

Cashflow analysis for the period

Total interest received	1,198,487	
Interest received on transaction accounts	34,957	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	301,411	
Total funds available		9,234,855
Company management expenses	2,473	
MPT fee	21,346	
Administration fee	2,035	
Third party fees	21,435	
Liquidity Facility fee	7,432	
Payments under hedging arrangements	389,953	
Interest on the Notes	1,090,181	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,534,855
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	35,054,731
Claimed subrogation amount CMIS Nederland B.V.	3,719,118
Total	38,773,849

*** 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	108,531,286
Further Advances purchase	-
Total Principal redemptions and repayments	(3,089,539)
Prepayment from last quarter	-
Losses for the period	-
Ending principal balance	105,441,747
Balance Reset Participation	-
Total balance collateral E-MAC Program II, Comp.NL 2007-IV	105,441,747
Redemptions reserved for purchase Further Advances on July 2023	-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV	105,441,747

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	11.58%	10.61%	11.25%

Delinquency table	Number of loans	Balance	Percentage of total
Current	617	103,713,371	98.96%
31 - 60 days	4	829,059	0.79%
61 - 90 days	-	-	0.00%
91 - 120 days	2	297,329	0.28%
120+ days	3	601,988	0.57%
In repossession	-	-	0.00%
Total	626	105,441,747	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,059	-	29,675	6,817,388

Characteristics

Number of borrowers	626		
Number of loanparts	989		
	(weighted) average	Minimum	Maximum
Loan size borrower	168,437	1,839	591,252
Loan part size	106,615	1,839	591,252
Coupon	4.39%	1.19%	7.53%
Remaining maturity (months)	163	2	210
Remaining interest period (months)	67	1	188
Original interest period (months)	178	1	360
Seasoning (months)	155.5	3.0	221.0
Loan to Original Foreclosure Value (2)	88.8%	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
Annuitly	2,539,746	2.41%	52	5.26%	48,841.27	4.60%
Hybride (switch)	529,082	0.50%	8	0.81%	66,135.27	3.02%
Interest Only	86,178,969	81.73%	706	71.39%	122,066.53	4.40%
Investment	952,848	0.90%	15	1.52%	63,523.22	4.66%
Life	9,254,903	8.78%	113	11.43%	81,901.79	4.14%
Savings	2,563,559	2.43%	46	4.65%	55,729.55	4.76%
STAR Aflossingsvrij	1,309,988	1.24%	19	1.92%	68,946.73	4.43%
Universal Life	2,112,651	2.00%	30	3.03%	70,421.71	4.36%
Total	105,441,747	100.00%	989	100.00%	106,614.51	4.39%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
1	6,803,840	6.45%	40	4.04%	170,096.00	5.83%
12	2,693,420	2.55%	26	2.63%	103,593.06	4.96%
24	-	0.00%	-	0.00%	-	0.00%
36	3,080,737	2.92%	27	2.73%	114,101.38	3.72%
48	-	0.00%	-	0.00%	-	0.00%
60	3,814,085	3.62%	39	3.94%	97,797.06	3.61%
72	2,194,045	2.08%	16	1.62%	137,127.82	3.02%
84	2,439,362	2.31%	25	2.53%	97,574.47	3.48%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	35,059,420	33.25%	309	31.24%	113,460.91	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	2,936,171	2.78%	37	3.74%	79,355.96	4.08%
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	26,624,979	25.25%	277	28.01%	96,119.06	5.06%
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	3,470,277	3.29%	29	2.93%	119,664.73	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	16,325,411	15.48%	164	16.58%	99,545.19	5.23%
>	-	0.00%	-	0.00%	-	0.00%
Total	105,441,747	100.00%	989	100.00%	106,614.51	4.39%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
<	2.50%	1,089,301	1.03%	16	1.62%	68,081.33	2.17%
2.50%	2.75%	2,397,072	2.27%	30	3.03%	79,902.40	2.63%
2.75%	3.00%	7,595,517	7.20%	69	6.98%	110,079.96	2.91%
3.00%	3.25%	13,507,879	12.81%	132	13.35%	102,332.42	3.16%
3.25%	3.50%	6,359,656	6.03%	49	4.95%	129,788.91	3.38%
3.50%	3.75%	5,620,481	5.33%	47	4.75%	119,584.71	3.66%
3.75%	4.00%	6,328,610	6.00%	51	5.16%	124,090.38	3.85%
4.00%	4.25%	4,528,577	4.29%	36	3.61%	125,793.81	3.21%
4.25%	4.50%	1,480,094	1.40%	17	1.72%	87,064.38	4.41%
4.50%	4.75%	2,504,347	2.38%	25	2.53%	100,173.86	4.69%
4.75%	5.00%	15,432,681	14.64%	148	14.96%	104,274.87	4.93%
5.00%	5.25%	19,947,622	18.92%	193	19.51%	103,355.55	5.14%
5.25%	5.50%	8,588,449	8.15%	93	9.40%	92,348.91	5.37%
5.50%	5.75%	5,010,806	4.75%	41	4.15%	122,214.78	5.59%
5.75%	6.00%	741,471	0.70%	9	0.91%	82,365.69	5.86%
6.00%	6.25%	673,140	0.64%	5	0.51%	134,628.00	6.20%
6.25%	6.50%	1,526,257	1.45%	14	1.42%	109,018.37	6.39%
6.50%	6.75%	544,934	0.52%	3	0.30%	181,644.56	6.73%
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%
7.00%	7.25%	1,290,778	1.22%	9	0.91%	143,419.75	7.11%
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%
7.50%	>	274,075	0.26%	2	0.20%	137,037.50	7.53%
Unknown	-	-	0.00%	-	0.00%	-	0.00%
Total	105,441,747	100.00%	989	100.00%	106,614.51	4.39%	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
Floating		7,050,840	6.69%	42	4.25%	167,877.14	5.75%
<	01/01/2024	5,424,993	5.15%	46	4.65%	117,934.62	3.70%
01/01/2024	01/01/2025	3,501,665	3.32%	35	3.54%	100,047.57	3.74%
01/01/2025	01/01/2026	2,360,345	2.24%	26	2.63%	90,782.51	4.22%
01/01/2026	01/01/2027	1,155,750	1.10%	9	0.91%	128,416.63	3.31%
01/01/2027	01/01/2028	58,724,252	55.69%	547	55.31%	107,356.95	4.27%
01/01/2028	01/01/2029	2,239,797	2.12%	35	3.54%	63,994.20	3.61%
01/01/2029	01/01/2030	234,918	0.22%	3	0.30%	78,305.89	2.89%
01/01/2030	01/01/2031	672,578	0.64%	4	0.40%	168,144.49	4.20%
01/01/2031	01/01/2032	494,184	0.47%	7	0.71%	70,597.70	3.20%
01/01/2032	01/01/2033	3,998,423	3.79%	35	3.54%	114,240.67	4.83%
01/01/2033	01/01/2034	469,544	0.45%	4	0.40%	117,386.10	3.79%
01/01/2034	01/01/2035	39,459	0.04%	1	0.10%	39,459.04	5.05%
01/01/2035	01/01/2036	320,049	0.30%	4	0.40%	80,012.35	3.84%
01/01/2036	01/01/2037	218,396	0.21%	3	0.30%	72,798.63	4.15%
01/01/2037	01/01/2038	18,195,554	17.26%	185	18.71%	98,354.35	5.01%
01/01/2038	01/01/2039	320,000	0.30%	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%
Total	105,441,747	100.00%	989	100.00%	106,614.51	4.39%	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part	WAC	WAM
01-Jan-2023 - 31-Dec-2023	100,000	0.09%	1	0.10%	100,000.00	4.07%	2.00
01-Jan-2025 - 31-Dec-2025	200,624	0.19%	3	0.30%	66,874.77	3.72%	25.34
01-Jan-2026 - 31-Dec-2026	198,052	0.19%	4	0.40%	49,513.00	4.33%	38.12
01-Jan-2027 - 31-Dec-2027	616,487	0.58%	9	0.91%	68,498.58	4.95%	49.48
01-Jan-2028 - 31-Dec-2028	851,483	0.81%	15	1.52%	56,765.53	4.29%	60.90
01-Jan-2029 - 31-Dec-2029	552,285	0.52%	5	0.51%	110,457.00	4.37%	72.92
01-Jan-2030 - 31-Dec-2030	447,982	0.42%	6	0.61%	74,663.66	5.01%	84.37
01-Jan-2031 - 31-Dec-2031	1,075,589	1.02%	16	1.62%	67,224.30	3.94%	95.11
01-Jan-2032 - 31-Dec-2032	1,775,661	1.68%	19	1.92%	93,455.82	4.69%	108.45
01-Jan-2033 - 31-Dec-2033	1,145,421	1.09%	13	1.31%	88,109.28	4.33%	120.06
01-Jan-2034 - 31-Dec-2034	312,028	0.30%	5	0.51%	62,405.61	4.40%	134.13
01-Jan-2035 - 31-Dec-2035	744,338	0.71%	12	1.21%	62,028.16	4.26%	142.37
01-Jan-2036 - 31-Dec-2036	524,439	0.50%	5	0.51%	104,887.83	4.05%	155.16
01-Jan-2037 - 31-Dec-2037	93,736,294	88.90%	839	84.83%	111,723.83	4.39%	169.09
01-Jan-2038 - 31-Dec-2038	3,063,751	2.91%	31	3.13%	98,830.66	4.38%	174.41
01-Jan-2039 - 31-Dec-2039	72,059	0.07%	5	0.51%	14,411.80	4.88%	187.69
01-Jan-2041 - 31-Dec-2041	25,255	0.02%	1	0.10%	25,255.00	6.23%	210.00
Total	105,441,747	100.00%	989	100.00%	106,614.51	4.39%	163.48

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		1,491,591	1.41%	19	1.92%	78,504.77	4.13%	148.56
<	50%	9,528,324	9.04%	146	14.76%	65,262.49	4.68%	163.76
50%	55%	2,375,069	2.25%	29	2.93%	81,898.91	4.58%	164.11
55%	60%	4,775,626	4.53%	43	4.36%	111,061.08	4.24%	167.94
60%	65%	3,881,182	3.68%	35	3.54%	110,890.93	4.54%	162.91
65%	70%	5,060,189	4.80%	38	3.84%	133,162.87	4.83%	159.94
70%	75%	6,471,345	6.14%	45	4.55%	143,807.66	4.28%	162.55
75%	80%	5,096,712	4.83%	45	4.55%	113,260.26	4.27%	167.07
80%	85%	8,362,624	7.93%	54	5.46%	154,863.41	4.51%	165.72
85%	90%	6,863,239	6.51%	56	5.68%	122,537.83	4.72%	162.62
90%	95%	9,200,942	8.73%	60	6.07%	153,349.03	4.69%	166.02
95%	100%	5,262,568	4.99%	56	5.66%	93,974.43	4.16%	159.94
100%	105%	3,578,612	3.39%	37	3.74%	96,719.24	4.50%	163.92
105%	110%	4,196,650	3.98%	50	5.06%	83,933.01	4.19%	159.27
110%	115%	4,590,830	4.35%	46	4.65%	99,800.66	4.56%	160.40
115%	120%	5,148,090	4.88%	53	5.36%	97,133.78	3.99%	163.00
120%	125%	19,220,418	18.23%	171	17.29%	112,400.10	4.10%	164.43
125%	>	337,737	0.32%	6	0.61%	56,289.47	4.66%	168.47
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		105,441,747	100.00%	989	100.00%	106,614.51	4.39%	163.48

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,991,811	3.79%	23	3.67%	173,557.01	4.30%	165.57
Utrecht	6,409,178	6.08%	37	5.91%	173,221.03	4.60%	165.83
Zeeland	1,483,960	1.41%	11	1.76%	134,905.43	4.50%	168.16
Zuid-Holland	23,791,527	22.56%	140	22.36%	169,939.48	4.31%	164.38
Flevoland	4,105,637	3.89%	25	3.99%	164,225.48	4.16%	166.17
Friesland	3,846,028	3.65%	28	4.47%	137,358.13	4.21%	167.32
Gelderland	10,695,463	10.14%	63	10.06%	169,705.13	4.63%	163.46
Groningen	4,776,999	4.53%	31	4.95%	154,096.73	4.50%	160.36
Limburg	9,011,347	8.55%	56	8.95%	160,916.91	4.56%	159.35
Noord-Brabant	15,232,582	14.45%	86	13.74%	177,123.04	4.52%	162.59
Noord-Holland	15,504,973	14.70%	87	13.90%	178,218.08	4.34%	162.56
Overijssel	6,591,243	6.25%	39	6.23%	169,006.24	4.34%	163.90
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	105,441,747	100.00%	626	100.00%	168,437.30	4.39%	163.48

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	91,843,604	87.10%	537	85.78%	171,030.92	4.41%	162.99
Shop/House	1,023,899	0.97%	4	0.64%	255,974.75	4.91%	168.34
Condominium	11,847,945	11.24%	82	13.10%	144,487.14	4.28%	166.52
Farm House	589,499	0.56%	2	0.32%	294,749.41	3.08%	169.36
Condominium with garage	136,800	0.13%	1	0.16%	136,800.00	5.55%	171.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	105,441,747	100.00%	626	100.00%	168,437.30	4.39%	163.48

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	0.33%	25	3.99%	13,981.56	4.88%	167.33
25,000	50,000	1.17%	32	5.11%	38,565.82	4.39%	156.26
50,000	75,000	1.50%	25	3.99%	63,447.19	4.35%	160.14
75,000	100,000	4.04%	47	7.51%	90,648.31	4.23%	162.67
100,000	125,000	7.65%	71	11.34%	113,584.73	4.44%	162.75
125,000	150,000	11.84%	90	14.38%	138,223.01	4.38%	167.19
150,000	175,000	11.92%	77	12.30%	163,198.13	4.33%	161.07
175,000	200,000	11.21%	63	10.06%	187,550.29	4.46%	162.99
200,000	225,000	10.20%	51	8.15%	210,963.78	4.24%	162.00
225,000	250,000	11.12%	49	7.83%	239,227.86	4.25%	160.03
250,000	275,000	6.43%	26	4.15%	260,806.68	4.66%	160.90
275,000	300,000	6.85%	25	3.99%	288,754.62	4.28%	168.79
300,000	325,000	5.03%	17	2.72%	312,204.04	4.71%	165.32
325,000	350,000	3.17%	10	1.60%	334,175.43	4.03%	161.08
350,000	375,000	1.41%	4	0.64%	372,020.58	4.52%	169.19
375,000	400,000	0.75%	2	0.32%	394,750.00	3.69%	170.00
400,000	425,000	1.17%	3	0.48%	410,263.51	4.80%	168.99
425,000	450,000	1.68%	4	0.64%	444,138.09	4.16%	168.71
450,000	475,000	0.90%	2	0.32%	473,695.41	4.75%	168.00
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.51%	1	0.16%	535,992.92	6.73%	169.00
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	1.12%	2	0.32%	590,625.82	5.12%	171.00
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%	-
Total	105,441,747	100.00%	626	100.00%	168,437.30	4.39%	163.48