

E-MAC Program - Compartment NL 2007-I Investor report April 2020

Cashflow analysis for the period

Total interest received	2,272,460	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		7,072,425
Company management expenses	11,085	
MPT fee	42,158	
Administration fee	3,768	
Third party fees	63,060	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	2,111,117	
Redemption on Class E-notes	-	
Interest on the Notes	3,726	
Shortfall Class D PDL Repayment	24,631	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,272,425
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 28th April 2020	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,200,000	
Available liquidity		4,800,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	26,877,873.56

Collateral

Starting principal balance	198,738,539
Total Further Advances bought in January 2020	-
Total Principal redemptions and repayments	(9,412,685)
Losses for the period	(24,631)
Ending principal balance	189,301,224
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	189,301,224
Redemptions reserved for purchase Further Advances on April 2020	-
Total balance Put Option Notes E-MAC NL 2007-I	189,301,224

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	24,631	24,631	-
Total	-	24,631	24,631	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.06%	17.50%	8.38%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,021	186,934,900	98.75%
31 - 60 days	2	355,721	0.19%
61 - 90 days	1	149,250	0.08%
91 - 120 days	1	298,000	0.16%
120+ days	6	1,563,353	0.83%
In repossession	-	-	0.00%
Total	1,031	189,301,224	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	24,755	24,631	90,687	6,515,907

Characteristics

Number of borrowers	1031		
Number of loanparts	1799		
	(weighted) average	Minimum	Maximum
Loan size borrower	183,609	2,232	875,000
Loan part size	105,226	1,902	765,000
Coupon	4.04%	0.20%	6.55%
Remaining maturity (months)	195	16	270
Remaining interest period (months)	82	1	214
Original interest period (months)	179	1	360
Seasoning (months)	127.6	1.0	192.0
Loan to Original Foreclosure Value (2)	93.3%	0.4%	129.4%

* Calculation includes Bridge loans

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	407,000	0.22%	1	0.06%	407,000.00	5.80%	144.00
01-Jan-2019 - 31-Dec-2019	117,135	0.06%	2	0.11%	58,567.72	5.22%	9.29
01-Jan-2020 - 31-Dec-2020	0	0.00%	1	0.06%	0.29	3.75%	-
01-Jan-2021 - 31-Dec-2021	44,000	0.02%	1	0.06%	44,000.00	2.30%	16.00
01-Jan-2022 - 31-Dec-2022	110,983	0.06%	4	0.22%	27,745.64	3.59%	25.55
01-Jan-2023 - 31-Dec-2023	67,960	0.04%	3	0.17%	22,653.31	5.41%	37.43
01-Jan-2024 - 31-Dec-2024	325,924	0.17%	5	0.28%	65,184.89	3.43%	47.03
01-Jan-2025 - 31-Dec-2025	585,159	0.31%	9	0.50%	65,017.62	4.35%	61.00
01-Jan-2026 - 31-Dec-2026	153,957	0.08%	3	0.17%	51,319.15	3.79%	70.50
01-Jan-2027 - 31-Dec-2027	1,882,551	0.99%	31	1.72%	60,727.44	4.63%	63.38
01-Jan-2028 - 31-Dec-2028	232,013	0.12%	5	0.28%	46,402.65	4.66%	96.39
01-Jan-2029 - 31-Dec-2029	1,039,501	0.55%	18	1.00%	57,750.05	4.38%	107.50
01-Jan-2030 - 31-Dec-2030	977,944	0.52%	14	0.78%	69,853.16	4.54%	119.29
01-Jan-2031 - 31-Dec-2031	2,347,646	1.24%	25	1.39%	93,905.84	4.61%	132.69
01-Jan-2032 - 31-Dec-2032	3,155,106	1.67%	39	2.17%	80,900.16	3.84%	142.80
01-Jan-2033 - 31-Dec-2033	1,467,427	0.78%	18	1.00%	81,523.72	4.27%	156.18
01-Jan-2034 - 31-Dec-2034	4,268,697	2.25%	39	2.17%	109,453.76	4.38%	168.34
01-Jan-2035 - 31-Dec-2035	3,305,095	1.75%	31	1.72%	106,615.96	3.91%	181.34
01-Jan-2036 - 31-Dec-2036	7,124,790	3.76%	82	4.56%	86,887.69	3.92%	197.71
01-Jan-2037 - 31-Dec-2037	161,079,445	85.09%	1,438	79.93%	112,016.30	4.01%	202.52
01-Jan-2038 - 31-Dec-2038	330,830	0.17%	19	1.06%	17,412.09	4.11%	217.73
01-Jan-2039 - 31-Dec-2039	143,774	0.08%	4	0.22%	35,943.49	6.26%	227.81
01-Jan-2040 - 31-Dec-2040	104,287	0.06%	6	0.33%	17,381.17	5.95%	242.98
01-Jan-2042 - 31-Dec-2042	30,000	0.02%	1	0.06%	30,000.00	5.85%	270.00
Total	189,301,224	100.00%	1,799	100.00%	105,225.81	4.04%	194.89

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	-	-	0.00%	-	0.00%	-	0.00%	-
<	50%	14,152,332	7.48%	196	10.89%	72,205.78	4.16%	196.44
50%	55%	4,076,664	2.15%	43	2.39%	94,806.13	4.04%	202.51
55%	60%	7,167,709	3.79%	62	3.45%	115,608.21	3.81%	195.90
60%	65%	3,793,426	2.00%	39	2.17%	97,267.32	4.28%	197.25
65%	70%	7,162,985	3.78%	62	3.45%	115,532.01	4.24%	196.33
70%	75%	10,651,837	5.63%	91	5.06%	117,053.16	4.09%	194.61
75%	80%	6,436,986	3.40%	50	2.78%	128,739.72	4.29%	190.99
80%	85%	14,653,801	7.74%	103	5.73%	142,269.91	3.60%	198.78
85%	90%	11,573,427	6.11%	97	5.39%	119,313.68	4.34%	194.61
90%	95%	19,932,320	10.53%	166	9.23%	120,074.22	3.97%	195.51
95%	100%	9,216,330	4.87%	88	4.89%	104,731.02	4.04%	188.73
100%	105%	3,792,885	2.00%	43	2.39%	88,206.63	4.20%	192.22
105%	110%	11,806,494	6.24%	135	7.50%	87,470.25	4.29%	194.51
110%	115%	11,524,076	6.09%	117	6.50%	98,498.37	4.10%	193.03
115%	120%	13,314,247	7.03%	124	6.89%	107,372.96	4.11%	186.52
120%	125%	36,980,255	19.54%	353	19.62%	104,759.93	3.93%	197.51
125%	>	3,063,461	1.62%	30	1.67%	102,115.37	3.55%	191.75
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		189,301,224	100.00%	1,799	100.00%	105,225.81	4.04%	194.89

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,708,720	3.02%	29	2.81%	196,852.43	4.08%	195.47
Utrecht	11,638,931	6.15%	60	5.82%	193,982.19	3.75%	197.97
Zeeland	5,137,224	2.71%	30	2.91%	171,240.81	4.32%	192.90
Zuid-Holland	38,659,451	20.42%	222	21.53%	174,141.67	4.02%	195.44
Flevoland	6,053,820	3.20%	33	3.20%	183,449.10	3.26%	197.14
Friesland	6,413,158	3.39%	39	3.78%	164,439.95	4.00%	197.30
Gelderland	20,517,443	10.84%	101	9.80%	203,143.00	4.28%	196.76
Groningen	5,918,658	3.13%	36	3.49%	164,407.17	3.95%	197.46
Limburg	14,044,870	7.42%	79	7.66%	177,783.17	4.19%	192.27
Noord-Brabant	31,059,158	16.41%	171	16.59%	181,632.50	4.14%	190.41
Noord-Holland	26,849,908	14.18%	142	13.77%	189,083.86	3.94%	195.55
Overijssel	17,299,882	9.14%	89	8.63%	194,380.69	4.02%	196.41
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	189,301,224	100.00%	1,031	100.00%	183,609.33	4.04%	194.89

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	170,721,395	90.19%	912	88.46%	187,194.51	4.06%	194.67
Shop/House	431,913	0.23%	3	0.29%	143,971.06	3.35%	200.98
Condominium	16,659,308	8.80%	109	10.57%	152,837.69	3.85%	196.62
Recreational Home	110,000	0.06%	1	0.10%	110,000.00	3.30%	175.97
Farm House	871,767	0.46%	3	0.29%	290,588.92	3.40%	202.08
Condominium with garage	506,842	0.27%	3	0.29%	168,947.20	4.00%	198.33
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	189,301,224	100.00%	1,031	100.00%	183,609.33	4.04%	194.89

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%	-
0	25,000	1.36%	14	1.36%	11,556.38	4.66%	194.12
25,000	50,000	0.53%	25	2.42%	39,931.92	4.46%	202.56
50,000	75,000	1.18%	34	3.30%	65,421.23	4.15%	195.61
75,000	100,000	3.66%	76	7.37%	91,126.95	4.13%	198.21
100,000	125,000	6.41%	107	10.38%	113,427.40	4.18%	196.14
125,000	150,000	9.81%	134	13.00%	138,571.81	3.80%	195.68
150,000	175,000	13.12%	152	14.74%	163,427.44	4.04%	194.00
175,000	200,000	14.35%	144	13.97%	188,614.16	3.98%	196.25
200,000	225,000	10.47%	93	9.02%	213,124.21	3.99%	197.80
225,000	250,000	8.62%	69	6.69%	236,472.55	4.03%	195.13
250,000	275,000	6.67%	48	4.66%	263,053.67	3.87%	195.44
275,000	300,000	6.07%	40	3.88%	287,305.58	4.18%	193.23
300,000	325,000	5.47%	33	3.20%	313,904.10	4.14%	193.50
325,000	350,000	2.68%	15	1.45%	338,234.31	4.16%	194.92
350,000	375,000	1.72%	9	0.87%	362,369.97	4.48%	194.78
375,000	400,000	3.07%	15	1.45%	386,957.82	3.85%	198.10
400,000	425,000	1.11%	5	0.48%	418,861.45	4.37%	197.67
425,000	450,000	1.85%	8	0.78%	438,762.16	4.43%	196.46
450,000	475,000	0.24%	1	0.10%	452,995.63	4.90%	203.00
475,000	500,000	0.52%	2	0.19%	493,986.78	4.03%	60.14
500,000	525,000	0.27%	1	0.10%	510,000.00	4.78%	201.38
525,000	550,000	0.28%	1	0.10%	530,000.00	4.75%	201.00
550,000	575,000	0.30%	1	0.10%	569,625.09	2.20%	162.06
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.32%	1	0.10%	602,000.00	4.60%	165.82
625,000	650,000	0.33%	1	0.10%	634,000.00	4.50%	202.00
650,000	>	0.87%	2	0.19%	820,000.00	3.49%	203.00
Total	189,301,224	100.00%	1,031	100.00%	183,609.33	4.04%	194.89