

**Cashflow analysis for the period**

Total interest received	1,348,269	
Interest received on transaction accounts	5,031	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	-	
Total funds available		9,053,300
Company management expenses	2,764	
MPT fee	25,403	
Administration fee	2,408	
Third party fees	19,892	
Liquidity Facility fee	7,513	
Payments under hedging arrangements	1,028,311	
Interest on the Notes	267,009	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,353,300
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		-

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction:</b>	
Unpaid Swap Subordinated Amount	35,267,671
Claimed subrogation amount CMIS Nederland B.V.	3,719,118
<b>Total</b>	<b>38,986,789</b>

**\* 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	128,441,657
Further Advances purchase	-
Total Principal redemptions and repayments	(8,776,939)
Prepayment from last quarter	-
Losses for the period	-
Ending principal balance	119,664,717
Balance Reset Participation	-
Total balance collateral E-MAC Program II, Comp.NL 2007-IV	119,664,717
Redemptions reserved for purchase Further Advances on October 2022	-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV	119,664,717

**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	22.44%	24.42%	11.03%

Delinquency table	Number of loans	Balance	Percentage of total
Current	686	117,216,864	97.95%
31 - 60 days	5	1,059,890	0.89%
61 - 90 days	3	576,673	0.48%
91 - 120 days	1	171,629	0.14%
120+ days	4	639,661	0.53%
In repossession	-	-	0.00%
Total	699	119,664,717	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,218	-	15,533	6,912,628

**Characteristics**

Number of borrowers	699		
Number of loanparts	1118		
	(weighted) average	Minimum	Maximum
Loan size borrower	171,194	1,839	591,252
Loan part size	107,035	1,839	591,252
Coupon	4.21%	0.90%	6.67%
Remaining maturity (months)	172	1	219
Remaining interest period (months)	77	1	197
Original interest period (months)	180	1	360
Seasoning (months)	149.3	2.0	212.0
Loan to Original Foreclosure Value (2)	89.3%	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	3,035,808	2.54%	60	5.37%	50,596.79	4.55%
Hybride (switch)	552,340	0.46%	8	0.72%	69,042.47	5.03%
Interest Only	97,739,194	81.68%	797	71.29%	122,633.87	4.19%
Investment	1,041,397	0.87%	16	1.43%	65,087.31	4.60%
Life	10,581,183	8.84%	131	11.72%	80,772.39	4.06%
Savings	2,861,641	2.39%	50	4.47%	57,232.82	4.82%
STAR Aflossingsvrij	1,436,747	1.20%	22	1.97%	65,306.68	4.40%
Universal Life	2,416,408	2.02%	34	3.04%	71,070.82	4.11%
<b>Total</b>	<b>119,664,717</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>	<b>107,034.63</b>	<b>4.21%</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
1	6,607,624	5.52%	41	3.67%	161,161.55	3.08%
12	3,227,144	2.70%	33	2.95%	97,792.24	4.01%
24	-	0.00%	-	0.00%	-	0.00%
36	5,037,820	4.21%	42	3.76%	119,948.10	3.39%
48	-	0.00%	-	0.00%	-	0.00%
60	4,585,456	3.83%	45	4.03%	101,899.03	3.89%
72	2,419,133	2.02%	17	1.52%	142,301.94	2.99%
84	2,440,453	2.04%	25	2.24%	97,618.10	3.48%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	37,599,112	31.42%	329	29.43%	114,283.02	3.43%
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	4,842,819	4.05%	60	5.37%	80,713.65	4.52%
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	29,762,376	24.87%	303	27.10%	98,225.66	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	3,968,320	3.32%	36	3.22%	110,231.12	5.08%
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	19,174,460	16.02%	187	16.73%	102,537.22	5.22%
>	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>119,664,717</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>	<b>107,034.63</b>	<b>4.21%</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
<	2.50%	5,125,600	4.28%	40	3.58%	128,140.01	2.11%
2.50%	2.75%	3,566,738	2.98%	38	3.40%	93,861.52	2.63%
2.75%	3.00%	10,042,015	8.39%	82	7.33%	122,463.60	2.90%
3.00%	3.25%	14,431,574	12.06%	139	12.43%	103,824.27	3.16%
3.25%	3.50%	6,725,898	5.62%	51	4.56%	131,880.36	3.38%
3.50%	3.75%	6,313,381	5.28%	52	4.65%	121,411.17	3.66%
3.75%	4.00%	7,600,990	6.35%	62	5.55%	122,596.61	3.84%
4.00%	4.25%	4,830,188	4.04%	37	3.31%	130,543.47	3.20%
4.25%	4.50%	1,637,993	1.37%	18	1.61%	90,999.61	4.41%
4.50%	4.75%	3,935,545	3.29%	37	3.31%	106,366.08	4.68%
4.75%	5.00%	16,630,267	13.90%	167	14.94%	99,582.44	4.93%
5.00%	5.25%	21,998,158	18.38%	214	19.14%	102,795.13	5.14%
5.25%	5.50%	5,544,485	4.63%	106	9.48%	90,042.31	5.37%
5.50%	5.75%	4,837,185	4.04%	47	4.20%	102,918.84	5.61%
5.75%	6.00%	922,365	0.77%	12	1.07%	76,863.74	5.86%
6.00%	6.25%	385,723	0.32%	4	0.36%	96,430.64	6.16%
6.25%	6.50%	971,200	0.81%	8	0.72%	121,399.98	6.32%
6.50%	6.75%	165,492	0.14%	4	0.36%	41,372.88	6.67%
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>119,664,717</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>	<b>107,034.63</b>	<b>4.21%</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
Floating		6,854,624	5.73%	43	3.85%	159,409.85	2.98%
<	01/01/2023	11,511	0.01%	1	0.09%	11,511.32	2.63%
01/01/2023	01/01/2024	9,031,830	7.55%	72	6.44%	125,442.09	3.54%
01/01/2024	01/01/2025	2,955,277	2.47%	31	2.77%	95,331.51	3.31%
01/01/2025	01/01/2026	2,604,200	2.18%	30	2.68%	86,806.66	4.36%
01/01/2026	01/01/2027	1,158,295	0.97%	9	0.81%	128,699.49	3.31%
01/01/2027	01/01/2028	64,153,697	53.61%	593	53.04%	108,184.99	4.29%
01/01/2028	01/01/2029	2,388,286	2.00%	37	3.31%	64,548.26	3.62%
01/01/2029	01/01/2030	509,175	0.43%	4	0.36%	127,293.86	3.08%
01/01/2030	01/01/2031	681,504	0.57%	4	0.36%	170,376.03	4.20%
01/01/2031	01/01/2032	499,502	0.42%	3	0.63%	71,357.48	3.20%
01/01/2032	01/01/2033	4,497,852	3.76%	42	3.76%	107,084.58	4.87%
01/01/2033	01/01/2034	469,544	0.39%	4	0.36%	117,386.10	3.75%
01/01/2034	01/01/2035	41,396	0.03%	1	0.09%	41,396.36	5.05%
01/01/2035	01/01/2036	323,309	0.27%	4	0.36%	80,827.21	3.84%
01/01/2036	01/01/2037	234,034	0.20%	3	0.27%	78,011.23	4.15%
01/01/2037	01/01/2038	22,909,979	19.15%	230	20.57%	99,608.61	5.09%
01/01/2038	01/01/2039	320,000	0.27%	2	0.18%	160,000.00	5.93%
01/01/2039	01/01/2040	21,000	0.02%	1	0.09%	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%
<b>Total</b>		<b>119,664,717</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>	<b>107,034.63</b>	<b>4.21%</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part WAC	WAM
01-Jan-2022 - 31-Dec-2022	24,338	0.02%	2	0.18%	12,168.91	0.89%
01-Jan-2023 - 31-Dec-2023	103,179	0.09%	2	0.18%	51,589.61	4.05%
01-Jan-2025 - 31-Dec-2025	200,624	0.17%	3	0.27%	66,874.77	3.72%
01-Jan-2026 - 31-Dec-2026	245,089	0.20%	5	0.45%	49,017.80	2.75%
01-Jan-2027 - 31-Dec-2027	821,080	0.69%	11	0.98%	74,643.65	4.43%
01-Jan-2028 - 31-Dec-2028	864,468	0.72%	15	1.34%	57,631.21	4.30%
01-Jan-2029 - 31-Dec-2029	711,418	0.59%	8	0.72%	88,927.25	4.37%
01-Jan-2030 - 31-Dec-2030	696,148	0.58%	9	0.81%	77,349.82	4.76%
01-Jan-2031 - 31-Dec-2031	1,265,788	1.06%	18	1.61%	70,321.55	4.10%
01-Jan-2032 - 31-Dec-2032	2,310,798	1.93%	27	2.42%	85,585.11	4.81%
01-Jan-2033 - 31-Dec-2033	1,332,453	1.11%	14	1.25%	95,175.19	4.41%
01-Jan-2034 - 31-Dec-2034	313,965	0.26%	5	0.45%	62,793.07	4.41%
01-Jan-2035 - 31-Dec-2035	805,858	0.67%	13	1.16%	61,989.10	4.31%
01-Jan-2036 - 31-Dec-2036	543,984	0.45%	5	0.45%	108,796.71	4.07%
01-Jan-2037 - 31-Dec-2037	105,477,059	88.14%	937	83.81%	112,568.90	4.19%
01-Jan-2038 - 31-Dec-2038	3,702,720	3.09%	36	3.22%	102,853.33	4.42%
01-Jan-2039 - 31-Dec-2039	72,059	0.06%	5	0.45%	14,411.80	4.88%
01-Jan-2040 - 31-Dec-2040	148,434	0.12%	2	0.18%	74,216.88	5.03%
01-Jan-2041 - 31-Dec-2041	25,235	0.02%	1	0.09%	25,255.00	3.76%
<b>Total</b>	<b>119,664,717</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>	<b>107,034.63</b>	<b>4.21%</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts WAC	WAM
NHG	<	2,145,370	1.79%	25	2.24%	85,814.80	3.93%
<	50%	10,472,833	8.75%	155	13.86%	67,566.66	4.46%
50%	55%	2,573,491	2.15%	29	2.59%	88,741.06	4.47%
55%	60%	5,463,779	4.57%	49	4.38%	111,505.69	4.31%
60%	65%	3,835,221	3.20%	30	2.68%	127,840.71	4.50%
65%	70%	5,986,786	5.00%	52	4.65%	115,130.50	4.47%
70%	75%	7,323,026	6.12%	52	4.65%	140,827.43	4.26%
75%	80%	4,769,704	3.99%	40	3.58%	119,242.61	4.05%
80%	85%	9,940,960	8.31%	72	6.44%	138,068.89	4.05%
85%	90%	8,137,121	6.80%	64	5.72%	127,142.51	4.52%
90%	95%	9,686,733	8.09%	67	5.99%	144,578.11	4.14%
95%	100%	5,719,255	4.78%	57	5.10%	100,337.81	4.19%
100%	105%	4,779,439	3.99%	52	4.65%	91,912.29	4.62%
105%	110%	5,465,716	4.57%	65	5.81%	84,087.93	4.23%
110%	115%	5,821,425	4.86%	58	5.19%	100,369.39	4.57%
115%	120%	5,438,323	4.54%	57	5.10%	95,409.17	3.89%
120%	125%	21,767,800	18.19%	188	16.82%	115,786.17	3.85%
125%	>	337,737	0.28%	6	0.54%	56,289.47	4.66%
Unknown	>	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>		<b>119,664,717</b>	<b>100.00%</b>	<b>1,118</b>	<b>100.00%</b>	<b>107,034.63</b>	<b>4.21%</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans WAC	WAM
Drenthe	4,353,761	3.64%	25	3.58%	174,150.43	4.28%
Utrecht	8,043,864	6.72%	46	6.58%	174,866.60	4.32%
Zeeland	1,828,641	1.53%	13	1.86%	140,664.72	4.61%
Zuid-Holland	25,626,077	21.41%	150	21.46%	170,840.51	4.02%
Flevoland	4,120,177	3.44%	25	3.58%	164,907.08	4.57%
Friesland	4,149,179	3.47%	30	4.29%	138,305.96	4.26%
Gelderland	13,171,646	11.01%	73	10.44%	180,433.51	4.23%
Groningen	5,322,843	4.45%	34	4.86%	156,554.21	4.57%
Limburg	9,901,261	8.27%	61	8.73%	162,315.75	4.04%
Noord-Brabant	17,387,007	14.53%	98	14.02%	177,418.44	4.40%
Noord-Holland	18,633,477	15.57%	102	14.59%	182,681.15	4.15%
Overijssel	7,126,785	5.96%	42	6.01%	169,685.36	4.32%
Unspecified	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>119,664,717</b>	<b>100.00%</b>	<b>699</b>	<b>100.00%</b>	<b>171,194.16</b>	<b>4.21%</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans WAC	WAM
Single Family House	104,607,319	87.42%	600	85.84%	174,345.53	4.23%
Shop/House	1,123,893	0.94%	5	0.72%	224,778.52	4.92%
Condominium	13,106,706	10.95%	90	12.88%	145,630.07	4.07%
Farm House	590,000	0.49%	2	0.29%	295,000.00	3.08%
Condominium with garage	236,800	0.20%	2	0.29%	118,400.00	3.85%
Unknown	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>119,664,717</b>	<b>100.00%</b>	<b>699</b>	<b>100.00%</b>	<b>171,194.16</b>	<b>4.21%</b>

**Net Size**

Net Size	Value	As % of total	no.of loans	As % of total	Average Loans WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%
0	25,000	0.02%	21	3.00%	13,933.91	4.79%
25,000	50,000	0.04%	34	4.86%	38,693.68	4.19%
50,000	75,000	0.06%	28	4.01%	63,416.85	4.25%
75,000	100,000	0.08%	52	7.44%	90,877.55	4.16%
100,000	125,000	0.10%	75	10.73%	114,547.22	4.36%
125,000	150,000	0.12%	106	15.16%	138,940.65	4.33%
150,000	175,000	0.15%	89	12.73%	163,139.24	4.31%
175,000	200,000	0.17%	72	10.30%	187,633.22	4.33%
200,000	225,000	0.19%	61	8.73%	211,477.38	4.11%
225,000	250,000	0.21%	52	7.44%	239,408.91	4.21%
250,000	275,000	0.23%	32	4.58%	261,778.68	4.32%
275,000	300,000	0.25%	25	3.58%	288,732.12	4.11%
300,000	325,000	0.27%	20	2.86%	312,223.17	4.28%
325,000	350,000	0.29%	9	1.29%	335,415.86	3.62%
350,000	375,000	0.31%	4	0.57%	372,500.00	2.76%
375,000	400,000	0.34%	5	0.72%	385,727.69	4.32%
400,000	425,000	0.36%	3	0.43%	410,263.51	3.90%
425,000	450,000	0.38%	4	0.57%	443,705.25	4.12%
450,000	475,000	0.40%	4	0.57%	464,544.14	4.60%
475,000	500,000	0.42%	-	0.00%	-	0.00%
500,000	525,000	0.44%	-	0.00%	-	0.00%
525,000	550,000	0.46%	1	0.14%	535,992.92	2.55%
550,000	575,000	0.48%	-	0.00%	-	0.00%
575,000	600,000	0.50%	2	0.29%	590,625.82	3.78%
600,000	625,000	0.52%	-	0.00%	-	0.00%
625,000	650,000	0.54%	-	0.00%	-	0.00%
650,000	>	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>119,664,717</b>	<b>100.00%</b>	<b>699</b>	<b>100.00%</b>	<b>171,194.16</b>	<b>4.21%</b>