

**Cashflow analysis for the period**

Total interest received	2,019,379	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		6,819,345
Company management expenses	2,220	
MPT fee	35,300	
Administration fee	3,168	
Third party fees	12,438	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	1,936,667	
Redemption on Class E notes	-	
Interest on the Notes	1,681	
Shortfall Class D PDL Repayment	15,269	
Liquidity Facility Commitment Fee Subordinated Amount	6,300	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,019,345
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th January 2021	-	
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	28,913,647.13

**Collateral**

Starting principal balance	172,823,539
Total Further Advances bought in October 2020	-
Total Principal redemptions and repayments	(9,398,981)
Losses for the period	(15,269)
Ending principal balance	163,409,289
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	163,409,289
Redemptions reserved for purchase Further Advances on January 2021	-
Total balance Put Option Notes E-MAC NL 2007-I	163,409,289

**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	-	15,269	15,269	-
Total	-	15,269	15,269	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	14.18%	19.79%	8.92%

Delinquency table	Number of loans	Balance	Percentage of total
Current	891	158,924,692	97.87%
31 - 60 days	5	1,083,200	0.63%
61 - 90 days	1	160,000	0.10%
91 - 120 days	2	503,800	0.31%
120+ days	7	1,757,596	1.08%
In repossession	-	-	0.00%
Total	906	163,409,289	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	2,993	15,269	34,661	6,435,012

**Characteristics**

Number of borrowers	906		
Number of loanparts	1577		
	(weighted) average	Minimum	Maximum
Loan size borrower	180,363	2,232	875,000
Loan part size	103,620	1,840	765,000
Coupon	4.00%	0.09%	6.55%
Remaining maturity (months)	186	1	261
Remaining interest period (months)	75	1	205
Original interest period (months)	179	1	360
Seasoning (months)	136.2	1.0	201.0
Loan to Original Foreclosure Value (1)	92.6%	0.9%	129.4%

\* Calculation includes Bridge loans

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuitiy	5,610,508	3.43%	112	7.10%	50,093.83	4.06%	176.30
Bridge Loan	462,811	0.28%	2	0.13%	231,405.48	5.80%	137.32
Hybridie (switch)	393,153	0.24%	6	0.38%	65,525.54	3.79%	167.20
Interest Only	127,148,223	77.81%	1,093	69.31%	116,329.57	3.98%	190.53
Investment	2,283,855	1.40%	29	1.84%	78,753.64	3.94%	192.91
Life	21,417,141	13.11%	241	15.28%	88,867.81	4.10%	170.19
Linear	99,584	0.06%	6	0.38%	16,597.38	3.92%	122.48
Savings	1,867,875	1.14%	25	1.59%	74,715.01	4.78%	172.68
STAR Aflossingsvrij	1,010,830	0.62%	19	1.20%	53,201.59	4.47%	192.94
Universal Life	3,115,307	1.91%	44	2.79%	70,802.42	3.21%	168.15
<b>Total</b>	<b>163,409,289</b>	<b>100.00%</b>	<b>1,577</b>	<b>100.00%</b>	<b>103,620.35</b>	<b>4.00%</b>	<b>185.77</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	8,409,110	5.15%	65	4.12%	129,370.93	1.61%	171.13
12	5,294,277	3.24%	35	2.22%	151,265.06	2.46%	190.90
12	126,825	0.08%	3	0.19%	42,275.07	3.09%	190.00
24	4,356,489	2.67%	37	2.35%	117,742.94	2.92%	184.87
36	-	0.00%	-	0.00%	-	0.00%	-
48	7,077,366	4.33%	68	4.31%	104,078.91	3.27%	190.93
60	4,568,197	2.80%	42	2.66%	108,766.58	3.35%	190.28
72	1,436,632	0.88%	16	1.01%	89,789.50	3.51%	178.14
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	42,344,232	25.91%	407	25.81%	104,039.88	3.45%	190.72
120	-	0.00%	-	0.00%	-	0.00%	-
132	87,215	0.05%	1	0.06%	87,214.66	3.34%	193.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	11,275,072	6.90%	113	7.17%	99,779.39	4.63%	183.45
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	-	0.00%	-	0.00%	-	0.00%	-
240	58,859,666	36.02%	600	38.05%	98,099.44	4.70%	182.87
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	-	0.00%	-	0.00%	-	0.00%	-
300	3,188,277	1.95%	37	2.35%	86,169.64	4.76%	169.08
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	16,385,932	10.03%	153	9.70%	107,097.59	4.87%	191.43
360	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>163,409,289</b>	<b>100.00%</b>	<b>1,577</b>	<b>100.00%</b>	<b>103,620.35</b>	<b>4.00%</b>	<b>185.77</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,060,329	7.99%	112	7.10%	116,610.08	1.55%	186.24
2.50%	2.75%	5,671,950	3.47%	55	3.49%	103,126.37	2.66%	192.08
2.75%	3.00%	9,681,547	5.92%	100	6.34%	96,815.47	2.90%	191.82
3.00%	3.25%	15,857,984	9.70%	166	10.53%	95,530.02	3.16%	188.86
3.25%	3.50%	7,701,662	4.71%	61	3.87%	126,256.76	3.40%	189.58
3.50%	3.75%	9,605,866	5.88%	95	6.02%	101,114.38	3.65%	189.42
3.75%	4.00%	7,771,517	4.75%	60	3.80%	129,525.28	3.85%	191.53
4.00%	4.25%	5,770,500	3.53%	41	2.60%	140,743.89	4.21%	191.73
4.25%	4.50%	6,769,203	4.14%	79	5.01%	85,686.12	4.49%	184.12
4.50%	4.75%	45,060,832	27.58%	439	27.84%	102,644.27	4.68%	182.79
4.75%	5.00%	26,484,421	16.21%	267	16.93%	99,192.59	4.88%	183.12
5.00%	5.25%	4,483,878	2.74%	48	3.04%	93,414.12	5.12%	193.83
5.25%	5.50%	3,011,788	1.84%	21	1.33%	143,418.45	5.39%	191.19
5.50%	5.75%	286,477	0.18%	6	0.38%	47,746.13	5.58%	190.56
5.75%	6.00%	1,802,315	1.10%	16	1.01%	112,644.68	5.89%	107.85
6.00%	6.25%	287,659	0.18%	6	0.38%	47,943.22	6.18%	205.73
6.25%	6.50%	81,082	0.05%	4	0.25%	20,270.49	6.42%	220.37
6.50%	6.75%	20,279	0.01%	1	0.06%	20,278.93	6.55%	192.00
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%	-
<b>Total</b>		<b>163,409,289</b>	<b>100.00%</b>	<b>1,577</b>	<b>100.00%</b>	<b>103,620.35</b>	<b>4.00%</b>	<b>185.77</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	9,069,769	5.55%	69	4.38%	131,445.92	1.54%	171.46
	01/01/2021	147,824	0.09%	2	0.13%	73,912.24	3.42%	89.00
	01/01/2021	9,501,381	5.81%	75	4.76%	126,685.07	3.57%	185.52
	01/01/2022	13,116,373	8.03%	117	7.42%	112,105.75	4.30%	186.01
	01/01/2023	5,326,386	3.26%	57	3.61%	93,445.37	3.25%	189.79
	01/01/2024	1,723,639	1.05%	20	1.27%	86,181.94	3.14%	162.46
	01/01/2025	1,760,761	1.08%	21	1.33%	83,845.78	3.12%	165.98
	01/01/2026	15,236,193	9.32%	145	9.19%	105,077.19	4.45%	184.17
	01/01/2027	76,224,921	46.65%	759	48.13%	100,428.09	4.28%	185.87
	01/01/2028	4,553,002	2.79%	49	3.11%	92,918.41	3.09%	192.42
	01/01/2029	2,602,380	1.59%	27	1.71%	96,384.46	3.30%	186.14
	01/01/2030	864,753	0.53%	11	0.70%	78,613.91	2.65%	194.03
	01/01/2031	402,773	0.25%	5	0.32%	80,554.70	3.77%	139.60
	01/01/2032	3,194,287	1.95%	38	2.41%	84,060.18	4.78%	169.90
	01/01/2033	389,999	0.24%	3	0.19%	129,999.67	3.63%	171.07
	01/01/2034	578,283	0.35%	7	0.44%	82,611.83	3.18%	192.00
	01/01/2035	841,522	0.51%	7	0.44%	120,217.50	3.69%	185.57
	01/01/2036	2,932,914	1.79%	24	1.62%	122,204.77	4.86%	191.83
	01/01/2037	14,917,444	9.13%	140	8.88%	106,553.17	4.71%	192.47
	01/01/2038	24,684	0.02%	1	0.06%	24,684.00	5.65%	205.00
	01/01/2039	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>163,409,289</b>	<b>100.00%</b>	<b>1,577</b>	<b>100.00%</b>	<b>103,620.35</b>	<b>4.00%</b>	<b>185.77</b>

**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	0.25%	1	0.06%	407,000.00	5.80%	153.00
01-Jan-2019 - 31-Dec-2019	117,135	0.07%	2	0.13%	58,567.72	5.22%	18.29
01-Jan-2021 - 31-Dec-2021	45,994	0.03%	2	0.13%	22,997.03	2.40%	6.74
01-Jan-2022 - 31-Dec-2022	86,043	0.05%	2	0.13%	43,021.60	3.27%	17.29
01-Jan-2023 - 31-Dec-2023	65,969	0.04%	3	0.19%	21,989.67	5.43%	28.48
01-Jan-2024 - 31-Dec-2024	317,206	0.19%	5	0.32%	63,441.15	3.41%	38.02
01-Jan-2025 - 31-Dec-2025	412,737	0.25%	8	0.51%	51,592.13	4.20%	50.79
01-Jan-2026 - 31-Dec-2026	71,414	0.04%	2	0.13%	35,706.82	2.96%	62.12
01-Jan-2027 - 31-Dec-2027	1,582,006	0.97%	27	1.71%	58,592.81	4.65%	74.49
01-Jan-2028 - 31-Dec-2028	195,534	0.12%	4	0.25%	48,883.47	4.62%	87.82
01-Jan-2029 - 31-Dec-2029	1,030,505	0.63%	18	1.14%	57,250.27	4.36%	98.72
01-Jan-2030 - 31-Dec-2030	775,722	0.47%	11	0.70%	70,520.22	4.53%	110.96
01-Jan-2031 - 31-Dec-2031	1,938,758	1.19%	21	1.33%	92,321.79	4.51%	123.95
01-Jan-2032 - 31-Dec-2032	2,937,043	1.80%	37	2.35%	79,379.54	3.76%	133.89
01-Jan-2033 - 31-Dec-2033	1,345,412	0.82%	16	1.01%	84,088.25	4.50%	147.61
01-Jan-2034 - 31-Dec-2034	4,072,026	2.49%	37	2.35%	110,054.75	4.36%	159.43
01-Jan-2035 - 31-Dec-2035	2,675,432	1.64%	26	1.65%	102,901.23	3.71%	172.52
01-Jan-2036 - 31-Dec-2036	6,021,403	3.68%	69	4.38%	87,266.71	3.96%	188.68
01-Jan-2037 - 31-Dec-2037	138,732,060	84.90%	1,258	79.77%	110,279.86	3.97%	193.54
01-Jan-2038 - 31-Dec-2038	302,021	0.18%	17	1.08%	17,765.96	4.14%	209.15
01-Jan-2039 - 31-Dec-2039	143,582	0.09%	5	0.25%	35,895.49	6.26%	218.82
01-Jan-2040 - 31-Dec-2040	104,287	0.06%	6	0.38%	17,381.17	5.95%	233.98
01-Jan-2042 - 31-Dec-2042	30,000	0.02%	1	0.06%	30,000.00	5.85%	261.00
<b>Total</b>	<b>163,409,289</b>	<b>100.00%</b>	<b>1,577</b>	<b>100.00%</b>	<b>103,620.35</b>	<b>4.00%</b>	<b>185.77</b>

**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%	13,203,810	8.08%	185	11.73%	71,371.95	4.15%	188.36
50%	55%	3,917,271	2.40%	41	2.60%	95,543.18	3.91%	192.02
55%	60%	6,051,301	3.70%	54	3.42%	112,061.14	3.70%	185.66
60%	65%	3,202,680	1.96%	36	2.28%	88,963.33	4.35%	182.94
65%	70%	6,213,237	3.80%	56	3.55%	110,950.66	4.23%	185.93
70%	75%	8,188,356	5.01%	64	4.06%	127,943.06	3.96%	187.31
75%	80%	6,119,559	3.74%	53	3.36%	115,463.37	4.05%	178.67
80%	85%	13,048,998	7.99%	94	5.96%	138,819.13	3.69%	190.98
85%	90%	9,346,092	5.72%	83	5.26%	112,603.52	4.17%	184.27
90%	95%	17,625,239	10.79%	147	9.32%	119,899.59	3.83%	184.41
95%	100%	9,326,005	5.71%	96	6.09%	97,145.89	4.03%	179.84
100%	105%	4,382,425	2.68%	47	2.98%	93,243.09	4.21%	185.61
105%	110%	9,063,274	5.55%	110	6.98%	82,393.40	4.20%	183.93
110%	115%	8,267,526	5.06%	81	5.14%	102,068.22	4.03%	186.56
115%	120%	12,713,814	7.78%	115	7.29%	110,554.90	4.18%	177.30
120%	125%	30,563,741	18.70%	291	18.45%	105,030.04	3.93%	189.58
125%	>	2,175,959	1.33%	24	1.52%	90,664.94	3.80%	189.37
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>163,409,289</b>	<b>100.00%</b>	<b>1,577</b>	<b>100.00%</b>	<b>103,620.35</b>	<b>4.00%</b>	<b>185.77</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,159,142	3.16%	26	2.87%	198,428.55	4.08%	185.78
Utrecht	10,566,327	6.47%	56	6.18%	188,684.42	3.74%	189.46
Zeeland	4,631,743	2.83%	28	3.09%	165,419.40	4.34%	183.37
Zuid-Holland	31,836,396	19.48%	183	20.20%	173,969.38	3.98%	185.95
Flevoland	5,225,737	3.20%	28	3.09%	186,633.47	3.10%	187.57
Friesland	5,797,035	3.55%	36	3.97%	161,028.76	3.94%	188.47
Gelderland	17,672,083	10.81%	88	9.71%	200,819.13	4.25%	187.62
Groningen	5,329,560	3.26%	32	3.53%	166,548.75	4.10%	189.18
Limburg	12,208,155	7.47%	71	7.84%	171,945.84	4.13%	184.47
Noord-Brabant	26,794,003	16.40%	151	16.67%	177,443.73	4.07%	181.10
Noord-Holland	23,424,973	14.34%	130	14.35%	180,192.10	3.91%	186.57
Overijssel	14,764,134	9.04%	77	8.50%	191,742.00	4.01%	186.60
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>163,409,289</b>	<b>100.00%</b>	<b>906</b>	<b>100.00%</b>	<b>180,363.45</b>	<b>4.00%</b>	<b>185.77</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	148,151,457	90.66%	803	88.63%	184,497.46	4.02%	185.57
Shop/House	431,913	0.26%	3	0.33%	143,971.06	3.44%	191.98
Condominium	13,538,763	8.29%	94	10.38%	144,029.40	3.83%	187.37
Recreational Home	110,000	0.07%	1	0.11%	110,000.00	3.30%	166.97
Farm House	684,300	0.42%	2	0.22%	342,150.00	3.79%	193.38
Condominium with garage	492,855	0.30%	3	0.33%	164,284.92	3.97%	189.22
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>163,409,289</b>	<b>100.00%</b>	<b>906</b>	<b>100.00%</b>	<b>180,363.45</b>	<b>4.00%</b>	<b>185.77</b>

**Net Size**

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	-	-	0.00%	-	0.00%	-
0	25,000	134,767	11	1.21%	12,251.51	4.68%	183.47
25,000	50,000	1,115,571	28	3.09%	39,841.83	4.32%	193.54
50,000	75,000	2,031,891	31	3.42%	65,544.86	4.12%	186.37
75,000	100,000	6,663,131	73	8.06%	91,275.76	4.16%	189.00
100,000	125,000	11,052,290	97	10.71%	113,941.14	4.14%	185.93
125,000	150,000	15,546,757	112	12.36%	138,810.33	3.79%	185.83
150,000	175,000	22,889,458	140	15.45%	163,496.13	4.00%	185.56
175,000	200,000	23,727,877	126	14.52%	188,316.49	3.94%	187.04
200,000	225,000	16,365,207	77	10.01%	212,535.15	3.91%	188.62
225,000	250,000	12,748,451	54	5.96%	236,082.42	3.88%	188.94
250,000	275,000	12,037,786	46	5.08%	261,691.00	3.98%	186.25
275,000	300,000	9,771,723	34	3.75%	287,403.61	4.09%	181.88
300,000	325,000	9,094,264	29	3.20%	313,595.30	4.06%	186.38
325,000	350,000	2,363,619	7	0.77%	337,659.92	4.35%	187.61
350,000	375,000	2,188,184	6	0.66%	364,697.29	4.36%	181.80
375,000	400,000	5,428,367	14	1.55%	387,740.53	3.91%	188.69
400,000	425,000	2,496,528	6	0.66%	416,087.96	3.81%	182.81
425,000	450,000	3,082,118	7	0.77%	440,302.54	4.57%	186.69
450,000	475,000	911,327	2	0.22%	455,663.49	4.84%	193.19
475,000	500,000	987,974	2	0.22%	493,986.78	4.02%	51.14
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	530,000	1	0.11%	530,000.00	4.75%	192.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	602,000	1	0.11%	602,000.00	4.60%	156.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	1,640,000	2	0.22%	820,000.00	3.49%	194.00
<b>Total</b>	<b>163,409,289</b>	<b>100.00%</b>	<b>906</b>	<b>100.00%</b>	<b>180,363.45</b>	<b>4.00%</b>	<b>185.77</b>