

Cashflow analysis for the period

Total interest received	1,941,120	
Interest received on transaction accounts	(33)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		6,741,087
Company management expenses	2,220	
MPT fee	37,521	
Administration fee	3,369	
Third party fees	24,574	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	1,855,049	
Redemption on Class E notes	-	
Interest on the Notes	2,481	
Shortfall Class D PDL Repayment	2,993	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,941,087
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 27th October 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	26,556,602.64

Collateral

Starting principal balance	179,667,665
Total Further Advances bought in July 2020	-
Total Principal redemptions and repayments	(6,841,133)
Losses for the period	(2,993)
Ending principal balance	172,823,539
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	172,823,539
Redemptions reserved for purchase Further Advances on October 2020	-
Total balance Put Option Notes E-MAC NL 2007-I	172,823,539

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	-	2,993	2,993	-
Total	-	2,993	2,993	-

Performance

	Last period	This period	Since issue
Prepayment rate	18.62%	14.18%	8.70%

Delinquency table	Number of loans	Balance	Percentage of total
Current	939	169,346,459	97.99%
31 - 60 days	7	1,413,858	0.82%
61 - 90 days	2	300,000	0.17%
91 - 120 days	2	364,000	0.21%
120+ days	5	1,399,221	0.81%
In repossession	-	-	0.00%
Total	955	172,823,539	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	972	2,993	29,849	6,454,403

Characteristics

Number of borrowers	955		
Number of loanparts	1659		
	(weighted) average	Minimum	Maximum
Loan size borrower	180,967	1,861	875,000
Loan part size	104,173	2,232	765,000
Coupon	4.03%	0.13%	6.55%
Remaining maturity (months)	189	10	264
Remaining interest period (months)	78	1	208
Original interest period (months)	180	1	360
Seasoning (months)	134.3	3.0	196.0
Loan to Original Foreclosure Value (1)	92.8%	0.1%	129.4%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	5,508,293	3.19%	112	6.75%	49,181.18	4.08%	180.17
Bridge Loan	462,811	0.27%	2	0.12%	231,405.48	5.80%	134.32
Hybrid (switch)	397,504	0.23%	6	0.36%	65,250.61	3.80%	169.79
Interest Only	134,017,411	77.55%	1,148	69.20%	116,739.91	4.01%	193.63
Investment	2,661,606	1.54%	32	1.93%	83,175.18	3.97%	195.95
Life	22,977,363	13.30%	258	15.55%	89,059.55	4.12%	172.99
Linear	102,476	0.06%	6	0.36%	17,079.28	3.91%	124.90
Savings	1,977,909	1.14%	26	1.57%	76,073.44	4.79%	180.65
STAR Aflossingsvrij	1,013,341	0.58%	19	1.15%	53,333.76	4.48%	195.95
Universal Life	3,704,825	2.14%	50	3.01%	74,096.51	3.30%	169.21
Total	172,823,539	100.00%	1,659	100.00%	104,173.32	4.03%	188.86

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	8,153,110	4.72%	64	3.86%	127,392.35	1.62%	173.47
12	5,593,470	3.24%	37	2.23%	151,174.87	2.49%	193.20
12	127,640	0.07%	3	0.18%	42,546.78	3.09%	193.00
24	4,700,959	2.72%	40	2.41%	117,523.98	2.90%	188.44
36	-	0.00%	-	-	-	0.00%	-
48	7,596,528	4.40%	72	4.34%	105,507.33	3.28%	193.09
60	4,708,104	2.72%	44	2.65%	107,002.36	3.33%	193.30
72	1,727,376	1.00%	19	1.15%	90,914.54	3.64%	183.68
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	44,558,582	25.78%	425	25.62%	104,843.72	3.46%	193.78
120	-	0.00%	-	0.00%	-	0.00%	-
132	88,235	0.05%	1	0.06%	88,234.81	3.34%	196.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	12,134,600	7.02%	120	7.23%	101,121.67	4.69%	187.48
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	62,776,579	36.32%	638	38.46%	98,395.89	4.71%	185.98
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	3,345,066	1.94%	38	2.29%	88,028.05	4.76%	171.99
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	-	0.00%	-	0.00%	-	0.00%	-
360	17,313,289	10.02%	158	9.52%	109,577.78	4.87%	194.24
360	-	0.00%	-	0.00%	-	0.00%	-
Total	172,823,539	100.00%	1,659	100.00%	104,173.32	4.03%	188.86

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,079,183	7.57%	112	6.75%	116,778.42	1.57%	189.22
2.50%	2.75%	5,724,205	3.31%	55	3.32%	104,076.45	2.68%	194.98
2.75%	3.00%	10,139,063	5.87%	106	6.39%	95,651.54	2.89%	194.78
3.00%	3.25%	16,088,984	9.31%	168	10.13%	95,767.76	3.16%	191.84
3.25%	3.50%	8,203,313	4.75%	65	3.92%	126,204.81	3.41%	191.91
3.50%	3.75%	10,073,943	5.83%	101	6.09%	99,742.01	3.67%	192.60
3.75%	4.00%	7,857,362	4.55%	61	3.89%	128,809.21	3.86%	194.53
4.00%	4.25%	6,211,445	3.59%	44	2.85%	141,169.21	4.21%	194.92
4.25%	4.50%	7,270,465	4.21%	83	5.00%	87,595.97	4.49%	187.27
4.50%	4.75%	49,650,258	28.73%	475	28.63%	104,526.86	4.68%	185.98
4.75%	5.00%	27,967,573	16.18%	282	17.00%	99,175.79	4.88%	186.60
5.00%	5.25%	4,853,299	2.81%	50	3.01%	97,065.97	5.12%	196.79
5.25%	5.50%	3,059,269	1.77%	21	1.27%	145,679.48	5.39%	194.21
5.50%	5.75%	303,777	0.18%	8	0.48%	37,972.10	5.58%	194.34
5.75%	6.00%	1,952,315	1.13%	17	1.02%	114,842.05	5.89%	117.47
6.00%	6.25%	287,659	0.17%	6	0.36%	47,943.22	6.18%	208.73
6.25%	6.50%	81,147	0.05%	4	0.24%	20,286.74	6.42%	223.37
6.50%	6.75%	20,279	0.01%	1	0.06%	20,278.93	6.55%	195.00
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		172,823,539	100.00%	1,659	100.00%	104,173.32	4.03%	188.86

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	8,813,769	5.10%	68	4.10%	129,614.24	1.55%	173.85
01/01/2021	01/01/2021	612,319	0.35%	8	0.48%	76,539.82	3.40%	138.70
01/01/2022	01/01/2022	9,806,638	5.67%	75	4.52%	130,755.17	3.61%	190.73
01/01/2023	01/01/2023	14,332,851	8.29%	127	7.66%	112,857.10	4.34%	189.61
01/01/2024	01/01/2024	5,816,340	3.37%	61	3.68%	95,349.84	3.20%	192.72
01/01/2025	01/01/2025	1,824,322	1.06%	21	1.27%	86,872.49	3.16%	173.04
01/01/2026	01/01/2026	1,885,213	1.09%	23	1.39%	81,955.77	3.10%	171.11
01/01/2027	01/01/2027	16,899,387	9.78%	159	9.58%	106,285.45	4.46%	188.19
01/01/2028	01/01/2028	80,586,243	46.63%	801	48.28%	100,607.04	4.28%	188.81
01/01/2029	01/01/2029	4,558,042	2.64%	49	2.95%	93,021.27	3.12%	195.42
01/01/2030	01/01/2030	2,735,215	1.58%	28	1.69%	97,686.25	3.29%	189.35
01/01/2031	01/01/2031	1,139,222	0.66%	12	0.72%	94,935.17	2.70%	196.60
01/01/2032	01/01/2032	406,139	0.24%	5	0.30%	81,227.88	3.77%	142.60
01/01/2033	01/01/2033	3,351,048	1.94%	39	2.35%	85,924.30	4.77%	172.93
01/01/2034	01/01/2034	299,999	0.17%	2	0.12%	149,999.50	3.85%	182.60
01/01/2035	01/01/2035	580,576	0.34%	7	0.42%	82,939.49	3.18%	195.00
01/01/2036	01/01/2036	679,814	0.39%	6	0.36%	113,302.26	3.78%	187.83
01/01/2037	01/01/2037	3,309,554	1.91%	25	1.51%	132,382.17	4.85%	194.84
01/01/2038	01/01/2038	15,162,164	8.77%	142	8.56%	106,775.80	4.74%	195.18
01/01/2039	01/01/2039	24,684	0.01%	1	0.06%	24,684.00	5.85%	208.00
01/01/2040	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	>	-	0.00%	-	0.00%	-	0.00%	-
Total		172,823,539	100.00%	1,659	100.00%	104,173.32	4.03%	188.86

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	0.24%	1	0.06%	407,000.00	5.80%	150.00
01-Jan-2019 - 31-Dec-2019	117,135	0.07%	2	0.12%	58,567.72	5.22%	15.29
01-Jan-2020 - 31-Dec-2020	1,994	0.00%	1	0.06%	1,994.06	4.50%	2.00
01-Jan-2021 - 31-Dec-2021	44,000	0.03%	1	0.06%	44,000.00	2.30%	10.00
01-Jan-2022 - 31-Dec-2022	86,043	0.05%	2	0.12%	43,021.60	3.27%	20.29
01-Jan-2023 - 31-Dec-2023	66,641	0.04%	3	0.18%	22,213.57	5.42%	31.46
01-Jan-2024 - 31-Dec-2024	320,141	0.19%	5	0.30%	64,028.23	3.41%	41.02
01-Jan-2025 - 31-Dec-2025	413,864	0.24%	8	0.48%	51,733.01	4.19%	53.78
01-Jan-2026 - 31-Dec-2026	72,054	0.04%	2	0.12%	36,026.99	2.96%	65.10
01-Jan-2027 - 31-Dec-2027	1,705,622	0.98%	28	1.69%	60,915.08	4.66%	77.44
01-Jan-2028 - 31-Dec-2028	196,648	0.11%	4	0.24%	49,162.09	4.62%	90.81
01-Jan-2029 - 31-Dec-2029	1,087,967	0.63%	19	1.15%	57,261.42	4.39%	101.64
01-Jan-2030 - 31-Dec-2030	868,730	0.50%	13	0.78%	66,825.40	4.54%	112.76
01-Jan-2031 - 31-Dec-2031	2,085,267	1.21%	22	1.33%	94,784.87	4.52%	126.69
01-Jan-2032 - 31-Dec-2032	2,947,490	1.71%	36	2.17%	81,874.73	3.77%	136.89
01-Jan-2033 - 31-Dec-2033	1,305,375	0.76%	15	0.96%	81,585.92	4.31%	149.62
01-Jan-2034 - 31-Dec-2034	4,166,447	2.41%	38	2.29%	109,643.34	4.37%	162.42
01-Jan-2035 - 31-Dec-2035	2,993,413	1.73%	30	1.81%	99,780.42	3.82%	175.12
01-Jan-2036 - 31-Dec-2036	6,421,011	3.72%	73	4.40%	87,959.05	3.90%	191.54
01-Jan-2037 - 31-Dec-2037	146,926,441	85.02%	1,326	79.93%	110,804.25	4.00%	196.53
01-Jan-2038 - 31-Dec-2038	312,321	0.18%	18	1.08%	17,351.18	4.18%	212.01
01-Jan-2039 - 31-Dec-2039	141,647	0.08%	4	0.24%	35,911.74	6.26%	221.82
01-Jan-2040 - 31-Dec-2040	104,287	0.06%	6	0.36%	17,381.17	5.95%	236.98
01-Jan-2042 - 31-Dec-2042	30,000	0.02%	1	0.06%	30,000.00	5.85%	264.00
Total	172,823,539	100.00%	1,659	100.00%	104,173.32	4.03%	188.86

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	-	0.00%	-	0.00%	-	0.00%	-
<	50%	13,818,890	8.00%	191	11.51%	72,350.21	4.13%	191.37
50%	55%	3,273,852	1.89%	37	2.23%	88,482.49	3.96%	196.37
55%	60%	7,072,927	4.09%	62	3.74%	114,079.47	3.82%	188.43
60%	65%	3,099,013	1.79%	36	2.17%	86,083.70	4.25%	190.23
65%	70%	6,578,883	3.81%	61	3.68%	107,850.54	4.24%	189.56
70%	75%	9,317,928	5.39%	76	4.58%	122,604.32	4.08%	190.28
75%	80%	6,113,485	3.54%	49	2.95%	124,765.00	4.31%	182.08
80%	85%	13,810,150	7.99%	97	5.85%	142,372.68	3.58%	193.60
85%	90%	10,480,843	6.06%	92	5.55%	113,922.21	4.25%	187.38
90%	95%	18,721,554	10.83%	156	9.40%	120,009.96	3.88%	187.58
95%	100%	9,746,695	5.64%	98	5.91%	99,456.07	4.09%	182.48
100%	105%	3,281,577	1.90%	36	2.17%	91,154.90	4.13%	188.63
105%	110%	10,169,078	5.88%	121	7.29%	84,041.97	4.24%	187.31
110%	115%	9,452,912	5.47%	91	5.49%	103,878.15	4.16%	188.45
115%	120%	12,450,644	7.20%	113	6.81%	110,182.69	4.14%	179.93
120%	125%	32,941,521	19.06%	316	19.05%	104,245.32	3.93%	192.57
125%	>	2,493,586	1.44%	27	1.63%	92,355.03	3.86%	192.53
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		172,823,539	100.00%	1,659	100.00%	104,173.32	4.03%	188.86

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,563,391	3.22%	28	2.93%	198,692.55	4.10%	189.30
Utrecht	10,696,733	6.19%	56	5.86%	191,013.09	3.76%	192.49
Zeeland	4,714,375	2.73%	28	2.93%	168,370.55	4.35%	185.41
Zuid-Holland	35,009,837	20.26%	202	21.15%	173,316.02	4.00%	189.38
Flevoland	5,230,011	3.03%	28	2.93%	186,786.11	3.15%	190.56
Friesland	5,967,247	3.45%	37	3.87%	161,276.94	3.97%	191.60
Gelderland	18,596,882	10.76%	94	9.84%	197,839.17	4.26%	190.88
Groningen	5,349,755	3.10%	32	3.35%	167,179.85	4.09%	192.18
Limburg	12,880,537	7.45%	74	7.75%	174,061.32	4.16%	187.60
Noord-Brabant	29,098,432	16.84%	162	16.96%	179,619.95	4.12%	184.09
Noord-Holland	23,963,760	13.87%	132	13.82%	181,543.64	3.92%	189.56
Overijssel	15,752,577	9.11%	82	8.59%	192,104.60	4.03%	189.82
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	172,823,539	100.00%	955	100.00%	180,967.06	4.03%	188.86

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	156,415,215	90.51%	845	88.48%	185,106.76	4.05%	188.65
Shop/House	431,913	0.25%	3	0.31%	143,971.06	3.34%	194.98
Condominium	14,488,765	8.38%	100	10.47%	144,887.65	3.84%	190.56
Recreational Home	110,000	0.06%	1	0.10%	110,000.00	3.30%	169.97
Farm House	871,767	0.50%	3	0.31%	290,588.92	3.55%	196.08
Condominium with garage	505,879	0.29%	3	0.31%	168,626.33	4.00%	192.32
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	172,823,539	100.00%	955	100.00%	180,967.06	4.03%	188.86

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	135,164	12	1.26%	11,263.66	4.68%	186.49
25,000	50,000	1,085,802	27	2.83%	40,214.90	4.32%	196.57
50,000	75,000	2,165,253	33	3.46%	65,613.74	4.12%	189.39
75,000	100,000	6,376,447	70	7.33%	91,092.11	4.13%	192.12
100,000	125,000	12,296,794	108	11.31%	113,859.20	4.14%	189.95
125,000	150,000	16,641,554	120	12.57%	138,679.62	3.82%	189.59
150,000	175,000	23,499,743	144	15.08%	163,192.66	4.00%	187.45
175,000	200,000	25,416,142	135	14.14%	188,267.72	3.98%	190.35
200,000	225,000	18,112,491	85	8.90%	213,088.13	3.95%	191.58
225,000	250,000	13,489,881	57	5.97%	236,664.58	3.92%	191.60
250,000	275,000	11,553,462	44	4.61%	262,578.69	3.92%	189.58
275,000	300,000	11,203,803	39	4.08%	287,277.01	4.22%	186.42
300,000	325,000	8,788,420	28	2.93%	313,872.15	4.12%	189.01
325,000	350,000	3,724,087	11	1.15%	338,553.34	4.31%	187.62
350,000	375,000	2,168,153	6	0.63%	361,358.81	4.40%	187.30
375,000	400,000	5,428,367	14	1.47%	387,740.53	3.91%	191.69
400,000	425,000	2,933,487	7	0.73%	419,069.58	3.92%	185.05
425,000	450,000	3,082,118	7	0.73%	440,302.54	4.57%	189.69
450,000	475,000	452,396	1	0.10%	452,395.63	4.90%	197.00
475,000	500,000	987,974	2	0.21%	493,986.78	4.03%	54.14
500,000	525,000	510,000	1	0.10%	510,000.00	4.78%	195.38
525,000	550,000	530,000	1	0.10%	530,000.00	4.75%	195.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	602,000	1	0.10%	602,000.00	4.60%	159.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	1,640,000	2	0.21%	820,000.00	3.49%	197.00
Total	172,823,539	100.00%	955	100.00%	180,967.06	4.03%	188.86