

**E-MAC NL 2006-NHG I Investor report October 2007-Amended**

**Cashflow analysis for the period**

Total interest received	5,885,273	
Interest received on transaction accounts	171,682	
Liquidity available	7,651,296	
Reserve account available	5,400,000	
Receivables under hedging arrangements	813,244	
Total funds available		19,921,495
Company management expenses	-	
MPT fee	137,708	
Admin fee	11,002	
Third party fees	10,294	<-- amended
Liquidity Facility fee	2,346	
Payments under hedging arrangements	164,660	
Interest on the Notes	6,498,826	
Deferred Purchase Price Instalment	45,362	<-- amended
Total funds distributed		6,870,199
Available after distribution of funds		13,051,296
Undrawn Liquidity Facility	7,651,296	
Reserve account	5,400,000	
Available liquidity		13,051,296
Net cashflow		-

**Collateral**

Starting principal balance	588,561,246	
Principal redemptions and repayments	(7,660,725)	
Losses for the period	-	
Ending principal balance		580,900,522
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-07		580,900,522
Redemptions reserved for purchase Further Advances per 25-Oct-07		398,360
Substitution of loans as per 25-Oct-07		3,419,298
Total balance Put Option Notes E-MAC NL 2006-NHG I		584,718,179

**Performance**

	Last period	This period	Since issue
Prepayment rate	2.36%	4.80%	2.18%

Delinquency table	Number of loans	Balance	Percentage of total
Current	3,565	577,524,941	99.42%
31 - 60 days	14	2,452,330	0.42%
61 - 90 days	4	545,404	0.09%
91 - 120 days	-	-	0.00%
120+ days	3	377,847	0.07%
In repossession	-	-	0.00%
Total	3,586	580,900,522	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	-	-

**Characteristics**

Number of borrowers	3,586		
Number of loanparts	6,990		
	(weighted) average	Minimum	Maximum
Loan size borrower	161,991	101	265,000
Loan part size	83,105	53	250,000
Coupon	4.05%	3.10%	6.20%
Remaining maturity (months)	334.6	68	357
Remaining interest period (months)	189.3	1	356
Original interest period (months)	207.1	1	360
Seasoning (months)	18.2	4.0	79.0
Loan to Foreclosure Value (non-NHG loans)	0.0%	0.0%	0.0%

**Redemption type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Alternative Savings	90,000	0.02%	1	0.01%	90,000.00	4.35%	339.00
Annuity	4,519,605	0.78%	111	1.59%	40,717.17	4.14%	332.61
Hybride(switch)	3,856,019	0.66%	40	0.57%	96,400.47	4.25%	321.57
Interest Only	300,137,088	51.67%	3,889	55.64%	77,175.90	4.06%	341.04
Investment	8,775,406	1.51%	100	1.43%	87,754.06	4.13%	333.36
Life	215,259,463	37.06%	2,330	33.33%	92,386.04	4.02%	330.27
Life(external policy)	619,905	0.11%	9	0.13%	68,878.33	4.00%	319.39
Linear	526,163	0.09%	5	0.07%	105,232.58	4.18%	342.33
Savings	9,651,788	1.66%	109	1.56%	88,548.51	4.28%	327.56
Universal Life	37,465,086	6.45%	396	5.67%	94,608.80	4.02%	311.93
Total	580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62

**Interest term**

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
1		1,135,478	0.20%	36	0.52%	31,541.06	5.05%	331.39
12	12	186,554	0.03%	4	0.06%	46,638.58	4.90%	338.41
24	24	615,073	0.11%	7	0.10%	87,867.60	3.87%	323.83
36	36	-	0.00%	-	0.00%	-	0.00%	-
48	48	-	0.00%	-	0.00%	-	0.00%	-
60	60	6,538,210	1.13%	83	1.19%	78,773.61	3.47%	333.96
72	72	76,022,146	13.09%	941	13.46%	80,788.68	3.54%	337.99
84	84	8,129,515	1.40%	99	1.42%	82,116.32	3.63%	331.79
96	96	-	0.00%	-	0.00%	-	0.00%	-
108	108	-	0.00%	-	0.00%	-	0.00%	-
120	120	38,327,406	6.60%	461	6.60%	83,139.71	3.98%	332.24
132	132	-	0.00%	-	0.00%	-	0.00%	-
144	144	108,225	0.02%	3	0.04%	36,075.00	4.33%	243.97
156	156	-	0.00%	-	0.00%	-	0.00%	-
168	168	-	0.00%	-	0.00%	-	0.00%	-
180	180	55,155,482	9.49%	682	9.76%	80,873.14	4.04%	332.30
192	192	-	0.00%	-	0.00%	-	0.00%	-
204	204	-	0.00%	-	0.00%	-	0.00%	-
216	216	-	0.00%	-	0.00%	-	0.00%	-
228	228	-	0.00%	-	0.00%	-	0.00%	-
240	240	354,512,676	61.03%	4,227	60.47%	83,868.62	4.13%	333.66
252	252	-	0.00%	-	0.00%	-	0.00%	-
264	264	-	0.00%	-	0.00%	-	0.00%	-
276	276	-	0.00%	-	0.00%	-	0.00%	-
288	288	-	0.00%	-	0.00%	-	0.00%	-
300	300	5,812,617	1.00%	72	1.03%	80,730.79	4.52%	338.34
312	312	-	0.00%	-	0.00%	-	0.00%	-
324	324	-	0.00%	-	0.00%	-	0.00%	-
336	336	-	0.00%	-	0.00%	-	0.00%	-
348	348	-	0.00%	-	0.00%	-	0.00%	-
360	360	34,357,139	5.91%	375	5.36%	91,619.04	4.50%	344.10
360	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>580,900,522</b>	<b>100.00%</b>	<b>6,990</b>	<b>100.00%</b>	<b>83,104.51</b>	<b>4.05%</b>	<b>334.62</b>

**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%	10,834,179	1.87%	128	1.83%	84,642.02	3.22%	335.41
3.25%	3.50%	40,615,959	6.99%	492	7.04%	82,552.76	3.36%	336.64
3.50%	3.75%	49,106,304	8.45%	599	8.57%	81,980.47	3.68%	331.64
3.75%	4.00%	145,091,717	24.98%	1,716	24.55%	84,552.28	3.95%	329.22
4.00%	4.25%	236,000,384	40.63%	2,837	40.59%	83,186.60	4.14%	336.16
4.25%	4.50%	59,731,624	10.28%	710	10.16%	84,129.05	4.39%	338.89
4.50%	4.75%	30,955,639	5.33%	377	5.39%	82,110.45	4.62%	339.38
4.75%	5.00%	6,695,357	1.15%	86	1.23%	77,852.98	4.84%	344.32
5.00%	5.25%	1,571,360	0.27%	43	0.62%	36,543.25	5.06%	339.34
5.25%	5.50%	178,000	0.03%	1	0.01%	178,000.00	5.40%	346.00
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%	-
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	120,000	0.02%	1	0.01%	120,000.00	6.20%	297.00
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
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%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>580,900,522</b>	<b>100.00%</b>	<b>6,990</b>	<b>100.00%</b>	<b>83,104.51</b>	<b>4.05%</b>	<b>334.62</b>

**Interest reset date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Floating		1,135,478	0.20%	36	0.52%	31,541.06	5.05%	331.39
<	1/1/2008	125,554	0.02%	3	0.04%	41,851.44	5.02%	336.17
1/1/2008	1/1/2009	528,573	0.09%	6	0.09%	88,095.53	3.98%	320.83
1/1/2009	1/1/2010	147,500	0.03%	2	0.03%	73,750.00	4.15%	350.00
1/1/2010	1/1/2011	2,624,931	0.45%	31	0.44%	84,675.19	3.38%	324.20
1/1/2011	1/1/2012	27,833,185	4.79%	351	5.02%	79,296.82	3.39%	336.25
1/1/2012	1/1/2013	55,846,360	9.61%	681	9.74%	82,006.40	3.61%	338.39
1/1/2013	1/1/2014	4,464,341	0.77%	58	0.83%	76,971.40	3.77%	333.13
1/1/2014	1/1/2015	70,054	0.01%	4	0.06%	17,513.45	4.79%	282.84
1/1/2015	1/1/2016	13,991,305	2.41%	175	2.50%	79,950.32	3.80%	320.14
1/1/2016	1/1/2017	20,440,330	3.52%	240	3.43%	85,168.04	4.02%	335.24
1/1/2017	1/1/2018	3,854,492	0.66%	47	0.67%	82,010.46	4.38%	348.74
1/1/2018	1/1/2019	78,225	0.01%	2	0.03%	39,112.50	4.25%	239.50
1/1/2019	1/1/2020	82,348	0.01%	3	0.04%	27,449.34	4.07%	136.67
1/1/2020	1/1/2021	8,665,013	1.49%	105	1.50%	82,523.93	3.86%	319.59
1/1/2021	1/1/2022	44,918,647	7.73%	557	7.97%	80,643.89	4.06%	333.99
1/1/2022	1/1/2023	1,791,707	0.31%	23	0.33%	77,900.30	4.46%	323.47
1/1/2023	1/1/2024	50,000	0.01%	1	0.01%	50,000.00	4.00%	186.00
1/1/2024	1/1/2025	443,090	0.08%	7	0.10%	63,298.57	4.17%	200.29
1/1/2025	1/1/2026	38,107,804	6.56%	444	6.35%	85,828.39	4.00%	322.19
1/1/2026	1/1/2027	306,567,355	52.77%	3,635	52.00%	84,337.65	4.13%	335.35
1/1/2027	1/1/2028	8,899,619	1.53%	131	1.87%	67,936.03	4.54%	338.93
1/1/2028	1/1/2029	42,000	0.01%	1	0.01%	42,000.00	4.45%	251.00
1/1/2029	1/1/2030	-	0.00%	-	0.00%	-	0.00%	-
1/1/2030	1/1/2031	58,083	0.01%	1	0.01%	58,083.09	4.55%	274.00
1/1/2031	1/1/2032	5,012,823	0.86%	61	0.87%	82,177.42	4.51%	334.73
1/1/2032	1/1/2033	1,264,071	0.22%	13	0.19%	97,236.23	4.55%	345.32
1/1/2033	1/1/2034	125,000	0.02%	1	0.01%	125,000.00	4.35%	310.00
1/1/2034	1/1/2035	-	0.00%	-	0.00%	-	0.00%	-
1/1/2035	1/1/2036	145,000	0.02%	1	0.01%	145,000.00	4.70%	329.00
1/1/2036	1/1/2037	30,667,561	5.31%	340	4.86%	90,786.94	4.48%	344.35
1/1/2037	>	2,720,073	0.47%	30	0.43%	90,669.10	4.63%	354.54
<b>Total</b>		<b>580,900,522</b>	<b>100.00%</b>	<b>6,990</b>	<b>100.00%</b>	<b>83,104.51</b>	<b>4.05%</b>	<b>334.62</b>

**Legal maturity date**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Pa	WAC	WAM
01-Jan-2007 - 31-Dec-2007	15,000	0.00%	1	0.01%	15,000.00	3.45%	337.00
01-Jan-2008 - 31-Dec-2008	15,000	0.00%	1	0.01%	15,000.00	4.15%	340.00
01-Jan-2009 - 31-Dec-2009	55,000	0.01%	1	0.01%	55,000.00	4.20%	341.00
01-Jan-2011 - 31-Dec-2011	10,490	0.00%	2	0.03%	5,245.09	3.92%	341.44
01-Jan-2013 - 31-Dec-2013	80,131	0.01%	3	0.04%	26,710.17	3.75%	159.19
01-Jan-2014 - 31-Dec-2014	196,880	0.03%	5	0.07%	39,376.00	3.70%	172.02
01-Jan-2015 - 31-Dec-2015	239,199	0.04%	7	0.10%	34,171.24	4.03%	218.92
01-Jan-2016 - 31-Dec-2016	257,690	0.04%	6	0.09%	42,948.37	4.04%	106.51
01-Jan-2017 - 31-Dec-2017	335,768	0.06%	7	0.10%	47,966.86	3.95%	250.22
01-Jan-2018 - 31-Dec-2018	215,444	0.04%	5	0.07%	43,088.79	3.99%	285.67
01-Jan-2019 - 31-Dec-2019	522,099	0.09%	12	0.17%	43,508.25	4.07%	272.15
01-Jan-2020 - 31-Dec-2020	669,669	0.12%	10	0.14%	66,966.85	3.97%	298.29
01-Jan-2021 - 31-Dec-2021	2,089,586	0.36%	35	0.50%	59,702.46	4.09%	274.19
01-Jan-2022 - 31-Dec-2022	1,274,791	0.22%	23	0.33%	55,425.69	4.10%	273.43
01-Jan-2023 - 31-Dec-2023	602,510	0.10%	10	0.14%	60,251.00	3.97%	294.78
01-Jan-2024 - 31-Dec-2024	1,722,794	0.30%	25	0.36%	68,911.77	4.00%	298.16
01-Jan-2025 - 31-Dec-2025	3,210,145	0.55%	44	0.63%	72,957.84	3.93%	279.86
01-Jan-2026 - 31-Dec-2026	8,522,614	1.47%	126	1.80%	67,639.79	4.10%	293.81
01-Jan-2027 - 31-Dec-2027	8,527,762	1.47%	110	1.57%	77,525.11	4.12%	292.54
01-Jan-2028 - 31-Dec-2028	9,582,883	1.65%	135	1.93%	70,984.32	4.09%	293.86
01-Jan-2029 - 31-Dec-2029	11,094,182	1.91%	147	2.10%	75,470.63	4.04%	303.87
01-Jan-2030 - 31-Dec-2030	12,334,153	2.12%	155	2.22%	79,575.18	4.07%	303.50
01-Jan-2031 - 31-Dec-2031	27,939,452	4.81%	318	4.55%	87,859.91	4.09%	316.34
01-Jan-2032 - 31-Dec-2032	19,235,061	3.31%	214	3.06%	89,883.46	4.09%	324.09
01-Jan-2033 - 31-Dec-2033	14,700,383	2.53%	155	2.22%	94,841.18	4.04%	323.38
01-Jan-2034 - 31-Dec-2034	10,178,859	1.75%	106	1.52%	96,026.97	4.06%	333.79
01-Jan-2035 - 31-Dec-2035	43,614,233	7.51%	503	7.20%	86,708.22	3.71%	336.35
01-Jan-2036 - 31-Dec-2036	383,309,817	65.99%	4,561	65.25%	84,040.74	4.05%	342.31
01-Jan-2037 - 31-Dec-2037	20,348,927	3.50%	263	3.76%	77,372.34	4.45%	353.19
<b>Total</b>	<b>580,900,522</b>	<b>100.00%</b>	<b>6,990</b>	<b>100.00%</b>	<b>83,104.51</b>	<b>4.05%</b>	<b>334.62</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62
<	50%	-	0.00%	-	0.00%	-	0.00%	-
50%	55%	-	0.00%	-	0.00%	-	0.00%	-
55%	60%	-	0.00%	-	0.00%	-	0.00%	-
60%	65%	-	0.00%	-	0.00%	-	0.00%	-
65%	70%	-	0.00%	-	0.00%	-	0.00%	-
70%	75%	-	0.00%	-	0.00%	-	0.00%	-
75%	80%	-	0.00%	-	0.00%	-	0.00%	-
80%	85%	-	0.00%	-	0.00%	-	0.00%	-
85%	90%	-	0.00%	-	0.00%	-	0.00%	-
90%	95%	-	0.00%	-	0.00%	-	0.00%	-
95%	100%	-	0.00%	-	0.00%	-	0.00%	-
100%	105%	-	0.00%	-	0.00%	-	0.00%	-
105%	110%	-	0.00%	-	0.00%	-	0.00%	-
110%	115%	-	0.00%	-	0.00%	-	0.00%	-
115%	120%	-	0.00%	-	0.00%	-	0.00%	-
120%	125%	-	0.00%	-	0.00%	-	0.00%	-
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>580,900,522</b>	<b>100.00%</b>	<b>6,990</b>	<b>100.00%</b>	<b>161,991.22</b>	<b>4.05%</b>	<b>334.62</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	23,223,689	4.00%	162	4.52%	143,356.11	4.04%	333.68
Friesland	23,396,764	4.03%	160	4.46%	146,229.78	3.99%	334.51
Drenthe	18,475,807	3.18%	120	3.35%	153,965.06	4.07%	333.66
Overijssel	54,502,657	9.38%	336	9.37%	162,210.29	4.08%	335.91
Gelderland	63,284,598	10.89%	383	10.68%	165,233.94	4.05%	333.56
Flevoland	15,069,437	2.59%	92	2.57%	163,798.23	4.00%	333.76
Utrecht	33,684,492	5.80%	196	5.47%	171,859.65	4.03%	331.60
Noord-Holland	72,778,354	12.53%	434	12.10%	167,692.06	4.07%	336.07
Zuid-Holland	135,082,623	23.25%	841	23.45%	160,621.43	3.99%	335.44
Zeeland	12,344,216	2.13%	85	2.37%	145,226.07	4.04%	336.72
Noord-Brabant	83,205,537	14.32%	495	13.80%	168,091.99	4.07%	334.29
Limburg	43,901,893	7.56%	272	7.59%	161,404.02	4.13%	332.44
unspecified	1,950,455	0.34%	10	0.28%	195,045.47	4.29%	350.49
<b>Total</b>	<b>580,900,522</b>	<b>100.00%</b>	<b>3,586</b>	<b>100.00%</b>	<b>161,991.22</b>	<b>4.05%</b>	<b>334.62</b>

**Property type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Shop/House	1,248,183	0.21%	8	0.22%	156,022.86	4.19%	344.78
Condominium with garage	861,956	0.15%	7	0.20%	123,136.51	3.92%	322.36
Condominium	29,584,296	5.09%	200	5.58%	147,921.48	4.06%	334.78
Single family house	548,999,088	94.51%	3,370	93.98%	162,907.74	4.04%	334.60
Private Shop	207,000	0.04%	1	0.03%	207,000.00	3.95%	340.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>580,900,522</b>	<b>100.00%</b>	<b>3,586</b>	<b>100.00%</b>	<b>161,991.22</b>	<b>4.05%</b>	<b>334.62</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	0.00%	1	0.03%	100.57	5.10%	342.00
25,000	50,000	0.24%	30	0.84%	45,657.86	4.22%	342.52
50,000	75,000	1.39%	126	3.51%	64,039.61	4.10%	336.15
75,000	100,000	4.95%	317	8.84%	90,635.59	4.08%	335.76
100,000	125,000	8.75%	446	12.44%	113,922.81	4.04%	332.62
125,000	150,000	13.68%	574	16.01%	138,465.44	4.03%	334.29
150,000	175,000	16.23%	579	16.15%	162,870.41	4.05%	333.23
175,000	200,000	18.98%	588	16.40%	187,492.43	4.03%	333.29
200,000	225,000	18.50%	504	14.05%	213,253.24	4.04%	335.74
225,000	250,000	16.97%	414	11.54%	238,131.00	4.06%	336.76
250,000	275,000	0.31%	7	0.20%	261,156.71	4.54%	343.79
275,000	300,000	0.00%	-	0.00%	-	0.00%	-
300,000	325,000	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.00%	-	0.00%	-	0.00%	-
400,000	425,000	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
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%	-
<b>Total</b>	<b>580,900,522</b>	<b>100.00%</b>	<b>3,586</b>	<b>100.00%</b>	<b>161,991.22</b>	<b>4.05%</b>	<b>334.62</b>