E-MAC Program II - Compartment NL 2007-IV Investor report April 2024

Cashflow analysis for the period

Total interest received	1,106,478		
Interest received on transaction accounts	49,189		
Liquidity available	4,900,000		
Reserve account available	2,800,000		
Receivables under hedging arrangements	335,855		
Total funds available		9,191,522	
Company management expenses	24,206		
MPT fee	19,193		
Administration fee	1,819		
Third party fees	36,597		
Liquidity Facility fee	7,432		
Payments under hedging arrangements	253,556		
Interest on the Notes	1,147,416		
Shortfall Class D PDL Repayment	1,305		
Redemption of Class E-Notes	-		
Deferred Purchase Price Instalment	-		
Total funds distributed		1,491,522	
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	34,520,959
Claimed subrogation amount CMIS Nederland B.V.	3,719,118
Total	38,240,077

*** 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 pledge, 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	97,000,269	
Further Advances purchase	-	
Total Principal redemptions and repayments	(3,675,838)	
Prepayment from last quarter	-	
Losses for the period	(1,305)	
Ending principal balance		93,323,126
Balance Reset Participation	-	
Total balance collateral E-MAC Program II, Comp.NL 2007-IV		93,323,126
Redemptions reserved for purchase Further Advances on April 2024		-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV		93,323,126

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,305	1,305	-
Total	-	1,305	1,305	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.76%	14.02%	11.42%

Delinquency table	Number of loans	Balance	Percentage of total
Current	557	91,965,636	98.55%
31 - 60 days	3	712,906	0.76%
61 - 90 days	1	167,664	0.18%
91 - 120 days	-	-	0.00%
120+ days	3	476,920	0.51%
In repossession	-	-	0.00%
Total	564	93,323,126	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	121	1,305	21,450	6,732,560

Characteristics

Number of borrowers	564			
Number of loanparts	895			
	(weighted) average	Minimum	Maximum	
Loan size borrower	165,467	1,839	591,252	
Loan part size	104,272	1,420	591,252	
Coupon	4.53%	1.19%	7.92%	
Remaining maturity (months)	155	12	201	
Remaining interest period (months)	61	1	179	
Original interest period (months)	182	1	360	
Seasoning (months)	167.3	2.0	230.0	
Loan to Original Foreclosure Value (2)	87.4%	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	2,128,646	2.28%	47	5.25%	45,290.34	4.62%	152.84
Hybride (switch)	504,882	0.54%	8	0.89%	63,110.30	5.01%	136.11
Interest Only	76,109,587	81.55%	638	71.28%	119,294.02	4.54%	157.91
Investment	789,356	0.85%	12	1.34%	65,779.63	4.76%	149.20
Life	8,555,903	9.17%	105	11.73%	81,484.79	4.33%	134.43
Savings	2,390,187	2.56%	44	4.92%	54,322.43	4.74%	149.89
STAR Aflossingsvrij	1,092,025	1.17%	16	1.79%	68,251.59	4.56%	159.82
Universal Life	1,752,540	1.88%	25	2.79%	70,101.59	4.29%	120.27
Total	93,323,126	100.00%	895	100.00%	104,271.65	4.53%	154.56

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan part WAC		WAM
1		5,817,518	6.23%	33	3.69%	176,288.43	6.13%	159.67
1	12	2,207,591	2.37%	21	2.35%	105,123.38	6.85%	160.14
12	24	-	0.00%	-	0.00%	-	0.00%	-
24	36	2,127,424	2.28%	20	2.23%	106,371.22	4.33%	156.53
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	3,479,252	3.73%	35	3.91%	99,407.19	4.19%	152.91
60	72	457,000	0.49%	5	0.56%	91,400.00	5.49%	147.05
72	84	1,974,446	2.12%	22	2.46%	89,747.55	3.57%	124.55
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	32,437,121	34.76%	287	32.07%	113,021.33	3.44%	157.79
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	-	0.00%	-	0.00%	-	0.00%	-
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	2,474,449	2.65%	33	3.69%	74,983.31	4.04%	153.60
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	24,146,972	25.87%	258	28.83%	93,592.92	5.06%	149.70
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	3,152,011	3.38%	27	3.02%	116,741.15	5.07%	150.92
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	15,049,341	16.13%	154	17.21%	97,722.99	5.23%	157.82
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		93,323,126	100.00%	895	100.00%	104,271.65	4.53%	154.56

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC		WAM
<	2.50%	626,260	0.67%	12	1.34%	52,188.30	2.15%	137.33
2.50%	2.75%	1,365,432	1.46%	17	1.90%	80,319.56	2.63%	151.74
2.75%	3.00%	6,854,786	7.35%	61	6.82%	112,373.54	2.91%	157.36
3.00%	3.25%	11,224,783	12.03%	115	12.85%	97,606.81	3.17%	155.93
3.25%	3.50%	5,726,106	6.14%	46	5.14%	124,480.57	3.38%	159.13
3.50%	3.75%	4,605,520	4.94%	40	4.47%	115,138.00	3.68%	148.85
3.75%	4.00%	4,784,451	5.13%	39	4.36%	122,678.23	3.86%	154.75
4.00%	4.25%	3,983,498	4.27%	28	3.13%	142,267.80	4.22%	153.29
4.25%	4.50%	752,767	0.81%	11	1.23%	68,433.34	4.41%	145.21
4.50%	4.75%	1,549,869	1.66%	20	2.23%	77,493.46	4.72%	148.42
4.75%	5.00%	13,183,168	14.13%	138	15.42%	95,530.20	4.93%	149.39
5.00%	5.25%	17,628,471	18.89%	178	19.89%	99,036.35	5.14%	154.21
5.25%	5.50%	9,126,078	9.78%	89	9.94%	102,540.20	5.38%	155.96
5.50%	5.75%	3,978,545	4.26%	35	3.91%	113,672.70	5.60%	157.94
5.75%	6.00%	844,401	0.90%	10	1.12%	84,440.09	5.86%	163.22
6.00%	6.25%	1,569,407	1.68%	11	1.23%	142,673.36	6.03%	160.24
6.25%	6.50%	967,469	1.04%	8	0.89%	120,933.57	6.38%	160.76
6.50%	6.75%	875,857	0.94%	9	1.01%	97,317.45	6.59%	161.47
6.75%	7.00%	1,176,352	1.26%	12	1.34%	98,029.29	6.89%	160.74
7.00%	7.25%	838,475	0.90%	4	0.45%	209,618.79	7.09%	160.07
7.25%	7.50%	696,694	0.75%	6	0.67%	116,115.61	7.40%	160.17
7.50%	>	964,739	1.03%	6	0.67%	160,789.83	7.73%	159.75
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		93,323,126	100.00%	895	100.00%	104,271.65	4.53%	154.56

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC		WAM
Floating		6,064,518	6.50%	35	3.91%	173,271.95	6.06%	159.69
<	01/01/2025	3,494,656	3.74%	38	4.25%	91,964.64	4.59%	142.19
01/01/2025	01/01/2026	2,815,828	3.02%	31	3.46%	90,833.17	4.71%	148.89
01/01/2026	01/01/2027	1,252,632	1.34%	10	1.12%	125,263.24	4.09%	136.01
01/01/2027	01/01/2028	53,650,118	57.49%	505	56.42%	106,237.86	4.28%	153.63
01/01/2028	01/01/2029	2,570,837	2.75%	37	4.13%	69,482.08	4.00%	150.59
01/01/2029	01/01/2030	310,635	0.33%	5	0.56%	62,126.99	4.10%	156.20
01/01/2030	01/01/2031	1,013,278	1.09%	6	0.67%	168,879.70	4.67%	128.45
01/01/2031	01/01/2032	603,066	0.65%	8	0.89%	75,383.29	3.53%	142.89
01/01/2032	01/01/2033	3,679,045	3.94%	33	3.69%	111,486.21	4.81%	150.49
01/01/2033	01/01/2034	657,544	0.70%	6	0.67%	109,590.73	4.71%	128.83
01/01/2034	01/01/2035	37,447	0.04%	1	0.11%	37,447.15	5.05%	125.00
01/01/2035	01/01/2036	316,661	0.34%	4	0.45%	79,165.15	3.84%	148.38
01/01/2036	01/01/2037	202,667	0.22%	3	0.34%	67,555.81	4.15%	150.67
01/01/2037	01/01/2038	16,313,191	17.48%	170	18.99%	95,959.95	5.03%	159.83
01/01/2038	01/01/2039	320,000	0.34%	2	0.22%	160,000.00	5.93%	169.50
01/01/2039	01/01/2040	21,000	0.02%	1	0.11%	21,000.00	6.45%	179.00
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total		93,323,126	100.00%	895	100.00%	104,271.65	4.53%	154.56

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	0.34%	66,874.77	3.72%	16.34
01-Jan-2026 - 31-Dec-2026	98,052	0.11%	3	0.34%	32,684.00	2.14%	26.19
01-Jan-2027 - 31-Dec-2027	541,769	0.58%	8	0.89%	67,721.07	4.98%	40.43
01-Jan-2028 - 31-Dec-2028	823,589	0.88%	15	1.68%	54,905.93	4.26%	51.93
01-Jan-2029 - 31-Dec-2029	552,285	0.59%	5	0.56%	110,457.00	4.37%	63.92
01-Jan-2030 - 31-Dec-2030	428,682	0.46%	6	0.67%	71,447.03	4.99%	75.36
01-Jan-2031 - 31-Dec-2031	823,581	0.88%	14	1.56%	58,827.18	3.96%	87.51
01-Jan-2032 - 31-Dec-2032	1,626,435	1.74%	18	2.01%	90,357.47	4.73%	99.36
01-Jan-2033 - 31-Dec-2033	1,138,136	1.22%	13	1.45%	87,548.93	4.33%	111.06
01-Jan-2034 - 31-Dec-2034	310,016	0.33%	5	0.56%	62,003.23	4.40%	125.13
01-Jan-2035 - 31-Dec-2035	724,776	0.78%	11	1.23%	65,888.76	4.24%	133.36
01-Jan-2036 - 31-Dec-2036	254,651	0.27%	4	0.45%	63,662.64	5.01%	148.23
01-Jan-2037 - 31-Dec-2037	82,875,930	88.81%	755	84.36%	109,769.44	4.54%	160.09
01-Jan-2038 - 31-Dec-2038	2,836,286	3.04%	30	3.35%	94,542.88	4.57%	165.44
01-Jan-2039 - 31-Dec-2039	63,059	0.07%	4	0.45%	15,764.75	4.67%	178.93
01-Jan-2041 - 31-Dec-2041	25,255	0.03%	1	0.11%	25,255.00	6.46%	201.00
Total	93,323,126	100.00%	895	100.00%	104,271.65	4.53%	154.56

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		1,464,837	1.57%	19	2.12%	77,096.69	4.12%	139.32
<	50%	9,122,826	9.78%	149	16.65%	61,227.02	4.71%	154.89
50%	55%	1,921,200	2.06%	20	2.23%	96,060.00	4.78%	158.13
55%	60%	4,348,070	4.66%	39	4.36%	111,488.97	4.39%	157.23
60%	65%	3,405,300	3.65%	38	4.25%	89,613.17	4.69%	155.53
65%	70%	4,673,162	5.01%	37	4.13%	126,301.68	5.02%	152.98
70%	75%	6,352,421	6.81%	43	4.80%	147,730.72	4.41%	154.30
75%	80%	4,102,511	4.40%	33	3.69%	124,318.52	4.26%	160.08
80%	85%	8,587,742	9.20%	58	6.48%	148,064.51	4.70%	157.32
85%	90%	5,377,995	5.76%	44	4.92%	122,227.16	4.63%	154.58
90%	95%	8,550,224	9.16%	57	6.37%	150,003.92	4.77%	156.73
95%	100%	4,792,964	5.14%	54	6.03%	88,758.60	4.40%	147.43
100%	105%	3,863,902	4.14%	37	4.13%	104,429.78	4.44%	155.65
105%	110%	2,957,975	3.17%	37	4.13%	79,945.27	4.19%	150.51
110%	115%	3,431,131	3.68%	39	4.36%	87,977.72	4.50%	148.71
115%	120%	4,839,612	5.19%	49	5.47%	98,767.59	4.46%	153.52
120%	125%	15,365,254	16.46%	139	15.53%	110,541.40	4.29%	155.06
125%	>	166,000	0.18%	3	0.34%	55,333.33	5.55%	161.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		93,323,126	100.00%	895	100.00%	104,271.65	4.53%	154.56

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,051,064	3.27%	19	3.37%	160,582.32	4.57%	156.89
Utrecht	5,066,719	5.43%	32	5.67%	158,334.96	4.62%	159.29
Zeeland	1,219,047	1.31%	9	1.60%	135,449.68	4.35%	159.71
Zuid-Holland	21,701,734	23.25%	129	22.87%	168,230.50	4.39%	154.95
Flevoland	3,801,170	4.07%	23	4.08%	165,268.28	5.09%	157.00
Friesland	3,714,691	3.98%	27	4.79%	137,581.16	4.39%	158.23
Gelderland	9,252,518	9.91%	56	9.93%	165,223.54	4.50%	155.75
Groningen	4,172,961	4.47%	27	4.79%	154,554.12	4.43%	150.05
Limburg	8,086,856	8.67%	52	9.22%	155,516.46	4.57%	150.46
Noord-Brabant	13,808,288	14.80%	79	14.01%	174,788.46	4.61%	153.26
Noord-Holland	13,804,988	14.79%	77	13.65%	179,285.55	4.48%	154.15
Overijssel	5,643,089	6.05%	34	6.03%	165,973.21	4.70%	153.87
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	93,323,126	100.00%	564	100.00%	165,466.54	4.53%	154.56

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	82,287,462	88.17%	490	86.88%	167,933.60	4.54%	154.12
Shop/House	775,775	0.83%	3	0.53%	258,591.53	4.57%	159.45
Condominium	9,752,243	10.45%	69	12.23%	141,336.86	4.48%	157.63
Farm House	370,846	0.40%	1	0.18%	370,846.27	3.15%	160.00
Condominium with garage	136,800	0.15%	1	0.18%	136,800.00	5.55%	162.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	93,323,126	100.00%	564	100.00%	165,466.54	4.53%	154.56

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	325,193	0.35%	25	4.43%	13,007.71	4.91%	155.36
25,000	50,000	1,162,940	1.25%	31	5.50%	37,514.19	4.58%	148.80
50,000	75,000	1,696,171	1.82%	27	4.79%	62,821.16	4.65%	147.87
75,000	100,000	3,907,374	4.19%	43	7.62%	90,869.17	4.47%	153.78
100,000	125,000	7,622,036	8.17%	67	11.88%	113,761.72	4.73%	155.24
125,000	150,000	11,284,691	12.09%	81	14.36%	139,317.18	4.38%	158.17
150,000	175,000	10,749,244	11.52%	66	11.70%	162,867.34	4.39%	150.72
175,000	200,000	9,743,663	10.44%	52	9.22%	187,378.13	4.62%	154.71
200,000	225,000	9,521,116	10.20%	45	7.98%	211,580.36	4.42%	151.90
225,000	250,000	10,053,617	10.77%	42	7.45%	239,371.84	4.45%	151.93
250,000	275,000	6,278,446	6.73%	24	4.26%	261,601.93	4.66%	153.29
275,000	300,000	5,793,666	6.21%	20	3.55%	289,683.29	4.35%	159.57
300,000	325,000	5,952,434	6.38%	19	3.37%	313,285.99	4.67%	156.64
325,000	350,000	1,695,150	1.82%	5	0.89%	339,030.09	3.92%	149.14
350,000	375,000	1,481,368	1.59%	4	0.71%	370,342.08	4.77%	160.19
375,000	400,000	389,500	0.42%	1	0.18%	389,500.00	4.25%	161.00
400,000	425,000	1,230,791	1.32%	3	0.53%	410,263.51	4.96%	159.99
425,000	450,000	1,772,596	1.90%	4	0.71%	443,149.10	4.15%	159.71
450,000	475,000	945,885	1.01%	2	0.35%	472,942.43	4.74%	159.00
475,000	500,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	535,993	0.57%	1	0.18%	535,992.92	7.06%	160.00
550,000	575,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	1,181,252	1.27%	2	0.35%	590,625.82	5.35%	162.00
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		93,323,126	100.00%	564	100.00%	165,466.54	4.53%	154.56