

E-MAC NL 2005-I Investor report October 2007-Amended

Cashflow analysis for the period

Total interest received	4,471,313	
Interest received on transaction accounts	135,158	
Liquidity available	12,464,482	
Reserve account available	2,500,000	
Receivables under hedging arrangements	908,740	<-- Amended
Total funds available		20,479,693
Company management expenses	-	
MPT fee	102,095	
Administration fee	7,790	
Third party fees	8,546	
Liquidity Facility fee	4,778	
Payments under hedging arrangements	-	
Interest on the Notes	4,692,707	
Deferred Purchase Price Instalment	699,295	<--Amended
Total funds distributed		5,515,212
Available after distribution of funds		14,964,482
Undrawn Liquidity Facility	12,464,482	
Reserve account	2,500,000	
Available liquidity		14,964,482
Net cashflow		-

Collateral

Starting principal balance	415,482,730.40	
Principal redemptions and repayments	(9,975,539.83)	
Losses for the period	-	
Ending principal balance		405,507,190.57
Balance Reset Participation	-	
Balance Further Advance Participation	6,422,940.80	
Total balance E-MAC NL 2005-I		411,930,131.37

Performance

	Last period	This period	Since issue
Prepayment rate	11.56%	9.22%	7.74%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,548	402,327,974	99.22%
31 - 60 days	8	1,262,625	0.31%
61 - 90 days	2	296,000	0.07%
91 - 120 days	2	256,000	0.06%
120+ days	7	1,364,592	0.34%
In repossession	-	-	-
Total	2,567	405,507,191	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	184,044	159,982	-	424,242

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	2567		
Number of loanparts	4087		
Loan size borrower	157,969	3	450,000
Loan part size	99,219	3	450,000
Coupon	4.39%	3.45%	7.40%
Remaining maturity (months)	323	53	332
Remaining interest period (months)	68	1	354
Original interest period (months)	99	1	360
Seasoning (months)	32.6	2	70.0
Loan to Original Foreclosure Value	80.5%	0.0%	129.1%

* Higher LTFV after revaluation of 1 delinquent loan

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Annuity	1,118,819	0.28%	29	0.71%	38,579.96	4.50%	267.62
Interest Only	287,180,445	70.82%	2,802	68.56%	102,491.24	4.38%	325.80
Investment	822,317	0.20%	7	0.17%	117,473.86	4.52%	316.33
Life	95,071,470	23.45%	1,010	24.71%	94,130.17	4.37%	323.19
Linear	90,222	0.02%	2	0.05%	45,111.09	4.06%	327.19
Savings	4,806,355	1.19%	55	1.35%	87,388.27	4.89%	302.87
Universal Life	16,417,563	4.05%	182	4.45%	90,206.39	4.56%	289.03
Total	405,507,191	100.00%	4,087	100.00%	99,218.79	4.39%	323.24

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
1		6,074,260	1.50%	65	1.59%	93,450.15	5.66%	322.16
1	12	5,720,252	1.41%	55	1.35%	104,004.58	5.13%	326.03
12	24	200,000	0.05%	2	0.05%	100,000.00	4.35%	326.00
24	36	-	0.00%	-	0.00%	-	0.00%	-
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	74,791,221	18.44%	791	19.35%	94,552.75	4.03%	320.56
60	72	134,857,162	33.26%	1,378	33.72%	97,864.41	4.27%	326.37
72	84	24,827,988	6.12%	252	6.17%	98,523.76	4.39%	322.74
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	110,187,850	27.17%	1,065	26.06%	103,462.77	4.47%	321.95
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	17,493,592	4.31%	183	4.48%	95,593.40	4.78%	319.77
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	31,092,367	7.67%	294	7.19%	105,756.35	4.82%	322.75
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	147,500	0.04%	1	0.02%	147,500.00	4.90%	324.00
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	115,000	0.03%	1	0.02%	115,000.00	5.05%	326.00
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		405,507,191	100.00%	4,087	100.00%	99,218.79	4.39%	323.24

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
0	2.50%	-	0.00%	-	0.00%	-	0.00%	-
2.50%	2.75%	-	0.00%	-	0.00%	-	0.00%	-
2.75%	3.00%	-	0.00%	-	0.00%	-	0.00%	-
3.00%	3.25%	-	0.00%	-	0.00%	-	0.00%	-
3.25%	3.50%	1,211,760	0.30%	14	0.34%	86,554.30	3.45%	318.26
3.50%	3.75%	23,076,955	5.69%	252	6.17%	91,575.22	3.66%	319.58
3.75%	4.00%	46,429,527	11.45%	484	11.84%	95,928.77	3.92%	324.35
4.00%	4.25%	93,694,981	23.11%	953	23.32%	98,315.82	4.16%	325.80
4.25%	4.50%	99,628,234	24.57%	1,009	24.69%	98,739.58	4.40%	322.07
4.50%	4.75%	85,178,907	21.01%	842	20.60%	101,162.60	4.63%	323.15
4.75%	5.00%	31,295,790	7.72%	291	7.12%	107,545.67	4.89%	321.72
5.00%	5.25%	13,816,274	3.41%	142	3.47%	97,297.70	5.12%	323.34
5.25%	5.50%	3,776,019	0.93%	33	0.81%	114,424.83	5.37%	323.10
5.50%	5.75%	4,970,547	1.23%	44	1.08%	112,966.97	5.62%	323.77
5.75%	6.00%	1,526,708	0.38%	16	0.39%	95,419.28	5.88%	308.47
6.00%	6.25%	284,000	0.07%	2	0.05%	142,000.00	6.06%	302.25
6.25%	6.50%	589,000	0.15%	4	0.10%	147,250.00	6.31%	319.19
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	28,488	0.01%	1	0.02%	28,488.47	7.40%	327.00
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Total		405,507,191	100.00%	4,087	100.00%	99,218.79	4.39%	323.24

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Floating		10,043,706	2.48%	104	2.54%	96,574.09	5.43%	323.96
<	1/1/2008	1,054,673	0.26%	11	0.27%	95,879.32	5.95%	309.18
1/1/2008	1/1/2009	1,961,152	0.48%	18	0.44%	108,952.87	4.84%	317.71
1/1/2009	1/1/2010	24,032,227	5.93%	268	6.56%	89,672.49	4.06%	319.46
1/1/2010	1/1/2011	100,910,970	24.89%	1,038	25.40%	97,216.73	4.26%	322.84
1/1/2011	1/1/2012	91,631,512	22.60%	936	22.90%	97,896.92	4.17%	327.19
1/1/2012	1/1/2013	15,679,485	3.87%	157	3.84%	99,869.33	4.27%	322.69
1/1/2013	1/1/2014	667,298	0.16%	7	0.17%	95,328.25	5.05%	312.74
1/1/2014	1/1/2015	46,060,204	11.36%	438	10.72%	105,160.28	4.53%	319.65
1/1/2015	1/1/2016	59,304,794	14.62%	583	14.26%	101,723.49	4.41%	323.64
1/1/2016	1/1/2017	4,166,102	1.03%	36	0.88%	115,725.04	4.71%	327.68
1/1/2017	1/1/2018	1,182,816	0.29%	14	0.34%	84,486.83	5.16%	319.24
1/1/2018	1/1/2019	123,642	0.03%	3	0.07%	41,214.00	4.96%	251.56
1/1/2019	1/1/2020	5,382,787	1.33%	52	1.27%	103,515.13	4.90%	313.92
1/1/2020	1/1/2021	11,131,625	2.75%	118	2.89%	94,335.81	4.70%	317.17
1/1/2021	1/1/2022	932,421	0.23%	12	0.29%	77,701.74	4.84%	325.78
1/1/2022	1/1/2023	-	0.00%	-	0.00%	-	0.00%	-
1/1/2023	1/1/2024	-	0.00%	-	0.00%	-	0.00%	-
1/1/2024	1/1/2025	5,994,287	1.48%	52	1.27%	115,274.74	4.96%	317.55
1/1/2025	1/1/2026	22,214,519	5.48%	205	5.02%	108,363.51	4.79%	324.27
1/1/2026	1/1/2027	2,058,843	0.51%	23	0.56%	89,514.92	4.75%	327.97
1/1/2027	1/1/2028	711,631	0.18%	10	0.24%	71,163.06	5.01%	326.76
1/1/2028	1/1/2029	-	0.00%	-	0.00%	-	0.00%	-
1/1/2029	1/1/2030	-	0.00%	-	0.00%	-	0.00%	-
1/1/2030	1/1/2031	-	0.00%	-	0.00%	-	0.00%	-
1/1/2031	1/1/2032	-	0.00%	-	0.00%	-	0.00%	-
1/1/2032	1/1/2033	147,500	0.04%	1	0.02%	147,500.00	4.90%	324.00
1/1/2033	1/1/2034	-	0.00%	-	0.00%	-	0.00%	-
1/1/2034	1/1/2035	-	0.00%	-	0.00%	-	0.00%	-
1/1/2035	1/1/2036	-	0.00%	-	0.00%	-	0.00%	-
1/1/2036	1/1/2037	-	0.00%	-	0.00%	-	0.00%	-
1/1/2037	>	115,000	0.03%	1	0.02%	115,000.00	5.05%	326.00
Total		405,507,191	100.00%	4,087	100.00%	99,218.79	4.39%	323.24

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Pa	WAC	WAM
01-Jan-2007 - 31-Dec-2007	9,000	0.0%	1	0.0%	9,000.00	4.1%	329.00
01-Jan-2009 - 31-Dec-2009	110,000	0.03%	1	0.02%	110,000.00	4.25%	326.00
01-Jan-2010 - 31-Dec-2010	110,000	0.03%	1	0.02%	110,000.00	3.75%	330.00
01-Jan-2011 - 31-Dec-2011	11,462	0.00%	1	0.02%	11,462.23	4.25%	326.00
01-Jan-2012 - 31-Dec-2012	96,582	0.02%	4	0.10%	24,145.43	4.12%	129.54
01-Jan-2013 - 31-Dec-2013	108,454	0.03%	4	0.10%	27,113.40	3.95%	68.64
01-Jan-2014 - 31-Dec-2014	172,915	0.04%	4	0.10%	43,228.75	4.38%	327.45
01-Jan-2015 - 31-Dec-2015	363,371	0.09%	7	0.17%	51,910.17	4.37%	133.51
01-Jan-2016 - 31-Dec-2016	218,745	0.05%	5	0.12%	43,748.95	4.29%	108.60
01-Jan-2017 - 31-Dec-2017	737,721	0.18%	14	0.34%	52,694.36	4.37%	273.01
01-Jan-2018 - 31-Dec-2018	541,362	0.13%	11	0.27%	49,214.77	4.35%	217.77
01-Jan-2019 - 31-Dec-2019	701,490	0.17%	14	0.34%	50,106.41	4.35%	230.80
01-Jan-2020 - 31-Dec-2020	1,603,640	0.40%	27	0.66%	59,394.07	4.40%	260.40
01-Jan-2021 - 31-Dec-2021	907,985	0.22%	11	0.27%	82,544.09	4.19%	291.27
01-Jan-2022 - 31-Dec-2022	558,913	0.14%	9	0.22%	62,101.39	4.21%	240.29
01-Jan-2023 - 31-Dec-2023	1,423,023	0.35%	19	0.46%	74,895.95	4.32%	266.52
01-Jan-2024 - 31-Dec-2024	1,751,104	0.43%	25	0.61%	70,044.16	4.54%	301.24
01-Jan-2025 - 31-Dec-2025	4,146,230	1.02%	53	1.30%	78,230.76	4.49%	286.22
01-Jan-2026 - 31-Dec-2026	3,254,606	0.80%	36	0.88%	90,405.71	4.48%	309.67
01-Jan-2027 - 31-Dec-2027	3,247,294	0.80%	42	1.03%	77,316.53	4.34%	291.51
01-Jan-2028 - 31-Dec-2028	3,992,277	0.98%	47	1.15%	84,942.06	4.48%	297.61
01-Jan-2029 - 31-Dec-2029	7,696,053	1.90%	91	2.23%	84,572.02	4.33%	311.87
01-Jan-2030 - 31-Dec-2030	9,645,767	2.38%	116	2.84%	83,153.16	4.33%	309.10
01-Jan-2031 - 31-Dec-2031	11,300,425	2.79%	126	3.08%	89,685.91	4.35%	314.12
01-Jan-2032 - 31-Dec-2032	11,890,520	2.93%	131	3.21%	90,767.33	4.45%	317.75
01-Jan-2033 - 31-Dec-2033	6,422,609	1.58%	61	1.49%	105,288.67	4.46%	319.96
01-Jan-2034 - 31-Dec-2034	90,882,546	22.41%	879	21.51%	103,393.11	4.57%	324.48
01-Jan-2035 - 31-Dec-2035	243,603,097	60.07%	2,347	57.43%	103,793.39	4.32%	328.66
Total	405,507,191	100.00%	4,087	100.00%	99,218.79	4.39%	323.24

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		1,024,681	0.25%	12	0.29%	85,390.08	4.21%	321.76
<	50%	44,083,480	10.87%	534	13.07%	82,553.33	4.31%	322.30
50%	55%	19,949,349	4.92%	209	5.11%	95,451.43	4.28%	321.27
55%	60%	32,954,185	8.13%	315	7.71%	104,616.46	4.28%	319.60
60%	65%	27,001,825	6.66%	229	5.60%	117,911.90	4.58%	324.85
65%	70%	20,162,484	4.97%	179	4.38%	112,639.58	4.32%	322.55
70%	75%	28,975,209	7.15%	265	6.48%	109,340.41	4.32%	324.03
75%	80%	8,626,274	2.13%	86	2.10%	100,305.51	4.42%	321.19
80%	85%	14,972,223	3.69%	146	3.57%	102,549.47	4.34%	322.08
85%	90%	24,162,996	5.96%	217	5.31%	111,350.21	4.38%	323.86
90%	95%	14,757,216	3.64%	157	3.84%	93,995.01	4.30%	323.21
95%	100%	25,266,362	6.23%	269	6.58%	93,927.00	4.38%	321.75
100%	105%	8,746,866	2.16%	95	2.32%	92,072.27	4.47%	322.19
105%	110%	17,357,467	4.28%	181	4.43%	95,897.61	4.43%	323.14
110%	115%	13,071,006	3.22%	146	3.57%	89,527.44	4.45%	325.49
115%	120%	24,738,496	6.10%	246	6.02%	100,562.99	4.51%	324.51
120%	125%	78,541,480	19.37%	791	19.35%	99,293.91	4.44%	325.23
125%	>	1,115,592	0.28%	10	0.24%	111,559.20	4.52%	326.68
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		405,507,191	100.00%	4,087	100.00%	157,969.30	4.39%	323.24

19.60%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	15,832,455	3.90%	114	4.44%	138,881.18	4.34%	322.83
Friesland	11,544,087	2.85%	83	3.23%	139,085.39	4.37%	321.70
Drenthe	11,959,337	2.95%	89	3.47%	134,374.57	4.33%	319.63
Overijssel	24,742,335	6.10%	154	6.00%	160,664.51	4.36%	325.77
Gelderland	38,633,936	9.53%	243	9.47%	158,987.39	4.41%	323.29
Flevoland	11,505,188	2.84%	77	3.00%	149,418.03	4.53%	320.61
Utrecht	23,843,618	5.88%	147	5.73%	162,201.48	4.37%	323.56
Noord-Holland	66,687,581	16.45%	405	15.78%	164,660.69	4.40%	323.93
Zuid-Holland	101,204,766	24.96%	614	23.92%	164,828.61	4.39%	323.99
Zeeland	7,607,153	1.88%	51	1.99%	149,159.86	4.44%	320.93
Noord-Brabant	68,424,632	16.87%	433	16.87%	158,024.55	4.36%	322.84
Limburg	22,238,757	5.48%	149	5.80%	149,253.40	4.39%	321.14
unspecified	1,283,346	0.32%	8	0.31%	160,418.25	4.54%	321.45
Total	405,507,191	100.00%	2,567	100.00%	157,969.30	4.39%	323.24

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Shop/House	593,670	0.15%	3	0.12%	197,890.00	4.87%	316.76
Farm house	2,244,871	0.55%	12	0.47%	187,072.59	4.35%	322.51
Condominium with garage	2,403,714	0.59%	15	0.58%	160,247.61	4.43%	328.53
Condominium	12,315,345	3.04%	106	4.13%	116,182.50	4.48%	320.43
Single family house	387,949,591	95.67%	2,431	94.70%	159,584.36	4.38%	323.32
Total	405,507,191	100.00%	2,567	100.00%	157,969.30	4.39%	323.24

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.02%	8	0.31%	12,533.14	4.58%	321.18
25,000	50,000	0.46%	43	1.68%	43,682.26	4.44%	320.80
50,000	75,000	2.70%	163	6.35%	67,084.97	4.31%	321.06
75,000	100,000	7.71%	346	13.48%	90,334.66	4.31%	320.45
100,000	125,000	9.87%	352	13.71%	113,720.35	4.31%	323.26
125,000	150,000	13.73%	403	15.70%	138,136.05	4.37%	322.52
150,000	175,000	14.97%	372	14.49%	163,194.46	4.37%	322.45
175,000	200,000	13.28%	286	11.14%	188,345.49	4.40%	323.62
200,000	225,000	10.56%	200	7.79%	214,198.39	4.40%	323.80
225,000	250,000	9.41%	160	6.23%	238,522.19	4.44%	324.18
250,000	275,000	5.45%	84	3.27%	263,210.53	4.45%	327.00
275,000	300,000	5.04%	71	2.77%	287,941.37	4.42%	322.79
300,000	325,000	2.38%	31	1.21%	311,219.26	4.49%	325.16
325,000	350,000	1.33%	16	0.62%	337,507.69	4.46%	317.88
350,000	375,000	1.25%	14	0.55%	361,371.43	4.56%	323.61
375,000	400,000	0.77%	8	0.31%	389,754.63	4.29%	328.47
400,000	425,000	0.62%	6	0.23%	417,916.67	4.56%	325.68
425,000	450,000	0.44%	4	0.16%	443,748.75	4.45%	309.72
450,000	475,000	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
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	405,507,191	100.00%	2,567	100.00%	157,969.30	4.39%	323.24