

Cashflow analysis for the period

Total interest received	1,144,156	
Interest received on transaction accounts	52,614	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	344,290	
Total funds available		9,241,060
Company management expenses	6,050	
MPT fee	19,877	
Administration fee	1,899	
Third party fees	60,029	
Liquidity Facility fee	7,513	
Payments under hedging arrangements	239,713	
Interest on the Notes	1,205,867	
Shortfall Class D PDL Repayment	121	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,541,060
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	34,708,713
Claimed subrogation amount CMIS Nederland B.V.	3,719,118
Total	38,427,831

*** 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	100,740,023
Further Advances purchase	-
Total Principal redemptions and repayments	(3,739,633)
Prepayment from last quarter	-
Losses for the period	(121)
Ending principal balance	97,000,269
Balance Reset Participation	-
Total balance collateral E-MAC Program II, Comp.NL 2007-IV	97,000,269
Redemptions reserved for purchase Further Advances on January 2024	-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV	97,000,269

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	121	121	-
Total	-	121	121	-

Performance

	Last period	This period	Since issue
Prepayment rate	16.42%	13.76%	11.38%

Delinquency table	Number of loans	Balance	Percentage of total
Current	570	94,961,722	97.90%
31 - 60 days	5	1,116,246	1.15%
61 - 90 days	1	175,000	0.18%
91 - 120 days	2	313,700	0.32%
120+ days	3	433,602	0.45%
In repossession	-	-	0.00%
Total	581	97,000,269	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	121	41,580	6,752,705

Characteristics

Number of borrowers	581		
Number of loanparts	920		
	(weighted) average	Minimum	Maximum
Loan size borrower	166,954	1,839	591,252
Loan part size	105,435	1,839	591,252
Coupon	4.52%	1.19%	7.92%
Remaining maturity (months)	157	15	204
Remaining interest period (months)	63	1	182
Original interest period (months)	182	1	360
Seasoning (months)	163.2	2.0	227.0
Loan to Original Foreclosure Value (2)	87.7%	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
Annuity	2,410,487	2.49%	50	5.43%	48,209.75	4.61%
Hybride (switch)	513,056	0.53%	8	0.87%	64,131.95	5.01%
Interest Only	79,141,444	81.59%	656	71.30%	120,642.45	4.54%
Investment	862,856	0.89%	13	1.41%	66,373.50	4.73%
Life	8,631,629	8.90%	106	11.52%	81,430.46	4.32%
Savings	2,428,291	2.50%	44	4.78%	55,188.43	4.74%
STAR Aflossingsvrij	1,186,228	1.22%	17	1.85%	69,778.14	4.50%
Universal Life	1,826,278	1.88%	26	2.83%	70,241.47	4.25%
Total	97,000,269	100.00%	920	100.00%	105,435.07	4.52%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
1	6,226,783	6.42%	33	3.59%	188,690.38	6.20%
12	2,199,013	2.27%	21	2.28%	104,714.91	6.64%
24	-	0.00%	-	0.00%	-	0.00%
36	2,654,896	2.74%	24	2.61%	110,620.67	4.70%
48	-	0.00%	-	0.00%	-	0.00%
60	3,502,582	3.61%	35	3.80%	100,073.76	4.18%
72	457,000	0.47%	5	0.54%	91,400.00	2.82%
84	1,974,446	2.04%	22	2.39%	89,747.55	3.42%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	33,384,633	34.42%	294	31.96%	113,553.17	3.44%
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	2,482,306	2.56%	33	3.59%	75,221.38	4.05%
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	25,316,316	26.10%	266	28.91%	95,174.12	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	3,439,269	3.55%	29	3.15%	118,595.47	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	15,363,026	15.84%	158	17.17%	97,234.34	5.22%
>	-	0.00%	-	0.00%	-	0.00%
Total	97,000,269	100.00%	920	100.00%	105,435.07	4.52%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
<	2.50%	976,634	1.01%	14	1.52%	69,759.59	2.15%
2.50%	2.75%	1,491,002	1.54%	19	2.07%	78,473.79	2.63%
2.75%	3.00%	7,106,365	7.33%	63	6.85%	112,799.44	2.91%
3.00%	3.25%	11,539,982	11.90%	117	12.72%	98,632.33	3.17%
3.25%	3.50%	5,860,270	6.04%	47	5.11%	124,686.59	3.38%
3.50%	3.75%	4,614,219	4.76%	40	4.35%	115,355.48	3.68%
3.75%	4.00%	5,291,897	5.46%	42	4.57%	125,997.54	3.86%
4.00%	4.25%	3,985,229	4.11%	28	3.05%	142,329.60	4.23%
4.25%	4.50%	1,009,767	1.04%	13	1.41%	77,674.37	4.40%
4.50%	4.75%	1,570,149	1.62%	20	2.17%	78,507.47	4.72%
4.75%	5.00%	13,263,399	13.67%	139	15.11%	95,420.14	4.93%
5.00%	5.25%	18,227,803	18.79%	183	19.89%	99,605.48	5.14%
5.25%	5.50%	9,592,557	9.89%	92	10.00%	104,266.93	5.37%
5.50%	5.75%	3,727,889	3.84%	34	3.70%	109,643.80	5.60%
5.75%	6.00%	2,281,774	2.36%	17	1.85%	134,222.02	5.83%
6.00%	6.25%	334,631	0.34%	5	0.54%	66,926.22	6.11%
6.25%	6.50%	1,096,200	1.13%	9	0.98%	121,799.95	6.37%
6.50%	6.75%	910,415	0.94%	10	1.09%	91,041.48	6.59%
6.75%	7.00%	1,155,124	1.19%	12	1.30%	96,260.31	6.89%
7.00%	7.25%	1,072,993	1.11%	3	0.33%	357,664.31	7.05%
7.25%	7.50%	1,249,232	1.29%	8	0.87%	156,153.97	7.39%
7.50%	>	642,739	0.66%	5	0.54%	128,547.80	7.79%
Unknown		-	0.00%	-	0.00%	-	0.00%
Total		97,000,269	100.00%	920	100.00%	105,435.07	4.52%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC	WAM
Floating		6,473,783	6.67%	35	3.80%	184,965.21	6.13%
<	01/01/2024	-	0.00%	-	0.00%	-	0.00%
01/01/2024	01/01/2025	4,815,732	4.96%	48	5.22%	100,327.75	4.67%
01/01/2025	01/01/2026	2,116,204	2.18%	25	2.72%	84,648.17	4.11%
01/01/2026	01/01/2027	1,646,267	1.70%	13	1.41%	126,635.91	4.79%
01/01/2027	01/01/2028	55,451,771	57.17%	517	56.20%	107,256.81	4.28%
01/01/2028	01/01/2029	2,696,999	2.78%	39	4.24%	69,153.83	3.94%
01/01/2029	01/01/2030	311,065	0.32%	5	0.54%	62,213.07	4.10%
01/01/2030	01/01/2031	666,420	0.69%	4	0.43%	166,605.10	4.20%
01/01/2031	01/01/2032	493,441	0.51%	7	0.76%	70,491.59	3.20%
01/01/2032	01/01/2033	3,966,676	4.09%	35	3.80%	113,333.60	4.83%
01/01/2033	01/01/2034	657,544	0.68%	6	0.65%	109,590.73	4.71%
01/01/2034	01/01/2035	38,126	0.04%	1	0.11%	38,126.23	5.05%
01/01/2035	01/01/2036	317,805	0.33%	4	0.43%	79,451.22	3.84%
01/01/2036	01/01/2037	216,921	0.22%	3	0.33%	72,306.85	4.15%
01/01/2037	01/01/2038	16,790,514	17.31%	175	19.02%	95,945.80	5.03%
01/01/2038	01/01/2039	320,000	0.33%	2	0.22%	160,000.00	5.93%
01/01/2039	01/01/2040	21,000	0.02%	1	0.11%	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		97,000,269	100.00%	920	100.00%	105,435.07	4.52%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part WAC	WAM
01-Jan-2025 - 31-Dec-2025	200,624	0.21%	3	0.33%	66,874.77	3.72%
01-Jan-2026 - 31-Dec-2026	98,052	0.10%	3	0.33%	32,684.00	2.14%
01-Jan-2027 - 31-Dec-2027	599,947	0.62%	8	0.87%	74,993.41	5.01%
01-Jan-2028 - 31-Dec-2028	828,145	0.85%	15	1.63%	55,209.65	4.27%
01-Jan-2029 - 31-Dec-2029	552,285	0.57%	5	0.54%	110,457.00	4.37%
01-Jan-2030 - 31-Dec-2030	441,824	0.46%	6	0.65%	73,637.40	5.00%
01-Jan-2031 - 31-Dec-2031	1,069,716	1.10%	16	1.74%	66,857.23	3.93%
01-Jan-2032 - 31-Dec-2032	1,662,698	1.71%	18	1.96%	92,372.10	4.74%
01-Jan-2033 - 31-Dec-2033	1,140,593	1.18%	13	1.41%	87,737.92	4.33%
01-Jan-2034 - 31-Dec-2034	310,695	0.32%	5	0.54%	62,139.05	4.40%
01-Jan-2035 - 31-Dec-2035	726,759	0.75%	11	1.20%	66,068.96	4.24%
01-Jan-2036 - 31-Dec-2036	270,274	0.28%	4	0.43%	67,568.62	4.89%
01-Jan-2037 - 31-Dec-2037	86,163,426	88.83%	777	84.46%	110,892.44	4.53%
01-Jan-2038 - 31-Dec-2038	2,837,916	2.93%	30	3.26%	94,597.21	4.57%
01-Jan-2039 - 31-Dec-2039	72,059	0.07%	5	0.54%	14,411.80	4.88%
01-Jan-2041 - 31-Dec-2041	25,255	0.03%	1	0.11%	25,255.00	6.66%
Total	97,000,269	100.00%	920	100.00%	105,435.07	4.52%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	1,479,630	1.53%	19	2.07%	77,875.27	4.12%	142.40
<	50%	9,465,857	9.76%	148	16.09%	63,958.49	4.70%	157.92
50%	55%	1,959,060	2.02%	21	2.28%	93,288.58	4.62%	160.81
55%	60%	4,680,762	4.83%	43	4.67%	108,854.92	4.33%	162.10
60%	65%	3,189,098	3.29%	32	3.48%	99,659.32	4.62%	155.60
65%	70%	4,782,761	4.93%	37	4.02%	129,263.82	5.10%	156.14
70%	75%	6,444,644	6.64%	45	4.89%	143,214.30	4.43%	157.42
75%	80%	4,448,665	4.59%	40	4.35%	111,216.63	4.24%	161.53
80%	85%	8,587,681	8.85%	55	5.98%	156,139.65	4.68%	159.39
85%	90%	5,708,007	5.88%	48	5.22%	118,916.81	4.74%	155.80
90%	95%	8,380,332	8.64%	55	5.98%	152,369.67	4.74%	159.76
95%	100%	5,320,094	5.48%	56	6.09%	95,001.68	4.16%	152.01
100%	105%	4,049,946	4.18%	41	4.46%	98,779.18	4.62%	158.34
105%	110%	3,366,002	3.47%	41	4.46%	82,097.60	4.01%	154.52
110%	115%	4,091,584	4.22%	43	4.67%	95,153.12	4.69%	153.50
115%	120%	4,965,949	5.12%	51	5.54%	97,371.55	4.40%	156.66
120%	125%	15,914,197	16.41%	142	15.43%	112,071.81	4.32%	158.25
125%	>	166,000	0.17%	3	0.33%	55,333.33	5.55%	164.00
Unknown		-	0.00%	-	-	-	0.00%	-
Total		97,000,269	100.00%	920	100.00%	105,435.07	4.52%	157.47

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,266,032	3.37%	20	3.44%	169,332.61	4.75%	160.09
Utrecht	5,446,812	5.62%	33	5.68%	165,054.92	4.73%	162.28
Zeeland	1,292,797	1.33%	10	1.72%	129,279.66	4.39%	162.84
Zuid-Holland	22,476,933	23.17%	132	22.72%	170,279.80	4.40%	158.11
Flevoland	3,925,700	4.05%	24	4.13%	163,570.85	5.03%	160.13
Friesland	3,728,025	3.84%	27	4.65%	138,074.99	4.39%	161.24
Gelderland	9,546,820	9.84%	57	9.81%	167,488.06	4.50%	156.75
Groningen	4,298,204	4.43%	28	4.82%	153,510.87	4.46%	153.35
Limburg	8,248,506	8.50%	52	8.95%	158,625.11	4.53%	152.64
Noord-Brabant	14,369,121	14.81%	82	14.11%	175,233.18	4.52%	156.52
Noord-Holland	14,508,168	14.96%	81	13.94%	179,113.18	4.42%	157.41
Overijssel	5,893,051	6.08%	35	6.02%	168,372.88	4.79%	157.13
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	97,000,269	100.00%	581	100.00%	166,953.99	4.52%	157.47

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	85,174,248	87.81%	503	86.57%	169,332.50	4.54%	156.98
Shop/House	798,834	0.82%	3	0.52%	266,277.93	4.59%	162.44
Condominium	10,303,306	10.62%	72	12.39%	143,101.47	4.41%	160.70
Farm House	587,081	0.61%	2	0.34%	293,540.39	4.58%	163.37
Condominium with garage	136,800	0.14%	1	0.17%	136,800.00	5.55%	165.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	97,000,269	100.00%	581	100.00%	166,953.99	4.52%	157.47

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	0.03%	25	4.30%	13,851.35	4.95%	159.41
25,000	50,000	0.05%	30	5.16%	37,674.36	4.59%	150.80
50,000	75,000	0.08%	29	4.99%	62,835.95	4.61%	153.92
75,000	100,000	0.10%	40	6.88%	91,421.22	4.57%	157.75
100,000	125,000	0.13%	73	12.56%	113,859.21	4.56%	157.19
125,000	150,000	0.15%	81	13.94%	138,888.42	4.39%	161.14
150,000	175,000	0.18%	70	12.05%	163,318.82	4.37%	154.28
175,000	200,000	0.21%	50	8.61%	186,837.70	4.65%	157.45
200,000	225,000	0.23%	49	8.43%	211,678.32	4.52%	155.65
225,000	250,000	0.26%	44	7.57%	239,254.52	4.46%	153.37
250,000	275,000	0.28%	24	4.13%	261,363.30	4.65%	156.42
275,000	300,000	0.31%	22	3.79%	288,682.71	4.35%	162.69
300,000	325,000	0.34%	17	2.93%	312,091.04	4.71%	159.32
325,000	350,000	0.36%	10	1.72%	333,906.49	4.07%	155.08
350,000	375,000	0.39%	4	0.69%	370,908.95	4.74%	163.19
375,000	400,000	0.41%	1	0.17%	389,500.00	4.25%	164.00
400,000	425,000	0.44%	3	0.52%	410,263.51	4.95%	162.99
425,000	450,000	0.46%	4	0.69%	443,483.01	4.15%	162.71
450,000	475,000	0.49%	2	0.34%	472,942.43	4.74%	162.00
475,000	500,000	0.52%	-	0.00%	-	0.00%	-
500,000	525,000	0.54%	-	0.00%	-	0.00%	-
525,000	550,000	0.57%	1	0.17%	535,992.92	7.06%	163.00
550,000	575,000	0.59%	-	0.00%	-	0.00%	-
575,000	600,000	0.62%	2	0.34%	590,625.82	5.33%	165.00
600,000	625,000	0.65%	-	0.00%	-	0.00%	-
625,000	650,000	0.67%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	97,000,269	100.00%	581	100.00%	166,953.99	4.52%	157.47