

**Cashflow analysis for the period**

Total interest received	1,204,212	
Interest received on transaction accounts	32,583	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	219,508	
Total funds available		9,156,303
Company management expenses	22,510	
MPT fee	22,083	
Administration fee	2,100	
Third party fees	47,855	
Liquidity Facility fee	7,350	
Payments under hedging arrangements	471,314	
Interest on the Notes	882,031	
Shortfall Class D PDL Repayment	1,059	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,456,303
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	35,275,264
Claimed subrogation amount CMIS Nederland B.V.	3,719,418
<b>Total</b>	<b>38,994,383</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 pleads, 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	112,012,472	
Further Advances purchase	-	
Total Principal redemptions and repayments	(3,480,127)	
Prepayment from last quarter	-	
Losses for the period	(1,059)	
Ending principal balance		108,531,286
Balance Reset Participation	-	
Total balance collateral E-MAC Program II, Comp.NL 2007-IV		108,531,286
Redemptions reserved for purchase Further Advances on April 2023	-	
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV		108,531,286

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,059	1,059	-
<b>Total</b>	-	1,059	1,059	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	23.00%	11.58%	11.25%

Delinquency table	Number of loans	Balance	Percentage of total
Current	632	106,545,394	98.17%
31 - 60 days	6	1,194,182	1.10%
61 - 90 days	1	259,399	0.24%
91 - 120 days	1	171,629	0.16%
120+ days	2	360,682	0.33%
In repossession	-	-	0.00%
<b>Total</b>	<b>642</b>	<b>108,531,286</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	4,070	1,059	25,675	6,847,063

**Characteristics**

Number of borrowers	642		
Number of loanparts	1015		
	(weighted) average	Minimum	Maximum
Loan size borrower	169,052	1,839	591,252
Loan part size	106,927	1,069	591,252
Coupon	4.32%	1.19%	7.03%
Remaining maturity (months)	167	3	213
Remaining interest period (months)	70	1	191
Original interest period (months)	178	1	360
Seasoning (months)	153.3	4.0	218.0
Loan to Original Foreclosure Value (2)	89.0%	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	2,614,179	2.41%	54	5.32%	48,410.73	4.57%
Hybride (switch)	535,944	0.49%	8	0.79%	67,118.03	5.02%
Interest Only	88,540,781	81.58%	722	71.13%	122,632.66	4.32%
Investment	1,007,848	0.93%	16	1.58%	62,990.52	4.58%
Life	9,692,403	8.93%	117	11.53%	82,841.05	4.08%
Savinag	2,601,211	2.40%	46	4.53%	56,548.06	4.76%
STAR Aflossingsvrij	1,340,360	1.23%	20	1.97%	67,018.02	4.47%
Universal Life	2,197,560	2.02%	32	3.15%	68,673.75	4.25%
<b>Total</b>	<b>108,531,286</b>	<b>100.00%</b>	<b>1,015</b>	<b>100.00%</b>	<b>106,927.38</b>	<b>4.32%</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
1	6,817,728	6.28%	40	3.94%	170,443.21	4.83%
12	2,992,914	2.76%	29	2.86%	103,203.94	4.96%
24	-	0.00%	-	0.00%	-	0.00%
36	3,250,628	3.00%	30	2.96%	108,354.26	3.78%
48	-	0.00%	-	0.00%	-	0.00%
60	3,815,841	3.52%	39	3.84%	97,842.07	3.61%
72	2,417,670	2.23%	17	1.67%	142,215.89	2.99%
84	2,439,728	2.25%	25	2.46%	97,589.12	3.48%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	35,838,448	33.02%	317	31.23%	113,055.04	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	3,440,676	3.17%	41	4.04%	83,918.94	4.00%
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	27,084,314	24.96%	281	27.68%	96,385.46	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	3,494,575	3.22%	29	2.86%	120,502.60	5.09%
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	16,938,763	15.61%	167	16.45%	101,429.72	5.23%
>	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>108,531,286</b>	<b>100.00%</b>	<b>1,015</b>	<b>100.00%</b>	<b>106,927.38</b>	<b>4.32%</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
<	2.50%	1,356,175	1.25%	18	1.77%	75,343.08	2.04%
2.50%	2.75%	2,739,222	2.52%	33	3.25%	83,006.73	2.64%
2.75%	3.00%	7,753,720	7.14%	70	6.90%	110,767.44	2.91%
3.00%	3.25%	13,904,418	12.81%	136	13.40%	102,238.37	3.16%
3.25%	3.50%	6,381,166	5.88%	50	4.93%	127,623.33	3.38%
3.50%	3.75%	5,858,838	5.40%	52	5.12%	112,669.96	3.66%
3.75%	4.00%	6,639,383	6.12%	54	5.32%	122,951.54	3.85%
4.00%	4.25%	4,172,331	3.84%	30	2.96%	139,077.71	4.22%
4.25%	4.50%	3,107,135	2.86%	21	2.07%	147,958.81	4.37%
4.50%	4.75%	3,705,663	3.41%	32	3.15%	115,801.96	4.65%
4.75%	5.00%	16,199,737	14.93%	160	15.76%	101,248.36	4.93%
5.00%	5.25%	20,207,592	18.62%	194	19.11%	104,162.85	5.14%
5.25%	5.50%	8,729,507	8.04%	93	9.16%	93,865.67	5.37%
5.50%	5.75%	5,053,899	4.66%	46	4.53%	109,867.36	5.60%
5.75%	6.00%	1,015,070	0.94%	11	1.08%	92,369.97	5.89%
6.00%	6.25%	459,746	0.42%	5	0.49%	91,949.27	6.15%
6.25%	6.50%	915,646	0.84%	7	0.69%	130,806.51	6.34%
6.50%	6.75%	9,037	0.01%	2	0.20%	4,518.63	6.60%
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%
7.00%	7.25%	322,000	0.30%	1	0.10%	322,000.00	7.03%
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%
>	>	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>		<b>108,531,286</b>	<b>100.00%</b>	<b>1,015</b>	<b>100.00%</b>	<b>106,927.38</b>	<b>4.32%</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
Floating		7,064,728	6.51%	42	4.14%	168,207.82	4.76%
<	01/01/2024	5,854,044	5.39%	50	4.93%	117,080.88	3.70%
01/01/2024	01/01/2025	3,620,185	3.34%	37	3.65%	97,842.85	3.88%
01/01/2025	01/01/2026	2,527,705	2.33%	28	2.76%	90,275.18	4.29%
01/01/2026	01/01/2027	1,156,606	1.07%	9	0.89%	128,511.79	3.31%
01/01/2027	01/01/2028	59,835,612	55.13%	558	54.98%	107,232.28	4.26%
01/01/2028	01/01/2029	2,356,500	2.17%	36	3.55%	65,458.33	3.63%
01/01/2029	01/01/2030	235,340	0.22%	3	0.30%	78,446.56	2.89%
01/01/2030	01/01/2031	675,597	0.62%	4	0.39%	168,899.28	4.20%
01/01/2031	01/01/2032	494,552	0.46%	7	0.69%	70,650.27	3.20%
01/01/2032	01/01/2033	4,023,086	3.71%	35	3.45%	114,945.32	4.94%
01/01/2033	01/01/2034	469,544	0.43%	4	0.00%	117,386.10	3.79%
01/01/2034	01/01/2035	40,113	0.04%	1	0.10%	40,112.96	5.05%
01/01/2035	01/01/2036	321,150	0.30%	4	0.39%	80,287.50	3.84%
01/01/2036	01/01/2037	219,118	0.20%	3	0.30%	73,039.46	4.15%
01/01/2037	01/01/2038	19,296,404	17.78%	191	18.82%	101,028.29	5.00%
01/01/2038	01/01/2039	320,000	0.29%	2	0.20%	160,000.00	5.93%
01/01/2039	01/01/2040	21,000	0.02%	1	0.10%	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	01/01/2053	-	0.00%	-	0.00%	-	0.00%
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>		<b>108,531,286</b>	<b>100.00%</b>	<b>1,015</b>	<b>100.00%</b>	<b>106,927.38</b>	<b>4.32%</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part WAC	WAM
01-Jan-2023 - 31-Dec-2023	112,580	0.10%	3	0.30%	37,526.65	4.78
01-Jan-2025 - 31-Dec-2025	200,624	0.18%	3	0.30%	66,874.77	28.34
01-Jan-2026 - 31-Dec-2026	198,052	0.18%	4	0.39%	49,513.00	3.53%
01-Jan-2027 - 31-Dec-2027	626,862	0.58%	9	0.39%	69,651.36	4.89%
01-Jan-2028 - 31-Dec-2028	855,867	0.79%	15	1.48%	57,057.80	4.29%
01-Jan-2029 - 31-Dec-2029	591,252	0.54%	6	0.59%	98,541.92	4.27%
01-Jan-2030 - 31-Dec-2030	451,001	0.42%	6	0.59%	75,166.86	5.01%
01-Jan-2031 - 31-Dec-2031	1,078,104	0.99%	16	1.58%	67,381.51	3.95%
01-Jan-2032 - 31-Dec-2032	1,801,410	1.66%	19	1.87%	94,811.03	4.69%
01-Jan-2033 - 31-Dec-2033	1,147,792	1.06%	13	1.28%	88,291.71	4.33%
01-Jan-2034 - 31-Dec-2034	312,682	0.29%	5	0.49%	62,536.39	4.41%
01-Jan-2035 - 31-Dec-2035	746,609	0.69%	12	1.18%	62,217.38	4.26%
01-Jan-2036 - 31-Dec-2036	526,481	0.49%	5	0.49%	105,296.12	4.06%
01-Jan-2037 - 31-Dec-2037	96,719,334	89.12%	862	84.93%	112,203.40	4.32%
01-Jan-2038 - 31-Dec-2038	3,065,323	2.82%	31	3.05%	98,881.40	4.38%
01-Jan-2039 - 31-Dec-2039	72,059	0.07%	5	0.49%	14,411.80	4.88%
01-Jan-2041 - 31-Dec-2041	25,255	0.02%	1	0.10%	25,255.00	4.65%
<b>Total</b>	<b>108,531,286</b>	<b>100.00%</b>	<b>1,015</b>	<b>100.00%</b>	<b>106,927.38</b>	<b>4.32%</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		1,937,845	1.79%	23	2.27%	84,254.11	3.83%	156.14
<	50%	9,607,808	8.85%	146	14.38%	65,806.90	4.62%	167.30
50%	55%	2,489,722	2.29%	30	2.96%	82,990.73	4.49%	163.53
55%	60%	4,566,790	4.21%	40	3.94%	114,169.75	4.21%	171.49
60%	65%	4,368,756	4.03%	39	3.84%	112,019.38	4.55%	165.34
65%	70%	5,264,816	4.85%	41	4.04%	128,410.14	4.67%	163.26
70%	75%	6,473,019	5.96%	45	4.43%	143,844.87	4.28%	165.54
75%	80%	4,949,620	4.56%	42	4.14%	117,848.10	4.26%	169.94
80%	85%	8,527,671	7.86%	57	5.62%	149,608.26	4.39%	168.77
85%	90%	7,027,074	6.47%	50	5.71%	121,156.45	4.60%	165.78
90%	95%	9,094,199	8.38%	59	5.81%	154,138.97	4.69%	169.00
95%	100%	5,583,027	5.14%	56	5.52%	99,696.92	4.17%	164.58
100%	105%	3,660,040	3.37%	40	3.94%	91,501.00	4.52%	165.25
105%	110%	4,130,105	3.81%	50	4.93%	82,602.10	4.11%	161.69
110%	115%	5,509,838	5.08%	53	5.22%	103,959.20	4.53%	164.82
115%	120%	5,294,007	4.88%	55	5.42%	96,254.66	3.94%	166.19
120%	125%	19,709,214	18.16%	175	17.24%	112,624.08	4.02%	167.50
125%	>	337,737	0.31%	6	0.59%	56,289.47	4.66%	171.47
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>108,531,286</b>	<b>100.00%</b>	<b>1,015</b>	<b>100.00%</b>	<b>106,927.38</b>	<b>4.32%</b>	<b>166.54</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,992,977	3.68%	23	3.58%	173,607.68	4.30%	168.57
Utrecht	6,803,609	6.27%	39	6.07%	174,451.52	4.43%	168.95
Zeeland	1,495,228	1.38%	11	1.71%	135,929.85	4.50%	171.14
Zuid-Holland	24,129,987	22.23%	141	21.96%	171,134.66	4.21%	167.38
Overijssel	6,787,409	6.25%	40	6.23%	169,685.23	4.32%	167.05
Flevoland	4,116,789	3.79%	25	3.89%	164,671.56	4.16%	168.70
Friesland	3,857,887	3.55%	28	4.36%	137,784.67	4.02%	170.32
Gelderland	11,495,489	10.59%	66	10.28%	174,174.07	4.37%	166.79
Groningen	4,936,212	4.55%	32	4.98%	154,256.62	4.52%	163.64
Limburg	9,149,242	8.43%	57	8.88%	160,513.02	4.43%	162.41
Noord-Brabant	15,656,997	14.43%	88	13.71%	177,920.43	4.43%	165.39
Noord-Holland	16,109,460	14.84%	92	14.33%	175,102.83	4.26%	165.82
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>108,531,286</b>	<b>100.00%</b>	<b>642</b>	<b>100.00%</b>	<b>169,051.85</b>	<b>4.32%</b>	<b>166.54</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	94,449,091	87.02%	550	85.67%	171,725.62	4.34%	166.04
Shop/House	1,023,899	0.94%	4	0.62%	255,974.75	4.91%	171.34
Condominium	12,331,497	11.36%	85	13.24%	145,076.43	4.22%	169.62
Farm House	590,000	0.54%	2	0.31%	295,000.00	3.08%	172.36
Condominium with garage	136,800	0.13%	1	0.16%	136,800.00	5.55%	174.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>108,531,286</b>	<b>100.00%</b>	<b>642</b>	<b>100.00%</b>	<b>169,051.85</b>	<b>4.32%</b>	<b>166.54</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	0.30%	24	3.74%	13,790.11	4.80%	170.26
25,000	50,000	1.21%	34	5.30%	38,658.11	4.37%	158.88
50,000	75,000	1.41%	24	3.74%	63,711.54	4.35%	162.86
75,000	100,000	3.75%	45	7.01%	90,510.25	4.17%	165.43
100,000	125,000	7.85%	75	11.68%	113,593.25	4.42%	165.34
125,000	150,000	11.76%	92	14.33%	138,724.36	4.31%	170.40
150,000	175,000	11.86%	79	12.31%	162,992.74	4.26%	164.48
175,000	200,000	11.40%	66	10.28%	187,505.03	4.45%	165.68
200,000	225,000	10.71%	55	8.57%	211,264.37	4.18%	165.50
225,000	250,000	11.04%	50	7.79%	239,537.64	4.25%	163.22
250,000	275,000	6.49%	27	4.21%	260,725.18	4.49%	164.16
275,000	300,000	6.64%	25	3.89%	288,372.33	4.19%	172.10
300,000	325,000	5.17%	18	2.80%	311,599.46	4.69%	168.01
325,000	350,000	3.08%	10	1.56%	334,307.32	3.86%	164.08
350,000	375,000	1.37%	4	0.62%	372,394.82	4.23%	172.19
375,000	400,000	0.73%	2	0.31%	394,750.00	3.69%	173.00
400,000	425,000	1.13%	3	0.47%	410,263.51	4.60%	171.99
425,000	450,000	1.64%	4	0.62%	444,459.37	4.16%	171.71
450,000	475,000	0.87%	2	0.31%	473,945.54	4.75%	171.00
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.49%	1	0.16%	535,992.92	5.15%	172.00
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	1.09%	2	0.31%	590,625.82	4.82%	174.00
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%	-
<b>Total</b>	<b>108,531,286</b>	<b>100.00%</b>	<b>642</b>	<b>100.00%</b>	<b>169,051.85</b>	<b>4.32%</b>	<b>166.54</b>