, Coupon, at the specified office of a Paying Agent. A record of each payment so made in respect of a Note will be endorsed on the schedule to the relevant Note by or on behalf of the Principal Paying Agent, which endorsement shall be prima facie evidence that such payment has been made. Payments in respect of the Notes and Coupons will be made in euro at the specified office of the Paying Agents by euro-cheque drawn on a bank in the Eurozone or by transfer to a euro account (or any other account to which euro may be transferred) maintained by the payee with a bank in the Eurozone.
- (b) Payments of principal and interest in respect of the Notes and payments of interest in respect of any Coupon are subject in all cases to any fiscal or other laws and regulations applicable thereto.
- (c) If payment of principal and interest is improperly withheld or refused on or in respect of any Note or part thereof or any payment of interest is improperly withheld or refused on or in respect of any Coupon, the interest which continues to accrue in respect of such Note or, as the case may be, Coupon in accordance with Condition 4 will be paid to the extent received against presentation of such Note or, as the case may be, Coupon, at the specified office of a Paying Agent. If any payment due in respect of any Note or Coupon is not paid in full, the Principal Paying Agent will endorse a record of the amount (if any) so paid on the relevant Note or Coupon.
- (d) The initial Paying Agents and their initial specified offices are listed at the end of the Global Note or Definitive Note to which these Conditions are attached or endorsed. The Issuer reserves the right, subject to the prior written approval of the Trustee, at any time to vary or terminate the appointment of the Principal Paying Agent and to appoint additional or other Paying Agents. The Issuer will at all times maintain (a) a Paying Agent with a specified office in Dublin (so long as the Notes are admitted to the Official List of the Irish Stock Exchange), (b) a Paying Agent with a specified office in continental Europe (if the Notes are issued in definitive form or the Issuer is obliged to issue Notes in definitive form) and (c) an Agent Bank. The Issuer will cause at least 30 days' notice of any change in or addition to any of the Agents or their specified offices to be given in accordance with Condition 15. If European Council Directive 2003/48 EC or any other Directive implementing the conclusion of the ECOFIN Council Meeting of 26 to 27 November 2000 is brought into force or any law implementing or complying with, or introduced in order to conform to,

such Directive is introduced, a Paying Agent will be maintained by the Issuer in a Member State of the European Union that will not be obliged to withhold or deduct tax pursuant to any such Directive or law.

- (e) If any Note or Coupon is presented for payment on a day which is not a business day in the place where it is so presented, payment shall be made on the next succeeding business day and no further payments of additional amounts by way of interest, principal or otherwise shall be due in respect of such Note or Coupon.
- (f) If, upon due presentation upon a relevant Interest Payment Date, payment of an amount of principal or interest is improperly withheld or refused on or in respect of any Note or part thereof or in respect of any Coupon by the Trustee or the Paying Agents, the Issuer will indemnify the Trustee on behalf of the relevant affected Noteholders or Couponholders by paying to the Trustee on behalf of such Noteholders or Couponholders a sum calculated as the amount so withheld or refused plus an amount calculated as equal to the amount of interest which would have accrued in accordance with Condition 4 if payment of such amount had been paid by the Issuer to the Noteholders or Couponholders on the relevant Interest Payment Date (as well after as before any judgment) up to (but excluding) the date on which all sums due in respect of such Note or Coupon up to that day are received by the relevant Noteholder or Couponholder, payment under such indemnity to be due without demand from the relevant Interest Payment Date.

7 Prescription

A Note shall become void unless presented for payment of principal within a period of ten years from the relevant date in respect thereof and five years in respect of payment of interest. After the date on which a Note becomes void in its entirety, no claim may be made in respect thereof. In this Condition, the "**relevant date**", in respect of a Note is the date on which a payment in respect thereof first becomes due or (if the full amount of the monies payable in respect of all the Notes due on or before that date has not been duly received by the Principal Paying Agent or the Trustee on or prior to such date) the date on which the full amount of such monies having been so received, notice to that effect having been duly given to the Noteholders in accordance with Condition 15.

8 Taxation

All payments in respect of the Notes and Coupons will be made without withholding or deduction for, or on account of, any present or future taxes, duties or charges of whatsoever nature unless the Issuer or any Paying Agent (as applicable) is required by applicable law to make any payment in respect of the Notes or Coupons subject to any withholding or deduction for, or on account of, any present or future taxes, duties or charges of whatsoever nature. In that event, the Issuer or such Paying Agent (as the case may be) shall make such payment after such withholding or deduction has been made and shall account to the relevant authorities for the amount so required to be withheld or deducted. NONE OF THE ISSUER, THE PRINCIPAL PAYING AGENT, ANY OTHER AGENT, NOR ANY OTHER PERSON WILL BE OBLIGED TO MAKE ANY ADDITIONAL PAYMENTS TO HOLDERS OF NOTES OR COUPONS IN RESPECT OF SUCH WITHHOLDING OR DEDUCTION.

9 Events of Default

- (a) The Trustee at its absolute discretion may, and if so requested in writing by the holders of not less than 25 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes, or if no Class A Notes are outstanding, the Class M1 Notes, or if no Class M1 Notes are outstanding, the Class M2 Notes, or if no Class M2 Notes are outstanding, the Class B1 Notes, or if no Class B1 Notes are outstanding, the Class B2 Notes, or if no Class B2 Notes are outstanding, the Class C Notes, or if so directed by or pursuant to an Extraordinary Resolution (as defined in the Trust Deed) of the holders of the Class A Notes, or if no Class A Notes are outstanding, the Class M1

Notes, or if no Class M1 Notes are outstanding, the Class M2 Notes, or if no Class M2 Notes are outstanding, the Class B1 Notes, or if no Class B1 Notes are outstanding, the Class B2 Notes, or if no Class B2 Notes are outstanding, the Class C Notes (in all cases subject to the Trustee being indemnified to its satisfaction), shall, give notice to the Issuer declaring the Notes to be due and repayable at any time after the happening of any of the following events (each an "**Event of Default**"):

- (i) default being made for a period of ten Business Days in the payment of the principal of or any interest on any Note when and as the same ought to be paid in accordance with these Conditions, provided that a deferral of interest in accordance with Condition 4(j) shall not constitute a default in the payment of such interest for the purposes of this Condition 9; or
- (ii) the Issuer failing duly to perform or observe any other obligation binding upon it under the Notes or the Trust Deed or the Issuer, the Mortgage Administrator, the Cash Manager, or the Mortgage Manager failing duly to perform or observe any obligation binding on it under the Mortgage Administration Agreement, the Cash Management Agreement, the Mortgage Management Agreement or the Deed of Charge and, in any such case (except where the Trustee certifies that, in its opinion, such failure is incapable of remedy when no notice will be required) such failure is continuing for a period of 30 days following the service by the Trustee on the Issuer, the Mortgage Administrator, the Cash Manager or the Mortgage Manager (as the case may require) of notice requiring the same to be remedied; or
- (iii) the Issuer, otherwise than for the purposes of such amalgamation or reconstruction as is referred to in sub paragraph (iv) below, ceasing or, through an official action of the Board of Directors of the Issuer, threatening to cease to carry on business, or being unable to pay its debts as and when they fall due; or
- (iv) an order being made or an effective resolution being passed for the winding up of the Issuer except a winding up for the purposes of or pursuant to an amalgamation or reconstruction the terms of which have previously been approved by the Trustee in writing or by an Extraordinary Resolution of the holders of the Class A Notes or if no Class A Notes are outstanding, the Class M1 Notes, or if no Class M1 Notes are outstanding, the Class M2 Notes, or if no Class M2 Notes are outstanding, the Class B1 Notes, or if no Class B1 Notes are outstanding, the Class B2 Notes, or if no Class B2 Notes are outstanding, the Class C Notes; or
- (v) proceedings being otherwise initiated against the Issuer under any applicable liquidation, insolvency, examinership, composition, reorganisation or other similar laws (including, but not limited to, presentation of a petition or filing documents with the court or making an application for the appointment of an examiner, liquidator or administrator or serving or receiving a notice of intent to appoint an examiner or administrator) and such proceedings not, in the opinion of the Trustee, being disputed in good faith with a reasonable prospect of success, or an examiner or administrator being appointed, or a receiver, liquidator or other similar official being appointed in relation to the Issuer or in relation to the whole or any substantial part of the undertaking or assets of the Issuer, or an encumbrancer taking possession of the whole or any substantial part of the undertaking or assets of the Issuer, or a distress, execution, diligence or other process being levied or enforced upon or sued out against the whole or any substantial part of the undertaking or assets of the Issuer and such possession or process (as the case may be) not being discharged or not otherwise ceasing to apply within 30 days, or the Issuer initiating or consenting to proceedings relating to itself under applicable liquidation, insolvency, examinership, composition, reorganisation or other similar laws or making a conveyance or assignment for the benefit of its creditors generally,

Provided that, in the case of each of the events described in sub paragraph (ii), (iii) or (v) of this paragraph (a), the Trustee shall have certified to the Issuer that such event is, in its opinion, materially prejudicial to the interests of the Noteholders.

- (b) Upon any declaration being made by the Trustee in accordance with paragraph (a) above that the Notes are due and repayable, the Notes shall immediately become due and repayable at their Principal Amount Outstanding together with accrued interest as provided in the Trust Deed.

10 Enforcement of Notes

At any time after the Notes have become due and repayable and without prejudice to its rights of enforcement in relation to the Security, the Trustee may, in its absolute discretion and without further notice, take such proceedings against the Issuer as it may think fit to enforce payment of the Notes together with accrued interest, but it shall not be bound to take any such proceedings unless (a) it shall have been so directed by an Extraordinary Resolution of the Noteholders of the relevant class provided that (i) no Extraordinary Resolution of the Class M1 Noteholders or Class M2 Noteholders or Class B1 Noteholders or Class B2 Noteholders or Class C Noteholders or any request of the Class M1 Noteholders or Class M2 Noteholders or Class B1 Noteholders or Class B2 Noteholders or Class C Noteholders shall be effective unless there is an Extraordinary Resolution of the Class A Noteholders or a direction of the Class A Noteholders to the same effect or none of the Class A Notes remain outstanding and (ii) if no Class A Notes remain outstanding no Extraordinary Resolution of the Class M2 Noteholders or Class B1 Noteholders or Class B2 Noteholders or Class C Noteholders or any request of the Class M2 Noteholders or Class B1 Noteholders or Class B2 Noteholders or Class C Noteholders shall be effective unless there is an Extraordinary Resolution of the Class M1 Noteholders or a direction of the Class M1 Noteholders to the same effect or none of the Class M1 Notes remain outstanding and (iii) if no Class A Notes and no Class M1 Notes remain outstanding no Extraordinary Resolution of the Class B1 Noteholders or Class B2 Noteholders or Class C Noteholders or any request of the Class B1 Noteholders or Class B2 Noteholders or Class C Noteholders shall be effective unless there is an Extraordinary Resolution of the Class M2 Noteholders or a direction of the Class M2 Noteholders to the same effect or none of the Class M2 Notes remain outstanding and (iv) if no Class A Notes and no Class M Notes remain outstanding, no Extraordinary Resolution of the Class B2 Noteholders or Class C Noteholders or any request of the Class B2 Noteholders or Class C Noteholders shall be effective unless there is an Extraordinary Resolution of the Class B1 Noteholders or a direction of the Class B1 Noteholders to the same effect or none of the Class B1 Notes remain outstanding and (v) if no Class A Notes and no Class M Notes and no Class B1 Notes remain outstanding, no Extraordinary Resolution of the Class C Noteholders or any request of the Class C Noteholders shall be effective unless there is an Extraordinary Resolution of the Class B2 Noteholders or a direction of the Class B2 Noteholders to the same effect or none of the Class B2 Notes remain outstanding and (b) it shall have been indemnified to its satisfaction. No Noteholder shall be entitled to proceed directly against the Issuer unless the Trustee, having become bound so to do, fails to do so within a reasonable period and such failure shall be continuing. At no time shall the Trustee be bound to act at the direction or the request of the Class X Noteholder.

11 Meetings of Noteholders; Modifications; Consents; Waiver

The Trust Deed contains provisions for convening meetings of the Class A Noteholders, the Class M1 Noteholders, the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders to consider any matter affecting their interests, including the sanctioning by an Extraordinary Resolution of such Noteholders of the relevant class of any modification of the Notes of the relevant class (including these Conditions as they relate to the Notes of such relevant class (as the case may be)) or the provisions of any of the Documents, provided that no modification of certain terms by the Noteholders of any class including, amongst other matters, the date of maturity of the Notes of the relevant class or a modification which would have the effect of postponing any day for payment of interest in respect of such Notes, the reduction or cancellation of the amount of principal payable in respect of such Notes, the alteration of the Rate of Interest applicable in respect of such Notes or the alteration of the majority required to pass an

Extraordinary Resolution, the alteration of the currency of payment of such Notes or any alteration of the priority of redemption of such Notes (any such modification in respect of any such class of Notes being referred to below as a "**Basic Terms Modification**") shall be effective unless such Extraordinary Resolution complies with the relevant terms of the third schedule to the Trust Deed. The Class A Notes, the Class M1 Notes, the Class M2 Notes, the Class B1 Notes, the Class B2 Notes and the Class C Notes are each deemed to comprise a separate class of Notes. The Class X Noteholder shall not be entitled to hold class meetings or pass resolutions (including an Extraordinary Resolution).

The Trust Deed provides that:

- (i) an Extraordinary Resolution which, in the opinion of the Trustee, affects the interests of the holders of one class only of the Class A Notes, the Class M Notes or the Class B Notes respectively shall be deemed to have been duly passed if passed at a meeting of the holders of the Notes of that class;
- (ii) an Extraordinary Resolution which, in the opinion of the Trustee, affects the interests of the holders of more than one class of the Class A Notes, the Class M Notes or the Class B Notes respectively but does not give rise to a conflict of interest between the holders of such classes, shall be deemed to have been duly passed if passed at a single meeting of the holders of all classes of the Class A Notes, the Class M Notes or the Class B Notes respectively; and
- (iii) an Extraordinary Resolution which, in the opinion of the Trustee, affects the interests of the holders of more than one class of the Class A Notes, the Class M Notes or the Class B Notes respectively and gives or may give rise to a conflict of interest between the holders of such classes, shall be deemed to have been duly passed, in lieu of being passed at a single meeting of the holders of such classes of the Class A Notes, the Class M Notes or the Class B Notes respectively only if passed at separate meetings of all classes of the Class A Notes, the Class M Notes or the Class B Notes respectively.

The quorum at any meeting of the Noteholders of any class of Notes for passing an Extraordinary Resolution shall be two or more persons holding or representing over 50 per cent. of the aggregate Principal Amount Outstanding of the Notes of the relevant class or, at any adjourned meeting, two or more persons being or representing the Noteholders of the relevant class whatever the aggregate Principal Amount Outstanding of the Notes of the relevant class except that, at any meeting the business of which includes the sanctioning of a Basic Terms Modification, the necessary quorum for passing an Extraordinary Resolution shall be two or more persons holding or representing not less than 75 per cent., or at any adjourned such meeting not less than 25 per cent., of the aggregate Principal Amount Outstanding of the Notes of the relevant class. The quorum at any meeting of the Noteholders of any class of Notes for all business other than voting on an Extraordinary Resolution shall be two or more persons holding or representing in the aggregate not less than 5 per cent. of the aggregate Principal Amount Outstanding of the Notes of the relevant class or, at any adjourned meeting, two or more persons being or representing the Noteholders of the relevant class, whatever the aggregate Principal Amount Outstanding of the Notes of the relevant class so held. In the event there is one Noteholder of a Global Note, the quorum at any meeting of the Noteholders for passing an Extraordinary Resolution shall be one person.

An Extraordinary Resolution (subject to the foregoing) of the Class M1 Noteholders shall be effective when, *inter alia*, the Trustee is of the opinion that it will not be materially prejudicial to the interests of the Class A Noteholders or it is sanctioned by an Extraordinary Resolution of the Class A Noteholders. Except in certain circumstances the Trust Deed imposes no such limitations on the powers of the Class A Noteholders the exercise of which will be binding on the Class M1 Noteholders, the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders, irrespective of the effect on their interests.

An Extraordinary Resolution (subject to the foregoing) of the Class M2 Noteholders shall be effective when, *inter alia*, the Trustee is of the opinion that it will not be materially prejudicial to the interests of the Class A

Noteholders and the Class M1 Noteholders or is sanctioned by an Extraordinary Resolution of the Class A Noteholders and the Class M1 Noteholders. Except in certain circumstances the Trust Deed imposes no such limitations on the powers of the Class A Noteholders or the Class M1 Noteholders, the exercise of which will be binding on the Class M2 Noteholders, the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders, irrespective of the effect on their interests.

An Extraordinary Resolution of the B1 Noteholders shall be effective when, *inter alia*, the Trustee is of the opinion that it will not be materially prejudicial to the interests of the Class A Noteholders, the Class M1 Noteholders and the Class M2 Noteholders or it is sanctioned by an Extraordinary Resolution of the Class A Noteholders, the Class M1 Noteholders and the Class M2 Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class A Noteholders or the Class M1 Noteholders or the Class M2 Noteholders, the exercise of which will be binding on the Class B1 Noteholders, the Class B2 Noteholders and the Class C Noteholders, irrespective of the effect on their interests.

An Extraordinary Resolution of the Class B2 Noteholders shall be effective when, *inter alia*, the Trustee is of the opinion that it will not be materially prejudicial to the interests of the Class A Noteholders, the Class M1 Noteholders, the Class M2 Noteholders and the Class B2 Noteholders or it is sanctioned by an Extraordinary Resolution of the Class A Noteholders, the Class M1 Noteholders, the Class M2 Noteholders and the Class B1 Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class A Noteholders or the Class M1 Noteholders or the Class M2 Noteholders or the Class B1 Noteholders, the exercise of which will be binding on the Class B2 Noteholders and the Class C Noteholders, irrespective of the effect on their interests.

An Extraordinary Resolution of the Class C Noteholders shall be effective when, *inter alia*, the Trustee is of the opinion that it will not be materially prejudicial to the interests of the Class A Noteholders, the Class M1 Noteholders, the Class M2 Noteholders, the Class B1 Noteholders and the Class B2 Noteholders or it is sanctioned by an Extraordinary Resolution of the Class A Noteholders, the Class M1 Noteholders, the Class M2 Noteholders, the Class B1 Noteholders and the Class B2 Noteholders. Except in certain circumstances, the Trust Deed imposes no such limitations on the powers of the Class A Noteholders or the Class M1 Noteholders or the Class M2 Noteholders or the Class B1 Noteholders or the Class B2 Noteholders, the exercise of which will be binding on the Class C Noteholders, irrespective of the effect on their interests.

An Extraordinary Resolution passed at any meeting of the Noteholders of any class of Notes shall be binding on all Noteholders of the relevant class, whether or not they are present at the meeting. The majority required for an Extraordinary Resolution, including the sanctioning of a Basic Terms Modification, shall be not less than 75 per cent. of the votes cast on that Extraordinary Resolution. The Trustee may agree, without the consent of the Noteholders of any class, (a) to any modification (except a Basic Terms Modification) of, or to the waiver or authorisation of any breach or proposed breach of, the Notes of such class (including these Conditions) or any of the Documents, which is not, in the opinion of the Trustee, materially prejudicial to the interests of the Noteholders of such class or (b) to any modification of the Notes of such class (including these Conditions) or any of the Documents, which in the Trustee's opinion is to correct a manifest error or is of a formal, minor or technical nature. In respect of each class of Notes, the Trustee may also, without the consent of the Noteholders of such class, determine that any Event of Default or any condition, event or act which, with the giving of notice and/or lapse of time and/or the issue of a certificate and/or the making of any determination, would constitute an Event of Default shall not, or shall not subject to specified conditions, be treated as such (but the Trustee may not make any such determination of any Event of Default or agree to any such waiver or authorisation of any such breach or proposed breach of the Notes (including the Conditions) or any of the Documents in contravention of an express direction of the Noteholders given by Extraordinary Resolution or a request under Condition 9). Any such modification, waiver, authorisation or determination shall be binding on the Noteholders of each such class and, unless the Trustee agrees otherwise, any such modification shall be notified to such Noteholders in accordance with Condition 14 as soon as practicable thereafter.

Notwithstanding the foregoing, no Extraordinary Resolution to authorise or sanction a modification of (including a Basic Terms Modification) or, a waiver or authorisation of any breach or proposed breach of any

provisions of the Trust Deed, these Conditions or any of the Documents by the Trustee shall be binding on the Class X Noteholder unless such Extraordinary Resolution shall not in the opinion of the Trustee, in its sole discretion, be materially prejudicial to the interests of the Class X Noteholder.

12 Indemnification and Exoneration of the Trustee

The Trust Deed contains provisions governing the responsibility (and relief from responsibility) of the Trustee and providing for its indemnification in certain circumstances, including provisions relieving it from taking enforcement proceedings or enforcing the Security unless indemnified to its satisfaction. The Trustee and its related companies are entitled to enter into business transactions with, among other parties, the Issuer, the Mortgage Administrator, the Cash Manager, the Mortgage Manager and/or related companies of any of them without accounting for any profit resulting therefrom. The Trustee will not be responsible for any loss, expense or liability which may be suffered as a result of, amongst other matters, any assets comprised in the Security, or any deeds or documents of title thereto, being uninsured or inadequately insured or being held by or to the order of the Mortgage Administrator, the Cash Manager, the Mortgage Manager or any agent or related company of the Mortgage Administrator, the Cash Manager, the Mortgage Manager or by clearing organisations or their operators or by intermediaries such as banks, brokers or other similar persons on behalf of the Trustee. The Trust Deed provides that the Trustee shall be under no obligation to monitor or supervise compliance by the Issuer, the Mortgage Administrator, the Cash Manager or the Mortgage Manager with their respective obligations or to make any searches, enquiries, or independent investigations of title in relation to any of the properties secured by the Mortgages.

13 Definitive Notes

Definitive Notes will only be issued in the following limited circumstances:

- (a) either Euroclear or Clearstream, Luxembourg is closed for business for a continuous period of 14 days (other than by reason of holiday, statutory or otherwise) or announces an intention permanently to cease business; or
- (b) the Trustee has served an Enforcement Notice on the Issuer; or
- (c) the Issuer would suffer a material disadvantage in respect of the Notes as a result of a change in the laws or regulations (taxation or otherwise) of any applicable jurisdiction or payments being made net of tax which would not be suffered were the relevant Notes in definitive form and a certificate to such effect signed by two directors of the Issuer is delivered to the Trustee; or
- (d) if, as a result of any amendment to, or change in, the laws or regulations of Ireland (or of any political sub division thereof) or of any authority therein or thereof having power to tax or in the interpretation or administration of such laws or regulations which becomes effective on or after the Initial Issue Date, the Issuer or any Paying Agent is or will be required to make any deduction or withholding from any payment in respect of any class of the Notes which would not be required were the relevant Notes in definitive form.

If Definitive Notes are issued, the interests represented by the Permanent Global Note of each class shall be exchanged by the Issuer for corresponding Definitive Notes in an aggregate principal amount equal to the Principal Amount Outstanding of the relevant Global Note, subject to and in accordance with the detailed provisions of the Paying Agency Agreement, the Trust Deed and the relevant Global Notes.

14 Replacement of Notes and Coupons

If any Notes or Coupons are mutilated, defaced, lost, stolen or destroyed, they may be replaced at the specified office of any Paying Agent. Replacement of any mutilated, defaced, lost, stolen or destroyed Notes or Coupons will only be made on payment of such costs as may be incurred in connection therewith and on such terms as to evidence and indemnity as the Issuer may reasonably require. Mutilated or defaced Notes or Coupons must be surrendered before new ones will be issued.

15 Notice to Noteholders

Any notice to the Noteholders and Couponholders shall be validly given if published in the *Irish Times* or, if such newspaper shall cease to be published or timely publication therein shall not be practicable, in such English language newspaper or newspapers as the Trustee shall approve having a general circulation in Ireland; provided that if, at any time, the Issuer procures that the information concerned in such notice shall appear on a page of the Reuters Screen, or any other medium for electronic display of data as may be previously approved in writing by the Trustee (in each case a "**Relevant Screen**"), publication in the *Irish Times* shall not be required with respect to such information. Any such notice shall be deemed to have been given to the Noteholders and Couponholders and the Noteholders and the Couponholders shall be deemed to have notice of the content of any such notice, in each case, on the date of such publication or, if published more than once or on different dates, on the first date on which publication shall have been made in the newspaper or newspapers in which (or on the Relevant Screen on which) publication is required. The Trustee shall be at liberty to sanction some other method of giving notice to the Noteholders and Couponholders or any category of them if, in its opinion, such other method is reasonable having regard to market practice then prevailing and to the requirements of the stock exchange or equivalent regulatory authority on which the Notes are then listed or regulated market to which the Notes are admitted to trading and provided that notice of such other method is given to the Noteholders and Couponholders in such manner as the Trustee shall require. For so long as the Notes are admitted to the Official List of the Irish Stock Exchange and to trading on its regulated market and the rules of the exchange so require, every notice given to Noteholders and Couponholders shall be sent to the Companies Announcement Office of the Irish Stock Exchange no later than the day of despatch.

16 Limited Recourse

If the net proceeds of realisation of the security constituted by the Deed of Charge upon enforcement thereof in accordance with Condition 10 and the provisions of the Deed of Charge, are less than the aggregate amount payable in such circumstances by the Issuer in respect of the Notes and the Coupons and to the other Secured Creditors (such negative amount being referred to herein as a "shortfall"), the obligations of the Issuer in respect of the Notes and the Coupons (if any) of each Class and its obligations to the other Secured Creditors in such circumstances will be limited to such amount of the net proceeds as shall be applied in accordance with the Priority of Payments Post Enforcement (as set out in Condition 2(d)). In such circumstances the other assets (if any) of the Issuer will not be available for payment of such shortfall which shall be borne by the relevant Secured Creditors in accordance with the Priority of Payments Post Enforcement (applied in reverse order), and the rights of the secured parties to receive any further amounts in respect of such obligations shall be extinguished and none of the Noteholders or the Couponholders or the other Secured Creditors may take any further action to recover such amounts. None of the Secured Creditors (nor any other person acting on behalf of any of them) shall be entitled at any time to institute against the Issuer, or join in any institution against the Issuer of, any Insolvency Proceedings in connection with any obligations of the Issuer relating to the Notes or Coupons of any class, the Trust Deed, the Deed of Charge or otherwise owed to the Secured Creditors, save for lodging a claim in the liquidation of the Issuer which is initiated by another party or taking proceedings to obtain a declaration or judgment as to the obligations of the Issuer.

No Noteholder, Couponholder or other Secured Creditor shall be entitled to exercise or claim any right of set-off or combination or lien in respect of any obligation owed to it by the Issuer or take any security interest or guarantee or other assurance therefor or take or do or omit to take or do any act or thing to prejudice or impair in any way the subordination contemplated by the Conditions or any other Document (unless expressly provided for under the terms hereof or of any other Document).

No recourse under any obligation, covenant, or agreement of the Issuer contained in the Conditions or any other Document shall be had against any shareholder, officer, agent, employee or director of the Issuer, by the enforcement of any assessment or by any proceeding, by virtue of any statute or otherwise, it being

expressly agreed and understood that the Notes, Coupons and the other Documents are corporate obligations of the Issuer. No personal liability shall attach to or be incurred by the shareholders, officers, agents, employees or directors of the Issuer, or any of them, under or by reason of any of the obligations, covenants or agreements of the Issuer contained in the Conditions or any other Document, or implied therefrom, and any and all personal liability for breaches by the Issuer of any such obligations, covenants or agreements, either at law or by statute or constitution, of every such shareholder, officer, agent, employee or director is hereby deemed expressly waived by the Noteholders and Couponholders.

17 Governing Law

The Documents, the Notes and the Coupons are governed by, and shall be construed in accordance with, Irish law.

18 Interpretation

In these Conditions:

"Banking Day" means, for the purposes of Condition 4 (*Interest*), a day on which commercial banks are open for business (including dealings in foreign exchange and foreign currency deposits) in Dublin and London and on which the TARGET system is operating;

"Business Day" means a day on which commercial banks and foreign exchange markets settle payments in Dublin and London, and on which the TARGET system is operating;

EMU means European Economic and Monetary Union;

"Enforcement Notice" means a notice given by the Trustee to the Issuer under Condition 9 of the Notes declaring the Notes to be due and repayable;

"euro" means the single currency introduced at the start of the third stage of EMU pursuant to the Treaty;

"Eurozone" means the region comprised of member states of the European Union that adopt the single currency in accordance with the Treaty establishing the European Community, as amended by the Treaty on European Union and the Treaty of Amsterdam;

"Excess Swap Collateral" means an amount equal to the value of the collateral (or the applicable part of any collateral) provided by the Hedging Provider to the Issuer in respect of that Hedging Provider's obligations to transfer collateral to the Issuer under the relevant Hedging Agreement as a result of a rating downgrade, which is in excess of that Hedging Provider's liability under the relevant Hedging Agreement as at the date of termination of the relevant Hedging Agreement or which it is otherwise entitled to have returned to it under the terms of the relevant Hedging Agreement;

"Hedge Subordinated Amounts" means any amounts payable by the Issuer on termination of a Hedging Agreement due to the occurrence of an event of default under such Hedging Agreement in respect of which the relevant Hedging Provider is the defaulting party, or due to the occurrence of an Additional Termination Event under a Hedging Agreement as a result of the Hedging Provider failing to comply with any rating downgrade provisions set out in such Hedging Agreement;

"Insolvency Official" means, in respect of any company, a liquidator, provisional liquidator, examiner, administrator (whether appointed by the court or otherwise), administrative receiver, receiver or manager, nominee, supervisor, trustee in bankruptcy, conservator, guardian or other similar official in respect of such company or in respect of all (or substantially all) of the company's assets or in respect of any arrangement or composition with creditors;

"Insolvency Proceedings" means the winding up, dissolution, company voluntary arrangement, examinership or administration of a company or corporation and shall be construed so as to include any equivalent or analogous proceedings under the law of the jurisdiction in which such company or corporation is incorporated or of any jurisdiction in which such company or corporation carries on business including the

seeking of liquidation, winding up, reorganisation, dissolution, examinership, administration, arrangement, adjustment, protection or relief from creditors or the appointment of an Insolvency Official;

"Participating Member State" means a Member State of the European Communities which adopts the euro as its lawful currency in accordance with the Treaty;

"Secured Creditors" means each of the Trustee (in its capacity as a creditor secured by the Deed of Charge), the Noteholders, the Couponholders (if any), any Receiver (in its capacity as a creditor secured by the Deed of Charge), the Mortgage Administrator, the Mortgage Manager, the Cash Manager, the Standby Cash Manager, the Liquidity Facility Provider, the Fixed Rate Swap Counterparty, the Basis Swap Counterparty, the Interest Rate Cap Counterparty, the GIC Provider, the Paying Agents, the Account Bank, the Corporate Services Provider and any other person who is expressed in any deed supplemental to the Deed of Charge to be a Secured Creditor;

"TARGET system" means the Trans European Automated Real time Gross Settlement Express Transfer system; and

"Treaty" means the Treaty establishing the European Community, as amended by the Treaty on European Union and the Treaty of Amsterdam.

TAXATION – IRELAND

The following is a summary of the Issuer's understanding of the laws and practices currently in force in Ireland regarding the tax position of investors beneficially owning their Notes. It is a general summary and should be treated with appropriate caution. Particular rules may apply to certain classes of taxpayers holding Notes. The summary does not constitute tax or legal advice and the comments below are of a general nature only. Prospective investors in the Notes should consult their professional advisers on the tax implications of the purchase, holding, redemption or sale of the Notes and the receipt of interest thereon under the laws of their country of residence, citizenship or domicile. Prospective investors should be aware that the anticipated tax treatment in Ireland summarised below may change.

Taxation of the Issuer

Corporation Tax

In general, Irish companies must pay corporation tax on their income at the rate of 12.5 per cent. in relation to trading income and at the rate of 25 per cent. in relation to income that is not income from a trade. However, Section 110 of the Irish Taxes Consolidation Act of 1997 ("**TCA 1997**") provides for different treatment in relation to qualifying companies. It is expected that the Issuer will be a qualifying company for this purpose. A qualifying company for this purpose means a company:

- (a) which is resident in Ireland;
- (b) which either acquires qualifying assets from a person, holds or manages qualifying assets as a result of an arrangement with another person, or has entered into a legally enforceable arrangement with another person which itself constitutes a qualifying asset;
- (c) which carries on in Ireland a business of holding qualifying assets or managing qualifying assets or both;
- (d) which, apart from activities ancillary to that business, carries on no other activities in Ireland; and
- (e) which has notified an authorised officer of the Revenue Commissioners in the prescribed format that it intends to be such a qualifying company;

provided that the market value of qualifying assets held or managed by the company or the market value of qualifying assets in respect of which the company has entered into legally enforceable arrangements is not less than €10,000,000 on the day on which the qualifying assets are first acquired, first held, or a legally enforceable arrangement in respect of the qualifying assets is entered (which is itself a qualifying asset),

but a company shall not be a qualifying company if any transaction is carried out by it otherwise than by way of a bargain made at arm's length apart from where that transaction is the payment of consideration for the use of principal (other than where that consideration is paid to certain companies within the charge of Irish corporation tax as part of a scheme of tax avoidance).

A qualifying asset is a financial asset or an interest in a financial asset (such as a Loan).

If a company is a qualifying company for the purpose of Section 110 TCA 1997, then profits arising from its activities shall be chargeable to Corporation Tax under Case III of Schedule D (which is applicable to non-trading income) at a rate of 25 per cent. However, for that purpose those profits shall be computed in accordance with the provisions applicable to Case I of that Schedule (which is applicable to trading income). On this basis and on the basis that the interest on the Notes either is not dependant on the results of the Issuer's business, or is not paid to certain companies within the charge of Irish corporation tax as part of a scheme of tax avoidance, then the interest in respect of the Notes will be deductible in determining the taxable profits of the Issuer.

Stamp duty

If the Issuer is a qualifying company within the meaning of Section 110 TCA 1997, as amended, (and it is expected that the Issuer will be such a qualifying company) no Irish stamp duty will be payable on either the issue or transfer of the Notes, provided that the money raised by the issue of the Notes is used in the course of the Issuer's business.

Value Added Tax

The provision of financial services is an exempt transaction for Irish Value Added Tax ("**Irish VAT**") purposes. Accordingly, in general the Issuer should not be entitled to recover Irish VAT suffered.

Taxation of Noteholders

Income Tax

In general, persons who are resident in Ireland are liable to Irish taxation on their world-wide income whereas persons who are not resident in Ireland are only liable to Irish taxation on their Irish source income. All persons are under a statutory obligation to account for Irish tax on a self-assessment basis and there is no requirement for the Irish Revenue Commissioners to issue or raise an assessment.

For the purposes of Irish income tax, interest on the Notes will be regarded as Irish source income. Accordingly, pursuant to general Irish tax rules, a non-Irish resident person in receipt of such income would be technically liable to Irish income tax (and levies if received by an individual) subject to the provisions of any applicable double tax treaty. Ireland has currently 44 double tax treaties in effect (see "*Withholding Taxes*" below) and the majority of them exempt interest (which sometimes includes discounts) from Irish tax when received by a resident of the other jurisdiction. Credit is available for any Irish tax withheld from income on account of the related income tax liability. Non-Irish resident companies, where the income is not attributable to a branch or agency of the company in Ireland, are subject to income tax at the standard rate. Therefore any withholding tax suffered should be equal to and in satisfaction of the full income tax liability. (Non-Irish resident companies operating in Ireland through a branch or agency of the company, to which the income is attributable, would be subject to Irish corporation tax).

There is an exemption from Irish income tax under Section 198 TCA 1997 in certain circumstances.

These circumstances include:

- (a) where interest is paid by a qualifying company within the meaning of Section 110 TCA 1997 to a person that is not resident in Ireland and that person is resident in an EU Member State (other than Ireland) or is a resident of a territory with which Ireland has a double tax treaty, under the terms of that treaty;
- (b) where interest is payable by a company to a person that is not resident in Ireland and that is regarded as being resident in an EU Member State (other than Ireland) or is a resident of a territory with which Ireland has a double tax treaty, under the terms of that treaty, and the interest is exempt from withholding tax because it is payable on a quoted Eurobond (see "*Withholding Taxes*" below);
- (c) where the interest is paid by a company in the ordinary course of its trade or business and the recipient of the interest is a company that is resident in an EU Member State (other than Ireland) or that is a resident of a territory with which Ireland has a double tax treaty, under the terms of that treaty.

Interest on the Notes which does not fall within the above exemptions are within the charge to Irish income tax to the extent that a double tax treaty does not exempt the interest or discount as the case may be. However it is understood that the Irish Revenue Commissioners have, in the past, operated a practice (as a consequence of the absence of a collection mechanism rather than adopted policy) whereby no action will be taken to pursue any liability to such Irish tax in respect of persons who are regarded as not being resident in Ireland except where such persons:

- (a) are chargeable in the name of a person (including a trustee) or in the name of an agent or branch in Ireland having the management or control of the interest; or
- (b) seek to claim relief and/or repayment of tax deducted at source in respect of taxed income from Irish sources; or
- (c) are chargeable to Irish corporation tax on the income of an Irish branch or agency or to income tax on the profits of a trade carried on in Ireland to which the interest is attributable.

There can be no assurance that the Irish Revenue Commissioners will apply this practice in the case of the holders of Notes or Coupons and, as mentioned above, there is a statutory obligation to account for Irish tax on a self-assessment basis and there is no requirement for the Irish Revenue Commissioners to issue or raise an assessment.

Withholding Taxes

In general, withholding tax at the rate of 20 per cent. must be deducted from payments of yearly interest that are within the charge to Irish tax, which would include those made by an Irish company such as the Issuer. However, Section 64 TCA 1997 provides for the payment of interest in respect of quoted Eurobonds without deduction of tax in certain circumstances. A quoted Eurobond is defined in Section 64 TCA 1997 as a security which:

- (a) issued by a company;
- (b) is quoted on a recognised stock exchange (the Irish Stock Exchange is a recognised stock exchange for this purpose); and
- (c) carries a right to interest.

There is no obligation to withhold tax on quoted Eurobonds where:

- (a) the person by or through whom the payment is made is not in Ireland; or
- (b) the payment is made by or through a person in Ireland, and
 - (i) the quoted Eurobond is held in a recognised clearing system (the Irish Revenue Commissioners have designated Euroclear, Belgium and Clearstream, Luxembourg, recognised clearing systems); or
 - (ii) the person who is the beneficial owner of the quoted Eurobond and who is beneficially entitled to the interest is not resident in Ireland and has made an appropriate declaration to this effect.

The Notes to be issued by the Issuer will qualify as quoted Eurobonds, and therefore for as long as they are held in Euroclear and Clearstream, Luxembourg, the payment of interest in respect of such Notes will be capable of being made without withholding tax, regardless of where the Noteholder is resident.

Separately, Section 246 TCA 1997 provides certain exemptions from this general obligation to withhold tax. Section 246 provides an exemption in respect of interest payments made by a qualifying company within the meaning of Section 110 TCA 1997 to a person resident in a relevant territory except where that person is a company and the interest is paid to the company in connection with a trade or business carried on in Ireland by that company through a branch or agency. Also Section 246 provides an exemption in respect of interest payments made by a company in the ordinary course of business carried on by it to a company resident in a relevant territory except where the interest is paid to the company in connection with a trade or business carried on in Ireland by that company through a branch or agency. A relevant territory for this purpose is a Member State of the European Communities, other than Ireland, or not being such a Member State, a territory with which Ireland has entered into a double tax treaty that is in effect. As of the date hereof, Ireland has entered into a double tax treaty with each of Australia, Austria, Belgium, Bulgaria, Canada, China, Chile (signed but not yet in effect), Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany,

Greece, Hungary, Iceland, Israel, India, Italy, Japan, Korea (Rep. of), Latvia, Lithuania, Luxembourg, Malaysia, Mexico, the Netherlands, New Zealand, Norway, Pakistan, Poland, Portugal, Romania, Russia, Slovak Republic, Slovenia, South Africa, Spain, Sweden, Switzerland, United Kingdom, U.S.A. and Zambia. New treaties with Argentina, Egypt, Kuwait, Malta, Morocco, Singapore, Tunisia, Turkey and Ukraine are in the course of being negotiated.

Encashment Tax

Interest on any Note which qualifies for exemption from withholding tax on interest as a quoted Eurobond (see above) realised or collected by an agent in Ireland on behalf of any Noteholder will be subject to a withholding at the standard rate of Irish income tax (currently 20 per cent.). This is unless the beneficial owner of the Note that is entitled to the interest is not resident in Ireland and makes a declaration in the required form. This is provided that such interest is not deemed, under the provisions of Irish tax legislation, to be the income of another person that is resident in Ireland.

Capital Gains Tax

A holder of a Note will not be subject to Irish taxes on capital gains provided that such holder is neither resident nor ordinarily resident in Ireland and such holder does not have an enterprise, or an interest in an enterprise, which carries on business in Ireland through a branch or agency or a permanent representative to which or to whom the Notes are attributable.

Capital Acquisitions Tax

If the Notes are comprised in a gift or inheritance taken from an Irish resident or ordinarily resident disponer or if the disponer's successor is resident or ordinarily resident in Ireland, or if any of the Notes are regarded as property situate in Ireland, the disponer's successor (primarily), or the disponer, may be liable to Irish capital acquisitions tax. The Notes, being bearer notes, would be regarded as property situate in Ireland if the Notes were ever to be physically kept or located in Ireland with a depository or otherwise. Accordingly, if, while they are physically kept or located in Ireland, such Notes are comprised in a gift or inheritance, the disponer's successor (primarily), or the disponer, may be liable to Irish capital acquisitions tax, even though the disponer or the successor may not be domiciled in Ireland.

For the purposes of capital acquisitions tax, under current legislation a non-Irish domiciled person will not be treated as resident or ordinarily resident in Ireland for the purposes of the applicable legislation except where the person has been resident in Ireland for the purposes of Irish tax for the 5 consecutive years of assessment immediately preceding the year of assessment in which the date of the gift or inheritance falls.

European Union Directive on the Taxation of Savings Income

On 3 June 2003, the European Council of Economics and Finance Ministers adopted a Directive 2003/48/EC on the taxation of savings income ("**Savings Tax Directive**"). Under the Savings Tax Directive Member States are required to provide to the tax authorities of another Member State details of payments of interest (or similar income) paid by a person within its jurisdiction to an individual resident in that other Member State. However, for a transitional period, Belgium, Luxembourg and Austria are instead required to operate a withholding system in relation to such payments (the ending of such transitional period being dependent upon the conclusion of certain other agreements relating to information exchange with certain other countries).

The Directive has been enacted into Irish legislation. Since 1 January 2004, where any person in the course of a business or profession carried on in Ireland makes an interest payment to, or secures an interest payment for the immediate benefit of, the beneficial owner of that interest, where that beneficial owner is an individual, that person must, in accordance with the methods prescribed in the legislation, establish the identity and residence of that beneficial owner. Where such a person makes such a payment to a "residual entity" then that interest payment is a "deemed interest payment" of the "residual entity" for the purpose of this legislation. A "residual entity", in relation to "deemed interest payments", must, in accordance with the methods prescribed in the legislation, establish the identity and residence of the beneficial owners of the interest payments received that are comprised in the "deemed interest payments".

"Residual Entity" means a person or undertaking established in Ireland or in another Member State or in an "associated territory" to which an interest payment is made for the benefit of a beneficial owner that is an individual, unless that person or undertaking is within the charge to corporation tax or a tax corresponding to corporation tax, or it has, in the prescribed format for the purposes of this legislation, elected to be treated in the same manner as an undertaking for collective investment in transferable securities within the meaning of the UCITS Directive 85/611/EEC, or it is such an entity or it is an equivalent entity established in an "associated territory", or it is a legal person (not being an individual) other than certain Finnish or Swedish legal persons that are excluded from the exemption from this definition in the Savings Tax Directive.

Procedures relating to the reporting of details of payments of interest (or similar income) made by any person in the course of a business or profession carried on in Ireland, to beneficial owners that are individuals or to residual entities resident in another Member State or an "associated territory" and procedures relating to the reporting of details of deemed interest payments made by residual entities where the beneficial owner is an individual resident in another Member State or an "associated territory", apply since 1 July 2005. For the purposes of these paragraphs "associated territory" means Aruba, Netherlands Antilles, Jersey, Gibraltar, Guernsey, Isle of Man, Anguilla, British Virgin Islands, Cayman Islands, Andorra, Liechtenstein, Monaco, San Marino, the Swiss Confederation, Montserrat and Turks and Caicos Islands.

TAXATION – UNITED KINGDOM

The following is a general summary of the Issuer's understanding of current law and practice in the United Kingdom relating to the taxation of the Notes. It relates only to the position of persons who are the absolute beneficial owners of the Notes and may not apply to certain classes of persons such as dealers. The summary should therefore be treated with appropriate caution. Noteholders who are in any doubt as to their tax position should consult their professional advisers.

Income Tax - Noteholders who are not United Kingdom Corporate Taxpayers

Where a Note is held by a Noteholder, who is an individual resident or ordinarily resident in the UK or who carries on a trade, profession or vocation in the UK through a branch or agency in connection with which the Note is held, the interest payable on the Note may, depending upon the Noteholder's particular circumstances, be subject to United Kingdom income tax on the gross amount of the interest paid. A credit for any Irish withholding tax paid (and not recoverable from the Irish tax authorities) may be given against any United Kingdom tax liability in respect of that income.

Accrued Income – Noteholders who are not United Kingdom Corporate Taxpayers

Where there is a transfer or redemption of a Note by a Noteholder who is not within the charge to corporation tax and is resident or ordinarily resident in the United Kingdom or carrying on a trade in the United Kingdom through a branch or agency with which the ownership of the Note is connected, such Noteholder may be chargeable to United Kingdom tax on income on an amount treated on a just and reasonable basis (by rules known as the accrued income scheme contained in Chapter II of Part XVII of the Income and Corporation Taxes Act 1988) as representing interest accrued on the Note at the time of transfer. On 2 December 2004, the government confirmed its intention to reform the Accrued Income Scheme following further consultation; the details and the timing of any reform are not yet known.

United Kingdom Corporation Tax – Corporate Noteholders

Noteholders which are companies and are either resident in the United Kingdom for taxation purposes or hold the Notes for the purposes of a trade carried on in the United Kingdom through a permanent establishment in the United Kingdom, will, subject to such relief as may be available under the terms of any applicable double tax treaty, be within the charge to United Kingdom corporation tax in respect of the Notes. Such Noteholders will be subject to tax on all profits and gains (including interest) arising on the Notes broadly in accordance with their statutory accounting treatment. Such profits and gains will normally be charged to tax as income in respect of each accounting period to which they are allocated for accounting purposes. Relief may be available in respect of losses, and for related expenses, on a similar basis. Any such Noteholders should note that any fluctuations in value relating to foreign exchange gains and losses will be taxed and relieved as income for United Kingdom corporation tax purposes generally in accordance with the manner in which such gains and losses are recognised in such holders' accounts. Such Noteholders will be outside the application of the rules described in the paragraphs headed "*Accrued Income – Noteholder who are not United Kingdom Corporate Taxpayers*" above and the paragraph headed "*United Kingdom Capital Gains Tax – Noteholders who are not United Kingdom Corporate Taxpayers*" below.

United Kingdom Capital Gains Tax – Noteholders who are not United Kingdom Corporate Taxpayers

The Notes will not constitute "qualifying corporate bonds" within the meaning of section 117 of the Taxation of Chargeable Gains Act 1992 (because they are denominated in Euros). Therefore, a disposal (which includes a redemption) or deemed disposal of any Note by a Noteholder who is an individual who is resident or ordinarily resident in the United Kingdom or, in certain circumstances by a Noteholder who is carrying on a trade, profession or vocation in the United Kingdom through a branch or agency may give rise to a chargeable gain or an allowable loss for the purposes of United Kingdom taxation of chargeable gains.

European Union Directive on the Taxation of Savings Income (2003/48/EC)

Reference is made to "*European Union Directive on the Taxation of Savings Income*" at the end of "*Taxation – Ireland*" above.

The United Kingdom is one of the Member States that provides to the tax authorities of another Member State (and certain non-EU countries and associated territories referred to in the directive and that section) the details of payments of interest or other similar income paid or secured by a person (as a paying agent or receiving agent) within the United Kingdom to an individual (and certain other "residual entities") resident in that other Member State (or other non-EU country or associated territory).

PURCHASE AND SALE

The Lead Manager has pursuant to a purchase agreement dated on or about 12 April 2006 between, amongst other parties, the Lead Manager, the Issuer, DACS 1, SF1 and SML (the "**Note Purchase Agreement**") agreed to purchase the Class A Notes, the Class M Notes and the Class B Notes. The issue price payable by the Lead Manager in respect of the Class A1 Notes is 100 per cent. of their principal amount, the issue price in respect of the Class A2 Notes is 100 per cent. of their principal amount, the issue price in respect of the Class M1 Notes is 100 per cent. of their principal amount, the issue price in respect of the Class M2 Notes is 100 per cent. of their principal amount, the issue price in respect of the Class B1 Notes is 100 per cent. of their principal amount and the issue price in respect of the Class B2 Notes is 100 per cent. of their principal amount. The Issuer will pay to the Lead Manager a combined management and underwriting fee of 0.05 per cent. of the aggregate principal amount of the Class A1 Notes and a selling commission of 0.05 per cent. of the aggregate principal amount of the Class A1 Notes, a combined management and underwriting fee of 0.11 per cent. of the aggregate principal amount of the Class A2 Notes and a selling commission of 0.11 per cent. of the aggregate principal amount of the Class A2 Notes, a combined management and underwriting fee of 0.15 per cent. of the aggregate principal amount of the Class M1 Notes and a selling commission of 0.15 per cent. of the aggregate principal amount of the Class M1 Notes, a combined management and underwriting fee of 0.22 per cent. of the aggregate principal amount of the Class M2 Notes and a selling commission of 0.22 per cent. of the aggregate principal amount of the Class M2 Notes, a combined management and underwriting fee of 0.45 per cent. of the aggregate principal amount of the Class B1 Notes and a selling commission of 0.45 per cent. of the aggregate principal amount of the Class B1 Notes and a combined management and underwriting fee of 0.75 per cent. of the aggregate principal amount of the Class B2 Notes and a selling commission of 0.75 per cent. of the aggregate principal amount of the Class B2 Notes.

DACS 1 has, pursuant to a purchase agreement dated on or about 12 April 2006 between DACS 1 and the Issuer (the "**Class C Note and Class X Note Purchase Agreement**" and, together with the Note Purchase Agreement, the "**Purchase Agreements**"), agreed to purchase the Class C Notes at the issue price of 100 per cent. of their principal amount and the Class X Note at the issue price of 100 per cent. of its principal amount.

The Note Purchase Agreement is subject to a number of conditions and may be terminated by the Lead Manager in certain circumstances prior to payment for the Class A Notes, the Class M Notes and the Class B Notes to the Issuer. The Issuer, SF1 and SML have agreed to indemnify the Lead Manager against certain liabilities in connection with the issue of the Class A Notes, the Class M Notes and the Class B Notes.

The Class C Note and Class X Note Purchase Agreement is subject to a number of conditions and may be terminated by DACS 1 in certain circumstances prior to payment for the Class C Notes and Class X Note to the Issuer. The Issuer has agreed to indemnify DACS 1 against certain liabilities in connection with the issue of the Class C Notes and Class X Note.

United States

The Lead Manager has represented to and agreed with the Issuer that:

The Class A Notes, the Class M Notes and the Class B Notes have not been and will not be registered under the Securities Act or any state securities laws. The Class A Notes, the Class M Notes and the Class B Notes may not be offered, sold or delivered directly or indirectly within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act) except pursuant to an exemption from or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws. Terms used in this paragraph have the meanings given to them by Regulation S under the Securities Act.

The Class A Notes, the Class M Notes and the Class B Notes are subject to U.S. tax law requirements and may not be offered, sold or delivered within the United States or its possessions or to a United States person,

except in certain transactions permitted by U.S. tax regulations. Terms used in this paragraph have the meaning given to them by the U.S. Internal Revenue Code of 1986 and regulations thereunder.

The Lead Manager has agreed that, except as permitted by the Note Purchase Agreement, it will not offer, sell or deliver the Class A Notes, the Class M Notes and the Class B Notes, (i) as part of their distribution at any time or (ii) otherwise until 40 days after the later of the date of commencement of the offering and the closing date for the offering thereof (the "**Distribution Compliance Period**"), within the United States or to, or for the account or benefit of a U.S. person (except in accordance with Rule 903 of Regulation S), and it will have sent to each distributor, dealer or other person to which it sells the Class A Notes, the Class M Notes and the Class B Notes during the distribution compliance period a confirmation or other notice setting forth the restrictions on offers and sales of the Class A Notes, the Class M Notes and the Class B Notes within the United States or to, or for the account or benefit of U.S. persons. Terms used in this paragraph have the meanings given to them by Regulation S.

In addition, until the expiration of the Distribution Compliance Period, an offer or sale of the Class A Notes, the Class M Notes and the Class B Notes within the United States by any dealer not participating in this offering may violate the requirements of the Securities Act if such offer or sale is made otherwise than in accordance with an available exemption from registration under the Securities Act.

United Kingdom

The Lead Manager has represented to and agreed with the Issuer that:

- (a) it has complied and will comply with all applicable provisions of the Financial Services and Markets Act 2000 ("**FSM Act**") with respect to anything done by it in relation to the Class A Notes, the Class M Notes and the Class B Notes in, from or otherwise involving the United Kingdom; and
- (b) it has only communicated or caused to be communicated and will only communicate or cause to be communicated an invitation or inducement to engage in investment activity (within the meaning of Section 21 of the FSM Act) received by it in connection with the issue or sale of any Class A Notes, Class M Notes, or Class B Notes in circumstances in which Section 21(1) of the FSM Act does not apply to the Issuer.

Ireland

The Lead Manager has further represented and agreed that either (i) it has complied and will comply with all applicable provisions of the Investment Intermediaries Act, 1995 (as amended) of Ireland including, without limitation, Sections 9 and 23 (including advertising restrictions made thereunder) thereof and the codes of conduct made under Section 37 thereof, or (ii) it is acting within the terms of an authorisation granted to it for the purposes of EU Council Directive 2000/12/EC of 20 March, 2000 (as amended or extended) and it has complied with any codes of conduct or practice made under Section 117(1) of the Central Bank Act, 1989 (as amended) of Ireland, in each case with respect to anything done by it in relation to the Class A Notes, the Class M Notes and the Class B Notes if operating in, or otherwise involving, Ireland.

General

Other than obtaining approval for this Prospectus from the Financial Regulator in its capacity as competent authority in Ireland for the purposes of Directive 2003/71/EC and relevant implementing measures in Ireland, no action has been taken by the Issuer or the Lead Manager which would or is intended to permit a public offer of the Notes in any country or jurisdiction where action for that purpose is required. Accordingly, the Lead Manager has undertaken that it will not, directly or indirectly, offer or sell any Class A Notes, the Class M Notes or the Class B Notes in any country or jurisdiction where action for that purpose is required and neither this Prospectus nor any other circular, prospectus, form of application, advertisement or other material may be distributed in or from or published in any country or jurisdiction, except under circumstances which will result in compliance with applicable laws and regulations.

DACS 1 has given similar representations and conditions in respect of the Class C Notes and the Class X Note as are given by the Lead Manager with respect to the Class A Notes, the Class M Notes and the Class B Notes.

GENERAL INFORMATION

- (1) The issue of the Notes has been authorised by resolution of the Board of Directors of the Issuer passed on or about 10 April 2006.
- (2) It is expected that the Notes will be admitted to the Official List of the Irish Stock Exchange and to trading on its regulated market on or around 18 April 2006, subject only to issue of the Temporary Global Note of each class.
- (3) The Notes have been accepted for clearance through Euroclear and Clearstream, Luxembourg as follows:

	Common Code	ISIN
Class A1 Notes.....	25083075	XS0250830758
Class A2 Notes.....	25083261	XS0250832614
Class X Note	25083300	XS0250833000
Class M1 Notes	25083369	XS0250833695
Class M2 Notes	25083407	XS0250834073
Class B1 Notes.....	25083440	XS0250834404
Class B2 Notes.....	25083512	XS0250835120
Class C Notes	25083555	XS0250835559

- (4) The auditors of the Issuer are KPMG, Chartered Accountants, members of the Institute of Chartered Accountants of Ireland. The financial year end of the Issuer is 30 November. The first statutory financial statements of the Issuer will be prepared for the period ended 30 November 2006.
- (5) The Issuer is not and has not been involved in any governmental, legal or arbitration proceedings which may have or have had since its date of incorporation a significant effect on its financial position nor is the Issuer aware that any such proceedings are pending or threatened.
- (6) In relation to the issue of the Notes the Issuer, on or about 12 April 2006, has entered into the Purchase Agreements referred to under "*Purchase and Sale*" above which are or may be material.
- (7) Since 1 March 2006 (being the date of incorporation of the Issuer), there has been no material adverse change in the financial position or prospects of the Issuer and no significant change in the trading or the financial position of the Issuer.
- (8) The Issuer will provide a quarterly report to Noteholders on the performance and status of the Mortgage Pool. The quarterly report will be available from www.kensingtonmbs.co.uk in electronic form. This internet website does not form part of the information provided for the purposes of this Prospectus nor for the purpose of the application for the Notes to be admitted to the Official List of the Irish Stock Exchange and to trading on its regulated market.
- (9) For so long as the Notes are listed, copies of the following documents may be inspected in electronic form during usual business hours at the offices of the Irish Paying Agent at HSBC House, The Harcourt Centre, Harcourt Street, Dublin 2 and the registered office of the Issuer from the date of this Prospectus:
 - (a) the Memorandum and Articles of Association of the Issuer;
 - (b) the contracts listed in paragraph 6 above;

- (c) the Master Securitisation Agreement (incorporating the Master Definitions Schedule, the Paying Agency Agreement, the Cash Management Agreement, the Standby Cash Management Agreement, the Mortgage Management Agreement, the Mortgage Administration Agreement, the Liquidity Facility Agreement, the Bank Agreement and the Guaranteed Investment Contract);
 - (d) the Trust Deed;
 - (e) the Deed of Charge;
 - (f) the Basis Swap Agreement;
 - (g) the Fixed Rate Swap Agreements;
 - (h) the Interest Rate Cap Agreement;
 - (i) the Mortgage Sale Agreements;
 - (j) the Corporate Services Agreement; and
 - (k) the Collection Account Declaration of Trust;
- (10) It is expected that the total expenses relating to the application for admission of the Notes to the Official List of the Irish Stock Exchange and to trading on its regulated market will be approximately €20,000.

**APPENDIX -
FURTHER PROVISIONAL MORTGAGE POOL COMPLETION DATA**

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1	12/23/2004	€290,000	-	€287,469	ECB	3.40		360	13.28	346.72	68.40%	€424,000	12/10/2004	Dublin
2	1/5/2005	€67,000	-	€64,835	ECB	4.20	1/31/2006	180	12.85	167.15	41.88%	€160,000	12/10/2004	Wicklow
3	1/5/2005	€156,000	-	€156,305	ECB	3.25		240	12.85	227.15	64.00%	€250,000	11/11/2004	Longford
4	1/5/2005	€330,000	-	€325,848	ECB	3.55		300	12.85	287.15	66.00%	€500,000	11/11/2004	Dublin
5	1/14/2005	€200,000	-	€196,000	ECB	3.80		240	12.56	227.44	61.54%	€325,000	12/10/2004	Clare
6	1/17/2005	€120,000	-	€117,446	ECB	3.45		240	12.46	227.54	70.59%	€170,000	11/18/2004	Monaghan
7	1/18/2005	€145,000	-	€144,415	ECB	4.70		360	12.43	347.57	74.74%	€194,000	11/11/2004	Westmeath
8	1/19/2005	€150,000	-	€148,060	ECB	4.20	1/31/2006	240	12.39	227.61	37.50%	€400,000	12/7/2004	Dublin
9	1/19/2005	€200,000	-	€200,000	ECB	4.70		360	12.39	347.61	77.82%	€257,000	12/7/2004	Kildare
10	1/19/2005	€225,000	-	€220,194	ECB	3.45		240	12.39	227.61	56.25%	€400,000	12/1/2004	Limerick
11	1/21/2005	€161,000	-	€158,387	ECB	3.55		276	12.33	263.67	87.03%	€185,000	11/11/2004	Kildare
12	1/24/2005	€95,000	-	€94,120	ECB	4.20	1/31/2006	360	12.23	347.77	59.38%	€160,000	11/25/2004	Monaghan
13	1/24/2005	€130,000	-	€129,414	ECB	5.80	1/31/2006	300	12.23	287.77	68.42%	€190,000	12/10/2004	Wicklow
14	1/25/2005	€50,000	-	€48,217	ECB	3.45		180	12.20	167.80	12.50%	€400,000	12/15/2004	Galway
15	1/26/2005	€180,000	-	€179,036	ECB	4.15		360	12.16	347.84	81.82%	€220,000	12/8/2004	Kildare
16	1/27/2005	€250,000	-	€245,176	ECB	5.25		216	12.13	203.87	55.56%	€450,000	11/29/2004	Dublin
17	1/28/2005	€100,000	-	€97,737	ECB	3.10		240	12.10	227.90	55.56%	€180,000	12/15/2004	Monaghan
18	1/28/2005	€157,900	-	€157,038	ECB	4.20		360	12.10	347.90	52.63%	€300,000	11/25/2004	Kildare
19	1/31/2005	€137,000	-	€134,722	ECB	4.75		240	12.00	228.00	78.29%	€175,000	12/9/2004	Mayo
20	2/1/2005	€150,000	-	€148,922	ECB	3.10		360	11.97	348.03	50.00%	€300,000	12/14/2004	Clare
21	2/1/2005	€160,000	-	€159,062	ECB	4.50	2/28/2006	312	11.97	300.03	50.00%	€320,000	12/2/2004	Cavan
22	2/2/2005	€150,000	-	€149,125	ECB	3.40		360	11.93	348.07	68.18%	€220,000	12/23/2004	Mayo
23	2/2/2005	€150,000	-	€149,735	ECB	4.95		360	11.93	348.07	60.00%	€250,000	12/3/2004	Cavan
24	2/3/2005	€75,000	-	€74,555	ECB	4.95		300	11.90	288.10	39.47%	€190,000	11/12/2005	Kildare
25	2/3/2005	€125,000	-	€124,261	ECB	4.20	2/28/2006	360	11.90	348.10	62.50%	€200,000	12/6/2004	Limerick
26	2/4/2005	€130,000	-	€129,199	ECB	3.45		360	11.87	348.13	28.89%	€450,000	12/9/2004	Kerry
27	2/7/2005	€100,000	-	€98,148	ECB	3.45		240	11.77	228.23	9.09%	€1,100,000	1/6/2005	Dublin
28	2/7/2005	€115,000	-	€112,559	ECB	3.25		240	11.77	228.23	71.88%	€160,000	12/20/2004	Monaghan
29	2/7/2005	€140,000	-	€138,658	ECB	4.10		360	11.77	348.23	47.46%	€295,000	1/11/2005	Meath
30	2/7/2005	€150,000	-	€149,136	ECB	3.45	2/28/2006	360	11.77	348.23	68.18%	€220,000	12/20/2004	Monaghan
31	2/9/2005	€94,342	-	€94,278	ECB	4.95	2/28/2006	360	11.70	348.30	59.52%	€158,500	12/13/2004	Wexford
32	2/9/2005	€130,000	-	€128,866	ECB	4.10		300	11.70	288.30	85.53%	€152,000	12/20/2004	Tipperary
33	2/11/2005	€155,000	-	€154,005	ECB	3.45	2/28/2006	360	11.64	348.36	50.00%	€310,000	11/30/2004	Wicklow
34	2/11/2005	€279,000	-	€277,419	ECB	3.70		360	11.64	348.36	90.00%	€310,000	1/12/2005	Dublin
35	2/12/2005	€235,000	-	€235,000	ECB	4.70		348	11.61	336.39	78.33%	€300,000	1/11/2005	Dublin
36	2/12/2005	€255,000	-	€254,365	ECB	4.75		360	11.61	348.39	72.86%	€350,000	12/3/2004	Galway
37	2/14/2005	€130,000	-	€129,780	ECB	4.95	2/28/2006	360	11.54	348.46	56.52%	€230,000	12/21/2004	Monaghan
38	2/14/2005	€150,000	-	€145,714	ECB	4.20		180	11.54	168.46	60.00%	€250,000	1/6/2005	Dublin
39	2/15/2005	€170,000	-	€167,945	ECB	3.10		300	11.51	288.49	56.67%	€300,000	1/11/2005	Roscommon
40	2/16/2005	€100,000	-	€97,613	ECB	3.80		204	11.47	192.53	22.22%	€450,000	1/18/2005	Wicklow
41	2/16/2005	€110,000	-	€108,214	ECB	4.10		240	11.47	228.53	81.48%	€135,000	11/30/2004	Tipperary
42	2/17/2005	€168,658	-	€167,974	ECB	4.20	2/28/2006	300	11.44	288.56	52.71%	€320,000	12/20/2004	Dublin
43	2/18/2005	€110,000	-	€108,210	ECB	3.95	2/28/2006	240	11.41	228.59	44.00%	€250,000	12/3/2004	Galway
44	2/21/2005	€150,000	-	€147,059	ECB	3.10		240	11.31	228.69	53.57%	€280,000	12/7/2004	Kildare
45	2/21/2005	€250,000	-	€248,472	ECB	3.45		360	11.31	348.69	38.46%	€650,000	12/7/2004	Kildare
46	2/22/2005	€102,000	-	€99,986	ECB	3.10		240	11.28	228.72	55.14%	€185,000	1/10/2005	Limerick
47	2/22/2005	€130,000	-	€128,681	ECB	4.20	2/28/2006	252	11.28	240.72	46.43%	€280,000	12/16/2004	Westmeath
48	2/22/2005	€220,000	-	€218,337	ECB	2.95		360	11.28	348.72	58.67%	€375,000	1/31/2005	Wicklow
49	2/23/2005	€67,500	-	€67,192	ECB	5.50		300	11.24	288.76	84.38%	€80,000	12/7/2004	Limerick
50	2/23/2005	€150,000	-	€147,877	ECB	2.95		348	11.24	336.76	37.50%	€400,000	1/14/2005	Meath
51	2/24/2005	€102,000	-	€100,789	ECB	2.95		300	11.21	288.79	55.14%	€185,000	1/5/2005	Limerick
52	2/25/2005	€85,000	-	€84,684	ECB	5.50		300	11.18	288.82	77.27%	€110,000	1/10/2005	Roscommon
53	2/28/2005	€80,000	-	€78,587	ECB	4.50	2/28/2006	240	11.08	228.92	64.00%	€125,000	1/13/2005	Leitrim
54	2/28/2005	€100,000	-	€99,433	ECB	3.45	2/28/2006	360	11.08	348.92	39.37%	€254,000	2/4/2005	Dublin
55	2/28/2005	€150,000	-	€145,310	ECB	3.55		180	11.08	168.92	66.67%	€225,000	12/2/2004	Monaghan
56	2/28/2005	€185,000	-	€181,928	ECB	2.95		264	11.08	252.92	52.86%	€350,000	1/10/2005	Dublin
57	3/1/2005	€76,242	-	€74,897	ECB	2.95		240	11.05	228.95	43.57%	€175,000	1/28/2005	Clare
58	3/1/2005	€140,000	-	€139,197	ECB	4.45		300	11.05	288.95	71.79%	€195,000	12/10/2004	Westmeath
59	3/2/2005	€85,000	-	€83,878	ECB	3.40		264	11.01	252.99	25.76%	€330,000	2/10/2005	Mayo
60	3/2/2005	€220,000	-	€217,599	ECB	2.95		300	11.01	288.99	63.77%	€345,000	1/26/2005	Cork
61	3/3/2005	€120,000	-	€119,509	ECB	3.75		360	10.98	349.02	77.42%	€155,000	1/18/2005	Offaly
62	3/3/2005	€150,000	-	€149,141	ECB	3.10	3/31/2006	360	10.98	349.02	51.72%	€290,000	1/27/2005	Dublin
63	3/3/2005	€200,000	-	€199,362	ECB	3.75	3/31/2007	360	10.98	349.02	80.00%	€250,001	1/19/2005	Meath
64	3/4/2005	€105,000	-	€103,301	ECB	3.45		240	10.95	229.05	42.00%	€250,000	1/26/2005	Cork
65	3/4/2005	€120,000	-	€118,313	ECB	4.10		240	10.95	229.05	75.00%	€160,000	1/14/2005	Galway
66	3/4/2005	€150,000	-	€149,244	ECB	3.40		360	10.95	349.05	77.72%	€193,000	1/6/2005	Limerick
67	3/4/2005	€165,000	-	€164,071	ECB	3.25		360	10.95	349.05	78.57%	€210,000	12/13/2004	Meath
68	3/4/2005	€185,000	-	€185,000	ECB	5.50		300	10.95	289.05	74.00%	€250,000	1/7/2005	Clare
69	3/7/2005	€90,000	-	€88,647	ECB	3.80		240	10.85	229.15	64.29%	€140,000	1/28/2005	Meath
70	3/7/2005	€99,294	-	€98,506	ECB	5.50		240	10.85	229.15	70.92%	€140,000	1/28/2005	Wexford
71	3/7/2005	€118,000	-	€117,097	ECB	3.55		360	10.85	349.15	84.29%	€140,000	2/2/2005	Carlow
72	3/7/2005	€213,750	-	€213,750	ECB	5.50		360	10.85	349.15	74.48%	€287,000	1/17/2005	Waterford
73	3/7/2005	€315,000	-	€312,953	ECB	2.95		360	10.85	349.15	56.76%	€555,000	2/7/2005	Kerry
74	3/8/2005	€177,000	-	€175,318	ECB	3.40		300	10.82	289.18	78.67%	€225,000	2/1/2005	Kildare
75	3/8/2005	€200,000	-	€198,369	ECB	3.85		300	10.82	289.18	83.33%	€240,000	2/2/2005	Louth
76	3/9/2005	€216,000	-	€215,092	ECB	3.70		360	10.78	349.22	84.71%	€255,000	1/28/2005	Meath
77	3/10/2005	€90,000	-	€88,733	ECB	4.10		240	10.75	229.25	39.13%	€230,000	12/2/2004	Donegal
78	3/10/2005	€185,000	-	€184,702	ECB	4.70		360	10.75	349.25	80.43%	€230,000	1/27/2005	Kildare
79	3/11/2005	€110,000	-	€108,635	ECB	4.20	3/31/2007	240	10.72	229.28	36.67%	€300,000	1/21/2005	Clare
80	3/11/2005	€120,000	-	€119,729	ECB	4.10	3/31/2007	360	10.72	349.28	80.00%	€150,000	1/28/2005	Westmeath
81	3/11/2005	€150,000	-	€147,531	ECB	3.10	3/31/200							

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€98,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€28,950	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€50,418	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€63,448	€19,236	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€64,000	€22,955	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€18,000	€22,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,292	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€46,200	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	7.96	€0	Standard Variable rate	PAYE	€47,300	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€0	€70,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€61,600	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€26,958	€9,000	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€23,756	€20,544	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€22,723	€0	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€35,888	€15,300	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€32,000	€59,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€19,020	€18,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€26,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€19,760	€31,294	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€29,108	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€33,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€44,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€48,760	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€17,427	€16,808	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,000	€24,960	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€49,500	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€41,155	€22,308	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€48,500	€18,480	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,600	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€19,870	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€25,246	€8,106	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€24,123	€6,000	3
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard Variable rate	PAYE	€28,000	€38,546	2
Terraced House	Freehold	Remortgage	Repayment	6.64	€0	Standard Variable rate	PAYE	€71,778	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€62,938	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€43,940	€0	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€4,000	Standard Variable rate	PAYE	€47,500	€11,000	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,500	€13,440	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,371	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€25,351	€14,400	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	2.78	€0	1 Year Fixed Rate	PAYE	€45,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€25,324	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€29,640	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€42,240	€26,345	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€35,046	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€70,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,400	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€33,376	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€46,800	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€21,073	€32,600	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€21,332	€7,800	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€27,500	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,000	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€50,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€66,300	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€14,601	€28,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€34,573	€6,240	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Certified	€21,134	€1,920	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€57,692	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€27,248	€18,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€28,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€56,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,167	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,548	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,580	€6,868	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,781	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€30,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,390	€28,500	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€29,971	€18,200	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,000	€20,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€62,383	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,000	€36,300	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,000	€19,720	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€10,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€44,720	€35,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€40,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€59,250	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€40,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€25,963	€10,400	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€35,000	€0	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,400	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,074	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,000	€31,000	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,935	€5,400	2

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
86	3/14/2005	€180,000	-	€179,744	ECB	3.85		360	10.62	349.38	83.72%	€215,000	2/2/2005	Westmeath
87	3/14/2005	€187,000	-	€186,151	ECB	3.55	3/31/2007	360	10.62	349.38	83.11%	€225,000	2/7/2004	Tipperary
88	3/15/2005	€45,000	-	€44,794	ECB	4.10		336	10.59	325.41	17.31%	€260,000	1/24/2005	Dublin
89	3/15/2005	€200,000	-	€198,609	ECB	4.20		300	10.59	289.41	57.97%	€345,000	1/27/2005	Kildare
90	3/16/2005	€170,000	-	€169,103	ECB	3.40		360	10.55	349.45	73.91%	€230,000	2/19/2005	Louth
91	3/18/2005	€100,000	-	€98,658	ECB	2.95		240	10.49	229.51	43.48%	€300,000	1/11/2005	Kildare
92	3/18/2005	€171,000	-	€170,188	ECB	2.95	3/31/2008	360	10.49	349.51	37.17%	€460,000	2/8/2005	Galway
93	3/18/2005	€297,000	-	€294,843	ECB	3.70		300	10.49	289.51	90.00%	€330,000	1/19/2005	Wicklow
94	3/21/2005	€85,000	-	€84,187	ECB	4.10		276	10.39	265.61	77.27%	€110,000	1/24/2005	Wexford
95	3/21/2005	€130,000	-	€127,767	ECB	3.10		240	10.39	229.61	32.50%	€400,000	1/6/2005	Laois
96	3/21/2005	€200,000	-	€198,877	ECB	3.25		360	10.39	349.61	50.00%	€400,000	2/22/2005	Kildare
97	3/21/2005	€238,000	-	€236,795	ECB	3.40		360	10.39	349.61	80.68%	€295,000	1/31/2005	Dublin
98	3/21/2005	€281,500	-	€280,233	ECB	3.55	3/31/2006	360	10.39	349.61	68.66%	€410,000	2/11/2005	Dublin
99	3/22/2005	€150,000	-	€149,392	ECB	3.80		360	10.36	349.64	42.86%	€350,000	2/10/2005	Westmeath
100	3/22/2005	€180,000	-	€179,795	ECB	5.50		336	10.36	325.64	73.47%	€245,000	2/11/2005	Dublin
101	3/22/2005	€200,000	-	€200,000	ECB	4.15		360	10.36	349.64	80.00%	€250,000	2/7/2005	Westmeath
102	3/22/2005	€286,000	-	€284,993	ECB	3.95		360	10.36	349.64	71.50%	€400,000	2/2/2005	Cavan
103	3/23/2005	€125,000	-	€124,376	ECB	4.95		300	10.32	289.68	40.32%	€310,000	1/21/2005	Kilkenny
104	3/23/2005	€130,000	-	€130,000	ECB	4.20		360	10.32	349.68	57.78%	€225,000	1/31/2005	Donegal
105	3/23/2005	€180,000	-	€179,313	ECB	3.85		360	10.32	349.68	83.72%	€215,000	12/21/2004	Dublin
106	3/23/2005	€230,000	-	€225,936	ECB	2.95		240	10.32	229.68	52.27%	€440,000	1/17/2005	Kildare
107	3/24/2005	€100,000	-	€99,623	ECB	3.80		360	10.29	349.71	27.40%	€365,000	2/22/2005	Galway
108	3/24/2005	€105,000	-	€104,364	ECB	2.95		360	10.29	349.71	35.00%	€300,000	2/4/2005	Roscommon
109	3/24/2005	€120,000	-	€118,576	ECB	3.85		336	10.29	325.71	60.00%	€200,000	3/1/2005	Limerick
110	3/24/2005	€140,000	-	€138,757	ECB	3.55		300	10.29	289.71	70.00%	€200,000	2/14/2005	Limerick
111	3/24/2005	€200,000	-	€200,000	ECB	4.10	3/31/2008	360	10.29	349.71	77.52%	€258,000	2/2/2005	Kildare
112	3/24/2005	€230,000	-	€228,342	ECB	4.10		300	10.29	289.71	83.64%	€275,000	1/31/2005	Tipperary
113	3/24/2005	€240,000	-	€238,106	ECB	3.95		300	10.29	289.71	70.59%	€340,000	2/14/2005	Meath
114	3/29/2005	€50,000	-	€48,878	ECB	3.10		180	10.13	169.87	27.03%	€185,000	1/20/2005	Wexford
115	3/29/2005	€206,000	-	€203,907	ECB	3.45	3/31/2006	360	10.13	349.87	84.08%	€245,000	2/28/2005	Laois
116	3/30/2005	€110,000	-	€108,889	ECB	4.20		360	10.09	349.91	61.11%	€180,000	12/10/2004	Mayo
117	3/30/2005	€133,000	-	€130,603	ECB	3.45		240	10.09	229.91	57.83%	€230,000	2/23/2005	Carlow
118	3/30/2005	€200,000	-	€198,248	ECB	3.60		300	10.09	289.91	66.67%	€300,000	1/19/2005	Limerick
119	3/30/2005	€414,000	-	€412,013	ECB	3.55		360	10.09	349.91	90.00%	€460,000	2/2/2005	Cavan
120	3/31/2005	€35,000	-	€33,140	ECB	3.25		120	10.06	109.94	18.42%	€190,000	2/8/2005	Donegal
121	3/31/2005	€100,000	-	€98,323	ECB	3.25		240	10.06	229.94	66.67%	€150,000	12/10/2004	Clare
122	3/31/2005	€145,000	-	€144,407	ECB	3.70		360	10.06	349.94	87.88%	€165,000	2/2/2005	Limerick
123	3/31/2005	€285,000	-	€278,464	ECB	4.95		180	10.06	169.94	57.00%	€500,000	2/22/2005	Dublin
124	4/1/2005	€100,000	-	€98,142	ECB	3.15		264	10.03	253.97	41.67%	€240,000	1/12/2005	Dublin
125	4/1/2005	€100,000	-	€98,539	ECB	3.10		240	10.03	229.97	55.56%	€180,000	3/1/2005	Mayo
126	4/1/2005	€102,000	-	€99,859	ECB	3.10		216	10.03	205.97	51.00%	€200,000	2/17/2005	Clare
127	4/1/2005	€108,000	-	€107,241	ECB	3.55	4/30/2006	300	10.03	289.97	90.00%	€120,000	1/12/2005	Wexford
128	4/1/2005	€113,000	-	€112,525	ECB	2.95		360	10.03	349.97	47.08%	€240,000	2/25/2005	Dublin
129	4/1/2005	€150,000	-	€148,976	ECB	3.25		300	10.03	289.97	48.39%	€310,000	2/7/2005	Carlow
130	4/4/2005	€66,000	-	€64,480	ECB	3.75		180	9.93	170.07	30.00%	€220,000	2/14/2005	Cork
131	4/4/2005	€86,000	-	€85,344	ECB	3.40		300	9.93	290.07	32.45%	€265,000	2/15/2005	Dublin
132	4/4/2005	€110,000	-	€109,138	ECB	4.05		276	9.93	266.07	78.57%	€140,000	10/20/2004	Limerick
133	4/4/2005	€150,000	-	€149,369	ECB	3.25		360	9.93	350.07	51.72%	€290,000	2/11/2005	Westmeath
134	4/4/2005	€467,000	-	€460,159	ECB	4.30		276	9.93	266.07	72.97%	€640,000	3/3/2005	Kilkenny
135	4/5/2005	€70,000	-	€69,338	ECB	2.95	4/30/2006	360	9.90	350.10	30.43%	€230,000	2/15/2005	Wexford
136	4/5/2005	€185,000	-	€185,000	ECB	3.55	4/30/2006	360	9.90	350.10	82.22%	€225,000	2/8/2005	Kildare
137	4/6/2005	€60,000	-	€59,309	ECB	3.25		264	9.86	254.14	40.00%	€150,000	2/18/2005	Laois
138	4/6/2005	€120,000	-	€118,019	ECB	5.25		240	9.86	230.14	54.55%	€220,000	3/7/2005	Dublin
139	4/6/2005	€230,000	-	€229,475	ECB	3.25		348	9.86	338.14	74.19%	€310,000	2/14/2005	Dublin
140	4/6/2005	€239,000	-	€237,073	ECB	3.25		300	9.86	290.14	79.67%	€300,000	2/7/2005	Carlow
141	4/7/2005	€100,000	-	€96,640	ECB	3.15		180	9.83	170.17	43.48%	€230,000	3/3/2005	Kildare
142	4/7/2005	€138,750	-	€138,750	ECB	5.00	4/30/2006	360	9.83	350.17	75.00%	€185,000	2/23/2005	Wexford
143	4/7/2005	€220,000	-	€217,911	ECB	3.70		360	9.83	350.17	73.33%	€300,000	3/10/2005	Dublin
144	4/11/2005	€40,000	-	€37,732	ECB	3.55		120	9.70	110.30	18.18%	€220,000	2/11/2005	Westmeath
145	4/11/2005	€63,000	-	€60,840	ECB	2.95		180	9.70	170.30	26.25%	€240,000	3/3/2005	Kildare
146	4/11/2005	€145,000	-	€143,374	ECB	4.15		300	9.70	290.30	65.91%	€220,000	2/15/2005	Kildare
147	4/11/2005	€188,000	-	€186,321	ECB	4.00		360	9.70	350.30	80.00%	€235,000	3/10/2005	Dublin
148	4/12/2005	€56,000	-	€55,490	ECB	4.95		240	9.67	230.33	32.94%	€170,000	2/8/2005	Kildare
149	4/12/2005	€80,000	-	€76,439	ECB	2.95		156	9.67	146.33	38.10%	€210,000	12/14/2004	Kildare
150	4/12/2005	€189,000	-	€187,174	ECB	3.55		360	9.67	350.33	90.00%	€210,000	2/15/2005	Sligo
151	4/13/2005	€120,000	-	€116,941	ECB	4.15		204	9.63	194.37	46.15%	€260,000	2/25/2005	Longford
152	4/13/2005	€144,000	-	€143,468	ECB	3.40	4/30/2006	360	9.63	350.37	77.84%	€185,000	2/10/2005	Limerick
153	4/13/2005	€150,000	-	€149,455	ECB	4.00		348	9.63	338.37	83.33%	€180,000	2/23/2005	Carlow
154	4/13/2005	€313,000	-	€310,102	ECB	3.75		360	9.63	350.37	85.75%	€365,000	3/2/2005	Kildare
155	4/14/2005	€70,000	-	€67,720	ECB	3.15	4/30/2006	180	9.60	170.40	30.43%	€230,000	2/10/2005	Wexford
156	4/14/2005	€120,000	-	€119,295	ECB	5.50		360	9.60	350.40	66.67%	€180,000	2/15/2005	Cork
157	4/14/2005	€123,000	-	€121,377	ECB	3.85		300	9.60	290.40	41.00%	€300,000	3/8/2005	Dublin
158	4/14/2005	€152,000	-	€151,961	ECB	4.40		324	9.60	314.40	80.00%	€190,000	1/26/2005	Mayo
159	4/14/2005	€198,000	-	€196,674	ECB	5.50		360	9.60	350.40	82.50%	€240,000	2/28/2005	Meath
160	4/14/2005	€216,000	-	€213,887	ECB	3.55		360	9.60	350.40	90.00%	€240,000	3/18/2005	Offaly
161	4/15/2005	€105,000	-	€104,633	ECB	4.20		324	9.57	314.43	45.65%	€230,000	1/14/2005	Dublin
162	4/15/2005	€120,000	-	€118,420	ECB	3.85		300	9.57	290.43	48.98%	€245,000	3/1/2005	Dublin
163	4/15/2005	€135,000	-	€131,457	ECB	3.85		204	9.57	194.43	42.59%	€317,000	3/15/2005	Dublin
164	4/15/2005	€150,000	-	€148,732	ECB	4.30		360	9.57	350.43	28.30%	€530,000	3/3/2005	Cork
165	4/15/2005	€238,000	-	€236,122	ECB	3.25	4/30/2006	300	9.57	290.43	79.33%	€300,000	1/25/2005	Offaly
166	4/18/2005	€100,000	-	€98,353	ECB	5.00	4/30/2006	240	9.47	230.53	42.55%	€235,000	3/2	

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€38,647	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€47,868	€44,201	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,340	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€37,800	€0	1
Semi	Freehold	Purchase	Repayment	4.09	€0	Standard Variable rate	PAYE	€35,211	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Employed	€35,000	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€53,027	€26,813	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,916	€17,570	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€60,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€60,106	€6,240	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€60,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,492	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€53,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Certified	€50,000	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€71,000	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€20,501	Standard variable rate	PAYE	€41,606	€0	6
Detached	Freehold	Remortgage	Repayment	2.79	€0	Standard variable rate	Self Employed	€50,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€27,570	€25,571	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,845	€37,300	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€31,745	€5,875	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,641	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€34,000	€16,847	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€16,100	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	3.95	€0	3 Year Fixed rate	PAYE	€50,000	€21,395	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€72,070	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€72,209	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€15,548	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€52,401	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€28,696	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€52,415	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€3,122	Standard variable rate	Self Employed	€64,826	€0	3
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€100,779	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€37,459	€21,000	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€22,558	€19,800	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€133,100	€60,500	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€635	Standard variable rate	PAYE	€26,297	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,676	€7,800	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€26,000	€0	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€40,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,893	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€46,800	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,800	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€26,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€4,500	Standard Variable rate	Self Employed	€28,033	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€126,000	€22,500	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€15,847	€8,590	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€37,976	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,500	€0	6
Semi	Freehold	Remortgage	Repayment	2.02	€0	Standard variable rate	PAYE	€44,765	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€51,992	€5,200	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,502	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€39,130	€19,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€28,227	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,300	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€41,664	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,000	€0	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,766	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€78,707	€6,760	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€44,779	€12,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,300	€30,000	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€64,000	€20,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.13	€0	Standard variable rate	PAYE	€31,048	€8,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,640	€42,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€126	1 Year Fixed Rate	PAYE	€30,952	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€9,000	Standard variable rate	PAYE	€37,336	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,076	€31,200	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,504	€0	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€28,855	€21,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,224	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,896	€20,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,500	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€61,000	€18,282	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€28,500	€9,620	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,200	€9,734	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€56,800	€0	5

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
170	4/19/2005	€70,000	-	€69,421	ECB	5.25		240	9.44	230.56	46.67%	€150,000	2/18/2005	Tipperary
171	4/19/2005	€130,000	-	€129,546	ECB	4.95		300	9.44	290.56	58.30%	€223,000	2/21/2005	Waterford
172	4/19/2005	€141,400	-	€136,761	ECB	3.45		180	9.44	170.56	61.48%	€230,000	3/8/2005	Westmeath
173	4/19/2005	€160,000	-	€158,799	ECB	3.45	4/30/2006	300	9.44	290.56	43.84%	€365,000	2/3/2005	Carlow
174	4/19/2005	€175,000	-	€173,137	ECB	3.55		264	9.44	254.56	83.33%	€210,000	2/3/2005	Donegal
175	4/19/2005	€212,500	-	€210,588	ECB	3.55	4/30/2006	360	9.44	350.56	85.00%	€250,000	3/11/2005	Meath
176	4/20/2005	€55,000	-	€54,324	ECB	3.45		300	9.40	290.60	23.91%	€230,000	3/16/2005	Meath
177	4/20/2005	€100,000	-	€95,769	ECB	4.20		132	9.40	122.60	36.36%	€275,000	2/16/2005	Kildare
178	4/20/2005	€145,000	-	€143,577	ECB	3.45		360	9.40	350.60	64.44%	€225,000	3/16/2005	Laois
179	4/20/2005	€150,000	-	€148,752	ECB	5.25		336	9.40	326.60	50.00%	€300,000	3/15/2005	Dublin
180	4/20/2005	€197,000	-	€190,433	ECB	3.25		180	9.40	170.60	69.12%	€285,000	1/26/2005	Galway
181	4/20/2005	€218,000	-	€216,842	ECB	3.55		360	9.40	350.60	87.20%	€250,000	3/21/2005	Kilkenny
182	4/20/2005	€237,000	-	€233,647	ECB	3.45		300	9.40	290.60	67.71%	€350,000	3/15/2005	Meath
183	4/20/2005	€240,000	-	€239,326	ECB	3.85		360	9.40	350.60	80.00%	€300,000	2/25/2005	Tipperary
184	4/21/2005	€65,000	-	€63,706	ECB	3.25		204	9.37	194.63	72.22%	€90,000	1/13/2005	Roscommon
185	4/21/2005	€120,000	-	€118,714	ECB	5.30		300	9.37	290.63	35.29%	€340,000	3/2/2005	Dublin
186	4/21/2005	€130,000	-	€127,431	ECB	3.60	4/30/2006	240	9.37	230.63	74.29%	€175,000	3/16/2005	Offaly
187	4/21/2005	€140,000	-	€138,605	ECB	5.50		300	9.37	290.63	71.79%	€195,000	3/15/2005	Laois
188	4/21/2005	€193,000	-	€190,412	ECB	3.75		300	9.37	290.63	85.02%	€227,000	2/11/2005	Sligo
189	4/22/2005	€50,000	-	€47,386	ECB	2.95		132	9.34	122.66	21.74%	€230,000	3/9/2005	Dublin
190	4/22/2005	€75,000	-	€71,682	ECB	3.40	4/30/2006	144	9.34	134.66	55.56%	€135,000	3/7/2005	Limerick
191	4/22/2005	€240,000	-	€236,721	ECB	3.70		300	9.34	290.66	77.42%	€310,000	3/18/2005	Kilkenny
192	4/22/2005	€252,000	-	€249,478	ECB	3.75		348	9.34	338.66	84.00%	€300,000	3/7/2005	Clare
193	4/22/2005	€280,000	-	€278,404	ECB	4.10		276	9.34	266.66	80.00%	€350,000	12/6/2004	Mayo
194	4/25/2005	€60,000	-	€59,172	ECB	2.95	4/30/2006	300	9.24	290.76	49.38%	€121,500	3/15/2005	Mayo
195	4/25/2005	€103,000	-	€97,082	ECB	3.45		120	9.24	110.76	64.38%	€160,000	2/28/2005	Offaly
196	4/25/2005	€130,000	-	€129,929	ECB	4.95		360	9.24	350.76	53.06%	€245,000	2/23/2005	Wexford
197	4/25/2005	€145,000	-	€142,907	ECB	4.00		300	9.24	290.76	51.79%	€280,000	3/9/2005	Cavan
198	4/25/2005	€188,000	-	€187,064	ECB	5.00		360	9.24	350.76	80.00%	€235,000	2/15/2005	Laois
199	4/25/2005	€190,000	-	€187,871	ECB	3.10		348	9.24	338.76	59.94%	€317,000	3/10/2005	Dublin
200	4/25/2005	€216,000	-	€215,351	ECB	3.85		360	9.24	350.76	80.00%	€270,000	12/15/2004	Meath
201	4/25/2005	€278,000	-	€275,457	ECB	4.30	4/30/2006	300	9.24	290.76	73.16%	€380,000	3/7/2005	Dublin
202	4/26/2005	€120,000	-	€118,298	ECB	3.10		300	9.21	290.79	52.17%	€230,000	3/11/2005	Sligo
203	4/26/2005	€120,000	-	€119,438	ECB	3.10		360	9.21	350.79	48.00%	€250,000	2/21/2005	Kildare
204	4/26/2005	€142,000	-	€141,956	ECB	4.95		360	9.21	350.79	47.33%	€300,000	1/28/2005	Monaghan
205	4/26/2005	€150,000	-	€147,001	ECB	3.25		240	9.21	230.79	37.50%	€400,000	3/16/2005	Galway
206	4/26/2005	€150,000	-	€147,812	ECB	4.30		276	9.21	266.79	39.47%	€380,000	3/10/2005	Dublin
207	4/26/2005	€150,000	-	€149,441	ECB	3.40	4/30/2006	360	9.21	350.79	83.33%	€180,000	2/24/2005	Sligo
208	4/26/2005	€155,000	-	€154,990	ECB	4.95		360	9.21	350.79	55.36%	€280,000	2/25/2005	Cork
209	4/26/2005	€160,000	-	€157,643	ECB	5.00		300	9.21	290.79	45.71%	€350,000	3/9/2005	Tipperary
210	4/26/2005	€184,000	-	€180,371	ECB	4.00		240	9.21	230.79	80.00%	€230,000	3/14/2005	Dublin
211	4/26/2005	€200,000	-	€197,905	ECB	3.10		360	9.21	350.79	57.14%	€350,000	3/30/2005	Westmeath
212	4/27/2005	€70,000	-	€68,491	ECB	3.15		240	9.17	230.83	43.75%	€160,000	2/15/2005	Cork
213	4/27/2005	€98,000	-	€96,972	ECB	3.85		336	9.17	326.83	46.67%	€210,000	3/31/2005	Meath
214	4/27/2005	€100,000	-	€97,992	ECB	3.60	4/30/2006	240	9.17	230.83	71.43%	€140,000	3/8/2005	Longford
215	4/27/2005	€130,000	-	€128,631	ECB	5.25		300	9.17	290.83	59.09%	€220,000	3/23/2005	Galway
216	4/27/2005	€168,750	-	€168,200	ECB	5.10		360	9.17	350.83	75.00%	€225,000	2/24/2005	Leitrim
217	4/27/2005	€250,000	-	€246,644	ECB	3.75		300	9.17	290.83	80.65%	€310,000	3/15/2005	Dublin
218	4/27/2005	€250,000	-	€248,002	ECB	3.75		360	9.17	350.83	83.33%	€300,000	2/21/2005	Mayo
219	4/28/2005	€53,000	-	€52,526	ECB	3.40		276	9.14	266.86	16.83%	€315,000	2/10/2005	Kildare
220	4/28/2005	€65,000	-	€64,299	ECB	2.95		360	9.14	350.86	48.15%	€135,000	3/23/2005	Louth
221	4/28/2005	€90,000	-	€87,026	ECB	3.30		180	9.14	170.86	54.55%	€165,000	3/23/2005	Roscommon
222	4/28/2005	€150,000	-	€147,626	ECB	3.15		288	9.14	278.86	47.62%	€315,000	2/15/2005	Dublin
223	4/28/2005	€150,000	-	€149,476	ECB	4.95		300	9.14	290.86	62.50%	€240,000	2/1/2005	Wexford
224	4/28/2005	€180,000	-	€177,148	ECB	3.40	4/30/2006	276	9.14	266.86	72.00%	€250,000	3/16/2005	Wexford
225	4/28/2005	€192,000	-	€190,376	ECB	4.60		348	9.14	338.86	80.00%	€240,000	3/15/2005	Dublin
226	4/29/2005	€80,000	-	€77,845	ECB	4.15		240	9.11	230.89	69.57%	€115,000	3/4/2005	Limerick
227	4/29/2005	€83,000	-	€82,157	ECB	3.25		360	9.11	350.89	42.13%	€197,000	12/16/2004	Offaly
228	4/29/2005	€139,500	-	€137,689	ECB	4.05		300	9.11	290.89	90.00%	€155,000	3/10/2005	Cork
229	4/29/2005	€165,000	-	€160,326	ECB	3.10		168	9.11	158.89	51.56%	€320,000	2/9/2005	Dublin
230	4/29/2005	€165,000	-	€163,514	ECB	3.55	4/30/2006	360	9.11	350.89	84.62%	€195,000	3/16/2005	Westmeath
231	4/29/2005	€177,000	-	€175,458	ECB	4.45		348	9.11	338.89	64.36%	€275,000	1/13/2005	Kildare
232	4/29/2005	€180,000	-	€177,996	ECB	3.60		336	9.11	326.89	78.26%	€230,000	3/22/2005	Louth
233	4/29/2005	€180,000	-	€178,544	ECB	4.30		360	9.11	350.89	78.26%	€230,000	3/16/2005	Cork
234	5/3/2005	€100,000	-	€98,322	ECB	4.30		240	8.98	231.02	83.33%	€120,000	3/11/2005	Limerick
235	5/3/2005	€114,000	-	€113,640	ECB	5.00		276	8.98	267.02	35.63%	€320,000	2/22/2005	Dublin
236	5/3/2005	€124,180	-	€122,609	ECB	3.45		300	8.98	291.02	23.00%	€540,000	4/1/2005	Kildare
237	5/3/2005	€150,000	-	€147,473	ECB	2.95		264	8.98	255.02	25.00%	€600,000	3/18/2005	Dublin
238	5/3/2005	€150,000	-	€148,588	ECB	5.25		300	8.98	291.02	57.69%	€260,000	3/2/2005	Westmeath
239	5/3/2005	€158,000	-	€154,566	ECB	3.55		216	8.98	207.02	43.89%	€360,000	3/11/2005	Dublin
240	5/3/2005	€156,000	-	€155,615	ECB	5.00		360	8.98	351.02	42.16%	€370,000	4/6/2005	Dublin
241	5/3/2005	€190,000	-	€188,423	ECB	3.75		360	8.98	351.02	80.85%	€235,000	3/22/2005	Louth
242	5/3/2005	€240,000	-	€238,129	ECB	3.45	5/31/2008	360	8.98	351.02	60.00%	€400,000	3/23/2005	Kildare
243	5/3/2005	€369,000	-	€364,381	ECB	3.55	5/31/2007	360	8.98	351.02	84.83%	€435,000	3/18/2005	Cavan
244	5/4/2005	€117,000	-	€115,873	ECB	5.25		300	8.94	291.06	58.50%	€200,000	3/10/2005	Kilkenny
245	5/4/2005	€140,000	-	€139,162	ECB	5.00	5/31/2006	360	8.94	351.06	42.42%	€330,000	3/22/2005	Meath
246	5/4/2005	€145,000	-	€143,209	ECB	3.55		300	8.94	291.06	29.00%	€500,000	3/15/2005	Meath
247	5/4/2005	€180,000	-	€178,085	ECB	4.60		300	8.94	291.06	76.60%	€235,000	3/23/2005	Dublin
248	5/4/2005	€184,000	-	€181,812	ECB	3.75		300	8.94	291.06	81.78%	€225,000	3/14/2005	Dublin
249	5/4/2005	€187,000	-	€185,426	ECB	3.40	5/31/2006	360	8.94	351.06	74.80%	€250,000	2/18/2005	Meath
250	5/4/2005	€190,000	-	€187,619	ECB	3.30		300	8.94	291.06	59.38%	€320,000	3/31/2005	Dublin

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€23,077	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,200	€16,385	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,945	€22,234	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€38,655	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€50,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€46,000	€18,000	1
Terraced House	Freehold	Remortgage	Repayment	1.10	€0	Standard variable rate	Self Certified	€36,400	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,000	€30,177	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€882	Standard variable rate	PAYE	€36,970	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€75,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.86	€0	Standard variable rate	Self Employed	€46,826	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,500	€28,869	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€10,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,622	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€23,641	€12,480	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€9,587	Standard variable rate	PAYE	€33,145	€7,032	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€65,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,400	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,999	€2,604	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,008	€18,000	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€50,800	€28,958	2
Detached	Freehold	Remortgage	Repayment	0.00	€7,500	Standard variable rate	Self Employed	€80,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€17,500	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€8,990	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,286	€6,782	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,000	€0	3
Semi	Freehold	Remortgage	Repayment	1.04	€5,325	Standard variable rate	Self Certified	€48,000	€37,711	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,531	€5,887	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€75,892	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€90,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,312	€20,769	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,360	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,583	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€40,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€36,322	€12,549	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€27,000	€11,712	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€11,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.11	€0	Standard variable rate	PAYE	€43,155	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€38,000	€23,684	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,000	€5,408	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,880	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€21,959	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€30,500	€24,500	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,047	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,320	€25,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€77,000	€0	2
Detached	Freehold	Remortgage	Repayment	2.03	€0	Standard variable rate	Self Employed	€76,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€2,186	Standard variable rate	Self Certified	€26,400	€8,000	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,165	€8,116	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,680	€24,744	2
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€40,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€26,000	€20,670	1
Terraced House	Freehold	Purchase	Repayment	0.00	€5,700	Standard variable rate	Self Certified	€47,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,200	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€54,000	€0	1
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€25,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,503	€30,909	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€37,000	€20,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€59,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€38,340	€17,425	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€5,275	Standard variable rate	PAYE	€23,900	€28,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,401	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,198	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,000	€21,450	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€5,000	3
Terraced House	Freehold	Remortgage	Repayment	2.14	€0	Standard variable rate	PAYE	€41,860	€5,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€2,325	Standard variable rate	PAYE	€65,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€35,000	€28,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Employed	€90,400	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€12,741	Standard variable rate	PAYE	€31,900	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€31,573	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,355	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Certified	€35,000	€20,986	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,684	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€43,160	€16,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,027	€0	2
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€46,000	€16,000	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€17,000	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,261	€0	5

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
254	5/5/2005	€75,000	-	€75,000	ECB	4.80	5/31/2007	360	8.91	351.09	75.00%	€100,000	3/21/2005	Longford
255	5/5/2005	€130,000	-	€128,550	ECB	5.00	5/31/2006	276	8.91	267.09	43.33%	€300,000	3/7/2005	Dublin
256	5/5/2005	€150,000	-	€148,414	ECB	4.15	5/31/2007	300	8.91	291.09	63.83%	€235,000	3/22/2005	Louth
257	5/5/2005	€160,000	-	€158,529	ECB	3.15		360	8.91	351.09	46.38%	€345,000	4/7/2005	Wicklow
258	5/5/2005	€235,000	-	€232,898	ECB	3.40		360	8.91	351.09	78.33%	€300,000	4/7/2005	Dublin
259	5/5/2005	€265,600	-	€265,116	ECB	4.30		360	8.91	351.09	37.94%	€700,000	1/17/2005	Dublin
260	5/6/2005	€50,000	-	€48,830	ECB	2.95		240	8.88	231.12	33.33%	€150,000	3/16/2005	Longford
261	5/6/2005	€112,000	-	€110,324	ECB	5.30		240	8.88	231.12	37.33%	€300,000	3/24/2005	Dublin
262	5/6/2005	€142,500	-	€141,188	ECB	5.50		300	8.88	291.12	75.00%	€190,000	2/21/2005	Cavan
263	5/6/2005	€165,000	-	€163,297	ECB	4.30	5/31/2007	300	8.88	291.12	76.74%	€215,000	3/30/2005	Dublin
264	5/6/2005	€195,000	-	€193,537	ECB	4.00	5/31/2006	360	8.88	351.12	50.65%	€385,000	3/31/2005	Meath
265	5/6/2005	€200,000	-	€198,901	ECB	3.45		360	8.88	351.12	67.80%	€295,000	2/23/2005	Donegal
266	5/9/2005	€95,000	-	€94,339	ECB	5.00	5/31/2008	312	8.78	303.22	15.83%	€600,000	3/10/2005	Kilkenny
267	5/9/2005	€100,000	-	€98,144	ECB	3.45		240	8.78	231.22	38.46%	€260,000	2/15/2005	Dublin
268	5/9/2005	€120,000	-	€118,677	ECB	4.30		300	8.78	291.22	42.86%	€280,000	4/1/2005	Kildare
269	5/9/2005	€160,000	-	€158,501	ECB	3.10		360	8.78	351.22	50.00%	€320,000	3/24/2005	Dublin
270	5/9/2005	€160,000	-	€158,646	ECB	3.70		360	8.78	351.22	58.18%	€275,000	4/7/2005	Kildare
271	5/9/2005	€204,000	-	€201,884	ECB	4.00		300	8.78	291.22	80.00%	€255,000	3/1/2005	Meath
272	5/9/2005	€236,300	-	€234,218	ECB	3.40		360	8.78	351.22	71.61%	€330,000	3/18/2005	Westmeath
273	5/10/2005	€94,991	-	€94,242	ECB	3.40		360	8.75	351.25	73.07%	€130,000	2/2/2005	Carlow
274	5/11/2005	€95,000	-	€94,233	ECB	3.85		360	8.71	351.29	40.43%	€235,000	3/19/2005	Dublin
275	5/11/2005	€95,000	-	€94,323	ECB	4.30		360	8.71	351.29	47.50%	€200,000	3/18/2005	Kilkenny
276	5/11/2005	€111,000	-	€110,279	ECB	3.85		336	8.71	327.29	33.64%	€330,000	4/12/2005	Galway
277	5/11/2005	€112,500	-	€111,161	ECB	3.85		300	8.71	291.29	86.54%	€130,000	3/10/2005	Donegal
278	5/11/2005	€120,000	-	€118,922	ECB	3.30		360	8.71	351.29	50.00%	€240,000	4/11/2005	Dublin
279	5/11/2005	€124,000	-	€122,581	ECB	3.55	5/31/2007	300	8.71	291.29	41.33%	€300,000	3/14/2005	Dublin
280	5/11/2005	€130,000	-	€127,691	ECB	3.85		240	8.71	231.29	61.90%	€210,000	4/12/2005	Tipperary
281	5/11/2005	€130,000	-	€128,075	ECB	5.00	5/31/2006	240	8.71	231.29	32.50%	€400,000	3/24/2005	Cork
282	5/11/2005	€130,000	-	€128,324	ECB	3.25		300	8.71	291.29	65.00%	€200,000	4/4/2005	Wicklow
283	5/11/2005	€130,000	-	€128,640	ECB	5.25		288	8.71	279.29	59.09%	€220,000	4/8/2005	Galway
284	5/11/2005	€187,000	-	€185,418	ECB	3.85		360	8.71	351.29	62.33%	€300,000	3/24/2005	Dublin
285	5/11/2005	€190,000	-	€188,176	ECB	4.30		300	8.71	291.29	34.55%	€550,000	3/30/2005	Meath
286	5/11/2005	€192,000	-	€190,593	ECB	4.30		360	8.71	351.29	80.00%	€240,000	4/5/2005	Louth
287	5/11/2005	€200,000	-	€198,244	ECB	3.45		360	8.71	351.29	67.80%	€295,000	4/5/2005	Dublin
288	5/11/2005	€363,000	-	€359,622	ECB	3.15		360	8.71	351.29	40.33%	€900,000	4/24/2005	Kildare
289	5/12/2005	€40,000	-	€36,908	ECB	3.15		84	8.68	75.32	18.18%	€220,000	3/30/2005	Westmeath
290	5/12/2005	€90,000	-	€89,571	ECB	5.00		360	8.68	351.32	41.86%	€215,000	3/31/2005	Donegal
291	5/12/2005	€144,500	-	€143,276	ECB	3.75		360	8.68	351.32	80.00%	€180,000	3/16/2005	Cavan
292	5/12/2005	€160,000	-	€156,703	ECB	4.00		360	8.68	351.32	53.33%	€300,000	5/7/2005	Dublin
293	5/12/2005	€180,000	-	€176,648	ECB	3.40		240	8.68	231.32	73.47%	€245,000	4/1/2005	Kildare
294	5/12/2005	€184,500	-	€182,919	ECB	3.55		360	8.68	351.32	90.00%	€205,000	4/12/2005	Limerick
295	5/12/2005	€200,000	-	€198,579	ECB	4.55		360	8.68	351.32	57.14%	€350,000	3/29/2005	Meath
296	5/12/2005	€200,000	-	€199,582	ECB	5.50		360	8.68	351.32	68.97%	€290,000	3/31/2005	Wexford
297	5/12/2005	€225,000	-	€223,045	ECB	5.80		300	8.68	291.32	69.23%	€325,000	4/18/2005	Cavan
298	5/13/2005	€40,000	-	€39,455	ECB	2.95		300	8.65	291.35	26.67%	€150,000	3/10/2005	Limerick
299	5/13/2005	€140,000	-	€139,061	ECB	4.85		360	8.65	351.35	56.00%	€250,000	2/10/2005	Kildare
300	5/13/2005	€145,000	-	€143,703	ECB	3.40		360	8.65	351.35	82.86%	€175,000	11/30/2004	Kildare
301	5/13/2005	€180,000	-	€179,028	ECB	5.25		360	8.65	351.35	52.94%	€340,000	3/15/2005	Dublin
302	5/13/2005	€192,000	-	€190,833	ECB	3.45		336	8.65	327.35	60.00%	€320,000	3/11/2005	Dublin
303	5/13/2005	€300,000	-	€290,313	ECB	5.00		156	8.65	147.35	40.00%	€750,000	3/2/2005	Dublin
304	5/16/2005	€60,000	-	€59,254	ECB	2.95		300	8.55	291.45	27.27%	€220,000	3/21/2005	Meath
305	5/16/2005	€78,500	-	€78,244	ECB	4.30		300	8.55	291.45	28.55%	€275,000	4/20/2005	Dublin
306	5/16/2005	€105,000	-	€103,037	ECB	5.00		216	8.55	207.45	43.75%	€240,000	4/6/2005	Mayo
307	5/16/2005	€120,000	-	€117,948	ECB	4.15		240	8.55	231.45	55.81%	€215,000	3/4/2005	Cork
308	5/16/2005	€130,000	-	€128,451	ECB	3.85		300	8.55	291.45	65.00%	€200,000	3/31/2005	Limerick
309	5/16/2005	€132,500	-	€130,290	ECB	2.95		168	8.55	159.45	44.17%	€300,000	4/5/2005	Waterford
310	5/16/2005	€150,000	-	€147,054	ECB	2.95		240	8.55	231.45	34.88%	€430,000	4/18/2005	Louth
311	5/16/2005	€160,000	-	€158,905	ECB	3.75	5/31/2006	360	8.55	351.45	84.21%	€190,000	3/11/2005	Tipperary
312	5/17/2005	€102,000	-	€101,187	ECB	3.60		360	8.52	351.48	78.46%	€130,000	4/13/2005	Westmeath
313	5/17/2005	€112,000	-	€105,376	ECB	3.25		108	8.52	99.48	14.93%	€750,000	4/18/2005	Dublin
314	5/17/2005	€120,000	-	€119,117	ECB	5.00		336	8.52	327.48	38.71%	€310,000	4/12/2005	Dublin
315	5/17/2005	€122,750	-	€121,666	ECB	3.10	5/31/2006	360	8.52	351.48	57.09%	€215,000	4/5/2005	Westmeath
316	5/17/2005	€146,500	-	€146,173	ECB	3.45		360	8.52	351.48	69.76%	€210,000	3/29/2005	Westmeath
317	5/17/2005	€150,000	-	€148,837	ECB	4.15		360	8.52	351.48	76.92%	€195,000	3/24/2005	Dublin
318	5/17/2005	€161,250	-	€160,581	ECB	5.50		312	8.52	303.48	75.00%	€215,000	3/7/2005	Waterford
319	5/17/2005	€170,000	-	€168,987	ECB	4.60		240	8.52	231.48	49.28%	€345,000	4/15/2005	Dublin
320	5/17/2005	€177,000	-	€175,728	ECB	4.55		360	8.52	351.48	53.64%	€330,000	4/19/2005	Kildare
321	5/17/2005	€301,500	-	€298,491	ECB	3.55		360	8.52	351.48	90.00%	€335,000	3/16/2005	Kildare
322	5/18/2005	€53,000	-	€52,139	ECB	4.60		240	8.48	231.52	24.09%	€220,000	4/14/2005	Meath
323	5/18/2005	€107,000	-	€106,229	ECB	4.55		360	8.48	351.52	50.95%	€210,000	3/4/2005	Dublin
324	5/18/2005	€140,000	-	€138,582	ECB	4.80		300	8.48	291.52	70.00%	€200,000	3/24/2005	Cork
325	5/18/2005	€145,000	-	€143,012	ECB	3.40		288	8.48	279.52	76.32%	€190,000	3/23/2005	Offaly
326	5/18/2005	€150,000	-	€148,316	ECB	3.25		324	8.48	315.52	42.25%	€355,000	4/14/2005	Louth
327	5/18/2005	€223,999	-	€222,260	ECB	4.00		360	8.48	351.52	77.24%	€290,000	4/1/2005	Dublin
328	5/18/2005	€271,000	-	€268,642	ECB	3.55		360	8.48	351.52	82.12%	€330,000	5/5/2005	Mayo
329	5/19/2005	€55,000	-	€54,216	ECB	3.15		264	8.45	255.55	22.92%	€240,000	3/15/2005	Galway
330	5/19/2005	€60,000	-	€58,301	ECB	3.85		180	8.45	171.55	38.71%	€155,000	4/6/2005	Carlow
331	5/19/2005	€75,000	-	€73,014	ECB	4.55		180	8.45	171.55	53.57%	€140,000	3/14/2005	Carlow
332	5/19/2005	€90,000	-	€89,366	ECB	4.00		360	8.45	351.55	52.94%	€170,000	4/4/2004	Tipperary
333	5/19/2005	€96,000	-	€94,157	ECB	3.15		240	8.45	231.55	39.51%	€243,000	3/23/2005	Kildare
334	5/19/2005	€115,000	-	€112,856	ECB	2.95		240	8.45	231.55	45.10%	€255,000	3/7/2005	Kildare
335	5/19/2005	€120,000	-	€119,529	ECB									

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	2.33	€7,800	2 Year Fixed Rate	PAYE	€30,965	€19,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€20,726	1 Year Fixed Rate	Self Employed	€43,964	€12,600	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€5,600	2 Year Fixed Rate	PAYE	€34,265	€45,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,909	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,857	€27,863	1
Semi	Freehold	Remortgage	Repayment	3.99	€0	Standard variable rate	PAYE	€57,120	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€24,300	€16,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€32,463	€14,966	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€30,559	€50,455	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€31,000	€9,484	4
Detached	Freehold	Remortgage	Repayment	3.29	€0	Standard variable rate	Self Employed	€40,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Employed	€29,533	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,722	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€59,020	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,506	€12,480	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€62,406	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€34,584	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard Variable rate	PAYE	€43,140	€15,900	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,928	€14,076	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,506	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.14	€0	Standard variable rate	PAYE	€23,500	€0	4
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,800	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€23,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,166	1 Year Fixed Rate	PAYE	€37,786	€12,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,000	€10,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€16,000	Standard variable rate	PAYE	€32,292	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,550	€14,118	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€5,029	Standard variable rate	Self Employed	€49,628	€23,400	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,482	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€60,000	€27,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€23,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€16,402	Standard variable rate	PAYE	€34,454	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,000	€7,000	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,906	€8,320	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,565	€0	1
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€68,867	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€54,107	€0	5
Detached	Freehold	Remortgage	Repayment	1.39	€0	Standard variable rate	PAYE	€36,764	€17,955	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€63,603	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€25,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€9,000	Standard variable rate	Self Certified	€37,000	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€36,400	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€43,945	Standard variable rate	Self Employed	€50,000	€0	6
Semi	Freehold	Remortgage	Repayment	1.38	€0	Standard variable rate	Self Employed	€45,534	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€200,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,028	€0	1
Terraced House	Freehold	Remortgage	Repayment	2.40	€0	Standard variable rate	PAYE	€27,594	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,128	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,968	€18,393	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,870	€29,000	3
Semi	Freehold	Remortgage	Repayment	3.88	€0	Standard variable rate	PAYE	€38,053	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,000	€0	1
Semi	Freehold	Remortgage	Repayment	1.04	€0	1 Year Fixed Rate	PAYE	€25,195	€20,799	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,200	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€30,000	€50,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,383	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,265	€0	1
Semi	Freehold	Remortgage	Repayment	4.46	€0	Standard variable rate	PAYE	€30,323	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€3,185	Standard variable rate	PAYE	€33,800	€12,357	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	2.18	€18,894	Standard variable rate	Self Employed	€39,709	€25,000	6
Semi	Freehold	Remortgage	Repayment	3.34	€0	Standard variable rate	Self Certified	€31,200	€13,801	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,120	€10,181	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€62,314	€11,785	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,000	€7,200	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,260	€30,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,718	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€32,240	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,900	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€73,112	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,200	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,372	€14,000	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€4,891	Standard variable rate	PAYE	€25,500	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,909	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,171	€19,448	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Employed	€27,014	€4,626	6
Semi	Freehold	Remortgage	Repayment	1.31	€0	Standard variable rate	PAYE	€31,200	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,600	€22,840	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
338	5/19/2005	€245,000	-	€242,897	ECB	3.55		360	8.45	351.55	81.67%	€300,000	2/10/2005	Galway
339	5/20/2005	€70,000	-	€67,981	ECB	3.55		180	8.42	171.58	31.82%	€220,000	3/9/2005	Dublin
340	5/20/2005	€30,000	-	€77,633	ECB	3.25		180	8.42	171.58	26.67%	€300,000	4/7/2005	Clare
341	5/20/2005	€120,000	-	€115,805	ECB	3.85		156	8.42	147.58	48.00%	€250,000	2/9/2005	Dublin
342	5/20/2005	€140,000	-	€138,129	ECB	4.55	5/31/2006	300	8.42	291.58	53.85%	€260,000	3/29/2005	Dublin
343	5/20/2005	€145,000	-	€143,227	ECB	3.60		300	8.42	291.58	52.73%	€275,000	3/3/2005	Kilkenny
344	5/20/2005	€150,000	-	€147,959	ECB	2.95		300	8.42	291.58	37.50%	€400,000	4/18/2005	Dublin
345	5/20/2005	€168,000	-	€166,748	ECB	4.30		360	8.42	351.58	80.00%	€210,000	3/1/2005	Meath
346	5/20/2005	€227,000	-	€224,996	ECB	3.40		360	8.42	351.58	71.61%	€317,000	4/26/2005	Kildare
347	5/23/2005	€70,000	-	€68,977	ECB	2.95		288	8.32	279.68	35.00%	€200,000	4/13/2005	Cork
348	5/23/2005	€150,000	-	€147,546	ECB	4.00	5/31/2007	240	8.32	231.68	55.56%	€270,000	4/19/2005	Westmeath
349	5/23/2005	€174,600	-	€173,161	ECB	3.75		360	8.32	351.68	90.00%	€194,000	2/16/2005	Meath
350	5/23/2005	€256,000	-	€254,219	ECB	4.60		360	8.32	351.68	78.77%	€325,000	4/20/2005	Dublin
351	5/24/2005	€57,000	-	€55,312	ECB	3.15		180	8.28	171.72	35.63%	€160,000	4/11/2005	Clare
352	5/24/2005	€115,000	-	€112,157	ECB	3.85		240	8.28	231.72	48.94%	€235,000	3/3/2005	Wexford
353	5/24/2005	€120,000	-	€118,973	ECB	3.55		360	8.28	351.72	48.00%	€250,000	4/8/2005	Tipperary
354	5/24/2005	€150,000	-	€147,782	ECB	5.30		240	8.28	231.72	46.15%	€325,000	4/19/2005	Dublin
355	5/24/2005	€165,000	-	€162,960	ECB	3.60		300	8.28	291.72	78.57%	€210,000	3/4/2005	Dublin
356	5/24/2005	€300,000	-	€294,587	ECB	5.50		300	8.28	291.72	71.43%	€340,000	2/17/2005	Dublin
357	5/25/2005	€50,000	-	€49,085	ECB	3.55		240	8.25	231.75	20.00%	€250,000	3/7/2005	Kerry
358	5/25/2005	€60,000	-	€58,380	ECB	3.25		192	8.25	183.75	38.71%	€155,000	3/10/2005	Laois
359	5/25/2005	€80,000	-	€79,572	ECB	5.50		360	8.25	351.75	74.42%	€107,500	4/13/2005	Sligo
360	5/25/2005	€88,000	-	€85,429	ECB	2.95		180	8.25	171.75	24.44%	€360,000	4/22/2005	Dublin
361	5/25/2005	€100,000	-	€98,682	ECB	3.15		300	8.25	291.75	40.00%	€250,000	2/28/2005	Meath
362	5/25/2005	€100,000	-	€99,235	ECB	3.55		360	8.25	351.75	47.62%	€210,000	4/15/2005	Wexford
363	5/25/2005	€120,000	-	€117,432	ECB	2.95		228	8.25	219.75	35.82%	€335,000	4/19/2005	Donegal
364	5/25/2005	€148,500	-	€147,350	ECB	3.75	5/31/2006	360	8.25	351.75	84.86%	€175,000	3/29/2005	Laois
365	5/25/2005	€150,000	-	€148,709	ECB	3.75	5/31/2008	240	8.25	231.75	86.21%	€174,000	4/14/2005	Louth
366	5/25/2005	€165,000	-	€163,326	ECB	4.30	5/31/2007	300	8.25	291.75	47.14%	€350,000	4/20/2005	Galway
367	5/25/2005	€179,500	-	€177,809	ECB	5.25		300	8.25	291.75	56.98%	€315,000	4/5/2005	Meath
368	5/26/2005	€40,000	-	€38,788	ECB	4.30		168	8.22	159.78	17.39%	€230,000	4/14/2005	Dublin
369	5/26/2005	€50,000	-	€48,598	ECB	3.45		180	8.22	171.78	30.30%	€165,000	1/31/2005	Wexford
370	5/26/2005	€30,000	-	€28,455	ECB	3.85		228	8.22	219.78	61.54%	€130,000	3/31/2005	Limerick
371	5/26/2005	€110,000	-	€108,172	ECB	4.00		240	8.22	231.78	56.41%	€195,000	3/31/2005	Kildare
372	5/26/2005	€113,500	-	€110,143	ECB	3.25		180	8.22	171.78	45.40%	€250,000	4/11/2005	Tipperary
373	5/26/2005	€113,000	-	€112,490	ECB	5.55		300	8.22	291.78	53.81%	€210,000	4/29/2005	Carlow
374	5/26/2005	€125,000	-	€124,204	ECB	4.80	5/31/2006	360	8.22	351.78	64.10%	€195,000	4/15/2005	Louth
375	5/26/2005	€156,000	-	€155,655	ECB	5.80	5/31/2006	360	8.22	351.78	78.39%	€199,000	4/22/2005	Louth
376	5/26/2005	€160,000	-	€157,935	ECB	3.30		300	8.22	291.78	53.33%	€300,000	4/15/2005	Dublin
377	5/26/2005	€170,000	-	€168,586	ECB	3.70		360	8.22	351.78	89.47%	€190,000	2/4/2005	Galway
378	5/26/2005	€174,250	-	€172,797	ECB	3.75		360	8.22	351.78	85.00%	€205,000	4/26/2005	Kilkenny
379	5/26/2005	€225,000	-	€223,106	ECB	3.70		360	8.22	351.78	76.27%	€295,000	3/3/2005	Donegal
380	5/26/2005	€230,000	-	€227,381	ECB	3.60		312	8.22	303.78	76.67%	€300,000	4/7/2005	Dublin
381	5/27/2005	€32,000	-	€30,631	ECB	4.30		240	8.19	231.81	46.86%	€175,000	3/22/2005	Limerick
382	5/27/2005	€100,000	-	€98,699	ECB	5.00	5/31/2006	240	8.19	231.81	43.48%	€230,000	4/7/2005	Dublin
383	5/30/2005	€50,000	-	€48,616	ECB	3.85		180	8.09	171.91	35.97%	€139,000	3/15/2005	Clare
384	5/30/2005	€60,500	-	€59,758	ECB	5.00	5/31/2006	264	8.09	255.91	22.41%	€270,000	3/9/2005	Dublin
385	5/30/2005	€73,000	-	€72,052	ECB	5.00		264	8.09	255.91	31.06%	€235,000	4/20/2005	Dublin
386	5/30/2005	€95,000	-	€93,186	ECB	3.25		240	8.09	231.91	29.23%	€325,000	4/6/2005	Kildare
387	5/30/2005	€103,000	-	€102,370	ECB	5.50		264	8.09	255.91	71.03%	€145,000	4/4/2005	Galway
388	5/30/2005	€122,100	-	€120,596	ECB	3.55		300	8.09	291.91	81.40%	€150,000	4/19/2005	Kildare
389	5/30/2005	€141,538	-	€140,149	ECB	5.00		300	8.09	291.91	18.15%	€780,000	4/7/2005	Dublin
390	5/30/2005	€145,000	-	€143,697	ECB	3.30		360	8.09	351.91	58.00%	€250,000	4/25/2005	Kildare
391	5/30/2005	€170,000	-	€168,544	ECB	3.55		360	8.09	351.91	85.00%	€200,000	3/15/2005	Meath
392	5/30/2005	€190,000	-	€188,688	ECB	4.60		360	8.09	351.91	79.17%	€240,000	3/1/2005	Wicklow
393	5/30/2005	€200,000	-	€198,279	ECB	5.50	5/31/2006	300	8.09	291.91	71.43%	€280,000	4/25/2005	Wicklow
394	5/31/2005	€50,000	-	€48,726	ECB	5.00		180	8.05	171.95	13.33%	€375,000	4/12/2005	Dublin
395	5/31/2005	€30,000	-	€29,485	ECB	5.00		360	8.05	351.95	47.06%	€170,000	4/12/2005	Roscommon
396	5/31/2005	€132,750	-	€131,674	ECB	3.85		360	8.05	351.95	90.00%	€147,500	5/6/2005	Louth
397	5/31/2005	€157,500	-	€155,167	ECB	4.55	5/31/2006	240	8.05	231.95	50.81%	€310,000	4/29/2005	Galway
398	5/31/2005	€175,000	-	€173,450	ECB	4.30		300	8.05	291.95	60.34%	€290,000	12/9/2004	Westmeath
399	5/31/2005	€200,000	-	€198,574	ECB	3.25	5/31/2006	360	8.05	351.95	66.67%	€300,000	1/5/2005	Louth
400	6/1/2005	€63,000	-	€62,557	ECB	3.10		360	8.02	351.98	50.40%	€125,000	4/15/2005	Louth
401	6/1/2005	€100,000	-	€99,279	ECB	3.75		360	8.02	351.98	83.33%	€120,000	3/30/2005	Tipperary
402	6/1/2005	€112,500	-	€111,840	ECB	4.80		360	8.02	351.98	75.00%	€150,000	4/12/2005	Tipperary
403	6/1/2005	€127,000	-	€126,392	ECB	5.50	6/30/2006	360	8.02	351.98	73.84%	€172,000	4/15/2005	Louth
404	6/1/2005	€130,000	-	€129,039	ECB	5.50		300	8.02	291.98	65.00%	€200,000	4/19/2005	Wexford
405	6/1/2005	€160,000	-	€157,987	ECB	4.85	6/30/2006	240	8.02	231.98	59.26%	€270,000	3/23/2005	Laois
406	6/1/2005	€170,000	-	€168,667	ECB	3.25		360	8.02	351.98	69.39%	€245,000	4/22/2005	Cork
407	6/1/2005	€200,000	-	€197,311	ECB	3.60		264	8.02	255.98	57.14%	€350,000	2/3/2005	Dublin
408	6/1/2005	€212,500	-	€210,234	ECB	3.55		300	8.02	291.98	85.00%	€250,000	2/12/2005	Offaly
409	6/1/2005	€225,000	-	€222,425	ECB	3.15		300	8.02	291.98	45.00%	€500,000	4/18/2005	Dublin
410	6/1/2005	€270,000	-	€267,971	ECB	3.45		360	8.02	351.98	67.50%	€400,000	4/27/2005	Meath
411	6/2/2005	€32,500	-	€32,126	ECB	5.50	6/30/2006	360	7.99	352.01	75.00%	€110,000	3/4/2005	Limerick
412	6/2/2005	€90,000	-	€88,886	ECB	5.25	6/30/2007	240	7.99	232.01	54.55%	€165,000	4/11/2005	Wexford
413	6/2/2005	€94,500	-	€93,418	ECB	3.15		300	7.99	292.01	42.95%	€220,000	4/21/2005	Roscommon
414	6/2/2005	€110,000	-	€106,455	ECB	2.95		156	7.99	148.01	27.50%	€400,000	3/15/2005	Cork
415	6/2/2005	€124,000	-	€123,163	ECB	4.00		360	7.99	352.01	80.00%	€155,000	4/28/2005	Clare
416	6/2/2005	€145,000	-	€144,259	ECB	5.00	6/30/2006	360	7.99	352.01	43.94%	€330,000	5/9/2005	Dublin
417	6/2/2005	€190,000	-	€188,535	ECB	3.40		360	7.99	352.01	76.00%	€250,000	5/6/2005	Galway
418	6/3/2005	€115,000	-	€113,039	ECB	2.95		240	7.96	232.04	30.26%	€380,000	4/28/2005	Dublin

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€81,410	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€0	3
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,738	€7,500	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€33,741	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,013	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,500	€6,067	3
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€25,594	€29,170	1
Flat (Freehold)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€9,000	€7,592	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€30,974	€36,573	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€37,293	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€35,570	€31,000	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€14,381	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€32,099	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,803	€15,600	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€38,400	€14,518	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,700	€11,419	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€139,000	€93,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€2,898	Standard variable rate	Self Employed	€24,863	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€33,600	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€14,000	Standard variable rate	PAYE	€23,339	€13,319	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,130	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,900	€33,512	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,560	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,820	€11,648	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€39,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€1,425	3 Year Fixed rate	PAYE	€48,618	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€7,569	2 Year Fixed Rate	PAYE	€40,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€103,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,723	€0	5
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard Variable rate	Self Certified	€15,000	€22,886	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€554	Standard variable rate	Self Employed	€47,840	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,789	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€15,600	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	4.87	€0	Standard variable rate	Self Certified	€22,000	€5,500	6
Semi	Freehold	Remortgage	Repayment	0.00	€8,569	1 Year Fixed Rate	PAYE	€41,080	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€13,290	1 Year Fixed Rate	Self Certified	€29,625	€16,813	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,500	€17,936	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,600	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€44,000	€11,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,448	€34,568	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,764	€0	5
Semi	Freehold	Remortgage	Repayment	1.03	€0	1 Year Fixed Rate	PAYE	€32,695	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,000	€8,996	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€9,100	€29,847	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,612	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,302	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€14,700	Standard variable rate	PAYE	€16,000	€22,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,785	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,324	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,555	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,580	€18,200	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Certified	€52,921	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€68,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,500	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€8,089	Standard variable rate	PAYE	€24,000	€17,000	6
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€58,320	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€50,104	€16,640	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€35,557	€23,400	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€62,410	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,631	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,920	€12,000	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€50,693	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€15,700	Standard variable rate	PAYE	€35,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€48,000	€19,310	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,400	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€697	Standard variable rate	Self Certified	€30,000	€31,993	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,966	€28,320	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€50,713	€9,284	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€24,252	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€30,000	€0	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€1,826	Standard variable rate	PAYE	€31,512	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€51,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,500	€13,060	3
Semi	Freehold	Remortgage	Repayment	0.00	€15,101	1 Year Fixed Rate	PAYE	€36,500	€17,033	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,000	€20,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€29,650	€0	1
Terraced House	Freehold	Remortgage	Repayment	1.27	€0	Standard variable rate	PAYE	€52,880	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,397	€0	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
422	6/3/2005	€160,000	-	€158,694	ECB	3.10		360	7.96	352.04	53.33%	€300,000	4/1/2005	Dublin
423	6/3/2005	€220,000	-	€220,000	ECB	4.30		360	7.96	352.04	80.00%	€275,000	4/25/2005	Wexford
424	6/6/2005	€97,000	-	€96,081	ECB	4.80		300	7.86	292.14	62.58%	€155,000	5/5/2005	Meath
425	6/6/2005	€208,000	-	€206,549	ECB	3.85		360	7.86	352.14	65.20%	€319,000	3/30/2005	Dublin
426	6/7/2005	€85,500	-	€84,434	ECB	5.50		240	7.82	232.18	61.07%	€140,000	4/27/2005	Limerick
427	6/7/2005	€95,000	-	€92,900	ECB	3.15	6/30/2006	180	7.82	172.18	39.58%	€240,000	4/19/2005	Kilkenny
428	6/7/2005	€100,000	-	€95,731	ECB	4.30		120	7.82	112.18	33.33%	€300,000	4/1/2005	Kildare
429	6/7/2005	€100,000	-	€98,714	ECB	4.15		240	7.82	232.18	14.29%	€700,000	2/28/2005	Cork
430	6/7/2005	€108,000	-	€107,236	ECB	3.75		360	7.82	352.18	90.00%	€120,000	3/19/2005	Monaghan
431	6/7/2005	€140,000	-	€137,966	ECB	4.30		240	7.82	232.18	70.00%	€200,000	4/22/2005	Dublin
432	6/7/2005	€260,000	-	€258,052	ECB	3.55		360	7.82	352.18	81.25%	€320,000	4/13/2005	Cork
433	6/8/2005	€60,000	-	€58,727	ECB	4.30		180	7.79	172.21	30.00%	€200,000	4/12/2005	Dublin
434	6/8/2005	€70,000	-	€68,732	ECB	2.95		240	7.79	232.21	40.00%	€175,000	5/3/2005	Cork
435	6/8/2005	€110,000	-	€108,936	ECB	3.85	6/30/2006	300	7.79	292.21	30.99%	€355,000	3/2/2005	Dublin
436	6/8/2005	€121,457	-	€119,892	ECB	5.25		240	7.79	232.21	52.81%	€230,000	5/11/2005	Dublin
437	6/8/2005	€124,500	-	€123,496	ECB	5.25		300	7.79	292.21	54.13%	€230,000	5/10/2005	Dublin
438	6/8/2005	€152,000	-	€151,078	ECB	4.00	6/30/2006	360	7.79	352.21	80.00%	€190,000	4/22/2005	Dublin
439	6/8/2005	€170,000	-	€168,570	ECB	3.70		336	7.79	328.21	50.00%	€340,000	4/22/2005	Dublin
440	6/8/2005	€202,500	-	€201,897	ECB	3.55		360	7.79	352.21	88.04%	€230,000	5/9/2005	Waterford
441	6/8/2005	€211,000	-	€207,510	ECB	4.80		216	7.79	208.21	62.06%	€340,000	4/19/2005	Dublin
442	6/9/2005	€60,000	-	€59,253	ECB	4.15		264	7.76	256.24	17.14%	€350,000	4/22/2005	Kildare
443	6/9/2005	€60,000	-	€59,580	ECB	4.30		348	7.76	340.24	30.00%	€200,000	3/3/2005	Louth
444	6/9/2005	€75,000	-	€74,398	ECB	3.15		360	7.76	352.24	33.78%	€222,000	4/29/2005	Cork
445	6/9/2005	€85,000	-	€83,865	ECB	4.30		180	7.76	172.24	44.27%	€192,000	4/27/2005	Wexford
446	6/9/2005	€90,000	-	€88,107	ECB	3.25	6/30/2006	180	7.76	172.24	33.96%	€265,000	2/18/2005	Cork
447	6/9/2005	€100,000	-	€98,820	ECB	2.95		300	7.76	292.24	37.04%	€270,000	4/8/2005	Dublin
448	6/9/2005	€116,500	-	€115,716	ECB	4.00		360	7.76	352.24	89.62%	€130,000	4/6/2005	Leitrim
449	6/9/2005	€120,000	-	€116,864	ECB	5.10	6/30/2008	156	7.76	148.24	48.00%	€250,000	3/10/2005	Monaghan
450	6/9/2005	€120,000	-	€119,284	ECB	4.60		360	7.76	352.24	82.76%	€145,000	5/11/2005	Longford
451	6/9/2005	€136,000	-	€134,849	ECB	4.00		300	7.76	292.24	80.00%	€170,000	4/19/2005	Carlow
452	6/9/2005	€150,000	-	€148,565	ECB	4.30		300	7.76	292.24	44.12%	€340,000	4/4/2005	Dublin
453	6/9/2005	€160,000	-	€158,440	ECB	4.30		360	7.76	352.24	78.05%	€205,000	5/23/2005	Laois
454	6/9/2005	€165,000	-	€163,911	ECB	3.40	6/30/2006	348	7.76	340.24	57.89%	€285,000	4/26/2005	Wexford
455	6/9/2005	€174,250	-	€172,532	ECB	4.00		300	7.76	292.24	87.13%	€200,000	3/11/2005	Dublin
456	6/9/2005	€175,000	-	€173,688	ECB	4.30		360	7.76	352.24	70.00%	€250,000	3/23/2005	Cork
457	6/9/2005	€190,000	-	€189,112	ECB	5.50		360	7.76	352.24	74.51%	€255,000	4/20/2005	Louth
458	6/9/2005	€200,000	-	€198,283	ECB	4.85		300	7.76	292.24	51.95%	€385,000	5/10/2005	Dublin
459	6/9/2005	€215,000	-	€213,845	ECB	4.30		360	7.76	352.24	44.33%	€485,000	5/10/2005	Dublin
460	6/9/2005	€227,650	-	€226,593	ECB	5.80		360	7.76	352.24	65.04%	€350,000	3/24/2005	Meath
461	6/9/2005	€230,000	-	€228,270	ECB	3.45		360	7.76	352.24	60.53%	€380,000	4/12/2005	Wicklow
462	6/10/2005	€60,000	-	€57,297	ECB	3.25		120	7.73	112.27	16.22%	€370,000	4/8/2005	Dublin
463	6/10/2005	€105,000	-	€103,809	ECB	3.15		300	7.73	292.27	45.65%	€230,000	5/17/2005	Westmeath
464	6/10/2005	€140,000	-	€137,822	ECB	3.70		240	7.73	232.27	51.85%	€270,000	4/27/2005	Dublin
465	6/10/2005	€150,000	-	€148,921	ECB	5.80		288	7.73	280.27	62.50%	€240,000	3/23/2005	Cork
466	6/10/2005	€160,000	-	€158,476	ECB	3.40		300	7.73	292.27	76.19%	€210,000	1/26/2005	Mayo
467	6/10/2005	€168,810	-	€167,161	ECB	4.00		360	7.73	352.27	84.41%	€200,000	4/7/2005	Tipperary
468	6/10/2005	€185,000	-	€184,038	ECB	4.30		360	7.73	352.27	74.00%	€250,000	4/14/2005	Cork
469	6/10/2005	€191,000	-	€189,593	ECB	3.55		360	7.73	352.27	61.61%	€310,000	4/27/2005	Cork
470	6/10/2005	€220,000	-	€217,712	ECB	3.70		300	7.73	292.27	52.38%	€420,000	2/28/2005	Meath
471	6/13/2005	€60,000	-	€59,351	ECB	3.25		300	7.63	292.37	7.06%	€850,000	3/31/2005	Dublin
472	6/13/2005	€80,000	-	€78,983	ECB	5.30		240	7.63	232.37	23.19%	€345,000	3/31/2005	Wicklow
473	6/13/2005	€96,300	-	€95,780	ECB	5.00		360	7.63	352.37	49.38%	€195,000	4/12/2005	Dublin
474	6/13/2005	€110,000	-	€108,216	ECB	3.45		240	7.63	232.37	62.86%	€175,000	4/26/2005	Kerry
475	6/13/2005	€118,500	-	€116,839	ECB	5.25	6/30/2006	240	7.63	232.37	51.52%	€230,000	5/10/2005	Dublin
476	6/13/2005	€120,000	-	€118,250	ECB	4.30		240	7.63	232.37	26.67%	€450,000	5/16/2005	Cork
477	6/13/2005	€135,000	-	€133,445	ECB	3.55		288	7.63	280.37	90.00%	€150,000	3/29/2005	Limerick
478	6/13/2005	€150,000	-	€149,080	ECB	5.50		336	7.63	328.37	75.00%	€200,000	4/11/2005	Waterford
479	6/13/2005	€150,000	-	€149,294	ECB	4.30		360	7.63	352.37	48.70%	€308,000	5/17/2005	Dublin
480	6/13/2005	€170,000	-	€168,371	ECB	4.30		300	7.63	292.37	50.00%	€340,000	4/27/2005	Louth
481	6/13/2005	€225,000	-	€223,517	ECB	4.15		360	7.63	352.37	64.29%	€350,000	4/8/2005	Dublin
482	6/13/2005	€284,000	-	€281,052	ECB	3.75		300	7.63	292.37	84.78%	€335,000	4/11/2005	Wicklow
483	6/14/2005	€75,000	-	€73,275	ECB	4.60		180	7.59	172.41	22.73%	€330,000	4/20/2005	Dublin
484	6/14/2005	€80,000	-	€74,832	ECB	5.55		84	7.59	76.41	53.33%	€150,000	1/20/2005	Clare
485	6/14/2005	€90,000	-	€88,537	ECB	3.30		240	7.59	232.41	50.00%	€180,000	4/26/2005	Waterford
486	6/14/2005	€112,000	-	€110,655	ECB	4.30		192	7.59	184.41	80.00%	€140,000	2/10/2005	Sligo
487	6/14/2005	€123,000	-	€122,463	ECB	4.55		360	7.59	352.41	52.34%	€235,000	5/11/2005	Dublin
488	6/14/2005	€238,000	-	€236,293	ECB	3.75		360	7.59	352.41	85.00%	€280,000	3/25/2005	Kildare
489	6/14/2005	€750,000	-	€742,503	ECB	4.30		360	7.59	352.41	75.00%	€1,000,000	5/5/2005	Dublin
490	6/15/2005	€70,000	-	€69,441	ECB	3.55		324	7.56	316.44	45.16%	€155,000	4/18/2005	Kerry
491	6/15/2005	€80,500	-	€79,851	ECB	3.70	6/30/2008	300	7.56	292.44	53.67%	€150,000	4/19/2005	Wicklow
492	6/15/2005	€95,000	-	€94,334	ECB	3.40		360	7.56	352.44	74.22%	€128,000	3/31/2005	Wexford
493	6/15/2005	€112,300	-	€109,525	ECB	3.60		168	7.56	160.44	57.30%	€196,000	4/12/2005	Limerick
494	6/15/2005	€150,000	-	€148,900	ECB	4.00		300	7.56	292.44	78.95%	€190,000	3/13/2005	Offaly
495	6/15/2005	€170,000	-	€167,150	ECB	3.10		240	7.56	232.44	56.67%	€300,000	4/26/2005	Meath
496	6/16/2005	€65,000	-	€64,251	ECB	3.15		300	7.53	292.47	39.39%	€165,000	4/11/2005	Westmeath
497	6/16/2005	€95,000	-	€92,011	ECB	3.30		156	7.53	148.47	55.88%	€170,000	3/18/2005	Clare
498	6/16/2005	€100,000	-	€99,327	ECB	4.00		360	7.53	352.47	50.00%	€200,000	5/4/2005	Dublin
499	6/16/2005	€131,250	-	€130,494	ECB	4.80		360	7.53	352.47	75.00%	€175,000	5/4/2005	Offaly
500	6/16/2005	€139,900	-	€138,885	ECB	2.95	6/30/2008	360	7.53	352.47	39.97%	€350,000	3/18/2005	Cavan
501	6/16/2005	€150,000	-	€149,202	ECB	4.80	6/30/2007	360	7.53	352.47	60.00%	€250,000	5/4/2005	Kilkenny
502	6/16/2005	€185,000	-	€183,780	ECB	4.15		360	7.53	352.47	61.67%	€300,000	3/14/2005	Mayo
503	6/16/2005	€190,000	-	€187,918	ECB	3.90		324	7.53					

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class	
Bungalow (Detached)	Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€42,000	€	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	Self Employed	€27,834	€26,457	4	
Terraced House	Freehold	Remortgage	Repayment	0.00	€504	Standard variable rate	PAYE	€36,727	€	5	
Semi	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	Self Employed	€35,000	€13,608	3	
Terraced House	Leasehold	Remortgage	Repayment	0.00	€3,143	Standard variable rate	PAYE	€32,481	€	6	
Detached	Freehold	Remortgage	Repayment	0.00	€	1 Year Fixed Rate	PAYE	€31,200	€25,310	2	
Semi	Leasehold	Remortgage	Repayment	0.00	€6,925	Standard variable rate	PAYE	€25,008	€25,008	5	
Detached	Freehold	Remortgage	Repayment	1.03	€1,111	Standard variable rate	Self Certified	€50,000	€	4	
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	PAYE	€27,000	€	2	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€36,199	€	4	
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	Self Employed	€59,186	€	1	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€16,640	€9,000	5	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€51,000	€	1	
Semi	Freehold	Remortgage	Repayment	0.00	€	1 Year Fixed Rate	PAYE	€37,815	€	4	
Semi	Freehold	Remortgage	Repayment	0.00	€30,000	Standard variable rate	PAYE	€39,156	€	6	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€20,424	€8,008	6	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	1 Year Fixed Rate	PAYE	€37,629	€8,811	3	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Employed	€47,000	€	3	
Semi	Freehold	Remortgage	Repayment	3.51	€	Standard variable rate	PAYE	€49,500	€41,509	1	
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€4,137	Standard variable rate	Self Employed	€48,500	€17,424	5	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€28,600	€	4	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€71,240	€	5	
Terraced House	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	PAYE	€28,100	€	2	
Semi	Freehold	Purchase	Repayment	1.69	€	Standard variable rate	PAYE	€29,000	€	5	
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.06	€	1 Year Fixed Rate	Self Certified	€42,000	€	1	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€19,750	€	1	
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€	Standard variable rate	PAYE	€20,808	€17,680	3	
Detached	Freehold	Remortgage	Repayment	0.00	€	3 Year Fixed rate	Self Certified	€30,000	€16,000	5	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€30,000	€	4	
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€39,141	€	3	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€27,655	€25,000	5	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€33,000	€	4	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	1 Year Fixed Rate	Self Certified	€43,000	€	1	
Detached	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€36,000	€22,531	3	
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€30,900	€9,360	4	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€32,300	€11,778	6	
Terraced House	Freehold	Remortgage	Repayment	0.00	€9,227	Standard variable rate	Self Certified	€50,000	€	5	
Semi	Freehold	Remortgage	Repayment	0.00	€8,291	Standard variable rate	PAYE	€44,500	€8,920	5	
Detached	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€78,055	€	6	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,784	Standard variable rate	PAYE	€29,000	€30,000	2	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€38,000	€	1	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€30,918	€8,332	2	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€29,976	€10,000	3	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€50,000	€	6	
Semi	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	PAYE	€41,331	€27,691	1	
Semi	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	PAYE	€54,000	€	3	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€33,000	€27,393	3	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€39,415	€	1	
Detached	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€51,877	€	3	
Detached	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€10,417	€	1	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€35,995	€	6	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€33,033	€10,330	6	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€17,000	€16,640	2	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	1 Year Fixed Rate	PAYE	€38,491	€11,419	6	
Detached	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€41,835	€	5	
Terraced House	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	PAYE	€32,000	€	1	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€22,780	€20,766	6	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Employed	€32,789	€	5	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€21,425	€20,800	4	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€49,000	€16,848	3	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Employed	€64,980	€30,899	2	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€23,500	€12,000	5	
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€39,276	€24,000	6	
Detached	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€26,000	€	2	
Terraced House	Freehold	Remortgage	Repayment	1.73	€4,220	Standard variable rate	PAYE	€33,650	€8,000	4	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€23,673	€	5	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Employed	€32,639	€17,505	2	
Detached	Freehold	Remortgage	Repayment	0.00	€6,348	Standard variable rate	Self Employed	€264,000	€	4	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€21,184	€	3	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	3 Year Fixed rate	PAYE	€41,000	€	3	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€24,418	€	1	
Semi	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	Self Certified	€50,000	€	2	
Semi	Freehold	Purchase	Repayment	0.00	€	Standard variable rate	PAYE	€65,000	€	3	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Employed	€40,000	€10,727	1	
Terraced House	Freehold	Remortgage	Repayment	0.00	€859	Standard variable rate	Self Employed	€29,800	€5,000	2	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€40,404	€	2	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€38,400	€	4	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€22,125	€15,600	5	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	3 Year Fixed rate	Self Employed	€24,000	€5,000	1	
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€	2 Year Fixed Rate	PAYE	€44,200	€10,400	5	
Detached	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€69,150	€	3	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	Self Certified	€50,000	€	2	
Semi	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€43,426	€22,581	2	
Terraced House	Freehold	Remortgage	Repayment	0.00	€	Standard variable rate	PAYE	€14,900	€	5	

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
506	6/17/2005	€73,000	-	€71,920	ECB	3.45		240	7.50	232.50	27.55%	€265,000	4/13/2005	Cork
507	6/17/2005	€90,000	-	€88,639	ECB	4.00		240	7.50	232.50	72.00%	€125,000	4/27/2005	Wexford
508	6/17/2005	€100,000	-	€98,642	ECB	2.95		252	7.50	244.50	41.67%	€240,000	5/19/2005	Tipperary
509	6/17/2005	€100,000	-	€99,084	ECB	3.15		336	7.50	328.50	27.78%	€360,000	5/19/2005	Galway
510	6/17/2005	€127,300	-	€125,524	ECB	4.80		240	7.50	232.50	70.72%	€180,000	5/19/2005	Cork
511	6/17/2005	€150,000	-	€147,698	ECB	5.50		300	7.50	292.50	62.50%	€240,000	5/17/2005	Wicklow
512	6/17/2005	€170,000	-	€168,810	ECB	3.85		360	7.50	352.50	44.16%	€385,000	4/25/2005	Dublin
513	6/17/2005	€170,000	-	€168,818	ECB	3.85		360	7.50	352.50	44.74%	€380,000	4/21/2005	Galway
514	6/17/2005	€176,000	-	€173,060	ECB	4.80		216	7.50	208.50	73.33%	€240,000	2/18/2005	Kildare
515	6/17/2005	€187,000	-	€184,704	ECB	3.15	6/30/2007	276	7.50	268.50	49.21%	€380,000	4/12/2005	Carlow
516	6/17/2005	€190,000	-	€190,000	ECB	5.50	6/30/2006	360	7.50	352.50	71.70%	€265,000	2/22/2005	Dublin
517	6/17/2005	€210,000	-	€208,772	ECB	4.80		360	7.50	352.50	75.00%	€280,000	4/5/2005	Cork
518	6/17/2005	€217,800	-	€216,168	ECB	3.55		360	7.50	352.50	90.00%	€242,000	3/31/2005	Dublin
519	6/17/2005	€550,000	-	€545,897	ECB	3.55		360	7.50	352.50	86.61%	€635,000	4/13/2005	Dublin
520	6/20/2005	€30,000	-	€29,454	ECB	2.95		228	7.40	220.60	10.34%	€290,000	4/14/2005	Wexford
521	6/20/2005	€50,000	-	€49,749	ECB	2.95		300	7.40	292.60	41.67%	€120,000	4/28/2005	Sligo
522	6/20/2005	€60,000	-	€57,389	ECB	3.85		120	7.40	112.60	16.00%	€375,000	4/12/2005	Dublin
523	6/20/2005	€80,000	-	€79,329	ECB	3.25		348	7.40	340.60	61.54%	€130,000	5/6/2005	Donegal
524	6/20/2005	€95,000	-	€94,200	ECB	5.00		300	7.40	292.60	36.54%	€260,000	5/16/2005	Kildare
525	6/20/2005	€100,000	-	€99,391	ECB	3.85		360	7.40	352.60	66.67%	€150,000	4/4/2005	Kilkenny
526	6/20/2005	€115,000	-	€113,057	ECB	5.00		180	7.40	172.60	46.94%	€245,000	4/29/2005	Dublin
527	6/20/2005	€120,000	-	€118,287	ECB	5.00	6/30/2006	228	7.40	220.60	39.34%	€305,000	5/11/2005	Dublin
528	6/20/2005	€123,000	-	€121,561	ECB	2.95		300	7.40	292.60	43.16%	€285,000	5/3/2005	Dublin
529	6/20/2005	€125,000	-	€123,818	ECB	4.30		300	7.40	292.60	32.05%	€390,000	4/28/2005	Dublin
530	6/20/2005	€140,000	-	€138,832	ECB	2.95		360	7.40	352.60	31.11%	€450,000	2/28/2005	Cork
531	6/20/2005	€150,000	-	€149,198	ECB	5.25		360	7.40	352.60	52.63%	€285,000	5/23/2005	Cork
532	6/20/2005	€160,000	-	€158,936	ECB	3.25		360	7.40	352.60	69.57%	€230,000	5/10/2005	Tipperary
533	6/20/2005	€209,000	-	€207,907	ECB	5.50	6/30/2006	348	7.40	340.60	57.26%	€365,000	4/21/2005	Meath
534	6/20/2005	€286,933	-	€284,007	ECB	3.40		312	7.40	304.60	75.51%	€380,000	3/4/2005	Meath
535	6/20/2005	€388,000	-	€385,281	ECB	3.55	6/30/2006	360	7.40	352.60	84.35%	€460,000	5/13/2005	Westmeath
536	6/21/2005	€55,000	-	€53,782	ECB	5.00		180	7.36	172.64	30.56%	€180,000	5/9/2005	Limerick
537	6/21/2005	€75,000	-	€74,406	ECB	3.25		360	7.36	352.64	68.18%	€110,000	5/17/2005	Longford
538	6/21/2005	€100,000	-	€98,907	ECB	3.45		300	7.36	292.64	45.45%	€220,000	3/14/2005	Kildare
539	6/21/2005	€115,000	-	€113,027	ECB	2.95		240	7.36	232.64	48.94%	€235,000	5/16/2005	Kerry
540	6/21/2005	€175,000	-	€171,125	ECB	5.00		180	7.36	172.64	19.44%	€900,000	4/26/2005	Dublin
541	6/21/2005	€210,000	-	€208,416	ECB	3.45		360	7.36	352.64	60.00%	€350,000	5/5/2005	Dublin
542	6/21/2005	€220,000	-	€217,928	ECB	3.85		312	7.36	304.64	67.69%	€325,000	5/4/2005	Westmeath
543	6/21/2005	€240,000	-	€238,424	ECB	4.15		360	7.36	352.64	68.57%	€350,000	3/4/2005	Dublin
544	6/21/2005	€250,000	-	€247,529	ECB	3.25		300	7.36	292.64	66.67%	€375,000	2/14/2005	Dublin
545	6/22/2005	€50,000	-	€49,588	ECB	4.30		300	7.33	292.67	25.00%	€200,000	5/3/2005	Donegal
546	6/22/2005	€70,000	-	€68,953	ECB	3.85	6/30/2006	240	7.33	232.67	43.75%	€160,000	4/26/2005	Meath
547	6/22/2005	€126,000	-	€125,084	ECB	3.55		360	7.33	352.67	82.89%	€152,000	2/18/2005	Longford
548	6/22/2005	€219,816	-	€218,504	ECB	3.25		360	7.33	352.67	69.78%	€315,000	5/11/2005	Dublin
549	6/23/2005	€65,000	-	€63,631	ECB	5.25	6/30/2006	180	7.30	172.70	50.00%	€130,000	5/10/2005	Donegal
550	6/23/2005	€75,000	-	€74,446	ECB	3.55		360	7.30	352.70	41.67%	€180,000	5/12/2005	Kerry
551	6/23/2005	€147,500	-	€145,985	ECB	3.55	6/30/2006	300	7.30	292.70	86.76%	€170,000	5/20/2005	Donegal
552	6/23/2005	€160,000	-	€157,590	ECB	4.00		240	7.30	232.70	53.33%	€300,000	5/12/2005	Laois
553	6/23/2005	€160,000	-	€158,230	ECB	3.25		300	7.30	292.70	66.12%	€242,000	5/13/2005	Sligo
554	6/23/2005	€190,000	-	€186,542	ECB	3.25		204	7.30	196.70	38.00%	€500,000	3/8/2005	Wicklow
555	6/23/2005	€237,950	-	€236,097	ECB	3.25		360	7.30	352.70	63.45%	€375,000	5/3/2005	Meath
556	6/23/2005	€243,000	-	€239,132	ECB	3.55		240	7.30	232.70	90.00%	€270,000	5/10/2005	Cork
557	6/23/2005	€258,000	-	€256,190	ECB	3.60		360	7.30	352.70	79.38%	€325,000	5/27/2005	Meath
558	6/23/2005	€320,000	-	€312,513	ECB	3.30		192	7.30	184.70	58.18%	€550,000	5/23/2005	Meath
559	6/23/2005	€477,500	-	€474,572	ECB	4.30	6/30/2006	360	7.30	352.70	83.77%	€570,000	2/10/2005	Carlow
560	6/24/2005	€50,000	-	€49,444	ECB	3.85		288	7.27	280.73	27.78%	€180,000	5/19/2005	Galway
561	6/24/2005	€90,000	-	€89,127	ECB	3.25		300	7.27	292.73	64.29%	€140,000	5/18/2005	Limerick
562	6/24/2005	€100,000	-	€99,101	ECB	3.25		336	7.27	328.73	18.18%	€550,000	5/26/2005	Dublin
563	6/24/2005	€103,000	-	€101,704	ECB	5.00		240	7.27	232.73	36.79%	€280,000	5/19/2005	Westmeath
564	6/24/2005	€148,750	-	€147,148	ECB	3.55		300	7.27	292.73	82.64%	€180,000	4/29/2005	Laois
565	6/24/2005	€165,000	-	€163,753	ECB	4.15		360	7.27	352.73	62.26%	€265,000	3/18/2005	Dublin
566	6/24/2005	€180,000	-	€178,576	ECB	3.25		360	7.27	352.73	64.29%	€280,000	5/19/2005	Kildare
567	6/24/2005	€196,097	-	€194,969	ECB	4.80		360	7.27	352.73	65.37%	€300,000	6/3/2005	Longford
568	6/24/2005	€200,000	-	€198,503	ECB	3.55		360	7.27	352.73	63.49%	€315,000	5/16/2005	Dublin
569	6/24/2005	€230,000	-	€228,403	ECB	3.85		360	7.27	352.73	47.42%	€485,000	2/21/2005	Galway
570	6/27/2005	€40,000	-	€38,989	ECB	3.15	6/30/2006	180	7.17	172.83	13.33%	€300,000	5/9/2005	Dublin
571	6/27/2005	€99,000	-	€98,365	ECB	3.55		360	7.17	352.83	90.00%	€110,000	4/8/2005	Limerick
572	6/27/2005	€150,000	-	€148,933	ECB	3.40		348	7.17	340.83	59.06%	€254,000	4/14/2005	Cork
573	6/27/2005	€154,000	-	€152,343	ECB	3.55		300	7.17	292.83	81.05%	€190,000	3/15/2005	Sligo
574	6/27/2005	€198,000	-	€196,596	ECB	3.75		360	7.17	352.83	89.19%	€222,000	3/30/2005	Dublin
575	6/28/2005	€60,000	-	€57,339	ECB	3.25	6/30/2006	120	7.13	112.87	37.50%	€160,000	5/4/2005	Offaly
576	6/28/2005	€70,000	-	€69,229	ECB	3.40		300	7.13	292.87	58.33%	€120,000	4/20/2005	Kerry
577	6/28/2005	€104,550	-	€103,815	ECB	3.85		360	7.13	352.87	85.00%	€123,000	4/12/2005	Tipperary
578	6/28/2005	€120,000	-	€119,238	ECB	4.00		348	7.13	340.87	50.00%	€240,000	5/25/2005	Kildare
579	6/28/2005	€122,300	-	€119,632	ECB	5.25		144	7.13	136.87	50.96%	€240,000	5/23/2005	Dublin
580	6/28/2005	€170,000	-	€168,855	ECB	4.00		360	7.13	352.87	89.47%	€190,000	1/13/2005	Dublin
581	6/28/2005	€190,000	-	€188,163	ECB	3.30		324	7.13	316.87	51.91%	€366,000	3/23/2005	Dublin
582	6/28/2005	€200,000	-	€197,914	ECB	3.75		300	7.13	292.87	83.33%	€240,000	5/24/2005	Dublin
583	6/28/2005	€275,000	-	€271,974	ECB	3.40		300	7.13	292.87	78.57%	€350,000	6/8/2005	Donegal
584	6/29/2005	€55,000	-	€53,644	ECB	3.45	6/30/2006	180	7.10	172.90	20.37%	€270,000	5/11/2005	Kildare
585	6/29/2005	€74,000	-	€72,042	ECB	2.95		180	7.10	172.90	28.46%	€260,000	5/16/2005	Wicklow
586	6/29/2005	€121,000	-	€120,344	ECB	5.10		360	7.10	352.90	65.41%	€185,000	4/14/2005	Dublin
587	6/29/2005													

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€15,000	€3,633	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,196	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,467	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,948	€22,535	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,656	€17,358	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€50,546	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€39,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€7,520	Standard variable rate	PAYE	€40,941	€18,500	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€39,404	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€45,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,592	€21,383	5
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€79,450	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€88,000	€65,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€7,000	€8,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	4.12	€0	Standard variable rate	Self Employed	€20,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€53,350	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,766	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,880	€14,400	6
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€37,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€2,501	Standard variable rate	PAYE	€33,904	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€39,516	€11,176	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,278	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€5,212	Standard variable rate	PAYE	€54,673	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€1,744	Standard variable rate	PAYE	€29,928	€7,296	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,345	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€14,000	1 Year Fixed Rate	Self Employed	€53,235	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€70,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€66,144	€26,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€25,041	€8,144	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,315	€11,941	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€47,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,230	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€19,650	Standard variable rate	PAYE	€58,000	€24,422	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,262	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,000	€21,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€1,378	Standard variable rate	Self Employed	€64,218	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€11,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€9,448	Standard variable rate	PAYE	€20,500	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€32,000	€0	4
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€18,624	€11,000	1
Flat (Leasehold)	Leasehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€54,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€14,000	1 Year Fixed Rate	PAYE	€23,928	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€3,974	Standard variable rate	PAYE	€30,800	€0	3
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€53,417	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€58,423	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,550	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	1.01	€0	Standard variable rate	Self Employed	€47,965	€15,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€0	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€68,346	€6,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€76,187	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€111,138	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€107,916	€45,489	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€10,062	Standard variable rate	PAYE	€12,770	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,500	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€27,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.93	€15,575	Standard variable rate	PAYE	€35,674	€16,364	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,430	€0	1
Terraced House	Freehold	Remortgage	Repayment	1.37	€0	Standard variable rate	PAYE	€39,640	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,761	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€84,148	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€21,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€25,867	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€21,200	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,590	€10,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,712	€28,524	1
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€13,690	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€29,166	€2,080	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,563	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,498	€0	4
Terraced House	Freehold	Remortgage	Repayment	2.00	€0	Standard variable rate	PAYE	€32,479	€28,684	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€48,360	€9,600	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€12,000	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,428	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,172	€43,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€2,498	1 Year Fixed Rate	Self Certified	€25,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€17,310	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€0	€50,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,476	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€297,000	Standard variable rate	PAYE	€82,000	€35,850	6

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
590	6/30/2005	€40,000	-	€39,507	ECB	2.95		264	7.07	256.93	14.81%	€270,000	5/12/2005	Limerick
591	6/30/2005	€50,000	-	€48,698	ECB	3.15		180	7.07	172.93	18.18%	€275,000	5/24/2005	Dublin
592	6/30/2005	€30,000	-	€76,356	ECB	2.95		120	7.07	112.93	40.00%	€200,000	4/26/2005	Cork
593	6/30/2005	€35,000	-	€84,392	ECB	3.70		360	7.07	352.93	56.67%	€150,000	5/25/2005	Cavan
594	6/30/2005	€100,000	-	€98,677	ECB	3.85		240	7.07	232.93	43.48%	€230,000	5/9/2005	Limerick
595	6/30/2005	€101,000	-	€100,184	ECB	5.25		300	7.07	292.93	50.50%	€200,000	5/25/2005	Louth
596	6/30/2005	€100,000	-	€108,704	ECB	2.95		300	7.07	292.93	24.18%	€455,000	5/27/2005	Dublin
597	6/30/2005	€110,000	-	€109,108	ECB	5.25		300	7.07	292.93	55.00%	€200,000	5/18/2005	Tipperary
598	6/30/2005	€128,000	-	€127,241	ECB	4.30	6/30/2006	360	7.07	352.93	80.00%	€160,000	5/5/2005	Wexford
599	6/30/2005	€277,300	-	€275,119	ECB	3.25		360	7.07	352.93	61.62%	€450,000	5/3/2005	Wicklow
600	7/1/2005	€60,000	-	€59,412	ECB	3.10		300	7.04	292.96	54.55%	€110,000	5/15/2005	Offaly
601	7/1/2005	€75,000	-	€74,076	ECB	3.55		360	7.04	352.96	78.95%	€95,000	3/18/2005	Kerry
602	7/1/2005	€100,000	-	€98,540	ECB	3.55		312	7.04	304.96	35.71%	€280,000	4/25/2005	Dublin
603	7/1/2005	€100,000	-	€98,871	ECB	5.00		240	7.04	232.96	41.67%	€240,000	5/19/2005	Dublin
604	7/1/2005	€105,000	-	€103,260	ECB	3.40		216	7.04	208.96	70.00%	€150,000	4/11/2005	Tipperary
605	7/1/2005	€124,713	-	€124,024	ECB	4.30		360	7.04	352.96	43.00%	€290,000	5/12/2005	Limerick
606	7/1/2005	€131,000	-	€125,870	ECB	2.95		120	7.04	112.96	43.67%	€300,000	5/24/2005	Cork
607	7/1/2005	€140,000	-	€139,206	ECB	5.00	7/31/2006	300	7.04	292.96	43.08%	€325,000	5/19/2005	Offaly
608	7/1/2005	€150,000	-	€148,756	ECB	5.25		276	7.04	268.96	50.00%	€300,000	6/3/2005	Offaly
609	7/1/2005	€174,000	-	€173,022	ECB	3.85		360	7.04	352.96	69.60%	€250,000	5/2/2005	Cavan
610	7/1/2005	€175,000	-	€173,875	ECB	3.55		360	7.04	352.96	89.74%	€195,000	4/28/2005	Meath
611	7/1/2005	€197,000	-	€195,898	ECB	4.30		360	7.04	352.96	70.36%	€280,000	5/23/2005	Dublin
612	7/4/2005	€67,500	-	€66,768	ECB	4.80	7/31/2008	240	6.94	233.06	75.00%	€90,000	5/18/2005	Limerick
613	7/4/2005	€110,000	-	€108,517	ECB	3.70		240	6.94	233.06	57.89%	€190,000	4/28/2005	Wexford
614	7/4/2005	€120,000	-	€118,963	ECB	4.00		300	6.94	293.06	57.14%	€210,000	5/31/2005	Carlow
615	7/4/2005	€130,000	-	€129,492	ECB	5.30	7/31/2008	360	6.94	353.06	48.15%	€270,000	4/28/2005	Wexford
616	7/4/2005	€153,000	-	€153,000	ECB	3.75		360	6.94	353.06	85.00%	€180,000	3/20/2005	Louth
617	7/4/2005	€175,000	-	€174,498	ECB	3.70		360	6.94	353.06	51.47%	€340,000	5/19/2005	Dublin
618	7/4/2005	€180,000	-	€178,253	ECB	4.30		276	6.94	269.06	45.00%	€400,000	5/16/2005	Carlow
619	7/4/2005	€306,000	-	€304,142	ECB	3.75		360	6.94	353.06	85.00%	€360,000	5/20/2005	Dublin
620	7/5/2005	€70,000	-	€68,978	ECB	5.00		240	6.90	233.10	37.84%	€185,000	4/12/2005	Dublin
621	7/5/2005	€75,000	-	€73,299	ECB	3.85	7/31/2006	168	6.90	161.10	15.63%	€480,000	5/30/2005	Limerick
622	7/5/2005	€110,000	-	€109,318	ECB	3.70		360	6.90	353.10	55.00%	€200,000	6/8/2005	Dublin
623	7/5/2005	€110,000	-	€109,360	ECB	5.00		300	6.90	293.10	30.56%	€360,000	6/10/2005	Wexford
624	7/5/2005	€140,000	-	€137,984	ECB	3.15		240	6.90	233.10	35.00%	€400,000	4/18/2005	Dublin
625	7/6/2005	€30,000	-	€29,005	ECB	4.00	7/31/2006	240	6.87	233.13	50.00%	€160,000	5/17/2005	Cork
626	7/6/2005	€30,000	-	€29,504	ECB	5.00		300	6.87	293.13	35.56%	€225,000	5/10/2005	Offaly
627	7/6/2005	€100,000	-	€99,240	ECB	4.00		300	6.87	293.13	58.82%	€170,000	5/12/2005	Galway
628	7/6/2005	€140,000	-	€139,018	ECB	3.10		360	6.87	353.13	58.33%	€240,000	4/21/2005	Dublin
629	7/6/2005	€180,000	-	€178,070	ECB	5.50		240	6.87	233.13	75.00%	€240,000	5/30/2005	Cavan
630	7/6/2005	€184,000	-	€183,028	ECB	4.00	7/31/2007	360	6.87	353.13	80.00%	€230,000	5/16/2005	Dublin
631	7/7/2005	€50,000	-	€48,917	ECB	3.15	7/31/2006	180	6.84	173.16	18.52%	€270,000	4/26/2005	Wicklow
632	7/7/2005	€127,000	-	€125,980	ECB	3.30		300	6.84	293.16	56.44%	€225,000	5/3/2005	Donegal
633	7/7/2005	€140,000	-	€138,759	ECB	3.75		300	6.84	293.16	90.32%	€155,000	2/7/2005	Limerick
634	7/7/2005	€180,000	-	€178,836	ECB	5.00		324	6.84	317.16	41.86%	€430,000	5/27/2005	Dublin
635	7/7/2005	€190,000	-	€187,918	ECB	3.85		240	6.84	233.16	61.29%	€310,000	4/28/2005	Cork
636	7/7/2005	€200,000	-	€198,354	ECB	3.75		300	6.84	293.16	81.63%	€245,000	6/7/2005	Kerry
637	7/8/2005	€50,000	-	€33,993	ECB	2.95		120	6.81	113.19	16.13%	€310,000	5/10/2005	Dublin
638	7/8/2005	€100,000	-	€99,049	ECB	3.30		300	6.81	293.19	55.56%	€180,000	5/4/2005	Roscommon
639	7/8/2005	€110,000	-	€109,535	ECB	4.80		360	6.81	353.19	73.33%	€150,000	4/23/2005	Offaly
640	7/8/2005	€115,000	-	€115,000	ECB	5.00		360	6.81	353.19	35.94%	€320,000	5/9/2005	Galway
641	7/8/2005	€120,000	-	€118,758	ECB	4.15	7/31/2006	360	6.81	353.19	42.86%	€280,000	4/10/2005	Wexford
642	7/8/2005	€120,000	-	€119,244	ECB	5.50		288	6.81	281.19	75.00%	€160,000	6/12/2005	Westmeath
643	7/8/2005	€130,000	-	€128,801	ECB	4.80	7/31/2008	360	6.81	353.19	65.00%	€200,000	6/7/2005	Tipperary
644	7/8/2005	€140,000	-	€138,011	ECB	3.25		240	6.81	233.19	43.75%	€320,000	4/6/2005	Dublin
645	7/8/2005	€148,500	-	€146,438	ECB	5.00		216	6.81	209.19	49.50%	€300,000	6/7/2005	Meath
646	7/8/2005	€150,000	-	€146,953	ECB	4.30		180	6.81	173.19	42.86%	€350,000	6/21/2005	Kilkenny
647	7/8/2005	€154,000	-	€153,967	ECB	4.30		360	6.81	353.19	77.00%	€200,000	4/13/2005	Sligo
648	7/8/2005	€223,200	-	€222,012	ECB	4.05	7/31/2006	360	6.81	353.19	89.28%	€250,000	5/16/2005	Galway
649	7/11/2005	€40,000	-	€38,907	ECB	3.15		156	6.71	149.29	22.22%	€180,000	3/21/2005	Kildare
650	7/11/2005	€130,000	-	€129,207	ECB	3.75		360	6.71	353.29	81.25%	€160,000	6/8/2005	Offaly
651	7/11/2005	€140,000	-	€139,106	ECB	3.60		360	6.71	353.29	73.68%	€190,000	5/31/2005	Wexford
652	7/11/2005	€146,250	-	€144,527	ECB	4.80		240	6.71	233.29	75.00%	€195,000	5/5/2005	Tipperary
653	7/11/2005	€150,000	-	€149,239	ECB	3.85		360	6.71	353.29	68.18%	€220,000	4/27/2005	Galway
654	7/11/2005	€180,000	-	€178,935	ECB	4.00		360	6.71	353.29	72.00%	€250,000	5/27/2005	Waterford
655	7/11/2005	€195,000	-	€194,015	ECB	4.80		360	6.71	353.29	75.00%	€260,000	5/10/2005	Tipperary
656	7/11/2005	€217,500	-	€216,012	ECB	5.50		300	6.71	293.29	75.00%	€290,000	4/26/2005	Dublin
657	7/11/2005	€220,000	-	€218,522	ECB	4.15		276	6.71	269.29	66.67%	€330,000	5/25/2005	Dublin
658	7/12/2005	€30,000	-	€28,823	ECB	2.95		240	6.67	233.33	32.00%	€250,000	3/14/2005	Carlow
659	7/12/2005	€35,000	-	€34,330	ECB	4.60		300	6.67	293.33	26.56%	€320,000	5/24/2005	Dublin
660	7/12/2005	€126,000	-	€125,325	ECB	4.30	7/31/2006	300	6.67	293.33	40.65%	€310,000	5/19/2005	Waterford
661	7/12/2005	€140,000	-	€138,729	ECB	3.60		300	6.67	293.33	73.68%	€190,000	5/9/2005	Limerick
662	7/12/2005	€160,000	-	€158,984	ECB	3.30	7/31/2006	360	6.67	353.33	50.79%	€315,000	5/18/2005	Dublin
663	7/12/2005	€170,000	-	€168,808	ECB	3.10		360	6.67	353.33	58.62%	€290,000	4/27/2005	Mayo
664	7/12/2005	€190,318	-	€188,781	ECB	5.00		288	6.67	281.33	47.58%	€400,000	4/21/2005	Dublin
665	7/12/2005	€205,000	-	€203,000	ECB	3.75		360	6.67	353.33	83.67%	€245,000	4/5/2005	Kildare
666	7/12/2005	€243,750	-	€240,462	ECB	5.50		240	6.67	233.33	75.00%	€325,000	4/15/2005	Laois
667	7/12/2005	€286,000	-	€284,169	ECB	4.30		336	6.67	329.33	71.50%	€400,000	4/15/2005	Cork
668	7/13/2005	€50,000	-	€48,869	ECB	2.95		180	6.64	173.36	20.00%	€250,000	5/26/2005	Westmeath
669	7/13/2005	€131,000	-	€129,907	ECB	5.50		288	6.64	281.36	65.50%	€200,000	5/6/2005	Tipperary
670	7/13/2005	€172,000	-	€171,386	ECB	5.50		360	6.64	353.36	64.91%	€265,000	4/15/2005	Dublin
671	7/13/2005	€175,000	-	€174,175										

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€10,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€33,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,100	€15,000	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€20,800	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,900	€25,147	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,868	€28,836	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,404	€23,393	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,688	€0	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€23,279	€9,719	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,123	€20,707	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,000	€0	1
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€22,100	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€2,625	Standard variable rate	PAYE	€34,728	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,380	€21,500	1
Detached	Freehold	Remortgage	Repayment	0.00	€21,620	Standard variable rate	PAYE	€29,848	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€61,200	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€33,800	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€27,000	Standard variable rate	PAYE	€48,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€0	3
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€35,000	€15,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,935	€29,879	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€31,519	€11,825	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,121	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€6,406	Standard variable rate	Self Employed	€80,000	€7,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€25,000	€25,000	6
Terraced House	Freehold	Purchase	Repayment	6.51	€0	Standard variable rate	PAYE	€60,467	€0	2
Semi	Freehold	Remortgage	Repayment	1.50	€0	Standard variable rate	Self Employed	€24,000	€28,242	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€14,000	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€93,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,964	€17,600	6
Detached	Freehold	Remortgage	Repayment	0.00	€4,315	1 Year Fixed Rate	Self Employed	€26,000	€14,300	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,182	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,765	€7,906	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€1,320	1 Year Fixed Rate	PAYE	€40,256	€25,201	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,392	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,568	€0	4
Flat (Leasehold)	Leasehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,212	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€33,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€30,845	€33,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€40,484	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,200	€9,484	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard Variable rate	PAYE	€28,600	€8,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€63,230	€13,075	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,600	€9,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,586	€23,006	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€21,000	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,941	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.03	€5,822	Standard variable rate	PAYE	€35,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	3.45	€22,691	Standard variable rate	PAYE	€27,170	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€23,094	€32,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€21,687	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€23,920	€22,371	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€16,550	1
Semi	Freehold	Remortgage	Repayment	0.00	€11,567	Standard variable rate	PAYE	€50,459	€48,000	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€18,604	€35,223	5
Terraced House	Freehold	Remortgage	Repayment	1.68	€0	Standard variable rate	PAYE	€20,000	€8,903	4
Semi	Freehold	First Time Buyer	Repayment	0.00	€1,001	1 Year Fixed Rate	Self Certified	€58,000	€28,554	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,846	€0	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,400	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,412	€13,460	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,944	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,320	€19,530	3
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€59,114	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€9,600	Standard variable rate	PAYE	€42,734	€5,663	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€10,721	Standard variable rate	PAYE	€21,112	€36,500	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€17,500	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,000	€38,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€37,000	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€28,440	€0	5
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€28,108	€23,153	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,989	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€59,800	€0	6
Detached	Freehold	Remortgage	Repayment	3.22	€0	Standard variable rate	PAYE	€33,657	€36,100	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.47	€24,203	Standard variable rate	PAYE	€60,900	€21,697	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€75,667	€10,920	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,879	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,160	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€42,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,975	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,125	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,916	€27,000	4

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
674	7/14/2005	€50,000	-	€49,394	ECB	5.00	7/31/2006	228	6.61	221.39	18.18%	€275,000	5/4/2005	Cavan
675	7/14/2005	€147,000	-	€146,097	ECB	4.00		348	6.61	341.39	58.80%	€250,000	5/26/2005	Monaghan
676	7/14/2005	€150,000	-	€149,074	ECB	5.25	7/31/2008	300	6.61	293.39	55.56%	€270,000	6/1/2005	Cork
677	7/14/2005	€165,750	-	€164,826	ECB	4.30		360	6.61	353.39	85.00%	€195,000	5/27/2005	Mayo
678	7/14/2005	€170,000	-	€168,695	ECB	4.15	7/31/2006	300	6.61	293.39	60.71%	€280,000	5/19/2005	Dublin
679	7/14/2005	€185,000	-	€183,477	ECB	2.95		336	6.61	329.39	46.25%	€400,000	5/16/2005	Wexford
680	7/14/2005	€189,000	-	€187,980	ECB	3.60		360	6.61	353.39	75.60%	€250,000	4/8/2005	Carlow
681	7/14/2005	€300,000	-	€298,525	ECB	4.80		360	6.61	353.39	63.69%	€471,000	5/23/2005	Waterford
682	7/15/2005	€100,000	-	€98,375	ECB	5.50		192	6.58	185.42	62.50%	€160,000	4/27/2005	Tipperary
683	7/15/2005	€125,000	-	€122,405	ECB	4.00		180	6.58	173.42	58.14%	€215,000	5/19/2005	Kildare
684	7/15/2005	€125,000	-	€123,265	ECB	4.15		228	6.58	221.42	69.44%	€180,000	4/27/2005	Mayo
685	7/15/2005	€165,000	-	€162,696	ECB	5.00		216	6.58	209.42	49.25%	€335,000	5/18/2005	Galway
686	7/15/2005	€165,000	-	€162,903	ECB	3.25		252	6.58	245.42	66.00%	€250,000	5/19/2005	Kildare
687	7/15/2005	€240,000	-	€238,431	ECB	3.40		360	6.58	353.42	70.59%	€340,000	6/13/2005	Dublin
688	7/15/2005	€247,500	-	€245,340	ECB	4.80	7/31/2006	276	6.58	269.42	75.00%	€330,000	4/26/2005	Dublin
689	7/18/2005	€30,000	-	€28,959	ECB	5.30		120	6.48	113.52	10.71%	€280,000	4/27/2005	Dublin
690	7/18/2005	€30,000	-	€29,322	ECB	2.95		180	6.48	173.52	8.33%	€360,000	6/2/2005	Wicklow
691	7/18/2005	€60,000	-	€58,644	ECB	2.95		180	6.48	173.52	40.00%	€150,000	5/16/2005	Carlow
692	7/18/2005	€63,500	-	€62,571	ECB	2.95		240	6.48	233.52	31.75%	€200,000	5/16/2005	Galway
693	7/18/2005	€75,000	-	€74,335	ECB	3.70		300	6.48	293.52	57.69%	€130,000	6/1/2005	Tipperary
694	7/18/2005	€30,000	-	€29,382	ECB	4.00	7/31/2008	300	6.48	293.52	59.26%	€135,000	5/31/2005	Tipperary
695	7/18/2005	€100,000	-	€97,786	ECB	3.25		180	6.48	173.52	33.33%	€300,000	5/19/2005	Dublin
696	7/18/2005	€100,000	-	€99,124	ECB	2.95		324	6.48	317.52	40.00%	€250,000	5/6/2005	Mayo
697	7/18/2005	€110,000	-	€109,044	ECB	5.30	7/31/2006	264	6.48	257.52	41.51%	€265,000	6/3/2005	Wicklow
698	7/18/2005	€134,700	-	€132,844	ECB	4.30		228	6.48	221.52	44.90%	€300,000	5/20/2005	Offaly
699	7/18/2005	€145,000	-	€143,967	ECB	5.25		300	6.48	293.52	58.00%	€250,000	6/15/2005	Limerick
700	7/18/2005	€170,553	-	€168,541	ECB	4.80		240	6.48	233.52	71.06%	€240,000	4/25/2005	Laois
701	7/18/2005	€169,807	-	€169,310	ECB	5.50		360	6.48	353.52	67.92%	€250,000	4/23/2005	Offaly
702	7/18/2005	€180,000	-	€179,066	ECB	4.55		360	6.48	353.52	60.00%	€300,000	6/15/2005	Dublin
703	7/18/2005	€183,307	-	€181,933	ECB	4.80		300	6.48	293.52	61.10%	€300,000	5/3/2005	Donegal
704	7/18/2005	€208,358	-	€203,866	ECB	3.55		180	6.48	173.52	34.73%	€600,000	3/16/2005	Louth
705	7/18/2005	€340,000	-	€337,853	ECB	3.55		360	6.48	353.52	85.00%	€400,000	4/21/2005	Mayo
706	7/19/2005	€90,000	-	€89,162	ECB	5.00		360	6.44	353.56	36.00%	€250,000	6/14/2005	Longford
707	7/19/2005	€100,000	-	€98,742	ECB	3.25	7/31/2006	240	6.44	233.56	41.67%	€240,000	6/13/2005	Wicklow
708	7/19/2005	€120,000	-	€118,795	ECB	2.95		300	6.44	293.56	48.00%	€250,000	5/26/2005	Westmeath
709	7/19/2005	€128,000	-	€127,248	ECB	5.10		300	6.44	293.56	60.95%	€210,000	6/14/2005	Clare
710	7/19/2005	€153,000	-	€152,064	ECB	3.75		360	6.44	353.56	85.00%	€180,000	4/23/2005	Louth
711	7/19/2005	€185,000	-	€183,879	ECB	2.95		360	6.44	353.56	48.68%	€380,000	5/26/2005	Dublin
712	7/19/2005	€200,000	-	€199,637	ECB	4.30		360	6.44	353.56	76.92%	€260,000	5/6/2005	Westmeath
713	7/19/2005	€212,500	-	€211,181	ECB	3.75		360	6.44	353.56	85.00%	€250,000	4/4/2005	Kilkenny
714	7/19/2005	€250,000	-	€247,923	ECB	4.00		276	6.44	269.56	50.00%	€500,000	6/14/2005	Dublin
715	7/20/2005	€50,000	-	€48,541	ECB	3.45	7/31/2006	144	6.41	137.59	29.41%	€170,000	5/27/2005	Waterford
716	7/20/2005	€60,000	-	€59,314	ECB	5.00		240	6.41	233.59	27.91%	€215,000	6/20/2005	Meath
717	7/20/2005	€90,000	-	€88,378	ECB	3.45		204	6.41	197.59	29.03%	€310,000	5/20/2005	Kildare
718	7/20/2005	€90,000	-	€88,649	ECB	4.00		240	6.41	233.59	81.82%	€110,000	3/3/2005	Limerick
719	7/20/2005	€100,000	-	€98,678	ECB	3.85		240	6.41	233.59	43.48%	€230,000	6/15/2005	Cork
720	7/20/2005	€100,000	-	€99,338	ECB	3.40		360	6.41	353.59	76.92%	€130,000	5/24/2005	Monaghan
721	7/20/2005	€110,000	-	€109,098	ECB	4.30		360	6.41	353.59	78.57%	€140,000	6/14/2005	Roscommon
722	7/20/2005	€112,650	-	€111,749	ECB	3.85		288	6.41	281.59	43.33%	€260,000	5/16/2005	Dublin
723	7/20/2005	€125,000	-	€122,446	ECB	4.15		180	6.41	173.59	27.78%	€450,000	6/27/2005	Meath
724	7/20/2005	€140,000	-	€139,032	ECB	3.15		360	6.41	353.59	46.67%	€300,000	6/1/2005	Wexford
725	7/20/2005	€150,000	-	€148,243	ECB	4.80		240	6.41	233.59	75.00%	€200,000	4/25/2005	Louth
726	7/20/2005	€159,000	-	€158,305	ECB	5.50		360	6.41	353.59	66.25%	€240,000	6/15/2005	Tipperary
727	7/20/2005	€173,250	-	€172,318	ECB	3.55		360	6.41	353.59	82.50%	€210,000	5/10/2005	Limerick
728	7/21/2005	€50,000	-	€48,057	ECB	2.95		120	6.38	113.62	22.22%	€225,000	5/17/2005	Dublin
729	7/21/2005	€55,000	-	€54,337	ECB	3.25	7/31/2006	240	6.38	233.62	55.00%	€100,000	4/4/2005	Tipperary
730	7/21/2005	€57,000	-	€55,707	ECB	2.95		180	6.38	173.62	36.08%	€158,000	5/30/2005	Clare
731	7/21/2005	€70,000	-	€67,927	ECB	3.55		144	6.38	137.62	26.92%	€260,000	5/6/2005	Mayo
732	7/21/2005	€75,000	-	€74,446	ECB	3.85		300	6.38	293.62	30.00%	€250,000	5/20/2005	Limerick
733	7/21/2005	€100,000	-	€99,219	ECB	4.55		300	6.38	293.62	55.56%	€180,000	6/17/2005	Kildare
734	7/21/2005	€120,000	-	€116,520	ECB	4.30		180	6.38	173.62	20.00%	€600,000	2/16/2005	Dublin
735	7/21/2005	€120,000	-	€117,573	ECB	3.15		192	6.38	185.62	44.44%	€270,000	5/17/2005	Dublin
736	7/21/2005	€120,000	-	€118,899	ECB	2.95	7/31/2007	300	6.38	293.62	48.00%	€250,000	6/13/2005	Wicklow
737	7/21/2005	€135,000	-	€133,785	ECB	5.50		240	6.38	233.62	75.00%	€180,000	5/27/2005	Louth
738	7/21/2005	€160,000	-	€158,265	ECB	5.25	7/31/2006	240	6.38	233.62	59.26%	€270,000	6/10/2005	Dublin
739	7/21/2005	€171,000	-	€168,634	ECB	3.45		240	6.38	233.62	68.40%	€250,000	6/24/2005	Laois
740	7/21/2005	€185,000	-	€183,996	ECB	5.50		360	6.38	353.62	61.67%	€300,000	5/13/2005	Dublin
741	7/21/2005	€190,000	-	€188,856	ECB	3.70		360	6.38	353.62	58.46%	€325,000	5/27/2005	Galway
742	7/21/2005	€192,000	-	€190,942	ECB	4.30		360	6.38	353.62	78.37%	€245,000	6/21/2005	Cork
743	7/21/2005	€220,000	-	€218,404	ECB	5.00		300	6.38	293.62	48.89%	€450,000	4/25/2005	Kerry
744	7/22/2005	€50,000	-	€49,574	ECB	5.00		228	6.35	221.65	34.48%	€145,000	6/9/2005	Carlow
745	7/22/2005	€52,000	-	€51,068	ECB	3.55		180	6.35	173.65	26.00%	€200,000	6/24/2005	Offaly
746	7/22/2005	€53,000	-	€52,367	ECB	5.30	7/31/2006	228	6.35	221.65	29.44%	€180,000	5/27/2005	Longford
747	7/22/2005	€60,000	-	€59,735	ECB	5.00	7/31/2006	360	6.35	353.65	38.71%	€155,000	6/23/2005	Tipperary
748	7/22/2005	€75,000	-	€72,066	ECB	2.95		120	6.35	113.65	30.00%	€250,000	5/9/2005	Waterford
749	7/22/2005	€89,000	-	€88,362	ECB	2.95		360	6.35	353.65	46.84%	€190,000	5/30/2005	Wexford
750	7/22/2005	€100,000	-	€99,593	ECB	4.30	7/31/2008	360	6.35	353.65	76.92%	€130,000	5/4/2005	Offaly
751	7/22/2005	€115,000	-	€113,612	ECB	4.60		240	6.35	233.65	43.40%	€265,000	5/20/2005	Longford
752	7/22/2005	€115,499	-	€114,715	ECB	4.15		240	6.35	233.65	66.00%	€175,000	5/25/2005	Cavan
753	7/22/2005	€136,000	-	€133,313	ECB	3.40		192	6.35	185.65	71.58%	€190,000	3/9/2005	Cavan
754	7/22/2005	€146,000	-	€142,983	ECB	2.95		192	6.35	185.65	48.67%	€300,000	5/16/2005	Dublin

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€24,000	€0	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€31,695	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€33,196	€5,435	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€18,500	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€41,332	€26,013	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€22,880	1
Bungalow (Detached)	Freehold	Purchase	Repayment	1.02	€0	Standard variable rate	Self Employed	€49,544	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€87,232	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,944	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€13,000	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€13,252	Standard variable rate	PAYE	€82,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,754	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,076	€20,530	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€45,800	€26,800	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€15,964	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€11,400	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€62,400	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,719	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€50,700	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€65,000	€14,522	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€14,594	1 Year Fixed Rate	Self Certified	€38,000	€5,426	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€36,400	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€9,411	Standard variable rate	PAYE	€26,210	€10,011	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€659	Standard variable rate	Self Employed	€46,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.51	€17,000	Standard variable rate	PAYE	€41,791	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€1,342	Standard variable rate	PAYE	€40,000	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,973	€8,319	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€4,236	Standard variable rate	Self Employed	€40,392	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€102,726	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,935	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€29,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,400	€0	1
Semi	Freehold	Remortgage	Repayment	2.01	€0	Standard variable rate	Self Certified	€36,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,700	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,552	€2,518	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€41,600	€8,400	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€117,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€61,121	€10,500	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€1,347	1 Year Fixed Rate	Self Certified	€35,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€3,553	Standard variable rate	PAYE	€19,200	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€27,700	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,625	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€0	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€20,050	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,210	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,406	€5,610	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€22,090	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,300	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€4,124	Standard variable rate	Self Employed	€75,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,659	€31,891	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€31,895	€23,621	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,340	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€24,500	€4,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,560	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,421	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€6,411	Standard variable rate	PAYE	€7,737	€11,960	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,300	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	Self Employed	€49,286	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€45,900	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,855	€16,613	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€37,217	€23,453	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,785	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€2,264	Standard variable rate	PAYE	€43,065	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,820	€0	3
Semi	Leasehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€49,500	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€11,000	Standard Variable rate	Self Employed	€33,470	€25,000	6
Terraced House	Freehold	Remortgage	Repayment	2.04	€0	Standard variable rate	PAYE	€18,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	1.03	€0	Standard variable rate	PAYE	€16,712	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€21,000	€15,415	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€33,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,120	€17,640	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€13,925	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€24,754	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€633	Standard variable rate	Self Certified	€31,149	€0	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	2.36	€0	Standard variable rate	PAYE	€30,959	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€25,000	€25,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€36,000	€16,056	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,254	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,500	€27,277	4

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
758	7/22/2005	€163,000	-	€161,989	ECB	4.55		336	6.35	329.65	57.19%	€285,000	6/20/2005	Dublin
759	7/22/2005	€200,000	-	€198,684	ECB	3.55	7/31/2006	348	6.35	341.65	57.14%	€350,000	6/3/2005	Cavan
760	7/22/2005	€315,000	-	€313,566	ECB	5.10		360	6.35	353.65	73.26%	€430,000	6/17/2005	Galway
761	7/25/2005	€170,000	-	€27,767	ECB	3.30		300	6.25	293.75	85.00%	€200,000	5/27/2005	Donegal
762	7/25/2005	€60,000	-	€58,987	ECB	3.45		192	6.25	185.75	21.82%	€275,000	6/13/2005	Dublin
763	7/25/2005	€70,000	-	€69,523	ECB	5.50		300	6.25	293.75	60.87%	€115,000	4/27/2005	Limerick
764	7/25/2005	€90,000	-	€89,176	ECB	3.10		312	6.25	305.75	52.94%	€170,000	6/8/2005	Wexford
765	7/25/2005	€90,000	-	€89,211	ECB	3.85		300	6.25	293.75	48.65%	€185,000	6/2/2005	Wicklow
766	7/25/2005	€100,000	-	€98,638	ECB	3.55		240	6.25	233.75	17.24%	€580,000	5/31/2005	Dublin
767	7/25/2005	€102,800	-	€102,800	ECB	5.00		360	6.25	353.75	42.83%	€240,000	6/29/2005	Dublin
768	7/25/2005	€105,000	-	€104,542	ECB	5.50		360	6.25	353.75	75.00%	€140,000	5/20/2005	Kilkenny
769	7/25/2005	€120,000	-	€119,172	ECB	3.15		360	6.25	353.75	30.00%	€400,000	6/21/2005	Dublin
770	7/25/2005	€145,000	-	€140,599	ECB	3.15		144	6.25	137.75	43.94%	€330,000	6/10/2005	Meath
771	7/25/2005	€144,000	-	€143,296	ECB	4.00		360	6.25	353.75	51.43%	€280,000	6/14/2005	Kildare
772	7/25/2005	€146,000	-	€145,251	ECB	4.00	7/31/2008	360	6.25	353.75	73.00%	€200,000	5/24/2005	Carlow
773	7/25/2005	€155,000	-	€154,125	ECB	4.15		360	6.25	353.75	64.58%	€240,000	6/22/2005	Dublin
774	7/25/2005	€165,000	-	€163,587	ECB	4.00		300	6.25	293.75	71.74%	€230,000	6/1/2005	Wexford
775	7/25/2005	€167,500	-	€166,463	ECB	3.75		360	6.25	353.75	83.75%	€200,000	4/4/2005	Kilkenny
776	7/25/2005	€171,000	-	€170,067	ECB	4.30		360	6.25	353.75	74.35%	€230,000	5/20/2005	Wicklow
777	7/25/2005	€180,000	-	€177,521	ECB	3.30		240	6.25	233.75	56.69%	€317,500	6/16/2005	Dublin
778	7/25/2005	€180,000	-	€178,643	ECB	4.80		300	6.25	293.75	75.00%	€240,000	6/14/2005	Carlow
779	7/25/2005	€192,950	-	€191,725	ECB	3.55		360	6.25	353.75	85.00%	€227,000	6/2/2005	Dublin
780	7/25/2005	€195,000	-	€192,400	ECB	3.75		240	6.25	233.75	81.25%	€240,000	4/27/2005	Cork
781	7/25/2005	€195,000	-	€193,699	ECB	5.50		300	6.25	293.75	75.00%	€60,000	6/22/2005	Dublin
782	7/25/2005	€210,000	-	€207,784	ECB	3.15		288	6.25	281.75	38.89%	€540,000	6/13/2005	Dublin
783	7/25/2005	€280,000	-	€278,925	ECB	5.50		360	6.25	353.75	74.67%	€375,000	9/14/2005	Dublin
784	7/26/2005	€60,000	-	€58,723	ECB	3.55		180	6.21	173.79	24.00%	€250,000	5/13/2005	Kildare
785	7/26/2005	€66,000	-	€63,680	ECB	5.00		120	6.21	113.79	20.63%	€320,000	3/14/2005	Carlow
786	7/26/2005	€65,000	-	€64,146	ECB	3.85		240	6.21	233.79	35.33%	€184,000	6/3/2005	Sligo
787	7/26/2005	€70,000	-	€68,533	ECB	3.85		180	6.21	173.79	35.00%	€200,000	5/6/2005	Mayo
788	7/26/2005	€100,000	-	€99,411	ECB	3.10		360	6.21	353.79	52.63%	€190,000	5/5/2005	Wexford
789	7/26/2005	€100,000	-	€99,557	ECB	5.30		360	6.21	353.79	23.81%	€420,000	6/8/2005	Dublin
790	7/26/2005	€124,000	-	€122,888	ECB	4.00	7/31/2006	288	6.21	281.79	57.67%	€215,000	6/8/2005	Louth
791	7/26/2005	€125,000	-	€124,287	ECB	4.30		252	6.21	245.79	48.08%	€260,000	5/12/2005	Mayo
792	7/26/2005	€153,000	-	€151,854	ECB	4.80		300	6.21	293.79	69.55%	€220,000	3/2/2005	Kildare
793	7/26/2005	€215,000	-	€213,614	ECB	3.40		360	6.21	353.79	71.67%	€300,000	5/17/2005	Cavan
794	7/27/2005	€35,000	-	€34,151	ECB	2.95		168	6.18	161.82	22.58%	€155,000	5/30/2005	Offaly
795	7/27/2005	€45,000	-	€43,263	ECB	3.15		120	6.18	113.82	19.15%	€235,000	6/20/2005	Kildare
796	7/27/2005	€60,000	-	€59,568	ECB	2.95		360	6.18	353.82	40.00%	€150,000	5/25/2005	Donegal
797	7/27/2005	€80,000	-	€78,232	ECB	3.25		180	6.18	173.82	30.19%	€265,000	4/12/2005	Wexford
798	7/27/2005	€90,000	-	€88,042	ECB	3.10	7/31/2006	180	6.18	173.82	50.00%	€180,000	5/18/2005	Meath
799	7/27/2005	€93,750	-	€93,301	ECB	5.50		324	6.18	317.82	75.00%	€125,000	5/17/2005	Limerick
800	7/27/2005	€100,000	-	€99,333	ECB	3.15		336	6.18	329.82	40.82%	€245,000	6/22/2005	Dublin
801	7/27/2005	€105,000	-	€104,360	ECB	5.10		300	6.18	293.82	60.00%	€175,000	5/23/2005	Longford
802	7/27/2005	€140,000	-	€138,841	ECB	3.70		312	6.18	305.82	70.00%	€200,000	5/9/2005	Cavan
803	7/27/2005	€140,000	-	€139,012	ECB	5.00	7/31/2006	300	6.18	293.82	48.28%	€290,000	6/22/2005	Westmeath
804	7/27/2005	€150,000	-	€147,295	ECB	4.30		192	6.18	185.82	76.92%	€195,000	6/15/2005	Louth
805	7/27/2005	€160,000	-	€158,112	ECB	3.55		264	6.18	257.82	84.21%	€190,000	5/24/2005	Clare
806	7/27/2005	€196,000	-	€193,500	ECB	4.00		240	6.18	233.82	80.00%	€245,000	5/5/2005	Dublin
807	7/27/2005	€225,199	-	€223,604	ECB	4.80	7/31/2006	300	6.18	293.82	68.24%	€330,000	5/16/2005	Galway
808	7/27/2005	€230,000	-	€228,659	ECB	3.90		360	6.18	353.82	76.67%	€300,000	4/27/2005	Cork
809	7/28/2005	€40,000	-	€39,174	ECB	2.95		192	6.15	185.85	16.67%	€240,000	6/15/2005	Wicklow
810	7/28/2005	€50,000	-	€48,083	ECB	2.95		120	6.15	113.85	45.45%	€110,000	5/30/2005	Offaly
811	7/28/2005	€55,000	-	€54,408	ECB	5.00		240	6.15	233.85	24.12%	€228,000	2/2/2005	Dublin
812	7/28/2005	€65,000	-	€64,676	ECB	4.15	7/31/2008	360	6.15	353.85	68.42%	€95,000	4/14/2005	Limerick
813	7/28/2005	€69,916	-	€68,763	ECB	4.30	7/31/2006	180	6.15	173.85	37.79%	€185,000	6/17/2005	Tipperary
814	7/28/2005	€70,000	-	€69,200	ECB	4.30	7/31/2008	240	6.15	233.85	38.89%	€180,000	6/1/2005	Limerick
815	7/28/2005	€75,000	-	€74,460	ECB	2.95		360	6.15	353.85	31.25%	€240,000	6/13/2005	Dublin
816	7/28/2005	€85,130	-	€83,586	ECB	3.25		204	6.15	197.85	20.27%	€420,000	6/24/2005	Dublin
817	7/28/2005	€120,000	-	€119,166	ECB	3.55		360	6.15	353.85	35.82%	€335,000	3/3/2005	Dublin
818	7/28/2005	€120,000	-	€119,249	ECB	3.55		360	6.15	353.85	63.16%	€190,000	4/12/2005	Tipperary
819	7/28/2005	€150,000	-	€148,378	ECB	3.25	7/31/2006	276	6.15	269.85	61.22%	€245,000	6/29/2005	Cavan
820	7/28/2005	€150,700	-	€149,937	ECB	5.00		324	6.15	317.85	44.99%	€335,000	6/27/2005	Dublin
821	7/28/2005	€157,500	-	€156,571	ECB	5.50		360	6.15	353.85	75.00%	€210,000	5/23/2005	Meath
822	7/28/2005	€178,800	-	€177,698	ECB	3.70		360	6.15	353.85	77.74%	€230,000	5/23/2005	Tipperary
823	7/28/2005	€200,000	-	€198,479	ECB	3.40		336	6.15	329.85	57.14%	€350,000	6/10/2005	Meath
824	7/28/2005	€200,000	-	€198,739	ECB	4.00		360	6.15	353.85	72.73%	€275,000	6/27/2005	Leitrim
825	7/28/2005	€220,000	-	€218,019	ECB	4.30		360	6.15	353.85	80.00%	€275,000	5/30/2005	Longford
826	7/28/2005	€230,000	-	€228,523	ECB	3.30	7/31/2006	360	6.15	353.85	59.90%	€384,000	5/16/2005	Dublin
827	7/28/2005	€412,250	-	€411,856	ECB	3.75		360	6.15	353.85	85.00%	€485,000	5/5/2005	Offaly
828	7/29/2005	€72,000	-	€71,231	ECB	5.00	7/31/2008	240	6.12	233.88	41.14%	€175,000	6/22/2005	Meath
829	7/29/2005	€77,050	-	€76,333	ECB	4.55		276	6.12	269.88	55.04%	€140,000	6/23/2005	Offaly
830	7/29/2005	€90,000	-	€88,817	ECB	3.85		240	6.12	233.88	45.00%	€200,000	6/24/2005	Dublin
831	7/29/2005	€100,000	-	€99,331	ECB	3.45		360	6.12	353.88	68.97%	€145,000	6/24/2005	Wexford
832	7/29/2005	€101,750	-	€101,101	ECB	4.80		300	6.12	293.88	70.17%	€145,000	4/1/2005	Limerick
833	7/29/2005	€115,000	-	€112,395	ECB	2.95		180	6.12	173.88	32.86%	€350,000	5/13/2005	Galway
834	7/29/2005	€138,120	-	€136,797	ECB	3.25		300	6.12	293.88	65.77%	€210,000	5/25/2005	Dublin
835	7/29/2005	€140,000	-	€138,726	ECB	3.60		360	6.12	353.88	70.00%	€200,000	6/7/2005	Laois
836	7/29/2005	€140,000	-	€138,728	ECB	3.60		300	6.12	293.88	50.00%	€280,000	5/19/2005	Dublin
837	7/29/2005	€150,000	-	€149,051	ECB	3.60		360	6.12	353.88	75.00%	€200,000	5/12/2005	Wexford
838	7/29/2005	€153,000	-	€152,019	ECB	3.55		360	6.12	353.88	90.00%	€170,000	6/21/2005	Wexford
839	7/29/2005	€156,0												

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,334	€0	5
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€42,247	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€80,695	€26,000	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€65,000	€18,500	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€10,500	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€12,325	Standard variable rate	PAYE	€28,470	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,328	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€22,456	3
Terraced House	Freehold	Remortgage	Repayment	1.63	€0	Standard variable rate	PAYE	€23,822	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€19,039	Standard variable rate	PAYE	€24,354	€36,400	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€30,820	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€20,928	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€3,095	Standard variable rate	PAYE	€32,200	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€32,102	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,170	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€57,482	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€117,000	€5,820	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,750	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€568	Standard variable rate	PAYE	€45,000	€18,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€47,800	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€49,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,440	€31,575	2
Semi	Freehold	Remortgage	Repayment	0.00	€11,000	Standard variable rate	PAYE	€27,000	€35,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€23,933	€26,500	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€35,000	Standard variable rate	PAYE	€74,000	€12,220	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,167	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€55,746	Standard variable rate	PAYE	€46,800	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,223	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,265	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€32,710	Standard variable rate	PAYE	€20,644	€26,000	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€6,124	1 Year Fixed Rate	PAYE	€47,503	€0	4
Detached	Freehold	Remortgage	Repayment	2.06	€0	Standard variable rate	PAYE	€28,488	€0	5
Flat (Freehold)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€42,700	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€57,377	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,936	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,084	€12,453	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€0	€16,575	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€26,392	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€29,261	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€30,000	Standard variable rate	PAYE	€45,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,344	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€32,469	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€26,000	€20,069	1
Detached	Freehold	Remortgage	Repayment	0.00	€16,454	1 Year Fixed Rate	Self Employed	€20,108	€20,365	6
Semi	Freehold	Remortgage	Repayment	0.00	€2,518	Standard variable rate	PAYE	€42,518	€11,301	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,000	€8,500	1
Flat (Leasehold)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€67,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€33,100	€25,000	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,654	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,100	€2,004	1
Semi	Freehold	Purchase	Repayment	0.00	€6,271	Standard variable rate	Self Employed	€13,000	€1,149	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€43,000	€8,299	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€0	€17,749	5
Detached	Freehold	Remortgage	Repayment	0.00	€9,013	3 Year Fixed rate	Self Employed	€20,000	€17,350	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€11,604	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€0	€21,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€40,786	€18,200	1
Terraced House	Freehold	Remortgage	Repayment	2.02	€0	Standard variable rate	PAYE	€28,000	€7,696	6
Terraced House	Freehold	Remortgage	Repayment	1.06	€0	Standard variable rate	PAYE	€42,538	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,832	€32,562	4
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€41,083	€13,894	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€102,070	€25,400	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€14,965	3 Year Fixed rate	PAYE	€26,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,818	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€0	4
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€16,711	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€10,000	Standard variable rate	PAYE	€26,770	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€37,000	€0	1
Terraced House	Leasehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€27,362	€21,105	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,818	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	2
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€30,516	€18,060	2
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€33,820	€16,328	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€9,434	Standard variable rate	Self Certified	€42,000	€17,270	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,726	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,114	€8,900	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
842	7/29/2005	€182,500	-	€179,489	ECB	4.30		348	6.12	341.88	76.04%	€240,000	5/31/2005	Laois
843	7/29/2005	€185,300	-	€183,649	ECB	3.75		300	6.12	293.88	85.00%	€218,000	6/1/2005	Louth
844	8/2/2005	€50,000	-	€49,668	ECB	2.95		348	5.98	342.02	33.33%	€150,000	5/4/2005	Limerick
845	8/2/2005	€70,000	-	€68,020	ECB	5.30	8/31/2006	120	5.98	114.02	33.33%	€210,000	6/14/2005	Laois
846	8/2/2005	€80,000	-	€79,132	ECB	3.10		144	5.98	138.02	30.77%	€260,000	2/22/2005	Clare
847	8/2/2005	€85,000	-	€84,659	ECB	3.85		360	5.98	354.02	42.50%	€200,000	6/20/2005	Laois
848	8/2/2005	€102,000	-	€98,788	ECB	3.55		120	5.98	114.02	34.58%	€295,000	6/16/2005	Dublin
849	8/2/2005	€110,000	-	€109,413	ECB	3.55		360	5.98	354.02	45.83%	€240,000	5/20/2005	Galway
850	8/2/2005	€120,000	-	€119,182	ECB	2.95		336	5.98	330.02	32.43%	€370,000	6/8/2005	Tipperary
851	8/2/2005	€120,000	-	€119,294	ECB	5.00	8/31/2006	300	5.98	294.02	34.29%	€350,000	6/15/2005	Kildare
852	8/2/2005	€125,000	-	€123,628	ECB	3.85		240	5.98	234.02	36.76%	€340,000	6/23/2005	Dublin
853	8/2/2005	€127,350	-	€126,376	ECB	3.40		300	5.98	294.02	79.59%	€160,000	6/22/2005	Kilkenny
854	8/2/2005	€132,300	-	€131,775	ECB	5.00		360	5.98	354.02	42.00%	€315,000	6/27/2005	Dublin
855	8/2/2005	€140,000	-	€139,237	ECB	3.25	8/31/2006	360	5.98	354.02	60.87%	€230,000	6/29/2005	Louth
856	8/2/2005	€150,000	-	€149,055	ECB	4.80		300	5.98	294.02	73.17%	€205,000	5/19/2005	Clare
857	8/2/2005	€168,300	-	€167,445	ECB	3.55	8/31/2006	360	5.98	354.02	90.00%	€187,000	5/24/2005	Offaly
858	8/2/2005	€168,000	-	€168,000	ECB	4.30		240	5.98	234.02	80.00%	€210,000	7/8/2005	Longford
859	8/2/2005	€170,000	-	€169,297	ECB	4.80		360	5.98	354.02	68.00%	€250,000	7/7/2005	Dublin
860	8/2/2005	€170,000	-	€169,317	ECB	4.00		360	5.98	354.02	85.00%	€200,000	5/30/2005	Meath
861	8/2/2005	€195,000	-	€194,432	ECB	5.50		360	5.98	354.02	75.00%	€260,000	6/29/2005	Meath
862	8/2/2005	€210,000	-	€208,708	ECB	4.80	8/31/2006	300	5.98	294.02	60.87%	€345,000	6/24/2005	Dublin
863	8/3/2005	€50,000	-	€48,729	ECB	3.15		144	5.95	138.05	17.86%	€280,000	6/7/2005	Louth
864	8/3/2005	€70,000	-	€69,582	ECB	2.95		360	5.95	354.05	37.84%	€185,000	6/9/2005	Louth
865	8/3/2005	€73,000	-	€71,953	ECB	5.00		240	5.95	234.05	28.63%	€255,000	7/5/2005	Dublin
866	8/3/2005	€115,000	-	€113,715	ECB	3.70		240	5.95	234.05	51.69%	€222,500	7/5/2005	Louth
867	8/3/2005	€140,000	-	€138,407	ECB	3.55		240	5.95	234.05	80.00%	€175,000	5/6/2005	Mayo
868	8/3/2005	€150,000	-	€148,446	ECB	3.60		252	5.95	246.05	78.95%	€190,000	6/28/2005	Westmeath
869	8/3/2005	€150,000	-	€148,574	ECB	3.75		264	5.95	258.05	83.33%	€180,000	6/14/2005	Laois
870	8/3/2005	€150,000	-	€148,910	ECB	3.70	8/31/2008	288	5.95	282.05	51.72%	€290,000	6/13/2005	Dublin
871	8/3/2005	€200,000	-	€196,982	ECB	3.40		204	5.95	198.05	58.82%	€340,000	5/4/2005	Meath
872	8/3/2005	€207,000	-	€206,103	ECB	3.75		360	5.95	354.05	90.00%	€230,000	4/19/2005	Cork
873	8/4/2005	€100,000	-	€96,779	ECB	3.15		120	5.92	114.08	38.46%	€260,000	5/16/2005	Tipperary
874	8/4/2005	€110,000	-	€109,044	ECB	4.30	8/31/2008	240	5.92	234.08	28.21%	€390,000	6/17/2005	Dublin
875	8/4/2005	€110,000	-	€109,417	ECB	5.50	8/31/2006	300	5.92	294.08	73.33%	€150,000	6/17/2005	Meath
876	8/4/2005	€140,000	-	€139,384	ECB	4.55		360	5.92	354.08	53.85%	€260,000	5/24/2005	Wexford
877	8/4/2005	€175,000	-	€174,064	ECB	3.85		348	5.92	342.08	43.75%	€400,000	7/7/2005	Wexford
878	8/4/2005	€185,000	-	€184,171	ECB	5.00	8/31/2008	324	5.92	318.08	44.05%	€420,000	5/3/2005	Dublin
879	8/4/2005	€190,000	-	€187,761	ECB	3.25		240	5.92	234.08	48.10%	€395,000	6/21/2005	Wexford
880	8/4/2005	€195,500	-	€194,513	ECB	3.85		360	5.92	354.08	85.00%	€230,000	6/24/2005	Carlow
881	8/4/2005	€202,500	-	€200,989	ECB	3.75		300	5.92	294.08	90.00%	€225,000	6/27/2005	Louth
882	8/4/2005	€285,000	-	€284,134	ECB	5.50		360	5.92	354.08	73.08%	€390,000	7/18/2005	Dublin
883	8/4/2005	€303,900	-	€303,159	ECB	3.85		360	5.92	354.08	81.04%	€375,000	7/1/2005	Meath
884	8/5/2005	€50,000	-	€49,246	ECB	5.00		180	5.88	174.12	33.33%	€150,000	4/22/2005	Louth
885	8/5/2005	€97,000	-	€96,283	ECB	3.85		300	5.88	294.12	64.67%	€150,000	6/3/2005	Wexford
886	8/5/2005	€100,000	-	€98,897	ECB	3.85		240	5.88	234.12	43.48%	€230,000	6/16/2005	Dublin
887	8/5/2005	€135,750	-	€135,245	ECB	4.80	8/31/2008	360	5.88	354.12	75.00%	€181,000	6/17/2005	Waterford
888	8/5/2005	€138,500	-	€135,921	ECB	3.10		180	5.88	174.12	58.94%	€235,000	5/23/2005	Wicklow
889	8/5/2005	€140,000	-	€139,033	ECB	4.30		300	5.88	294.12	50.91%	€275,000	7/13/2005	Dublin
890	8/5/2005	€146,400	-	€145,813	ECB	5.10		360	5.88	354.12	74.69%	€196,000	6/24/2005	Louth
891	8/5/2005	€167,000	-	€166,546	ECB	4.80		360	5.88	354.12	69.58%	€240,000	6/7/2005	Mayo
892	8/5/2005	€190,000	-	€188,512	ECB	3.40		300	5.88	294.12	70.37%	€270,000	5/27/2005	Cork
893	8/5/2005	€225,000	-	€223,551	ECB	3.55		324	5.88	318.12	83.33%	€270,000	6/21/2005	Wicklow
894	8/5/2005	€260,000	-	€258,856	ECB	4.30	8/31/2006	360	5.88	354.12	80.00%	€325,000	6/27/2005	Kilkenny
895	8/5/2005	€290,000	-	€288,436	ECB	3.60		360	5.88	354.12	82.86%	€350,000	3/21/2005	Dublin
896	8/8/2005	€60,000	-	€58,887	ECB	3.15		180	5.79	174.21	24.00%	€250,000	5/19/2005	Meath
897	8/8/2005	€80,000	-	€78,478	ECB	5.25		144	5.79	138.21	53.33%	€150,000	4/14/2005	Clare
898	8/8/2005	€90,000	-	€89,934	ECB	5.25		360	5.79	354.21	50.00%	€180,000	4/11/2005	Donegal
899	8/8/2005	€100,000	-	€99,383	ECB	4.30		240	5.79	234.21	54.05%	€185,000	5/25/2005	Cork
900	8/8/2005	€105,000	-	€104,434	ECB	3.45	8/31/2006	300	5.79	294.21	20.19%	€520,000	7/7/2005	Clare
901	8/8/2005	€140,000	-	€139,174	ECB	4.30		324	5.79	318.21	41.18%	€340,000	6/17/2005	Dublin
902	8/8/2005	€150,000	-	€149,138	ECB	3.15		360	5.79	354.21	37.04%	€405,000	7/1/2005	Dublin
903	8/8/2005	€170,000	-	€168,739	ECB	3.75		300	5.79	294.21	85.00%	€200,000	6/25/2005	Offaly
904	8/8/2005	€187,000	-	€186,072	ECB	3.75	8/31/2006	360	5.79	354.21	85.00%	€220,000	6/7/2005	Laois
905	8/8/2005	€232,500	-	€231,677	ECB	5.50		360	5.79	354.21	75.00%	€310,000	6/29/2005	Cavan
906	8/9/2005	€100,000	-	€99,260	ECB	3.85		300	5.75	294.25	35.71%	€280,000	6/7/2005	Mayo
907	8/9/2005	€100,000	-	€99,445	ECB	3.40		360	5.75	354.25	55.56%	€180,000	6/22/2005	Mayo
908	8/9/2005	€117,850	-	€117,072	ECB	3.15		300	5.75	294.25	41.35%	€285,000	6/29/2005	Dublin
909	8/9/2005	€150,000	-	€149,133	ECB	4.00		336	5.75	330.25	73.89%	€203,000	7/1/2005	Kilkenny
910	8/9/2005	€150,000	-	€149,558	ECB	5.80		360	5.75	354.25	75.00%	€200,000	7/1/2005	Westmeath
911	8/9/2005	€180,000	-	€179,554	ECB	4.30	8/31/2008	360	5.75	354.25	75.00%	€240,000	6/29/2005	Waterford
912	8/9/2005	€210,000	-	€208,208	ECB	3.90		276	5.75	270.25	75.00%	€280,000	6/21/2005	Dublin
913	8/9/2005	€237,000	-	€235,574	ECB	3.30		312	5.75	306.25	55.12%	€430,000	6/3/2005	Dublin
914	8/9/2005	€250,000	-	€250,000	ECB	3.25		360	5.75	354.25	59.52%	€420,000	2/28/2005	Cork
915	8/10/2005	€35,000	-	€33,873	ECB	3.15		120	5.72	114.28	19.44%	€180,000	5/27/2005	Donegal
916	8/10/2005	€50,000	-	€49,814	ECB	5.00	8/31/2006	360	5.72	354.28	24.39%	€205,000	5/25/2005	Dublin
917	8/10/2005	€75,000	-	€73,883	ECB	3.55		204	5.72	198.28	21.43%	€350,000	6/23/2005	Wexford
918	8/10/2005	€90,000	-	€89,572	ECB	5.25		300	5.72	294.28	56.25%	€160,000	7/4/2005	Limerick
919	8/10/2005	€110,000	-	€106,986	ECB	3.85		132	5.72	126.28	27.50%	€400,000	5/31/2005	Wexford
920	8/10/2005	€110,000	-	€108,695	ECB	3.25		240	5.72	234.28	44.00%	€250,000	6/17/2005	Tipperary
921	8/10/2005	€119,000	-	€118,359	ECB	3.55		360	5.72	354.28	85.00%	€140,000	5/25/2005	Limerick
922	8/10/2005	€125,000	-	€124,203	ECB	2.95		348	5.72	342.28	44.64%	€280,000	6/30/2005	Dublin
923	8/10/2005	€140,000	-	€139,330	ECB									

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€50,350	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€13,872	1 Year Fixed Rate	Self Certified	€45,582	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,200	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€7,500	Standard variable rate	PAYE	€24,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€20,000	€30,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,564	€13,520	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€4,629	1
Detached	Freehold	Remortgage	Repayment	0.00	€39,750	1 Year Fixed Rate	PAYE	€45,166	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,309	€22,280	4
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€24,714	Standard variable rate	Self Employed	€10,000	€29,256	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,469	€22,855	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€69,000	€0	5
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€38,196	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	3.72	€3,830	Standard variable rate	Self Employed	€47,662	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,340	€25,100	5
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,994	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€35,000	Standard variable rate	PAYE	€88,400	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€45,335	€34,568	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,029	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€2,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€763	Standard variable rate	PAYE	€25,000	€0	6
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€4,523	Standard variable rate	Self Employed	€31,000	€0	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€39,003	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,600	€31,705	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€371,477	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€36,400	€15,981	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€26,000	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€23,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,145	€26,311	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€41,393	€16,683	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€32,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,899	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€41,600	€9,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€3,990	3 Year Fixed rate	PAYE	€40,092	€8,320	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€46,883	€10,931	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,000	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€63,866	€0	2
Semi	Leasehold	Purchase	Repayment	0.00	€1,999	Standard variable rate	PAYE	€56,000	€27,500	6
Semi	Freehold	Remortgage	Repayment	1.09	€0	Standard variable rate	Self Employed	€31,853	€50,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€20,300	Standard variable rate	PAYE	€16,300	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€882	Standard variable rate	PAYE	€33,854	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€27,800	€6,950	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,152	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€29,523	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€43,800	€12,602	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,952	€46,053	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,605	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,400	€27,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€70,000	€31,224	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€47,840	€18,530	2
Semi	Freehold	Remortgage	Repayment	0.00	€1,379	Standard variable rate	Self Employed	€22,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€14,137	Standard variable rate	PAYE	€0	€37,978	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	3.58	€17,650	Standard variable rate	Self Employed	€48,807	€0	6
Terraced House	Freehold	Remortgage	Repayment	2.05	€0	Standard variable rate	Self Certified	€32,668	€0	4
Detached	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€40,125	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€32,000	€4,650	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€38,000	€39,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,300	€13,600	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€25,350	€23,420	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€51,356	€43,557	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€0	4
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,500	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€491	Standard variable rate	PAYE	€27,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€55,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€12,000	Standard variable rate	Self Certified	€48,000	€0	6
Semi	Freehold	Remortgage	Repayment	1.70	€0	3 Year Fixed rate	PAYE	€32,946	€19,084	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€29,050	€27,465	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€55,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€51,585	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€10,039	1 Year Fixed Rate	PAYE	€37,424	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€26,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,730	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€28,963	€31,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,420	€8,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€26,500	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,292	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,200	€10,000	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€34,112	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,000	€27,702	3

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
926	8/10/2005	€240,314	-	€239,081	ECB	3.55	8/31/2006	360	5.72	354.28	89.01%	€270,000	6/3/2005	Westmeath
927	8/10/2005	€263,500	-	€261,519	ECB	3.75		300	5.72	294.28	85.00%	€310,000	5/24/2005	Offaly
928	8/10/2005	€355,500	-	€353,681	ECB	3.75		360	5.72	354.28	90.00%	€395,000	7/11/2005	Wicklow
929	8/11/2005	€60,000	-	€58,920	ECB	3.55		180	5.69	174.31	28.57%	€210,000	5/20/2005	Dublin
930	8/11/2005	€70,500	-	€70,203	ECB	3.85	8/31/2008	360	5.69	354.31	28.20%	€250,000	7/13/2005	Kildare
931	8/11/2005	€100,000	-	€98,941	ECB	3.85	8/31/2006	240	5.69	234.31	43.48%	€230,000	6/16/2005	Dublin
932	8/11/2005	€140,000	-	€139,259	ECB	4.00		360	5.69	354.31	77.78%	€180,000	5/11/2005	Kildare
933	8/11/2005	€165,000	-	€163,493	ECB	5.50		240	5.69	234.31	70.21%	€235,000	6/28/2005	Donegal
934	8/11/2005	€180,000	-	€179,093	ECB	3.85		360	5.69	354.31	69.23%	€260,000	6/17/2005	Dublin
935	8/11/2005	€185,000	-	€183,444	ECB	2.95		300	5.69	294.31	49.33%	€375,000	7/1/2005	Galway
936	8/11/2005	€200,000	-	€198,669	ECB	3.15		336	5.69	330.31	36.36%	€550,000	5/24/2005	Dublin
937	8/11/2005	€214,000	-	€212,417	ECB	3.85		300	5.69	294.31	41.15%	€520,000	6/27/2005	Dublin
938	8/12/2005	€50,000	-	€49,084	ECB	3.15	8/31/2006	180	5.65	174.35	29.41%	€170,000	6/25/2005	Offaly
939	8/12/2005	€50,000	-	€49,681	ECB	3.25	8/31/2008	360	5.65	354.35	33.33%	€150,000	6/8/2005	Tipperary
940	8/12/2005	€50,000	-	€49,709	ECB	3.15		360	5.65	354.35	10.53%	€475,000	7/7/2005	Galway
941	8/12/2005	€67,500	-	€67,144	ECB	5.00		324	5.65	318.35	25.47%	€265,000	5/18/2005	Dublin
942	8/12/2005	€80,000	-	€79,094	ECB	3.10	8/31/2007	240	5.65	234.35	53.33%	€150,000	5/30/2005	Clare
943	8/12/2005	€80,000	-	€79,556	ECB	3.40		360	5.65	354.35	76.19%	€105,000	6/29/2005	Tipperary
944	8/12/2005	€100,000	-	€97,152	ECB	5.00		120	5.65	114.35	40.00%	€250,000	6/7/2005	Cavan
945	8/12/2005	€100,000	-	€99,774	ECB	5.30		180	5.65	174.35	23.87%	€419,000	6/9/2005	Dublin
946	8/12/2005	€108,000	-	€107,529	ECB	3.55		360	5.65	354.35	90.00%	€120,000	4/12/2005	Waterford
947	8/12/2005	€140,000	-	€139,229	ECB	3.45		360	5.65	354.35	66.67%	€210,000	6/29/2005	Donegal
948	8/12/2005	€141,900	-	€140,297	ECB	5.25		216	5.65	210.35	50.68%	€280,000	5/23/2005	Wexford
949	8/12/2005	€150,000	-	€148,491	ECB	3.45		360	5.65	354.35	62.50%	€240,000	7/14/2005	Roscommon
950	8/12/2005	€150,000	-	€148,816	ECB	3.30		300	5.65	294.35	60.00%	€250,000	6/30/2005	Sligo
951	8/12/2005	€195,000	-	€194,332	ECB	5.80	8/31/2007	348	5.65	342.35	75.00%	€260,000	4/28/2005	Dublin
952	8/12/2005	€225,000	-	€223,867	ECB	3.15		348	5.65	342.35	45.00%	€500,000	7/5/2005	Cork
953	8/12/2005	€323,000	-	€320,518	ECB	3.55		300	5.65	294.35	80.75%	€400,000	7/14/2005	Kildare
954	8/15/2005	€50,000	-	€49,407	ECB	3.25		240	5.56	234.44	27.78%	€180,000	6/23/2005	Tipperary
955	8/15/2005	€53,000	-	€52,282	ECB	4.15		240	5.56	234.44	21.20%	€250,000	7/19/2005	Cork
956	8/15/2005	€70,000	-	€69,886	ECB	5.00		360	5.56	354.44	35.00%	€200,000	5/17/2005	Meath
957	8/15/2005	€95,000	-	€94,201	ECB	2.95		300	5.56	294.44	38.00%	€250,000	6/14/2005	Wicklow
958	8/15/2005	€150,950	-	€148,785	ECB	5.00		192	5.56	186.44	45.33%	€333,000	7/12/2005	Dublin
959	8/15/2005	€166,500	-	€164,925	ECB	3.70		300	5.56	294.44	72.39%	€230,000	6/30/2005	Galway
960	8/15/2005	€210,000	-	€209,118	ECB	4.55		360	5.56	354.44	52.50%	€400,000	7/7/2005	Dublin
961	8/15/2005	€266,000	-	€260,090	ECB	5.50		336	5.56	330.44	74.93%	€355,000	4/28/2005	Dublin
962	8/16/2005	€50,000	-	€49,219	ECB	5.00		180	5.52	174.48	20.83%	€240,000	2/16/2005	Dublin
963	8/16/2005	€60,000	-	€58,865	ECB	2.95		180	5.52	174.48	13.33%	€450,000	5/4/2005	Cork
964	8/16/2005	€90,000	-	€88,897	ECB	2.95		240	5.52	234.48	47.37%	€190,000	6/15/2005	Cork
965	8/16/2005	€100,000	-	€99,191	ECB	5.25		300	5.52	294.48	58.82%	€170,000	7/12/2005	Tipperary
966	8/16/2005	€100,000	-	€99,204	ECB	3.10	8/31/2006	300	5.52	294.48	52.63%	€190,000	6/29/2005	Louth
967	8/16/2005	€100,000	-	€99,578	ECB	3.75		360	5.52	354.48	80.00%	€125,000	6/3/2005	Galway
968	8/16/2005	€105,000	-	€104,583	ECB	5.00		360	5.52	354.48	35.00%	€300,000	5/23/2005	Dublin
969	8/16/2005	€108,500	-	€107,238	ECB	5.00		216	5.52	210.48	27.13%	€400,000	6/24/2005	Cavan
970	8/16/2005	€120,000	-	€120,000	ECB	3.25		336	5.52	330.48	64.17%	€187,000	7/15/2005	Waterford
971	8/16/2005	€130,000	-	€129,197	ECB	3.30	8/31/2006	300	5.52	294.48	53.06%	€245,000	7/13/2005	Dublin
972	8/16/2005	€134,000	-	€133,041	ECB	4.00		300	5.52	294.48	59.56%	€225,000	6/15/2005	Galway
973	8/16/2005	€155,000	-	€152,151	ECB	2.95		228	5.52	222.48	48.44%	€320,000	7/12/2005	Westmeath
974	8/16/2005	€195,000	-	€194,001	ECB	3.75		360	5.52	354.48	84.05%	€232,000	7/13/2005	Dublin
975	8/16/2005	€198,000	-	€195,785	ECB	3.75		240	5.52	234.48	88.00%	€225,000	7/4/2005	Galway
976	8/16/2005	€208,000	-	€206,957	ECB	4.00		360	5.52	354.48	74.29%	€280,000	7/13/2005	Meath
977	8/17/2005	€40,000	-	€39,547	ECB	3.15	8/31/2007	240	5.49	234.51	25.00%	€160,000	7/7/2005	Clare
978	8/17/2005	€78,000	-	€77,511	ECB	4.60	8/31/2006	300	5.49	294.51	31.20%	€250,000	4/25/2005	Dublin
979	8/17/2005	€80,000	-	€79,275	ECB	3.70		240	5.49	234.51	59.26%	€135,000	6/28/2005	Mayo
980	8/17/2005	€100,000	-	€99,010	ECB	4.30	8/31/2006	240	5.49	234.51	43.48%	€230,000	6/20/2005	Limerick
981	8/17/2005	€110,000	-	€108,839	ECB	5.00		228	5.49	222.51	44.00%	€250,000	6/10/2005	Kildare
982	8/17/2005	€120,000	-	€116,980	ECB	3.30		144	5.49	138.51	50.00%	€240,000	5/31/2005	Cork
983	8/17/2005	€125,230	-	€124,708	ECB	4.80		360	5.49	354.51	62.62%	€200,000	6/22/2005	Louth
984	8/17/2005	€141,000	-	€140,281	ECB	3.70		360	5.49	354.51	56.40%	€250,000	6/22/2005	Cork
985	8/17/2005	€145,500	-	€144,619	ECB	3.10		360	5.49	354.51	51.96%	€280,000	7/7/2005	Waterford
986	8/17/2005	€150,000	-	€148,822	ECB	3.45		300	5.49	294.51	44.12%	€340,000	5/19/2005	Wicklow
987	8/17/2005	€157,250	-	€156,501	ECB	3.55		360	5.49	354.51	85.00%	€185,000	6/1/2005	Laois
988	8/17/2005	€160,000	-	€159,045	ECB	5.00	8/31/2006	300	5.49	294.51	40.00%	€400,000	6/8/2005	Dublin
989	8/17/2005	€172,000	-	€171,143	ECB	3.40	8/31/2006	360	5.49	354.51	76.44%	€225,000	7/14/2005	Dublin
990	8/17/2005	€206,000	-	€204,794	ECB	3.75		180	5.49	174.51	64.38%	€320,000	6/20/2005	Dublin
991	8/17/2005	€412,250	-	€409,614	ECB	3.75		324	5.49	318.51	85.00%	€485,000	6/13/2005	Louth
992	8/18/2005	€35,000	-	€33,910	ECB	3.85		120	5.46	114.54	23.33%	€150,000	6/17/2005	Cavan
993	8/18/2005	€105,000	-	€104,396	ECB	3.15		360	5.46	354.54	42.86%	€245,000	7/1/2005	Dublin
994	8/18/2005	€120,000	-	€119,116	ECB	2.95		324	5.46	318.54	24.00%	€500,000	4/25/2005	Kildare
995	8/18/2005	€120,000	-	€119,352	ECB	3.55		360	5.46	354.54	80.00%	€150,000	5/25/2005	Limerick
996	8/18/2005	€122,000	-	€121,369	ECB	3.70		360	5.46	354.54	76.25%	€160,000	5/10/2005	Wexford
997	8/18/2005	€127,500	-	€126,956	ECB	4.80		360	5.46	354.54	75.00%	€170,000	7/4/2005	Kilkenny
998	8/18/2005	€175,000	-	€174,524	ECB	4.30		360	5.46	354.54	72.92%	€240,000	7/22/2005	Dublin
999	8/18/2005	€199,800	-	€198,013	ECB	3.55		276	5.46	270.54	90.00%	€222,000	6/1/2005	Cork
1000	8/19/2005	€50,000	-	€49,555	ECB	3.85		240	5.42	234.58	40.00%	€125,000	7/7/2005	Clare
1001	8/19/2005	€55,000	-	€54,185	ECB	3.55		204	5.42	198.58	17.19%	€320,000	7/1/2005	Westmeath
1002	8/19/2005	€80,000	-	€79,076	ECB	3.45		240	5.42	234.58	40.00%	€200,000	5/13/2005	Limerick
1003	8/19/2005	€90,000	-	€89,033	ECB	3.85	8/31/2006	240	5.42	234.58	20.00%	€450,000	7/29/2005	Tipperary
1004	8/19/2005	€100,000	-	€99,418	ECB	3.15		360	5.42	354.58	28.57%	€350,000	6/30/2005	Louth
1005	8/19/2005	€102,000	-	€101,455	ECB	4.00		348	5.42	342.58	56.67%	€180,000	6/14/2005	Donegal
1006	8/19/2005	€110,000	-	€109,168	ECB	3.70		300	5.42	294.58	73.33%	€150,000	6/16/2005	Donegal

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€62,130	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€62,585	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,250	€26,490	2
Semi	Freehold	Remortgage	Repayment	0.00	€4,811	Standard variable rate	PAYE	€35,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€24,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€5,920	1 Year Fixed Rate	PAYE	€24,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,080	€36,400	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€14,135	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,762	€12,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,309	€19,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€55,275	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,900	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€38,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€17,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,660	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€30,500	€18,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€10,603	€10,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,400	€0	6
Terraced House	Freehold	Purchase	Repayment	0.00	€112,397	Standard variable rate	Self Certified	€28,000	€17,960	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€24,468	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€10,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€37,000	Standard variable rate	Self Employed	€41,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,168	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,200	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€18,174	2 Year Fixed Rate	Self Certified	€29,000	€23,515	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€44,134	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€82,524	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€21,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	1.13	€0	Standard variable rate	PAYE	€24,506	€5,841	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€34,234	€1,144	1
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€24,579	Standard variable rate	Self Employed	€39,569	€6,172	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€28,000	€7,700	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€50,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,000	€49,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,800	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€0	€20,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€32,187	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,036	€11,375	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,000	€9,464	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,052	€2,118	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,835	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€46,000	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€38,143	€10,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€39,643	€14,692	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,763	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,680	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€1,884	Standard variable rate	PAYE	€23,317	€20,700	2
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€25,175	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,920	€32,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€20,555	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€41,200	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€0	3
Detached	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€36,631	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€3,983	Standard variable rate	PAYE	€39,821	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,402	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,035	€21,640	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,232	€15,100	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€14,400	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,665	€7,540	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€47,700	€14,200	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,524	€0	1
Detached	Freehold	Remortgage	Repayment	2.36	€0	Standard variable rate	Self Certified	€50,000	€14,020	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€132,115	€0	2
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€2,032	Standard variable rate	PAYE	€42,900	€24,960	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,422	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,400	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,727	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€22,800	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,512	€0	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	1.01	€0	Standard variable rate	Self Employed	€57,704	€0	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€136,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,132	€18,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,850	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€12,201	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€34,734	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,291	€7,696	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€38,611	€11,044	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€26,206	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€8,800	€26,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€24,000	€22,054	4

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1010	8/19/2005	€142,000	-	€141,387	ECB	3.55		360	5.42	354.58	81.14%	€175,000	5/20/2005	Louth
1011	8/19/2005	€150,000	-	€148,916	ECB	4.00		300	5.42	294.58	56.60%	€265,000	5/11/2005	Dublin
1012	8/19/2005	€150,000	-	€149,012	ECB	3.85	8/31/2008	300	5.42	294.58	61.22%	€245,000	7/1/2005	Cork
1013	8/19/2005	€150,000	-	€149,252	ECB	5.30		324	5.42	318.58	36.59%	€410,000	7/20/2005	Dublin
1014	8/19/2005	€164,155	-	€163,212	ECB	5.50		300	5.42	294.58	72.96%	€225,000	6/30/2005	Waterford
1015	8/19/2005	€165,000	-	€163,667	ECB	3.25		300	5.42	294.58	60.00%	€275,000	5/30/2005	Limerick
1016	8/19/2005	€164,865	-	€163,894	ECB	3.85		300	5.42	294.58	47.10%	€350,000	5/10/2005	Laois
1017	8/19/2005	€165,324	-	€164,037	ECB	3.25	8/31/2006	300	5.42	294.58	60.12%	€275,000	7/8/2005	Galway
1018	8/19/2005	€170,000	-	€168,780	ECB	4.00		300	5.42	294.58	56.67%	€300,000	7/7/2005	Meath
1019	8/19/2005	€170,000	-	€169,126	ECB	3.75		360	5.42	354.58	80.95%	€210,000	6/30/2005	Cork
1020	8/19/2005	€170,000	-	€169,219	ECB	4.30		360	5.42	354.58	73.91%	€230,000	7/10/2005	Louth
1021	8/19/2005	€170,000	-	€169,288	ECB	3.90	8/31/2006	360	5.42	354.58	79.07%	€215,000	7/18/2005	Dublin
1022	8/19/2005	€170,000	-	€169,803	ECB	3.55		300	5.42	294.58	85.00%	€200,000	8/2/2005	Limerick
1023	8/19/2005	€178,500	-	€177,968	ECB	3.75		300	5.42	294.58	85.00%	€210,000	7/6/2005	Monaghan
1024	8/19/2005	€200,000	-	€197,936	ECB	5.50		360	5.42	354.58	60.61%	€330,000	7/14/2005	Dublin
1025	8/19/2005	€250,000	-	€247,391	ECB	4.30		240	5.42	234.58	49.02%	€510,000	7/3/2005	Dublin
1026	8/19/2005	€252,000	-	€250,533	ECB	4.80		312	5.42	306.58	65.45%	€385,000	3/8/2005	Mayo
1027	8/19/2005	€270,000	-	€268,660	ECB	4.30		348	5.42	342.58	27.00%	€1,000,000	7/18/2005	Dublin
1028	8/19/2005	€486,500	-	€482,148	ECB	4.15		264	5.42	258.58	65.74%	€740,000	6/27/2005	Wexford
1029	8/22/2005	€80,000	-	€78,852	ECB	5.00		192	5.33	186.67	34.78%	€230,000	7/7/2005	Tipperary
1030	8/22/2005	€100,000	-	€99,540	ECB	4.30		360	5.33	354.67	44.44%	€225,000	7/15/2005	Dublin
1031	8/22/2005	€110,000	-	€109,201	ECB	5.00		240	5.33	234.67	31.43%	€350,000	7/4/2005	Dublin
1032	8/22/2005	€110,000	-	€109,208	ECB	5.00		276	5.33	270.67	31.43%	€350,000	7/22/2005	Kildare
1033	8/22/2005	€150,000	-	€148,903	ECB	3.85		300	5.33	294.67	41.67%	€360,000	7/18/2005	Sligo
1034	8/22/2005	€170,000	-	€168,407	ECB	3.40		240	5.33	234.67	72.34%	€235,000	5/19/2005	Dublin
1035	8/22/2005	€180,000	-	€179,620	ECB	4.80		360	5.33	354.67	75.00%	€240,000	7/19/2005	Kildare
1036	8/22/2005	€190,244	-	€189,412	ECB	3.55		360	5.33	354.67	69.18%	€275,000	6/28/2005	Donegal
1037	8/22/2005	€200,000	-	€197,787	ECB	3.85		240	5.33	234.67	62.50%	€320,000	7/2/2005	Kildare
1038	8/22/2005	€217,646	-	€216,584	ECB	4.00		360	5.33	354.67	51.82%	€420,000	7/11/2005	Meath
1039	8/22/2005	€238,000	-	€236,118	ECB	3.75		288	5.33	282.67	85.00%	€280,000	7/19/2005	Meath
1040	8/22/2005	€260,000	-	€258,667	ECB	3.75		360	5.33	354.67	81.25%	€320,000	3/16/2005	Roscommon
1041	8/23/2005	€63,000	-	€61,135	ECB	4.15	8/31/2007	120	5.29	114.71	31.50%	€200,000	7/11/2005	Limerick
1042	8/23/2005	€65,000	-	€62,307	ECB	3.85		96	5.29	90.71	22.41%	€290,000	6/22/2005	Wexford
1043	8/23/2005	€80,000	-	€79,669	ECB	5.00		360	5.29	354.71	28.57%	€280,000	7/12/2005	Wexford
1044	8/23/2005	€90,000	-	€89,140	ECB	4.30	8/31/2008	240	5.29	234.71	30.00%	€300,000	7/21/2005	Dublin
1045	8/23/2005	€94,800	-	€94,171	ECB	4.55		300	5.29	294.71	52.67%	€180,000	6/6/2005	Louth
1046	8/23/2005	€105,000	-	€104,267	ECB	3.85		360	5.29	354.71	42.51%	€247,000	7/8/2005	Waterford
1047	8/23/2005	€110,000	-	€108,813	ECB	4.00		240	5.29	234.71	51.16%	€215,000	7/22/2005	Offaly
1048	8/23/2005	€134,000	-	€133,294	ECB	3.55		360	5.29	354.71	49.63%	€270,000	5/13/2005	Wicklow
1049	8/23/2005	€135,000	-	€134,155	ECB	3.15	8/31/2006	300	5.29	294.71	45.00%	€300,000	6/22/2005	Roscommon
1050	8/23/2005	€140,000	-	€139,312	ECB	4.00		360	5.29	354.71	82.35%	€170,000	6/24/2005	Limerick
1051	8/23/2005	€140,250	-	€139,494	ECB	3.55		360	5.29	354.71	85.00%	€165,000	3/25/2005	Kildare
1052	8/23/2005	€142,000	-	€141,149	ECB	3.85		360	5.29	354.71	64.55%	€220,000	7/18/2005	Galway
1053	8/23/2005	€150,000	-	€148,240	ECB	3.25		240	5.29	234.71	60.00%	€250,000	4/16/2005	Monaghan
1054	8/23/2005	€150,000	-	€148,501	ECB	3.30		336	5.29	330.71	58.82%	€255,000	6/9/2005	Cork
1055	8/23/2005	€160,000	-	€158,830	ECB	5.00		276	5.29	270.71	44.44%	€360,000	6/20/2005	Dublin
1056	8/23/2005	€175,000	-	€172,944	ECB	3.75		168	5.29	162.71	81.02%	€216,000	7/8/2005	Cork
1057	8/23/2005	€200,000	-	€198,867	ECB	5.50		300	5.29	294.71	60.61%	€330,000	7/7/2005	Dublin
1058	8/23/2005	€219,700	-	€218,621	ECB	4.00		360	5.29	354.71	70.87%	€310,000	7/19/2005	Clare
1059	8/23/2005	€228,000	-	€227,013	ECB	4.30	8/31/2006	360	5.29	354.71	80.00%	€285,000	6/21/2005	Dublin
1060	8/23/2005	€243,000	-	€242,093	ECB	3.55		360	5.29	354.71	90.00%	€270,000	5/26/2005	Cork
1061	8/23/2005	€300,000	-	€298,397	ECB	3.55		360	5.29	354.71	80.00%	€375,000	7/1/2005	Carlow
1062	8/23/2005	€370,000	-	€368,298	ECB	4.30		360	5.29	354.71	79.57%	€465,000	7/4/2005	Meath
1063	8/24/2005	€40,000	-	€39,759	ECB	2.95		360	5.26	354.74	26.67%	€150,000	6/15/2005	Cavan
1064	8/24/2005	€60,000	-	€58,765	ECB	2.95		168	5.26	162.74	16.67%	€360,000	7/28/2005	Limerick
1065	8/24/2005	€80,000	-	€78,726	ECB	5.00		180	5.26	174.74	13.56%	€590,000	5/30/2005	Dublin
1066	8/24/2005	€80,000	-	€79,665	ECB	4.30		360	5.26	354.74	40.00%	€200,000	7/20/2005	Louth
1067	8/24/2005	€80,000	-	€79,676	ECB	5.00		360	5.26	354.74	33.33%	€240,000	8/4/2005	Louth
1068	8/24/2005	€85,000	-	€84,519	ECB	2.95	8/31/2006	360	5.26	354.74	34.00%	€250,000	6/17/2005	Galway
1069	8/24/2005	€85,000	-	€84,682	ECB	5.00	8/31/2006	360	5.26	354.74	48.57%	€175,000	7/6/2005	Wexford
1070	8/24/2005	€100,000	-	€98,799	ECB	5.25		300	5.26	294.74	50.00%	€200,000	6/21/2005	Leitrim
1071	8/24/2005	€100,000	-	€99,452	ECB	3.40		360	5.26	354.74	50.00%	€200,000	7/14/2005	Donegal
1072	8/24/2005	€105,000	-	€104,593	ECB	4.80		336	5.26	330.74	75.00%	€140,000	6/23/2005	Limerick
1073	8/24/2005	€110,000	-	€109,422	ECB	2.95		360	5.26	354.74	50.00%	€220,000	6/10/2005	Cork
1074	8/24/2005	€140,000	-	€139,232	ECB	3.45		360	5.26	354.74	62.22%	€225,000	6/28/2005	Kildare
1075	8/24/2005	€150,000	-	€148,270	ECB	3.25		240	5.26	234.74	60.00%	€250,000	7/7/2005	Galway
1076	8/24/2005	€156,000	-	€155,280	ECB	4.30		360	5.26	354.74	78.00%	€200,000	7/15/2005	Louth
1077	8/24/2005	€167,000	-	€165,628	ECB	5.55		252	5.26	246.74	59.64%	€280,000	5/17/2005	Cork
1078	8/24/2005	€170,000	-	€168,089	ECB	3.70		240	5.26	234.74	51.52%	€330,000	6/23/2005	Dublin
1079	8/24/2005	€172,000	-	€170,145	ECB	4.00		240	5.26	234.74	80.00%	€215,000	7/1/2005	Dublin
1080	8/24/2005	€211,500	-	€210,417	ECB	3.75		360	5.26	354.74	90.00%	€235,000	5/10/2005	Meath
1081	8/24/2005	€231,000	-	€229,756	ECB	3.55		360	5.26	354.74	89.88%	€257,000	7/22/2005	Kildare
1082	8/24/2005	€243,000	-	€241,701	ECB	3.55		360	5.26	354.74	90.00%	€270,000	6/15/2005	Monaghan
1083	8/24/2005	€250,000	-	€247,411	ECB	4.30		348	5.26	342.74	71.43%	€350,000	7/11/2005	Meath
1084	8/24/2005	€275,000	-	€272,014	ECB	4.00		240	5.26	234.74	78.57%	€350,000	4/5/2005	Dublin
1085	8/24/2005	€290,000	-	€288,288	ECB	3.75		336	5.26	330.74	82.86%	€350,000	6/15/2005	Mayo
1086	8/25/2005	€90,000	-	€89,620	ECB	5.00		276	5.23	270.77	48.65%	€185,000	7/11/2005	Dublin
1087	8/25/2005	€100,000	-	€99,460	ECB	3.85		348	5.23	342.77	35.09%	€285,000	8/5/2005	Dublin
1088	8/25/2005	€150,000	-	€148,223	ECB	3.85		204	5.23	198.77	49.18%	€305,000	6/30/2005	Kerry
1089	8/25/2005	€170,000	-	€168,051	ECB	4.30		228	5.23	222.77	45.33%	€375,000	7/7/2005	Dublin
1090	8/25/2005	€170,000	-	€168,375	ECB	3.25		240	5.23	234.77	68.00%	€250,0		

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,000	€9,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,385	€6,600	4
Semi	Freehold	Remortgage	Repayment	0.00	€3,030	3 Year Fixed rate	PAYE	€42,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€10,197	Standard variable rate	Self Certified	€45,000	€3,672	6
Semi	Freehold	Remortgage	Repayment	0.00	€13,927	Standard variable rate	Self Employed	€41,893	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€2,733	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.01	€0	Standard variable rate	Self Certified	€19,000	€18,673	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€22,308	€10,400	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,360	€3,804	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,343	€26,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,400	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€45,000	€0	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€20,000	2
Terraced House	Freehold	Remortgage	Repayment	2.38	€0	Standard variable rate	PAYE	€54,526	€9,500	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,524	€17,960	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€7,215	Standard variable rate	PAYE	€43,279	€37,612	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€83,093	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€70,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€124,800	€25,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€8,700	Standard variable rate	Self Employed	€34,221	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€20,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€14,570	Standard variable rate	PAYE	€21,520	€15,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€21,882	Standard variable rate	Self Employed	€56,227	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	3
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€25,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,017	€5,988	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€7,629	Standard variable rate	Self Certified	€49,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€57,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	3
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€31,008	€35,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€2,225	Standard variable rate	Self Employed	€108,431	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Certified	€33,783	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€37,515	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€43,104	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€19,200	€5,642	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€17,500	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€182	Standard variable rate	PAYE	€39,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,000	€6,773	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,379	€0	3
Detached	Freehold	Remortgage	Repayment	1.03	€0	1 Year Fixed Rate	PAYE	€23,665	€26,520	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,625	€20,767	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,445	€0	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€18,200	€17,136	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,772	€19,747	1
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€46,476	€4,560	2
Semi	Freehold	Remortgage	Repayment	0.00	€1,979	Standard variable rate	PAYE	€41,629	€17,221	6
Semi	Freehold	Remortgage	Repayment	1.01	€0	Standard variable rate	Self Employed	€38,881	€29,903	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€14,595	Standard variable rate	Self Employed	€30,000	€34,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€4,532	Standard variable rate	PAYE	€39,337	€6,240	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€27,686	€25,000	4
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,687	€13,000	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€21,622	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€77,974	€23,996	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€37,000	€0	1
Flat (Leasehold)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€14,400	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€18,000	Standard variable rate	PAYE	€39,500	€7,142	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,339	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€32,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€30,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€14,110	1 Year Fixed Rate	Self Employed	€24,055	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,800	€11,000	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	2.03	€0	Standard variable rate	PAYE	€30,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,042	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,175	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,296	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€17,680	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€27,323	Standard variable rate	Self Certified	€50,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,219	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€2,846	Standard variable rate	Self Employed	€40,000	€4,124	3
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€17,840	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€55,000	€25,544	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,787	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,872	€9,448	4
Semi	Freehold	Remortgage	Repayment	0.00	€2,838	Standard variable rate	Self Employed	€52,440	€40,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€83,960	€0	2
Terraced House	Freehold	Remortgage	Repayment	1.37	€814	Standard variable rate	PAYE	€30,807	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,929	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€15,600	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€4,330	Standard variable rate	PAYE	€19,466	€39,347	5
Detached	Freehold	Remortgage	Repayment	2.01	€0	Standard variable rate	Self Certified	€0	€50,000	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,070	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€69,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€5,329	Standard variable rate	PAYE	€40,000	€0	4

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1094	8/25/2005	€200,000	-	€199,415	ECB	4.30		360	5.23	354.77	80.00%	€250,000	5/30/2005	Offaly
1095	8/25/2005	€400,000	-	€397,025	ECB	3.90		300	5.23	294.77	74.07%	€540,000	5/9/2005	Meath
1096	8/26/2005	€85,000	-	€84,525	ECB	3.30		360	5.19	354.81	51.52%	€165,000	6/28/2005	Kilkenny
1097	8/26/2005	€87,000	-	€85,437	ECB	3.55		180	5.19	174.81	37.02%	€235,000	6/7/2005	Laois
1098	8/26/2005	€100,000	-	€99,450	ECB	5.50		300	5.19	294.81	64.52%	€155,000	7/26/2005	Westmeath
1099	8/26/2005	€120,000	-	€119,358	ECB	3.55		360	5.19	354.81	21.82%	€550,000	7/26/2005	Meath
1100	8/26/2005	€140,000	-	€139,293	ECB	3.85		360	5.19	354.81	44.44%	€315,000	8/2/2005	Cork
1101	8/26/2005	€200,000	-	€198,409	ECB	3.30		300	5.19	294.81	57.97%	€345,000	7/1/2005	Dublin
1102	8/26/2005	€280,000	-	€278,547	ECB	3.75		360	5.19	354.81	84.08%	€333,000	7/23/2005	Galway
1103	8/29/2005	€50,000	-	€49,734	ECB	3.85	8/31/2008	300	5.10	294.90	38.46%	€130,000	7/14/2005	Clare
1104	8/29/2005	€60,000	-	€59,424	ECB	5.00		240	5.10	234.90	25.00%	€240,000	8/2/2005	Cork
1105	8/29/2005	€80,000	-	€79,090	ECB	3.55		240	5.10	234.90	19.28%	€415,000	6/22/2005	Dublin
1106	8/29/2005	€85,000	-	€84,284	ECB	4.55		240	5.10	234.90	53.13%	€160,000	7/28/2005	Wicklow
1107	8/29/2005	€140,000	-	€139,161	ECB	5.25		300	5.10	294.90	54.90%	€255,000	7/29/2005	Waterford
1108	8/29/2005	€150,000	-	€148,212	ECB	3.15		240	5.10	234.90	44.12%	€340,000	8/3/2005	Dublin
1109	8/29/2005	€172,500	-	€171,044	ECB	3.40		288	5.10	282.90	75.00%	€230,000	7/21/2005	Dublin
1110	8/29/2005	€225,000	-	€224,237	ECB	4.80		360	5.10	354.90	75.00%	€300,000	6/9/2005	Donegal
1111	8/29/2005	€229,500	-	€227,839	ECB	3.55	8/31/2006	300	5.10	294.90	85.00%	€270,000	6/28/2005	Kildare
1112	8/29/2005	€247,321	-	€245,873	ECB	3.45		348	5.10	342.90	33.42%	€740,000	8/2/2005	Dublin
1113	8/29/2005	€260,000	-	€258,599	ECB	3.55		360	5.10	354.90	82.54%	€315,000	7/2/2005	Tipperary
1114	8/29/2005	€500,000	-	€495,299	ECB	5.50		312	5.10	306.90	71.43%	€700,000	7/26/2005	Kerry
1115	8/30/2005	€50,000	-	€49,243	ECB	2.95		180	5.06	174.94	25.00%	€200,000	6/23/2005	Tipperary
1116	8/30/2005	€60,000	-	€59,317	ECB	3.15		216	5.06	210.94	35.29%	€170,000	6/29/2005	Kildare
1117	8/30/2005	€75,000	-	€73,296	ECB	3.15		156	5.06	150.94	26.79%	€280,000	7/18/2005	Kildare
1118	8/30/2005	€85,000	-	€84,067	ECB	3.85		240	5.06	234.94	34.69%	€245,000	7/13/2005	Cork
1119	8/30/2005	€85,567	-	€85,071	ECB	3.70	8/31/2006	300	5.06	294.94	53.65%	€159,500	5/11/2005	Louth
1120	8/30/2005	€100,000	-	€99,065	ECB	3.85		264	5.06	258.94	35.71%	€280,000	6/2/2005	Dublin
1121	8/30/2005	€110,000	-	€108,516	ECB	3.55		216	5.06	210.94	88.00%	€125,000	6/17/2005	Tipperary
1122	8/30/2005	€115,000	-	€114,442	ECB	3.40		336	5.06	330.94	74.19%	€155,000	4/2/2005	Wexford
1123	8/30/2005	€150,000	-	€149,094	ECB	3.70		336	5.06	330.94	75.00%	€200,000	6/20/2005	Cork
1124	8/30/2005	€155,000	-	€152,542	ECB	5.00		180	5.06	174.94	35.23%	€440,000	6/22/2005	Dublin
1125	8/30/2005	€155,000	-	€154,239	ECB	3.30	8/31/2008	360	5.06	354.94	56.36%	€275,000	6/13/2005	Westmeath
1126	8/30/2005	€165,000	-	€164,388	ECB	5.50		360	5.06	354.94	75.00%	€220,000	6/28/2005	Waterford
1127	8/30/2005	€180,000	-	€177,648	ECB	3.10		228	5.06	222.94	52.94%	€340,000	8/9/2005	Dublin
1128	8/31/2005	€45,000	-	€44,710	ECB	3.25		300	5.03	294.97	30.00%	€150,000	7/19/2005	Limerick
1129	8/31/2005	€75,000	-	€74,146	ECB	5.25		216	5.03	210.97	50.00%	€150,000	7/20/2005	Dublin
1130	8/31/2005	€105,000	-	€104,460	ECB	4.80		300	5.03	294.97	75.00%	€140,000	7/5/2005	Tipperary
1131	8/31/2005	€105,000	-	€104,610	ECB	5.30		336	5.03	330.97	15.00%	€700,000	7/7/2005	Dublin
1132	8/31/2005	€120,000	-	€118,536	ECB	2.95		240	5.03	234.97	48.00%	€250,000	7/26/2005	Dublin
1133	8/31/2005	€141,000	-	€140,513	ECB	5.50	8/31/2006	360	5.03	354.97	67.14%	€210,000	6/23/2005	Westmeath
1134	8/31/2005	€148,750	-	€147,093	ECB	3.75		240	5.03	234.97	85.00%	€175,000	7/9/2005	Cork
1135	8/31/2005	€281,000	-	€279,262	ECB	3.55		360	5.03	354.97	80.29%	€350,000	8/9/2005	Dublin
1136	8/31/2005	€361,000	-	€358,761	ECB	3.55		336	5.03	330.97	45.13%	€800,000	7/21/2005	Cork
1137	9/1/2005	€75,000	-	€74,728	ECB	4.30		360	5.00	355.00	50.00%	€150,000	6/30/2005	Kilkenny
1138	9/1/2005	€95,000	-	€94,288	ECB	5.00		240	5.00	235.00	40.43%	€235,000	5/19/2005	Westmeath
1139	9/1/2005	€106,000	-	€105,447	ECB	3.15		288	5.00	283.00	43.27%	€245,000	5/6/2005	Dublin
1140	9/1/2005	€110,000	-	€108,993	ECB	4.80	9/30/2006	240	5.00	235.00	73.33%	€150,000	7/21/2005	Limerick
1141	9/1/2005	€110,000	-	€109,597	ECB	3.85	9/30/2006	360	5.00	355.00	62.86%	€175,000	7/28/2005	Louth
1142	9/1/2005	€115,000	-	€114,058	ECB	4.30		240	5.00	235.00	38.33%	€300,000	8/3/2005	Dublin
1143	9/1/2005	€120,000	-	€118,773	ECB	4.80		204	5.00	199.00	75.00%	€160,000	7/5/2005	Leitrim
1144	9/1/2005	€120,000	-	€119,394	ECB	3.55	9/30/2008	288	5.00	283.00	43.64%	€275,000	7/4/2005	Wexford
1145	9/1/2005	€140,000	-	€139,464	ECB	4.00		360	5.00	355.00	80.00%	€175,000	6/20/2005	Kildare
1146	9/1/2005	€150,000	-	€149,456	ECB	4.30		360	5.00	355.00	50.00%	€300,000	8/3/2005	Cavan
1147	9/1/2005	€170,000	-	€169,489	ECB	5.25		360	5.00	355.00	58.22%	€292,000	8/17/2005	Meath
1148	9/1/2005	€187,000	-	€185,899	ECB	3.75		300	5.00	295.00	85.00%	€220,000	7/18/2005	Roscommon
1149	9/1/2005	€204,000	-	€202,812	ECB	3.55	9/30/2006	300	5.00	295.00	85.00%	€240,000	7/29/2005	Carlow
1150	9/1/2005	€215,000	-	€214,133	ECB	3.70		360	5.00	355.00	76.79%	€280,000	7/26/2005	Limerick
1151	9/2/2005	€85,000	-	€84,274	ECB	4.60		228	4.96	223.04	42.50%	€200,000	6/17/2005	Limerick
1152	9/2/2005	€90,000	-	€88,672	ECB	3.15		180	4.96	175.04	28.13%	€320,000	7/12/2005	Dublin
1153	9/2/2005	€92,000	-	€91,237	ECB	2.95		324	4.96	319.04	29.21%	€135,000	6/13/2005	Meath
1154	9/2/2005	€110,000	-	€109,461	ECB	3.15		300	4.96	295.04	37.93%	€290,000	7/27/2005	Wexford
1155	9/2/2005	€110,000	-	€109,723	ECB	5.00		180	4.96	175.04	39.29%	€280,000	7/8/2005	Cork
1156	9/2/2005	€150,000	-	€149,291	ECB	5.00		300	4.96	295.04	41.67%	€360,000	7/24/2005	Kildare
1157	9/2/2005	€160,000	-	€159,303	ECB	4.15		336	4.96	331.04	60.95%	€262,500	8/2/2005	Dublin
1158	9/2/2005	€184,000	-	€183,237	ECB	3.55		360	4.96	355.04	81.78%	€225,000	6/10/2005	Cork
1159	9/2/2005	€200,000	-	€197,536	ECB	5.30		240	4.96	235.04	36.36%	€550,000	6/27/2005	Kildare
1160	9/2/2005	€200,000	-	€199,208	ECB	3.55		360	4.96	355.04	83.33%	€240,000	6/7/2005	Mayo
1161	9/2/2005	€228,000	-	€227,596	ECB	4.00		360	4.96	355.04	80.00%	€285,000	7/14/2005	Cork
1162	9/2/2005	€289,000	-	€287,884	ECB	4.30		348	4.96	343.04	77.07%	€375,000	7/20/2005	Waterford
1163	9/5/2005	€50,000	-	€48,752	ECB	2.95	9/30/2008	120	4.87	115.13	41.67%	€120,000	6/10/2005	Waterford
1164	9/5/2005	€50,000	-	€48,765	ECB	3.85		120	4.87	115.13	41.67%	€120,000	7/19/2005	Limerick
1165	9/5/2005	€50,000	-	€48,855	ECB	3.25		120	4.87	115.13	35.71%	€140,000	6/20/2005	Limerick
1166	9/5/2005	€50,000	-	€49,304	ECB	3.85		180	4.87	175.13	20.00%	€250,000	6/1/2005	Cork
1167	9/5/2005	€60,000	-	€59,573	ECB	2.95		288	4.87	283.13	44.44%	€135,000	7/4/2005	Carlow
1168	9/5/2005	€70,000	-	€69,534	ECB	2.95		300	4.87	295.13	38.89%	€180,000	5/27/2005	Louth
1169	9/5/2005	€70,000	-	€69,579	ECB	3.15		312	4.87	307.13	38.89%	€180,000	7/7/2005	Galway
1170	9/5/2005	€85,000	-	€84,289	ECB	2.95		240	4.87	235.13	48.57%	€175,000	7/12/2005	Sligo
1171	9/5/2005	€120,000	-	€117,100	ECB	4.30		120	4.87	115.13	71.43%	€168,000	6/23/2005	Longford
1172	9/5/2005	€122,000	-	€121,188	ECB	2.95		300	4.87	295.13	44.36%	€275,000	7/15/2005	Wicklow
1173	9/5/2005	€126,000	-	€125,477	ECB	3.55		360	4.87	355.13	90.00%	€140,000	8/10/2005	Meath
1174	9/5/2005	€130,000	-	€129,490	ECB	3.85		360	4.87	355.13	68.42%	€190,000	7/27/2005	Mayo
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Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,504	€17,160	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€128,191	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,583	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€2,900	Standard variable rate	PAYE	€14,000	€8,996	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,200	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€23,900	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,540	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€15,800	€45,000	2
Terraced House	Freehold	Remortgage	Repayment	1.26	€0	3 Year Fixed rate	PAYE	€4,784	€15,158	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€0	6
Semi	Leasehold	Remortgage	Repayment	0.00	€2,857	Standard variable rate	Self Employed	€21,681	€10,000	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,036	€34,780	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€29,000	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,589	€5,200	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€42,000	€14,844	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€44,260	€16,792	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,762	€35,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€40,292	Standard variable rate	Self Employed	€142,398	€37,116	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,762	€31,199	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,386	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,100	€21,840	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€6,656	Standard variable rate	PAYE	€29,248	€0	4
Terraced House	Freehold	Purchase	Repayment	1.21	€4,543	1 Year Fixed Rate	PAYE	€18,484	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€2,700	Standard variable rate	PAYE	€31,400	€10,065	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€23,000	€22,000	1
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€27,300	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,560	€19,520	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€30,000	€8,481	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€2,024	Standard variable rate	PAYE	€32,000	€22,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,116	€6,162	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,400	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,357	€11,440	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€9,000	€31,200	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€47,357	1 Year Fixed Rate	PAYE	€31,511	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,293	€30,700	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€65,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€89,804	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,020	€8,790	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€40,340	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,000	€23,650	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€30,940	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€23,271	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,500	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€36,738	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,919	€38,785	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,000	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€56,083	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€470	Standard variable rate	PAYE	€44,200	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€46,000	€24,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€30,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,115	€24,127	2
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€19,818	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,000	€10,700	2
Terraced House	Freehold	Remortgage	Repayment	1.14	€5,339	Standard variable rate	PAYE	€38,084	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€3,124	Standard variable rate	PAYE	€26,700	€13,400	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€5,000	Standard variable rate	PAYE	€44,183	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,843	€22,581	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€20,315	Standard variable rate	PAYE	€46,000	€20,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,735	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,750	€19,300	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,000	€31,116	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€19,303	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€2,763	Standard variable rate	PAYE	€23,602	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€27,000	€12,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€2,788	Standard variable rate	Self Certified	€44,000	€0	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,200	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€18,200	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,000	€6,184	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€5,425	Standard variable rate	PAYE	€20,000	€36,561	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,586	€0	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€47,500	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,600	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€2,996	Standard variable rate	PAYE	€39,342	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,634	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,125	€0	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1178	9/5/2005	€157,250	-	€155,639	ECB	3.90		216	4.87	211.13	78.63%	€200,000	7/15/2005	Kilkenny
1179	9/5/2005	€171,284	-	€170,292	ECB	3.85		300	4.87	295.13	39.83%	€430,000	7/1/2005	Limerick
1180	9/5/2005	€175,000	-	€173,954	ECB	5.00		240	4.87	235.13	23.33%	€750,000	6/24/2005	Dublin
1181	9/5/2005	€178,000	-	€177,258	ECB	3.60		360	4.87	355.13	75.74%	€235,000	8/5/2005	Meath
1182	9/5/2005	€187,000	-	€186,141	ECB	3.55		360	4.87	355.13	85.00%	€220,000	7/15/2005	Laois
1183	9/5/2005	€200,000	-	€198,797	ECB	3.55		300	4.87	295.13	86.96%	€230,000	4/29/2005	Mayo
1184	9/6/2005	€50,000	-	€49,396	ECB	3.25		204	4.83	199.17	27.78%	€180,000	2/25/2005	Kilkenny
1185	9/6/2005	€60,000	-	€58,603	ECB	5.00		120	4.83	115.17	24.00%	€250,000	8/10/2005	Laois
1186	9/6/2005	€110,000	-	€109,506	ECB	3.15		360	4.83	355.17	48.89%	€225,000	7/26/2005	Limerick
1187	9/6/2005	€120,000	-	€119,569	ECB	3.45	9/30/2008	360	4.83	355.17	43.64%	€275,000	7/25/2005	Dublin
1188	9/6/2005	€121,000	-	€119,999	ECB	5.00		228	4.83	223.17	34.57%	€350,000	7/8/2005	Wicklow
1189	9/6/2005	€125,000	-	€122,808	ECB	5.30		144	4.83	139.17	16.67%	€750,000	5/12/2005	Dublin
1190	9/6/2005	€135,000	-	€134,594	ECB	3.85		360	4.83	355.17	90.00%	€150,000	7/11/2005	Donegal
1191	9/6/2005	€136,750	-	€134,779	ECB	4.55		348	4.83	343.17	59.46%	€230,000	4/5/2005	Tipperary
1192	9/6/2005	€150,000	-	€147,975	ECB	4.15		180	4.83	175.17	30.00%	€500,000	7/14/2005	Kildare
1193	9/6/2005	€150,000	-	€149,133	ECB	3.60	9/30/2006	300	4.83	295.17	78.95%	€190,000	7/18/2005	Louth
1194	9/6/2005	€150,000	-	€149,331	ECB	3.25		360	4.83	355.17	42.86%	€350,000	7/28/2005	Cork
1195	9/6/2005	€150,000	-	€149,499	ECB	3.25		360	4.83	355.17	76.92%	€195,000	7/22/2005	Cavan
1196	9/6/2005	€170,000	-	€169,462	ECB	4.00		360	4.83	355.17	70.83%	€240,000	7/18/2005	Kildare
1197	9/6/2005	€175,350	-	€174,506	ECB	3.60		360	4.83	355.17	74.62%	€235,000	6/3/2005	Kerry
1198	9/6/2005	€212,000	-	€210,591	ECB	4.00		360	4.83	355.17	80.00%	€265,000	7/15/2005	Meath
1199	9/7/2005	€80,000	-	€79,492	ECB	3.85		300	4.80	295.20	25.00%	€320,000	8/8/2005	Limerick
1200	9/7/2005	€100,000	-	€99,433	ECB	5.00		240	4.80	235.20	43.48%	€230,000	7/18/2005	Galway
1201	9/7/2005	€100,000	-	€99,481	ECB	4.30	9/30/2006	300	4.80	295.20	70.42%	€142,000	6/19/2005	Wexford
1202	9/7/2005	€100,000	-	€99,579	ECB	3.55		360	4.80	355.20	35.71%	€280,000	7/5/2005	Kildare
1203	9/7/2005	€110,000	-	€109,554	ECB	3.75	9/30/2006	348	4.80	343.20	61.11%	€180,000	5/18/2005	Cork
1204	9/7/2005	€115,000	-	€113,977	ECB	4.00		300	4.80	295.20	54.76%	€210,000	3/22/2005	Cavan
1205	9/7/2005	€118,000	-	€116,951	ECB	3.70	9/30/2008	228	4.80	223.20	50.21%	€235,000	7/19/2005	Dublin
1206	9/7/2005	€120,000	-	€119,157	ECB	3.30		240	4.80	235.20	54.55%	€220,000	7/5/2005	Dublin
1207	9/7/2005	€120,000	-	€119,328	ECB	4.00		300	4.80	295.20	70.59%	€170,000	7/1/2005	Wexford
1208	9/7/2005	€122,000	-	€120,888	ECB	5.50		300	4.80	295.20	61.00%	€200,000	8/3/2005	Cork
1209	9/7/2005	€130,000	-	€128,129	ECB	3.45		180	4.80	175.20	45.61%	€285,000	7/19/2005	Dublin
1210	9/7/2005	€140,000	-	€139,385	ECB	3.75		300	4.80	295.20	82.35%	€170,000	5/18/2005	Kildare
1211	9/7/2005	€150,000	-	€149,396	ECB	5.55		312	4.80	307.20	50.00%	€300,000	7/29/2005	Cavan
1212	9/7/2005	€150,000	-	€149,449	ECB	4.15		360	4.80	355.20	62.50%	€240,000	7/20/2005	Dublin
1213	9/7/2005	€175,000	-	€174,047	ECB	4.15		300	4.80	295.20	63.64%	€275,000	1/10/2005	Meath
1214	9/7/2005	€179,600	-	€178,967	ECB	2.95		360	4.80	355.20	42.26%	€425,000	7/29/2005	Kerry
1215	9/7/2005	€191,250	-	€190,507	ECB	3.85	9/30/2008	300	4.80	295.20	85.00%	€225,000	7/26/2005	Limerick
1216	9/7/2005	€210,000	-	€205,617	ECB	3.40		132	4.80	127.20	52.50%	€400,000	5/18/2005	Kildare
1217	9/7/2005	€216,000	-	€216,000	ECB	4.60		300	4.80	295.20	80.00%	€270,000	7/4/2005	Waterford
1218	9/7/2005	€220,000	-	€218,690	ECB	3.15		312	4.80	307.20	47.83%	€460,000	6/22/2005	Dublin
1219	9/7/2005	€250,000	-	€249,470	ECB	5.50		360	4.80	355.20	75.76%	€330,000	8/9/2005	Cork
1220	9/7/2005	€300,000	-	€298,700	ECB	3.40		360	4.80	355.20	78.95%	€380,000	6/3/2005	Dublin
1221	9/8/2005	€30,000	-	€29,528	ECB	5.00		156	4.77	151.23	7.50%	€400,000	6/9/2005	Dublin
1222	9/8/2005	€50,000	-	€48,965	ECB	3.85		120	4.77	115.23	19.23%	€260,000	4/14/2005	Wexford
1223	9/8/2005	€50,000	-	€49,609	ECB	4.30		240	4.77	235.23	33.33%	€150,000	6/30/2005	Limerick
1224	9/8/2005	€80,000	-	€79,223	ECB	2.95		240	4.77	235.23	22.86%	€350,000	7/20/2005	Clare
1225	9/8/2005	€100,000	-	€99,588	ECB	3.85	9/30/2006	300	4.77	295.23	31.25%	€320,000	7/12/2005	Galway
1226	9/8/2005	€120,000	-	€119,271	ECB	3.55		300	4.77	295.23	36.36%	€330,000	7/19/2005	Kerry
1227	9/8/2005	€150,000	-	€149,161	ECB	3.10		324	4.77	319.23	60.00%	€250,000	8/4/2005	Cork
1228	9/8/2005	€151,200	-	€150,720	ECB	3.55		360	4.77	355.23	90.00%	€168,000	6/8/2005	Louth
1229	9/8/2005	€157,500	-	€156,833	ECB	5.80		300	4.77	295.23	75.00%	€210,000	7/4/2005	Dublin
1230	9/8/2005	€162,000	-	€161,265	ECB	4.55	9/30/2008	300	4.77	295.23	57.86%	€280,000	7/8/2005	Limerick
1231	9/8/2005	€170,000	-	€168,778	ECB	3.45		276	4.77	271.23	32.38%	€525,000	6/22/2005	Dublin
1232	9/8/2005	€170,000	-	€169,382	ECB	4.05	9/30/2006	360	4.77	355.23	80.95%	€210,000	8/15/2005	Louth
1233	9/8/2005	€250,000	-	€248,545	ECB	3.75		300	4.77	295.23	83.33%	€300,000	7/6/2005	Monaghan
1234	9/9/2005	€90,000	-	€89,030	ECB	5.00		240	4.73	235.27	35.29%	€255,000	7/29/2005	Dublin
1235	9/9/2005	€113,900	-	€113,479	ECB	5.00		336	4.73	331.27	28.48%	€400,000	7/26/2005	Cork
1236	9/9/2005	€184,385	-	€183,354	ECB	4.00		300	4.73	295.27	76.83%	€240,000	7/12/2005	Dublin
1237	9/9/2005	€190,000	-	€189,464	ECB	5.50		360	4.73	355.27	63.33%	€300,000	7/8/2005	Tipperary
1238	9/9/2005	€212,000	-	€210,827	ECB	4.00		276	4.73	271.27	80.00%	€265,000	7/1/2005	Dublin
1239	9/9/2005	€219,000	-	€218,013	ECB	3.15		360	4.73	355.27	41.32%	€530,000	7/4/2005	Cork
1240	9/9/2005	€280,000	-	€278,839	ECB	3.55		360	4.73	355.27	82.35%	€340,000	8/3/2005	Cavan
1241	9/12/2005	€50,000	-	€49,381	ECB	2.95		228	4.64	223.36	41.67%	€120,000	5/31/2005	Mayo
1242	9/12/2005	€63,000	-	€61,791	ECB	3.15		120	4.64	115.36	25.20%	€250,000	7/6/2005	Sligo
1243	9/12/2005	€95,000	-	€94,142	ECB	5.25		228	4.64	223.36	50.00%	€190,000	6/22/2005	Dublin
1244	9/12/2005	€95,000	-	€94,604	ECB	3.60		360	4.64	355.36	76.00%	€125,000	7/7/2005	Offaly
1245	9/12/2005	€120,000	-	€119,622	ECB	5.00		360	4.64	355.36	45.28%	€265,000	8/15/2005	Kildare
1246	9/12/2005	€150,000	-	€148,892	ECB	5.25		240	4.64	235.36	54.55%	€275,000	8/5/2005	Cork
1247	9/12/2005	€176,000	-	€175,469	ECB	5.30		360	4.64	355.36	39.11%	€450,000	6/29/2005	Cavan
1248	9/12/2005	€180,000	-	€179,319	ECB	4.00		360	4.64	355.36	75.00%	€240,000	8/16/2005	Offaly
1249	9/12/2005	€180,000	-	€179,336	ECB	4.00		360	4.64	355.36	80.00%	€225,000	7/11/2005	Limerick
1250	9/12/2005	€200,000	-	€198,579	ECB	2.95		288	4.64	283.36	44.44%	€450,000	7/4/2005	Kildare
1251	9/12/2005	€200,000	-	€199,418	ECB	5.25		360	4.64	355.36	57.14%	€350,000	8/15/2005	Louth
1252	9/12/2005	€243,500	-	€243,352	ECB	5.50		360	4.64	355.36	74.92%	€325,000	7/6/2005	Kildare
1253	9/12/2005	€252,000	-	€251,010	ECB	3.55	9/30/2006	360	4.64	355.36	90.00%	€280,000	5/25/2005	Dublin
1254	9/13/2005	€101,896	-	€100,910	ECB	4.30		216	4.60	211.40	44.30%	€230,000	6/7/2005	Cork
1255	9/13/2005	€110,000	-	€108,998	ECB	3.15	9/30/2006	240	4.60	235.40	37.29%	€295,000	6/23/2005	Meath
1256	9/13/2005	€119,000	-	€118,106	ECB	5.00		240	4.60	235.40	44.91%	€265,000	7/6/2005	Galway
1257	9/13/2005	€122,552	-	€118,703	ECB	5.00		96	4.60	91.40	23.12%	€530,000	7/15/2005	Galway
1258	9/13/2005	€121,000	-	€120,719	ECB	5.00		360	4.60	355.40	48.02%	€252,000	7/15/2005	Galway
1259	9/13/2005</													

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€15,000	€26,855	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,000	€17,600	4
Semi	Freehold	Remortgage	Repayment	0.00	€21,000	Standard variable rate	PAYE	€50,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,700	€17,500	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,000	€22,750	1
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€76,432	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,676	€11,301	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,053	Standard variable rate	PAYE	€24,500	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,080	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€23,839	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,750	€6,000	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	6
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€43,889	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€29,000	€8,500	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,000	€13,547	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,000	€20,043	3
Semi	Freehold	Remortgage	Repayment	3.14	€0	Standard variable rate	PAYE	€26,000	€9,945	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,000	€38,969	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,766	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.20	€0	Standard variable rate	PAYE	€29,915	€21,580	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€29,761	€20,589	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€2,055	Standard variable rate	PAYE	€64,887	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€26,400	€0	2
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€41,536	€22,000	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€23,700	€8,000	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,215	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€55,257	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,200	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€47,000	€0	2
Terraced House	Leasehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€25,116	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€43,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,235	€4,194	4
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard Variable rate	PAYE	€28,580	€16,276	4
Detached	Freehold	Remortgage	Repayment	1.03	€0	Standard variable rate	PAYE	€73,500	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€36,370	€16,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€51,960	€35,812	1
Semi	Freehold	Remortgage	Repayment	1.76	€0	Standard variable rate	Self Certified	€46,500	€20,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€11,723	Standard variable rate	PAYE	€58,359	€23,400	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€78,010	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,000	€14,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,908	€0	4
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€25,533	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,685	€8,418	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€24,290	€14,706	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,385	€16,848	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,000	€0	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€24,400	€7,280	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,600	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€33,295	€6,096	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€49,800	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€63,960	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€12,413	Standard variable rate	PAYE	€38,700	€30,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€0	6
Flat (Leasehold)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,000	€33,505	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,800	€23,774	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€3,778	Standard variable rate	Self Employed	€60,744	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€47,865	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€60,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,000	€5,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,760	€0	2
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€30,264	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€149,467	Standard variable rate	Self Employed	€39,000	€13,760	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€88,465	Standard variable rate	Self Certified	€41,250	€31,860	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,095	€9,322	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,480	€21,700	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,000	€6,760	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,452	€20,588	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€79,100	€18,980	6
Flat (Freehold)	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,000	€22,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€8,563	Standard variable rate	Self Employed	€30,000	€0	5
Detached	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,968	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€35,500	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€14,806	Standard variable rate	PAYE	€47,240	€14,000	6
Detached	Freehold	Remortgage	Repayment	0.00	€24,039	Standard variable rate	PAYE	€28,545	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€41,502	€0	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,820	€17,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€42,000	€0	5

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1262	9/13/2005	€148,548	-	€147,904	ECB	3.40		360	4.60	355.40	70.74%	€210,000	8/23/2005	Waterford
1263	9/13/2005	€150,000	-	€149,362	ECB	3.25	9/30/2006	360	4.60	355.40	60.00%	€250,000	6/28/2005	Cork
1264	9/13/2005	€153,426	-	€152,596	ECB	5.25		276	4.60	271.40	54.80%	€280,000	7/25/2005	Dublin
1265	9/13/2005	€175,000	-	€174,316	ECB	3.85		360	4.60	355.40	48.61%	€360,000	8/11/2005	Meath
1266	9/13/2005	€176,131	-	€175,638	ECB	3.55	9/30/2006	300	4.60	295.40	48.93%	€360,000	7/27/2005	Louth
1267	9/13/2005	€200,000	-	€199,170	ECB	3.55		360	4.60	355.40	80.00%	€250,000	7/17/2005	Cork
1268	9/13/2005	€200,000	-	€199,194	ECB	3.70		360	4.60	355.40	51.28%	€390,000	8/12/2005	Mayo
1269	9/13/2005	€200,000	-	€199,504	ECB	5.50		336	4.60	331.40	67.80%	€295,000	6/30/2005	Kerry
1270	9/13/2005	€270,000	-	€268,802	ECB	2.95	9/30/2006	360	4.60	355.40	36.00%	€750,000	8/5/2005	Dublin
1271	9/14/2005	€100,000	-	€98,738	ECB	5.00		180	4.57	175.43	29.41%	€340,000	7/1/2005	Dublin
1272	9/14/2005	€140,000	-	€138,967	ECB	5.50		240	4.57	235.43	73.68%	€190,000	6/2/2005	Monaghan
1273	9/14/2005	€144,000	-	€143,447	ECB	4.00		360	4.57	355.43	75.79%	€190,000	8/22/2005	Limerick
1274	9/14/2005	€144,391	-	€143,994	ECB	4.00		204	4.57	199.43	72.20%	€200,000	6/30/2005	Carlow
1275	9/14/2005	€157,000	-	€155,610	ECB	3.55		204	4.57	199.43	84.86%	€185,000	5/31/2005	Wexford
1276	9/14/2005	€160,000	-	€159,440	ECB	2.95		360	4.57	355.43	45.71%	€350,000	7/8/2005	Louth
1277	9/14/2005	€161,250	-	€160,792	ECB	5.50		360	4.57	355.43	75.00%	€215,000	7/13/2005	Carlow
1278	9/14/2005	€175,000	-	€173,444	ECB	3.70		240	4.57	235.43	79.55%	€220,000	7/18/2005	Kilkenny
1279	9/14/2005	€195,500	-	€195,500	ECB	2.95		360	4.57	355.43	85.00%	€230,000	6/23/2005	Dublin
1280	9/15/2005	€35,000	-	€34,743	ECB	5.30		240	4.54	235.46	14.00%	€250,000	6/24/2005	Kildare
1281	9/15/2005	€63,000	-	€62,543	ECB	5.30		240	4.54	235.46	31.50%	€200,000	8/1/2005	Westmeath
1282	9/15/2005	€80,000	-	€77,929	ECB	2.95		120	4.54	115.46	37.21%	€215,000	6/30/2005	Kildare
1283	9/15/2005	€80,000	-	€78,907	ECB	2.95		192	4.54	187.46	48.48%	€165,000	6/21/2005	Offaly
1284	9/15/2005	€85,000	-	€84,650	ECB	3.10		336	4.54	331.46	58.62%	€145,000	8/12/2005	Clare
1285	9/15/2005	€110,000	-	€109,114	ECB	2.95	9/30/2006	240	4.54	235.46	44.00%	€250,000	6/27/2005	Tipperary
1286	9/15/2005	€112,000	-	€111,017	ECB	3.60		252	4.54	247.46	50.45%	€222,000	7/14/2005	Wexford
1287	9/15/2005	€120,000	-	€119,107	ECB	5.10		240	4.54	235.46	60.00%	€200,000	7/18/2005	Kildare
1288	9/15/2005	€125,000	-	€124,311	ECB	5.25		240	4.54	235.46	56.82%	€220,000	8/15/2005	Louth
1289	9/15/2005	€150,000	-	€148,897	ECB	3.85		264	4.54	259.46	47.62%	€315,000	7/22/2005	Dublin
1290	9/15/2005	€160,000	-	€159,303	ECB	3.25		360	4.54	355.46	61.54%	€260,000	8/29/2005	Wexford
1291	9/15/2005	€245,000	-	€243,479	ECB	3.40		300	4.54	295.46	76.56%	€320,000	8/17/2005	Galway
1292	9/15/2005	€256,145	-	€255,326	ECB	4.80		360	4.54	355.46	67.41%	€380,000	3/3/2005	Tipperary
1293	9/15/2005	€260,000	-	€258,806	ECB	4.55		360	4.54	355.46	52.00%	€500,000	4/27/2005	Wicklow
1294	9/16/2005	€80,000	-	€79,171	ECB	3.15	9/30/2008	216	4.50	211.50	40.00%	€200,000	8/4/2005	Louth
1295	9/16/2005	€120,000	-	€119,514	ECB	3.85		360	4.50	355.50	35.29%	€340,000	7/27/2005	Dublin
1296	9/16/2005	€138,000	-	€137,371	ECB	3.10		360	4.50	355.50	52.08%	€265,000	6/28/2005	Dublin
1297	9/16/2005	€150,000	-	€149,439	ECB	4.15		360	4.50	355.50	69.77%	€215,000	4/1/2005	Kildare
1298	9/16/2005	€171,000	-	€170,326	ECB	3.85		360	4.50	355.50	69.80%	€245,000	8/11/2005	Dublin
1299	9/16/2005	€183,300	-	€182,720	ECB	3.60	9/30/2006	360	4.50	355.50	73.32%	€250,000	8/4/2005	Wexford
1300	9/16/2005	€187,500	-	€187,134	ECB	5.50		360	4.50	355.50	78.13%	€240,000	7/26/2005	Meath
1301	9/16/2005	€200,000	-	€198,954	ECB	3.55		324	4.50	319.50	88.89%	€225,000	8/22/2005	Clare
1302	9/16/2005	€233,750	-	€232,815	ECB	3.75		360	4.50	355.50	82.00%	€285,000	8/29/2005	Wicklow
1303	9/16/2005	€240,000	-	€238,958	ECB	3.30		360	4.50	355.50	60.00%	€400,000	8/5/2005	Dublin
1304	9/19/2005	€100,000	-	€99,133	ECB	3.85		240	4.41	235.59	33.33%	€300,000	7/27/2005	Dublin
1305	9/19/2005	€100,000	-	€99,571	ECB	3.45		360	4.41	355.59	33.33%	€300,000	8/8/2005	Waterford
1306	9/19/2005	€150,000	-	€149,397	ECB	3.70		360	4.41	355.59	53.57%	€280,000	7/12/2005	Wicklow
1307	9/19/2005	€160,000	-	€159,292	ECB	3.25		360	4.41	355.59	30.48%	€525,000	7/14/2005	Kildare
1308	9/19/2005	€245,000	-	€243,729	ECB	5.00		288	4.41	283.59	32.67%	€750,000	6/24/2005	Kildare
1309	9/20/2005	€50,000	-	€49,620	ECB	5.00		204	4.37	199.63	38.46%	€130,000	8/9/2005	Monaghan
1310	9/20/2005	€60,000	-	€59,437	ECB	5.00		180	4.37	175.63	21.82%	€275,000	7/11/2005	Kerry
1311	9/20/2005	€76,000	-	€75,082	ECB	4.30		192	4.37	187.63	80.00%	€95,000	8/10/2005	Limerick
1312	9/20/2005	€100,000	-	€99,549	ECB	5.00		300	4.37	295.63	38.46%	€260,000	7/28/2005	Mayo
1313	9/20/2005	€120,000	-	€118,799	ECB	3.40		228	4.37	223.63	70.59%	€170,000	6/27/2005	Wexford
1314	9/20/2005	€190,000	-	€189,477	ECB	4.30		360	4.37	355.63	70.37%	€270,000	8/5/2005	Cork
1315	9/20/2005	€215,000	-	€213,849	ECB	4.05	9/30/2006	300	4.37	295.63	82.69%	€260,000	7/21/2005	Tipperary
1316	9/20/2005	€250,000	-	€248,952	ECB	3.55		360	4.37	355.63	80.65%	€310,000	8/23/2005	Meath
1317	9/20/2005	€1,100,000	-	€1,095,428	ECB	3.55		360	4.37	355.63	81.48%	€1,350,000	3/31/2005	Dublin
1318	9/20/2005	€1,400,000	-	€1,382,935	ECB	5.50		264	4.37	259.63	63.64%	€2,200,000	3/16/2005	Dublin
1319	9/21/2005	€30,000	-	€29,626	ECB	2.95		204	4.34	199.66	17.14%	€175,000	7/27/2005	Offaly
1320	9/21/2005	€40,000	-	€39,881	ECB	3.85		360	4.34	355.66	22.86%	€175,000	7/7/2005	Tipperary
1321	9/21/2005	€50,000	-	€49,229	ECB	3.55	9/30/2006	168	4.34	163.66	33.33%	€150,000	8/11/2005	Offaly
1322	9/21/2005	€52,000	-	€51,570	ECB	4.30		240	4.34	235.66	40.00%	€130,000	6/30/2005	Leitrim
1323	9/21/2005	€86,000	-	€85,510	ECB	5.00		300	4.34	295.66	34.40%	€250,000	8/12/2005	Wicklow
1324	9/21/2005	€107,000	-	€106,633	ECB	3.15		360	4.34	355.66	46.52%	€230,000	8/15/2005	Dublin
1325	9/21/2005	€110,000	-	€109,333	ECB	3.30	9/30/2006	300	4.34	295.66	52.38%	€210,000	8/10/2005	Waterford
1326	9/21/2005	€140,000	-	€139,313	ECB	3.55		288	4.34	283.66	84.85%	€165,000	8/1/2005	Kerry
1327	9/21/2005	€150,000	-	€149,553	ECB	4.30		360	4.34	355.66	41.67%	€360,000	7/6/2005	Wicklow
1328	9/21/2005	€156,500	-	€153,576	ECB	4.30		144	4.34	139.66	26.75%	€585,000	7/11/2005	Louth
1329	9/21/2005	€165,000	-	€163,646	ECB	3.40		216	4.34	211.66	60.00%	€275,000	8/4/2005	Dublin
1330	9/21/2005	€205,000	-	€204,422	ECB	5.50		360	4.34	355.66	63.08%	€325,000	8/10/2005	Dublin
1331	9/21/2005	€300,000	-	€299,005	ECB	3.55		348	4.34	343.66	50.00%	€600,000	7/28/2005	Dublin
1332	9/22/2005	€50,000	-	€49,225	ECB	2.55		180	4.31	175.69	29.41%	€170,000	6/16/2005	Wexford
1333	9/22/2005	€70,000	-	€68,844	ECB	2.95		168	4.31	163.69	41.18%	€170,000	7/8/2005	Cork
1334	9/22/2005	€90,000	-	€89,418	ECB	4.80		264	4.31	259.69	60.00%	€150,000	8/3/2005	Wexford
1335	9/22/2005	€100,000	-	€99,233	ECB	4.15		252	4.31	247.69	60.61%	€165,000	7/28/2005	Wexford
1336	9/22/2005	€125,000	-	€124,470	ECB	2.95	9/30/2008	360	4.31	355.69	18.52%	€675,000	8/12/2005	Dublin
1337	9/22/2005	€127,372	-	€126,858	ECB	3.70		360	4.31	355.69	79.61%	€160,000	8/20/2005	Wexford
1338	9/22/2005	€140,000	-	€138,702	ECB	3.30		240	4.31	235.69	58.33%	€240,000	6/13/2005	Dublin
1339	9/22/2005	€148,000	-	€146,749	ECB	4.00		240	4.31	235.69	80.00%	€185,000	8/10/2005	Longford
1340	9/22/2005	€160,000	-	€159,309	ECB	5.55		300	4.31	295.69	59.26%	€270,000	8/30/2005	Dublin
1341	9/22/2005	€200,000	-	€199,123	ECB	4.55		324	4.31	319.69	55.56%	€360,000	6/30/2005	Dublin
1342	9/22/2005	€213,300	-	€210,725	ECB	4.30		192	4					

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€31,246	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€50,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,780	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€26,000	€13,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,220	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€24,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€60,000	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€3,821	Standard variable rate	Self Employed	€65,000	€18,575	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€50,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€18,236	Standard variable rate	PAYE	€38,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€30,670	€18,795	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,670	€0	3
Semi	Freehold	Remortgage	Repayment	2.34	€1,906	Standard variable rate	PAYE	€29,864	€7,745	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€36,000	€15,330	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,752	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€26,170	Standard variable rate	PAYE	€50,807	€24,284	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Flat (Freehold)	Leasehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,650	€7,800	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€17,604	Standard variable rate	PAYE	€16,801	€25,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,430	€17,349	1
Semi	Leasehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€14,617	€18,200	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€11,869	€2,704	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€23,500	€10,000	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,000	€23,400	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,000	€13,760	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,892	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€11,696	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€26,422	€50,268	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€79,814	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,436	€44,098	5
Semi	Freehold	Remortgage	Repayment	0.00	€1,124	3 Year Fixed rate	PAYE	€39,900	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,401	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,400	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,580	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,500	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€2,197	1 Year Fixed Rate	PAYE	€33,400	€0	2
Semi	Freehold	Remortgage	Repayment	1.05	€53,325	Standard variable rate	Self Employed	€61,998	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€36,191	€13,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€62,663	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,418	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€6,199	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,572	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€41,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€24,567	Standard variable rate	Self Employed	€37,496	€36,000	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,741	€13,765	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€21,037	Standard variable rate	PAYE	€23,410	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,956	€8,000	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,220	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€34,178	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,829	€20,020	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€25,483	€25,483	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€59,342	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€537,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€20,000	Standard variable rate	Self Employed	€625,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€13,312	€13,645	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.39	€0	Standard variable rate	Self Certified	€19,447	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€20,000	€15,000	3
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€12,480	€10,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€6,655	6
Terraced House	Freehold	Remortgage	Repayment	1.02	€640	Standard variable rate	PAYE	€19,088	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€26,262	€0	2
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€17,240	€17,514	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€23,400	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€56,000	€0	5
Flat (Freehold)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€70,931	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€17,000	Standard variable rate	PAYE	€32,000	€23,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€63,268	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€31,000	€0	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,059	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€43,109	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€52,500	€18,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,450	€21,790	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€0	€38,000	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€2,926	Standard variable rate	Self Certified	€42,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,500	€17,000	5
Detached	Freehold	Remortgage	Repayment	0.00	€5,139	Standard variable rate	PAYE	€65,815	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€44,200	€28,048	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€17,160	€0	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€8,866	€0	3

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1346	9/23/2005	€60,000	-	€59,158	ECB	5.00		168	4.27	163.73	32.43%	€185,000	8/9/2005	Galway
1347	9/23/2005	€60,000	-	€59,616	ECB	2.95	9/30/2006	300	4.27	295.73	30.77%	€195,000	6/16/2005	Kildare
1348	9/23/2005	€90,000	-	€89,353	ECB	3.10		240	4.27	235.73	56.25%	€160,000	8/10/2005	Galway
1349	9/23/2005	€100,000	-	€99,422	ECB	3.85		300	4.27	295.73	41.67%	€240,000	7/28/2005	Dublin
1350	9/23/2005	€100,000	-	€99,519	ECB	5.00		300	4.27	295.73	43.48%	€230,000	8/30/2005	Dublin
1351	9/23/2005	€113,260	-	€112,206	ECB	3.30		240	4.27	235.73	59.61%	€190,000	8/15/2005	Offaly
1352	9/23/2005	€120,000	-	€119,628	ECB	5.00		360	4.27	355.73	42.11%	€285,000	7/25/2005	Kilkenny
1353	9/23/2005	€128,000	-	€127,701	ECB	4.30	9/30/2008	360	4.27	355.73	80.00%	€160,000	6/23/2005	Clare
1354	9/23/2005	€140,000	-	€139,134	ECB	4.00		288	4.27	283.73	53.85%	€260,000	8/22/2005	Dublin
1355	9/23/2005	€140,385	-	€139,766	ECB	3.30		360	4.27	355.73	59.74%	€235,000	7/19/2005	Kildare
1356	9/23/2005	€165,500	-	€164,753	ECB	3.55		348	4.27	343.73	89.46%	€185,000	8/16/2005	Offaly
1357	9/23/2005	€220,000	-	€219,076	ECB	3.55		360	4.27	355.73	81.48%	€270,000	7/11/2005	Cork
1358	9/26/2005	€90,000	-	€89,583	ECB	3.40		348	4.18	343.82	60.00%	€150,000	7/11/2005	Donegal
1359	9/26/2005	€100,000	-	€99,682	ECB	3.25	9/30/2006	360	4.18	355.82	31.25%	€320,000	8/22/2005	Louth
1360	9/26/2005	€108,000	-	€107,268	ECB	3.85		276	4.18	271.82	18.00%	€600,000	7/26/2005	Galway
1361	9/26/2005	€120,000	-	€119,736	ECB	4.60	9/30/2008	360	4.18	355.82	26.67%	€450,000	8/22/2005	Westmeath
1362	9/26/2005	€128,000	-	€126,839	ECB	4.30		360	4.18	355.82	80.00%	€160,000	4/29/2005	Kilkenny
1363	9/26/2005	€136,000	-	€135,298	ECB	4.00	9/30/2007	300	4.18	295.82	80.00%	€170,000	5/7/2005	Louth
1364	9/26/2005	€149,000	-	€147,688	ECB	3.60		240	4.18	235.82	74.50%	€200,000	5/23/2005	Meath
1365	9/26/2005	€170,000	-	€168,551	ECB	4.00		240	4.18	235.82	72.34%	€235,000	8/20/2005	Wexford
1366	9/26/2005	€172,000	-	€171,439	ECB	4.80		360	4.18	355.82	71.67%	€240,000	9/12/2005	Westmeath
1367	9/26/2005	€178,500	-	€178,113	ECB	5.25		360	4.18	355.82	59.50%	€300,000	8/2/2005	Roscommon
1368	9/26/2005	€195,000	-	€193,402	ECB	4.30		240	4.18	235.82	50.00%	€390,000	8/12/2005	Cork
1369	9/27/2005	€30,000	-	€29,807	ECB	3.15		300	4.14	295.86	28.57%	€105,000	7/29/2005	Louth
1370	9/27/2005	€47,000	-	€46,471	ECB	5.00		180	4.14	175.86	26.11%	€180,000	7/22/2005	Cork
1371	9/27/2005	€50,000	-	€49,252	ECB	2.95		180	4.14	175.86	20.83%	€240,000	7/27/2005	Laois
1372	9/27/2005	€70,000	-	€68,954	ECB	2.95		180	4.14	175.86	28.57%	€245,000	8/25/2005	Limerick
1373	9/27/2005	€99,000	-	€98,590	ECB	4.00		348	4.14	343.86	55.00%	€180,000	9/7/2005	Galway
1374	9/27/2005	€114,900	-	€113,940	ECB	3.85	9/30/2006	240	4.14	235.86	28.73%	€400,000	7/21/2005	Waterford
1375	9/27/2005	€117,000	-	€116,514	ECB	3.55		360	4.14	355.86	90.00%	€130,000	5/23/2005	Tipperary
1376	9/27/2005	€140,000	-	€139,546	ECB	4.80		360	4.14	355.86	62.22%	€225,000	7/22/2005	Dublin
1377	9/27/2005	€141,000	-	€140,769	ECB	4.80		360	4.14	355.86	75.00%	€188,000	7/30/2005	Cavan
1378	9/27/2005	€196,000	-	€195,329	ECB	4.45		360	4.14	355.86	65.33%	€300,000	3/2/2005	Limerick
1379	9/27/2005	€198,000	-	€197,057	ECB	4.45		312	4.14	307.86	68.28%	€290,000	8/8/2005	Dublin
1380	9/27/2005	€250,000	-	€248,567	ECB	3.85		300	4.14	295.86	62.50%	€400,000	8/31/2005	Donegal
1381	9/28/2005	€50,000	-	€49,301	ECB	3.15		156	4.11	151.89	38.46%	€130,000	5/23/2005	Tipperary
1382	9/28/2005	€86,000	-	€85,106	ECB	3.85		216	4.11	211.89	39.09%	€220,000	7/15/2005	Wexford
1383	9/28/2005	€88,000	-	€87,677	ECB	4.00		360	4.11	355.89	73.33%	€120,000	8/10/2005	Tipperary
1384	9/28/2005	€90,000	-	€88,048	ECB	3.85		132	4.11	127.89	19.57%	€460,000	8/25/2005	Limerick
1385	9/28/2005	€100,000	-	€99,483	ECB	4.55		300	4.11	295.89	52.63%	€190,000	7/1/2005	Monaghan
1386	9/28/2005	€109,000	-	€108,756	ECB	5.50		360	4.11	355.89	66.06%	€165,000	5/18/2005	Donegal
1387	9/28/2005	€120,000	-	€119,468	ECB	3.85		240	4.11	235.89	41.38%	€290,000	8/3/2005	Meath
1388	9/28/2005	€125,000	-	€123,822	ECB	3.15		240	4.11	235.89	32.47%	€385,000	8/25/2005	Dublin
1389	9/28/2005	€130,000	-	€128,230	ECB	3.40	9/30/2008	180	4.11	175.89	70.27%	€185,000	8/12/2005	Kilkenny
1390	9/28/2005	€140,000	-	€139,689	ECB	3.30		360	4.11	355.89	58.33%	€240,000	5/19/2005	Cork
1391	9/28/2005	€170,000	-	€168,199	ECB	4.60		204	4.11	199.89	46.58%	€365,000	7/28/2005	Kildare
1392	9/28/2005	€200,000	-	€198,920	ECB	4.00	9/30/2006	300	4.11	295.89	80.00%	€250,000	7/1/2005	Tipperary
1393	9/28/2005	€200,000	-	€199,144	ECB	3.45		360	4.11	355.89	60.61%	€330,000	7/18/2005	Dublin
1394	9/28/2005	€202,500	-	€201,745	ECB	4.05		360	4.11	355.89	90.00%	€225,000	7/11/2005	Meath
1395	9/28/2005	€220,000	-	€219,029	ECB	3.25		360	4.11	355.89	31.43%	€700,000	7/21/2005	Offaly
1396	9/28/2005	€224,000	-	€223,155	ECB	4.00		360	4.11	355.89	77.24%	€290,000	8/17/2005	Laois
1397	9/29/2005	€50,000	-	€49,226	ECB	2.55		180	4.08	175.92	19.61%	€255,000	9/9/2005	Westmeath
1398	9/29/2005	€65,000	-	€64,752	ECB	4.15		300	4.08	295.92	40.63%	€160,000	8/9/2005	Galway
1399	9/29/2005	€75,000	-	€74,662	ECB	5.30		300	4.08	295.92	37.50%	€200,000	8/16/2005	Cork
1400	9/29/2005	€118,700	-	€116,552	ECB	4.60		144	4.08	139.92	47.48%	€250,000	7/22/2005	Dublin
1401	9/29/2005	€120,000	-	€119,471	ECB	3.45	9/30/2006	300	4.08	295.92	64.86%	€185,000	8/24/2005	Westmeath
1402	9/29/2005	€120,000	-	€119,528	ECB	3.85	9/30/2008	300	4.08	295.92	63.16%	€190,000	8/29/2005	Roscommon
1403	9/29/2005	€125,000	-	€124,589	ECB	3.25		360	4.08	355.92	69.44%	€180,000	6/21/2005	Cork
1404	9/29/2005	€153,000	-	€151,208	ECB	3.55		204	4.08	199.92	47.81%	€320,000	3/4/2005	Dublin
1405	9/29/2005	€168,000	-	€167,435	ECB	4.30	9/30/2006	360	4.08	355.92	71.49%	€235,000	8/4/2005	Offaly
1406	9/29/2005	€170,000	-	€169,823	ECB	3.45		360	4.08	355.92	64.15%	€265,000	8/3/2005	Kilkenny
1407	9/29/2005	€180,000	-	€179,358	ECB	4.30		360	4.08	355.92	51.43%	€350,000	8/16/2005	Limerick
1408	9/29/2005	€200,000	-	€199,067	ECB	5.10		300	4.08	295.92	63.49%	€315,000	8/17/2005	Dublin
1409	9/29/2005	€250,000	-	€248,918	ECB	3.40		360	4.08	355.92	75.76%	€330,000	8/23/2005	Dublin
1410	9/30/2005	€73,000	-	€71,310	ECB	5.00		120	4.04	115.96	48.67%	€150,000	6/10/2005	Carlow
1411	9/30/2005	€80,000	-	€78,742	ECB	3.25	9/30/2006	168	4.04	163.96	36.36%	€220,000	7/1/2005	Laois
1412	9/30/2005	€92,000	-	€91,666	ECB	4.30		360	4.04	355.96	48.42%	€190,000	8/17/2005	Louth
1413	9/30/2005	€99,645	-	€99,342	ECB	5.50		348	4.04	343.96	71.18%	€140,000	8/24/2005	Wexford
1414	9/30/2005	€100,000	-	€99,441	ECB	4.00		300	4.04	295.96	76.92%	€130,000	8/5/2005	Louth
1415	9/30/2005	€100,000	-	€99,661	ECB	3.25		360	4.04	355.96	43.48%	€230,000	7/5/2005	Galway
1416	9/30/2005	€135,000	-	€134,628	ECB	5.50		360	4.04	355.96	62.79%	€215,000	9/7/2005	Westmeath
1417	9/30/2005	€135,900	-	€135,469	ECB	3.60		360	4.04	355.96	79.47%	€171,000	7/21/2005	Waterford
1418	9/30/2005	€140,000	-	€138,742	ECB	3.55		240	4.04	235.96	40.00%	€350,000	8/9/2005	Westmeath
1419	9/30/2005	€140,000	-	€139,180	ECB	4.30		288	4.04	283.96	35.00%	€400,000	7/18/2005	Meath
1420	9/30/2005	€150,000	-	€149,096	ECB	3.55		300	4.04	295.96	83.33%	€180,000	7/14/2005	Wexford
1421	9/30/2005	€163,000	-	€162,285	ECB	3.25		312	4.04	307.96	65.20%	€250,000	8/19/2005	Donegal
1422	9/30/2005	€180,000	-	€178,376	ECB	3.55		240	4.04	235.96	62.07%	€290,000	8/19/2005	Cork
1423	9/30/2005	€190,000	-	€189,182	ECB	3.40		360	4.04	355.96	59.94%	€317,000	8/23/2005	Dublin
1424	9/30/2005	€195,000	-	€194,045	ECB	3.45		336	4.04	331.96	48.75%	€400,000	7/28/2005	Cork
1425	9/30/2005	€201,000	-	€200,121	ECB	3.85		300	4.04	295.96	67.00%	€300,000	8/11/2005	Tipperary
1426	9/30/2005	€255,000	-	€254,305	ECB	4.30		360						

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Remortgage	Repayment	0.00	€13,598	Standard variable rate	PAYE	€19,358	€0	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€18,013	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€6,656	€15,912	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,904	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,740	€18,000	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,100	€16,695	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,921	€20,776	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€21,611	€22,456	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€54,936	€0	4
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€26,834	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€33,510	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€32,484	€23,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€17,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€29,076	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,590	€0	4
Detached	Freehold	Remortgage	Repayment	2.04	€0	3 Year Fixed rate	PAYE	€14,000	€20,000	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€31,200	€4,160	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€27,736	€14,061	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€43,178	€3,082	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,656	€25,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€49,810	€0	5
Detached	Freehold	Remortgage	Repayment	1.15	€42,673	Standard variable rate	PAYE	€42,400	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,691	€28,124	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€9,980	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€13,717	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€28,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,588	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,000	€23,290	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€31,200	€0	3
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€41,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€1,498	Standard variable rate	PAYE	€34,320	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€0	5
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€71,702	€0	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,000	€6,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€1,629	Standard variable rate	PAYE	€21,106	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€26,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€6,395	Standard variable rate	PAYE	€19,760	€9,880	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,156	€0	6
Detached	Freehold	Remortgage	Repayment	1.01	€3,574	Standard variable rate	Self Employed	€43,494	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€24,000	€25,200	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.51	€0	Standard variable rate	PAYE	€27,770	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	5
Detached	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€47,880	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,224	€14,000	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€80,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€64,000	€36,300	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€23,000	€0	0
Detached	Freehold	Remortgage	Repayment	1.11	€741	Standard variable rate	Self Certified	€28,642	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€25,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€4,267	Standard variable rate	Self Certified	€43,561	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€31,832	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€27,779	€23,248	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,400	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€46,500	€7,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€43,866	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,626	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,042	€30,000	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€43,075	€10,764	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,200	€28,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€14,000	Standard variable rate	PAYE	€31,494	€20,000	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€24,076	€13,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,873	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,007	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,951	€0	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€27,511	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€62,000	€26,913	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€18,604	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,113	€9,952	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,400	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€62,213	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€68,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€78,000	€23,576	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€5,987	€7,738	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,740	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€12,343	€0	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1430	10/3/2005	€70,000	-	€69,719	ECB	4.30		300	3.95	296.05	70.00%	€100,000	5/5/2005	Limerick
1431	10/3/2005	€80,000	-	€79,546	ECB	5.00		240	3.95	236.05	32.00%	€250,000	7/11/2005	Limerick
1432	10/3/2005	€85,000	-	€84,090	ECB	3.55		180	3.95	176.05	32.69%	€260,000	7/26/2005	Louth
1433	10/3/2005	€90,000	-	€89,408	ECB	5.50		216	3.95	212.05	69.23%	€130,000	9/7/2005	Wexford
1434	10/3/2005	€97,500	-	€97,091	ECB	5.25		276	3.95	272.05	54.17%	€180,000	8/22/2005	Laois
1435	10/3/2005	€120,000	-	€118,973	ECB	2.95		216	3.95	212.05	38.10%	€315,000	6/24/2005	Wexford
1436	10/3/2005	€120,000	-	€119,457	ECB	5.25		264	3.95	260.05	54.55%	€220,000	5/25/2005	Dublin
1437	10/3/2005	€122,000	-	€121,227	ECB	3.85		240	3.95	236.05	42.81%	€285,000	8/11/2005	Dublin
1438	10/3/2005	€145,000	-	€144,137	ECB	4.60		240	3.95	236.05	50.00%	€290,000	8/4/2005	Kilkenny
1439	10/3/2005	€147,150	-	€146,550	ECB	3.55		360	3.95	356.05	89.73%	€164,000	6/13/2005	Tipperary
1440	10/3/2005	€150,000	-	€148,995	ECB	3.55		240	3.95	236.05	39.47%	€380,000	8/15/2005	Meath
1441	10/3/2005	€150,000	-	€149,647	ECB	5.80		336	3.95	332.05	65.22%	€230,000	8/10/2005	Kerry
1442	10/3/2005	€152,845	-	€152,186	ECB	3.85		300	3.95	296.05	61.14%	€250,000	8/30/2005	Westmeath
1443	10/3/2005	€155,000	-	€154,555	ECB	3.85	10/31/2006	360	3.95	356.05	43.06%	€360,000	8/19/2005	Dublin
1444	10/3/2005	€160,000	-	€159,316	ECB	3.75	10/31/2006	300	3.95	296.05	64.00%	€250,000	8/19/2005	Tipperary
1445	10/3/2005	€160,000	-	€159,612	ECB	5.25		348	3.95	344.05	56.14%	€285,000	8/9/2005	Wexford
1446	10/3/2005	€167,000	-	€167,000	ECB	4.80		360	3.95	356.05	72.61%	€230,000	7/29/2005	Louth
1447	10/3/2005	€178,500	-	€177,974	ECB	3.85		360	3.95	356.05	85.00%	€210,000	8/4/2005	Carlow
1448	10/3/2005	€180,000	-	€179,215	ECB	3.85		300	3.95	296.05	63.16%	€285,000	7/11/2005	Kildare
1449	10/3/2005	€200,000	-	€199,410	ECB	3.85		360	3.95	356.05	83.33%	€240,000	8/2/2005	Waterford
1450	10/3/2005	€202,500	-	€202,500	ECB	3.55		300	3.95	296.05	90.00%	€225,000	6/7/2005	Westmeath
1451	10/3/2005	€241,000	-	€239,646	ECB	3.55		228	3.95	224.05	80.33%	€300,000	8/18/2005	Carlow
1452	10/4/2005	€30,000	-	€29,662	ECB	2.95		180	3.91	176.09	20.00%	€150,000	7/18/2005	Carlow
1453	10/4/2005	€47,000	-	€46,103	ECB	3.25		120	3.91	116.09	14.69%	€320,000	6/15/2005	Dublin
1454	10/4/2005	€75,000	-	€74,591	ECB	5.30		240	3.91	236.09	37.50%	€200,000	9/14/2005	Tipperary
1455	10/4/2005	€75,000	-	€74,826	ECB	5.00		360	3.91	356.09	37.50%	€200,000	5/27/2005	Westmeath
1456	10/4/2005	€80,000	-	€79,600	ECB	2.95		300	3.91	296.09	47.06%	€170,000	9/7/2005	Westmeath
1457	10/4/2005	€90,000	-	€89,779	ECB	5.00		300	3.91	296.09	36.01%	€249,950	3/4/2005	Dublin
1458	10/4/2005	€110,000	-	€109,615	ECB	3.55	10/31/2006	360	3.91	356.09	44.00%	€250,000	7/12/2005	Louth
1459	10/4/2005	€120,000	-	€116,482	ECB	3.85		84	3.91	80.09	22.22%	€540,000	6/10/2005	Dublin
1460	10/4/2005	€126,000	-	€125,434	ECB	4.00		300	3.91	296.09	52.50%	€240,000	7/15/2005	Cork
1461	10/4/2005	€142,500	-	€141,828	ECB	3.85		288	3.91	284.09	64.77%	€220,000	8/9/2005	Dublin
1462	10/4/2005	€146,625	-	€145,543	ECB	4.30		360	3.91	356.09	85.00%	€172,500	4/21/2005	Galway
1463	10/4/2005	€150,000	-	€149,027	ECB	3.25		252	3.91	248.09	40.54%	€370,000	8/31/2005	Kildare
1464	10/4/2005	€150,000	-	€149,172	ECB	3.40	10/31/2006	228	3.91	224.09	52.63%	€285,000	8/9/2005	Louth
1465	10/4/2005	€156,000	-	€155,554	ECB	4.00		360	3.91	356.09	80.00%	€195,000	6/29/2005	Dublin
1466	10/4/2005	€157,000	-	€156,537	ECB	3.85		360	3.91	356.09	84.86%	€185,000	8/19/2005	Wexford
1467	10/4/2005	€170,000	-	€169,435	ECB	3.25		360	3.91	356.09	61.82%	€275,000	6/27/2005	Donegal
1468	10/4/2005	€170,000	-	€169,481	ECB	3.75		360	3.91	356.09	85.00%	€200,000	8/20/2005	Offaly
1469	10/4/2005	€171,000	-	€170,093	ECB	3.75	10/31/2006	360	3.91	356.09	90.00%	€190,000	8/26/2005	Kilkenny
1470	10/4/2005	€175,000	-	€172,931	ECB	5.00		156	3.91	152.09	35.00%	€500,000	8/15/2005	Galway
1471	10/4/2005	€178,500	-	€177,798	ECB	3.40		300	3.91	296.09	55.78%	€320,000	6/7/2005	Kildare
1472	10/4/2005	€180,000	-	€179,428	ECB	3.55		360	3.91	356.09	60.00%	€300,000	7/20/2005	Cork
1473	10/4/2005	€185,000	-	€184,492	ECB	4.00	10/31/2006	360	3.91	356.09	55.22%	€335,000	8/29/2005	Meath
1474	10/4/2005	€200,000	-	€199,260	ECB	4.80		300	3.91	296.09	71.43%	€280,000	8/31/2005	Dublin
1475	10/4/2005	€207,000	-	€206,378	ECB	3.55	10/31/2006	360	3.91	356.09	89.22%	€232,000	8/22/2005	Dublin
1476	10/4/2005	€210,000	-	€209,350	ECB	3.60		360	3.91	356.09	72.41%	€290,000	8/12/2005	Clare
1477	10/4/2005	€250,000	-	€248,494	ECB	3.85		252	3.91	248.09	45.45%	€550,000	8/19/2005	Mayo
1478	10/5/2005	€70,000	-	€69,761	ECB	4.30		324	3.88	320.12	25.93%	€270,000	7/13/2005	Dublin
1479	10/5/2005	€80,000	-	€79,708	ECB	5.00		300	3.88	296.12	30.77%	€260,000	7/21/2005	Dublin
1480	10/5/2005	€110,000	-	€109,472	ECB	5.80	10/31/2008	240	3.88	236.12	73.33%	€150,000	8/15/2005	Wexford
1481	10/5/2005	€142,000	-	€141,366	ECB	4.15		288	3.88	284.12	64.55%	€220,000	5/23/2005	Tipperary
1482	10/5/2005	€191,250	-	€190,943	ECB	4.80	10/31/2006	360	3.88	356.12	75.00%	€255,000	7/27/2005	Offaly
1483	10/5/2005	€210,000	-	€209,821	ECB	4.45	10/31/2008	360	3.88	356.12	64.62%	€325,000	8/26/2005	Dublin
1484	10/5/2005	€250,126	-	€247,533	ECB	3.85		180	3.88	176.12	35.73%	€700,000	6/22/2005	Dublin
1485	10/6/2005	€53,500	-	€53,500	ECB	2.95		360	3.85	356.15	38.21%	€140,000	7/14/2005	Clare
1486	10/6/2005	€100,000	-	€99,761	ECB	5.00		360	3.85	356.15	50.00%	€200,000	8/20/2005	Wexford
1487	10/6/2005	€105,000	-	€104,716	ECB	5.00	10/31/2006	336	3.85	332.15	36.21%	€290,000	6/10/2005	Sligo
1488	10/6/2005	€120,000	-	€119,050	ECB	3.45		276	3.85	272.15	63.16%	€190,000	9/13/2005	Longford
1489	10/6/2005	€120,000	-	€119,179	ECB	3.45		240	3.85	236.15	23.08%	€520,000	7/6/2005	Dublin
1490	10/6/2005	€120,000	-	€119,426	ECB	3.25		300	3.85	296.15	37.50%	€320,000	7/28/2005	Cork
1491	10/6/2005	€170,000	-	€169,383	ECB	4.60	10/31/2006	300	3.85	296.15	70.83%	€240,000	7/20/2005	Westmeath
1492	10/6/2005	€200,000	-	€199,390	ECB	3.70		360	3.85	356.15	58.82%	€340,000	9/8/2005	Louth
1493	10/6/2005	€200,000	-	€199,570	ECB	5.25		360	3.85	356.15	58.82%	€340,000	9/9/2005	Dublin
1494	10/7/2005	€61,000	-	€60,441	ECB	5.30		180	3.81	176.19	17.68%	€345,000	8/10/2005	Dublin
1495	10/7/2005	€70,000	-	€68,629	ECB	2.95		120	3.81	116.19	22.08%	€317,000	7/7/2005	Dublin
1496	10/7/2005	€140,750	-	€140,333	ECB	3.75		360	3.81	356.19	61.20%	€230,000	3/18/2005	Dublin
1497	10/7/2005	€150,000	-	€149,817	ECB	3.15		360	3.81	356.19	42.86%	€350,000	8/7/2005	Limerick
1498	10/7/2005	€160,000	-	€159,569	ECB	4.30		360	3.81	356.19	76.19%	€210,000	8/31/2005	Kilkenny
1499	10/7/2005	€162,895	-	€162,011	ECB	5.30		240	3.81	236.19	50.90%	€320,000	9/5/2005	Dublin
1500	10/7/2005	€174,000	-	€173,739	ECB	5.50		360	3.81	356.19	72.50%	€240,000	8/4/2005	Louth
1501	10/7/2005	€176,000	-	€175,523	ECB	4.00	10/31/2006	360	3.81	356.19	80.00%	€220,000	8/24/2005	Dublin
1502	10/7/2005	€185,000	-	€184,483	ECB	4.15		360	3.81	356.19	68.52%	€270,000	9/1/2005	Kerry
1503	10/7/2005	€334,000	-	€332,991	ECB	3.75		360	3.81	356.19	86.75%	€385,000	6/29/2005	Carlow
1504	10/10/2005	€72,145	-	€71,882	ECB	5.00		300	3.72	296.28	31.37%	€230,000	8/22/2005	Tipperary
1505	10/10/2005	€75,000	-	€74,492	ECB	5.00		240	3.72	236.28	32.61%	€230,000	9/2/2005	Cork
1506	10/10/2005	€130,000	-	€129,292	ECB	5.00	10/31/2006	240	3.72	236.28	47.27%	€275,000	7/18/2005	Dublin
1507	10/10/2005	€135,000	-	€134,139	ECB	3.40		252	3.72	248.28	78.49%	€172,000	9/27/2005	Kilkenny
1508	10/10/2005	€175,000	-	€174,412	ECB	3.25		360	3.72	356.28	70.00%	€250,000	8/23/2005	Galway
1509	10/10/2005	€187,500	-	€187,044	ECB	4.80		360	3.72	356.28	75.00%	€250,000	7/28/2005	Cavan
1510	10/10/2005	€228,750	-	€										

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,986	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,082	€22,896	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,040	€29,684	3
Detached	Freehold	Remortgage	Repayment	0.00	€21,155	Standard variable rate	PAYE	€38,600	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,139	€18,152	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€43,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€1,824	Standard Variable rate	PAYE	€39,509	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€86,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€38,400	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€7,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,763	€28,777	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€23,439	€11,304	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€42,600	€42,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,621	€24,122	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,304	€6,962	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€106,555	€0	3
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Semi	Freehold	Purchase	Repayment	2.42	€0	Standard variable rate	PAYE	€35,615	€17,940	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€50,000	€20,800	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€7,280	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€12,510	€12,480	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€17,451	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,000	€17,500	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€23,393	€20,800	6
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€29,500	€6,478	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€115,775	€22,378	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,857	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,500	€0	3
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€23,000	€18,500	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€21,994	€24,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,561	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€38,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€90,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€105,049	€10,000	2
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€36,376	€28,213	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€87,800	€5,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,755	€48,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€23,023	€14,845	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,958	€25,032	5
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€52,300	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€1,856	Standard variable rate	Self Employed	€61,855	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€32,890	€32,890	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€17,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,856	€17,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€12,361	3 Year Fixed rate	Self Certified	€45,000	€12,125	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,000	€18,812	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,000	€15,000	5
Semi	Freehold	Remortgage	Repayment	1.40	€0	3 Year Fixed rate	Self Certified	€49,100	€9,600	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€53,400	€34,560	1
Terraced House	Freehold	Remortgage	Repayment	1.19	€0	Standard variable rate	PAYE	€21,500	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€29,077	€11,102	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€19,181	€25,766	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,880	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€27,000	€16,967	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€15,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€35,000	€10,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€130,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,705	€10,400	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€24,137	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,166	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€95,992	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€34,140	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,580	€5,745	4
Semi	Freehold	Remortgage	Repayment	0.00	€6,109	Standard variable rate	Self Certified	€50,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,920	€16,016	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,125	€7,900	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,600	€12,200	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,143	€27,396	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,530	€16,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€5,538	Standard variable rate	PAYE	€23,500	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,700	€0	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€40,000	€19,026	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,198	€0	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€27,366	Standard variable rate	Self Certified	€64,481	€20,892	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€85,750	€24,754	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€38,000	€8,800	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,491	€0	4

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1514	10/11/2005	€80,000	-	€78,333	ECB	3.85	10/31/2006	240	3.68	236.32	27.59%	€290,000	8/24/2005	Cavan
1515	10/11/2005	€103,869	-	€103,620	ECB	5.00		360	3.68	356.32	48.31%	€215,000	8/8/2005	Wexford
1516	10/11/2005	€122,300	-	€121,338	ECB	2.95		228	3.68	224.32	47.04%	€260,000	8/2/2005	Wicklow
1517	10/11/2005	€148,000	-	€147,583	ECB	4.00		360	3.68	356.32	80.00%	€185,000	9/12/2005	Carlow
1518	10/11/2005	€170,000	-	€169,460	ECB	3.55		360	3.68	356.32	82.93%	€205,000	8/29/2005	Cork
1519	10/11/2005	€187,500	-	€187,094	ECB	5.50		360	3.68	356.32	75.00%	€250,000	8/24/2005	Cavan
1520	10/11/2005	€200,000	-	€199,362	ECB	5.25		312	3.68	308.32	52.63%	€380,000	9/6/2005	Dublin
1521	10/11/2005	€264,000	-	€262,926	ECB	4.30		300	3.68	296.32	80.00%	€330,000	8/23/2005	Dublin
1522	10/12/2005	€50,000	-	€49,834	ECB	3.25		360	3.65	356.35	22.73%	€220,000	9/14/2005	Monaghan
1523	10/12/2005	€98,309	-	€97,847	ECB	5.80		252	3.65	248.35	70.22%	€140,000	9/13/2005	Waterford
1524	10/12/2005	€100,000	-	€99,840	ECB	5.00		360	3.65	356.35	40.00%	€250,000	7/28/2005	Cork
1525	10/12/2005	€110,000	-	€109,501	ECB	3.55		300	3.65	296.35	29.73%	€370,000	8/15/2005	Dublin
1526	10/12/2005	€125,000	-	€124,631	ECB	3.85		360	3.65	356.35	41.67%	€300,000	6/13/2005	Kildare
1527	10/12/2005	€135,000	-	€134,537	ECB	3.15		360	3.65	356.35	41.54%	€325,000	8/19/2005	Dublin
1528	10/12/2005	€200,000	-	€199,380	ECB	3.45	10/31/2006	360	3.65	356.35	66.67%	€300,000	9/2/2005	Cork
1529	10/12/2005	€217,000	-	€216,339	ECB	3.75		360	3.65	356.35	66.77%	€325,000	9/19/2005	Offaly
1530	10/13/2005	€100,000	-	€99,330	ECB	4.30		228	3.62	224.38	37.04%	€270,000	8/5/2005	Tipperary
1531	10/13/2005	€100,000	-	€99,501	ECB	3.15		300	3.62	296.38	35.71%	€280,000	5/13/2005	Dublin
1532	10/13/2005	€105,000	-	€104,505	ECB	3.30		300	3.62	296.38	56.76%	€185,000	7/4/2005	Mayo
1533	10/13/2005	€122,300	-	€121,938	ECB	3.85		360	3.62	356.38	61.15%	€200,000	6/2/2005	Dublin
1534	10/13/2005	€133,969	-	€132,832	ECB	4.05		156	3.62	152.38	83.73%	€160,000	8/16/2005	Limerick
1535	10/13/2005	€140,000	-	€139,236	ECB	3.15	10/31/2006	276	3.62	272.38	36.84%	€380,000	9/21/2005	Dublin
1536	10/13/2005	€140,000	-	€139,537	ECB	3.30		360	3.62	356.38	55.34%	€253,000	9/5/2005	Kildare
1537	10/13/2005	€140,000	-	€139,558	ECB	4.30		336	3.62	332.38	79.10%	€177,000	8/23/2005	Waterford
1538	10/13/2005	€160,000	-	€159,688	ECB	5.80	10/31/2006	360	3.62	356.38	71.11%	€225,000	9/3/2005	Waterford
1539	10/13/2005	€165,000	-	€164,120	ECB	3.60		300	3.62	296.38	71.74%	€230,000	3/4/2005	Dublin
1540	10/13/2005	€165,000	-	€164,565	ECB	4.80		348	3.62	344.38	75.00%	€220,000	3/1/2005	Mayo
1541	10/13/2005	€172,500	-	€172,106	ECB	5.10		360	3.62	356.38	75.00%	€230,000	8/5/2005	Wexford
1542	10/13/2005	€196,000	-	€194,629	ECB	3.30		240	3.62	236.38	54.44%	€360,000	8/22/2005	Dublin
1543	10/13/2005	€220,000	-	€218,950	ECB	3.15		240	3.62	236.38	45.83%	€480,000	9/5/2005	Meath
1544	10/13/2005	€224,000	-	€223,396	ECB	4.30		360	3.62	356.38	80.00%	€280,000	7/11/2005	Kildare
1545	10/13/2005	€247,914	-	€247,080	ECB	3.25		360	3.62	356.38	65.24%	€380,000	9/14/2005	Wexford
1546	10/13/2005	€300,000	-	€298,962	ECB	3.10		360	3.62	356.38	50.00%	€600,000	6/13/2005	Cork
1547	10/14/2005	€75,000	-	€74,560	ECB	4.80		240	3.58	236.42	62.50%	€120,000	9/8/2005	Galway
1548	10/14/2005	€79,000	-	€78,451	ECB	3.25		240	3.58	236.42	35.91%	€220,000	8/16/2005	Offaly
1549	10/14/2005	€100,000	-	€99,371	ECB	4.15		240	3.58	236.42	41.67%	€240,000	6/29/2005	Carlow
1550	10/14/2005	€100,000	-	€99,428	ECB	5.00		240	3.58	236.42	25.97%	€385,000	8/19/2005	Dublin
1551	10/14/2005	€100,000	-	€99,673	ECB	3.40		360	3.58	356.42	76.92%	€130,000	7/4/2005	Tipperary
1552	10/14/2005	€100,000	-	€99,725	ECB	4.30		360	3.58	356.42	35.09%	€285,000	6/14/2005	Sligo
1553	10/14/2005	€100,000	-	€99,733	ECB	5.30		336	3.58	332.42	28.99%	€345,000	7/25/2005	Dublin
1554	10/14/2005	€125,000	-	€124,732	ECB	4.00		348	3.58	344.42	52.08%	€240,000	8/29/2005	Dublin
1555	10/14/2005	€146,250	-	€145,943	ECB	5.50		360	3.58	356.42	75.00%	€195,000	8/17/2005	Waterford
1556	10/14/2005	€150,000	-	€148,469	ECB	5.50		360	3.58	356.42	69.77%	€215,000	9/16/2005	Donegal
1557	10/14/2005	€150,000	-	€149,555	ECB	3.85		360	3.58	356.42	50.00%	€300,000	8/16/2005	Limerick
1558	10/14/2005	€153,000	-	€152,538	ECB	3.75		360	3.58	356.42	63.75%	€240,000	8/9/2005	Donegal
1559	10/14/2005	€166,500	-	€165,957	ECB	3.55		360	3.58	356.42	90.00%	€185,000	10/5/2005	Clare
1560	10/14/2005	€180,000	-	€178,807	ECB	4.85	10/31/2006	216	3.58	212.42	60.00%	€300,000	8/25/2005	Louth
1561	10/14/2005	€200,000	-	€198,904	ECB	3.55		276	3.58	272.42	66.67%	€300,000	8/20/2005	Clare
1562	10/14/2005	€220,000	-	€219,312	ECB	4.00		288	3.58	284.42	50.00%	€440,000	6/23/2005	Meath
1563	10/14/2005	€315,000	-	€313,998	ECB	3.55		360	3.58	356.42	82.89%	€380,000	8/22/2005	Kildare
1564	10/17/2005	€80,000	-	€79,760	ECB	3.85		360	3.48	356.52	43.24%	€185,000	7/29/2005	Louth
1565	10/17/2005	€82,495	-	€82,129	ECB	3.70		300	3.48	296.52	58.93%	€140,000	9/12/2005	Tipperary
1566	10/17/2005	€90,000	-	€89,381	ECB	3.45		240	3.48	236.52	66.67%	€135,000	9/22/2005	Limerick
1567	10/17/2005	€112,500	-	€112,158	ECB	3.55	10/31/2006	360	3.48	356.52	90.00%	€125,000	6/17/2005	Louth
1568	10/17/2005	€120,000	-	€119,610	ECB	3.25		360	3.48	356.52	61.54%	€195,000	9/7/2005	Waterford
1569	10/17/2005	€120,000	-	€119,785	ECB	5.50	10/31/2008	360	3.48	356.52	60.00%	€200,000	5/31/2005	Dublin
1570	10/17/2005	€133,000	-	€132,100	ECB	3.15	10/31/2007	240	3.48	236.52	42.90%	€310,000	9/8/2005	Dublin
1571	10/17/2005	€150,000	-	€148,986	ECB	3.55		240	3.48	236.52	47.24%	€317,500	8/9/2005	Dublin
1572	10/17/2005	€155,000	-	€154,629	ECB	5.00		360	3.48	356.52	44.29%	€350,000	9/14/2005	Dublin
1573	10/17/2005	€157,250	-	€156,799	ECB	4.00		360	3.48	356.52	85.00%	€185,000	6/27/2005	Clare
1574	10/17/2005	€170,000	-	€169,402	ECB	3.55	10/31/2006	336	3.48	332.52	62.96%	€270,000	8/23/2005	Louth
1575	10/17/2005	€176,000	-	€174,953	ECB	4.00	10/31/2006	360	3.48	356.52	80.00%	€220,000	2/10/2005	Roscommon
1576	10/17/2005	€190,000	-	€189,396	ECB	3.55		360	3.48	356.52	60.32%	€315,000	8/29/2005	Kildare
1577	10/17/2005	€214,000	-	€213,403	ECB	4.00	10/31/2006	360	3.48	356.52	88.94%	€240,600	8/8/2005	Wicklow
1578	10/17/2005	€216,000	-	€215,314	ECB	3.55		360	3.48	356.52	84.71%	€255,000	9/20/2005	Wexford
1579	10/17/2005	€250,000	-	€248,640	ECB	3.40		276	3.48	272.52	73.53%	€340,000	8/9/2005	Clare
1580	10/18/2005	€55,000	-	€54,481	ECB	5.00		180	3.45	176.55	42.31%	€130,000	9/8/2005	Louth
1581	10/18/2005	€75,000	-	€74,902	ECB	5.50	10/31/2008	360	3.45	356.55	75.00%	€100,000	7/28/2005	Tipperary
1582	10/18/2005	€80,000	-	€79,242	ECB	5.00		180	3.45	176.55	27.59%	€290,000	8/31/2005	Dublin
1583	10/18/2005	€80,000	-	€79,547	ECB	5.00		240	3.45	236.55	36.36%	€220,000	8/8/2005	Limerick
1584	10/18/2005	€100,000	-	€99,595	ECB	2.25		360	3.45	356.55	40.49%	€247,000	9/22/2005	Cork
1585	10/18/2005	€103,500	-	€103,256	ECB	5.30		300	3.45	296.55	47.05%	€220,000	7/13/2005	Galway
1586	10/18/2005	€110,000	-	€109,371	ECB	3.15	10/31/2007	276	3.45	272.55	20.00%	€550,000	9/16/2005	Clare
1587	10/18/2005	€115,000	-	€113,808	ECB	3.85		180	3.45	176.55	46.00%	€250,000	8/29/2005	Offaly
1588	10/18/2005	€114,750	-	€114,403	ECB	3.75		360	3.45	356.55	85.00%	€135,000	9/1/2005	Tipperary
1589	10/18/2005	€125,000	-	€124,723	ECB	5.25		360	3.45	356.55	59.52%	€210,000	9/19/2005	Dublin
1590	10/18/2005	€135,000	-	€134,706	ECB	3.75		360	3.45	356.55	67.50%	€200,000	6/20/2005	Donegal
1591	10/18/2005	€153,000	-	€152,519	ECB	3.55		360	3.45	356.55	85.00%	€180,000	7/14/2005	Cork
1592	10/18/2005	€162,895	-	€162,345	ECB	3.85		336	3.45	332.55	69.32%	€235,000	8/31/2005	Waterford
1593	10/18/2005	€176,250	-	€176,088	ECB	5.10		360	3.45	356.55	75.00%	€235,000	8/25	

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€25,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,245	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,600	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,961	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€67,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€20,891	Standard variable rate	PAYE	€30,862	€29,684	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€166,812	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€27,696	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,132	Standard variable rate	Self Certified	€27,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	1.03	€0	Standard variable rate	PAYE	€26,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,800	€13,000	3
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€35,176	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€58,055	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,336	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€4,160	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€0	€30,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,100	€0	2
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€8,860	€20,294	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,863	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€43,210	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€10,000	€16,841	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€1,125	1 Year Fixed Rate	Self Certified	€28,295	€22,252	6
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€38,575	€31,334	2
Detached	Freehold	Remortgage	Repayment	0.00	€8,174	Standard variable rate	PAYE	€29,120	€50,000	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,944	€28,500	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€62,612	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€58,536	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€61,520	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€70,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,512	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,068	€26,000	6
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€25,400	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€28,500	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,412	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€27,355	Standard variable rate	PAYE	€60,000	€6,760	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€8,700	6
Detached	Freehold	Remortgage	Repayment	0.00	€7,000	Standard variable rate	PAYE	€36,290	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€9,093	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€22,688	€24,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€40,300	€15,000	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€28,000	€41,600	1
Detached	Freehold	Remortgage	Repayment	0.00	€4,352	Standard variable rate	PAYE	€70,000	€0	4
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€41,730	€35,458	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,004	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€29,439	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,304	€9,555	2
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€41,250	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,082	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€10,747	3 Year Fixed rate	PAYE	€32,386	€3,900	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€29,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€63,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,133	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€41,665	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€49,300	€28,759	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€27,782	€19,000	3
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€49,000	€5,305	3
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,250	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€75,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,253	€0	6
Terraced House	Freehold	Remortgage	Repayment	1.04	€0	3 Year Fixed rate	PAYE	€23,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€35,292	Standard variable rate	PAYE	€18,500	€10,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€19,285	Standard variable rate	Self Employed	€48,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,680	€0	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€7,696	Standard variable rate	Self Certified	€42,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€40,200	€28,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€43,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,732	€0	2
Flat (Leasehold)	Leasehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,266	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€24,542	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€15,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€90,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€0	1
Flat (Freehold)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€62,400	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€33,239	€21,600	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1598	10/18/2005	€257,500	-	€256,955	ECB	5.50		360	3.45	356.55	64.38%	€400,000	7/11/2005	Dublin
1599	10/18/2005	€270,000	-	€269,223	ECB	4.80		336	3.45	332.55	75.00%	€360,000	9/7/2005	Westmeath
1600	10/19/2005	€50,000	-	€48,190	ECB	2.95		72	3.42	68.58	20.00%	€250,000	9/2/2005	Kildare
1601	10/19/2005	€90,000	-	€88,987	ECB	2.95		180	3.42	176.58	34.62%	€260,000	4/4/2005	Longford
1602	10/19/2005	€120,000	-	€119,594	ECB	3.25	10/31/2006	324	3.42	320.58	64.86%	€185,000	8/11/2005	Louth
1603	10/19/2005	€148,000	-	€147,543	ECB	3.70		360	3.42	356.58	59.20%	€250,000	8/29/2005	Louth
1604	10/19/2005	€150,000	-	€149,577	ECB	5.50		324	3.42	320.58	75.00%	€200,000	9/14/2005	Monaghan
1605	10/19/2005	€150,000	-	€149,694	ECB	5.50		360	3.42	356.58	63.83%	€235,000	9/8/2005	Cork
1606	10/19/2005	€162,000	-	€161,281	ECB	3.40	10/31/2006	300	3.42	296.58	57.86%	€280,000	7/15/2005	Wexford
1607	10/19/2005	€170,000	-	€169,625	ECB	3.45		360	3.42	356.58	60.71%	€280,000	6/17/2005	Meath
1608	10/19/2005	€240,000	-	€239,480	ECB	5.50		360	3.42	356.58	70.59%	€340,000	5/20/2005	Kildare
1609	10/19/2005	€255,000	-	€255,000	ECB	5.80		348	3.42	344.58	70.83%	€360,000	8/29/2005	Galway
1610	10/19/2005	€271,500	-	€270,770	ECB	4.30	10/31/2007	348	3.42	344.58	75.42%	€360,000	9/22/2005	Dublin
1611	10/20/2005	€40,000	-	€39,601	ECB	3.25		192	3.39	188.61	16.00%	€250,000	9/6/2005	Donegal
1612	10/20/2005	€50,000	-	€49,673	ECB	3.85		240	3.39	236.61	19.23%	€260,000	9/20/2005	Kildare
1613	10/20/2005	€59,637	-	€59,013	ECB	5.00		216	3.39	212.61	14.91%	€400,000	8/14/2005	Waterford
1614	10/20/2005	€64,025	-	€63,645	ECB	5.00		180	3.39	176.61	26.68%	€240,000	9/16/2005	Wexford
1615	10/20/2005	€105,000	-	€104,658	ECB	3.40		360	3.39	356.61	75.00%	€140,000	8/25/2005	Limerick
1616	10/20/2005	€180,000	-	€179,463	ECB	3.85		360	3.39	356.61	69.23%	€260,000	8/18/2005	Cork
1617	10/20/2005	€180,000	-	€179,600	ECB	5.25		360	3.39	356.61	51.43%	€350,000	7/22/2005	Westmeath
1618	10/20/2005	€183,500	-	€182,720	ECB	4.00		300	3.39	296.61	79.78%	€230,000	9/14/2005	Limerick
1619	10/20/2005	€202,000	-	€201,244	ECB	3.40		336	3.39	332.61	76.23%	€265,000	9/7/2005	Dublin
1620	10/20/2005	€207,000	-	€206,400	ECB	4.00		360	3.39	356.61	75.27%	€275,000	9/12/2005	Monaghan
1621	10/20/2005	€225,000	-	€223,968	ECB	3.45		300	3.39	296.61	53.57%	€420,000	8/26/2005	Wexford
1622	10/20/2005	€260,000	-	€259,153	ECB	3.40		360	3.39	356.61	80.00%	€325,000	8/11/2005	Cork
1623	10/21/2005	€50,000	-	€49,796	ECB	2.55		348	3.35	344.65	22.73%	€220,000	9/15/2005	Cork
1624	10/21/2005	€60,000	-	€59,831	ECB	5.00		336	3.35	332.65	30.00%	€200,000	8/15/2005	Wicklow
1625	10/21/2005	€72,225	-	€71,882	ECB	3.25		300	3.35	296.65	39.04%	€185,000	8/30/2005	Laois
1626	10/21/2005	€100,000	-	€99,345	ECB	3.85		240	3.35	236.65	46.51%	€215,000	9/9/2005	Mayo
1627	10/21/2005	€100,000	-	€99,719	ECB	5.00		336	3.35	332.65	40.00%	€250,000	9/9/2005	Kildare
1628	10/21/2005	€106,000	-	€105,155	ECB	4.00		360	3.35	356.65	70.67%	€150,000	7/28/2005	Westmeath
1629	10/21/2005	€122,000	-	€121,567	ECB	2.95		360	3.35	356.65	48.80%	€250,000	9/8/2005	Limerick
1630	10/21/2005	€135,000	-	€134,267	ECB	3.40		276	3.35	272.65	72.97%	€185,000	8/22/2005	Clare
1631	10/21/2005	€140,000	-	€139,036	ECB	3.40		240	3.35	236.65	56.00%	€250,000	8/12/2005	Roscommon
1632	10/21/2005	€150,000	-	€149,147	ECB	5.00		240	3.35	236.65	42.86%	€350,000	8/10/2005	Clare
1633	10/21/2005	€180,000	-	€179,444	ECB	3.60		360	3.35	356.65	51.43%	€350,000	8/30/2005	Wexford
1634	10/21/2005	€187,500	-	€186,830	ECB	5.10		300	3.35	296.65	75.00%	€250,000	9/20/2005	Westmeath
1635	10/21/2005	€195,500	-	€194,759	ECB	2.95		348	3.35	344.65	85.00%	€230,000	9/19/2005	Offaly
1636	10/24/2005	€40,000	-	€39,792	ECB	4.30		264	3.25	260.75	16.00%	€250,000	8/5/2005	Sligo
1637	10/24/2005	€50,000	-	€49,744	ECB	3.25		288	3.25	284.75	18.52%	€270,000	8/30/2005	Limerick
1638	10/24/2005	€60,000	-	€58,879	ECB	3.45		120	3.25	116.75	37.50%	€160,000	5/26/2005	Westmeath
1639	10/24/2005	€80,000	-	€79,661	ECB	4.00		300	3.25	296.75	72.73%	€110,000	8/10/2005	Wexford
1640	10/24/2005	€100,000	-	€98,619	ECB	5.30	10/31/2006	240	3.25	236.75	40.00%	€250,000	9/6/2005	Tipperary
1641	10/24/2005	€100,000	-	€99,181	ECB	4.30		204	3.25	200.75	31.75%	€315,000	8/17/2005	Meath
1642	10/24/2005	€100,000	-	€99,648	ECB	4.30		264	3.25	260.75	37.74%	€265,000	8/3/2005	Dublin
1643	10/24/2005	€130,000	-	€128,822	ECB	3.10		288	3.25	284.75	53.72%	€242,000	8/25/2005	Cork
1644	10/24/2005	€145,000	-	€144,338	ECB	2.25		336	3.25	332.75	48.33%	€300,000	9/13/2005	Dublin
1645	10/24/2005	€168,000	-	€164,325	ECB	4.60		360	3.25	356.75	80.00%	€210,000	9/22/2005	Dublin
1646	10/24/2005	€165,600	-	€165,080	ECB	3.55		360	3.25	356.75	90.00%	€184,000	7/28/2005	Limerick
1647	10/24/2005	€250,000	-	€249,281	ECB	4.00		360	3.25	356.75	59.52%	€420,000	7/29/2005	Mayo
1648	10/24/2005	€250,000	-	€249,505	ECB	5.50	10/31/2006	360	3.25	356.75	71.43%	€350,000	8/23/2005	Meath
1649	10/24/2005	€309,300	-	€308,582	ECB	5.00		360	3.25	356.75	45.49%	€680,000	8/19/2005	Dublin
1650	10/25/2005	€65,000	-	€63,871	ECB	5.00		120	3.22	116.78	13.00%	€500,000	6/20/2005	Limerick
1651	10/25/2005	€65,000	-	€64,703	ECB	3.25		300	3.22	296.78	44.83%	€145,000	9/29/2005	Wicklow
1652	10/25/2005	€120,000	-	€119,447	ECB	3.45		300	3.22	296.78	47.06%	€255,000	7/28/2005	Dublin
1653	10/25/2005	€120,000	-	€119,703	ECB	4.80		360	3.22	356.78	72.73%	€165,000	9/2/2005	Kildare
1654	10/25/2005	€125,000	-	€124,423	ECB	3.45		300	3.22	296.78	41.67%	€300,000	8/8/2005	Dublin
1655	10/25/2005	€140,000	-	€139,476	ECB	4.80		300	3.22	296.78	70.00%	€200,000	9/21/2005	Longford
1656	10/25/2005	€180,000	-	€179,236	ECB	4.00		300	3.22	296.78	60.00%	€300,000	9/26/2005	Mayo
1657	10/25/2005	€190,000	-	€189,764	ECB	5.50		300	3.22	296.78	63.33%	€300,000	8/4/2005	Wexford
1658	10/25/2005	€212,500	-	€211,833	ECB	3.55		360	3.22	356.78	85.00%	€250,000	8/24/2005	Dublin
1659	10/26/2005	€50,000	-	€49,032	ECB	2.95		120	3.19	116.81	13.33%	€375,000	7/5/2005	Cork
1660	10/26/2005	€50,000	-	€49,473	ECB	5.00		168	3.19	164.81	38.76%	€129,000	9/12/2005	Wicklow
1661	10/26/2005	€63,063	-	€62,730	ECB	2.55		300	3.19	296.81	21.02%	€300,000	8/15/2005	Dublin
1662	10/26/2005	€110,000	-	€109,754	ECB	5.30		360	3.19	356.81	37.29%	€295,000	9/22/2005	Dublin
1663	10/26/2005	€120,000	-	€119,620	ECB	4.15		360	3.19	356.81	64.17%	€187,000	6/28/2005	Offaly
1664	10/26/2005	€131,000	-	€130,635	ECB	4.00		360	3.19	356.81	51.37%	€255,000	2/22/2005	Galway
1665	10/26/2005	€150,000	-	€149,501	ECB	5.00		312	3.19	308.81	50.00%	€300,000	10/3/2005	Dublin
1666	10/26/2005	€150,000	-	€149,629	ECB	4.80		360	3.19	356.81	75.00%	€200,000	6/29/2005	Cavan
1667	10/26/2005	€175,000	-	€174,254	ECB	2.55		336	3.19	332.81	68.63%	€255,000	10/3/2005	Louth
1668	10/26/2005	€182,750	-	€182,240	ECB	4.00		360	3.19	356.81	85.00%	€215,000	4/14/2005	Meath
1669	10/26/2005	€194,500	-	€193,504	ECB	5.80		240	3.19	236.81	70.73%	€275,000	8/11/2005	Waterford
1670	10/26/2005	€270,000	-	€269,095	ECB	3.25		360	3.19	356.81	40.00%	€675,000	10/3/2005	Kildare
1671	10/27/2005	€40,000	-	€39,128	ECB	3.25		108	3.16	104.84	22.86%	€175,000	9/12/2005	Tipperary
1672	10/27/2005	€65,000	-	€64,538	ECB	3.85		228	3.16	224.84	32.50%	€200,000	7/11/2005	Wicklow
1673	10/27/2005	€70,000	-	€69,717	ECB	4.30		300	3.16	296.84	36.84%	€190,000	8/23/2005	Galway
1674	10/27/2005	€75,000	-	€74,744	ECB	5.30		300	3.16	296.84	37.50%	€200,000	8/12/2005	Kilkenny
1675	10/27/2005	€75,000	-	€74,822	ECB	5.00		360	3.16	356.84	22.73%	€330,000	9/19/2005	Clare
1676	10/27/2005	€85,000	-	€84,111	ECB	3.75		180	3.16	176.84	65.38%	€130,000	9/26/2005	Tipperary
1677	10/27/2005	€127,500	-	€127,097	ECB	3.55		360	3.16	356.84	85.00%	€150,000	6/21/2005	Westmeath
1678	10/27/2005	€146,250	-	€145,936	ECB	5.								

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Remortgage	Repayment	0.00	€14,886	Standard variable rate	PAYE	€76,200	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€60,000	€18,240	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,451	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€41,600	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€30,000	€0	1
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€35,653	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,004	€5,200	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,925	€6,700	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€15,000	€20,078	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,706	€7,072	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€61,730	€11,209	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€51,034	€24,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Employed	€43,712	€23,790	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€32,416	€20,160	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,551	€0	4
Detached	Freehold	Remortgage	Repayment	1.35	€0	Standard variable rate	PAYE	€13,468	€0	6
Detached	Freehold	Remortgage	Repayment	1.36	€0	Standard variable rate	PAYE	€28,000	€0	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€28,986	€9,984	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,032	€19,250	3
Detached	Freehold	Remortgage	Repayment	0.00	€26,333	Standard Variable rate	PAYE	€32,129	€26,200	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,550	€20,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,140	€0	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€55,192	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€64,975	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	0
Detached	Freehold	Purchase	Repayment	0.00	€1,995	Standard variable rate	PAYE	€35,175	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€13,750	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,244	€32,334	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,136	€0	6
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€23,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,700	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€24,000	€21,650	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,038	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€22,900	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€51,260	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,900	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,565	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€12,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€17,000	€2,860	2
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€29,931	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,100	1 Year Fixed Rate	Self Certified	€26,720	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€10,000	Standard variable rate	PAYE	€30,160	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€37,500	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,400	€0	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,600	€10,000	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€77,800	€36,800	1
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€2,224	Standard variable rate	Self Employed	€134,530	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€15,000	1 Year Fixed Rate	Self Employed	€55,486	€19,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€1,097	Standard variable rate	PAYE	€78,890	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€16,000	Standard variable rate	PAYE	€8,000	€20,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,164	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€42,000	€8,500	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€4,459	Standard variable rate	PAYE	€36,406	€17,491	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,400	€16,000	4
Detached	Freehold	Remortgage	Repayment	1.50	€23,285	Standard variable rate	PAYE	€37,440	€11,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,965	€9,880	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€31,606	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€13,096	Standard variable rate	PAYE	€25,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€32,012	0
Semi	Freehold	Remortgage	Repayment	0.00	€10,500	Standard variable rate	Self Certified	€35,644	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€7,550	6
Detached	Freehold	Remortgage	Repayment	0.00	€657	Standard variable rate	PAYE	€42,600	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,089	€0	0
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€30,500	€26,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€59,694	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€60,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€14,960	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,630	€7,737	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,316	€26,737	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,391	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€36,146	Standard variable rate	PAYE	€32,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,600	€10,000	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€31,145	€29,921	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,714	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€49,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€6,639	Standard variable rate	Self Certified	€21,000	€21,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,743	€0	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1682	10/27/2005	€168,760	-	€168,299	ECB	4.30		360	3.16	356.84	80.00%	€210,950	9/12/2005	Louth
1683	10/27/2005	€174,800	-	€174,350	ECB	4.60		360	3.16	356.84	80.00%	€218,500	9/20/2005	Kildare
1684	10/27/2005	€175,000	-	€174,567	ECB	4.80		360	3.16	356.84	82.50%	€280,000	9/19/2005	Dublin
1685	10/27/2005	€208,000	-	€207,470	ECB	4.30	10/31/2006	360	3.16	356.84	80.00%	€260,000	7/1/2005	Meath
1686	10/27/2005	€238,000	-	€237,226	ECB	3.40		360	3.16	356.84	79.33%	€300,000	8/10/2005	Dublin
1687	10/27/2005	€241,400	-	€240,670	ECB	3.75		360	3.16	356.84	80.47%	€300,000	8/18/2005	Tipperary
1688	10/28/2005	€60,000	-	€59,375	ECB	3.85		180	3.12	176.88	41.38%	€145,000	7/8/2005	Clare
1689	10/28/2005	€99,000	-	€98,679	ECB	3.40		360	3.12	356.88	70.71%	€140,000	8/8/2005	Offaly
1690	10/28/2005	€125,000	-	€124,093	ECB	2.95		240	3.12	236.88	32.89%	€380,000	9/7/2005	Dublin
1691	10/28/2005	€140,000	-	€138,720	ECB	4.15		192	3.12	188.88	60.87%	€230,000	8/15/2005	Dublin
1692	10/28/2005	€140,000	-	€139,144	ECB	3.55	10/31/2008	192	3.12	188.88	46.67%	€300,000	10/3/2005	Dublin
1693	10/28/2005	€150,000	-	€149,223	ECB	2.70		300	3.12	296.88	78.95%	€190,000	10/3/2005	Limerick
1694	10/28/2005	€150,000	-	€149,491	ECB	3.15		360	3.12	356.88	47.32%	€317,000	9/21/2005	Wicklow
1695	10/28/2005	€150,000	-	€149,594	ECB	4.30		360	3.12	356.88	48.39%	€310,000	10/4/2005	Dublin
1696	10/28/2005	€157,500	-	€157,114	ECB	4.80		360	3.12	356.88	75.00%	€210,000	8/3/2005	Wexford
1697	10/28/2005	€160,000	-	€159,195	ECB	5.25		252	3.12	248.88	57.14%	€280,000	9/8/2005	Mayo
1698	10/28/2005	€200,000	-	€199,476	ECB	3.85	10/31/2008	360	3.12	356.88	81.63%	€245,000	8/16/2005	Meath
1699	10/28/2005	€206,363	-	€205,730	ECB	3.70		360	3.12	356.88	58.96%	€350,000	9/22/2005	Wexford
1700	10/28/2005	€210,000	-	€209,508	ECB	5.00		360	3.12	356.88	48.84%	€430,000	9/26/2005	Wexford
1701	10/31/2005	€100,000	-	€99,592	ECB	5.00		240	3.02	236.98	40.82%	€245,000	7/22/2005	Dublin
1702	10/31/2005	€135,000	-	€134,666	ECB	4.80		360	3.02	356.98	67.50%	€200,000	8/16/2005	Laois
1703	10/31/2005	€136,000	-	€135,572	ECB	3.55		360	3.02	356.98	87.46%	€155,500	7/26/2005	Tipperary
1704	10/31/2005	€150,000	-	€149,436	ECB	4.30		300	3.02	296.98	44.78%	€335,000	7/27/2005	Tipperary
1705	10/31/2005	€151,650	-	€151,236	ECB	4.30		360	3.02	356.98	90.00%	€168,500	3/3/2005	Laois
1706	10/31/2005	€165,000	-	€164,645	ECB	5.50		360	3.02	356.98	70.21%	€235,000	9/3/2005	Waterford
1707	10/31/2005	€173,000	-	€172,632	ECB	5.55		360	3.02	356.98	56.72%	€305,000	9/27/2005	Galway
1708	10/31/2005	€180,000	-	€179,434	ECB	3.55		360	3.02	356.98	90.00%	€200,000	6/30/2005	Meath
1709	10/31/2005	€180,000	-	€179,483	ECB	3.75	10/31/2006	360	3.02	356.98	85.71%	€210,000	9/13/2005	Clare
1710	10/31/2005	€190,000	-	€189,409	ECB	3.60		360	3.02	356.98	77.55%	€245,000	9/8/2005	Dublin
1711	10/31/2005	€200,000	-	€199,085	ECB	4.05		360	3.02	356.98	86.96%	€230,000	7/8/2005	Meath
1712	10/31/2005	€211,000	-	€210,498	ECB	5.00		360	3.02	356.98	31.49%	€670,000	10/4/2005	Meath
1713	10/31/2005	€240,000	-	€239,308	ECB	4.00		360	3.02	356.98	80.00%	€300,000	8/25/2005	Kildare
1714	10/31/2005	€242,700	-	€242,056	ECB	4.45		360	3.02	356.98	69.34%	€350,000	8/25/2005	Leitrim
1715	10/31/2005	€250,000	-	€249,217	ECB	3.60		360	3.02	356.98	78.13%	€320,000	10/5/2005	Dublin
1716	10/31/2005	€257,000	-	€256,224	ECB	3.85		360	3.02	356.98	84.26%	€305,000	9/6/2005	Dublin
1717	11/1/2005	€50,000	-	€49,525	ECB	3.85		144	2.99	141.01	14.29%	€350,000	9/5/2005	Monaghan
1718	11/1/2005	€100,000	-	€99,702	ECB	3.45		300	2.99	297.01	38.46%	€260,000	4/22/2005	Wicklow
1719	11/1/2005	€100,000	-	€99,783	ECB	3.10		360	2.99	357.01	55.56%	€180,000	9/6/2005	Wexford
1720	11/1/2005	€116,000	-	€115,601	ECB	5.50		240	2.99	237.01	74.84%	€155,000	9/5/2005	Kerry
1721	11/1/2005	€125,000	-	€124,815	ECB	5.80		336	2.99	333.01	62.50%	€200,000	10/4/2005	Roscommon
1722	11/1/2005	€142,500	-	€142,346	ECB	5.50	11/30/2006	360	2.99	357.01	75.00%	€190,000	9/30/2005	Limerick
1723	11/1/2005	€150,000	-	€149,771	ECB	4.80		360	2.99	357.01	75.00%	€200,000	10/10/2005	Louth
1724	11/1/2005	€177,473	-	€177,204	ECB	4.80		360	2.99	357.01	65.73%	€270,000	9/29/2005	Dublin
1725	11/1/2005	€180,000	-	€179,136	ECB	3.55		228	2.99	225.01	65.45%	€275,000	8/9/2005	Tipperary
1726	11/1/2005	€190,000	-	€189,355	ECB	3.10		288	2.99	285.01	59.84%	€317,500	9/7/2005	Dublin
1727	11/1/2005	€190,000	-	€189,674	ECB	4.30		360	2.99	357.01	76.00%	€250,000	9/21/2005	Tipperary
1728	11/1/2005	€193,000	-	€192,610	ECB	3.85		348	2.99	345.01	27.57%	€700,000	7/29/2005	Dublin
1729	11/1/2005	€208,000	-	€207,662	ECB	4.30	11/30/2006	360	2.99	357.01	80.00%	€260,000	9/22/2005	Meath
1730	11/1/2005	€211,200	-	€210,928	ECB	5.50		360	2.99	357.01	64.98%	€325,000	9/28/2005	Meath
1731	11/1/2005	€220,000	-	€219,598	ECB	4.15		348	2.99	345.01	65.67%	€335,000	9/23/2005	Dublin
1732	11/2/2005	€60,000	-	€59,441	ECB	2.55		156	2.96	153.04	37.50%	€160,000	9/16/2005	Cork
1733	11/2/2005	€65,000	-	€64,448	ECB	3.55	11/30/2006	156	2.96	153.04	43.33%	€150,000	8/19/2005	Limerick
1734	11/2/2005	€68,000	-	€67,491	ECB	4.00		168	2.96	165.04	56.67%	€120,000	8/17/2005	Clare
1735	11/2/2005	€80,000	-	€79,644	ECB	3.45		240	2.96	237.04	14.55%	€550,000	8/17/2005	Cork
1736	11/2/2005	€80,000	-	€79,761	ECB	3.25	11/30/2008	288	2.96	285.04	26.67%	€300,000	9/19/2005	Kerry
1737	11/2/2005	€100,000	-	€99,702	ECB	5.00		264	2.96	261.04	34.48%	€290,000	7/20/2005	Dublin
1738	11/2/2005	€100,000	-	€99,874	ECB	3.40		360	2.96	357.04	73.26%	€136,500	8/18/2005	Limerick
1739	11/2/2005	€116,588	-	€116,438	ECB	5.50		360	2.96	357.04	64.77%	€180,000	8/29/2005	Louth
1740	11/2/2005	€120,000	-	€119,797	ECB	3.75	11/30/2007	360	2.96	357.04	80.00%	€150,000	10/5/2005	Offaly
1741	11/2/2005	€136,000	-	€135,716	ECB	5.50		300	2.96	297.04	71.58%	€190,000	7/19/2005	Offaly
1742	11/2/2005	€140,250	-	€139,841	ECB	3.55		300	2.96	297.04	85.00%	€165,000	9/12/2005	Kildare
1743	11/2/2005	€150,000	-	€149,843	ECB	2.95		360	2.96	357.04	34.88%	€430,000	9/1/2005	Louth
1744	11/2/2005	€160,000	-	€158,623	ECB	4.60		360	2.96	357.04	76.19%	€210,000	10/3/2005	Tipperary
1745	11/2/2005	€160,000	-	€159,769	ECB	4.55	11/30/2008	360	2.96	357.04	50.79%	€315,000	10/17/2005	Dublin
1746	11/2/2005	€170,000	-	€169,797	ECB	5.50		360	2.96	357.04	66.67%	€255,000	8/23/2005	Cork
1747	11/2/2005	€189,000	-	€188,505	ECB	3.75		360	2.96	357.04	87.91%	€215,000	9/27/2005	Laois
1748	11/2/2005	€244,843	-	€244,337	ECB	3.55	11/30/2006	348	2.96	345.04	89.03%	€275,000	9/19/2005	Dublin
1749	11/2/2005	€261,000	-	€261,000	ECB	3.85		360	2.96	357.04	90.00%	€290,000	2/22/2005	Dublin
1750	11/2/2005	€297,000	-	€296,326	ECB	2.95		360	2.96	357.04	42.43%	€700,000	10/19/2005	Kildare
1751	11/4/2005	€35,000	-	€34,889	ECB	5.30	11/30/2008	240	2.89	237.11	17.50%	€200,000	9/8/2005	Wexford
1752	11/4/2005	€96,000	-	€95,221	ECB	4.30		360	2.89	357.11	80.00%	€120,000	9/9/2005	Galway
1753	11/4/2005	€100,000	-	€99,717	ECB	3.15	11/30/2008	300	2.89	297.11	50.00%	€200,000	9/23/2005	Dublin
1754	11/4/2005	€102,595	-	€102,371	ECB	5.25		300	2.89	297.11	51.30%	€200,000	9/2/2005	Kilkenny
1755	11/4/2005	€135,000	-	€134,751	ECB	3.55	11/30/2006	360	2.89	357.11	58.70%	€230,000	8/10/2005	Donegal
1756	11/4/2005	€168,750	-	€168,494	ECB	4.80		360	2.89	357.11	75.00%	€225,000	8/23/2005	Dublin
1757	11/4/2005	€200,000	-	€199,649	ECB	4.15		360	2.89	357.11	62.50%	€320,000	9/22/2005	Wicklow
1758	11/4/2005	€300,000	-	€299,781	ECB	4.60		360	2.89	357.11	75.00%	€400,000	9/9/2005	Kildare
1759	11/7/2005	€32,000	-	€31,231	ECB	2.95		72	2.79	69.21	6.40%	€500,000	9/27/2005	Kildare
1760	11/7/2005	€52,000	-	€51,868	ECB	3.45		324	2.79	321.21	46.43%	€112,000	7/29/2005	Louth
1761	11/7/2005	€60,000	-	€59,870	ECB	3.15		360	2.79	357.21	16.00%	€375,000	8/15/2005	Kildare
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Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€50,500	€0	4
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€5,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,149	€24,301	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€40,300	€14,300	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,200	€23,910	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€60,900	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,732	€15,912	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€22,880	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,533	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€477	Standard variable rate	PAYE	€34,120	€16,044	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€31,284	€8,284	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€6,000	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,300	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,632	€0	5
Terraced House	Freehold	Purchase	Repayment	0.00	€993	Standard variable rate	PAYE	€27,864	€7,779	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,043	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€42,464	€19,500	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,591	€0	3
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€48,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€3,314	Standard variable rate	PAYE	€20,344	€23,360	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€258	Standard variable rate	PAYE	€27,500	€6,706	5
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€27,560	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€53,000	€0	5
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€42,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,840	€24,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€30,000	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€42,521	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€50,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,021	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€67,319	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€61,500	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,100	€15,500	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,356	€27,209	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,665	€44,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,500	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,184	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€31,724	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€19,459	1 Year Fixed Rate	Self Employed	€44,680	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,000	€23,156	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,315	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€74,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€50,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,060	€26,000	3
Flat (Freehold)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€55,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,584	€19,438	4
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€57,883	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,087	€16,224	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,787	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€28,214	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€30,014	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,763	€0	6
Detached	Freehold	Purchase	Repayment	1.41	€0	Standard variable rate	PAYE	€23,996	€12,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,605	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Employed	€52,800	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€58,000	Standard variable rate	PAYE	€39,740	€12,220	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,657	€34,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,573	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,944	€10,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Employed	€48,270	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,000	€24,275	6
Semi	Freehold	Purchase	Repayment	1.47	€0	Standard variable rate	Self Employed	€52,643	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€85,550	€0	1
Flat (Freehold)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€12,000	€44,780	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€56,824	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed Rate	Self Certified	€20,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,538	€15,000	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€46,921	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,564	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,149	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€69,586	€14,820	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€54,662	€0	4
Detached	Freehold	Remortgage	Repayment	1.57	€0	Standard variable rate	Self Certified	€48,500	€42,875	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,600	€15,000	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€6,000	€5,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€26,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€42,120	€15,383	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€35,315	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€26,800	€16,414	4
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€30,134	€0	2

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1766	11/7/2005	€140,000	-	€139,601	ECB	3.70		300	2.79	297.21	52.83%	€265,000	8/26/2005	Kerry
1767	11/7/2005	€150,000	-	€149,790	ECB	4.85		360	2.79	357.21	57.69%	€260,000	8/24/2005	Mayo
1768	11/7/2005	€160,000	-	€159,378	ECB	4.55		240	2.79	237.21	53.33%	€300,000	10/5/2005	Dublin
1769	11/7/2005	€181,000	-	€180,231	ECB	3.85		240	2.79	237.21	60.33%	€300,000	9/24/2005	Offaly
1770	11/7/2005	€223,000	-	€222,367	ECB	3.75		300	2.79	297.21	63.71%	€350,000	6/1/2005	Mayo
1771	11/7/2005	€285,000	-	€284,401	ECB	3.30		360	2.79	357.21	57.00%	€500,000	9/28/2005	Laois
1772	11/8/2005	€50,000	-	€49,776	ECB	5.00		216	2.76	213.24	33.33%	€150,000	9/29/2005	Cork
1773	11/8/2005	€90,000	-	€89,786	ECB	5.30		288	2.76	285.24	40.00%	€225,000	10/7/2005	Dublin
1774	11/8/2005	€95,000	-	€94,814	ECB	3.30		360	2.76	357.24	52.78%	€180,000	7/12/2005	Limerick
1775	11/8/2005	€104,000	-	€103,723	ECB	4.00		300	2.76	297.24	56.22%	€185,000	9/14/2005	Offaly
1776	11/8/2005	€105,000	-	€104,503	ECB	2.95		240	2.76	237.24	40.38%	€260,000	9/28/2005	Kilkenny
1777	11/8/2005	€108,000	-	€107,769	ECB	3.15		360	2.76	357.24	40.00%	€270,000	9/20/2005	Cork
1778	11/8/2005	€144,000	-	€143,756	ECB	4.30		360	2.76	357.24	77.84%	€185,000	8/19/2005	Leitrim
1779	11/8/2005	€150,000	-	€149,620	ECB	4.80		288	2.76	285.24	75.00%	€200,000	7/14/2005	Dublin
1780	11/8/2005	€150,000	-	€149,759	ECB	4.55		360	2.76	357.24	56.60%	€265,000	8/24/2005	Cork
1781	11/8/2005	€150,000	-	€149,833	ECB	5.50	11/30/2008	360	2.76	357.24	68.18%	€220,000	10/4/2005	Wicklow
1782	11/8/2005	€190,000	-	€189,712	ECB	4.80		360	2.76	357.24	73.08%	€260,000	9/13/2005	Galway
1783	11/8/2005	€200,000	-	€199,247	ECB	4.80		240	2.76	237.24	62.50%	€320,000	10/11/2005	Dublin
1784	11/8/2005	€224,500	-	€224,500	ECB	3.85		360	2.76	357.24	81.64%	€275,000	7/29/2005	Cavan
1785	11/8/2005	€270,000	-	€269,560	ECB	4.15		360	2.76	357.24	64.29%	€420,000	9/19/2005	Dublin
1786	11/9/2005	€90,000	-	€89,110	ECB	3.25		144	2.73	141.27	36.00%	€250,000	10/3/2005	Roscommon
1787	11/9/2005	€90,000	-	€89,551	ECB	3.25		228	2.73	225.27	42.86%	€210,000	8/16/2005	Mayo
1788	11/9/2005	€105,000	-	€104,805	ECB	4.60		336	2.73	333.27	35.00%	€300,000	8/25/2005	Dublin
1789	11/9/2005	€140,000	-	€139,376	ECB	3.45		240	2.73	237.27	36.84%	€380,000	10/10/2005	Dublin
1790	11/9/2005	€145,000	-	€144,737	ECB	4.00		360	2.73	357.27	74.36%	€195,000	10/21/2005	Cavan
1791	11/9/2005	€155,000	-	€154,320	ECB	3.60		240	2.73	237.27	70.45%	€220,000	9/23/2005	Cork
1792	11/9/2005	€220,000	-	€219,376	ECB	2.85		324	2.73	321.27	62.86%	€350,000	10/6/2005	Wexford
1793	11/9/2005	€225,000	-	€224,601	ECB	3.75	11/30/2006	360	2.73	357.27	83.33%	€270,000	9/14/2005	Dublin
1794	11/9/2005	€268,200	-	€267,677	ECB	3.60		360	2.73	357.27	73.48%	€365,000	6/28/2005	Kildare
1795	11/9/2005	€326,113	-	€325,694	ECB	5.50		360	2.73	357.27	74.12%	€440,000	9/9/2005	Westmeath
1796	11/10/2005	€100,000	-	€99,384	ECB	5.00		180	2.70	177.30	27.78%	€360,000	9/13/2005	Dublin
1797	11/10/2005	€100,000	-	€99,717	ECB	3.55		360	2.70	357.30	83.33%	€120,000	9/16/2005	Tipperary
1798	11/10/2005	€100,000	-	€99,752	ECB	4.80		300	2.70	297.30	62.50%	€160,000	9/21/2005	Kildare
1799	11/10/2005	€100,000	-	€99,835	ECB	3.85	11/30/2007	360	2.70	357.30	34.48%	€290,000	10/11/2005	Wexford
1800	11/10/2005	€115,000	-	€114,615	ECB	4.30		264	2.70	261.30	25.56%	€450,000	10/6/2005	Dublin
1801	11/10/2005	€137,700	-	€137,436	ECB	3.85		348	2.70	345.30	88.84%	€155,000	9/14/2005	Wexford
1802	11/10/2005	€145,000	-	€144,366	ECB	3.55		240	2.70	237.30	49.15%	€295,000	10/13/2005	Cork
1803	11/10/2005	€150,000	-	€149,336	ECB	3.45		240	2.70	237.30	47.20%	€315,000	9/2/2005	Wexford
1804	11/10/2005	€158,000	-	€157,661	ECB	5.25		300	2.70	297.30	58.52%	€270,000	8/5/2005	Wicklow
1805	11/10/2005	€180,000	-	€179,641	ECB	3.55		360	2.70	357.30	36.00%	€500,000	9/27/2005	Carlow
1806	11/10/2005	€200,000	-	€199,601	ECB	3.55		360	2.70	357.30	26.67%	€750,000	8/8/2005	Dublin
1807	11/10/2005	€202,500	-	€202,094	ECB	3.75		360	2.70	357.30	90.00%	€225,000	7/26/2005	Dublin
1808	11/10/2005	€212,500	-	€212,074	ECB	3.55		360	2.70	357.30	85.00%	€250,000	10/5/2005	Clare
1809	11/11/2005	€56,920	-	€56,660	ECB	3.25		240	2.66	237.34	25.58%	€222,500	9/16/2005	Donegal
1810	11/11/2005	€60,000	-	€59,647	ECB	3.85		240	2.66	237.34	29.27%	€205,000	8/31/2005	Cork
1811	11/11/2005	€106,000	-	€105,814	ECB	4.15		360	2.66	357.34	62.35%	€170,000	9/12/2005	Longford
1812	11/11/2005	€131,750	-	€131,071	ECB	3.60	11/30/2006	360	2.66	357.34	79.85%	€165,000	8/8/2005	Cork
1813	11/11/2005	€139,500	-	€139,222	ECB	3.55		360	2.66	357.34	90.00%	€155,000	9/20/2005	Mayo
1814	11/11/2005	€165,000	-	€164,474	ECB	5.00		252	2.66	249.34	45.83%	€360,000	10/18/2005	Kildare
1815	11/11/2005	€165,750	-	€165,429	ECB	3.55	11/30/2006	360	2.66	357.34	85.00%	€195,000	10/6/2005	Wexford
1816	11/11/2005	€175,500	-	€175,150	ECB	3.55		360	2.66	357.34	90.00%	€195,000	5/26/2005	Donegal
1817	11/11/2005	€181,500	-	€181,153	ECB	3.75		360	2.66	357.34	69.81%	€260,000	8/24/2005	Louth
1818	11/11/2005	€185,000	-	€184,499	ECB	4.00		300	2.66	297.34	50.68%	€365,000	10/14/2005	Dublin
1819	11/11/2005	€200,000	-	€199,638	ECB	4.00		360	2.66	357.34	57.14%	€350,000	9/27/2005	Donegal
1820	11/11/2005	€210,000	-	€209,493	ECB	2.70		360	2.66	357.34	58.33%	€360,000	10/13/2005	Wicklow
1821	11/11/2005	€213,000	-	€212,378	ECB	3.85	11/30/2006	288	2.66	285.34	80.38%	€265,000	10/21/2005	Galway
1822	11/11/2005	€229,500	-	€229,071	ECB	3.85		360	2.66	357.34	90.00%	€255,000	9/19/2005	Kildare
1823	11/11/2005	€241,650	-	€240,967	ECB	3.75		300	2.66	297.34	90.00%	€268,500	9/30/2005	Wexford
1824	11/11/2005	€260,000	-	€259,470	ECB	3.45		360	2.66	357.34	69.33%	€375,000	8/27/2005	Limerick
1825	11/14/2005	€45,000	-	€44,903	ECB	3.55		348	2.56	345.44	25.00%	€180,000	9/26/2005	Kildare
1826	11/14/2005	€50,000	-	€49,668	ECB	4.15		180	2.56	177.44	34.48%	€145,000	9/26/2005	Wexford
1827	11/14/2005	€50,000	-	€49,912	ECB	4.15		360	2.56	357.44	26.32%	€190,000	9/22/2005	Laois
1828	11/14/2005	€55,000	-	€54,802	ECB	3.15		180	2.56	177.44	25.00%	€220,000	6/14/2005	Dublin
1829	11/14/2005	€85,000	-	€84,931	ECB	5.55		324	2.56	321.44	56.67%	€150,000	10/12/2005	Mayo
1830	11/14/2005	€110,000	-	€109,479	ECB	2.95		240	2.56	237.44	34.92%	€315,000	8/26/2005	Donegal
1831	11/14/2005	€120,000	-	€119,575	ECB	5.25		240	2.56	237.44	60.00%	€200,000	8/9/2005	Cork
1832	11/14/2005	€130,000	-	€129,629	ECB	3.70		300	2.56	297.44	70.27%	€185,000	9/28/2005	Donegal
1833	11/14/2005	€130,500	-	€130,119	ECB	3.55		300	2.56	297.44	90.00%	€145,000	9/9/2005	Donegal
1834	11/14/2005	€140,000	-	€139,801	ECB	4.80		360	2.56	357.44	62.22%	€225,000	10/5/2005	Tipperary
1835	11/14/2005	€145,000	-	€144,381	ECB	4.00		300	2.56	297.44	74.36%	€195,000	8/17/2005	Wexford
1836	11/14/2005	€162,000	-	€161,698	ECB	3.55	11/30/2006	360	2.56	357.44	90.00%	€180,000	5/18/2005	Wexford
1837	11/14/2005	€212,500	-	€211,988	ECB	3.75		324	2.56	321.44	85.00%	€250,000	10/14/2005	Roscommon
1838	11/14/2005	€220,000	-	€219,480	ECB	3.45		336	2.56	333.44	31.43%	€700,000	3/26/2005	Meath
1839	11/14/2005	€225,000	-	€224,742	ECB	5.80		360	2.56	357.44	70.31%	€320,000	10/7/2005	Waterford
1840	11/14/2005	€280,000	-	€279,430	ECB	3.45		360	2.56	357.44	35.00%	€800,000	9/21/2005	Cork
1841	11/14/2005	€290,000	-	€289,384	ECB	3.25		360	2.56	357.44	80.56%	€360,000	10/19/2005	Meath
1842	11/15/2005	€90,000	-	€89,641	ECB	3.45	11/30/2006	252	2.53	249.47	50.00%	€180,000	9/23/2005	Louth
1843	11/15/2005	€92,840	-	€92,593	ECB	3.85		300	2.53	297.47	80.73%	€115,000	5/27/2005	Clare
1844	11/15/2005	€94,000	-	€93,851	ECB	5.00		348	2.53	345.47	32.98%	€285,000	10/19/2005	Dublin
1845	11/15/2005	€100,000	-	€99,827	ECB	4.60		348	2.53	345.47	45.45%	€220,000	10/21/2005	Limerick
1846	11/15/2005	€100												

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,687	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€46,500	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,194	€31,844	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€49,848	€8,320	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,754	€8,000	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,012	€25,870	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,100	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,285	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,725	€33,436	2
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€36,400	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€0	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,000	€18,640	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€40,968	€24,977	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€40,000	€25,706	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,500	€20,000	5
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€46,389	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€4,843	Standard variable rate	Self Employed	€76,205	€12,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€28,000	€14,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,430	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€9,396	Standard variable rate	Self Certified	€10,000	€13,872	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€46,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,908	€44,512	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,215	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€26,409	€31,000	2
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€74,400	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€33,216	Standard variable rate	Self Employed	€113,100	€0	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€26,202	€30,228	6
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€20,800	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,171	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Certified	€28,032	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,000	€7,800	5
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€25,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,099	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€88,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€3,181	Standard variable rate	PAYE	€47,744	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€1,437	Standard variable rate	Self Employed	€57,250	€0	3
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€19,500	€25,314	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€49,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€3,200	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,000	€0	4
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€36,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€34,250	€0	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€28,600	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€55,000	€0	6
Detached	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€28,800	€8,632	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€63,143	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€46,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€1,410	Standard variable rate	PAYE	€36,100	€11,765	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€17,500	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€31,377	€20,400	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€37,676	€28,000	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€70,170	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€69,543	€18,460	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€7,372	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€26,409	€0	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	2.33	€0	Standard variable rate	PAYE	€13,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,450	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€46,242	€10,400	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€17,120	Standard variable rate	PAYE	€60,363	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	1
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€35,034	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,200	€0	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€38,169	€26,890	3
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€33,000	€18,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€59,489	€14,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€42,000	€20,714	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€21,077	Standard variable rate	Self Certified	€45,000	€20,000	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,220	€30,000	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€35,000	€0	2
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€7,073	€25,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€18,800	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€8,000	Standard variable rate	Self Certified	€35,000	€2,730	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,960	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€27,220	€4,609	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€37,192	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1850	11/15/2005	€164,000	-	€163,762	ECB	4.80		360	2.53	357.47	68.33%	€240,000	9/27/2005	Kerry
1851	11/15/2005	€165,000	-	€164,700	ECB	4.00		360	2.53	357.47	75.00%	€220,000	9/12/2005	Carlow
1852	11/15/2005	€170,000	-	€169,519	ECB	3.75		300	2.53	297.47	85.00%	€200,000	10/11/2005	Limerick
1853	11/15/2005	€193,500	-	€192,838	ECB	3.55		360	2.53	357.47	90.00%	€215,000	9/21/2005	Meath
1854	11/15/2005	€195,500	-	€195,146	ECB	4.00		360	2.53	357.47	85.00%	€230,000	9/5/2005	Meath
1855	11/15/2005	€235,000	-	€233,991	ECB	3.10		252	2.53	249.47	52.22%	€450,000	7/15/2005	Dublin
1856	11/15/2005	€272,000	-	€271,474	ECB	3.75		360	2.53	357.47	85.00%	€320,000	8/17/2005	Kildare
1857	11/16/2005	€50,000	-	€49,800	ECB	4.30		240	2.50	237.50	15.63%	€320,000	5/26/2005	Dublin
1858	11/16/2005	€50,000	-	€49,886	ECB	2.25	11/30/2008	360	2.50	357.50	16.67%	€300,000	9/9/2005	Kildare
1859	11/16/2005	€75,000	-	€74,832	ECB	4.60		312	2.50	309.50	26.32%	€285,000	8/29/2005	Dublin
1860	11/16/2005	€88,882	-	€88,699	ECB	3.40		360	2.50	357.50	71.11%	€125,000	8/29/2005	Donegal
1861	11/16/2005	€100,000	-	€99,318	ECB	3.85		180	2.50	177.50	28.57%	€350,000	10/10/2005	Carlow
1862	11/16/2005	€120,000	-	€119,812	ECB	5.50		336	2.50	333.50	66.67%	€180,000	10/18/2005	Limerick
1863	11/16/2005	€138,603	-	€138,444	ECB	5.80	11/30/2006	360	2.50	357.50	67.61%	€205,000	10/17/2005	Louth
1864	11/16/2005	€140,000	-	€139,693	ECB	3.10		360	2.50	357.50	54.90%	€255,000	9/9/2005	Wexford
1865	11/16/2005	€152,150	-	€151,713	ECB	4.15		288	2.50	285.50	60.86%	€250,000	10/13/2005	Tipperary
1866	11/16/2005	€160,000	-	€159,509	ECB	3.25		300	2.50	297.50	45.71%	€350,000	8/12/2005	Donegal
1867	11/16/2005	€176,000	-	€174,681	ECB	3.85		216	2.50	213.50	35.20%	€500,000	8/9/2005	Offaly
1868	11/16/2005	€193,500	-	€192,780	ECB	3.55		264	2.50	261.50	90.00%	€215,000	9/13/2005	Wexford
1869	11/16/2005	€204,900	-	€204,715	ECB	3.45		360	2.50	357.50	68.30%	€300,000	7/12/2005	Wexford
1870	11/16/2005	€286,000	-	€285,554	ECB	4.60		360	2.50	357.50	75.26%	€380,000	9/6/2005	Wexford
1871	11/17/2005	€60,000	-	€59,252	ECB	3.45		120	2.47	117.53	15.38%	€390,000	8/26/2005	Kildare
1872	11/17/2005	€112,500	-	€112,152	ECB	5.50		252	2.47	249.53	75.00%	€150,000	10/5/2005	Limerick
1873	11/17/2005	€130,000	-	€129,718	ECB	2.95	11/30/2006	360	2.47	357.53	37.14%	€350,000	8/12/2005	Wexford
1874	11/17/2005	€144,053	-	€143,747	ECB	3.25		360	2.47	357.53	65.48%	€220,000	10/17/2005	Louth
1875	11/17/2005	€185,000	-	€184,446	ECB	3.40		300	2.47	297.53	71.15%	€260,000	9/19/2005	Clare
1876	11/17/2005	€220,000	-	€219,665	ECB	4.30	11/30/2006	360	2.47	357.53	74.58%	€295,000	10/6/2005	Louth
1877	11/17/2005	€230,000	-	€229,199	ECB	5.30		240	2.47	237.53	28.75%	€800,000	9/26/2005	Dublin
1878	11/17/2005	€236,000	-	€235,599	ECB	4.30		360	2.47	357.53	77.25%	€305,500	8/5/2005	Meath
1879	11/17/2005	€250,750	-	€249,687	ECB	3.85		240	2.47	237.53	85.00%	€295,000	9/2/2005	Tipperary
1880	11/18/2005	€60,000	-	€59,766	ECB	5.00	11/30/2006	228	2.43	225.57	25.00%	€240,000	10/12/2005	Kerry
1881	11/18/2005	€60,300	-	€59,884	ECB	5.00		168	2.43	165.57	38.90%	€155,000	10/11/2005	Tipperary
1882	11/18/2005	€100,000	-	€98,830	ECB	3.45		144	2.43	141.57	19.23%	€520,000	10/10/2005	Dublin
1883	11/18/2005	€110,000	-	€109,824	ECB	4.55		360	2.43	357.57	55.00%	€200,000	10/7/2005	Clare
1884	11/18/2005	€110,000	-	€109,829	ECB	5.50		336	2.43	333.57	74.83%	€147,000	10/22/2005	Offaly
1885	11/18/2005	€120,000	-	€119,626	ECB	2.95	11/30/2006	300	2.43	297.57	48.00%	€250,000	8/15/2005	Dublin
1886	11/18/2005	€138,000	-	€137,822	ECB	5.50		360	2.43	357.57	62.73%	€220,000	10/20/2005	Mayo
1887	11/18/2005	€170,000	-	€169,645	ECB	5.50		300	2.43	297.57	68.00%	€250,000	10/11/2005	Tipperary
1888	11/18/2005	€180,000	-	€179,714	ECB	4.60		360	2.43	357.57	72.00%	€250,000	9/30/2005	Kildare
1889	11/18/2005	€187,500	-	€187,122	ECB	5.50	11/30/2006	300	2.43	297.57	75.00%	€250,000	10/3/2005	Cork
1890	11/18/2005	€200,000	-	€199,615	ECB	3.55		360	2.43	357.57	62.50%	€320,000	6/16/2005	Monaghan
1891	11/18/2005	€243,000	-	€242,489	ECB	3.30		360	2.43	357.57	54.00%	€450,000	10/5/2005	Cork
1892	11/18/2005	€263,500	-	€263,266	ECB	3.75	11/30/2006	360	2.43	357.57	85.00%	€310,000	5/22/2005	Galway
1893	11/18/2005	€266,000	-	€265,435	ECB	4.00		336	2.43	333.57	53.20%	€500,000	8/15/2005	Meath
1894	11/21/2005	€40,000	-	€39,855	ECB	5.00		240	2.33	237.67	14.29%	€280,000	8/31/2005	Westmeath
1895	11/21/2005	€50,000	-	€48,845	ECB	5.30		120	2.33	117.67	31.25%	€160,000	10/22/2005	Laois
1896	11/21/2005	€50,000	-	€49,769	ECB	3.15		240	2.33	237.67	14.71%	€340,000	10/28/2005	Louth
1897	11/21/2005	€97,907	-	€96,951	ECB	3.40		144	2.33	141.67	78.33%	€125,000	9/5/2005	Donegal
1898	11/21/2005	€100,000	-	€99,648	ECB	2.55		300	2.33	297.67	45.45%	€220,000	10/3/2005	Mayo
1899	11/21/2005	€100,000	-	€99,768	ECB	3.55		336	2.33	333.67	45.45%	€220,000	10/14/2005	Donegal
1900	11/21/2005	€110,000	-	€109,781	ECB	3.55		360	2.33	357.67	26.19%	€420,000	8/17/2005	Galway
1901	11/21/2005	€113,500	-	€113,134	ECB	2.95		300	2.33	297.67	37.83%	€300,000	10/28/2005	Meath
1902	11/21/2005	€131,400	-	€131,140	ECB	3.55		360	2.33	357.67	90.00%	€146,000	9/10/2005	Laois
1903	11/21/2005	€140,000	-	€139,786	ECB	4.00	11/30/2008	360	2.33	357.67	77.78%	€180,000	8/29/2005	Louth
1904	11/21/2005	€176,000	-	€175,584	ECB	2.70		360	2.33	357.67	56.77%	€310,000	10/25/2005	Dublin
1905	11/21/2005	€180,000	-	€178,474	ECB	3.60	11/30/2006	360	2.33	357.67	80.00%	€225,000	10/7/2005	Dublin
1906	11/21/2005	€207,858	-	€207,397	ECB	3.00		360	2.33	357.67	79.95%	€260,000	10/13/2005	Wicklow
1907	11/21/2005	€240,000	-	€239,511	ECB	4.15		336	2.33	333.67	68.57%	€350,000	9/23/2005	Meath
1908	11/21/2005	€250,000	-	€250,000	ECB	4.80		360	2.33	357.67	71.43%	€350,000	8/26/2005	Leitrim
1909	11/21/2005	€276,250	-	€275,737	ECB	3.75		360	2.33	357.67	85.00%	€325,000	10/7/2005	Dublin
1910	11/22/2005	€50,000	-	€49,771	ECB	3.55		240	2.30	237.70	29.41%	€170,000	9/10/2005	Kilkenny
1911	11/22/2005	€85,000	-	€84,676	ECB	4.15	11/30/2007	240	2.30	237.70	60.71%	€140,000	10/14/2005	Donegal
1912	11/22/2005	€90,000	-	€89,673	ECB	4.30		252	2.30	249.70	28.13%	€230,000	8/23/2005	Dublin
1913	11/22/2005	€150,000	-	€149,306	ECB	3.15		240	2.30	237.70	45.45%	€330,000	10/14/2005	Cork
1914	11/22/2005	€161,250	-	€161,142	ECB	4.80		360	2.30	357.70	75.00%	€215,000	10/21/2005	Donegal
1915	11/22/2005	€175,000	-	€174,780	ECB	5.50		360	2.30	357.70	70.00%	€250,000	10/18/2005	Louth
1916	11/22/2005	€180,000	-	€179,641	ECB	3.55		360	2.30	357.70	90.00%	€200,000	9/29/2005	Offaly
1917	11/22/2005	€184,000	-	€183,667	ECB	4.00		360	2.30	357.70	80.00%	€230,000	8/12/2005	Cork
1918	11/22/2005	€192,000	-	€191,678	ECB	4.30		360	2.30	357.70	80.00%	€240,000	8/15/2005	Dublin
1919	11/22/2005	€226,000	-	€225,906	ECB	3.70		360	2.30	357.70	75.33%	€300,000	10/18/2005	Kerry
1920	11/23/2005	€51,000	-	€50,635	ECB	3.25		180	2.27	177.73	27.57%	€185,000	10/13/2005	Sligo
1921	11/23/2005	€75,000	-	€74,682	ECB	3.85		240	2.27	237.73	30.00%	€250,000	10/3/2005	Galway
1922	11/23/2005	€111,000	-	€110,529	ECB	3.85		240	2.27	237.73	38.95%	€285,000	10/10/2005	Galway
1923	11/23/2005	€138,934	-	€138,326	ECB	3.70		240	2.27	237.73	50.52%	€275,000	10/6/2005	Galway
1924	11/23/2005	€140,000	-	€139,443	ECB	4.30		240	2.27	237.73	42.42%	€330,000	6/17/2005	Dublin
1925	11/23/2005	€143,500	-	€143,031	ECB	2.40		312	2.27	309.73	57.40%	€250,000	9/13/2005	Cork
1926	11/23/2005	€148,000	-	€147,752	ECB	4.30		360	2.27	357.73	80.00%	€185,000	10/1/2005	Waterford
1927	11/23/2005	€150,000	-	€149,617	ECB	4.30		300	2.27	297.73	52.63%	€285,000	8/28/2005	Offaly
1928	11/23/2005	€150,000	-	€149,705	ECB	3.45		360	2.27	357.73	68.18%	€220,000	5/23/2005	Tipperary
1929	11/23/2005	€153,000	-	€152,724	ECB	3.75		360	2.27	357.73	84.0			

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,730	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€130,000	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€77,463	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€38,280	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€51,572	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€42,580	€15,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€20,190	€9,500	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard Variable rate	PAYE	€28,613	€10,920	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€10,030	€9,474	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€21,153	€31,896	5
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€22,636	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,000	€12,881	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,149	€9,048	6
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€36,300	€0	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€39,520	€0	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€38,249	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,540	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€9,000	3
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€50,000	€11,000	1
Detached	Freehold	Remortgage	Repayment	1.05	€0	Standard variable rate	Self Employed	€50,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€23,605	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,500	€24,000	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€65,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€31,044	€10,738	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€24,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€44,500	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€56,205	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€16,201	Standard variable rate	Self Certified	€70,000	€0	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€50,587	€21,000	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,498	€50,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€26,594	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€3,495	Standard variable rate	PAYE	€18,200	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€38,000	€8,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,452	€26,695	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€2,273	Standard variable rate	PAYE	€26,670	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€31,138	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,280	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,078	Standard variable rate	PAYE	€54,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,888	€12,480	4
Bungalow (Detached)	Leasehold	Remortgage	Repayment	0.00	€70,245	1 Year Fixed Rate	PAYE	€52,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,750	€14,325	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€60,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€58,968	€0	4
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€28,073	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€1,255	Standard variable rate	PAYE	€7,921	€33,182	2
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€24,720	€6,190	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,500	€0	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,202	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,308	Standard variable rate	PAYE	€24,291	€9,600	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€60,000	€11,000	1
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€26,900	€0	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€24,908	€13,049	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€52,200	€0	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€32,973	€18,426	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€49,000	€0	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,058	€37,147	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	2.25	€0	Standard variable rate	Self Employed	€65,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,732	€30,526	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€11,700	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€7,382	2 Year Fixed Rate	PAYE	€33,755	€11,524	4
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€19,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,300	€6,851	2
Semi	Freehold	Remortgage	Repayment	1.65	€0	Standard variable rate	PAYE	€30,702	€9,806	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,000	€0	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€60,772	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,976	€0	3
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€56,799	€5,500	4
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€80,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,720	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,270	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,500	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,800	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€20,800	€6,290	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,500	€10,000	4
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€32,789	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€22,500	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,420	€28,219	3
Semi	Freehold	Purchase	Repayment	0.00	€1,134	Standard variable rate	PAYE	€56,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,084	€16,848	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,324	€9,850	4

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
1934	11/23/2005	€200,000	-	€199,617	ECB	3.70		360	2.27	357.73	58.82%	€340,000	8/16/2005	Dublin
1935	11/23/2005	€250,000	-	€249,083	ECB	3.90	11/30/2006	252	2.27	249.73	74.63%	€335,000	11/1/2005	Monaghan
1936	11/23/2005	€297,500	-	€296,908	ECB	3.55		360	2.27	357.73	85.00%	€350,000	10/20/2005	Offaly
1937	11/24/2005	€65,000	-	€64,309	ECB	5.00	11/30/2008	120	2.24	117.76	21.67%	€300,000	10/13/2005	Waterford
1938	11/24/2005	€80,000	-	€79,898	ECB	5.50		360	2.24	357.76	61.54%	€130,000	9/22/2005	Monaghan
1939	11/24/2005	€90,000	-	€89,802	ECB	3.40		348	2.24	345.76	56.25%	€160,000	9/22/2005	Wexford
1940	11/24/2005	€100,000	-	€99,639	ECB	5.00		240	2.24	237.76	46.51%	€215,000	5/13/2005	Kerry
1941	11/24/2005	€100,000	-	€99,719	ECB	3.55	11/30/2006	300	2.24	297.76	47.62%	€210,000	10/17/2005	Donegal
1942	11/24/2005	€120,000	-	€119,048	ECB	3.55		360	2.24	357.76	85.71%	€140,000	1/27/2005	Limerick
1943	11/24/2005	€125,000	-	€124,640	ECB	3.40		300	2.24	297.76	75.76%	€165,000	9/16/2005	Mayo
1944	11/24/2005	€130,000	-	€129,781	ECB	4.30		360	2.24	357.76	48.15%	€270,000	9/23/2005	Dublin
1945	11/24/2005	€135,000	-	€134,733	ECB	5.50	11/30/2006	300	2.24	297.76	75.00%	€180,000	10/18/2005	Wexford
1946	11/24/2005	€142,000	-	€141,670	ECB	4.80		300	2.24	297.76	61.74%	€230,000	8/11/2005	Clare
1947	11/24/2005	€151,363	-	€151,070	ECB	5.80		300	2.24	297.76	72.08%	€210,000	10/20/2005	Offaly
1948	11/24/2005	€159,000	-	€158,821	ECB	5.55		360	2.24	357.76	53.00%	€300,000	10/25/2005	Kildare
1949	11/24/2005	€180,000	-	€179,636	ECB	4.60		324	2.24	321.76	40.00%	€450,000	10/10/2005	Dublin
1950	11/24/2005	€193,424	-	€192,486	ECB	3.40		228	2.24	225.76	53.73%	€360,000	10/21/2005	Meath
1951	11/24/2005	€234,000	-	€233,545	ECB	3.85		360	2.24	357.76	90.00%	€260,000	9/12/2005	Clare
1952	11/24/2005	€240,000	-	€238,417	ECB	3.75	11/30/2007	180	2.24	177.76	82.76%	€290,000	10/11/2005	Wexford
1953	11/25/2005	€35,000	-	€34,728	ECB	3.25	11/30/2006	168	2.20	165.80	23.33%	€150,000	10/6/2005	Cork
1954	11/25/2005	€60,000	-	€59,725	ECB	3.15		240	2.20	237.80	21.82%	€275,000	10/7/2005	Tipperary
1955	11/25/2005	€65,000	-	€64,208	ECB	2.95		132	2.20	129.80	21.67%	€300,000	11/3/2005	Cork
1956	11/25/2005	€80,000	-	€79,777	ECB	4.30		288	2.20	285.80	45.71%	€175,000	8/9/2005	Wexford
1957	11/25/2005	€100,000	-	€99,055	ECB	2.25		156	2.20	153.80	21.05%	€475,000	9/30/2005	Kildare
1958	11/25/2005	€100,000	-	€99,815	ECB	3.85		360	2.20	357.80	26.67%	€375,000	10/6/2005	Galway
1959	11/25/2005	€105,000	-	€104,619	ECB	5.00		240	2.20	237.80	24.71%	€425,000	10/14/2005	Dublin
1960	11/25/2005	€112,500	-	€112,357	ECB	5.50		360	2.20	357.80	70.31%	€160,000	10/3/2005	Kilkenny
1961	11/25/2005	€115,000	-	€114,567	ECB	3.75		252	2.20	249.80	92.00%	€125,000	10/27/2005	Cork
1962	11/25/2005	€115,000	-	€114,740	ECB	5.50		288	2.20	285.80	63.89%	€180,000	10/12/2005	Tipperary
1963	11/25/2005	€120,000	-	€118,815	ECB	3.25		144	2.20	141.80	12.00%	€1,000,000	8/10/2005	Dublin
1964	11/25/2005	€125,000	-	€124,720	ECB	2.95		360	2.20	357.80	89.29%	€140,000	9/27/2005	Mayo
1965	11/25/2005	€145,000	-	€144,794	ECB	5.00		360	2.20	357.80	30.21%	€480,000	9/5/2005	Dublin
1966	11/25/2005	€165,000	-	€163,893	ECB	3.90		180	2.20	177.80	75.00%	€220,000	9/30/2005	Louth
1967	11/25/2005	€175,000	-	€174,653	ECB	3.55		360	2.20	357.80	89.74%	€195,000	4/19/2005	Wexford
1968	11/25/2005	€188,674	-	€188,501	ECB	3.40		360	2.20	357.80	50.99%	€370,000	2/4/2005	Galway
1969	11/25/2005	€241,200	-	€240,720	ECB	3.75		348	2.20	345.80	90.00%	€268,000	8/12/2005	Meath
1970	11/25/2005	€260,000	-	€259,046	ECB	3.40		264	2.20	261.80	74.29%	€350,000	10/28/2005	Dublin
1971	11/28/2005	€62,675	-	€62,176	ECB	3.15		168	2.10	165.90	34.82%	€180,000	9/19/2005	Donegal
1972	11/28/2005	€80,000	-	€79,851	ECB	3.85		360	2.10	357.90	26.67%	€300,000	10/1/2005	Clare
1973	11/28/2005	€96,000	-	€95,784	ECB	5.00		300	2.10	297.90	34.29%	€280,000	10/21/2005	Louth
1974	11/28/2005	€120,000	-	€119,572	ECB	4.30		240	2.10	237.90	34.29%	€350,000	8/12/2005	Dublin
1975	11/28/2005	€125,000	-	€124,681	ECB	4.15		300	2.10	297.90	67.57%	€185,000	10/3/2005	Laois
1976	11/28/2005	€140,000	-	€139,423	ECB	4.00		240	2.10	237.90	75.68%	€185,000	10/14/2005	Wexford
1977	11/28/2005	€165,000	-	€164,593	ECB	4.00		312	2.10	309.90	55.00%	€300,000	9/8/2005	Dublin
1978	11/28/2005	€180,000	-	€179,774	ECB	5.50		360	2.10	357.90	64.29%	€280,000	7/8/2005	Cavan
1979	11/28/2005	€181,800	-	€180,399	ECB	3.55		168	2.10	165.90	90.00%	€202,000	9/3/2005	Cavan
1980	11/28/2005	€200,000	-	€199,412	ECB	3.45		300	2.10	297.90	66.67%	€300,000	10/17/2005	Kerry
1981	11/28/2005	€220,000	-	€219,568	ECB	3.60		360	2.10	357.90	78.57%	€280,000	10/26/2005	Kildare
1982	11/28/2005	€300,000	-	€299,430	ECB	3.75		360	2.10	357.90	66.67%	€450,000	6/2/2005	Kildare
1983	11/28/2005	€310,600	-	€309,870	ECB	4.30		312	2.10	309.90	72.23%	€430,000	10/3/2005	Westmeath
1984	11/29/2005	€40,000	-	€39,487	ECB	2.95		120	2.07	117.93	8.33%	€480,000	10/11/2005	Wexford
1985	11/29/2005	€41,383	-	€40,861	ECB	2.95	11/30/2006	120	2.07	117.93	19.25%	€215,000	10/26/2005	Meath
1986	11/29/2005	€50,000	-	€49,603	ECB	3.25		168	2.07	165.93	15.63%	€320,000	10/10/2005	Dublin
1987	11/29/2005	€50,000	-	€49,899	ECB	5.00	11/30/2008	300	2.07	297.93	50.00%	€100,000	10/12/2005	Limerick
1988	11/29/2005	€100,000	-	€99,238	ECB	2.55		180	2.07	177.93	33.33%	€300,000	10/21/2005	Cavan
1989	11/29/2005	€100,000	-	€99,400	ECB	3.40	11/30/2008	192	2.07	189.93	76.92%	€130,000	10/20/2005	Mayo
1990	11/29/2005	€180,000	-	€179,521	ECB	4.55		288	2.07	285.93	58.06%	€310,000	10/22/2005	Dublin
1991	11/29/2005	€180,000	-	€179,548	ECB	3.40	11/30/2006	324	2.07	321.93	72.00%	€250,000	8/19/2005	Wicklow
1992	11/29/2005	€184,000	-	€183,511	ECB	4.60		288	2.07	285.93	80.00%	€230,000	9/21/2005	Westmeath
1993	11/29/2005	€190,000	-	€189,613	ECB	3.40		360	2.07	357.93	70.37%	€270,000	8/11/2005	Dublin
1994	11/29/2005	€208,000	-	€207,628	ECB	4.00		360	2.07	357.93	77.04%	€270,000	11/3/2005	Cork
1995	11/29/2005	€220,000	-	€218,979	ECB	3.10		240	2.07	237.93	56.41%	€390,000	8/5/2005	Clare
1996	11/29/2005	€220,000	-	€219,270	ECB	3.75		276	2.07	273.93	84.62%	€260,000	6/15/2005	Wexford
1997	11/29/2005	€250,000	-	€249,523	ECB	3.70		360	2.07	357.93	72.46%	€345,000	11/1/2005	Donegal
1998	11/29/2005	€275,300	-	€274,438	ECB	3.55		288	2.07	285.93	89.97%	€306,000	10/5/2005	Dublin
1999	11/29/2005	€289,225	-	€288,614	ECB	5.55	11/30/2006	288	2.07	285.93	56.71%	€510,000	10/18/2005	Louth
2000	11/30/2005	€50,000	-	€49,784	ECB	3.70		240	2.04	237.96	71.43%	€70,000	10/6/2005	Limerick
2001	11/30/2005	€108,000	-	€107,787	ECB	3.55		360	2.04	357.96	90.00%	€120,000	5/26/2005	Clare
2002	11/30/2005	€140,000	-	€139,704	ECB	2.95		360	2.04	357.96	50.00%	€280,000	10/28/2005	Kerry
2003	11/30/2005	€147,000	-	€146,691	ECB	3.10		360	2.04	357.96	53.45%	€275,000	9/21/2005	Laois
2004	11/30/2005	€165,000	-	€164,647	ECB	3.90		336	2.04	333.96	75.00%	€220,000	10/25/2005	Carlow
2005	11/30/2005	€189,000	-	€188,641	ECB	3.75		360	2.04	357.96	90.00%	€210,000	8/24/2005	Louth
2006	11/30/2005	€200,000	-	€199,656	ECB	5.00		336	2.04	333.96	40.00%	€500,000	10/18/2005	Meath
2007	11/30/2005	€207,558	-	€207,020	ECB	3.55	11/30/2008	300	2.04	297.96	69.19%	€300,000	10/5/2005	Cork
2008	11/30/2005	€350,000	-	€349,287	ECB	3.40		360	2.04	357.96	53.85%	€650,000	6/30/2005	Donegal
2009	12/1/2005	€50,000	-	€49,827	ECB	2.95		180	2.01	177.99	20.41%	€245,000	8/19/2005	Dublin
2010	12/1/2005	€123,500	-	€123,367	ECB	4.80	12/31/2006	300	2.01	297.99	74.85%	€165,000	11/7/2005	Limerick
2011	12/1/2005	€126,000	-	€125,913	ECB	3.75		360	2.01	357.99	90.00%	€140,000	6/12/2005	Donegal
2012	12/1/2005	€130,000	-	€129,918	ECB	5.00	12/31/2007	360	2.01	357.99	50.00%	€260,000	10/26/2005	Westmeath
2013	12/1/2005	€132,000	-	€131,860	ECB	4.30		300</						

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€60,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,668	1 Year Fixed Rate	Self Certified	€58,321	€18,486	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€93,654	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€38,256	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,300	€6,000	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€21,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€17,218	Standard variable rate	PAYE	€28,860	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€36,192	€23,695	3
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€24,500	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,114	€9,256	1
Semi	Freehold	Remortgage	Repayment	0.00	€441	Standard variable rate	PAYE	€36,000	€18,000	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€30,540	1 Year Fixed Rate	PAYE	€37,500	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€2,000	Standard variable rate	PAYE	€21,840	€13,000	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€11,835	Standard variable rate	Self Certified	€39,300	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€3,739	Standard variable rate	Self Certified	€31,125	€8,164	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€74,000	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€22,786	€23,400	1
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,000	€22,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Employed	€71,430	€14,014	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€15,000	€10,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,596	€5,635	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€23,067	€0	1
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€20,500	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,308	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€100,721	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€54,038	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,000	€27,500	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€24,924	Standard variable rate	PAYE	€36,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€38,500	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€25,916	Standard variable rate	PAYE	€41,452	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€22,294	2
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€42,000	€13,500	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€44,000	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€60,960	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€80,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,600	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€78,000	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€3,460	Standard variable rate	PAYE	€28,900	€3,640	6
Semi	Freehold	Remortgage	Repayment	0.00	€5,845	Standard variable rate	PAYE	€44,650	€0	5
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€4,106	Standard variable rate	PAYE	€37,700	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,203	€28,049	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€2,589	Standard variable rate	PAYE	€39,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€63,109	€0	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€91,647	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,000	€20,400	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€12,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€33,632	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€916	Standard variable rate	Self Employed	€81,003	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,974	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€12,145	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€24,500	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€18,383	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€32,000	€0	0
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€30,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,500	€14,640	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€80,446	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,031	€15,000	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€56,420	€34,500	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,000	€21,254	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,394	€39,651	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€89,079	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€47,000	€28,000	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€45,603	€23,500	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€74,300	€21,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€0	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€30,420	€8,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,900	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,210	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€43,320	€0	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€15,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€30,000	€41,264	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed Rate	Self Certified	€50,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€41,120	€38,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,906	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€36,985	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€49,500	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€29,097	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€10,400	4
Detached	Freehold	Remortgage	Repayment	0.00	€2,017	Standard variable rate	PAYE	€36,000	€0	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€42,320	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€1,000	Standard variable rate	PAYE	€0	€50,000	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,280	€0	6

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
2018	12/1/2005	€150,000	-	€149,874	ECB	3.25		360	2.01	357.99	68.18%	€220,000	10/4/2005	Westmeath
2019	12/1/2005	€190,000	-	€190,000	ECB	2.95		360	2.01	357.99	38.00%	€500,000	10/24/2005	Meath
2020	12/1/2005	€220,000	-	€219,884	ECB	4.80		360	2.01	357.99	73.33%	€300,000	10/12/2005	Meath
2021	12/1/2005	€226,000	-	€225,688	ECB	3.70		300	2.01	297.99	75.33%	€300,000	7/8/2005	Roscommon
2022	12/1/2005	€265,000	-	€264,781	ECB	3.30		360	2.01	357.99	58.89%	€450,000	10/14/2005	Meath
2023	12/1/2005	€270,000	-	€269,824	ECB	5.25		360	2.01	357.99	60.00%	€450,000	11/8/2005	Meath
2024	12/1/2005	€279,992	-	€279,735	ECB	3.75		360	2.01	357.99	87.50%	€320,000	11/8/2005	Cavan
2025	12/1/2005	€488,500	-	€488,022	ECB	3.30		336	2.01	333.99	51.42%	€950,000	10/11/2005	Galway
2026	12/2/2005	€50,000	-	€49,920	ECB	3.85		276	1.97	274.03	35.71%	€140,000	10/20/2005	Laois
2027	12/2/2005	€75,000	-	€74,817	ECB	5.30		192	1.97	190.03	44.12%	€170,000	10/19/2005	Limerick
2028	12/2/2005	€98,000	-	€97,847	ECB	3.85		264	1.97	262.03	81.67%	€120,000	6/30/2005	Wexford
2029	12/2/2005	€110,000	-	€109,859	ECB	3.70	12/31/2008	300	1.97	298.03	57.89%	€190,000	9/29/2005	Tipperary
2030	12/2/2005	€150,000	-	€149,781	ECB	2.70		300	1.97	298.03	75.00%	€200,000	9/30/2005	Laois
2031	12/2/2005	€161,000	-	€160,870	ECB	3.40		360	1.97	358.03	73.18%	€220,000	8/11/2005	Donegal
2032	12/2/2005	€165,000	-	€164,901	ECB	5.50		360	1.97	358.03	75.00%	€220,000	10/25/2005	Westmeath
2033	12/2/2005	€182,750	-	€182,626	ECB	4.00		360	1.97	358.03	83.07%	€220,000	11/10/2005	Meath
2034	12/2/2005	€184,500	-	€184,323	ECB	3.55		360	1.97	358.03	90.00%	€205,000	7/11/2005	Kilkenny
2035	12/2/2005	€198,750	-	€198,750	ECB	4.80		360	1.97	358.03	75.00%	€265,000	11/4/2005	Louth
2036	12/2/2005	€210,000	-	€209,743	ECB	2.40		360	1.97	358.03	52.50%	€400,000	10/17/2005	Cork
2037	12/2/2005	€212,500	-	€212,356	ECB	4.00		360	1.97	358.03	70.83%	€300,000	11/9/2005	Dublin
2038	12/2/2005	€225,000	-	€224,675	ECB	3.45		300	1.97	298.03	66.18%	€340,000	11/8/2005	Dublin
2039	12/2/2005	€261,000	-	€259,384	ECB	3.75		300	1.97	298.03	90.00%	€290,000	10/25/2005	Kildare
2040	12/2/2005	€268,200	-	€268,010	ECB	3.85		360	1.97	358.03	90.00%	€298,000	11/2/2005	Meath
2041	12/2/2005	€274,500	-	€274,294	ECB	3.75	12/31/2008	360	1.97	358.03	90.00%	€305,000	10/26/2005	Wexford
2042	12/2/2005	€300,000	-	€299,610	ECB	3.25		324	1.97	322.03	63.16%	€475,000	10/26/2005	Dublin
2043	12/2/2005	€350,000	-	€349,664	ECB	3.55		360	1.97	358.03	83.33%	€420,000	11/16/2005	Dublin
2044	12/5/2005	€55,000	-	€54,707	ECB	3.85		132	1.87	130.13	20.37%	€270,000	10/19/2005	Sligo
2045	12/5/2005	€85,000	-	€84,909	ECB	3.10		360	1.87	358.13	53.13%	€160,000	11/9/2005	Cork
2046	12/5/2005	€100,000	-	€99,400	ECB	3.45		120	1.87	118.13	34.48%	€290,000	11/7/2005	Dublin
2047	12/5/2005	€113,000	-	€112,905	ECB	3.25		360	1.87	358.13	61.08%	€185,000	10/24/2005	Cork
2048	12/5/2005	€130,000	-	€129,902	ECB	3.55		360	1.87	358.13	89.66%	€145,000	8/10/2005	Wexford
2049	12/5/2005	€145,000	-	€144,871	ECB	4.00		360	1.87	358.13	55.77%	€260,000	10/28/2005	Dublin
2050	12/5/2005	€150,000	-	€149,870	ECB	4.00	12/31/2006	360	1.87	358.13	75.00%	€200,000	11/1/2005	Meath
2051	12/5/2005	€170,000	-	€169,850	ECB	4.05		360	1.87	358.13	85.00%	€200,000	9/29/2005	Dublin
2052	12/5/2005	€189,500	-	€189,334	ECB	3.10		360	1.87	358.13	58.01%	€325,000	11/4/2005	Westmeath
2053	12/5/2005	€196,000	-	€195,851	ECB	3.60		360	1.87	358.13	80.00%	€245,000	10/11/2005	Dublin
2054	12/5/2005	€200,000	-	€199,624	ECB	3.85	12/31/2006	252	1.87	250.13	40.82%	€490,000	10/28/2005	Dublin
2055	12/5/2005	€225,000	-	€224,737	ECB	5.50		264	1.87	262.13	67.16%	€335,000	10/20/2005	Dublin
2056	12/5/2005	€237,000	-	€237,000	ECB	2.95		420	1.87	418.13	84.79%	€279,500	7/1/2005	Waterford
2057	12/5/2005	€256,500	-	€256,302	ECB	3.55		360	1.87	358.13	90.00%	€285,000	6/20/2005	Galway
2058	12/5/2005	€319,201	-	€319,009	ECB	4.30		360	1.87	358.13	50.27%	€635,000	10/11/2005	Galway
2059	12/6/2005	€96,070	-	€95,991	ECB	5.00		336	1.84	334.16	28.26%	€340,000	10/11/2005	Wicklow
2060	12/6/2005	€110,000	-	€109,619	ECB	5.50		300	1.84	298.16	68.75%	€160,000	10/20/2005	Westmeath
2061	12/6/2005	€135,000	-	€134,705	ECB	3.45		240	1.84	238.16	18.00%	€750,000	10/17/2005	Dublin
2062	12/6/2005	€135,000	-	€134,803	ECB	3.40		300	1.84	298.16	75.00%	€180,000	9/19/2005	Tipperary
2063	12/6/2005	€170,100	-	€169,937	ECB	3.55		360	1.84	358.16	90.00%	€189,000	9/8/2005	Laois
2064	12/6/2005	€180,000	-	€179,613	ECB	3.60		240	1.84	238.16	72.00%	€250,000	8/22/2005	Donegal
2065	12/6/2005	€184,500	-	€184,298	ECB	3.55		348	1.84	346.16	90.00%	€205,000	11/10/2005	Carlow
2066	12/6/2005	€189,000	-	€188,854	ECB	3.55		360	1.84	358.16	80.43%	€235,000	10/27/2005	Kilkenny
2067	12/6/2005	€190,500	-	€190,301	ECB	5.50		300	1.84	298.16	65.69%	€290,000	11/2/2005	Meath
2068	12/6/2005	€200,000	-	€199,804	ECB	3.45		360	1.84	358.16	66.89%	€299,000	3/29/2005	Kildare
2069	12/6/2005	€221,000	-	€220,808	ECB	3.75	12/31/2006	360	1.84	358.16	85.00%	€260,000	11/2/2005	Offaly
2070	12/6/2005	€230,000	-	€229,626	ECB	4.30		264	1.84	262.16	79.31%	€290,000	10/17/2005	Donegal
2071	12/6/2005	€275,000	-	€274,762	ECB	4.00	12/31/2006	360	1.84	358.16	78.57%	€350,000	11/7/2005	Waterford
2072	12/7/2005	€80,000	-	€79,742	ECB	4.30		180	1.81	178.19	40.00%	€200,000	8/29/2005	Cavan
2073	12/7/2005	€90,000	-	€89,883	ECB	3.30		300	1.81	298.19	58.06%	€155,000	9/29/2005	Mayo
2074	12/7/2005	€110,000	-	€109,628	ECB	3.70	12/31/2006	180	1.81	178.19	73.33%	€150,000	5/6/2005	Donegal
2075	12/7/2005	€130,000	-	€129,771	ECB	3.15	12/31/2008	264	1.81	262.19	37.14%	€350,000	11/9/2005	Meath
2076	12/7/2005	€145,000	-	€144,859	ECB	3.30	12/31/2006	360	1.81	358.19	55.77%	€260,000	11/15/2005	Cork
2077	12/7/2005	€150,000	-	€149,851	ECB	5.50		300	1.81	298.19	73.17%	€205,000	8/26/2005	Dublin
2078	12/7/2005	€150,000	-	€149,867	ECB	4.00		360	1.81	358.19	53.57%	€280,000	11/14/2005	Kildare
2079	12/7/2005	€156,000	-	€155,859	ECB	3.25	12/31/2008	360	1.81	358.19	37.14%	€420,000	5/12/2005	Kildare
2080	12/7/2005	€156,500	-	€156,306	ECB	3.55		300	1.81	298.19	89.94%	€174,000	10/6/2005	Mayo
2081	12/7/2005	€160,994	-	€160,419	ECB	3.25		180	1.81	178.19	80.50%	€200,000	10/10/2005	Kildare
2082	12/7/2005	€165,000	-	€165,000	ECB	3.85	12/31/2006	336	1.81	334.19	63.46%	€260,000	10/11/2005	Tipperary
2083	12/7/2005	€170,000	-	€169,286	ECB	3.55		240	1.81	238.19	85.00%	€200,000	11/21/2005	Cork
2084	12/7/2005	€170,000	-	€169,893	ECB	4.80	12/31/2006	360	1.81	358.19	65.38%	€260,000	9/30/2005	Cork
2085	12/7/2005	€182,000	-	€181,887	ECB	4.30		360	1.81	358.19	38.72%	€470,000	10/7/2005	Louth
2086	12/7/2005	€195,000	-	€194,849	ECB	3.55		360	1.81	358.19	82.98%	€235,000	6/20/2005	Cork
2087	12/7/2005	€195,000	-	€194,897	ECB	4.80		360	1.81	358.19	70.91%	€275,000	8/11/2005	Limerick
2088	12/7/2005	€268,420	-	€268,224	ECB	3.75		360	1.81	358.19	82.59%	€325,000	10/26/2005	Dublin
2089	12/7/2005	€280,000	-	€276,645	ECB	5.10		360	1.81	358.19	73.68%	€380,000	9/2/2005	Tipperary
2090	12/7/2005	€360,000	-	€359,194	ECB	3.25		240	1.81	238.19	65.45%	€550,000	10/10/2005	Dublin
2091	12/8/2005	€50,000	-	€49,936	ECB	4.15		300	1.78	298.22	28.57%	€175,000	5/6/2005	Mayo
2092	12/8/2005	€55,000	-	€54,890	ECB	3.25		240	1.78	238.22	24.44%	€225,000	8/15/2005	Galway
2093	12/8/2005	€80,000	-	€79,833	ECB	3.15		240	1.78	238.22	35.56%	€225,000	3/14/2005	Dublin
2094	12/8/2005	€83,000	-	€82,889	ECB	3.15		300	1.78	298.22	41.50%	€200,000	11/4/2005	Cork
2095	12/8/2005	€85,000	-	€84,537	ECB	4.80		300	1.78	298.22	60.71%	€140,000	10/18/2005	Westmeath
2096	12/8/2005	€90,000	-	€89,875	ECB	3.55	12/31/2006	300	1.78	298.22	45.00%	€200,000	11/9/2005	Carlow
2097	12/8/2005	€99,000	-	€99,000	ECB	3.25		300	1.78	298.22	90.00%	€110,000	10/18/2005	Louth

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,202	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,540	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€70,896	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,646	€36,500	2
Detached	Freehold	Remortgage	Repayment	0.00	€5,338	Standard variable rate	PAYE	€25,000	€47,334	6
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€57,159	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€126,984	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,054	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€36,532	€5,460	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,083	€27,089	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,826	€27,862	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,800	€18,852	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€38,966	€7,800	3
Flat (Freehold)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€53,493	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,572	€22,750	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,739	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,106	€21,774	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€58,000	€0	2
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,100	€32,292	2
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€41,000	€34,000	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€35,345	€28,716	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€65,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,289	€42,191	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€24,600	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,308	€0	1
Flat (Leasehold)	Leasehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,228	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,000	€0	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€29,426	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,600	€17,412	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€25,000	€14,823	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€47,000	€19,778	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,062	€24,812	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€34,446	€17,875	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€37,081	€28,500	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€48,400	€0	0
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€39,244	€26,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€5,260	Standard variable rate	Self Certified	€50,000	€20,800	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,360	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€19,228	€19,228	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€20,849	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€53,297	€0	1
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€32,438	€17,680	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€23,309	€27,895	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€35,725	€19,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€28,260	€39,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€7,304	Standard variable rate	PAYE	€48,106	€0	6
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€37,780	€17,316	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,996	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€155,309	€19,395	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€68,079	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€24,500	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€28,000	€14,867	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€45,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€57,500	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€37,382	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€10,713	Standard variable rate	Self Employed	€39,305	€28,431	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,600	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€29,571	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€24,450	€10,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€47,000	€0	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.69	€0	1 Year Fixed Rate	PAYE	€31,856	€11,730	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,432	€47,985	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€58,700	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€14,040	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,980	€33,350	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,100	€11,676	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€75,600	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€55,000	€21,420	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€71,141	€39,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€2,600	Standard variable rate	Self Certified	€30,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,947	€10,000	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,514	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€2,829	1 Year Fixed Rate	PAYE	€29,500	€0	3
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€0	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,755	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,416	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€36,254	1 Year Fixed Rate	Self Certified	€45,200	€0	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€21,372	€19,032	2

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
2102	12/8/2005	€165,000	-	€164,781	ECB	3.45	12/31/2006	300	1.78	298.22	68.75%	€240,000	9/21/2005	Kilkenny
2103	12/8/2005	€200,000	-	€199,708	ECB	3.40		300	1.78	298.22	54.05%	€370,000	11/8/2005	Dublin
2104	12/8/2005	€200,000	-	€199,870	ECB	4.15		360	1.78	358.22	63.09%	€317,000	11/4/2005	Dublin
2105	12/8/2005	€211,500	-	€211,374	ECB	3.55		360	1.78	358.22	90.00%	€235,000	8/31/2005	Dublin
2106	12/8/2005	€240,000	-	€239,808	ECB	4.60		324	1.78	322.22	80.00%	€300,000	9/30/2005	Kildare
2107	12/8/2005	€250,000	-	€249,755	ECB	3.45		360	1.78	358.22	62.50%	€400,000	10/22/2005	Mayo
2108	12/8/2005	€303,973	-	€303,973	ECB	5.00		300	1.78	298.22	38.00%	€800,000	4/6/2005	Dublin
2109	12/9/2005	€50,000	-	€49,681	ECB	2.95		120	1.74	118.26	10.64%	€470,000	8/12/2005	Dublin
2110	12/9/2005	€55,000	-	€54,904	ECB	3.15		264	1.74	262.26	25.00%	€220,000	7/18/2005	Carlow
2111	12/9/2005	€70,000	-	€69,914	ECB	3.15		336	1.74	334.26	20.59%	€340,000	11/2/2005	Dublin
2112	12/9/2005	€90,000	-	€89,842	ECB	3.10		264	1.74	262.26	60.00%	€150,000	8/9/2005	Donegal
2113	12/9/2005	€130,000	-	€129,827	ECB	5.00		276	1.74	274.26	48.15%	€270,000	11/7/2005	Kildare
2114	12/9/2005	€140,000	-	€139,665	ECB	4.85	12/31/2006	204	1.74	202.26	53.85%	€260,000	9/12/2005	Tipperary
2115	12/9/2005	€140,000	-	€139,917	ECB	5.25	12/31/2007	360	1.74	358.26	56.00%	€250,000	11/21/2005	Cork
2116	12/9/2005	€150,000	-	€149,856	ECB	3.55		360	1.74	358.26	61.22%	€245,000	10/28/2005	Wexford
2117	12/9/2005	€160,000	-	€159,857	ECB	3.85		360	1.74	358.26	44.44%	€360,000	7/14/2005	Meath
2118	12/9/2005	€175,000	-	€174,634	ECB	3.15		240	1.74	238.26	46.67%	€375,000	10/19/2005	Meath
2119	12/9/2005	€180,000	-	€179,734	ECB	3.30		300	1.74	298.26	52.94%	€340,000	11/15/2005	Dublin
2120	12/9/2005	€213,000	-	€212,882	ECB	5.50	12/31/2006	360	1.74	358.26	74.74%	€285,000	11/11/2005	Dublin
2121	12/9/2005	€225,000	-	€224,843	ECB	3.90		360	1.74	358.26	76.27%	€295,000	9/30/2005	Louth
2122	12/9/2005	€251,250	-	€251,165	ECB	5.50		360	1.74	358.26	75.00%	€335,000	11/16/2005	Dublin
2123	12/9/2005	€420,406	-	€420,081	ECB	3.55		360	1.74	358.26	89.45%	€470,000	11/17/2005	Tipperary
2124	12/12/2005	€30,000	-	€29,879	ECB	4.30		156	1.64	154.36	18.75%	€160,000	9/14/2005	Clare
2125	12/12/2005	€70,000	-	€69,875	ECB	4.30		240	1.64	238.36	26.92%	€260,000	9/26/2005	Wexford
2126	12/12/2005	€70,000	-	€70,000	ECB	5.00	12/31/2006	180	1.64	178.36	41.18%	€170,000	9/28/2005	Tipperary
2127	12/12/2005	€96,550	-	€96,156	ECB	4.15		156	1.64	154.36	41.98%	€230,000	10/26/2005	Wexford
2128	12/12/2005	€97,500	-	€97,426	ECB	5.10		348	1.64	346.36	75.00%	€130,000	10/21/2005	Tipperary
2129	12/12/2005	€120,000	-	€119,930	ECB	5.30		336	1.64	334.36	42.86%	€280,000	11/18/2005	Dublin
2130	12/12/2005	€125,000	-	€124,874	ECB	2.55		360	1.64	358.36	46.30%	€270,000	11/2/2005	Limerick
2131	12/12/2005	€134,000	-	€133,662	ECB	3.15		216	1.64	214.36	46.21%	€290,000	9/13/2005	Limerick
2132	12/12/2005	€135,000	-	€134,890	ECB	5.50		300	1.64	298.36	75.00%	€180,000	4/13/2005	Carlow
2133	12/12/2005	€140,000	-	€139,828	ECB	4.15	12/31/2006	300	1.64	298.36	70.00%	€200,000	11/2/2005	Cavan
2134	12/12/2005	€150,000	-	€148,862	ECB	4.05	12/31/2006	228	1.64	226.36	83.33%	€180,000	11/23/2005	Roscommon
2135	12/12/2005	€157,500	-	€157,401	ECB	5.50		360	1.64	358.36	75.00%	€210,000	10/4/2005	Dublin
2136	12/12/2005	€160,000	-	€160,000	ECB	5.50	12/31/2006	360	1.64	358.36	69.57%	€230,000	11/8/2005	Dublin
2137	12/12/2005	€180,000	-	€179,815	ECB	5.50		300	1.64	298.36	67.92%	€265,000	11/14/2005	Clare
2138	12/12/2005	€204,300	-	€204,155	ECB	3.85		360	1.64	358.36	90.00%	€227,000	10/12/2005	Louth
2139	12/12/2005	€219,750	-	€219,750	ECB	5.50		360	1.64	358.36	75.00%	€293,000	11/14/2005	Mayo
2140	12/12/2005	€250,000	-	€249,335	ECB	3.55		204	1.64	202.36	20.83%	€1,200,000	11/3/2005	Dublin
2141	12/13/2005	€100,000	-	€99,891	ECB	5.50	12/31/2006	300	1.61	298.39	66.67%	€150,000	11/17/2005	Donegal
2142	12/13/2005	€150,000	-	€149,422	ECB	2.95		168	1.61	166.39	15.79%	€950,000	6/17/2005	Dublin
2143	12/13/2005	€151,500	-	€151,394	ECB	3.90		360	1.61	358.39	79.36%	€189,950	8/30/2005	Kildare
2144	12/13/2005	€154,306	-	€154,201	ECB	5.00		360	1.61	358.39	38.58%	€400,000	10/10/2005	Galway
2145	12/13/2005	€155,000	-	€154,899	ECB	4.15		360	1.61	358.39	41.33%	€375,000	10/20/2005	Kildare
2146	12/13/2005	€195,000	-	€195,000	ECB	3.00		360	1.61	358.39	76.47%	€255,000	10/26/2005	Kildare
2147	12/13/2005	€200,000	-	€199,841	ECB	4.60		312	1.61	310.39	50.00%	€400,000	10/12/2005	Cork
2148	12/13/2005	€220,575	-	€220,438	ECB	4.30		360	1.61	358.39	85.00%	€259,500	11/14/2005	Dublin
2149	12/13/2005	€229,000	-	€228,668	ECB	3.40		300	1.61	298.39	76.85%	€298,000	10/7/2005	Kildare
2150	12/13/2005	€238,500	-	€238,500	ECB	4.05		360	1.61	358.39	90.00%	€265,000	10/4/2005	Meath
2151	12/13/2005	€250,000	-	€249,855	ECB	5.50		360	1.61	358.39	66.67%	€375,000	8/15/2005	Monaghan
2152	12/13/2005	€270,000	-	€269,763	ECB	3.75	12/31/2006	360	1.61	358.39	88.52%	€305,000	11/10/2005	Meath
2153	12/13/2005	€280,500	-	€280,259	ECB	3.85	12/31/2006	360	1.61	358.39	85.00%	€330,000	9/21/2005	Dublin
2154	12/13/2005	€315,000	-	€314,760	ECB	3.60		360	1.61	358.39	70.00%	€450,000	6/13/2005	Dublin
2155	12/13/2005	€369,000	-	€368,434	ECB	3.55		288	1.61	286.39	90.00%	€410,000	9/29/2005	Dublin
2156	12/13/2005	€425,000	-	€424,711	ECB	4.00		360	1.61	358.39	83.88%	€506,675	10/27/2005	Dublin
2157	12/14/2005	€65,000	-	€64,789	ECB	3.15		192	1.58	190.42	39.39%	€165,000	11/9/2005	Carlow
2158	12/14/2005	€65,000	-	€64,886	ECB	3.85	12/31/2008	240	1.58	238.42	37.14%	€175,000	10/7/2005	Galway
2159	12/14/2005	€75,000	-	€74,845	ECB	3.85		240	1.58	238.42	21.43%	€350,000	11/10/2005	Galway
2160	12/14/2005	€80,000	-	€79,876	ECB	2.95	12/31/2006	300	1.58	298.42	40.00%	€200,000	9/14/2005	Kildare
2161	12/14/2005	€130,000	-	€129,864	ECB	5.25		300	1.58	298.42	52.00%	€250,000	11/1/2005	Waterford
2162	12/14/2005	€150,000	-	€149,843	ECB	3.15		360	1.58	358.42	39.47%	€380,000	9/9/2005	Westmeath
2163	12/14/2005	€165,000	-	€164,847	ECB	3.70		360	1.58	358.42	52.38%	€315,000	11/16/2005	Dublin
2164	12/14/2005	€185,000	-	€184,857	ECB	3.55		360	1.58	358.42	64.91%	€285,000	10/27/2005	Roscommon
2165	12/14/2005	€190,000	-	€189,834	ECB	3.10		360	1.58	358.42	59.38%	€320,000	10/22/2005	Kildare
2166	12/14/2005	€192,000	-	€191,881	ECB	4.30		360	1.58	358.42	80.00%	€240,000	11/16/2005	Louth
2167	12/14/2005	€225,000	-	€224,790	ECB	3.75		360	1.58	358.42	90.00%	€250,000	11/10/2005	Kildare
2168	12/14/2005	€240,000	-	€239,753	ECB	3.15		336	1.58	334.42	48.00%	€500,000	11/16/2005	Meath
2169	12/14/2005	€288,000	-	€287,821	ECB	4.30		360	1.58	358.42	80.00%	€360,000	2/24/2005	Meath
2170	12/15/2005	€50,000	-	€49,929	ECB	3.15		312	1.55	310.45	19.23%	€260,000	11/18/2005	Dublin
2171	12/15/2005	€65,000	-	€64,889	ECB	4.55	12/31/2006	252	1.55	250.45	54.17%	€120,000	11/21/2005	Tipperary
2172	12/15/2005	€143,051	-	€142,905	ECB	4.00		336	1.55	334.45	75.29%	€190,000	11/21/2005	Tipperary
2173	12/15/2005	€156,900	-	€156,792	ECB	5.00		360	1.55	358.45	44.83%	€350,000	11/10/2005	Tipperary
2174	12/15/2005	€174,018	-	€173,893	ECB	3.85		360	1.55	358.45	66.93%	€260,000	10/24/2005	Kilkenny
2175	12/15/2005	€194,000	-	€194,000	ECB	4.00		360	1.55	358.45	55.43%	€350,000	9/19/2005	Sligo
2176	12/15/2005	€200,000	-	€199,797	ECB	4.55		300	1.55	298.45	54.05%	€370,000	11/14/2005	Dublin
2177	12/15/2005	€220,000	-	€219,835	ECB	3.70		360	1.55	358.45	73.33%	€300,000	10/29/2005	Mayo
2178	12/15/2005	€321,000	-	€320,743	ECB	3.45		360	1.55	358.45	64.20%	€500,000	11/7/2005	Offaly
2179	12/16/2005	€80,000	-	€79,848	ECB	4.30	12/31/2006	240	1.51	238.49	30.19%	€265,000	8/29/2005	Meath
2180	12/16/2005	€89,900	-	€89,641	ECB	5.00		180	1.51	178.49	29.97%	€300,000	10/3/2005	Westmeath
2181	12/16/2005	€100,000	-	€99,886	ECB	3.55								

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€37,500	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,200	€10,000	3
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€39,014	€26,357	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,000	€27,000	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€80,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€56,564	Standard variable rate	Self Employed	€65,642	€22,961	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,200	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€16,094	€0	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€24,444	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,406	€11,274	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,000	€26,928	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€39,007	€13,200	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€25,757	€26,400	6
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€43,496	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,902	€19,998	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,480	€16,500	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€33,000	€32,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,500	€30,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,000	€66,177	6
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€91,764	€10,307	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,600	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€5,947	Standard variable rate	PAYE	€30,067	€24,128	5
Terraced House	Freehold	Remortgage	Repayment	1.44	€0	1 Year Fixed Rate	PAYE	€17,423	€32,460	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€8,796	Standard variable rate	Self Certified	€25,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,400	€0	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,683	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,240	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€28,620	€20,700	4
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€50,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,400	€23,653	6
Terraced House	Freehold	Purchase	Repayment	1.35	€0	1 Year Fixed Rate	PAYE	€31,975	€10,700	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€16,547	Standard variable rate	PAYE	€46,106	€31,612	6
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.57	€30,017	Standard variable rate	Self Employed	€80,774	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,200	€24,154	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€26,400	€17,160	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€45,000	€11,700	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€29,970	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€132,127	Standard variable rate	PAYE	€40,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,500	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€46,140	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€0	5
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€41,180	€57,000	3
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€72,178	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€0	2
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€85,000	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€27,000	€29,600	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€58,000	€11,000	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€55,443	€11,000	2
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€146,000	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€77,924	€40,000	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,569	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,913	3 Year Fixed rate	PAYE	€0	€15,000	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,400	€24,246	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€31,987	€16,120	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€8,195	Standard variable rate	PAYE	€29,120	€10,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€30,668	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,200	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,000	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€34,461	€14,400	4
Detached	Leasehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€67,100	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€44,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€64,652	€31,114	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,786	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€0	€30,369	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€9,600	€17,280	3
Detached	Freehold	Remortgage	Repayment	0.00	€11,635	Standard variable rate	PAYE	€41,000	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€1,270	Standard variable rate	PAYE	€40,000	€0	3
Detached	Freehold	Remortgage	Repayment	1.46	€1,712	Standard variable rate	Self Certified	€50,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,615	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€66,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€37,300	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,968	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,633	€30,629	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€22,147	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€52,000	€0	3

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
2186	12/16/2005	€147,000	-	€146,856	ECB	3.45		360	1.51	358.49	61.25%	€240,000	11/11/2005	Wexford
2187	12/16/2005	€158,000	-	€157,896	ECB	4.15		360	1.51	358.49	42.13%	€375,000	11/16/2005	Louth
2188	12/16/2005	€160,000	-	€159,723	ECB	3.85		264	1.51	262.49	50.00%	€320,000	10/25/2005	Wexford
2189	12/16/2005	€180,000	-	€178,276	ECB	4.30		360	1.51	358.49	78.26%	€230,000	11/1/2005	Meath
2190	12/16/2005	€188,000	-	€187,746	ECB	4.30	12/31/2006	288	1.51	286.49	80.00%	€235,000	11/3/2005	Louth
2191	12/16/2005	€194,450	-	€194,328	ECB	4.30		360	1.51	358.49	74.79%	€260,000	10/11/2005	Dublin
2192	12/16/2005	€215,000	-	€214,839	ECB	3.70		360	1.51	358.49	76.79%	€280,000	11/10/2005	Wicklow
2193	12/16/2005	€216,000	-	€215,821	ECB	4.30		360	1.51	358.49	77.14%	€280,000	11/10/2005	Louth
2194	12/16/2005	€225,000	-	€224,802	ECB	3.45		348	1.51	346.49	32.14%	€700,000	10/26/2005	Dublin
2195	12/16/2005	€380,000	-	€379,720	ECB	3.75		360	1.51	358.49	84.44%	€450,000	11/7/2005	Offaly
2196	12/19/2005	€25,000	-	€24,852	ECB	4.30		120	1.41	118.59	10.42%	€240,000	11/22/2005	Westmeath
2197	12/19/2005	€30,000	-	€29,899	ECB	3.85		180	1.41	178.59	17.14%	€175,000	9/21/2005	Meath
2198	12/19/2005	€42,343	-	€42,117	ECB	5.30	12/31/2008	120	1.41	118.59	21.17%	€200,000	8/5/2005	Donegal
2199	12/19/2005	€60,000	-	€59,939	ECB	5.00	12/31/2007	300	1.41	298.59	40.00%	€150,000	11/23/2005	Carlow
2200	12/19/2005	€100,000	-	€99,852	ECB	4.30		276	1.41	274.59	58.82%	€170,000	9/8/2005	Sligo
2201	12/19/2005	€100,000	-	€99,882	ECB	3.25		336	1.41	334.59	41.67%	€240,000	11/3/2005	Louth
2202	12/19/2005	€100,000	-	€100,000	ECB	5.00		360	1.41	358.59	31.25%	€320,000	11/7/2005	Wexford
2203	12/19/2005	€110,000	-	€109,713	ECB	4.30		204	1.41	202.59	46.81%	€235,000	10/13/2005	Meath
2204	12/19/2005	€120,000	-	€119,841	ECB	3.45	12/31/2008	300	1.41	298.59	66.67%	€180,000	11/17/2005	Galway
2205	12/19/2005	€125,000	-	€124,796	ECB	3.15		288	1.41	286.59	41.67%	€300,000	11/29/2005	Dublin
2206	12/19/2005	€135,000	-	€134,700	ECB	3.15	12/31/2006	240	1.41	238.59	44.26%	€305,000	11/23/2005	Dublin
2207	12/19/2005	€139,000	-	€138,819	ECB	3.15		324	1.41	322.59	39.71%	€350,000	11/22/2005	Galway
2208	12/19/2005	€140,000	-	€139,569	ECB	4.30		180	1.41	178.59	33.73%	€415,000	10/26/2005	Kildare
2209	12/19/2005	€143,600	-	€143,482	ECB	4.30	12/31/2007	360	1.41	358.59	79.78%	€180,000	11/8/2005	Kilkenny
2210	12/19/2005	€144,500	-	€144,373	ECB	3.15		360	1.41	358.59	48.17%	€300,000	5/30/2005	Cork
2211	12/19/2005	€145,000	-	€144,852	ECB	3.25		360	1.41	358.59	65.91%	€220,000	11/14/2005	Galway
2212	12/19/2005	€170,000	-	€169,792	ECB	3.70		300	1.41	298.59	73.91%	€230,000	11/21/2005	Mayo
2213	12/19/2005	€170,000	-	€169,840	ECB	3.60		360	1.41	358.59	56.67%	€300,000	11/30/2005	Waterford
2214	12/19/2005	€170,000	-	€169,872	ECB	3.75		360	1.41	358.59	85.00%	€200,000	10/18/2005	Clare
2215	12/19/2005	€170,955	-	€170,820	ECB	3.55		360	1.41	358.59	90.00%	€189,950	7/26/2005	Kildare
2216	12/19/2005	€180,000	-	€179,799	ECB	4.80	12/31/2006	300	1.41	298.59	75.00%	€240,000	11/23/2005	Westmeath
2217	12/19/2005	€180,000	-	€179,846	ECB	3.25		360	1.41	358.59	90.00%	€200,000	11/16/2005	Kildare
2218	12/19/2005	€211,500	-	€211,303	ECB	3.60		336	1.41	334.59	76.91%	€275,000	9/7/2005	Meath
2219	12/19/2005	€215,000	-	€214,862	ECB	4.30		360	1.41	358.59	71.67%	€300,000	11/15/2005	Mayo
2220	12/19/2005	€220,000	-	€219,852	ECB	4.15		360	1.41	358.59	69.84%	€315,000	10/25/2005	Laois
2221	12/19/2005	€253,000	-	€252,764	ECB	3.70		360	1.41	358.59	50.60%	€500,000	10/26/2005	Cavan
2222	12/19/2005	€261,500	-	€261,312	ECB	4.80		360	1.41	358.59	65.38%	€400,000	7/18/2005	Wicklow
2223	12/19/2005	€280,000	-	€279,753	ECB	4.00		360	1.41	358.59	74.67%	€375,000	11/24/2005	Meath
2224	12/20/2005	€35,000	-	€34,921	ECB	3.25		240	1.38	238.62	35.00%	€100,000	6/24/2005	Limerick
2225	12/20/2005	€60,000	-	€59,561	ECB	2.95		108	1.38	106.62	16.22%	€370,000	11/23/2005	Dublin
2226	12/20/2005	€80,000	-	€79,740	ECB	4.30		180	1.38	178.62	72.73%	€110,000	10/10/2005	Limerick
2227	12/20/2005	€98,000	-	€97,900	ECB	3.30		360	1.38	358.62	54.44%	€180,000	11/14/2005	Offaly
2228	12/20/2005	€100,000	-	€99,809	ECB	4.55		240	1.38	238.62	52.63%	€190,000	10/5/2005	Waterford
2229	12/20/2005	€110,000	-	€109,839	ECB	3.40		300	1.38	298.62	55.00%	€200,000	10/25/2005	Wexford
2230	12/20/2005	€115,000	-	€114,935	ECB	5.50	12/31/2006	360	1.38	358.62	69.70%	€165,000	11/24/2005	Meath
2231	12/20/2005	€125,000	-	€125,000	ECB	4.95		156	1.38	154.62	25.00%	€500,000	2/4/2005	Dublin
2232	12/20/2005	€144,500	-	€144,304	ECB	3.85		300	1.38	298.62	85.00%	€170,000	10/26/2005	Mayo
2233	12/20/2005	€145,000	-	€144,832	ECB	2.70		360	1.38	358.62	55.77%	€260,000	11/25/2005	Laois
2234	12/20/2005	€147,589	-	€147,470	ECB	4.15	12/31/2006	360	1.38	358.62	65.60%	€225,000	11/24/2005	Dublin
2235	12/20/2005	€163,000	-	€162,572	ECB	4.00		204	1.38	202.62	50.94%	€320,000	9/5/2005	Longford
2236	12/20/2005	€196,000	-	€195,842	ECB	4.30		360	1.38	358.62	80.00%	€245,000	11/7/2005	Meath
2237	12/20/2005	€197,000	-	€196,641	ECB	3.00		276	1.38	274.62	71.64%	€275,000	12/5/2005	Kerry
2238	12/20/2005	€200,000	-	€199,779	ECB	5.10		300	1.38	298.62	66.67%	€300,000	11/23/2005	Dublin
2239	12/20/2005	€200,000	-	€199,812	ECB	3.70		360	1.38	358.62	80.00%	€250,000	10/27/2005	Wexford
2240	12/20/2005	€200,000	-	€199,841	ECB	4.45		360	1.38	358.62	66.67%	€300,000	11/14/2005	Meath
2241	12/20/2005	€216,750	-	€216,571	ECB	3.85	12/31/2007	360	1.38	358.62	85.00%	€255,000	11/14/2005	Dublin
2242	12/20/2005	€220,000	-	€219,763	ECB	3.00		360	1.38	358.62	74.58%	€295,000	10/19/2005	Wexford
2243	12/20/2005	€227,000	-	€226,686	ECB	3.60	12/31/2006	300	1.38	298.62	78.28%	€290,000	11/11/2005	Dublin
2244	12/20/2005	€238,500	-	€238,269	ECB	3.55		360	1.38	358.62	90.00%	€265,000	10/4/2005	Dublin
2245	12/20/2005	€256,500	-	€256,088	ECB	3.85		276	1.38	274.62	90.00%	€285,000	11/14/2005	Wexford
2246	12/20/2005	€283,000	-	€282,745	ECB	3.85		360	1.38	358.62	82.03%	€345,000	11/4/2005	Wexford
2247	12/20/2005	€297,500	-	€297,241	ECB	4.05		360	1.38	358.62	85.00%	€350,000	11/25/2005	Kildare
2248	12/20/2005	€350,000	-	€349,538	ECB	3.55		312	1.38	310.62	29.17%	€1,200,000	11/1/2005	Wicklow
2249	12/21/2005	€25,000	-	€24,918	ECB	3.55		180	1.35	178.65	11.36%	€220,000	7/6/2005	Tipperary
2250	12/21/2005	€52,000	-	€51,810	ECB	2.95		180	1.35	178.65	24.76%	€210,000	11/23/2005	Mayo
2251	12/21/2005	€60,000	-	€59,799	ECB	3.85		180	1.35	178.65	30.00%	€200,000	11/22/2005	Roscommon
2252	12/21/2005	€85,000	-	€84,808	ECB	3.15		240	1.35	238.65	29.31%	€290,000	12/2/2005	Dublin
2253	12/21/2005	€100,000	-	€99,908	ECB	5.50		312	1.35	310.65	62.50%	€160,000	11/17/2005	Waterford
2254	12/21/2005	€102,000	-	€101,856	ECB	3.55		300	1.35	298.65	34.00%	€300,000	11/1/2005	Clare
2255	12/21/2005	€111,000	-	€110,520	ECB	5.00		144	1.35	142.65	24.67%	€450,000	9/23/2005	Clare
2256	12/21/2005	€117,000	-	€116,790	ECB	5.00		240	1.35	238.65	36.22%	€323,000	7/1/2005	Waterford
2257	12/21/2005	€127,851	-	€127,729	ECB	3.55	12/31/2006	360	1.35	358.65	67.29%	€190,000	10/7/2005	Laois
2258	12/21/2005	€139,000	-	€138,862	ECB	5.50		300	1.35	298.65	73.16%	€190,000	11/7/2005	Tipperary
2259	12/21/2005	€150,000	-	€149,708	ECB	2.55		276	1.35	274.65	37.50%	€400,000	10/22/2005	Carlow
2260	12/21/2005	€150,000	-	€149,891	ECB	4.85		360	1.35	358.65	60.00%	€250,000	10/14/2005	Dublin
2261	12/21/2005	€160,000	-	€159,863	ECB	4.00		360	1.35	358.65	72.73%	€220,000	10/27/2005	Westmeath
2262	12/21/2005	€176,000	-	€175,855	ECB	4.30		360	1.35	358.65	80.00%	€220,000	11/4/2005	Westmeath
2263	12/21/2005	€180,000	-	€179,676	ECB	5.00		240	1.35	238.65	25.71%	€700,000	9/5/2005	Tipperary
2264	12/21/2005	€180,000	-	€179,855	ECB	4.30		360	1.35	358.65	80.00%	€225,000	11/15/2005	Dublin
2265	12/21/2005	€240,000	-	€239,670										

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€28,380	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€39,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€35,667	€14,682	3
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€42,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,716	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,308	€11,908	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€60,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€36,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€80,000	€10,086	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,000	€0	5
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€30,581	€0	4
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	Self Certified	€20,000	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€32,500	€0	6
Detached	Leasehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,681	€9,880	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€27,000	€0	1
Detached	Leasehold	Remortgage	Repayment	0.00	€11,889	Standard variable rate	PAYE	€34,840	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,846	€20,027	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€20,800	€21,297	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€29,756	€20,443	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€40,703	€10,523	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,853	€0	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€72,800	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€63,140	€20,886	4
Semi	Freehold	Remortgage	Repayment	0.00	€488	Standard variable rate	Self Employed	€42,000	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€26,000	€23,800	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€5,000	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,444	€0	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€32,500	€24,480	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€35,400	€22,253	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,557	€5,200	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€53,965	€22,300	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,000	€30,400	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€6,903	Standard variable rate	Self Employed	€53,500	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€0	€68,836	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,000	€10,400	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€56,201	€9,000	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€13,789	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€31,500	€0	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€28,600	€23,400	4
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€15,117	€13,405	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€24,700	€10,000	6
Semi	Freehold	Remortgage	Repayment	0.00	€22,700	Standard variable rate	Self Employed	€60,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€10,400	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€26,825	€4,826	4
Detached	Freehold	Purchase	Repayment	0.00	€4,121	Standard variable rate	Self Certified	€46,320	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€48,462	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€57,000	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€20,954	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,300	€40,000	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€25,726	€25,000	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€55,000	€12,500	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€50,040	€0	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€68,000	€0	1
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,687	€18,200	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€37,500	€37,500	1
Flat (Leasehold)	Leasehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€55,000	€35,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€87,000	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€21,560	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,800	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€3,500	Standard variable rate	Self Employed	€50,000	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€40,770	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€10,043	Standard variable rate	PAYE	€27,256	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,744	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,400	€12,442	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€33,800	Standard variable rate	PAYE	€48,700	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€28,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,000	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€39,000	€0	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€26,750	€27,000	3
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€36,824	€10,974	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€36,961	Standard variable rate	PAYE	€31,200	€28,748	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,900	€48,000	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€65,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€69,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€70,239	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€92,000	Standard variable rate	Self Employed	€81,890	€38,000	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€75,000	€0	1

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
2270	12/22/2005	€50,000	-	€49,708	ECB	4.60		120	1.32	118.68	13.89%	€360,000	11/7/2005	Dublin
2271	12/22/2005	€60,000	-	€60,000	ECB	2.95	12/31/2006	240	1.32	238.68	25.53%	€235,000	2/17/2005	Westmeath
2272	12/22/2005	€75,000	-	€74,880	ECB	3.85		276	1.32	274.68	50.00%	€150,000	10/18/2005	Offaly
2273	12/22/2005	€110,500	-	€110,409	ECB	4.30		360	1.32	358.68	85.00%	€130,000	10/24/2005	Tipperary
2274	12/22/2005	€130,000	-	€129,731	ECB	3.85		240	1.32	238.68	41.94%	€310,000	9/21/2005	Dublin
2275	12/22/2005	€132,000	-	€131,897	ECB	4.55		360	1.32	358.68	55.00%	€240,000	10/12/2005	Kildare
2276	12/22/2005	€138,750	-	€138,658	ECB	5.50		348	1.32	346.68	75.00%	€185,000	8/25/2005	Laois
2277	12/22/2005	€154,000	-	€153,902	ECB	5.25		360	1.32	358.68	59.23%	€260,000	11/17/2005	Clare
2278	12/22/2005	€157,000	-	€156,787	ECB	3.85		300	1.32	298.68	84.86%	€185,000	10/21/2005	Cork
2279	12/22/2005	€168,000	-	€167,799	ECB	4.60		300	1.32	298.68	80.00%	€210,000	10/5/2005	Dublin
2280	12/22/2005	€170,000	-	€169,714	ECB	2.55		300	1.32	298.68	22.67%	€750,000	11/17/2005	Louth
2281	12/22/2005	€200,000	-	€199,829	ECB	4.00	12/31/2006	360	1.32	358.68	80.00%	€250,000	12/5/2005	Clare
2282	12/22/2005	€242,000	-	€241,489	ECB	3.75		240	1.32	238.68	82.03%	€295,000	11/15/2005	Dublin
2283	12/22/2005	€243,000	-	€242,780	ECB	3.60		360	1.32	358.68	77.14%	€315,000	11/8/2005	Meath
2284	12/22/2005	€290,473	-	€290,207	ECB	3.40	12/31/2007	360	1.32	358.68	70.85%	€410,000	11/24/2005	Dublin
2285	12/23/2005	€50,000	-	€49,849	ECB	5.00		180	1.28	178.72	16.13%	€310,000	10/26/2005	Wicklow
2286	12/23/2005	€55,000	-	€54,842	ECB	2.95		204	1.28	202.72	18.33%	€300,000	10/19/2005	Galway
2287	12/23/2005	€60,000	-	€59,956	ECB	3.85		360	1.28	358.72	30.00%	€200,000	3/8/2005	Galway
2288	12/23/2005	€70,000	-	€69,759	ECB	3.15		180	1.28	178.72	20.00%	€350,000	10/14/2005	Galway
2289	12/23/2005	€70,000	-	€69,935	ECB	3.25		348	1.28	346.72	45.16%	€155,000	4/18/2005	Tipperary
2290	12/23/2005	€75,000	-	€74,777	ECB	5.25		180	1.28	178.72	41.67%	€180,000	11/17/2005	Limerick
2291	12/23/2005	€78,000	-	€77,893	ECB	5.00	12/31/2007	264	1.28	262.72	41.05%	€190,000	11/21/2005	Sligo
2292	12/23/2005	€80,000	-	€79,924	ECB	3.55	12/31/2006	360	1.28	358.72	66.67%	€120,000	9/1/2005	Offaly
2293	12/23/2005	€85,000	-	€84,853	ECB	4.60		240	1.28	238.72	21.25%	€400,000	11/21/2005	Cork
2294	12/23/2005	€85,000	-	€84,927	ECB	5.80	12/31/2007	300	1.28	298.72	60.71%	€140,000	11/25/2005	Cork
2295	12/23/2005	€100,000	-	€99,522	ECB	3.25		144	1.28	142.72	37.04%	€270,000	11/29/2005	Cavan
2296	12/23/2005	€100,000	-	€99,752	ECB	3.10		228	1.28	226.72	50.00%	€200,000	9/19/2005	Roscommon
2297	12/23/2005	€110,000	-	€109,882	ECB	2.95	12/31/2006	360	1.28	358.72	45.83%	€240,000	11/2/2005	Wexford
2298	12/23/2005	€112,500	-	€112,096	ECB	3.10		180	1.28	178.72	56.25%	€200,000	11/9/2005	Mayo
2299	12/23/2005	€120,000	-	€119,456	ECB	3.25		216	1.28	214.72	41.38%	€290,000	8/12/2005	Longford
2300	12/23/2005	€120,000	-	€119,913	ECB	4.85		360	1.28	358.72	57.14%	€120,000	10/26/2005	Westmeath
2301	12/23/2005	€126,000	-	€125,867	ECB	3.55		360	1.28	358.72	84.00%	€150,000	10/21/2005	Mayo
2302	12/23/2005	€130,000	-	€129,710	ECB	3.25		240	1.28	238.72	47.27%	€275,000	11/28/2005	Dublin
2303	12/23/2005	€130,000	-	€129,798	ECB	3.40		276	1.28	274.72	72.22%	€180,000	11/15/2005	Offaly
2304	12/23/2005	€140,000	-	€139,736	ECB	3.85		252	1.28	250.72	48.28%	€290,000	11/15/2005	Dublin
2305	12/23/2005	€140,000	-	€139,878	ECB	3.85	12/31/2006	360	1.28	358.72	44.09%	€317,500	9/19/2005	Dublin
2306	12/23/2005	€144,000	-	€143,707	ECB	3.90	12/31/2006	240	1.28	238.72	80.00%	€180,000	12/2/2005	Tipperary
2307	12/23/2005	€145,500	-	€145,407	ECB	3.60		420	1.28	418.72	72.75%	€200,000	11/2/2005	Cork
2308	12/23/2005	€148,750	-	€148,612	ECB	3.55	12/31/2006	360	1.28	358.72	85.00%	€175,000	11/22/2005	Wexford
2309	12/23/2005	€160,000	-	€159,821	ECB	4.15		300	1.28	298.72	66.67%	€240,000	11/17/2005	Westmeath
2310	12/23/2005	€165,750	-	€165,550	ECB	3.55		324	1.28	322.72	85.00%	€195,000	11/22/2005	Westmeath
2311	12/23/2005	€167,500	-	€167,171	ECB	3.70		240	1.28	238.72	55.83%	€300,000	11/17/2005	Meath
2312	12/23/2005	€180,000	-	€179,864	ECB	3.70		360	1.28	358.72	55.38%	€325,000	11/23/2005	Wicklow
2313	12/23/2005	€190,000	-	€189,818	ECB	3.55		360	1.28	358.72	82.61%	€230,000	11/23/2005	Westmeath
2314	12/23/2005	€196,000	-	€195,875	ECB	4.30		360	1.28	358.72	80.00%	€245,000	11/2/2005	Clare
2315	12/23/2005	€200,000	-	€199,462	ECB	2.70		216	1.28	214.72	52.63%	€380,000	11/30/2005	Kilkenny
2316	12/23/2005	€200,000	-	€199,718	ECB	3.55		300	1.28	298.72	84.75%	€236,000	11/24/2005	Waterford
2317	12/23/2005	€240,000	-	€239,824	ECB	4.80		360	1.28	358.72	75.00%	€320,000	8/3/2005	Dublin
2318	12/23/2005	€254,000	-	€253,801	ECB	3.55		360	1.28	358.72	89.99%	€282,250	3/1/2005	Dublin
2319	12/23/2005	€275,000	-	€274,641	ECB	4.00		300	1.28	298.72	78.57%	€350,000	11/23/2005	Donegal
2320	12/30/2005	€100,000	-	€99,822	ECB	5.00	12/31/2006	240	1.05	238.95	40.32%	€248,000	10/4/2005	Kildare
2321	12/30/2005	€120,000	-	€119,402	ECB	4.60	12/31/2006	132	1.05	130.95	38.10%	€315,000	9/28/2005	Dublin
2322	12/30/2005	€170,000	-	€168,639	ECB	3.85		360	1.05	358.95	61.59%	€276,000	6/28/2005	Limerick
2323	12/30/2005	€195,000	-	€195,000	ECB	5.80		180	1.05	178.95	62.90%	€310,000	9/8/2005	Donegal
2324	12/30/2005	€212,500	-	€212,296	ECB	3.55		360	1.05	358.95	85.00%	€250,000	12/13/2005	Meath
2325	12/30/2005	€250,000	-	€249,797	ECB	4.30	12/31/2006	360	1.05	358.95	73.53%	€340,000	11/15/2005	Galway
2326	12/30/2005	€297,500	-	€297,116	ECB	3.55		312	1.05	310.95	85.00%	€350,000	8/8/2005	Wicklow
2327	1/5/2006	€50,000	-	€50,000	ECB	3.25		300	0.85	299.15	17.54%	€285,000	11/11/2005	Wexford
2328	1/5/2006	€130,000	-	€130,000	ECB	4.30		180	0.85	179.15	46.43%	€280,000	11/23/2005	Louth
2329	1/5/2006	€130,000	-	€130,000	ECB	5.30		132	0.85	131.15	28.89%	€450,000	9/14/2005	Sligo
2330	1/5/2006	€135,000	-	€135,000	ECB	5.00		360	0.85	359.15	27.84%	€485,000	5/23/2005	Laois
2331	1/5/2006	€220,000	-	€220,000	ECB	4.00		360	0.85	359.15	56.41%	€390,000	11/8/2005	Meath
2332	1/5/2006	€220,000	-	€220,000	ECB	4.00		360	0.85	359.15	73.33%	€300,000	10/21/2005	Cavan
2333	1/5/2006	€260,454	-	€260,454	ECB	4.30		360	0.85	359.15	20.84%	€1,250,000	10/19/2005	Wicklow
2334	1/5/2006	€280,000	-	€280,000	ECB	3.60		360	0.85	359.15	71.79%	€390,000	11/7/2005	Meath
2335	1/5/2006	€299,061	-	€299,061	ECB	3.55		288	0.85	287.15	62.96%	€475,000	7/22/2005	Cork
2336	1/6/2006	€50,000	-	€50,000	ECB	5.30		336	0.82	335.18	20.00%	€250,000	11/30/2005	Cavan
2337	1/6/2006	€50,000	-	€50,000	ECB	2.95	1/31/2007	300	0.82	299.18	26.32%	€190,000	11/19/2005	Galway
2338	1/6/2006	€70,000	-	€70,000	ECB	5.00		204	0.82	203.18	26.92%	€260,000	7/27/2005	Dublin
2339	1/6/2006	€80,750	-	€80,750	ECB	3.45		348	0.82	347.18	62.12%	€130,000	10/19/2005	Kilkenny
2340	1/6/2006	€100,000	-	€100,000	ECB	2.95	31/01/2007	96	0.82	95.18	35.71%	€280,000	11/29/2005	Westmeath
2341	1/6/2006	€105,000	-	€105,000	ECB	2.85		360	0.82	359.18	65.63%	€160,000	10/25/2005	Offaly
2342	1/6/2006	€130,000	-	€130,000	ECB	5.00		180	0.82	179.18	43.33%	€300,000	6/1/2005	Mayo
2343	1/6/2006	€130,000	-	€130,000	ECB	4.30		300	0.82	299.18	48.15%	€270,000	9/30/2005	Cork
2344	1/6/2006	€130,000	-	€130,000	ECB	5.50		240	0.82	239.18	65.00%	€200,000	11/18/2005	Westmeath
2345	1/6/2006	€135,000	-	€135,000	ECB	4.00		348	0.82	347.18	50.94%	€265,000	2/14/2005	Dublin
2346	1/6/2006	€160,000	-	€160,000	ECB	4.00		240	0.82	239.18	80.00%	€200,000	11/16/2005	Limerick
2347	1/6/2006	€168,750	-	€168,750	ECB	5.50		360	0.82	359.18	67.50%	€250,000	7/26/2005	Cork
2348	1/6/2006	€187,900	-	€187,900	ECB	4.30		228	0.82	227.18	50.11%	€375,000	7/20/2005	Wicklow
2349	1/6/2006	€190,000	-	€190,000	ECB	4.15	1/31/2007	360						

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€32,000	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€27,031	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€8,024	€19,375	4
Semi	Freehold	Purchase	Repayment	0.00	€4,195	Standard variable rate	Self Certified	€77,986	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€38,646	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,000	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€52,887	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,800	€0	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,722	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€33,000	€18,300	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€55,672	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€46,905	€47,752	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€53,200	€28,412	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Employed	€63,732	€0	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€8,174	€8,714	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€12,668	€9,734	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€13,700	€9,600	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,640	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,470	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€7,700	€20,436	6
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€13,520	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	Self Certified	€22,000	€12,700	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€24,076	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€27,400	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,672	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€29,750	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€23,000	€0	5
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€41,600	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€55,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,580	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,190	€7,810	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€33,725	€9,485	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€55,000	€0	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€27,300	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€53,735	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,420	€12,000	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,684	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,321	€18,802	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,337	€48,598	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€43,000	€0	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€52,500	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€70,000	€30,000	0
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€78,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€7,958	Standard variable rate	PAYE	€95,000	€0	5
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€37,500	€15,756	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€70,000	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€46,482	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€50,000	€0	5
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€43,726	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	1.05	€10,495	Standard variable rate	Self Certified	€24,000	€53,482	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,946	€18,720	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€35,000	€26,000	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€70,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€31,200	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,870	Standard variable rate	PAYE	€40,750	€30,227	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€44,944	€13,300	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,335	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€32,480	€42,000	4
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€21,787	€22,925	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€56,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€58,500	€6,864	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€31,560	€47,500	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€11,226	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€15,194	Standard variable rate	PAYE	€22,581	€0	6
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€42,500	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€19,908	€25,443	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€36,000	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€33,319	Standard variable rate	Self Employed	€42,418	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,920	€7,431	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,790	€12,896	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,386	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,000	€27,000	3
Detached	Freehold	Remortgage	Repayment	0.00	€14,840	Standard variable rate	PAYE	€45,120	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€49,000	€0	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€330	Standard variable rate	PAYE	€27,201	€11,700	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€38,000	€0	3
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€34,000	€18,768	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,000	€32,414	5

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
2354	1/9/2006	€210,000	-	€210,000	ECB	3.45		300	0.72	299.28	66.25%	€317,000	7/26/2005	Dublin
2355	1/9/2006	€325,000	-	€325,000	ECB	3.45		420	0.72	419.28	65.00%	€500,000	12/7/2005	Dublin
2356	1/10/2006	€35,000	-	€35,000	ECB	3.55	1/31/2009	84	0.69	83.31	10.29%	€340,000	4/5/2005	Kildare
2357	1/10/2006	€80,000	-	€80,000	ECB	4.30		360	0.69	359.31	76.92%	€104,000	9/30/2005	Louth
2358	1/10/2006	€100,000	-	€100,000	ECB	2.95		288	0.69	287.31	37.04%	€270,000	11/7/2005	Meath
2359	1/10/2006	€106,000	-	€106,000	ECB	3.25		360	0.69	359.31	60.57%	€175,000	11/30/2005	Wexford
2360	1/10/2006	€125,000	-	€125,000	ECB	5.50	1/31/2007	360	0.69	359.31	69.44%	€180,000	11/24/2005	Louth
2361	1/10/2006	€130,000	-	€130,000	ECB	3.45		240	0.69	239.31	66.67%	€195,000	10/28/2005	Wexford
2362	1/10/2006	€139,253	-	€139,253	ECB	4.00	1/31/2007	360	0.69	359.31	71.41%	€195,000	9/29/2005	Limerick
2363	1/10/2006	€153,000	-	€153,000	ECB	4.00	1/31/2007	360	0.69	359.31	85.00%	€180,000	10/17/2005	Offaly
2364	1/10/2006	€165,000	-	€165,000	ECB	3.85		348	0.69	347.31	45.83%	€360,000	11/23/2005	Dublin
2365	1/10/2006	€188,000	-	€188,000	ECB	4.60		252	0.69	251.31	37.60%	€500,000	12/5/2005	Dublin
2366	1/10/2006	€200,000	-	€200,000	ECB	4.00		360	0.69	359.31	51.95%	€385,000	11/7/2005	Louth
2367	1/10/2006	€245,000	-	€245,000	ECB	3.45		360	0.69	359.31	65.33%	€375,000	11/30/2005	Kildare
2368	1/11/2006	€90,000	-	€90,000	ECB	2.95		216	0.66	215.34	36.00%	€250,000	11/7/2005	Galway
2369	1/11/2006	€100,000	-	€100,000	ECB	3.00		360	0.66	359.34	74.07%	€135,000	10/20/2005	Wexford
2370	1/11/2006	€110,000	-	€110,000	ECB	3.60		360	0.66	359.34	74.32%	€148,000	9/12/2005	Tipperary
2371	1/11/2006	€170,000	-	€170,000	ECB	3.75		360	0.66	359.34	85.00%	€200,000	11/2/2005	Offaly
2372	1/11/2006	€208,000	-	€208,000	ECB	5.50		360	0.66	359.34	74.29%	€280,000	8/30/2005	Clare
2373	1/11/2006	€217,239	-	€217,239	ECB	3.75		180	0.66	179.34	83.55%	€260,000	9/14/2005	Westmeath
2374	1/11/2006	€220,000	-	€220,000	ECB	3.70		360	0.66	359.34	78.57%	€280,000	11/23/2005	Cork
2375	1/12/2006	€75,000	-	€75,000	ECB	3.55	1/31/2007	300	0.62	299.38	30.00%	€250,000	11/8/2005	Louth
2376	1/12/2006	€103,000	-	€102,354	ECB	5.00		240	0.62	239.38	46.82%	€220,000	6/7/2005	Clare
2377	1/12/2006	€102,595	-	€102,595	ECB	5.30		288	0.62	287.38	17.69%	€580,000	10/26/2005	Waterford
2378	1/12/2006	€130,000	-	€130,000	ECB	3.60		240	0.62	239.38	69.89%	€186,000	9/30/2005	Kerry
2379	1/12/2006	€130,000	-	€130,000	ECB	5.30		300	0.62	299.38	30.23%	€430,000	12/2/2005	Dublin
2380	1/12/2006	€142,868	-	€142,868	ECB	5.00		360	0.62	359.38	39.69%	€360,000	7/29/2005	Dublin
2381	1/12/2006	€150,000	-	€150,000	ECB	4.15		324	0.62	323.38	45.45%	€330,000	10/26/2005	Dublin
2382	1/12/2006	€170,000	-	€170,000	ECB	3.25		276	0.62	275.38	65.38%	€260,000	11/29/2005	Dublin
2383	1/12/2006	€200,000	-	€200,000	ECB	3.85		360	0.62	359.38	50.00%	€400,000	12/7/2005	Wexford
2384	1/12/2006	€220,000	-	€220,000	ECB	4.05		300	0.62	299.38	84.62%	€260,000	12/7/2005	Westmeath
2385	1/12/2006	€230,000	-	€230,000	ECB	3.00		336	0.62	335.38	77.97%	€295,000	11/11/2005	Cork
2386	1/12/2006	€280,000	-	€280,000	ECB	3.85		360	0.62	359.38	84.85%	€330,000	11/10/2005	Wexford
2387	1/13/2006	€120,000	-	€120,000	ECB	3.85	1/31/2009	300	0.59	299.41	30.00%	€400,000	5/16/2005	Dublin
2388	1/13/2006	€147,761	-	€147,761	ECB	4.30		180	0.59	179.41	42.22%	€350,000	7/21/2005	Wicklow
2389	1/16/2006	€50,000	-	€50,000	ECB	3.25		264	0.49	263.51	33.33%	€150,000	11/30/2005	Limerick
2390	1/16/2006	€100,000	-	€100,000	ECB	2.95		240	0.49	239.51	50.00%	€200,000	10/10/2005	Cork
2391	1/16/2006	€100,000	-	€100,000	ECB	3.25		180	0.49	179.51	50.00%	€200,000	12/7/2005	Wexford
2392	1/16/2006	€110,000	-	€110,000	ECB	3.25		360	0.49	359.51	33.33%	€330,000	12/7/2005	Galway
2393	1/16/2006	€110,000	-	€110,000	ECB	3.15		360	0.49	359.51	40.00%	€275,000	11/28/2005	Laois
2394	1/16/2006	€112,000	-	€112,000	ECB	3.30		360	0.49	359.51	82.96%	€135,000	7/11/2005	Limerick
2395	1/16/2006	€116,000	-	€116,000	ECB	3.15	1/31/2007	300	0.49	299.51	37.42%	€310,000	11/14/2005	Dublin
2396	1/16/2006	€120,000	-	€120,000	ECB	4.30		240	0.49	239.51	48.00%	€250,000	11/21/2005	Kildare
2397	1/16/2006	€120,000	-	€120,000	ECB	3.70		276	0.49	275.51	80.00%	€150,000	11/24/2005	Donegal
2398	1/16/2006	€125,000	-	€125,000	ECB	4.00	1/31/2006	360	0.49	359.51	71.43%	€175,000	12/6/2005	Cork
2399	1/16/2006	€140,000	-	€140,000	ECB	5.00		240	0.49	239.51	46.67%	€300,000	11/18/2005	Mayo
2400	1/16/2006	€160,000	-	€160,000	ECB	3.85		300	0.49	299.51	64.00%	€250,000	12/2/2005	Meath
2401	1/16/2006	€161,000	-	€161,000	ECB	5.80		360	0.49	359.51	73.18%	€220,000	10/28/2005	Westmeath
2402	1/16/2006	€180,000	-	€180,000	ECB	4.00		360	0.49	359.51	78.26%	€230,000	12/6/2005	Limerick
2403	1/16/2006	€186,406	-	€186,406	ECB	3.25		300	0.49	299.51	64.28%	€290,000	12/7/2005	Wexford
2404	1/16/2006	€262,000	-	€262,000	ECB	3.85		300	0.49	299.51	84.38%	€310,500	9/27/2005	Dublin
2405	1/16/2006	€270,000	-	€270,000	ECB	4.00		300	0.49	299.51	52.94%	€510,000	12/5/2005	Dublin
2406	1/17/2006	€75,000	-	€75,000	ECB	5.50	1/31/2009	360	0.46	359.54	75.00%	€100,000	11/26/2005	Tipperary
2407	1/17/2006	€75,000	-	€75,000	ECB	3.25		240	0.46	239.54	25.00%	€300,000	12/20/2005	Kildare
2408	1/17/2006	€100,000	-	€100,000	ECB	4.30	1/31/2007	240	0.46	239.54	30.30%	€330,000	12/5/2005	Dublin
2409	1/17/2006	€130,000	-	€130,000	ECB	4.80		264	0.46	263.54	74.29%	€175,000	8/2/2005	Westmeath
2410	1/17/2006	€130,000	-	€130,000	ECB	5.55		348	0.46	347.54	52.00%	€250,000	11/9/2005	Wexford
2411	1/17/2006	€140,000	-	€140,000	ECB	4.80		192	0.46	191.54	72.73%	€192,500	11/21/2005	Westmeath
2412	1/17/2006	€150,000	-	€150,000	ECB	5.50		240	0.46	239.54	65.22%	€230,000	11/16/2005	Louth
2413	1/17/2006	€154,000	-	€154,000	ECB	5.10		288	0.46	287.54	61.60%	€250,000	12/8/2005	Donegal
2414	1/17/2006	€167,000	-	€167,000	ECB	4.55		360	0.46	359.54	57.59%	€290,000	12/1/2005	Wicklow
2415	1/17/2006	€170,000	-	€170,000	ECB	3.60		360	0.46	359.54	75.56%	€225,000	12/8/2005	Dublin
2416	1/17/2006	€180,000	-	€180,000	ECB	2.55		300	0.46	299.54	42.86%	€420,000	12/8/2005	Dublin
2417	1/17/2006	€447,900	-	€447,900	ECB	2.85		360	0.46	359.54	66.36%	€675,000	11/21/2005	Louth
2418	1/18/2006	€50,000	-	€50,000	ECB	2.95		180	0.43	179.57	25.00%	€200,000	12/14/2005	Roscommon
2419	1/18/2006	€60,000	-	€60,000	ECB	3.55		180	0.43	179.57	42.86%	€140,000	9/16/2005	Donegal
2420	1/18/2006	€90,000	-	€80,168	ECB	2.55	1/31/2007	360	0.43	359.57	33.33%	€270,000	12/19/2005	Offaly
2421	1/18/2006	€100,000	-	€100,000	ECB	3.40		360	0.43	359.57	57.14%	€175,000	8/20/2005	Donegal
2422	1/18/2006	€100,000	-	€100,000	ECB	3.55		360	0.43	359.57	35.71%	€280,000	8/9/2005	Westmeath
2423	1/18/2006	€165,000	-	€165,000	ECB	4.00	1/31/2008	228	0.43	227.57	73.33%	€225,000	12/8/2005	Cork
2424	1/18/2006	€182,750	-	€182,750	ECB	3.55		324	0.43	323.57	85.00%	€215,000	12/14/2005	Waterford
2425	1/18/2006	€184,000	-	€184,000	ECB	4.30	1/31/2007	324	0.43	323.57	80.00%	€230,000	11/23/2005	Carlow
2426	1/18/2006	€330,000	-	€330,000	ECB	3.70		360	0.43	359.57	78.57%	€420,000	11/11/2005	Galway
2427	1/19/2006	€86,000	-	€86,000	ECB	3.55		240	0.39	239.61	47.78%	€180,000	11/30/2005	Wexford
2428	1/19/2006	€100,000	-	€100,000	ECB	5.00		360	0.39	359.61	50.00%	€200,000	12/12/2005	Louth
2429	1/19/2006	€100,000	-	€100,000	ECB	2.55		180	0.39	179.61	20.41%	€490,000	12/1/2005	Wicklow
2430	1/19/2006	€110,000	-	€110,000	ECB	5.00		300	0.39	299.61	44.90%	€245,000	12/15/2005	Dublin
2431	1/19/2006	€120,000	-	€120,000	ECB	3.85		360	0.39	359.61	44.44%	€270,000	7/11/2005	Meath
2432	1/19/2006	€120,000	-	€120,000	ECB	3.15		300	0.39	299.61	48.98%	€245,000	12/5/2005	Cork
2433	1/19/2006	€137,886	-	€137,886	ECB	3.85		300	0.39	299.61	62.68%	€220,000	12/5/2005	Kerry
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Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,255	€31,000	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€81,449	€0	2
Detached	Freehold	Remortgage	Repayment	0.00	€1,697	3 Year Fixed rate	PAYE	€21,500	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,500	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€20,076	€0	1
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€20,037	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€29,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,136	€37,807	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€30,500	€0	3
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€43,639	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€26,000	€12,480	3
Semi	Freehold	Remortgage	Repayment	0.00	€5,632	Standard variable rate	Self Certified	€48,838	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,800	€0	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€45,968	€5,928	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,740	€0	1
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€17,760	€8,760	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,500	€0	2
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€50,960	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€57,136	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€82,614	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€25,889	1
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€24,018	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€15,241	Standard variable rate	PAYE	€31,200	€19,226	6
Detached	Freehold	Remortgage	Repayment	0.00	€13,369	Standard variable rate	Self Certified	€50,000	€15,974	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€27,362	€15,871	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€24,500	€15,207	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,700	€0	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€17,160	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€32,000	€4,206	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,315	€38,945	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€30,000	2
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€70,000	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€31,674	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€42,000	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€54,600	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€21,000	€15,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€42,228	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€29,548	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€47,963	€0	2
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€24,960	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€429	1 Year Fixed Rate	PAYE	€34,884	€37,920	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€2,981	Standard variable rate	PAYE	€37,377	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€42,000	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€35,856	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€13,165	Standard variable rate	PAYE	€49,402	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,078	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€36,105	Standard variable rate	Self Certified	€50,000	€0	6
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€39,200	€22,253	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€76,954	€0	1
Terraced House	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€10,753	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€84,800	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	3 Year Fixed rate	PAYE	€25,016	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,949	€0	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€45,605	€0	5
Semi	Freehold	First Time Buyer	Repayment	0.00	€8,790	Standard variable rate	PAYE	€31,723	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€27,989	Standard variable rate	Self Certified	€58,000	€0	6
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€27,404	€14,400	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€152	Standard variable rate	Self Employed	€55,498	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	5
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,428	€10,920	5
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Employed	€35,259	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€100,000	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€19,000	€14,196	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,645	€0	3
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€75,000	€0	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€40,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€35,000	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€44,200	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€47,267	€13,296	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€1,665	1 Year Fixed Rate	PAYE	€60,000	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€0	1
Terraced House	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€27,802	€16,960	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,060	€0	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€14,196	€16,640	0
Terraced House	Freehold	Remortgage	Repayment	0.00	€31,472	Standard variable rate	Self Employed	€22,800	€25,000	6
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€1,097	Standard variable rate	PAYE	€27,224	€10,000	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€29,223	€8,888	2
Bungalow (Detached)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€28,600	€0	3
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€40,111	€0	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€41,979	€0	4
Bungalow (Semi)	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€33,345	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€69,179	€0	2

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
2438	1/19/2006	€178,000	-	€178,000	ECB	3.85	1/31/2007	360	0.39	359.61	89.90%	€198,000	6/28/2005	Limerick
2439	1/19/2006	€200,000	-	€200,000	ECB	4.15		360	0.39	359.61	66.67%	€300,000	12/15/2005	Offaly
2440	1/19/2006	€202,000	-	€202,000	ECB	3.25		360	0.39	359.61	61.21%	€330,000	11/26/2005	Offaly
2441	1/19/2006	€293,681	-	€293,681	ECB	3.75		360	0.39	359.61	83.91%	€350,000	11/29/2005	Cork
2442	1/19/2006	€331,500	-	€331,500	ECB	3.75		360	0.39	359.61	85.00%	€390,000	11/3/2005	Mayo
2443	1/20/2006	€50,000	-	€50,000	ECB	3.15		180	0.36	179.64	16.67%	€300,000	11/29/2005	Dublin
2444	1/20/2006	€55,000	-	€55,000	ECB	2.95		204	0.36	203.64	28.35%	€194,000	11/16/2005	Limerick
2445	1/20/2006	€80,000	-	€80,000	ECB	5.00		204	0.36	203.64	27.59%	€290,000	8/17/2005	Offaly
2446	1/20/2006	€95,000	-	€95,000	ECB	3.55		180	0.36	179.64	23.75%	€400,000	12/19/2005	Louth
2447	1/20/2006	€104,278	-	€104,278	ECB	3.25		336	0.36	335.64	37.92%	€275,000	9/29/2005	Donegal
2448	1/20/2006	€113,500	-	€113,500	ECB	5.30		360	0.36	359.64	28.38%	€400,000	11/3/2005	Westmeath
2449	1/20/2006	€130,000	-	€130,000	ECB	3.40	1/31/2007	300	0.36	299.64	78.79%	€165,000	11/24/2005	Louth
2450	1/20/2006	€150,000	-	€150,000	ECB	3.30		324	0.36	323.64	60.00%	€250,000	12/15/2005	Dublin
2451	1/20/2006	€165,000	-	€165,000	ECB	3.85		324	0.36	323.64	82.50%	€200,000	12/12/2005	Donegal
2452	1/20/2006	€204,100	-	€204,100	ECB	3.55		360	0.36	359.64	68.03%	€300,000	11/11/2005	Galway
2453	1/20/2006	€218,354	-	€218,354	ECB	5.50		360	0.36	359.64	66.17%	€330,000	8/22/2005	Monaghan
2454	1/20/2006	€371,000	-	€371,000	ECB	3.55		444	0.36	443.64	89.83%	€413,000	11/24/2005	Meath
2455	1/23/2006	€35,000	-	€35,000	ECB	3.25		360	0.26	359.74	10.61%	€330,000	12/6/2005	Wexford
2456	1/23/2006	€50,000	-	€50,000	ECB	2.55		96	0.26	95.74	11.11%	€450,000	12/14/2005	Clare
2457	1/23/2006	€72,000	-	€72,000	ECB	4.60		180	0.26	179.74	30.00%	€240,000	6/7/2005	Donegal
2458	1/23/2006	€80,000	-	€80,000	ECB	3.55		240	0.26	239.74	42.11%	€190,000	12/21/2005	Kerry
2459	1/23/2006	€120,000	-	€120,000	ECB	3.25	1/31/2007	144	0.26	143.74	4.80%	€2,500,000	10/3/2005	Dublin
2460	1/23/2006	€130,000	-	€130,000	ECB	3.10		240	0.26	239.74	52.00%	€250,000	12/5/2005	Westmeath
2461	1/23/2006	€135,000	-	€135,000	ECB	3.00		360	0.26	359.74	77.14%	€175,000	11/15/2005	Westmeath
2462	1/23/2006	€140,000	-	€140,000	ECB	4.30	1/31/2007	360	0.26	359.74	73.68%	€190,000	11/5/2005	Kildare
2463	1/23/2006	€170,000	-	€170,000	ECB	5.80		300	0.26	299.74	60.71%	€280,000	9/30/2005	Cork
2464	1/23/2006	€182,318	-	€182,318	ECB	4.00	1/31/2007	252	0.26	251.74	72.93%	€250,000	11/3/2005	Wexford
2465	1/23/2006	€190,000	-	€190,000	ECB	3.55	1/31/2007	348	0.26	347.74	84.44%	€225,000	12/16/2005	Tipperary
2466	1/23/2006	€211,500	-	€211,500	ECB	3.55	1/31/2007	312	0.26	311.74	90.00%	€235,000	10/28/2005	Limerick
2467	1/23/2006	€220,860	-	€220,860	ECB	2.85		360	0.26	359.74	64.96%	€340,000	11/21/2005	Cork
2468	1/23/2006	€225,000	-	€225,000	ECB	3.55		192	0.26	191.74	90.00%	€250,000	8/11/2005	Louth
2469	1/23/2006	€310,000	-	€310,000	ECB	4.55		360	0.26	359.74	57.94%	€535,000	11/15/2005	Wicklow
2470	1/24/2006	€25,000	-	€25,000	ECB	2.95		72	0.23	71.77	7.81%	€320,000	11/28/2005	Galway
2471	1/24/2006	€55,000	-	€55,000	ECB	3.25		228	0.23	227.77	14.67%	€375,000	11/29/2005	Cork
2472	1/24/2006	€60,000	-	€60,000	ECB	5.00		300	0.23	299.77	20.00%	€300,000	12/15/2005	Wexford
2473	1/24/2006	€78,000	-	€78,000	ECB	2.55		300	0.23	299.77	10.76%	€725,000	1/6/2006	Dublin
2474	1/24/2006	€80,000	-	€80,000	ECB	4.60		300	0.23	299.77	25.00%	€320,000	11/22/2005	Galway
2475	1/24/2006	€85,000	-	€85,000	ECB	3.15	1/31/2007	360	0.23	359.77	36.96%	€230,000	12/6/2005	Wexford
2476	1/24/2006	€90,000	-	€90,000	ECB	3.55		240	0.23	239.77	40.91%	€220,000	12/16/2005	Monaghan
2477	1/24/2006	€150,000	-	€150,000	ECB	3.25		360	0.23	359.77	37.50%	€400,000	11/28/2005	Wexford
2478	1/24/2006	€170,000	-	€170,000	ECB	3.30		300	0.23	299.77	51.52%	€330,000	4/18/2005	Dublin
2479	1/24/2006	€200,000	-	€200,000	ECB	3.10		228	0.23	227.77	57.14%	€350,000	10/20/2005	Mayo
2480	1/24/2006	€208,406	-	€208,406	ECB	3.75		360	0.23	359.77	69.47%	€300,000	12/6/2005	Dublin
2481	1/24/2006	€218,500	-	€218,500	ECB	3.55		360	0.23	359.77	49.66%	€440,000	9/26/2005	Dublin
2482	1/24/2006	€250,000	-	€250,000	ECB	3.40		360	0.23	359.77	76.92%	€325,000	12/6/2005	Galway
2483	1/24/2006	€272,000	-	€272,000	ECB	4.30		360	0.23	359.77	80.00%	€340,000	12/13/2005	Waterford
2484	1/25/2006	€77,000	-	€77,000	ECB	3.55		300	0.20	299.80	29.62%	€260,000	11/22/2005	Donegal
2485	1/25/2006	€80,000	-	€80,000	ECB	5.00		120	0.20	119.80	26.67%	€300,000	11/16/2005	Tipperary
2486	1/25/2006	€102,000	-	€102,000	ECB	3.40		252	0.20	251.80	78.46%	€130,000	11/30/2005	Tipperary
2487	1/25/2006	€150,000	-	€150,000	ECB	4.45		360	0.20	359.80	61.22%	€245,000	12/10/2005	Roscommon
2488	1/25/2006	€166,500	-	€166,500	ECB	3.25		360	0.20	359.80	85.38%	€195,000	11/13/2006	Kildare
2489	1/25/2006	€235,000	-	€235,000	ECB	4.30		264	0.20	263.80	55.95%	€420,000	12/24/2005	Dublin
2490	1/25/2006	€250,000	-	€250,000	ECB	3.25		360	0.20	359.80	67.57%	€370,000	11/11/2005	Dublin
2491	1/25/2006	€368,000	-	€368,000	ECB	2.95		360	0.20	359.80	46.00%	€800,000	12/16/2005	Wicklow
2492	1/25/2006	€760,750	-	€760,750	ECB	4.00		360	0.20	359.80	85.00%	€895,000	11/22/2005	Kildare
2493	1/26/2006	€50,000	-	€50,000	ECB	2.95		240	0.16	239.84	17.86%	€280,000	10/6/2005	Dublin
2494	1/26/2006	€55,000	-	€55,000	ECB	5.00		168	0.16	167.84	30.56%	€180,000	11/30/2005	Wexford
2495	1/26/2006	€70,000	-	€70,000	ECB	3.85	1/31/2007	180	0.16	179.84	24.14%	€290,000	12/21/2005	Dublin
2496	1/26/2006	€75,000	-	€75,000	ECB	3.15		180	0.16	179.84	41.67%	€180,000	12/20/2005	Galway
2497	1/26/2006	€85,000	-	€85,000	ECB	4.30	1/31/2007	360	0.16	359.84	73.91%	€115,000	10/12/2005	Wexford
2498	1/26/2006	€100,000	-	€100,000	ECB	5.00		240	0.16	239.84	34.48%	€290,000	9/20/2005	Wexford
2499	1/26/2006	€130,000	-	€130,000	ECB	5.00		360	0.16	359.84	44.07%	€295,000	12/20/2005	Dublin
2500	1/26/2006	€130,000	-	€130,000	ECB	3.25		360	0.16	359.84	34.21%	€380,000	9/12/2005	Roscommon
2501	1/26/2006	€150,000	-	€150,000	ECB	4.80		300	0.16	299.84	75.00%	€200,000	6/21/2005	Dublin
2502	1/26/2006	€165,000	-	€165,000	ECB	3.40		276	0.16	275.84	55.93%	€295,000	12/16/2005	Wexford
2503	1/26/2006	€178,000	-	€178,000	ECB	3.30		360	0.16	359.84	56.06%	€317,500	9/19/2005	Dublin
2504	1/26/2006	€218,855	-	€218,855	ECB	4.60		252	0.16	251.84	48.63%	€450,000	1/9/2006	Dublin
2505	1/26/2006	€228,366	-	€228,366	ECB	5.25		192	0.16	191.84	53.11%	€430,000	12/12/2005	Roscommon
2506	1/26/2006	€233,750	-	€233,750	ECB	4.30		360	0.16	359.84	85.00%	€275,000	12/20/2005	Louth
2507	1/26/2006	€310,000	-	€310,000	ECB	3.75		360	0.16	359.84	83.78%	€370,000	11/18/2005	Dublin
2508	1/27/2006	€50,000	-	€50,000	ECB	3.85		192	0.13	191.87	26.32%	€190,000	11/25/2005	Westmeath
2509	1/27/2006	€50,000	-	€50,000	ECB	3.25		180	0.13	179.87	25.00%	€200,000	11/11/2005	Roscommon
2510	1/27/2006	€95,838	-	€95,920	ECB	4.00		300	0.13	299.87	85.00%	€112,750	11/4/2005	Offaly
2511	1/27/2006	€100,000	-	€100,000	ECB	3.40		216	0.13	215.87	79.37%	€126,000	11/30/2005	Limerick
2512	1/27/2006	€100,000	-	€100,000	ECB	3.55		300	0.13	299.87	35.71%	€280,000	12/13/2005	Dublin
2513	1/27/2006	€115,000	-	€115,000	ECB	2.95		360	0.13	359.87	32.86%	€350,000	11/28/2005	Wicklow
2514	1/27/2006	€142,500	-	€142,500	ECB	4.80		360	0.13	359.87	75.00%	€190,000	11/2/2005	Limerick
2515	1/27/2006	€179,907	-	€179,907	ECB	3.55		300	0.13	299.87	49.97%	€360,000	12/15/2005	Dublin
2516	1/27/2006	€195,000	-	€195,000	ECB	2.85		360	0.13	359.87	65.00%	€300,000	11/21/2005	Donegal
2517	1/27/2006	€200,000	-	€200,000	ECB	3.25		300	0.13	299.87	40.00%	€500,000	10/3/2005	Clare
2518	1/27/2006	€200,000	-											

Property Type	Tenure	Purchase Type	Payment Type	Arrears multiple	Judgements	Description	S/Cert	Primary Income	Secondary Income	Product Class
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€42,000	€10,249	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€55,000	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,158	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€36,970	€23,405	2
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€94,752	€0	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€28,439	€0	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€17,784	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€2,610	Standard variable rate	PAYE	€42,000	€0	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,500	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€19,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€20,975	Standard variable rate	Self Certified	€28,600	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€21,840	€26,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,136	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€48,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,500	€21,000	6
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€83,719	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€38,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€10,000	€19,000	0
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€9,880	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,004	€0	3
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€48,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,913	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€62,400	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€17,766	Standard variable rate	Self Certified	€60,000	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€45,621	€0	3
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€41,451	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€50,000	€0	1
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,000	€0	0
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,660	€40,873	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€52,275	€32,000	5
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,880	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€19,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€17,500	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€23,600	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€9,160	Standard variable rate	Self Certified	€50,000	€0	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,921	€33,006	2
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€50,000	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€54,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€51,000	€6,000	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€95,192	€22,600	1
Flat (Freehold)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€54,000	€0	2
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€57,564	€0	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€82,150	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€68,089	€0	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€14,976	3
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€32,437	€32,200	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,192	€17,437	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€20,800	€11,400	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€39,000	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€5,596	Standard variable rate	Self Certified	€53,256	€8,500	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€48,700	€27,000	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€90,000	€0	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Employed	€88,021	€217,155	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€33,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€0	€41,044	6
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€42,725	€0	4
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€26,405	€15,514	2
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	1 Year Fixed Rate	Self Employed	€33,000	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€18,373	Standard variable rate	Self Employed	€7,740	€20,198	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€42,000	€17,038	6
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,702	€9,010	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€58,075	€11,440	5
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€44,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€62,150	€18,000	6
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€57,540	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€60,630	€18,512	2
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€30,014	€0	4
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€17,688	€0	1
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€34,582	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€34,587	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,937	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€22,568	€0	1
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€37,681	€0	5
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€21,372	€18,048	3
Bungalow (Detached)	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€38,494	€25,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€25,000	€17,660	4
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€35,000	€23,700	1
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	Self Certified	€62,000	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€45,972	€16,534	2

Account No	Origination Date	Original Advance	Unreleased Amount	Current Principal Balance	Rate Base Type	Margin	Fixed Term	Original Term	Loan Age	Remaining Term	Original LTV	Property Value	Valuation Date	Region
2522	1/30/2006	€50,000	-	€50,000	ECB	4.30		300	0.03	299.97	26.32%	€190,000	6/16/2005	Tipperary
2523	1/30/2006	€80,000	-	€80,000	ECB	5.00		240	0.03	239.97	42.11%	€190,000	12/6/2005	Kildare
2524	1/30/2006	€100,000	-	€100,000	ECB	2.55		264	0.03	263.97	30.30%	€330,000	12/15/2005	Dublin
2525	1/30/2006	€180,000	-	€180,000	ECB	3.85		228	0.03	227.97	48.65%	€370,000	12/19/2005	Wicklow
2526	1/30/2006	€192,000	-	€192,000	ECB	3.25		360	0.03	359.97	85.33%	€225,000	11/21/2005	Sligo
2527	1/30/2006	€200,000	-	€200,000	ECB	3.40		312	0.03	311.97	80.00%	€250,000	11/15/2005	Dublin
2528	1/30/2006	€200,000	-	€200,000	ECB	4.45		360	0.03	359.97	66.67%	€300,000	12/19/2005	Meath
2529	1/30/2006	€206,550	-	€206,550	ECB	3.75		360	0.03	359.97	90.00%	€229,500	11/25/2005	Clare
2530	1/31/2006	€60,000	-	€60,000	ECB	2.95		180	0.00	180.00	15.00%	€400,000	12/2/2005	Dublin
2531	1/31/2006	€65,000	-	€65,000	ECB	3.55		240	0.00	240.00	17.11%	€380,000	11/3/2005	Tipperary
2532	1/31/2006	€93,600	-	€93,600	ECB	3.85		240	0.00	240.00	90.00%	€104,000	11/17/2005	Galway
2533	1/31/2006	€100,000	-	€100,000	ECB	3.85		240	0.00	240.00	41.67%	€240,000	11/15/2005	Dublin
2534	1/31/2006	€105,000	-	€105,000	ECB	5.00		180	0.00	180.00	32.81%	€320,000	11/7/2005	Cork
2535	1/31/2006	€110,500	-	€110,500	ECB	3.55		300	0.00	300.00	85.00%	€130,000	10/21/2005	Longford
2536	1/31/2006	€120,000	-	€120,000	ECB	3.55		360	0.00	360.00	46.15%	€260,000	1/4/2006	Clare
2537	1/31/2006	€142,676	-	€142,676	ECB	3.45		360	0.00	360.00	62.03%	€230,000	11/16/2005	Wicklow
2538	1/31/2006	€150,000	-	€150,000	ECB	3.25		300	0.00	300.00	30.00%	€500,000	11/29/2005	Wicklow
2539	1/31/2006	€150,000	-	€150,000	ECB	3.85	1/31/2007	360	0.00	360.00	84.27%	€178,000	10/27/2005	Offaly
2540	1/31/2006	€154,000	-	€154,000	ECB	3.60		240	0.00	240.00	78.97%	€195,000	1/13/2006	Kilkenny
2541	1/31/2006	€155,000	-	€155,000	ECB	3.55		180	0.00	180.00	34.44%	€450,000	12/9/2005	Kildare
2542	1/31/2006	€160,000	-	€160,000	ECB	4.30	1/31/2008	360	0.00	360.00	80.00%	€200,000	1/12/2006	Laois
2543	1/31/2006	€172,500	-	€172,500	ECB	4.80		360	0.00	360.00	73.40%	€235,000	11/29/2005	Laois
2544	1/31/2006	€174,000	-	€174,000	ECB	3.85	1/31/2007	360	0.00	360.00	69.60%	€250,000	12/8/2005	Cork
2545	1/31/2006	€180,000	-	€180,000	ECB	5.50		360	0.00	360.00	72.95%	€246,750	10/14/2005	Wexford
2546	1/31/2006	€182,750	-	€182,750	ECB	3.55		360	0.00	360.00	85.00%	€215,000	1/9/2006	Waterford
2547	1/31/2006	€211,000	-	€211,000	ECB	3.25		360	0.00	360.00	65.94%	€320,000	5/30/2005	Dublin
2548	1/31/2006	€222,317	-	€222,317	ECB	2.95		180	0.00	180.00	47.30%	€470,000	11/21/2005	Galway
2549	1/31/2006	€305,398	-	€305,398	ECB	3.75		300	0.00	300.00	67.87%	€450,000	11/3/2005	Meath
2550	1/31/2006	€440,000	-	€440,000	ECB	3.55		324	0.00	324.00	60.27%	€730,000	1/5/2006	Dublin

Property Type	Tenure	Purchase Type	Payment Type	Arrears		Description	S/Cert	Primary Income	Secondary Income	Product Class
				multiple	Judgements					
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€15,912	€0	5
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€14,612	€5,623	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€21,984	€0	0
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€71,500	€0	3
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€50,059	€0	0
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€52,561	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€5,062	Standard variable rate	Self Certified	€60,000	€0	4
Semi	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€22,628	€20,920	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€50,000	€0	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€18,000	€22,000	3
Detached	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	Self Certified	€45,000	€30,000	1
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€39,593	€0	4
Terraced House	Freehold	Remortgage	Repayment	0.00	€12,433	Standard variable rate	PAYE	€38,000	€25,000	6
Bungalow (Semi)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€23,500	€19,500	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€27,800	€22,206	3
Semi	Freehold	Purchase	Repayment	0.00	€4	Standard variable rate	PAYE	€23,868	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€30,000	€0	1
Bungalow (Semi)	Freehold	Purchase	Repayment	0.00	€0	1 Year Fixed Rate	Self Certified	€50,000	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€117,000	€0	2
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€81,344	€0	3
Terraced House	Freehold	Remortgage	Repayment	0.00	€0	2 Year Fixed Rate	PAYE	€55,400	€0	4
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€61,218	€0	5
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	1 Year Fixed Rate	PAYE	€48,270	€0	3
Detached	Freehold	Purchase	Repayment	0.00	€0	Standard variable rate	PAYE	€68,600	€0	6
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	PAYE	€25,677	€31,356	1
Semi	Freehold	First Time Buyer	Repayment	0.00	€0	Standard variable rate	PAYE	€40,000	€23,340	1
Detached	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Employed	€73,303	€0	1
Bungalow (Detached)	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€75,000	€0	2
Semi	Freehold	Remortgage	Repayment	0.00	€0	Standard variable rate	Self Certified	€56,897	€55,000	1

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