

Cashflow analysis for the period

Total interest received	1,768,911	
Interest received on transaction accounts	(14,515)	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	-	
Total funds available		9,454,396
Company management expenses	22,378	
MPT fee	28,721	
Administration fee	2,720	
Third party fees	33,648	
Liquidity Facility fee	7,350	
Payments under hedging arrangements	1,604,727	
Interest on the Notes	54,852	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,754,396
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	35,790,848
Claimed subrogation amount CMS Nederland B.V.	3,719,118
Total	39,509,967

*** 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 proceeds, 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	145,092,423
Further Advances purchase	-
Total Principal redemptions and repayments	(8,101,616)
Prepayment from last quarter	-
Losses for the period	-
Ending principal balance	136,990,807
Balance Reset Participation	-
Total balance collateral E-MAC Program II, Comp.NL 2007-IV	136,990,807
Redemptions reserved for purchase Further Advances on April 2022	-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV	136,990,807

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	22.15%	20.26%	10.56%

Delinquency table	Number of loans	Balance	Percentage of total
Current	773	134,562,145	98.23%
31 - 60 days	3	610,481	0.45%
61 - 90 days	2	447,583	0.33%
91 - 120 days	1	171,629	0.13%
120+ days	7	1,198,968	0.88%
In repossession	-	-	0.00%
Total	786	136,990,807	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	-	55,677	6,950,001

Characteristics

Number of borrowers	786		
Number of loanparts	1289		
Loan size borrower	(weighted) average	Minimum	Maximum
Loan part size	174,289	1,839	591,252
Coupon	106.277	1,839	591,252
	4.11%	0.19%	6.60%
Remaining maturity (months)	178	3	225
Remaining interest period (months)	74	1	203
Original interest period (months)	182	1	360
Seasoning (months)	144.6	6.0	206.0
Loan to Original Foreclosure Value (2)	90.8%	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
Annuit	4,212,715	3.08%	81	6.28%	52,008.83	4.55%
Hybride (switch)	606,782	0.44%	10	0.78%	60,678.19	4.94%
Interest Only	110,629,959	80.76%	901	69.80%	122,785.75	4.89%
Investment	1,432,144	1.05%	20	1.55%	71,607.20	4.17%
Life	12,608,965	9.20%	155	12.02%	81,348.16	4.03%
Savings	3,281,586	2.40%	58	4.50%	56,579.07	4.73%
STAR Aflossingsvrij	1,504,097	1.10%	24	1.86%	62,670.71	4.18%
Universal Life	2,714,559	1.98%	40	3.10%	67,863.97	3.91%
Total	136,990,807	100.00%	1,289	100.00%	106,276.81	4.11%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
1	5,747,361	4.20%	35	2.72%	164,210.32	1.49%
12	4,080,388	2.98%	39	3.03%	104,625.33	2.77%
24	-	0.00%	-	0.00%	-	0.00%
36	4,847,761	3.54%	36	2.79%	134,660.04	2.88%
48	-	0.00%	-	0.00%	-	0.00%
60	6,151,598	4.49%	61	4.73%	100,845.87	3.16%
72	2,570,096	1.88%	18	1.40%	142,783.09	2.97%
84	2,441,167	1.78%	25	1.94%	97,646.68	3.48%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	40,697,687	29.71%	359	27.85%	113,364.03	3.42%
132	-	0.00%	-	0.00%	-	0.00%
144	-	0.00%	-	0.00%	-	0.00%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	10,131,102	7.40%	120	9.31%	84,425.85	4.62%
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	34,575,212	25.24%	351	27.23%	98,504.88	5.05%
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	4,466,117	3.26%	41	3.18%	108,929.69	5.06%
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	21,282,318	15.54%	204	15.83%	104,325.09	5.21%
>	-	0.00%	-	0.00%	-	0.00%
Total	136,990,807	100.00%	1,289	100.00%	106,276.81	4.11%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
<	2.50%	7,992,624	5.83%	68	5.28%	117,538.59	1.62%
2.50%	2.75%	5,160,290	3.77%	52	4.03%	99,236.34	2.62%
2.75%	3.00%	10,119,871	7.39%	93	7.21%	108,815.81	2.91%
3.00%	3.25%	16,977,366	12.39%	166	12.88%	102,273.29	3.16%
3.25%	3.50%	9,436,761	6.89%	73	5.66%	129,270.70	3.38%
3.50%	3.75%	7,413,136	5.41%	59	4.58%	125,646.37	3.66%
3.75%	4.00%	7,418,348	5.42%	58	4.50%	127,902.55	3.85%
4.00%	4.25%	3,867,167	2.82%	26	2.02%	148,737.18	4.23%
4.25%	4.50%	1,332,369	0.97%	16	1.24%	83,273.03	4.39%
4.50%	4.75%	3,208,898	2.34%	34	2.64%	94,379.36	4.72%
4.75%	5.00%	24,066,309	17.57%	237	18.39%	101,545.61	4.92%
5.00%	5.25%	24,949,360	18.21%	250	19.39%	99,797.44	5.14%
5.25%	5.50%	8,655,833	6.32%	94	7.29%	92,083.33	5.39%
5.50%	5.75%	4,931,025	3.60%	44	3.41%	112,068.74	5.62%
5.75%	6.00%	794,326	0.58%	9	0.70%	88,258.44	5.89%
6.00%	6.25%	28,500	0.02%	1	0.08%	28,500.00	6.25%
6.25%	6.50%	629,218	0.46%	7	0.54%	89,888.25	6.32%
6.50%	6.75%	9,408	0.01%	2	0.16%	4,703.85	6.60%
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		136,990,807	100.00%	1,289	100.00%	106,276.81	4.11%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
Floating		5,994,361	4.38%	37	2.87%	162,009.76	1.44%
<	01/01/2023	14,296,025	10.44%	156	12.10%	91,641.18	4.32%
01/01/2023	01/01/2024	6,848,976	5.00%	49	3.80%	139,775.02	2.89%
01/01/2024	01/01/2025	3,090,491	2.28%	33	2.56%	93,651.24	3.27%
01/01/2025	01/01/2026	1,574,627	1.15%	20	1.55%	78,731.34	3.67%
01/01/2026	01/01/2027	1,384,874	1.01%	12	0.93%	115,406.17	3.20%
01/01/2027	01/01/2028	71,378,243	52.10%	660	51.20%	108,148.85	4.26%
01/01/2028	01/01/2029	2,618,051	1.91%	39	3.03%	67,129.51	3.58%
01/01/2029	01/01/2030	520,011	0.38%	4	0.31%	130,002.78	3.08%
01/01/2030	01/01/2031	687,256	0.50%	4	0.31%	171,814.11	4.20%
01/01/2031	01/01/2032	408,656	0.30%	6	0.47%	68,109.36	3.25%
01/01/2032	01/01/2033	4,692,456	3.43%	44	3.41%	106,646.72	4.82%
01/01/2033	01/01/2034	369,544	0.27%	3	0.23%	123,181.46	3.79%
01/01/2034	01/01/2035	42,648	0.03%	1	0.08%	42,647.81	5.05%
01/01/2035	01/01/2036	325,412	0.24%	4	0.31%	81,353.10	3.84%
01/01/2036	01/01/2037	235,410	0.17%	3	0.23%	78,470.13	4.15%
01/01/2037	01/01/2038	22,020,766	16.07%	210	16.29%	104,860.79	4.98%
01/01/2038	01/01/2039	482,000	0.35%	3	0.23%	160,666.67	5.83%
01/01/2039	01/01/2040	21,000	0.02%	1	0.08%	21,000.00	6.45%
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	0.00%
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	0.00%
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	0.00%
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	0.00%
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	0.00%
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	0.00%
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	0.00%
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	0.00%
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	0.00%
01/01/2050	01/01/2051	-	0.00%	-	0.00%	-	0.00%
01/01/2051	01/01/2052	-	0.00%	-	0.00%	-	0.00%
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%
Total		136,990,807	100.00%	1,289	100.00%	106,276.81	4.11%

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	0.08%	10,172.00	0.84%
01-Jan-2020 - 31-Dec-2020	23,459	0.02%	1	0.08%	23,458.88	4.65%
01-Jan-2022 - 31-Dec-2022	57,383	0.04%	8	0.62%	7,172.89	4.83%
01-Jan-2023 - 31-Dec-2023	105,255	0.75%	2	0.16%	52,627.29	4.78%
01-Jan-2025 - 31-Dec-2025	210,452	0.15%	4	0.31%	52,613.11	3.79%
01-Jan-2026 - 31-Dec-2026	325,089	0.24%	6	0.47%	54,181.50	3.30%
01-Jan-2027 - 31-Dec-2027	1,006,689	0.73%	13	1.01%	77,437.63	4.33%
01-Jan-2028 - 31-Dec-2028	1,026,447	0.75%	17	1.32%	60,379.22	4.32%
01-Jan-2029 - 31-Dec-2029	881,280	0.64%	11	0.85%	80,116.40	4.20%
01-Jan-2030 - 31-Dec-2030	813,131	0.59%	11	0.85%	73,920.97	4.61%
01-Jan-2031 - 31-Dec-2031	1,422,096	1.04%	21	1.63%	67,718.87	4.11%
01-Jan-2032 - 31-Dec-2032	2,579,717	1.88%	29	2.25%	88,955.74	4.80%
01-Jan-2033 - 31-Dec-2033	1,497,180	1.09%	16	1.24%	93,573.76	4.45%
01-Jan-2034 - 31-Dec-2034	370,709	0.27%	6	0.47%	61,784.85	4.18%
01-Jan-2035 - 31-Dec-2035	1,168,099	0.85%	18	1.40%	64,894.37	4.33%
01-Jan-2036 - 31-Dec-2036	908,382	0.66%	10	0.78%	90,838.22	3.50%
01-Jan-2037 - 31-Dec-2037	120,408,060	87.89%	1,068	82.85%	112,741.63	4.09%
01-Jan-2038 - 31-Dec-2038	3,868,959	2.82%	37	2.87%	104,566.47	4.27%
01-Jan-2039 - 31-Dec-2039	134,559	0.10%	7	0.54%	19,222.71	4.09%
01-Jan-2040 - 31-Dec-2040	148,434	0.11%	2	0.16%	74,216.88	5.03%
01-Jan-2041 - 31-Dec-2041	25,255	0.02%	1	0.08%	25,255.00	2.25%
Total	136,990,807	100.00%	1,289	100.00%	106,276.81	4.11%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts WAC	WAM
NHG		2,942,935	2.15%	36	2.79%	81,748.18	3.91%
<	50%	10,787,951	7.87%	161	12.49%	67,005.90	4.44%
50%	55%	2,466,689	1.80%	28	2.17%	88,096.02	4.52%
55%	60%	5,375,208	3.92%	51	3.96%	105,396.23	4.26%
60%	65%	4,211,567	3.07%	35	2.72%	120,330.50	4.41%
65%	70%	6,543,493	4.78%	56	4.34%	116,848.08	4.48%
70%	75%	7,906,876	5.77%	54	4.19%	146,423.63	4.16%
75%	80%	5,971,115	4.36%	49	3.80%	121,859.48	3.98%
80%	85%	11,477,417	8.38%	86	6.67%	133,458.34	4.07%
85%	90%	9,405,577	6.87%	74	5.74%	127,102.39	4.43%
90%	95%	11,096,170	8.10%	80	6.21%	138,702.12	3.87%
95%	100%	6,358,497	4.64%	64	4.97%	99,351.52	4.07%
100%	105%	4,812,289	3.51%	55	4.27%	87,496.17	4.54%
105%	110%	7,212,042	5.26%	86	6.67%	83,860.96	4.33%
110%	115%	7,336,046	5.36%	74	5.74%	99,135.76	4.29%
115%	120%	6,338,022	4.63%	67	5.20%	94,597.34	3.80%
120%	125%	25,774,894	18.82%	221	17.15%	116,628.48	3.73%
125%	>	974,020	0.71%	12	0.93%	81,168.34	3.72%
Unknown		-	0.00%	-	0.00%	-	0.00%
Total		136,990,807	100.00%	1,289	100.00%	106,276.81	4.11%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans WAC	WAM
Drenthe	5,409,500	3.95%	29	3.69%	186,534.50	4.39%
Utrecht	8,736,684	6.38%	50	6.36%	174,733.68	4.08%
Zeeland	2,155,726	1.57%	14	1.78%	154,051.85	4.56%
Zuid-Holland	29,125,044	21.26%	170	21.63%	171,323.79	3.87%
Flevoland	4,764,039	3.48%	27	3.44%	176,445.89	3.77%
Friesland	4,840,441	3.53%	34	4.33%	142,365.92	4.31%
Gelderland	14,901,679	10.88%	82	10.43%	181,727.79	4.17%
Groningen	7,237,035	5.28%	43	5.47%	168,303.14	4.39%
Limburg	10,898,995	7.96%	67	8.52%	162,671.56	3.87%
Noord-Brabant	20,117,527	14.69%	111	14.12%	181,238.98	4.34%
Noord-Holland	20,410,654	14.90%	111	14.12%	183,879.76	4.11%
Overijssel	8,392,484	6.13%	48	6.11%	174,843.42	4.24%
Unspecified	-	0.00%	-	0.00%	-	0.00%
Total	136,990,807	100.00%	786	100.00%	174,288.56	4.11%

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	119,992,788	87.59%	675	85.88%	177,767.09	4.13%	177.26
Shop/House	1,123,893	0.82%	5	0.64%	224,778.52	4.44%	183.22
Condominium	15,047,327	10.98%	102	12.98%	147,522.81	3.98%	181.70
Farm House	590,000	0.43%	2	0.25%	295,000.00	3.08%	184.36
Condominium with garage	236,800	0.17%	2	0.25%	118,400.00	3.41%	184.73
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	136,990,807	100.00%	786	100.00%	174,288.56	4.11%	177.84

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	0.20%	20	2.54%	13,789.35	4.78%	181.12
25,000	50,000	1,444,449	37	4.71%	39,039.17	4.15%	171.38
50,000	75,000	1,882,452	30	3.82%	62,748.41	4.33%	173.80
75,000	100,000	4,723,096	52	6.62%	90,828.77	4.05%	175.90
100,000	125,000	9,720,229	85	10.81%	114,355.64	4.23%	176.51
125,000	150,000	15,989,337	115	14.63%	139,037.71	4.21%	182.51
150,000	175,000	16,269,062	100	12.72%	162,690.62	4.18%	177.08
175,000	200,000	16,102,115	86	10.94%	187,233.90	4.06%	176.53
200,000	225,000	15,054,119	71	9.03%	212,029.85	4.03%	177.64
225,000	250,000	15,346,677	64	8.14%	239,791.83	4.22%	175.33
250,000	275,000	9,402,946	36	4.58%	261,192.94	4.13%	175.69
275,000	300,000	8,919,561	31	3.94%	287,727.76	4.10%	182.42
300,000	325,000	6,882,437	22	2.80%	312,838.05	4.27%	177.89
325,000	350,000	3,706,512	11	1.40%	336,955.63	3.74%	177.56
350,000	375,000	1,857,176	5	0.64%	371,435.10	2.71%	171.72
375,000	400,000	1,930,547	5	0.64%	386,109.33	4.43%	173.47
400,000	425,000	1,641,607	4	0.51%	410,401.66	3.82%	183.99
425,000	450,000	1,774,821	4	0.51%	443,705.25	4.12%	179.10
450,000	475,000	1,860,634	4	0.51%	465,158.46	4.87%	183.25
475,000	500,000	490,000	1	0.13%	490,000.00	3.20%	183.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	535,993	1	0.13%	535,992.92	2.55%	184.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	1,181,252	2	0.25%	590,625.82	3.15%	186.00
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	136,990,807	100.00%	786	100.00%	174,288.56	4.11%	177.84