PRINCIPAL COLLATERAL CHARACTERISTICS - KMS2007-01

		KMS2007-01 Initial Pool	KMS2007-01 First Change End Feb 10	KMS2007-01 Second Change End Feb 10	KMS2007-01 First Change End Nov 12	KMS2007-01 Second Change End Nov 12	KMS2007-01 First Change End Aug 13	KMS2007-01 Second Change End Aug 13	KMS2007-01 First Change End May 15	KMS2007-01 Second Change End May 15	KMS2007-01 First Change End Feb 17	KMS2007-01 Second Change End Feb 17	KMS2007-01 First Change End Nov 36	KMS2007-01 Second Change End Nov 36	KMS2007-01 First Change End Aug 16	KMS2007-01 Second Change End Aug 16	KMS2007-01 First Change End May 16	KMS2007-01 Second Change End May 16	KMS2007-01 First Change End Feb 36	KMS2007-01 Second Change End Feb 16	KMS2007-01 First Change End Nov 13	KMS2007-01 Second Change End Nov 13	KMS2007-01 First Change End Aug 13	KMS2007-01 Second Change End Aug 13	KMS2007-01 First Change End May 15	KMS2007-01 Second Change End May 15	KMS2007-01 First Change End Aug 14	KMS2007-01 Second Change End Aug 14	KMS2007-01 First Change End Nov 14	KMS2007-01 Second Change End Nov 14	KMS2007-01 First Change End Aug 15	KMS2007-01 Second Change End Aug 15	KMS2007-01 First Change End Feb 15	KMS2007-01 Second Change End Feb 15	KMS2007-01 First Change End Aug 14	KMS2007-01 Second Change End Aug 14	KMS2007-01 First Change End May 14	KMS2007-01 Second Change End May 14	KMS2007-01 First Change End Feb 14	KMS2007-01 Second Change End Feb 14	KMS2007-01 First Change End Nov 13	KMS2007-01 Second Change End Nov 13	KMS2007-01 First Change End Aug 13	KMS2007-01 Second Change End Aug 13	KMS2007-01 First Change End May 13	KMS2007-01 Second Change End May 13	KMS2007-01 First Change End Feb 13	KMS2007-01 Second Change End Feb 13	KMS2007-01 First Change End Nov 2012	KMS2007-01 Second Change End Nov 2012	KMS2007-01 First Change End Aug 2012	KMS2007-01 Second Change End Aug 2012
Loss Position		1st/ 2nd Charges	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge	First Charge	Second Charge
Number of Mortgages		10,501	1,967	523	2,011	544	2,670	564	2,133	581	2,181	602	2,253	644	2,320	733	2,368	757	2,419	779	2,472	815	2,527	840	2,582	863	2,635	881	2,689	899	2,749	923	2,819	946	2,892	965	2,984	1,012	3,030	1,038	3,113	1,062	3,197	1,099	3,277	1,124	3,374	1,150
Total Principal Balance		£860,098,540	£182,178,726	£165,083,737	£186,572,039	£165,563,034	£193,080,131	£13,079,521	£200,538,788	£11,585,991	£205,263,963	£12,458,988	£212,564,730	£12,509,065	£216,656,981	£13,146,154	£221,731,655	£13,811,375	£230,738,474	£14,284,975	£237,255,766	£15,219,857	£244,259,247	£16,163,155	£250,736,150	£17,686,438	£256,677,788	£17,683,886	£262,996,917	£18,344,516	£270,457,683	£18,922,760	£280,321,777	£19,805,302	£288,091,937	£20,541,517	£299,537,128	£21,579,650	£304,632,691	£22,260,173	£310,849,451	£23,296,264	£325,034,199	£24,424,736	£332,910,073	£25,248,586	£343,366,527	£26,132,898
Weighted Average Loan-to-Value		75.82%	79.89%	81.42%	79.72%	81.69%	77.49%	80.15%	77.47%	80.27%	77.45%	80.31%	77.37%	80.28%	77.33%	80.13%	77.34%	80.04%	77.32%	80.00%	77.35%	79.78%	77.27%	79.74%	77.11%	79.68%	77.07%	79.72%	77.06%	79.76%	77.02%	79.86%	77.02%	79.88%	76.94%	79.62%	76.91%	79.66%	76.88%	79.53%	76.82%	79.42%	76.77%	79.42%	76.76%	79.44%
Property Type	Semi-Detached	31.40%	35.63%	33.22%	35.60%	33.67%	35.11%	33.36%	35.25%	33.18%	35.08%	33.38%	34.77%	33.13%	34.50%	33.29%	34.39%	33.16%	34.39%	33.30%	34.17%	32.76%	34.02%	32.70%	33.78%	32.46%	33.64%	32.22%	33.71%	32.70%	33.60%	32.56%	33.64%	32.49%	33.47%	32.66%	33.46%	33.17%	33.36%	32.86%	33.10%	32.59%	32.58%	32.19%	32.72%	32.20%	32.65%	32.05%
	Detached	19.08%	15.67%	25.28%	15.56%	24.74%	16.65%	24.64%	16.32%	24.67%	16.22%	24.65%	16.35%	23.49%	16.67%	22.95%	16.59%	23.59%	16.73%	23.36%	16.84%	23.01%	16.96%	23.38%	17.03%	23.08%	17.04%	23.08%	17.01%	22.81%	17.10%	23.14%	17.49%	23.59%	17.38%	23.74%	17.32%	23.23%	17.28%	23.17%	17.16%	23.54%	17.60%	23.59%	17.44%	23.43%	17.28%	23.38%
	Flat	9.66%	6.89%	4.83%	7.04%	4.65%	7.18%	4.54%	7.14%	4.68%	7.16%	4.57%	7.58%	4.67%	7.58%	4.56%	7.66%	4.38%	7.48%	4.20%	7.58%	4.59%	7.62%	4.64%	7.83%	5.13%	7.95%	5.01%	7.98%	5.09%	7.98%	5.23%	8.19%	5.33%	8.33%	5.66%	8.48%	5.84%	8.72%	5.31%	8.48%	5.67%	8.43%	5.63%	8.55%	5.99%
	Terraced	35.27%	37.41%	30.33%	37.39%	31.15%	36.69%	31.03%	37.03%	31.26%	37.30%	31.06%	37.11%	32.67%	37.15%	33.02%	37.13%	32.42%	37.12%	32.59%	36.95%	32.13%	36.87%	32.02%	36.77%	32.93%	36.71%	33.26%	36.71%	33.02%	36.65%	32.90%	36.21%	32.85%	36.27%	32.49%	36.24%	32.73%	36.23%	32.78%	36.38%	32.55%	36.42%	32.59%	36.79%	32.73%	37.13%	32.79%
	Bungalow	4.95%	4.41%	6.43%	4.40%	6.38%	4.36%	6.43%	4.26%	6.21%	4.24%	6.04%	4.27%	6.23%	4.18%	6.30%	4.24%	6.35%	4.31%	6.49%	4.46%	6.71%	4.52%	6.54%	4.64%	6.48%	4.67%	6.40%	4.66%	6.47%	4.58%	6.18%	4.57%	6.06%	4.55%	5.97%	4.62%	5.84%	4.65%	6.15%	4.75%	6.01%	4.71%	6.05%	4.66%	6.01%	4.58%	5.87%
	Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average Loan Balance		£77,672	£111,165	£19,762	£113,686	£19,737	£93,237	£19,645	£94,027	£19,959	£94,135	£20,692	£94,347	£19,411	£94,249	£17,935	£94,489	£18,245	£95,386	£18,350	£95,977	£18,689	£96,660	£19,219	£97,109	£19,706	£97,411	£20,072	£97,805	£20,405	£98,384	£20,501	£99,448	£20,936	£99,637	£21,287	£100,381	£21,324	£100,539	£21,445	£100,880	£21,936	£101,669	£22,225	£101,590	£22,463	£101,768	£22,724
Weighted Average Yield (bps)		313.23	520.80	863.02	516.11	857.29	468.41	803.65	460.62	804.03	460.74	805.20	460.70	800.96	460.76	802.79	460.96	800.75	460.34	800.03	460.28	803.36	459.90	799.93	456.49	786.34	456.31	784.95	456.33	786.56	456.71	848.15	456.97	848.87	457.07	848.15	457.24	849.82	457.46	850.14	458.15	849.51	458.85	849.93	454.28	845.00	459.99	829.23
Weighted Average Monthly (years)		20.87	11.58	11.25	11.80	11.53	12.85	11.68	12.15	11.81	12.26	11.97	12.54	12.15	12.76	12.31	12.97	12.27	13.25	12.51	13.44	12.47	13.67	12.54	13.83	12.56	14.08	12.69	14.32	12.78	14.57	12.91	14.72	13.02	14.97	13.19	15.28	13.38	15.43	13.46	15.66	13.56	15.88	13.71	16.09	13.84	16.33	13.98
Geographic Distribution	Southeast	17.81%	17.81%	19.86%	17.74%	19.44%	17.06%	19.28%	18.43%	19.42%	18.56%	19.49%	18.02%	19.73%	18.94%	19.92%	18.94%	19.66%	18.67%	19.45%	18.52%	19.75%	18.44%	19.87%	18.41%	19.64%	18.48%	19.53%	18.15%	19.36%	18.34%	19.49%	18.29%	19.59%	18.24%	20.02%	18.20%	20.23%	18.08%	20.41%	18.09%	20.75%	18.09%	21.26%	17.98%	21.01%	17.75%	21.03%
	Greater London	18.89%	18.72%	13.87%	18.84%	14.08%	18.71%	14.01%	18.59%	14.27%	18.54%	14.24%	18.88%	14.63%	18.86%	14.56%	18.91%	14.41%	19.32%	14.44%	19.33%	14.52%	19.41%	14.85%	19.38%	15.11%	19.23%	15.25%	19.33%	15.49%	19.54%	15.49%	20.04%	15.78%	20.11%	15.72%	20.10%	15.53%	20.13%	15.81%	20.04%	15.58%	19.64%	15.42%	19.73%	15.44%	19.82%	15.38%
	Southwest	6.60%	5.08%	8.82%	5.01%	9.22%	4.94%	9.11%	4.95%	9.38%	4.89%	9.01%	4.91%	9.61%	4.93%	9.49%	4.86%	9.27%	4.94%	9.13%	5.05%	8.96%	5.16%	8.84%	5.44%	8.54%	5.49%	8.85%	5.63%	8.64%	5.59%	8.48%	5.46%	8.27%	5.59%	8.21%	5.59%	7.94%	5.54%	7.99%	5.58%	7.85%	5.55%	7.57%	5.55%	7.39%	5.43%	7.22%
	Northwest	12.66%	14.12%	13.52%	14.18%	13.39%	14.16%	13.33%	13.79%	13.22%	13.76%	12.99%	13.71%	12.93%	13.54%	13.21%	13.51%	14.11%	13.52%	14.30%	13.42%	14.11%	13.55%	13.88%	13.67%	13.88%	13.69%	13.81%	13.75%	13.76%	13.58%	13.78%	13.31%	13.58%	13.24%	13.47%	13.34%	13.34%	13.24%	13.30%	13.18%	13.57%	13.10%	13.66%	13.06%	13.62%	13.14%	13.94%
	Yorks & Humber	9.29%	10.64%	9.28%	10.68%	9.67%	10.33%	8.91%	10.58%	8.65%	10.59%	8.87%	10.41%	8.82%	10.38%	8.55%	10.43%	8.35%	10.35%	8.72%	10.38%	8.57%	10.35%	8.58%	10.24%	8.53%	10.14%	8.42%	10.22%	8.67%	10.18%	8.62%	10.26%	8.76%	10.25%	8.57%	10.16%	8.48%	10.28%	8.32%	10.18%	8.08%	10.19%	7.98%	10.18%	8.03%	10.28%	7.87%
	West Midlands	8.38%	8.32%	8.08%	8.46%	8.43%	8.56%	8.46%	8.68%	8.63%	8.65%	8.63%	8.59%	8.45%	8.41%	8.36%	8.38%	8.13%	8.24%	8.23%	8.28%	8.35%	8.26%	8.45%	8.09%	8.62%	8.15%	8.49%	8.26%	8.41%	8.10%	8.52%	7.96%	8.55%	7.96%	8.62%	7.88%	8.76%	7.98%	8.71%	7.86%	8.61%	8.46%	8.49%	8.58%	8.49%	8.46%	8.56%
	East Midlands	4.78%	4.33%	3.92%	4.29%	3.83%	4.18%	4.24%	4.17%	4.16%	4.24%	3.99%	4.14%	3.98%	4.19%	4.31%	4.27%	4.21%	4.22%	4.18%	4.17%	4.07%	4.20%	4.24%	4.15%	4.23%	4.41%	4.17%	4.41%	4.12%	4.44%	4.16%	4.41%	4.09%	4.40%	3.97%	4.39%	4.06%	4.43%	3.98%	4.38%	3.98%	4.43%	4.08%	4.27%	4.07%	4.53%	4.12%
	Wales	5.68%	5.67%	6.96%	5.22%	6.81%	5.16%	6.52%	5.07%	6.78%	5.02%	6.69%	4.99%	6.59%	4.97%	6.34%	4.98%	6.11%	5.04%	5.97%	5.09%	5.98%	4.99%	6.23%	4.93%	6.16%	4.96%	6.12%	4.91%	6.07%	4.90%	5.94%	4.86%	5.88%	4.85%	5.85%	4.82%	5.91%	4.86%	5.77%	4.82%	5.67%	4.86%	5.66%	4.79%	5.52%	4.87%	5.51%
	East Anglia	3.56%	3.01%	3.76%	2.95%	3.44%	3.14%	3.35%	3.16%	3.06%	3.17%	2.96%	3.06%	2.93%	3.03%	3.03%	3.07%	3.04%	3.02%	3.05%	3.02%	2.98%	2.97%	3.05%	2.94%	3.02%	2.98%	3.02%	2.97%	3.02%	2.98%	3.02%	2.98%	3.02%	2.98%	3.02%	2.98%	3.02%	2.98%	3.02%	2.98%	3.02%	2.98%	3.02%	2.98%	3.02%	2.98%	3.02%
	Scotland	6.15%	5.61%	6.25%	5.85%	6.44%	5.88%	6.25%	5.41%	6.46%	5.62%	6.42%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%	5.62%	6.47%
	North	4.59%	5.34%	6.21%	5.28%	6.41%	5.38%	6.25%	5.14%	6.15%	5.09%	6.00%	4.95%	6.01%	5.19%	6.00%	5.15%	5.80%	5.14%	5.70%	5.06%	5.57%	4.96%	5.35%	4.87%	5.68%	4.88%	5.61%	4.82%	5.74%	4.79%	5.65%	4.73%	5.59%	4.68%	5.48%	4.66%	5.57%	4.98%	5.47%	4.96%	5.47%	4.92%	5.32%	4.96%	5.48%	4.89%	5.55%
Mortgage Type	Repayment	48.15%	23.39%	87.74%	23.86%	87.89%	26.48%	87.51%	24.83%	87.72%	25.13%	88.19%	25.31%	89.62%	25.46%	88.61%	25.79%	88.26%	25.75%	88.66%	25.98%	89.14%	26.39%	89.77%	26.35%	89.78%	26.77%	89.81%	27.26%	90.18%	27.28%	90.32%	27.42%	90.75%	27.84%	90.72%	27.97%	90.99%	28.19%	90.90%	28.16%	90.59%	28.36%	90.43%	28.24%	90.63%	28.35%	91.08%
	Interest Only	50.79%	74.70%	12.26%	74.24%	12.11%	73.64%	12.49%	73.32%	12.28%	73.02%	11.81%	72.92%	11.98%	72.88%	11.39%	72.56%	11.74%	72.69%	11.34%	72.42%	10.86%	72.03%	10.23%	72.67%	10.30%	71.55%	10.19%	71.12%	9.82%	71.03%	9.68%	70.90%	9.25%	70.54%	9.28%	70.60%	9.01%	70.55%	9.10%	70.76%	9.41%	70.54%	9.17%	70.59%	9.37%	70.39%	8.92%
	Other	1.06%	1.91%	0.00%	1.91%	0.00%	1.87%	0.00%	1.86%	0.00%	1.85%	0.00%	1.77%	0.00%	1.67%	0.00%	1.65%	0.00%	1.56%	0.00%	1.60%	0.00%	1.57%	0.00%	1.59%	0.00%	1.67%	0.00%	1.68%	0.00%	1.69%	0.00%	1.68%	0.00%	1.61%	0.00%	1.43%	0.00%	1.25%	0.00%	1.09%	0.00%	1.11%	0.00%	1.18%	0.00%	0.76%	0.00%
CCJs Per Borrower	0 CCJ	83.82%	78.67%	91.48%	78.94%	91.95%	80.24%	89.36%	80.36%	89.16%	80.56%	89.28%	80.68%	89.75%	80.82%	89.63%	80.87%	89.96%	80.86%	89.99%	80.91%	89.82%	80.89%	89.38%	81.06%	89.57%	81.10%	89.56%	81.03%	89.64%	80.97%	89.82%	80.99%	89.85%	80.91%	89.95%	80.83%	89.62%	80.69%	89.40%	80.76%	89.36%	80.70%	89.44%	80.58%	89.41%	80.38%	89.48%
	1 CCJ	11.15%	14.12%	6.57%	13.99%	6.56%	13.33%	8.33%	13.17%	8.41%	13.02%	8.31%	12.85%	7.92%	12.73%	8.19%	12.71%	7.93%	12.73%	7.83%	12.66%	7.98%	12.58%	8.44%	12.47%	8.23%	12.48%	8.29%	12.53%	8.12%	12.59%	8.02%	12.63%	7.93%	12.66%	7.88%	12.73%	8.16%	12.84%	8.29%	12.82%	8.29%	12.86%	8.16%	13.00%	8.19%	13.04%	8.17%
	Over 1 CCJ	5.03%	7.21%	1.54%	7.07%	1.48%	6.43%	2.30%	6.47%	2.24%	6.42%	2.40%	6.48%	2.33%	6.47%	2.18%	6.42%	2.11%	6.41%	2.18%	6.43%	2.21%	6.53%	2.26%	6.47%	2.20%	6.41%	2.16%	6.43%	2.22%	6.44%	2.17%	6.39%	2.22%	6.43%	2.18%	6.43%	2.27%	6.47%	2.31%	6.42%	2.35%	6.44%	2.86%	6.58%	2.40%	6.58%	2.35%
Purchase/Remortgage	Purchase	57.04%	98.68%	0.00%	98.44%	0.00%	97.77%	0.00%	97.71%	0.00%	97.76%	0.00%	97.67%	0.00%	97.63%	0.00%	97.54%	0.00%	97.47%	0.00%	97.41%	0.00%	97.36%	0.00%	97.29%	0.00%	97.26%	0.00%	97.17%	0.00%	97.13%	0.00%	97.09%	0.00%	97.05%	0.00%	97.02%	0.00%	96.98%	0.00%	96.93%	0.00%	96.89%	0.00%	96.84%	0.00%	96.80%	0.00%
	Remortgage	66.69%	61.31%	100.00%	61.68%	100.00%	64.23%	100.00%	64.29%	100.00%	64.21%	100.00%	64.17%	100.00%	64.06%	100.00%	64.06%	100.00%	63.88%	100.00%	63.86%	100.00%	63.81%	100.00%	63.74%	100.00%	63.74%	100.00%	63.79%	100.00%	63.77%	100.00%	63.91%	100.00%	64.14%	100.00%	64.26%	100.00%	64.05%	100.00%	64.05%	100.00%	64.16%	37.66%	64.29%	100.00%	64.46%	100.00%
Arrears	Current	90.41%	72.91%	77.29%	72.76%	78.09%	73.66%	76.02%	74.80%	74.36%	73.95%	75.28%	73.65%	75.78%	73.85%	74.05%	73.78%	74.74%	72.75%	72.27%	72.61%	73.28%	72.28%	71.69%	71.15%	68.89%	69.15%	66.54%	67.86%	65.25%	66.77%	64.67%	66.06%	64.91%	65.06%	64.45%	64.12%	62.05%	63.82%	59.99%	62.77%	59.36%	61.41%	58.52%	61.54%	57.97%	60.33%	57.64%
	>=1 mths to <=2 mths	4.79%	8.41%	6.48%	8.21%	6.03%	8.25%	4.78%	7.78%	5.32%	7.50%	4.84%	7.22%	4.36%	6.82%	4.62%	6.68%	5.71%	7.41%	5.74%	7.16%	4.84%	7.73%	5.52%	7.67%	5.15%	8.08%	5.86%	8.24%	5.56%	8.44%	6.58%	7.71%	6.14%	7.71%	4.67%	7.67%	4.76%	8.04%	7.06%	7.19%	6.34%	7.21%	5.04%	7.11%	4.96%	7.13%	5.05%
	>2 mths to <=3 mths	2.01%	4.08%	1.26%	4.07%	2.08%	4.67%	3.56%	4.19%	4.09%	4.27%	3.19%	5.23%	3.85%	3.98%	2.85%	4.61%	2.28%	5.22%	3.66%	3.81%	3.23%	3.72%	3.38%	4.49%	3.99%	5.14%	4.67%	4.98%	4.38%	4.87%	3.72%	5.23%	4.64%	1.56%	4.43%	5.90%	5.58%	5.23%	4.66%	4.48%	5.48%	5.17%	5.26%	5.20%	4.26%	5.46%	4.34%
	>3 mths to <=6 mths	2.03%	6.52%	5.00%	6.19%	4.98%	5.48%	5.20%	5.49%	5.07%	6.48%	5.24%	4.87%	4.17%	6.43%	5.91%	6.35%	4.85%	5.83%	5.52%	6.01%	5.54%	5.91%	4.53%	6.24%	5.37%	6.17%	5.59%	7.16%	6.91%	7.49%	6.99%	8.05%	6.84%	8.18%	7.59%	7.19%	8.11%	7.88%	8.02%	9.32%	6.90%	8.06%	7.63%	8.46%	7.58%	8.96%	7.63%
	over 6 months	0.75%	4.06%	0.76%	3.96%	0.73%	3.04%	10.45%	3.93%	11.15%	2.79%	11.65%	4.76%	11.83%	4.93%	13.57%	0.34%	11.71%	4.79%	11.82%	4.44%	13.13%	4.97%	21.39%	5.72%	21.12%	4.83%	24.21%	4.47%	17.54%	11.87%	17.99%	11.43%	18.02%	11.06%	18.77%	13.56%	18.95%	14.83%	19.49%	15.13%	20.17%	16.44%	21.03%	17.65%	21.61%	17.45%	21.98%
	Total % arrears	9.59%	27.09%	22.71%	27.24%	21.91%	26.34%	23.98%	25.20%	25.64%	26.05%	24.72%	26.35%	24.22%	26.15%	25.95%	26.22%	25.26%	27.25%	27.73%	27.39%	26.72%	27.72%	28.31%	28.85%	31.11%	30.85%	33.46%	32.14%	34.75%	33.23%	35.33%	33.94%	35.09%	34.94%	35.55%	35.88%	37.95%	36.18%	40.01%	37.23%	40.64%	38.59%	41.48%	38.46%	42.03%	39.67%	42.36%