

E-MAC Program - Compartment NL 2007-I Investor report October 2007 - Amended

Cashflow analysis for the period

Total interest received	7,181,621	
Interest received on transaction accounts	123,822	
Liquidity available	8,293,669	
Reserve account available	3,299,925	
Receivables under hedging arrangements	346,511	
Total funds available		19,245,548
Company management expenses	-	
MPT fee	122,085	
Admin fee	11,092	
Third party fees	5,000	=> amended
Liquidity Facility fee	2,543	
Payments under hedging arrangements	90,514	
Interest on the Notes	6,624,263	
Deferred Purchase Price Instalment	796,382	=> amended
Total funds distributed		7,651,879
Available after distribution of funds		11,593,669
Undrawn Liquidity Facility	8,293,669	
Reserve account	3,300,000	
Available liquidity		11,593,669
Net cashflow		-

Collateral

Starting principal balance	591,573,045.11
FA s bought in July	831,890.32
Total Principal redemptions and repayments	(6,923,234.89)
Losses for the period	-
Ending principal balance	585,481,701
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	585,481,701
Redemptions reserved for purchase Further Advances per 09-Oct-07	742,427
Total balance Put Option Notes E-MAC NL 2007-I	586,224,127

	Last period	This period	Since issue
Prepayment rate	2.93%	4.00%	4.06%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,826	583,909,801	99.73%
31 - 60 days	4	821,200	0.14%
61 - 90 days	3	395,250	0.07%
91 - 120 days	-	-	0.00%
120+ days	2	355,450	0.06%
In repossession	-	-	0.00%
Total	2,835	585,481,701	100.00%

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

Characteristics

Number of borrowers	2835			
Number of loanparts	4832			
	(weighted) average	Minimum	Maximum	
Loan size borrower	206,519	35,500	1,000,000	
Loan part size	121,168	3,000	1,000,000	
Coupon	4.91%	3.60%	8.31%	
Remaining maturity (months)	344	2	357	
Remaining interest period (months)	161	1	354	
Original interest period (months)	169	1	360	
Seasoning (months)	8.8	1.0	71.0	
Loan to Original Foreclosure Value	100.2%	12.3%	162.2%	* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,284,282	0.39%	55	1.14%	41,532.40	4.76%	321.09
Bridge Loan	4,836,159	0.83%	43	0.89%	112,468.81	6.55%	5.52
Hybride(switch)	2,578,950	0.44%	27	0.56%	95,516.65	5.15%	338.14
Interest Only	441,456,062	75.40%	3,254	67.34%	135,665.66	4.93%	350.08
Investment	9,652,692	1.65%	103	2.13%	93,715.46	4.76%	348.65
Life	93,713,383	16.01%	992	20.53%	94,469.14	4.77%	338.34
Savings	9,610,262	1.64%	95	1.97%	101,160.66	4.98%	339.61
STAR Aflossingsvrij	3,362,284	0.57%	53	1.10%	63,439.32	4.92%	347.30
Universal Life	17,987,626	3.07%	210	4.35%	85,655.36	4.80%	327.92
Total	585,481,701	100.00%	4,832	100.00%	121,167.57	4.91%	344.30

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		22,182,648	3.79%	167	3.46%	132,830.23	6.11%	287.94
1	12	6,347,636	1.08%	44	0.91%	144,264.46	6.05%	267.31
12	24	1,416,348	0.24%	12	0.25%	118,029.03	4.36%	333.96
24	36	1,244,579	0.21%	9	0.19%	138,286.55	5.86%	350.08
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	19,663,099	3.36%	131	2.71%	150,099.99	5.41%	348.15
60	72	76,081,625	12.99%	702	14.53%	108,378.38	4.88%	347.82
72	84	8,241,161	1.41%	69	1.43%	119,437.12	5.36%	337.03
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	169,411,122	28.94%	1,390	28.77%	121,878.51	4.86%	347.96
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	708,310	0.12%	7	0.14%	101,187.11	5.05%	335.40
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	34,822,850	5.95%	301	6.23%	115,690.53	4.84%	343.52
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	192,015,401	32.80%	1,570	32.49%	122,302.80	4.75%	346.14
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	12,399,471	2.12%	114	2.36%	108,767.29	4.77%	346.62
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	40,947,452	6.99%	316	6.54%	129,580.54	4.89%	351.45
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		585,481,701	100.00%	4,832	100.00%	121,167.57	4.91%	344.30

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	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%	-	0.00%	-	0.00%	-	0.00%	-
3.50%	3.75%	122,000	0.02%	1	0.02%	122,000.00	3.60%	333.00
3.75%	4.00%	1,013,037	0.17%	9	0.19%	112,559.67	3.94%	332.16
4.00%	4.25%	1,172,959	0.20%	9	0.19%	130,328.78	4.18%	346.21
4.25%	4.50%	52,904,384	9.04%	440	9.11%	120,237.24	4.47%	345.78
4.50%	4.75%	263,542,770	45.01%	2,331	48.24%	113,059.96	4.66%	346.69
4.75%	5.00%	138,198,162	23.60%	1,156	23.92%	119,548.58	4.88%	347.52
5.00%	5.25%	31,446,756	5.37%	249	5.15%	126,292.19	5.13%	349.23
5.25%	5.50%	22,076,262	3.77%	140	2.90%	157,687.59	5.37%	350.49
5.50%	5.75%	28,989,271	4.95%	198	4.10%	146,410.46	5.68%	344.72
5.75%	6.00%	24,187,928	4.13%	148	3.06%	163,431.94	5.86%	345.98
6.00%	6.25%	6,942,539	1.19%	40	0.83%	173,563.47	6.07%	346.93
6.25%	6.50%	4,506,606	0.77%	41	0.85%	109,917.23	6.45%	61.70
6.50%	6.75%	8,743,215	1.49%	54	1.12%	161,911.39	6.52%	350.57
6.75%	7.00%	480,099	0.08%	5	0.10%	96,019.74	6.83%	338.99
7.00%	7.25%	1,044,714	0.18%	9	0.19%	116,079.33	7.18%	72.32
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	111,000	0.02%	2	0.04%	55,500.00	8.31%	350.00
Total		585,481,701	100.00%	4,832	100.00%	121,167.57	4.91%	344.30

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		23,113,937	3.95%	178	3.68%	129,853.58	6.17%	272.49
<	1/1/2008	704,000	0.12%	5	0.10%	140,800.00	6.25%	340.47
1/1/2008	1/1/2009	4,762,347	0.81%	29	0.60%	164,218.87	5.60%	342.81
1/1/2009	1/1/2010	1,770,329	0.30%	15	0.31%	118,021.91	4.64%	332.86
1/1/2010	1/1/2011	1,513,599	0.26%	12	0.25%	126,133.23	5.28%	340.35
1/1/2011	1/1/2012	6,162,039	1.05%	45	0.93%	136,934.20	5.22%	342.49
1/1/2012	1/1/2013	36,799,564	6.29%	311	6.44%	118,326.57	4.95%	347.42
1/1/2013	1/1/2014	53,386,908	9.12%	483	10.00%	110,531.90	4.93%	347.93
1/1/2014	1/1/2015	7,327,735	1.25%	60	1.24%	122,128.91	5.36%	339.83
1/1/2015	1/1/2016	378,250	0.06%	3	0.06%	126,083.33	4.27%	331.67
1/1/2016	1/1/2017	29,465,097	5.03%	260	5.38%	113,327.30	4.84%	346.30
1/1/2017	1/1/2018	139,285,693	23.79%	1,124	23.26%	123,919.66	4.86%	348.11
1/1/2018	1/1/2019	20,790	0.00%	1	0.02%	20,790.42	5.00%	130.00
1/1/2019	1/1/2020	844,444	0.14%	8	0.17%	105,555.47	4.96%	335.99
1/1/2020	1/1/2021	-	0.00%	-	0.00%	-	0.00%	-
1/1/2021	1/1/2022	5,190,377	0.89%	46	0.95%	112,834.28	4.71%	339.70
1/1/2022	1/1/2023	29,496,339	5.04%	254	5.26%	116,127.32	4.86%	344.37
1/1/2023	1/1/2024	30,450	0.01%	1	0.02%	30,450.00	4.90%	190.00
1/1/2024	1/1/2025	241,644	0.04%	3	0.06%	80,548.04	4.67%	195.67
1/1/2025	1/1/2026	259,881	0.04%	3	0.06%	86,626.89	4.68%	344.00
1/1/2026	1/1/2027	33,415,218	5.71%	259	5.36%	129,016.29	4.75%	341.42
1/1/2027	1/1/2028	158,076,844	27.00%	1,304	26.99%	121,224.57	4.75%	347.23
1/1/2028	1/1/2029	-	0.00%	-	0.00%	-	0.00%	-
1/1/2029	1/1/2030	85,805	0.01%	1	0.02%	85,805.00	4.85%	258.00
1/1/2030	1/1/2031	-	0.00%	-	0.00%	-	0.00%	-
1/1/2031	1/1/2032	1,166,313	0.20%	11	0.23%	106,028.45	4.81%	338.11
1/1/2032	1/1/2033	11,233,158	1.92%	103	2.13%	109,059.78	4.77%	346.92
1/1/2033	1/1/2034	160,000	0.03%	1	0.02%	160,000.00	4.85%	305.00
1/1/2034	1/1/2035	-	0.00%	-	0.00%	-	0.00%	-
1/1/2035	1/1/2036	137,000	0.02%	2	0.04%	68,500.00	4.85%	328.50
1/1/2036	1/1/2037	6,622,460	1.13%	43	0.89%	154,010.69	4.90%	350.72
1/1/2037	>	33,831,481	5.78%	267	5.53%	126,709.67	4.89%	352.47
Total		585,481,701	100.00%	4,832	100.00%	121,167.57	4.91%	344.30

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2007 - 31-Dec-2007	403,964	0.1%	5	0.1%	80,792.80	7.2%	9.51
01-Jan-2008 - 31-Dec-2008	4,468,195	0.76%	40	0.83%	111,704.88	6.48%	7.96
01-Jan-2013 - 31-Dec-2013	135,756	0.02%	2	0.04%	67,878.00	4.47%	341.98
01-Jan-2014 - 31-Dec-2014	386,143	0.07%	13	0.27%	29,703.31	4.73%	87.40
01-Jan-2015 - 31-Dec-2015	177,660	0.03%	4	0.08%	44,415.00	4.75%	199.39
01-Jan-2016 - 31-Dec-2016	100,528	0.02%	3	0.06%	33,509.24	5.42%	103.11
01-Jan-2017 - 31-Dec-2017	291,658	0.05%	9	0.19%	32,406.49	4.73%	114.72
01-Jan-2018 - 31-Dec-2018	176,064	0.03%	5	0.10%	35,212.88	4.85%	183.08
01-Jan-2019 - 31-Dec-2019	437,792	0.07%	4	0.08%	109,448.00	4.68%	342.63
01-Jan-2020 - 31-Dec-2020	109,824	0.02%	3	0.06%	36,608.00	4.71%	241.19
01-Jan-2021 - 31-Dec-2021	163,690	0.03%	2	0.04%	81,845.00	4.68%	162.34
01-Jan-2022 - 31-Dec-2022	818,373	0.14%	14	0.29%	58,455.20	5.04%	193.84
01-Jan-2023 - 31-Dec-2023	406,572	0.07%	6	0.12%	67,762.00	4.73%	217.33
01-Jan-2024 - 31-Dec-2024	735,532	0.13%	11	0.23%	66,866.55	4.64%	217.57
01-Jan-2025 - 31-Dec-2025	1,394,126	0.24%	20	0.41%	69,706.30	4.98%	303.20
01-Jan-2026 - 31-Dec-2026	904,850	0.15%	12	0.25%	75,404.17	4.50%	289.91
01-Jan-2027 - 31-Dec-2027	5,593,584	0.96%	57	1.18%	98,133.05	4.84%	281.67
01-Jan-2028 - 31-Dec-2028	1,753,286	0.30%	20	0.41%	87,664.29	4.70%	287.05
01-Jan-2029 - 31-Dec-2029	3,723,287	0.64%	45	0.93%	82,739.71	4.79%	290.46
01-Jan-2030 - 31-Dec-2030	3,662,251	0.63%	37	0.77%	98,979.77	4.73%	304.28
01-Jan-2031 - 31-Dec-2031	7,216,253	1.23%	72	1.49%	100,225.74	4.77%	307.46
01-Jan-2032 - 31-Dec-2032	11,045,497	1.89%	108	2.24%	102,273.12	4.88%	313.53
01-Jan-2033 - 31-Dec-2033	7,424,492	1.27%	74	1.53%	100,330.97	4.83%	323.51
01-Jan-2034 - 31-Dec-2034	9,759,143	1.67%	89	1.84%	109,653.29	4.75%	333.77
01-Jan-2035 - 31-Dec-2035	7,986,855	1.36%	68	1.41%	117,453.75	4.74%	337.29
01-Jan-2036 - 31-Dec-2036	29,199,517	4.99%	276	5.71%	105,795.35	4.78%	348.29
01-Jan-2037 - 31-Dec-2037	487,006,809	83.18%	3,833	79.33%	127,056.30	4.92%	352.31
Total	585,481,701	100.00%	4,832	100.00%	121,167.57	4.91%	344.30

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		-	0.00%	-	0.00%	-	0.00%	-
<	50%	19,953,413	3.41%	223	4.62%	89,477.19	4.65%	349.77
50%	55%	7,704,650	1.32%	68	1.41%	113,303.68	4.63%	349.87
55%	60%	19,275,396	3.29%	152	3.15%	126,811.82	4.67%	348.55
60%	65%	13,025,839	2.22%	99	2.05%	131,574.13	4.69%	350.34
65%	70%	18,538,106	3.17%	131	2.71%	141,512.26	4.74%	346.92
70%	75%	33,049,885	5.64%	221	4.57%	149,546.99	4.69%	349.88
75%	80%	10,635,819	1.82%	80	1.66%	132,947.73	4.92%	346.38
80%	85%	34,478,401	5.89%	224	4.64%	153,921.43	5.11%	349.22
85%	90%	40,188,901	6.86%	263	5.44%	152,809.51	4.92%	344.50
90%	95%	62,408,668	10.66%	409	8.46%	152,588.43	5.68%	346.75
95%	100%	34,368,900	5.87%	304	6.29%	113,055.59	4.70%	343.18
100%	105%	9,055,862	1.55%	83	1.72%	109,106.77	4.83%	335.28
105%	110%	19,977,574	3.41%	176	3.64%	113,508.94	4.84%	334.43
110%	115%	29,431,755	5.03%	270	5.59%	109,006.50	4.85%	337.19
115%	120%	51,332,315	8.77%	440	9.11%	116,664.35	4.83%	340.77
120%	125%	165,557,355	28.28%	1,521	31.48%	108,847.70	4.82%	345.82
125%	>	16,498,862	2.82%	168	3.48%	98,207.51	4.97%	317.43
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		585,481,701	100.00%	4,832	100.00%	206,519.12	4.91%	344.30

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	19,974,827	3.41%	112	3.95%	178,346.67	4.93%	347.73
Friesland	16,035,409	2.74%	89	3.14%	180,173.13	5.07%	346.87
Drenthe	14,497,843	2.48%	73	2.57%	198,600.59	4.93%	347.61
Overijssel	36,047,094	6.16%	188	6.63%	191,739.86	4.89%	346.71
Gelderland	62,694,635	10.71%	291	10.26%	215,445.48	4.95%	344.79
Flevoland	16,131,205	2.76%	87	3.07%	185,416.15	4.92%	342.55
Utrecht	44,383,624	7.58%	196	6.91%	226,447.06	4.91%	346.52
Noord-Holland	99,972,702	17.08%	447	15.77%	223,652.58	4.90%	344.95
Zuid-Holland	119,624,790	20.43%	596	21.02%	200,712.73	4.87%	344.63
Zeeland	13,223,263	2.26%	72	2.54%	183,656.44	4.91%	339.22
Noord-Brabant	95,685,326	16.34%	446	15.73%	214,541.09	4.91%	343.56
Limburg	35,255,443	6.02%	192	6.77%	183,622.10	4.90%	342.56
unspecified	11,955,540	2.04%	46	1.62%	259,903.04	5.09%	323.30
Total	585,481,701	100.00%	2,835	100.00%	206,519.12	4.91%	344.30

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	3,025,000	0.52%	14	0.49%	216,071.46	5.02%	351.82
Farm house	2,120,300	0.36%	5	0.18%	424,060.00	5.38%	316.81
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	3,457,285	0.59%	15	0.53%	230,485.65	5.07%	325.99
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	62,768,014	10.72%	369	13.02%	170,103.02	4.94%	342.90
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	513,072,740	87.63%	2,429	85.68%	211,227.97	4.90%	344.69
Private Shop	765,000	0.13%	1	0.04%	765,000.00	5.35%	354.00
Recreational home	273,361	0.05%	2	0.07%	136,680.44	5.61%	270.65
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	585,481,701	100.00%	2,835	100.00%	206,519.12	4.91%	344.30

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%	-	0.00%	-	0.00%
25,000	50,000	895,530	0.15%	20	44,776.50	4.60%	351.03
50,000	75,000	3,027,167	0.52%	47	64,407.81	4.62%	352.01
75,000	100,000	12,175,906	2.08%	133	91,548.17	4.82%	348.98
100,000	125,000	27,313,161	4.67%	239	114,281.01	4.87%	348.44
125,000	150,000	51,459,869	8.79%	368	139,836.60	4.89%	347.35
150,000	175,000	64,865,272	11.08%	397	163,388.59	4.93%	345.20
175,000	200,000	78,006,181	13.32%	414	188,420.73	4.94%	347.14
200,000	225,000	61,604,365	10.52%	290	212,428.84	4.93%	346.02
225,000	250,000	57,518,085	9.82%	241	238,664.25	4.84%	345.85
250,000	275,000	46,889,564	8.01%	178	263,424.52	4.87%	346.10
275,000	300,000	40,842,951	6.98%	142	287,626.42	4.93%	343.64
300,000	325,000	34,516,247	5.90%	110	313,784.06	4.92%	342.29
325,000	350,000	23,669,455	4.04%	70	338,135.08	4.87%	340.74
350,000	375,000	13,429,320	2.29%	37	362,954.60	5.19%	339.95
375,000	400,000	14,791,070	2.53%	38	389,238.70	4.94%	345.85
400,000	425,000	11,565,559	1.98%	28	413,055.68	4.99%	331.99
425,000	450,000	13,272,656	2.27%	30	442,421.86	4.99%	341.80
450,000	475,000	4,611,404	0.79%	10	461,140.41	4.69%	348.36
475,000	500,000	4,374,252	0.75%	9	486,027.94	4.94%	328.87
500,000	525,000	4,609,940	0.79%	9	512,215.56	4.79%	327.08
525,000	550,000	4,852,234	0.83%	9	539,137.15	4.97%	303.37
550,000	575,000	-	0.00%	-	-	0.00%	-
575,000	600,000	1,190,000	0.20%	2	595,000.00	5.01%	353.00
600,000	625,000	3,052,000	0.52%	5	610,400.00	5.03%	306.80
625,000	650,000	634,000	0.11%	1	634,000.00	4.50%	352.00
650,000	>	6,315,511	1.08%	8	789,438.92	5.04%	328.59
Total		585,481,701	100.00%	2,835	206,519.12	4.91%	344.30