

Genesis Trust II Monthly Portfolio Report

In response to the COVID-19 pandemic, The Toronto-Dominion Bank has provided certain financial assistance to eligible customers, including deferral of principal and interest payments on term portions of home equity lines of credit ("HELOC"), for up to six months. The deadline for applying for such temporary relief under the deferral program expired on September 30, 2020. Eligible customers who were approved under the program prior to September 30, 2020 may still have up to six months of deferrals.

From March 17, 2020 to May 3, 2020, eligible borrowers were able to defer payment of principal. Beginning on May 4, 2020, eligible borrowers were able to defer payment of both principal and interest. HELOC accounts that are deferred under the deferral program are not considered delinquent. The performance metrics shown in this report reflect the impact of these relief measures as well as the payment performance of such customers whose deferral programs have now expired.

Line# **Co-Ownership Information**

1	Beginning of Due Period	1-Oct-20
2	End of Due Period	31-Oct-20
3	No. of Days in Due Period	31
4	Allocation Date	16-Nov-20
5		
6	Beginning Principal Receivables Pool Balance	3,937,263,082
7	Removed Principal Receivables	186,725,732
8	Additional Principal Receivables	129,129,443
9	Ending Principal Receivables Pool Balance	3,879,666,792
10		
11		
12	Principal Collections	186,725,732
13	Finance Charge Collections	10,109,666
14		
15	End of the Month Delinquencies	
16	30 to 89 Days Delinquent	21,177,653
17	90 to 209 Days Delinquent	17,424,418
18	210 and over Days Delinquent	16,241,009
19	Total 30 and over Days Delinquent	54,843,079
20		
21	Defaulted Amount	-
22		
23	Lowest Balance of Principal Receivables	3,879,666,792
24	Lowest 3 Month Moving Average of Principal Payment Rate in Last 12 Months	3.84%
25		
26	FRAO Balance	805,891,401
27	FRAO Percentage	20.77%
28		

29 **Purchaser Information - Genesis Trust II**

30			
31	<u>Notes</u>	<u>Genesis Trust II</u>	<u>Series 2020-1</u>
32	Reset Date, if applicable		N/A
33			Revolving
34	Cash Reserve Event Prior Month		FALSE
35	Cash Reserve Event		FALSE
36	Principal Amount (Original Note Balance)	2,861,602,497	2,861,602,497
37	Beginning Allocated Amount		2,861,602,497
38	Series Principal Funding Account Balance		-
39	Aggregate Series Charge-Offs Not Yet Reimbursed		-
40	Available Cash Reserve Amount Balance		-
41	Ending Allocated Amount	2,861,602,497	2,861,602,497
42	Monthly Principal		
43	- if revolving, zero		-
44	- if accumulating, Controlled Deposit Amount		-
45	- if amortizing, Series Principal Collections		-
46			
47	Monthly Interest	A 3,749,167	3,749,167
48		B 99,488	99,488
49		C 103,576	103,576
50			
51	Investment Income on Interest Funding Account	-	-
52	Investment income on Principal Funding Account	-	-
53			
54	<u>Swaps</u>		
55	Part 1		
56	Notional Amount		2,861,602,497
57	Fixed Rate (Cost of Funds Rate)		1.66%
58	Floating Rate (Finance Charge/Pool Balance)		3.08%
59	Spread		1.35%
60	Swap Payment/(Receipt)		176,171
61			
62	Part 2		
63	Notional Amount		-
64	Fixed Rate (Cost of Funds Rate)		1.66%
65	Floating Rate (Interest Earned in PFA/Pool Balance)		-
66	Spread		1.35%
67	Swap Payment/(Receipt)		-
68	Net Swap Payment/(Receipt)	176,171	176,171
69			
70	<u>Waterfall</u>		
71			
72	<u>Interest</u>		
73	Apply Series Available Interest/Expense Funds in the Following Order:	7,347,705	7,347,705
74	Monthly Trustee Fee	-	-
75	Net Swap Payment + Monthly Interest	4,128,402	4,128,402
76	Swap Termination Payment, Trust Defaulting	-	-
77	Series Defaulted Amount	-	-

78 Un-reimbursed Previous Charge Offs	-	-
79 Swap Termination Payment, Trust Not Sole Defaulting Party	-	-
80 Taxes Attributed to Series	-	-
81 Subordinated Loan Principal	19,927	19,927
82 Subordinated Loan Interest	262	262
83 All Other Amounts	-	-
84 Beneficiaries	100	100
85 - if excess, considered Series Excess Finance Charges, subject to 3.6(c)	3,199,014	3,199,014
86 - if insufficient, considered Series Finance Charge Shortfall	-	-
87		
88 Top up Cash Reserve Account to Required	-	-
89 Release from Cash Reserve Account	-	-
90		
91 Servicer shall Allocate Excess Finance Charges among Genesis Trust II Sharing Group	-	-
92 Apply Available Excess Finance Charges through 5.1 Waterfall, if applicable		3,199,014
93 Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation	3,199,014	3,199,014
94 If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount	-	-
95		
96 Principal		
97 Apply Series Principal Collections:	135,712,247	135,712,247
98 Amount Equal to the Monthly Principal	-	-
99 - if excess, considered Series Excess Principal Collections	135,712,247	135,712,247
100 - if insufficient, considered Series Principal Shortfall	-	-
101		
102 Servicer shall Allocate Excess Principal among Genesis Trust II Sharing Group	-	-
103 If during Amortization, Allocate Any Remaining Among Genesis II Sharing Group	-	-
104 Remaining Amount Considered Seller Co-Ownership Interest Excess Principal Payment	135,712,247	135,712,247
105		
106 If After Allocating Excess Principal Collection Still Has Shortfall and Series in Accumulation		FALSE
107 Deposit and Apply Series Surplus Principal Collections	-	-
108 - if excess, considered Series Excess Surplus Principal Collections	-	-
109 - if insufficient, considered Series Unfunded Principal Deficiency	-	-
110 Servicer Shall Allocate Excess Surplus Principal Collections Among Accumulating Series	-	-
111 If Still shortfall, considered Deficit Controlled Deposit Amount	-	-
112 Remaining Amount considered Seller Co-Ownership Interest Excess Suplus Principal Payment	-	-
113		
114 Opening Series Interest Funding Account		21,829,307
115 Funds Deposited	3,952,231	3,952,231
116 Class A Interest Paid		20,707,726
117 Class B Interest Paid		549,503
118 Class C Interest Paid		572,078
119 Ending Series Interest Funding Account		3,952,231
120		
121 Opening Series Principal Funding Account		-
122 Funds Deposited	-	-
123 Class A Principal Paid		-
124 Class B Principal Paid		-
125 Class C Principal Paid		-
126 Ending Series Principal Funding Account		-
127		
128 Amortization Events		
129 Excess Spread Percentage < 0.90%		1.344%
130 Allocated Amount < 97.5% of Principal Amount		100%
131 Net Loss Ratio > 0.45%		0%
132		

Servicer's Compliance Certificate

The undersigned certifies that as at the date hereof the information set out above is true and accurate for the Due Period indicated above and that no Amortization Event or Servicer Default, each as defined in the Amended and Restated Co-Ownership Agreement made as of November 4, 2011, as amended as of September 4, 2013 and as of February 8, 2017, between the Sellers and Computershare Trust Company of Canada, as Custodian, the Series 2020-1 Purchaser Co-Ownership Agreement made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian and the related Series 2020-1 Purchaser Co-Ownership Offer made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian, all as amended and supplemented from time to time, has occurred which is continuing and no circumstances exist which with the giving of notice, lapse of time or both would constitute an Amortization Event or Servicer Default.

Signed By: 'Renu Gupta'
Name: [Renu Gupta]

Date: November 10, 2020