

Cashflow analysis for the period

Total interest received	2,280,251	
Interest received on transaction accounts	(15,461)	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	-	
Total funds available		9,964,790
Company management expenses	2,532	
MPT fee	36,669	
Administration fee	3,487	
Third party fees	64,649	
Liquidity Facility fee	7,350	
Payments under hedging arrangements	2,058,876	
Interest on the Notes	71,559	
Shortfall Class D PDL Repayment	19,667	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,264,790
Available after distribution of funds		7,700,000
Undrawn Liquidity Facility	4,900,000	
Reserve account	2,800,000	
Available liquidity		7,700,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	35,954,975
Claimed subrogation amount CMIS Nederland B.V.	3,719,118
Total	39,674,094

*** Reference is made to the notice dated 30 September 2014:**

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 place, 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	190,192,328	
Further Advances purchase	-	
Total Principal redemptions and repayments	(10,163,915)	
Prepayment from last quarter	-	
Losses for the period	(19,667)	
Ending principal balance		180,008,746
Balance Reset Participation	-	
Total balance collateral E-MAC Program II, Comp.NL 2007-IV		180,008,746
Redemptions reserved for purchase Further Advances on January 2021		-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV		180,008,746

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	19,667	19,667	-
Total	-	19,667	19,667	-

Performance

	Last period	This period	Since issue
Prepayment rate	16.63%	19.45%	9.66%

Delinquency table	Number of loans	Balance	Percentage of total
Current	990	176,819,814	98.23%
31 - 60 days	6	1,639,303	0.91%
61 - 90 days	1	171,629	0.10%
91 - 120 days	2	425,897	0.24%
120+ days	5	952,103	0.53%
In repossession	-	-	0.00%
Total	1,004	180,008,746	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	19,667	41,645	7,167,602

Characteristics

Number of borrowers	1004		
Number of loanparts	1683		
	(weighted) average	Minimum	Maximum
Loan size borrower	179,292	1,342	660,000
Loan part size	106,957	1,136	591,252
Coupon	4.21%	0.19%	6.60%
Remaining maturity (months)	192	6	240
Remaining interest period (months)	82	1	218
Original interest period (months)	184	1	360
Seasoning (months)	131.0	1.0	191.0
Loan to Original Foreclosure Value (2)	93.0%	0.1%	127.7%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
Annuitiy	6,055,981	3.36%	114	6.77%	53,122.64	4.46%
Hybride (switch)	703,638	0.39%	12	0.71%	58,636.49	4.92%
Interest Only	143,204,730	79.55%	1,160	68.92%	123,452.35	4.19%
Investment	1,748,132	0.97%	26	1.54%	67,235.85	4.25%
Life	17,348,821	9.64%	209	12.42%	83,008.71	4.20%
Linear	77,550	0.04%	2	0.12%	38,775.23	5.06%
Savings	4,315,759	2.40%	70	4.16%	61,653.70	4.83%
STAR Aflossingsvrij	2,276,724	1.26%	32	1.90%	71,147.62	3.79%
Universal Life	4,277,411	2.38%	58	3.45%	73,748.46	4.06%
Total	180,008,746	100.00%	1,683	100.00%	106,957.07	4.21%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
1	5,945,378	3.30%	35	2.08%	169,867.95	1.41%
12	4,694,030	2.61%	44	2.61%	106,682.51	2.86%
24	-	0.00%	-	0.00%	-	-
36	5,409,984	3.01%	40	2.38%	135,249.60	2.79%
48	-	0.00%	-	0.00%	-	-
60	9,917,484	5.51%	95	5.64%	104,394.57	3.32%
72	3,122,972	1.73%	24	1.43%	130,123.85	2.97%
84	2,865,899	1.59%	28	1.66%	102,353.53	3.46%
96	-	0.00%	-	0.00%	-	-
108	-	0.00%	-	0.00%	-	-
120	51,205,686	28.45%	465	27.63%	110,119.75	3.44%
132	-	0.00%	-	0.00%	-	-
144	-	0.00%	-	0.00%	-	-
156	-	0.00%	-	0.00%	-	-
168	-	0.00%	-	0.00%	-	-
180	18,788,858	10.44%	201	11.94%	93,476.91	4.99%
192	-	0.00%	-	0.00%	-	-
204	-	0.00%	-	0.00%	-	-
216	-	0.00%	-	0.00%	-	-
228	-	0.00%	-	0.00%	-	-
240	45,679,783	25.38%	456	27.09%	100,174.96	5.06%
252	-	0.00%	-	0.00%	-	-
264	-	0.00%	-	0.00%	-	-
276	-	0.00%	-	0.00%	-	-
288	-	0.00%	-	0.00%	-	-
300	6,010,247	3.34%	54	3.21%	111,300.86	5.07%
312	-	0.00%	-	0.00%	-	-
324	-	0.00%	-	0.00%	-	-
336	-	0.00%	-	0.00%	-	-
348	26,368,424	14.65%	241	14.32%	109,412.55	5.22%
360	-	0.00%	-	0.00%	-	-
Total	180,008,746	100.00%	1,683	100.00%	106,957.07	4.21%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
<	2.50%	8,582,129	4.77%	69	4.10%	124,378.69	1.57%
2.50%	2.75%	5,076,471	2.82%	52	3.09%	97,624.45	2.65%
2.75%	3.00%	12,446,837	6.91%	117	6.95%	106,383.22	2.91%
3.00%	3.25%	19,915,937	11.06%	204	12.12%	97,627.14	3.17%
3.25%	3.50%	12,812,151	7.12%	102	6.06%	125,609.32	3.40%
3.50%	3.75%	7,928,209	4.40%	64	3.80%	123,878.27	3.65%
3.75%	4.00%	12,915,175	6.62%	92	5.41%	132,034.89	3.85%
4.00%	4.25%	4,372,037	2.43%	35	2.08%	124,915.33	4.23%
4.25%	4.50%	2,010,300	1.12%	21	1.25%	95,728.59	4.41%
4.50%	4.75%	4,810,824	2.67%	46	2.73%	104,583.14	4.71%
4.75%	5.00%	34,843,797	19.36%	352	20.92%	98,988.06	4.92%
5.00%	5.25%	33,793,794	18.77%	314	18.66%	107,623.55	5.14%
5.25%	5.50%	13,264,906	7.37%	139	8.26%	95,430.98	5.40%
5.50%	5.75%	6,357,936	3.53%	53	3.15%	120,149.74	5.62%
5.75%	6.00%	968,326	0.54%	11	0.65%	88,029.64	5.90%
6.00%	6.25%	105,687	0.06%	3	0.18%	35,229.01	6.22%
6.25%	6.50%	684,390	0.38%	8	0.48%	85,548.71	6.32%
6.50%	6.75%	9,838	0.01%	2	0.12%	4,918.87	6.60%
6.75%	7.00%	-	0.00%	-	0.00%	-	-
7.00%	7.25%	-	0.00%	-	0.00%	-	-
7.25%	7.50%	-	0.00%	-	0.00%	-	-
7.50%	>	-	0.00%	-	0.00%	-	-
Unknown	-	-	0.00%	-	0.00%	-	-
Total		180,008,746	100.00%	1,683	100.00%	106,957.07	4.21%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
Floating		6,192,378	3.44%	37	2.20%	167,361.57	1.37%
<	01/01/2021	23,459	0.01%	1	0.06%	23,458.88	4.65%
01/01/2021	01/01/2022	5,734,893	3.19%	56	3.33%	102,408.81	2.95%
01/01/2022	01/01/2023	27,055,117	15.03%	278	16.52%	97,320.56	4.55%
01/01/2023	01/01/2024	7,765,894	4.31%	57	3.39%	136,243.76	3.00%
01/01/2024	01/01/2025	1,941,880	1.08%	24	1.43%	80,911.67	3.44%
01/01/2025	01/01/2026	1,945,823	1.08%	21	1.25%	92,658.22	3.87%
01/01/2026	01/01/2027	2,569,976	1.43%	23	1.37%	111,738.09	3.71%
01/01/2027	01/01/2028	89,169,462	49.54%	829	49.26%	107,562.68	4.30%
01/01/2028	01/01/2029	3,199,434	1.78%	48	2.85%	66,654.88	3.57%
01/01/2029	01/01/2030	537,027	0.30%	5	0.30%	107,405.36	3.07%
01/01/2030	01/01/2031	700,956	0.39%	4	0.24%	175,239.07	4.20%
01/01/2031	01/01/2032	69,609	0.04%	2	0.12%	34,804.27	3.94%
01/01/2032	01/01/2033	6,009,110	3.34%	53	3.15%	113,379.44	5.07%
01/01/2033	01/01/2034	369,544	0.21%	3	0.18%	123,181.46	3.79%
01/01/2034	01/01/2035	45,642	0.03%	1	0.06%	45,641.94	5.05%
01/01/2035	01/01/2036	330,439	0.18%	4	0.24%	82,609.65	3.84%
01/01/2036	01/01/2037	135,690	0.08%	2	0.12%	67,844.92	4.85%
01/01/2037	01/01/2038	25,709,413	14.28%	231	13.73%	111,296.16	5.18%
01/01/2038	01/01/2039	482,000	0.27%	3	0.18%	160,666.67	5.83%
01/01/2039	01/01/2040	21,000	0.01%	1	0.06%	21,000.00	6.45%
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	-
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	-
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	-
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	-
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	-
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	-
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	-
01/01/2050	>	-	0.00%	-	0.00%	-	-
Total		180,008,746	100.00%	1,683	100.00%	106,957.07	4.21%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part WAC	WAM
01-Jan-2019 - 31-Dec-2019	10,172	0.01%	1	0.06%	10,172.00	4.85%
01-Jan-2020 - 31-Dec-2020	23,459	0.01%	1	0.06%	23,458.88	4.65%
01-Jan-2021 - 31-Dec-2021	28,470	0.02%	1	0.06%	28,469.94	2.30%
01-Jan-2022 - 31-Dec-2022	226,534	0.13%	12	0.71%	18,877.81	5.63%
01-Jan-2023 - 31-Dec-2023	164,968	0.09%	3	0.18%	54,989.40	4.08%
01-Jan-2025 - 31-Dec-2025	291,755	0.16%	6	0.36%	48,625.91	4.02%
01-Jan-2026 - 31-Dec-2026	325,089	0.18%	6	0.36%	54,181.50	3.97%
01-Jan-2027 - 31-Dec-2027	1,820,803	1.01%	27	1.60%	67,437.16	4.56%
01-Jan-2028 - 31-Dec-2028	1,355,677	0.75%	22	1.31%	61,621.67	4.42%
01-Jan-2029 - 31-Dec-2029	1,064,442	0.59%	14	0.83%	76,031.60	4.23%
01-Jan-2030 - 31-Dec-2030	1,107,329	0.62%	15	0.89%	73,821.95	4.63%
01-Jan-2031 - 31-Dec-2031	1,912,643	1.06%	26	1.54%	73,563.21	4.42%
01-Jan-2032 - 31-Dec-2032	3,692,500	2.05%	40	2.38%	92,312.50	4.80%
01-Jan-2033 - 31-Dec-2033	2,032,825	1.13%	22	1.31%	92,401.15	4.39%
01-Jan-2034 - 31-Dec-2034	908,512	0.50%	13	0.77%	69,885.52	3.93%
01-Jan-2035 - 31-Dec-2035	1,674,205	0.93%	25	1.49%	66,968.21	4.19%
01-Jan-2036 - 31-Dec-2036	1,686,062	0.94%	14	0.83%	120,432.98	3.69%
01-Jan-2037 - 31-Dec-2037	156,889,700	87.16%	1,372	81.52%	114,351.09	4.19%
01-Jan-2038 - 31-Dec-2038	4,417,171	2.45%	48	2.85%	92,024.39	4.38%
01-Jan-2039 - 31-Dec-2039	182,259	0.10%	11	0.65%	16,569.00	3.81%
01-Jan-2040 - 31-Dec-2040	168,914	0.09%	3	0.18%	56,304.69	5.10%
01-Jan-2041 - 31-Dec-2041	25,255	0.01%	1	0.06%	25,255.00	2.27%
Total	180,008,746	100.00%	1,683	100.00%	106,957.07	4.21%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts WAC	WAM
NHG		3,608,315	2.00%	47	2.79%	76,772.67	4.29%
<	50%	11,032,238	6.13%	167	9.92%	66,061.30	4.52%
50%	55%	3,440,209	1.91%	34	2.02%	101,182.60	4.61%
55%	60%	6,357,054	3.53%	58	3.45%	109,604.37	4.28%
60%	65%	6,072,958	3.37%	51	3.03%	119,077.61	4.49%
65%	70%	7,797,703	4.33%	63	3.74%	123,773.07	4.53%
70%	75%	11,004,382	6.11%	86	5.11%	127,957.93	4.31%
75%	80%	7,414,014	4.12%	63	3.74%	117,682.75	4.15%
80%	85%	13,062,503	7.26%	95	5.64%	137,500.04	3.96%
85%	90%	11,616,291	6.45%	87	5.17%	133,520.59	4.41%
90%	95%	14,106,187	7.84%	99	5.88%	142,486.74	3.98%
95%	100%	8,575,277	4.76%	93	5.53%	92,207.28	4.25%
100%	105%	6,322,524	3.51%	71	4.22%	89,049.64	4.36%
105%	110%	8,968,542	4.98%	103	6.12%	87,073.22	4.37%
110%	115%	13,919,606	7.73%	143	8.50%	97,339.90	4.34%
115%	120%	9,978,644	5.54%	95	5.64%	105,038.35	4.21%
120%	125%	35,228,223	19.57%	312	18.54%	112,910.97	3.91%
125%	>	1,504,075	0.84%	16	0.95%	94,004.69	4.45%
Unknown		-	0.00%	-	0.00%	-	0.00%
Total		180,008,746	100.00%	1,683	100.00%	106,957.07	4.21%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans WAC	WAM
Drenthe	7,781,973	4.32%	41	4.08%	189,804.23	4.27%
Utrecht	11,769,153	6.54%	64	6.37%	183,893.01	4.18%
Zeeland	2,531,499	1.41%	16	1.59%	158,218.70	4.43%
Zuid-Holland	36,918,706	20.51%	209	20.82%	176,644.53	4.00%
Flevoland	6,987,092	3.88%	38	3.78%	183,870.85	3.91%
Friesland	7,509,233	4.17%	50	4.98%	150,184.66	4.08%
Gelderland	19,802,795	11.00%	101	10.06%	196,067.28	4.34%
Groningen	9,215,307	5.12%	55	5.48%	167,551.04	4.33%
Limburg	13,815,185	7.67%	82	8.17%	168,477.86	4.06%
Noord-Brabant	27,174,120	15.10%	148	14.74%	183,608.92	4.49%
Noord-Holland	25,849,210	14.36%	139	13.84%	185,965.54	4.20%
Overijssel	10,654,472	5.92%	61	6.08%	174,663.47	4.32%
Unspecified	-	0.00%	-	0.00%	-	0.00%
Total	180,008,746	100.00%	1,004	100.00%	179,291.58	4.21%

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	158,841,276	88.24%	867	86.35%	183,207.93	4.24%	191.51
Shop/House	1,123,893	0.62%	5	0.50%	224,778.52	4.44%	198.22
Condominium	19,052,802	10.58%	127	12.65%	150,022.06	4.01%	196.29
Farm House	590,000	0.33%	2	0.20%	295,000.00	3.08%	199.36
Condominium with garage	400,775	0.22%	3	0.30%	133,591.56	4.02%	197.80
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	180,008,746	100.00%	1,004	100.00%	179,291.58	4.21%	192.10

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	0.11%	14	1.39%	14,077.24	4.46%	199.15
25,000	50,000	0.96%	42	4.18%	41,280.42	4.44%	189.50
50,000	75,000	1.21%	34	3.39%	64,001.16	4.35%	188.80
75,000	100,000	2.98%	58	5.78%	92,367.02	4.21%	189.26
100,000	125,000	6.64%	105	10.46%	113,795.15	4.34%	193.13
125,000	150,000	11.04%	143	14.24%	138,989.27	4.24%	194.35
150,000	175,000	12.98%	144	14.34%	162,204.45	4.26%	192.95
175,000	200,000	11.13%	107	10.66%	187,265.54	4.03%	192.52
200,000	225,000	12.48%	106	10.56%	212,016.03	4.21%	190.47
225,000	250,000	10.86%	82	8.17%	238,478.55	4.34%	190.98
250,000	275,000	8.11%	56	5.58%	260,751.56	4.20%	190.17
275,000	300,000	6.57%	41	4.08%	288,465.72	4.20%	192.51
300,000	325,000	4.33%	25	2.49%	312,076.21	4.34%	193.74
325,000	350,000	2.64%	14	1.39%	339,049.55	3.90%	188.84
350,000	375,000	1.24%	6	0.60%	371,001.70	3.09%	186.45
375,000	400,000	1.71%	8	0.80%	385,578.88	4.59%	191.89
400,000	425,000	1.15%	5	0.50%	413,384.82	4.25%	194.82
425,000	450,000	1.23%	5	0.50%	441,542.12	4.26%	195.06
450,000	475,000	1.04%	4	0.40%	466,626.95	4.87%	198.25
475,000	500,000	0.27%	1	0.10%	490,000.00	3.20%	198.00
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.30%	1	0.10%	535,992.92	2.55%	199.00
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.66%	2	0.20%	590,625.82	3.15%	201.00
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.37%	1	0.10%	660,000.00	5.05%	186.91
Total	180,008,746	100.00%	1,004	100.00%	179,291.58	4.21%	192.10