

**Snowdonia Securities 2006-1 PLC
Servicer Report**

Date Reported	<input type="text" value="23 November 2009"/>	
Collection Period	<input type="text" value="01 October 2009"/>	to <input type="text" value="31 October 2009"/>
Interest Period	<input type="text" value="21 October 2009"/>	to <input type="text" value="23 November 2009"/>
Interest Payment Date	<input type="text" value="23 November 2009"/>	

Originators

Name	The Funding Corporation (1) Limited
Name	Benton Finance Limited
Name	County Leasing and Finance Limited
Address for all Originators	International House Kingsfield Court Chester Business Park Chester CH4 9RF 01244 200 566 0845 271 7809
Phone	
Fax	
Responsible officer(s)	Neil Ogden

Servicer

Name	The Funding Corporation Limited
Address	International House Kingsfield Court Chester Business Park Chester CH4 9RF 01244 200 566 0845 271 7809
Phone	
Fax	
Responsible officer(s)	Neil Ogden

Stand By Servicer

Name	The Nostrum Group Limited
Address	3rd Floor 20 St James's Street London SW1A 1ES
Phone	
Fax	
Responsible officer(s)	Richard Carter

Trustee

Name	The Bank of New York
Address	1 Canada Square London E14 5AL 0207 964 4464 0207 964 6061
Phone	
Fax	
Responsible officer(s)	Ijeoma Achara

Receivables Trustee

Name	Snowdonia Trustee 2006-1 Limited
Address	c/o Wilmington Trust SP Services (London) Limited Tower 42 (Level 11) 25 Old Broad Street London EC2N 1HQ 0207 614 1111 0207 614 1122
Phone	
Fax	
Responsible officer(s)	Robin Baker

Swap Counterparty Details

Name	Barclays Bank Plc
Address	5 The North Colonnade Canary Wharf London E14 4BB
Phone	0207 773 2224
Fax	0207 773 4932
email	bgsoperations@barcap.com
Deal reference	1091171B
Responsible officer(s)	Jake Scrivens

Principal Paying Agent and Calculation Agent

Name	The Bank of New York
Address	1 Canada Square London E14 5AL 0207 964 4464 0207 964 6061
Phone	
Fax	
Responsible officer(s)	Ijeoma Achara

Portfolio summary by company

Date reported	23 November 2009		
Collection period	01 October 2009	to	31 October 2009
Interest period	21 October 2009	to	23 November 2009
Interest payment date	23 November 2009		

Portfolio composition

Company	Opening principal balance	Repurchase of ineligible agreements	Total principal payments	Total credit warranty payments	Closing principal balance
TFC1	9,269,356.97	0.00	(780,955.58)	(143,460.91)	8,344,940.48
Benton	457,971.32	0.00	(47,599.97)	(4,992.76)	405,378.59
County	220,070.28	0.00	(23,901.45)	(2,880.08)	193,288.75
					8,943,607.82

Income pay aheads

Company	Opening income pay aheads		Income pay aheads received	Income pay aheads due in collection period	Closing income pay aheads
TFC1	10,466.27		2,708.89	(5,241.29)	7,933.87
Benton	378.95		66.19	(157.19)	287.95
County	105.04		0.11	(8.24)	96.91
					8,318.73

Total product portfolio

Date Reported

23 November 2009

Collection Period

01 October 2009

To

31 October 2009

Interest Period

21 October 2009

To

23 November 2009

Interest Payment Date

23 November 2009

Total

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
August 31, 2009	12,194,813.76	0.00	0.00	12,194,813.76	(202,752.07)	(733,136.58)	(935,888.65)	(17,742.20)	(105,195.85)	0.00	0.00	0.00	(122,938.05)	11,135,987.06	10.35%	19.95%
September 30, 2009	11,135,987.06	0.00	0.00	11,135,987.06	(264,657.46)	(697,880.28)	(962,537.74)	(16,997.94)	(200,616.68)	(5,115.72)	(3,320.41)	0.00	(226,050.75)	9,947,398.57	21.98%	28.52%
October 31, 2009	9,947,398.57	0.00	0.00	9,947,398.57	(196,253.51)	(656,203.49)	(852,457.00)	(11,351.73)	(126,776.90)	(10,150.00)	(3,055.12)	0.00	(151,333.75)	8,943,607.82	15.66%	23.67%

Hire Purchase

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
August 31, 2009	3,318,526.97	0.00	0.00	3,318,526.97	(87,225.84)	(137,676.64)	(224,902.48)	(1,275.00)	(10,739.25)	0.00	0.00	0.00	(12,014.25)	3,081,610.24	3.88%	31.54%
September 30, 2009	3,081,610.24	0.00	0.00	3,081,610.24	(104,251.17)	(130,091.48)	(234,342.65)	(11,424.60)	(22,061.62)	(5,115.72)	(3,320.41)	0.00	(41,922.35)	2,805,345.24	9.88%	40.60%
October 31, 2009	2,805,345.24	0.00	0.00	2,805,345.24	(55,471.02)	(122,734.27)	(178,205.29)	(5,826.58)	(23,791.65)	(10,150.00)	(3,055.12)	0.00	(42,823.35)	2,584,316.60	11.48%	23.73%

Motorloans

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
August 31, 2009	6,053,910.47	0.00	0.00	6,053,910.47	(88,778.69)	(385,086.94)	(473,865.63)	(16,309.16)	(51,070.19)	0.00	0.00	0.00	(67,379.35)	5,512,665.49	10.12%	17.60%
September 30, 2009	5,512,665.49	0.00	0.00	5,512,665.49	(127,330.44)	(365,987.90)	(493,318.34)	(5,474.77)	(108,425.44)	0.00	0.00	0.00	(113,900.21)	4,905,446.94	23.60%	27.72%
October 31, 2009	4,905,446.94	0.00	0.00	4,905,446.94	(103,729.57)	(359,201.68)	(462,931.25)	(5,425.36)	(63,170.32)	0.00	0.00	0.00	(68,595.68)	4,373,920.01	15.45%	25.37%

Personal Loans

Month	Opening principal balance	Repurchase of ineligible agreements	Additional receivables securitised	Opening principal balance after ineligible agreements and additional receivables securitised	Principal repayments			Credit Warranty Payments					Closing principal balance	Net default ratio	Annualised CPR	
					Early settlements	Principal repayments	Total principal repaid	Recoveries on defaults	Net defaults	Recoveries on voluntary terminations	Net voluntary terminations	Unwinds				Total credit warranty payments
August 31, 2009	2,822,376.32	0.00	0.00	2,822,376.32	(26,747.54)	(210,373.00)	(237,120.54)	(158.04)	(43,386.41)	0.00	0.00	0.00	(43,544.45)	2,541,711.33	18.45%	11.37%
September 30, 2009	2,541,711.33	0.00	0.00	2,541,711.33	(33,075.85)	(201,800.90)	(234,876.75)	(98.57)	(70,129.62)	0.00	0.00	0.00	(70,228.19)	2,236,606.39	33.11%	15.62%
October 31, 2009	2,236,606.39	0.00	0.00	2,236,606.39	(37,052.92)	(174,267.54)	(211,320.46)	(99.79)	(39,814.93)	0.00	0.00	0.00	(39,914.72)	1,985,371.21	21.36%	19.88%

Total product portfolio

Date Reported	23 November 2009	
Collection Period	01 October 2009	To 31 October 2009
Interest Period	21 October 2009	To 23 November 2009
Interest Payment Date	23 November 2009	

Total	Pay aheads		
	Month	Opening Credit Arrears	Movement In Credit Arrears
August 31, 2009	14,473.55	(2,125.48)	12,348.07
September 30, 2009	12,348.07	(1,397.81)	10,950.26
October 31, 2009	10,950.26	(2,631.52)	8,318.74

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
10,080,953.90	175,446.74	128,927.18	750,659.24	7.90%
9,086,529.11	160,958.20	93,136.31	606,774.95	7.04%
8,121,967.09	179,969.66	96,110.43	545,560.64	7.17%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
13,555,013.98	(16,323.11)	13,538,690.87	105,195.85	13,643,886.72	0.10
13,643,886.72	(8,856.42)	13,635,030.30	200,616.68	13,835,646.98	0.22
13,835,646.98	(42,806.64)	13,792,840.34	126,776.90	13,919,617.24	0.15

Hire Purchase	Pay aheads		
	Month	Opening Credit Arrears	Movement In Credit Arrears
August 31, 2009	4,688.98	(415.75)	4,273.23
September 30, 2009	4,273.23	(315.36)	3,957.87
October 31, 2009	3,957.87	(1,454.97)	2,502.90

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
2,931,608.29	25,782.59	35,627.78	88,591.58	4.03%
2,693,283.68	23,321.71	6,606.90	82,132.95	3.16%
2,455,710.45	64,799.39	1,129.37	62,677.39	2.47%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
1,913,161.63	(4,841.11)	1,908,320.52	10,739.25	1,919,059.77	0.04
1,919,059.77	(6,095.09)	1,912,964.68	22,061.62	1,935,026.30	0.09
1,935,026.30	(5,148.34)	1,929,877.96	23,791.65	1,953,669.61	0.10

Motorloans	Pay aheads		
	Month	Opening Credit Arrears	Movement In Credit Arrears
August 31, 2009	8,809.95	(1,476.49)	7,333.46
September 30, 2009	7,333.46	(972.16)	6,361.30
October 31, 2009	6,361.30	(1,127.44)	5,233.86

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
4,893,859.83	93,499.14	58,853.70	466,452.82	9.53%
4,371,604.38	99,470.48	53,246.47	381,125.61	8.85%
3,885,475.57	85,894.05	59,258.16	343,292.23	9.20%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
6,894,967.12	(4,949.08)	6,890,018.04	51,070.19	6,941,088.23	0.10
6,941,088.23	3,522.98	6,944,611.21	108,425.44	7,053,036.65	0.24
7,053,036.65	(9,809.96)	7,043,226.69	63,170.32	7,106,397.01	0.15

Personal Loans	Pay aheads		
	Month	Opening Credit Arrears	Movement In Credit Arrears
August 31, 2009	974.62	(233.24)	741.38
September 30, 2009	741.38	(110.29)	631.09
October 31, 2009	631.09	(49.11)	581.98

Arrears summary				
Less than 30	30-59	60-89	90+	Delinquency Ratio
2,255,485.78	56,165.01	34,445.70	195,614.84	9.05%
2,021,641.05	38,166.01	33,282.94	143,516.39	7.90%
1,780,781.07	29,276.22	35,722.90	139,591.02	8.83%

Historic Defaults					
Opening Default Balance	Movement In Recovery Balances	Closing Default Balance	New Default Balances	New Closing Default Balance	Net Annualised Default Ratio
4,746,885.23	(6,532.92)	4,740,352.31	43,386.41	4,783,738.72	0.18
4,783,738.72	(6,284.31)	4,777,454.41	70,129.62	4,847,584.03	0.33
4,847,584.03	(27,848.34)	4,819,735.69	39,814.93	4,859,550.62	0.21

Supplementary information

Date Reported	23 November 2009		
Collection Period	01 October 2009	To	31 October 2009
Interest Period	21 October 2009	To	23 November 2009
Interest Payment Date	23 November 2009		

	Benton	TFC1	County	Total
	£	£	£	£
Number of agreements in portfolio	261	3,537	97	3,895
Average IRR	9.88%	12.74%	9.78%	12.47%
Weighted average IRR	9.39%	12.17%	9.85%	11.27%
Average Amount Borrowed	8,256.00	9,439.00	8,737.00	9,342.00
Highest Amount Borrowed	30,165.00	50,470.00	25,995.00	50,470.00
Lowest Amount Borrowed	2,000.00	1,000.00	2,695.00	1,000.00
Average Remaining Term (months)	14.61	17.48	17.66	17.30
Longest Remaining Term (months)	25.00	58.00	26.00	58.00
Shortest Remaining Term (months)	2.00	1.00	8.00	1.00
Weighted Average Remaining Term (months)	6.33	23.93	18.17	18.34
Average Original Term (months)	58.90	62.33	58.33	62.00
Weighted Average Original Term (months)	60.02	67.95	59.96	65.36
Average Vehicle Age at Origination (years)	2.56	2.74	1.55	2.69
Weighted Average Age at Origination (years)	2.24	2.16	1.46	2.17

Bank movements

Date Reported	23 November 2009		
Collection Period	01 October 2009	To	31 October 2009
Interest Period	21 October 2009	To	23 November 2009
Interest Payment Date	23 November 2009		
	0.00	0.00	0.00

	Benton £	TFC1 £	County £	Total £
Receivables Trustee GIC Account				
Balance b/f	84,072.83	1,007,404.71	31,394.92	1,122,872.46
Cashflows from previous month's Servicer Report	(84,072.83)	(1,007,404.71)	(31,394.92)	(1,122,872.46)
Transfer from Issuer GIC account	0.00			0.00
Purchase of agreements from originators	0.00	0.00	0.00	0.00
Collections from Assigned Receivables	58,048.63	922,368.16	25,453.10	1,005,869.89
Bank charges	0.00	0.00	0.00	0.00
Bank interest received	14.45	297.52	6.89	318.86
Balance c/f	58,063.08	922,665.68	25,459.99	1,006,188.75

Total Interest Collections	3,855.97	80,763.16	1,551.54	86,170.67
Recoveries - current defaults & VTs	687.14	20,814.59	0.00	21,501.73
Recoveries - previous defaults & VTs	5,839.36	37,125.94	0.00	42,965.30
Receipts from repurchase of Receivables	0.00	0.00	0.00	0.00
Total Principal Collections	47,599.97	780,955.58	23,901.45	852,457.00
Early Settlement Movement	0.00	0.00	0.00	0.00
Class A Principal Deficiency	0.00	0.00	0.00	0.00
Class B Principal Deficiency	0.00	0.00	0.00	0.00
Class C Principal Deficiency	0.00	0.00	0.00	0.00
Class D Principal Deficiency	0.00	0.00	0.00	0.00
Income Pay Aheads received	66.19	2,708.89	0.11	2,775.19
Bank charges	0.00	0.00	0.00	0.00
Bank interest received	14.45	297.52	6.89	318.86
Total Cash Available:	58,063.08	922,665.68	25,459.99	1,006,188.75

	Benton £	TFC1 £	County £	Total £	Ledger
Issuer GIC Account					
Balance b/f	435,107.09	4,259,054.45	98,008.10	4,792,169.64	
Cashflows from previous month's Servicer Report	(1,722.82)	(123,958.64)	(7,410.39)	(133,091.85)	
Proceeds of note issue	0.00	0.00	0.00	0.00	
Transfer to trustee GIC account	0.00	0.00	0.00	0.00	
Transfer to issuer transaction account	0.00	0.00	0.00	0.00	
Subordinated loan - tranche A	0.00	0.00	0.00	0.00	Reserve Fund
Anticipated Interest Shortfall Amount	0.00	0.00	0.00	0.00	Prefunding Interest Shortfall
Actual Interest Shortfall Amount transfer to Issuer	0.00	0.00	0.00	0.00	Prefunding Interest Shortfall
Interest Received from Issuer GIC	107.48	1,052.11	24.21	1,183.80	
Bank charges	0.00	0.00	0.00	0.00	
Balance c/f	433,491.75	4,136,147.92	90,621.92	4,660,261.59	

	Benton £	TFC1 £	County £	Total £
Issuer Income Pay Aheads Account				
Balance b/f	312.63	11,923.32	110.10	12,346.05
Cashflows from previous month's Servicer Report	66.32	(1,457.09)	(5.02)	(1,395.79)
Bank charges	0.00	0.00	0.00	0.00
Bank interest received	0.07	2.81	0.03	2.91
Balance c/f	379.02	10,469.04	105.11	10,953.17

	Benton £	TFC1 £	County £	Total £	Ledger
Issuer Transaction Account					
Balance b/f	(114.34)	18,160.23	(35.59)	18,010.30	
Cashflows from previous month's Servicer Report	0.00	(11,390.81)		(11,390.81)	
Transfer from issuer GIC account - pre-funding ledger	0.00	0.00	0.00	0.00	Prefunding
Transfer between Originators	0.00	0.00	0.00	0.00	Prefunding
Purchase of Prefunded Receivables	0.00	0.00	0.00	0.00	Prefunding
Actual Interest Shortfall Amount	0.00	0.00	0.00	0.00	
Corporation Tax Paid	0.00	0.00	0.00	0.00	
Bank interest received	0.00	3.60		3.60	
Bank charges	0.00	0.00		0.00	
Balance c/f	(114.34)	6,773.02	(35.59)	6,623.09	

Waterfall

Date Reported	23 November 2009	
Collection Period	01 October 2009	To 31 October 2009
Interest Period	21 October 2009	To 23 November 2009
Interest Payment Date	23 November 2009	

	Benton	TFC1	County	Total	Ledger
		£	£	£	
Interest received on Assigned Receivables	3,855.97	80,763.16	1,551.54	86,170.67	
Early settlement movement	0.00	0.00	0.00	0.00	
Recoveries - current month defaults & VTs	687.14	20,814.59	0.00	21,501.73	
Recoveries - previous months defaults & VTs	5,839.36	37,125.94	0.00	42,965.30	
Issuer GIC account – bank interest	107.48	1,052.11	24.21	1,183.80	
Receivables Trustee GIC account – bank interest	14.45	297.52	6.89	318.86	
Issuer Pay Aheads Account – bank interest	0.07	2.81	0.03	2.91	
Issuer transaction account – bank interest	0.00	3.60	0.00	3.60	
Swap receipts	195.57	4,025.93	93.25	4,314.75	
Income Pay Aheads due in Collection Period	157.19	5,241.29	8.24	5,406.72	
Actual Prefunding Interest Shortfall Amount	0.00	0.00	0.00	0.00	Prefunding Interest Shortfall
Available funds before Reallocated Principal	10,857.23	149,326.95	1,684.16	161,868.34	
Reallocated Class A Principal	0.00	0.00	0.00	0.00	Income Deficiency
Reallocated Class B Principal	0.00	0.00	0.00	0.00	Income Deficiency
Reallocated Class C Principal	0.00	0.00	0.00	0.00	Income Deficiency
Reallocated Class D Principal	0.00	0.00	0.00	0.00	Income Deficiency
Available funds after Reallocated Principal	10,857.23	149,326.95	1,684.16	161,868.34	
Retained Amount (0.01% of issuer income receipts)	1.09	14.93	0.17	16.19	Profit
Trustee fees	0.00	0.00	0.00	0.00	
Principal Paying Agent fees	0.00	0.00	0.00	0.00	
Servicer fee	13.33	274.35	6.35	294.03	
Standby Servicer fee	0.00	0.00	0.00	0.00	
Interest on notes - Class A	0.00	0.00	0.00	0.00	
Swap payments	1,867.55	38,444.54	890.47	41,202.56	
Interest on notes - Class B	0.00	0.00	0.00	0.00	
Class A Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class A Income	0.00	0.00	0.00	0.00	Income Deficiency
Class B Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class B Income	0.00	0.00	0.00	0.00	Income Deficiency
Interest on notes - Class C	172.09	3,542.54	82.05	3,796.68	
Class C Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class C Income	0.00	0.00	0.00	0.00	Income Deficiency
Interest on notes - Class D	679.39	13,985.69	323.94	14,989.02	
Class D Principal Deficiency Ledger	0.00	0.00	0.00	0.00	Principal Deficiency
Reallocated Class D Income	0.00	0.00	0.00	0.00	Income Deficiency
<i>Third Party fees:</i>					
Audit fees	0.00	0.00	0.00	0.00	
Tax fees	0.00	0.00	0.00	0.00	
Bank charges	0.00	0.00	0.00	0.00	
London Stock Exchange fees	0.00	0.00	0.00	0.00	
Moody's monitoring fee	0.00	0.00	0.00	0.00	
S&P analytical services	0.00	0.00	0.00	0.00	
Other fees 3	0.00	0.00	0.00	0.00	
Administration Reallocated Income	0.00			0.00	
Swap Counterparty termination	0.00			0.00	
Other servicer charges	0.00			0.00	
Total	2,733.45	56,262.05	1,302.98	60,298.48	
Cash for Spread Accounts payment	8,123.78	93,064.90	381.18	101,569.86	
Expenses					
Originators Prior Entitlement	5,000.00	5,000.00	381.18	10,381.18	
Credit Enhancement Warranty	3,123.78	88,064.90	0.00	91,188.68	Credit Enhancement Warranty
Quarterly Spread Trigger Amount	0.00	0.00	0.00	0.00	Reserve Fund
Additional Reserve Fund Loan Advance Obligation	0.00	0.00	0.00	0.00	Reserve Fund
Cross-Collateralisation Repayment	0.00	0.00	0.00	0.00	Cross-Collateralisation
Cross-Collateralisation Receipt	0.00	0.00	0.00	0.00	Cross-Collateralisation
Total expenses	8,123.78	93,064.90	381.18	101,569.86	
Surplus spread account after expenses	(0.00)	0.00	0.00	(0.00)	

Monthly Spread Trigger Percentage	
Current month	0.00%
Previous month	0.00%
Month before previous month	0.00%

Quarterly Spread Trigger Event test	
Quarterly Spread Trigger Percentage	0.00%
Quarterly Spread Trigger Amount	1.50%
Quarterly Spread Trigger Event	Yes

Notes

Date Reported	23 November 2009
Collection Period	01 October 2009
Interest Period	21 October 2009
Interest Payment Date	23 November 2009

To	31 October 2009
To	23 November 2009

	Total £
Opening	
Value of Notes - Class A	0.00
Value of Notes - Class B	0.00
Value of Notes - Class C	3,950,000.00
Value of Notes - Class D	6,000,000.00
Total	9,950,000.00

	Total £
Movement	
Value of Notes - Class A	0.00
Value of Notes - Class B	0.00
Value of Notes - Class C	(1,000,000.00)
Value of Notes - Class D	0.00
Total	(1,000,000.00)

	Total £
Closing	
Value of Notes - Class A	0.00
Value of Notes - Class B	0.00
Value of Notes - Class C	2,950,000.00
Value of Notes - Class D	6,000,000.00
Total	8,950,000.00

Pool factor
0.000000
0.000000
0.122917
1.000000

	Total £
Closing notes apportioned to originator for Spread Trigger calculations	
Benton AS400	35,188.42
Benton Pan Credit	370,479.90
Benton	405,668.32
TFC1	8,350,904.78
County	193,426.90
Total	8,950,000.00

	Total £
Interest payable	
Value of Notes - Class A	0.00
Value of Notes - Class B	0.00
Value of Notes - Class C	3,796.68
Value of Notes - Class D	14,989.03
Total	18,785.71

Trigger ratio met	No
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Swaps calculation

Date Reported	23 November 2009		
Collection Period	01 October 2009	To	31 October 2009
Interest Period	21 October 2009	To	23 November 2009
Interest Payment Date	23 November 2009		

Principal on opening interest date	9,300,515.00
Number of interest days	33

	1 month LIBOR	Fixed rate
Rate	0.51313%	4.90000%
Day Count Fraction	0.090411	0.090411
Receive/Pay (£)	4,314.75	41,202.56

Net receipt/(payment) (£)	(36,887.81)
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Reserve Fund Ledger (Issuer Account - GIC)

Date Reported

23 November 2009

Collection Period

01 October 2009

To

31 October 2009

Interest Period

21 October 2009

To

23 November 2009

Interest Payment Date

23 November 2009

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	518,721.70	4,027,386.97	112,969.03	4,659,077.70
Reserve Fund Warranty Amount	(1,868.98)	(55,396.01)	(2,880.08)	(60,145.07)
Quarterly Spread Trigger Amount	0.00	0.00	0.00	0.00
Additional Reserve Fund Loan Advance Obligation	0.00	0.00	0.00	0.00
Cross-collateralisation of Additional Reserve Fund Loan Advance Obligation	0.00	0.00	0.00	0.00
Repayment of Subordinated Loan - tranche A	0.00			0.00
Balance c/f	516,852.72	3,971,990.96	110,088.95	4,598,932.63

Cashflow
periodNext
Next
Next
Next

Prefunding Ledger (Issuer Transaction Account)

Date Reported

23 November 2009

Collection Period

01 October 2009

To

31 October 2009

Interest Period

21 October 2009

To

23 November 2009

Interest Payment Date

23 November 2009

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	0.00	0.00	0.00	0.00
Initial Prefunded Amount	0.00	0.00		0.00
Transfer between Originators	0.00	0.00	0.00	0.00
Purchase of Prefunded Receivables in period	0.00	0.00	0.00	0.00
Balance c/f	0.00	0.00	0.00	0.00

Cashflow period

Current
Current
Current

Prefunding Interest Shortfall Ledger (Issuer Account - GIC)

Date Reported	23 November 2009		
Collection Period	01 October 2009	To	31 October 2009
Interest Period	21 October 2009	To	23 November 2009
Interest Payment Date	23 November 2009		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	0.00	0.00	0.00	0.00
Anticipated Prefunding Interest Shortfall Amount	0.00			0.00
Actual Prefunding Interest Shortfall Amount	0.00	0.00	0.00	0.00
Repayment of Subordinated Loan - tranche B	0.00	0.00		0.00
Balance c/f	0.00	0.00	0.00	0.00

Cashflow period

Current
Current
Next

Income Deficiency Ledger (Issuer Transaction Account)

Date Reported	23 November 2009		
Collection Period	01 October 2009	To	31 October 2009
Interest Period	21 October 2009	To	23 November 2009
Interest Payment Date	23 November 2009		

	Benton	TFC1	County	Total
	£	£	£	£
Class A Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class A Principal	0.00	0.00	0.00	0.00
Reallocated Class A Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class B Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class B Principal	0.00	0.00	0.00	0.00
Reallocated Class B Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class C Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class C Principal	0.00	0.00	0.00	0.00
Reallocated Class C Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class D Income Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Reallocated Class D Principal	0.00	0.00	0.00	0.00
Reallocated Class D Income	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

Principal Deficiency Ledger (Receivables Trustee Account - GIC)

Date Reported	23 November 2009		
Collection Period	01 October 2009	To	31 October 2009
Interest Period	21 October 2009	To	23 November 2009
Interest Payment Date	23 November 2009		

	Benton	TFC1	County	Total
	£	£	£	£
Class A Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class A Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class B Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class B Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class C Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class C Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

	Benton	TFC1	County	Total
	£	£	£	£
Class D Principal Deficiency Ledger				
Balance b/f	0.00	0.00	0.00	0.00
Class D Deficiency	0.00	0.00	0.00	0.00
Spread Warranty Amounts applied	0.00	0.00	0.00	0.00
	0.00			0.00
Balance c/f	0.00	0.00	0.00	0.00

Credit Enhancement Warranty Ledger

Date Reported	23 November 2009		
Collection Period	01 October 2009	To	31 October 2009
Interest Period	21 October 2009	To	23 November 2009
Interest Payment Date	23 November 2009		

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	0.00	0.00	0.00	0.00
Credit Enhancement Warranties	4,992.76	143,460.91	2,880.08	151,333.75
Spread Warranty Amounts applied	(3,123.78)	(88,064.90)	0.00	(91,188.68)
Reserve Fund Warranty Amount	(1,868.98)	(55,396.01)	(2,880.08)	(60,145.07)
Balance c/f	0.00	0.00	0.00	0.00

Profit Ledger (Issuer Transaction Account)

Date Reported

23 November 2009

Collection Period

01 October 2009

 To

31 October 2009

Interest Period

21 October 2009

 To

23 November 2009

Interest Payment Date

23 November 2009

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	251.22	3,691.46	75.35	4,018.03
Retained Amount for the period	1.09	14.93	0.17	16.19
Corporation tax paid	0.00	0.00	0.00	0.00
Dividend	0.00			0.00
Balance c/f	252.31	3,706.39	75.52	4,034.22

Cashflow period

Next
Next
Next

Cross-Collateralisation Ledger

Date Reported

23 November 2009

Collection Period

01 October 2009

To

31 October 2009

Interest Period

21 October 2009

To

23 November 2009

Interest Payment Date

23 November 2009

	Benton	TFC1	County	Total
	£	£	£	£
Balance b/f	(145.51)	(371.03)	516.54	0.00
Reserve fund	0.00	0.00	0.00	0.00
Cross-Collateralisation Repayment	0.00	0.00	0.00	0.00
Cross-Collateralisation Receipt	0.00	0.00	0.00	0.00
Balance c/f	(145.51)	(371.03)	516.54	0.00