

SERVICER REPORT As of January 30, 2015

1.ORIGINAL LOAN AMOUNT (\$)

ORIGINAL LOAN AMOUNT (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 50,000	89,480,179	19%	2,930	39%
50,001 - 100,000	224,328,046	47%	3,549	47%
100,001 - 150,000	66,680,427	14%	579	8%
150,001 - 300,000	71,044,566	15%	373	5%
300,001 - 450,000	16,749,771	4%	49	1%
450,001 - 600,000	4,811,855	1%	11	0%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 3,424
Maximum: 500,000
Average: 67,991

2.CURRENT LOAN AMOUNT (\$)

CURRENT LOAN AMOUNT (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 50,000	111,694,784	24%	3,416	46%
50,001 - 100,000	209,511,552	44%	3,146	42%
100,001 - 150,000	65,384,902	14%	542	7%
150,001 - 300,000	66,355,756	14%	332	4%
300,001 - 450,000	16,774,060	4%	48	1%
450,001 - 600,000	3,373,789	1%	7	0%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 1,078
Maximum: 495,476
Average: 63,155

3.INTEREST RATE(%)

INTEREST RATE(%)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1.75 - 3.24	105,102	0%	3	0%
3.25 - 4.74	57,818,662	12%	624	8%
4.75 - 6.24	265,897,590	56%	3,546	47%
6.25 - 7.74	143,907,331	30%	3,125	42%
7.75 - 9.24	4,913,611	1%	171	2%
9.25 >=	452,548	0%	22	0%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 2.00
Maximum: 12.00
Average: 5.65

4.SUBSIDY RATE (%)

SUBSIDY RATE (%)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1.00%-1.99%	5,829,795	2%	93	2%
2.00%-3.99%	155,580,622	60%	2,754	56%
4.0%=>	98,115,107	38%	2,051	42%
TOTAL:	259,525,525	100%	4,898	100%

Minimum: 1.00%
Maximum: 4.75%

*Minimum excluding loans with no subsidy

5.TOTAL MONTHLY INCOME

TOTAL MONTHLY INCOME	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
<= 0.00	44,600,172	9%	708	9%
0.01 to 600.00	16,494,899	3%	510	7%
600.01 to 1,200.00	48,793,065	10%	1,195	16%
1,200.01 to 1,800.00	110,161,836	23%	2,053	27%
1,800.01 to 3,600.00	146,220,086	31%	2,079	28%
3,600.01 to 5,400.00	90,400,472	19%	803	11%
5,400.01 to 7,200.00	9,516,605	2%	93	1%
7,200.01 >=	6,907,710	1%	50	1%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 0.00
Maximum: 10,002.00
Average: 1,824.22

*Employee Income represented as zero

6.TYPE OF RESIDENCY

TYPE OF RESIDENCY	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
PRIMARY RESIDENCE	451,438,417	95%	7,262	97%
SECONDARY RESIDENCE	21,656,427	5%	229	3%
NA	0	0%	0	0%
TOTAL:	473,094,844	100%	7,491	100%

7.APPRAISAL VALUE

APPRAISAL VALUE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 25,000	665,574	0%	64	1%
25,001 - 50,000	41,589,895	9%	1,397	19%
50,001 - 75,000	121,537,054	26%	2,619	35%
75,001 - 100,000	91,065,013	19%	1,463	20%
100,001 - 125,000	45,989,927	10%	623	8%
125,001 - 150,000	23,178,280	5%	299	4%
150,001 >=	149,069,100	32%	1,026	14%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 6,160
Maximum: 4,078,080
Average: 98,350

8.LTV (FIRST AND SECOND LIEN)

LTV (FIRST AND SECOND LIEN)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
<= 40.00	22,156,741	5%	541	7%
40.01 to 50.00	27,496,128	6%	557	7%
50.01 to 60.00	37,979,347	8%	621	8%
60.01 to 70.00	66,410,037	14%	910	12%
70.01 to 80.00	97,296,559	21%	1,428	19%
80.01 to 90.00	145,036,662	31%	2,274	30%
90.01 to 100.00	76,719,371	16%	1,160	15%
100.01 >=	0	0%	0	0%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 0.33
Maximum: 99.56
Average: 72.94

9.HOME EQUITY LOAN (2ND LIEN)

HOME EQUITY LOAN (2ND LIEN)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
NO	458,511,596	97%	7,108	95%
YES	14,583,248	3%	383	5%
TOTAL:	473,094,844	100%	7,491	100%

10.ORIGINAL TERM (YEARS)

ORIGINAL TERM (YEARS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 6	375,690	0%	13	0%
7 - 12	9,914,132	2%	203	3%
13 - 18	22,232,466	5%	407	5%
19 - 24	58,001,521	12%	983	13%
25 - 30	373,532,236	79%	5,687	76%
31 - 36	9,038,798	2%	198	3%
37 >=	0	0%	0	0%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 4
Maximum: 36
Average: 26

11.REMAINING TERM (MONTHS)

REMAINING TERM (MONTHS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 60	1,328,013	0%	86	1%
61 - 120	12,254,643	3%	266	4%
121 - 180	22,160,693	5%	376	5%
181 - 240	40,804,619	9%	642	9%
241 - 300	100,968,777	21%	2,039	27%
301 - 360	295,578,100	62%	4,082	54%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 1
Maximum: 358
Average: 286

12.EMPLOYMENT TYPE

EMPLOYMENT TYPE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
Does not work	969,657	0%	20	0%
Government Entity	33,156,880	7%	749	10%
Healthcare Sector of Government	6,775,089	1%	128	2%
Housewife	936,337	0%	15	0%
Independent	71,819,488	15%	759	10%
Panama Canal Employee	3,413,337	1%	55	1%
Private Company	345,736,765	73%	5,533	74%
Retiree	5,510,706	1%	116	2%
Student	767,082	0%	9	0%
NA	4,009,502	1%	107	1%
TOTAL:	473,094,844	100%	7,491	100%

13.DELINQUENCY (DAYS)

DELINQUENCY (DAYS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
0-30	44,744,652	9%	808	11%
31-60	1,441,480	0%	27	0%
61-90	5,065,318	1%	106	1%
Current	421,843,394	89%	6,550	87%
TOTAL:	473,094,844	100%	7,491	100%

14.MONTHLY PAYMENT

MONTHLY PAYMENT	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 to 600	318,185,906	67%	6,471	86%
601 to 1,200	84,910,617	18%	711	9%
1,201 to 1,800	38,960,482	8%	203	3%
1,801 to 3,600	29,687,453	6%	102	1%
3,601 to 5,400	1,350,387	0%	4	0%
TOTAL:	473,094,844	100%	7,491	100%

Minimum: 37
Maximum: 4,996
Average: 385

15.FORM OF PAYMENT

FORM OF PAYMENT	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
Debit to Account	168,900,210	36%	1,720	23%
Direct Discount	257,735,544	54%	4,779	64%
Voluntary Payment	46,406,888	10%	990	13%
Voluntary Payment via wire transfer	52,201	0%	2	0%
TOTAL:	473,094,844	100%	7,491	100%

16.LIFE INSURANCE PREMIUM

LIFE INSURANCE PREMIUM	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
NO	8,008,060	2%	72	1%
YES	465,086,783	98%	7,419	99%
TOTAL:	473,094,844	100%	7,491	100%

17.FIRE AND EARTHQUAKE INSURANCE

FIRE AND EARTHQUAKE INSURANCE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
YES	473,094,844	100%	7,491	100%
TOTAL:	473,094,844	100%	7,491	100%

