

Cashflow analysis for the period

Total interest received	2,438,936	
Interest received on transaction accounts	(14,142)	
Liquidity available	3,600,000	
Reserve account available	1,963,916	
Receivables under hedging arrangements	-	
Total funds available		7,988,709
Company management expenses	2,601	
MPT fee	35,760	
Administration fee	3,650	
Third party fees	19,869	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	2,610,558	
Interest on the Notes	4,035	
Shortfall Class A PDL Repayment	-	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,681,994
Available after distribution of funds		5,306,715
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,706,715	
Available liquidity		5,306,715
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	50,134,775
Claimed subrogation amount CMISS Nederland B.V.	5,436,590
Total	55,571,366

*** Reference is made to the notice dated 24 May 2019:**

No Extension Margins have been determined to date. The Issuer and the Security Trustee are considering the way forward. Pending such determination and until further notice, no distributions will be made through the Interest Priority of Payments prior to the notification of pledge, below item q, being the item directly above the item relating to the Subordinated Extension Interest Part relating to the Senior Class A Notes, and amounts then remaining will be provisionally retained by the Issuer.

This QPD, distributions made through the Interest Priority of Payments end above Item q.

Collateral

Starting principal balance	194,664,404
Further Advances bought	-
Repurchase of loans in the Quarterly Calculation Period	(230,260)
Substitution of loans in the Quarterly Calculation Period	-
Principal redemptions and repayments	(9,416,280)
Losses for the period	-
Ending principal balance as per 01 October 2020	185,017,864
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-NHG II	185,017,864
Redemptions applied for purchase Further Advances in October 2020	-
Repurchase of loans with Non-NHG part in October 2020	-
Substitution of loans on October 2020	-
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 27th October 2020	185,017,864

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Total	-	-	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.58%	17.89%	8.27%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,292	183,314,596	99.08%
31 - 60 days	4	701,111	0.38%
61 - 90 days	3	478,457	0.26%
91 - 120 days	1	125,700	0.07%
120+ days	2	398,000	0.22%
In repossession	-	-	-
Total	1,302	185,017,864	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	554	-	90	659,917

Characteristics

Number of borrowers	1302		
Number of loanparts	2565		
	(weighted) average	Minimum	Maximum
Loan size borrower	142,103	1,688	265,000
Loan part size	72,132	1,435	246,000
Coupon	4.19%	0.13%	6.15%
Remaining maturity (months)	185	2	247
Remaining interest period (months)	95	1	210
Original interest period (months)	238	1	360
Seasoning (months)	142.9	1.0	168.0
Loan to Original Foreclosure Value (1)	89.3%	0.0%	154.4%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2020 - 31-Dec-2020	53,592	0.03%	2	0.08%	26,796.20	3.85%	0.72
01-Jan-2021 - 31-Dec-2021	142,469	0.08%	4	0.16%	35,617.24	3.27%	8.00
01-Jan-2022 - 31-Dec-2022	645,488	0.35%	16	0.62%	40,342.98	4.08%	20.88
01-Jan-2023 - 31-Dec-2023	368,624	0.20%	5	0.19%	73,724.83	4.43%	33.17
01-Jan-2024 - 31-Dec-2024	272,012	0.15%	6	0.22%	45,335.37	4.35%	43.43
01-Jan-2025 - 31-Dec-2025	422,292	0.23%	8	0.31%	52,786.45	4.21%	56.47
01-Jan-2026 - 31-Dec-2026	834,666	0.45%	18	0.70%	46,370.35	4.40%	69.54
01-Jan-2027 - 31-Dec-2027	2,391,543	1.29%	49	1.91%	48,806.99	4.32%	78.18
01-Jan-2028 - 31-Dec-2028	1,281,420	0.69%	21	0.82%	61,019.99	4.39%	91.28
01-Jan-2029 - 31-Dec-2029	2,899,876	1.57%	48	1.87%	60,414.08	4.29%	103.50
01-Jan-2030 - 31-Dec-2030	2,536,951	1.37%	45	1.75%	56,376.68	4.30%	114.15
01-Jan-2031 - 31-Dec-2031	4,041,106	2.18%	64	2.50%	63,142.29	4.12%	127.95
01-Jan-2032 - 31-Dec-2032	7,930,273	4.29%	108	4.21%	73,428.45	4.19%	138.66
01-Jan-2033 - 31-Dec-2033	3,785,824	2.05%	49	1.91%	77,261.71	4.24%	150.69
01-Jan-2034 - 31-Dec-2034	3,774,328	2.04%	48	1.87%	78,631.83	4.39%	162.65
01-Jan-2035 - 31-Dec-2035	2,254,134	1.22%	31	1.21%	72,714.01	4.39%	174.47
01-Jan-2036 - 31-Dec-2036	7,173,335	3.88%	98	3.82%	73,197.30	4.02%	192.61
01-Jan-2037 - 31-Dec-2037	141,536,352	76.50%	1,870	72.90%	75,687.89	4.19%	198.17
01-Jan-2038 - 31-Dec-2038	2,064,477	1.12%	50	1.95%	41,289.54	4.18%	209.08
01-Jan-2039 - 31-Dec-2039	459,707	0.25%	19	0.74%	24,195.13	1.59%	223.96
01-Jan-2040 - 31-Dec-2040	112,883	0.06%	4	0.16%	28,220.76	3.35%	236.01
01-Jan-2041 - 31-Dec-2041	36,512	0.02%	2	0.08%	18,256.21	5.80%	247.00
Total	185,017,864	100.00%	2,565	100.00%	72,131.72	4.19%	184.89

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		185,017,864	100.00%	2,565	100.00%	72,131.72	4.19%	184.89
<	50%	-	0.00%	-	0.00%	-	0.00%	-
50%	55%	-	0.00%	-	0.00%	-	0.00%	-
55%	60%	-	0.00%	-	0.00%	-	0.00%	-
60%	65%	-	0.00%	-	0.00%	-	0.00%	-
65%	70%	-	0.00%	-	0.00%	-	0.00%	-
70%	75%	-	0.00%	-	0.00%	-	0.00%	-
75%	80%	-	0.00%	-	0.00%	-	0.00%	-
80%	85%	-	0.00%	-	0.00%	-	0.00%	-
85%	90%	-	0.00%	-	0.00%	-	0.00%	-
90%	95%	-	0.00%	-	0.00%	-	0.00%	-
95%	100%	-	0.00%	-	0.00%	-	0.00%	-
100%	105%	-	0.00%	-	0.00%	-	0.00%	-
105%	110%	-	0.00%	-	0.00%	-	0.00%	-
110%	115%	-	0.00%	-	0.00%	-	0.00%	-
115%	120%	-	0.00%	-	0.00%	-	0.00%	-
120%	125%	-	0.00%	-	0.00%	-	0.00%	-
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		185,017,864	100.00%	2,565	100.00%	72,131.72	4.19%	184.89

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,794,994	3.13%	38	2.92%	152,499.84	4.32%	185.08
Utrecht	9,541,862	5.16%	68	5.22%	140,321.50	4.24%	184.78
Zeeoland	5,859,298	3.17%	42	3.23%	139,507.10	4.48%	180.69
Zuid-Holland	41,071,663	22.20%	279	21.43%	147,210.26	4.12%	185.44
Flevoland	4,941,448	2.67%	34	2.61%	145,336.71	4.15%	182.88
Friesland	7,452,992	4.03%	58	4.45%	128,499.86	3.94%	188.45
Gelderland	19,864,277	10.74%	128	9.83%	155,189.66	4.10%	185.33
Groningen	9,913,121	5.36%	76	5.84%	130,435.80	4.22%	187.78
Limburg	17,257,957	9.33%	126	9.68%	136,967.91	4.31%	183.08
Noord-Brabant	27,994,064	15.13%	196	15.05%	142,826.86	4.18%	182.56
Noord-Holland	22,756,373	12.30%	167	12.83%	136,265.71	4.23%	187.24
Overijssel	12,569,815	6.79%	90	6.91%	139,664.61	4.22%	184.22
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	185,017,864	100.00%	1,302	100.00%	142,102.81	4.19%	184.89

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	167,410,358	90.48%	1,166	89.56%	143,576.64	4.21%	184.42
Shop/House	237,818	0.13%	1	0.08%	237,818.00	4.25%	194.00
Condominium	16,966,427	9.17%	132	10.14%	128,533.54	3.90%	189.65
Farm House	191,440	0.10%	1	0.08%	191,439.56	4.25%	149.16
Condominium with garage	211,821	0.11%	2	0.15%	105,910.74	3.98%	198.45
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	185,017,864	100.00%	1,302	100.00%	142,102.81	4.19%	184.89

Net Size

Net Size	Value	As % of total	no.of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.00%	41	3.15%	16,359.39	4.28%	180.50
25,000	50,000	1.11%	52	3.99%	39,646.93	4.24%	188.41
50,000	75,000	3.14%	92	7.07%	63,138.74	4.39%	182.52
75,000	100,000	6.73%	141	10.83%	88,302.53	4.24%	183.92
100,000	125,000	11.31%	185	14.21%	113,088.16	4.15%	183.68
125,000	150,000	14.17%	189	14.52%	138,703.77	4.19%	185.29
150,000	175,000	17.57%	200	15.36%	162,492.90	4.17%	184.10
175,000	200,000	17.26%	170	13.06%	187,877.42	4.22%	185.54
200,000	225,000	13.51%	118	9.06%	211,800.20	4.04%	183.63
225,000	250,000	12.18%	95	7.30%	237,286.30	4.23%	188.07
250,000	275,000	2.66%	19	1.46%	258,809.60	4.29%	185.25
275,000	300,000	0.00%	-	0.00%	-	0.00%	-
300,000	325,000	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.00%	-	0.00%	-	0.00%	-
400,000	425,000	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	185,017,864	100.00%	1,302	100.00%	142,102.81	4.19%	184.89