

**E-MAC Program II - Compartment NL 2007-IV Investor report April 2009**

**Cashflow analysis for the period**

Total interest received	8,446,663	
Interest received on transaction accounts	148,847	
Liquidity available	10,500,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
<b>Total funds available</b>		<b>23,295,510</b>
Company management expenses	10,137	
MPT fee	132,427	
Admin fee	12,691	
Third party fees	28,158	
Liquidity Facility fee	5,308	
Payments under hedging arrangements	3,587,088	
Interest on the Notes	4,819,700	
Deferred Purchase Price Instalment	-	
<b>Total funds distributed</b>		<b>8,595,510</b>
<b>Available after distribution of funds</b>		<b>14,700,000</b>
Undrawn Liquidity Facility	10,500,000	
Reserve account	4,200,000	
<b>Available liquidity</b>		<b>14,700,000</b>
<b>Net cashflow</b>		<b>-</b>

**Collateral**

Starting principal balance	669,433,437.01	
Further Advances purchase	353,586.00	
Total Principal redemptions and repayments	(6,104,190.70)	
Prepayment from last quarter	-	
Losses for the period	-	
<b>Ending principal balance</b>		<b>663,682,832</b>
Balance Reset Participation	-	
<b>Total balance collateral E-MAC Program II, Comp.NL 2007-IV</b>		<b>663,682,832</b>
Redemptions reserved for purchase Further Advances on April 2009		363,476
<b>Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV</b>		<b>664,046,308</b>

	Last period	This period	Since issue
Prepayment rate	3.33%	3.31%	3.41%

Delinquency table	Number of loans	Balance	Percentage of total
Current	3,187	660,785,463	99.56%
31 - 60 days	6	1,403,844	0.21%
61 - 90 days	3	537,075	0.08%
91 - 120 days	2	329,750	0.05%
120+ days	3	626,700	0.09%
In repossession	-	-	0.00%
<b>Total</b>	<b>3,201</b>	<b>663,682,832</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	170,105	-	170,105

**Characteristics**

Number of borrowers	3201		
Number of loanparts	5393		
	(weighted) average	Minimum	Maximum
Loan size borrower	207,336	35,000	975,000
Loan part size	123,064	1,320	975,000
Coupon	5.15%	1.92%	7.95%
Remaining maturity (months)	332	1	357
Remaining interest period (months)	162	1	354
Original interest period (months)	182	1	360
Seasoning (months)	20.9	2.0	135.0
Loan to Original Foreclosure Value	99.8%	2.4%	142.0%

Calculation includes Bridge loans

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	3,149,049	0.47%	75	1.39%	41,987.32	5.17%	285.76
Bridge Loan	1,073,475	0.16%	10	0.19%	107,347.48	5.71%	4.01
Hybride(switch)	2,132,734	0.32%	25	0.46%	85,309.36	5.40%	320.87
Interest Only	524,875,390	79.09%	3,749	69.52%	140,004.11	5.17%	337.56
Investment	10,329,445	1.56%	118	2.19%	87,537.67	5.02%	327.78
Life	77,609,130	11.69%	888	16.47%	87,397.67	5.01%	308.67
Linear	95,480	0.01%	1	0.02%	95,480.00	5.30%	344.00
Savings	21,385,682	3.22%	231	4.28%	92,578.71	5.40%	322.84
STAR Aflossingsvrij	6,388,846	0.96%	77	1.43%	82,972.03	5.12%	334.74
Universal Life	16,643,602	2.51%	219	4.06%	75,998.18	4.99%	300.88
<b>Total</b>	<b>663,682,832</b>	<b>100.00%</b>	<b>5,393</b>	<b>100.00%</b>	<b>123,063.76</b>	<b>5.15%</b>	<b>331.75</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	8,517,358	1.28%	60	1.11%	141,955.96	3.24%	293.40
1	2,409,142	0.36%	19	0.35%	126,796.95	6.12%	334.37
12	175,000	0.03%	1	0.02%	175,000.00	4.35%	341.00
24	2,081,689	0.31%	14	0.26%	148,692.04	5.94%	339.48
36	-	0.00%	-	0.00%	-	0.00%	-
48	16,476,768	2.48%	126	2.34%	130,768.00	5.76%	330.24
60	16,627,298	2.51%	150	2.78%	110,848.65	5.12%	332.50
72	11,978,407	1.80%	101	1.87%	118,598.08	5.49%	336.30
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	272,462,557	41.05%	2,197	40.74%	124,015.73	5.21%	334.96
120	-	0.00%	-	0.00%	-	0.00%	-
132	1,050,779	0.16%	14	0.26%	75,055.62	5.08%	261.10
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	85,083,929	12.82%	724	13.42%	117,519.24	5.04%	327.53
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	157,453,948	23.72%	1,288	23.88%	122,246.85	5.06%	327.66
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	13,267,399	2.00%	112	2.08%	118,458.92	5.05%	326.59
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	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%	-
348	76,098,561	11.47%	587	10.88%	129,639.80	5.22%	338.74
360	-	0.00%	-	0.00%	-	0.00%	-
Total	663,682,832	100.00%	5,393	100.00%	123,063.76	5.15%	331.75

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	964,172	0.15%	18	0.33%	53,565.13	2.27%	322.58
2.50%	2.75%	2,751,623	0.41%	11	0.20%	250,147.55	2.70%	339.45
2.75%	3.00%	1,202,737	0.18%	8	0.15%	150,342.18	2.90%	337.82
3.00%	3.25%	327,700	0.05%	3	0.06%	109,233.33	3.18%	308.79
3.25%	3.50%	3,123,100	0.47%	21	0.39%	148,719.05	3.33%	330.13
3.50%	3.75%	929,056	0.14%	10	0.19%	92,905.60	3.66%	313.34
3.75%	4.00%	2,315,121	0.35%	23	0.43%	100,657.43	3.93%	294.88
4.00%	4.25%	3,567,430	0.54%	43	0.80%	82,963.49	4.17%	312.28
4.25%	4.50%	7,535,618	1.14%	77	1.43%	97,865.17	4.39%	317.49
4.50%	4.75%	44,049,682	6.64%	364	6.75%	121,015.61	4.69%	327.57
4.75%	5.00%	211,247,150	31.83%	1,789	33.17%	118,081.13	4.92%	330.05
5.00%	5.25%	184,889,411	27.86%	1,475	27.35%	125,348.75	5.14%	333.19
5.25%	5.50%	103,153,042	15.54%	844	15.65%	122,219.24	5.40%	335.19
5.50%	5.75%	41,837,932	6.30%	330	6.12%	126,781.61	5.62%	337.66
5.75%	6.00%	19,315,814	2.91%	141	2.61%	136,991.59	5.89%	331.95
6.00%	6.25%	17,258,201	2.60%	105	1.95%	164,363.82	6.14%	326.33
6.25%	6.50%	14,628,538	2.20%	93	1.72%	157,296.10	6.38%	333.45
6.50%	6.75%	1,884,775	0.28%	16	0.30%	117,798.47	6.60%	329.27
6.75%	7.00%	540,852	0.08%	7	0.13%	77,264.56	6.87%	341.57
7.00%	7.25%	677,264	0.10%	4	0.07%	169,316.00	7.10%	338.65
7.25%	7.50%	1,384,906	0.21%	10	0.19%	138,490.61	7.39%	337.98
7.50%	>	98,709	0.01%	1	0.02%	98,708.75	7.95%	342.00
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		663,682,832	100.00%	5,393	100.00%	123,063.76	5.15%	331.75

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		9,068,108	1.37%	66	1.22%	137,396.57	3.30%	296.02
<	01-01-10	2,143,392	0.32%	15	0.28%	142,892.80	6.73%	337.66
01-01-10	01-01-11	2,261,674	0.34%	14	0.26%	161,548.11	5.76%	335.31
01-01-11	01-01-12	1,667,334	0.25%	21	0.39%	79,396.88	4.13%	316.58
01-01-12	01-01-13	16,675,010	2.51%	126	2.34%	132,341.35	5.55%	328.44
01-01-13	01-01-14	14,438,236	2.18%	130	2.41%	111,063.36	5.35%	331.98
01-01-14	01-01-15	11,907,738	1.79%	98	1.82%	121,507.53	5.51%	328.36
01-01-15	01-01-16	1,513,553	0.23%	23	0.43%	65,806.63	4.55%	287.71
01-01-16	01-01-17	1,366,519	0.21%	15	0.28%	91,101.27	4.38%	281.05
01-01-17	01-01-18	265,405,353	39.99%	2,087	38.70%	127,170.75	5.22%	335.01
01-01-18	01-01-19	4,551,739	0.69%	79	1.46%	57,616.95	5.56%	332.95
01-01-19	01-01-20	972,050	0.15%	14	0.26%	69,432.17	5.10%	244.50
01-01-20	01-01-21	560,892	0.08%	8	0.15%	70,111.56	5.03%	226.64
01-01-21	01-01-22	884,687	0.13%	15	0.28%	58,979.13	4.47%	284.91
01-01-22	01-01-23	82,241,636	12.39%	678	12.57%	121,300.35	5.04%	327.17
01-01-23	01-01-24	1,210,763	0.18%	18	0.33%	67,264.64	5.45%	335.67
01-01-24	01-01-25	30,000	0.00%	1	0.02%	30,000.00	5.10%	180.00
01-01-25	01-01-26	1,366,911	0.21%	21	0.39%	65,091.00	4.50%	285.22
01-01-26	01-01-27	3,048,316	0.46%	42	0.78%	72,578.95	4.36%	304.97
01-01-27	01-01-28	148,751,353	22.41%	1,179	21.86%	126,167.39	5.08%	328.29
01-01-28	01-01-29	4,261,610	0.64%	45	0.83%	94,702.44	5.19%	330.83
01-01-29	01-01-2030	139,997	0.02%	1	0.02%	139,997.00	5.00%	290.00
01-01-2030	01-01-2031	94,243	0.01%	1	0.02%	94,242.77	5.45%	252.00
01-01-2031	01-01-2032	146,800	0.02%	2	0.04%	73,400.00	5.45%	271.00
01-01-2032	01-01-2033	12,799,514	1.93%	105	1.95%	121,900.13	5.06%	325.96
01-01-2033	01-01-2034	801,135	0.12%	8	0.15%	100,141.88	5.08%	322.08
01-01-2034	01-01-2035	198,569	0.03%	3	0.06%	66,189.61	5.35%	305.67
01-01-2035	01-01-2036	244,817	0.04%	2	0.04%	122,408.27	5.30%	314.00
01-01-2036	01-01-2037	496,558	0.07%	5	0.09%	99,311.61	4.64%	314.68
01-01-2037	01-01-2038	71,243,455	10.73%	541	10.03%	131,688.46	5.21%	339.68
01-01-2038	01-01-2039	3,190,870	0.48%	30	0.56%	106,362.33	5.28%	338.20
01-01-2039	>	-	0.00%	-	0.00%	-	0.00%	-
Total		663,682,832	100.00%	5,393	100.00%	123,063.76	5.15%	331.75

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	760,843	0.1%	7	0.1%	108,691.86	6.1%	5.86
01-Jan-2009 - 31-Dec-2009	333,584	0.05%	4	0.07%	83,395.96	4.78%	0.96
01-Jan-2013 - 31-Dec-2013	158,571	0.02%	2	0.04%	79,285.50	4.93%	55.24
01-Jan-2014 - 31-Dec-2014	127,613	0.02%	7	0.13%	18,230.45	4.82%	64.85
01-Jan-2015 - 31-Dec-2015	108,240	0.02%	5	0.09%	21,647.91	4.98%	76.22
01-Jan-2016 - 31-Dec-2016	91,579	0.01%	3	0.06%	30,526.36	5.25%	89.65
01-Jan-2017 - 31-Dec-2017	307,775	0.05%	10	0.19%	30,777.54	4.98%	97.93
01-Jan-2018 - 31-Dec-2018	601,087	0.09%	8	0.15%	75,135.84	4.89%	111.78
01-Jan-2019 - 31-Dec-2019	454,358	0.07%	9	0.17%	50,484.24	4.99%	124.62
01-Jan-2020 - 31-Dec-2020	323,164	0.05%	6	0.11%	53,860.73	5.04%	136.24
01-Jan-2021 - 31-Dec-2021	181,728	0.03%	4	0.07%	45,432.00	4.90%	148.74
01-Jan-2022 - 31-Dec-2022	1,860,473	0.28%	28	0.52%	66,445.46	5.38%	160.61
01-Jan-2023 - 31-Dec-2023	558,601	0.08%	10	0.19%	55,860.10	5.10%	172.51
01-Jan-2024 - 31-Dec-2024	787,353	0.12%	14	0.26%	56,239.52	4.88%	183.86
01-Jan-2025 - 31-Dec-2025	860,601	0.13%	15	0.28%	57,373.43	5.09%	196.93
01-Jan-2026 - 31-Dec-2026	1,231,758	0.19%	18	0.33%	68,431.00	4.92%	206.68
01-Jan-2027 - 31-Dec-2027	6,273,537	0.95%	56	1.04%	112,027.45	5.03%	220.70
01-Jan-2028 - 31-Dec-2028	4,478,999	0.67%	52	0.96%	86,134.60	4.98%	232.94
01-Jan-2029 - 31-Dec-2029	4,146,909	0.62%	54	1.00%	76,794.62	5.04%	243.90
01-Jan-2030 - 31-Dec-2030	4,525,235	0.68%	48	0.89%	94,275.74	5.00%	256.50
01-Jan-2031 - 31-Dec-2031	8,585,819	1.29%	88	1.63%	97,566.13	5.04%	268.12
01-Jan-2032 - 31-Dec-2032	12,869,502	1.94%	133	2.47%	96,763.17	5.01%	280.44
01-Jan-2033 - 31-Dec-2033	5,267,241	0.79%	59	1.09%	89,275.26	5.06%	292.19
01-Jan-2034 - 31-Dec-2034	5,850,264	0.88%	61	1.13%	95,905.97	4.91%	304.88
01-Jan-2035 - 31-Dec-2035	8,060,096	1.21%	94	1.74%	85,745.70	4.59%	316.12
01-Jan-2036 - 31-Dec-2036	8,117,872	1.22%	79	1.46%	102,757.87	4.60%	327.29
01-Jan-2037 - 31-Dec-2037	570,436,198	85.95%	4,334	80.36%	131,618.87	5.17%	340.58
01-Jan-2038 - 31-Dec-2038	16,247,181	2.45%	181	3.36%	89,763.43	5.48%	345.63
01-Jan-2039 - 31-Dec-2039	76,650	0.01%	4	0.07%	19,162.50	6.39%	357.00
<b>Total</b>	<b>663,682,832</b>	<b>100.00%</b>	<b>5,393</b>	<b>100.00%</b>	<b>123,063.76</b>	<b>5.15%</b>	<b>331.75</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		16,815,792	2.53%	193	3.58%	87,128.46	4.48%	318.34
<	50%	21,252,118	3.20%	218	4.04%	97,486.78	4.98%	337.84
50%	55%	8,063,150	1.21%	75	1.39%	107,508.66	4.98%	329.69
55%	60%	14,523,916	2.19%	125	2.32%	116,191.33	4.99%	325.07
60%	65%	12,299,053	1.85%	98	1.82%	125,500.54	4.97%	334.74
65%	70%	17,822,083	2.69%	145	2.69%	122,910.92	4.92%	329.50
70%	75%	36,790,467	5.54%	260	4.82%	141,501.79	5.01%	332.79
75%	80%	22,810,580	3.44%	172	3.19%	132,619.65	5.04%	335.06
80%	85%	48,195,733	7.26%	297	5.51%	162,275.20	5.30%	336.09
85%	90%	42,992,015	6.48%	278	5.15%	154,647.54	5.10%	333.87
90%	95%	60,118,606	9.06%	409	7.58%	146,989.26	5.71%	333.40
95%	100%	43,585,380	6.57%	389	7.21%	112,044.68	5.04%	323.76
100%	105%	13,238,011	1.99%	119	2.21%	111,243.79	5.15%	326.86
105%	110%	20,915,865	3.15%	186	3.45%	112,450.88	5.16%	327.38
110%	115%	35,896,048	5.41%	305	5.66%	117,691.96	5.15%	331.63
115%	120%	71,645,024	10.80%	597	11.07%	120,008.42	5.18%	331.06
120%	125%	169,928,034	25.60%	1,461	27.09%	116,309.40	5.13%	333.89
125%	>	6,790,957	1.02%	66	1.22%	102,893.29	5.19%	316.56
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>663,682,832</b>	<b>100.00%</b>	<b>5,393</b>	<b>100.00%</b>	<b>207,336.09</b>	<b>5.15%</b>	<b>331.75</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	26,711,747	4.02%	149	4.65%	179,273.47	5.21%	331.53
Zeeland	12,442,257	1.87%	74	2.31%	168,138.61	5.24%	332.15
Noord-Brabant	101,391,907	15.28%	464	14.50%	218,517.04	5.16%	330.81
Limburg	41,947,142	6.32%	213	6.65%	196,934.94	5.21%	329.88
unspecified	1,294,372	0.20%	5	0.16%	258,874.43	5.46%	333.54
Friesland	20,882,306	3.15%	119	3.72%	175,481.56	5.12%	333.20
Drenthe	22,070,983	3.33%	116	3.62%	190,267.09	5.12%	332.37
Overijssel	39,328,693	5.93%	199	6.22%	197,631.62	5.13%	334.51
Gelderland	72,185,730	10.88%	334	10.43%	216,124.94	5.17%	330.20
Flevoland	21,004,076	3.16%	104	3.25%	201,962.27	5.15%	333.40
Utrecht	58,189,066	8.77%	254	7.94%	229,090.81	5.15%	332.52
Noord-Holland	111,371,951	16.78%	505	15.78%	220,538.52	5.16%	331.96
Zuid-Holland	134,862,604	20.32%	665	20.77%	202,800.91	5.11%	331.98
<b>Total</b>	<b>663,682,832</b>	<b>100.00%</b>	<b>3,201</b>	<b>100.00%</b>	<b>207,336.09</b>	<b>5.15%</b>	<b>331.75</b>

**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	2,123,500	0.32%	10	0.31%	212,350.00	5.14%	341.38
Farm house	2,663,129	0.40%	7	0.22%	380,447.06	5.40%	327.11
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	2,028,316	0.31%	11	0.34%	184,392.40	4.91%	329.14
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	85,729,897	12.92%	489	15.28%	175,316.76	5.25%	335.49
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	570,747,034	86.00%	2,683	83.82%	212,727.18	5.13%	331.18
Private Shop	390,955	0.06%	1	0.03%	390,954.66	5.85%	346.00
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>663,682,832</b>	<b>100.00%</b>	<b>3,201</b>	<b>100.00%</b>	<b>207,336.09</b>	<b>5.15%</b>	<b>331.75</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	25,000	-	-	0.00%	-	0.00%	-		
25,000	50,000	853,164	19	0.13%	44,903.37	5.03%	341.64		
50,000	75,000	3,603,406	54	0.54%	66,729.73	5.03%	333.87		
75,000	100,000	11,911,339	131	1.79%	90,926.25	5.15%	332.70		
100,000	125,000	27,500,778	238	4.14%	115,549.49	5.19%	333.99		
125,000	150,000	57,990,279	416	8.74%	139,399.71	5.19%	334.79		
150,000	175,000	73,460,386	452	11.07%	162,522.98	5.22%	333.90		
175,000	200,000	90,137,094	479	13.58%	188,177.65	5.17%	333.64		
200,000	225,000	72,002,954	339	10.85%	212,398.09	5.14%	331.08		
225,000	250,000	69,501,049	291	10.47%	238,835.22	5.11%	331.78		
250,000	275,000	48,800,800	186	7.35%	262,369.89	5.12%	330.96		
275,000	300,000	55,385,744	192	8.35%	288,467.42	5.12%	329.59		
300,000	325,000	34,650,381	111	5.22%	312,165.59	5.13%	329.12		
325,000	350,000	31,627,860	93	4.77%	340,084.52	5.09%	330.17		
350,000	375,000	18,228,297	50	2.75%	364,565.94	5.04%	330.91		
375,000	400,000	16,749,809	43	2.52%	389,530.45	5.38%	327.96		
400,000	425,000	14,894,735	36	2.24%	413,742.64	5.10%	326.06		
425,000	450,000	8,859,137	20	1.33%	442,956.85	5.10%	322.23		
450,000	475,000	6,454,362	14	0.97%	461,025.86	5.18%	337.08		
475,000	500,000	6,393,366	13	0.96%	491,797.39	5.12%	329.59		
500,000	525,000	3,583,087	7	0.54%	511,869.58	5.18%	337.71		
525,000	550,000	1,621,000	3	0.24%	540,333.33	5.13%	338.63		
550,000	575,000	1,133,750	2	0.17%	566,875.00	5.30%	339.98		
575,000	600,000	1,788,057	3	0.27%	596,019.04	5.25%	339.00		
600,000	625,000	616,000	1	0.09%	616,000.00	4.90%	341.00		
625,000	650,000	646,000	1	0.10%	646,000.00	5.10%	330.74		
650,000	>	5,290,000	7	0.80%	755,714.29	5.10%	316.96		
<b>Total</b>		<b>663,682,832</b>		<b>100.00%</b>		<b>100.00%</b>	<b>207,336.09</b>	<b>5.15%</b>	<b>331.75</b>