

MONTHLY SERVICER REPORT

May 30, 2014

1.ORIGINAL LOAN AMOUNT (\$)

ORIGINAL LOAN AMOUNT (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 50,000	87,889,580	21%	2,862	42%
50,001 - 100,000	192,894,821	47%	3,067	46%
100,001 - 150,000	52,733,242	13%	454	7%
150,001 - 300,000	59,477,461	15%	309	5%
300,001 - 450,000	13,075,429	3%	38	1%
450,001 - 600,000	3,399,582	1%	8	0%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 3,424
Maximum: 500,000
Average: 65,141

2.CURRENT LOAN AMOUNT (\$)

CURRENT LOAN AMOUNT (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 50,000	105,462,948	26%	3,247	48%
50,001 - 100,000	180,348,314	44%	2,739	41%
100,001 - 150,000	52,215,579	13%	430	6%
150,001 - 300,000	56,288,735	14%	281	4%
300,001 - 450,000	13,232,151	3%	37	1%
450,001 - 600,000	1,922,388	0%	4	0%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 329
Maximum: 497,581
Average: 60,770

3.INTEREST RATE(%)

INTEREST RATE(%)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1.75 - 3.24	106,870	0%	3	0%
3.25 - 4.74	31,359,261	8%	394	6%
4.75 - 6.24	224,773,217	55%	2,966	44%
6.25 - 7.74	147,707,484	36%	3,176	47%
7.75 - 9.24	5,083,803	1%	177	3%
9.25 >=	439,481	0%	22	0%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 2.00
Maximum: 12.00
Average: 5.79

4.SUBSIDY RATE (%)

SUBSIDY RATE (%)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1.00%-1.99%	6,094,570	3%	98	2%
2.00%-3.99%	131,285,380	59%	2,474	56%
4.0%=>	86,055,669	39%	1,808	41%
TOTAL:	223,435,619	100%	4,380	100%

Minimum: 1.25%
Maximum: 4.75%

5.TOTAL MONTHLY INCOME

TOTAL MONTHLY INCOME	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
<= 0.00	36,557,078	9%	610	9%
0.01 to 600.00	16,293,130	4%	505	7%
600.01 to 1,200.00	45,652,762	11%	1,139	17%
1,200.01 to 1,800.00	97,286,623	24%	1,816	27%
1,800.01 to 3,600.00	123,493,550	30%	1,835	27%
3,600.01 to 5,400.00	76,431,264	19%	701	10%
5,400.01 to 7,200.00	8,173,279	2%	85	1%
7,200.01 >=	5,582,430	1%	47	1%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 0.00
Maximum: 10,002.00
Average: 1,796.12

*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	391,458,655	96%	6,538	97%
SECONDARY RESIDENCE	18,011,460	4%	200	3%
NA	0	0%	0	0%
TOTAL:	409,470,115	100%	6,738	100%

7.APPRAISAL VALUE

APPRAISAL VALUE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 25,000	719,824	0%	69	1%
25,001 - 50,000	40,443,674	10%	1,359	20%
50,001 - 75,000	111,527,220	27%	2,411	36%
75,001 - 100,000	79,905,648	20%	1,295	19%
100,001 - 125,000	34,182,154	8%	492	7%
125,001 - 150,000	18,300,742	4%	247	4%
150,001 >=	124,390,854	30%	865	13%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 4,753
Maximum: 4,078,080
Average: 95,321

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	19,954,356	5%	492	7%
40.01 to 50.00	25,205,109	6%	554	8%
50.01 to 60.00	33,603,634	8%	587	9%
60.01 to 70.00	57,256,493	14%	798	12%
70.01 to 80.00	79,770,570	19%	1,218	18%
80.01 to 90.00	122,989,153	30%	1,980	29%
90.01 to 100.00	70,690,800	17%	1,109	16%
100.01 >=	0	0%	0	0%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 0.34
Maximum: 99.74
Average: 72.80

9.HOME EQUITY LOAN (2ND LIEN)

HOME EQUITY LOAN (2ND LIEN)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
NO	396,831,878	97%	6,386	95%
YES	12,638,237	3%	352	5%
TOTAL:	409,470,115	100%	6,738	100%

10.ORIGINAL TERM (YEARS)

ORIGINAL TERM (YEARS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 6	122,499	0%	13	0%
7 - 12	9,570,142	2%	197	3%
13 - 18	21,132,555	5%	393	6%
19 - 24	53,494,505	13%	954	14%
25 - 30	315,739,476	77%	4,979	74%
31 - 36	9,410,939	2%	202	3%
37 >=	0	0%	0	0%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 3
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	945,266	0%	76	1%
61 - 120	11,385,275	3%	244	4%
121 - 180	18,446,577	5%	353	5%
181 - 240	38,138,170	9%	566	8%
241 - 300	91,929,749	22%	1,926	29%
301 - 360	248,625,078	61%	3,573	53%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 16
Maximum: 359
Average: 287

12.EMPLOYMENT TYPE

EMPLOYMENT TYPE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
Does not work	813,782	0%	18	0%
Government Entity	33,070,893	8%	749	11%
Healthcare Sector of Government	6,468,251	2%	125	2%
Housewife	675,609	0%	16	0%
Independent	70,923,515	17%	757	11%
Panama Canal Employee	3,538,480	1%	57	1%
Private Company	283,547,613	69%	4,792	71%
Retiree	5,665,938	1%	113	2%
Student	910,450	0%	9	0%
NA	3,855,586	1%	102	2%
TOTAL:	409,470,115	100%	6,738	100%

13.DELINQUENCY (DAYS)

DELINQUENCY (DAYS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
0-30	36,557,185	9%	680	10%
31-60	7,072,900	2%	138	2%
61-90	546,283	0%	7	0%
Current	365,293,747	89%	5,913	88%
TOTAL:	409,470,115	100%	6,738	100%

14.MONTHLY PAYMENT

MONTHLY PAYMENT	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 to 600	278,519,314	68%	5,861	87%
601 to 1,200	71,582,405	17%	611	9%
1,201 to 1,800	33,498,357	8%	178	3%
1,801 to 3,600	24,739,921	6%	85	1%
3,601 to 5,400	1,130,119	0%	3	0%
TOTAL:	409,470,115	100%	6,738	100%

Minimum: 37
Maximum: 4,996
Average: 374

15.FORM OF PAYMENT

FORM OF PAYMENT	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
Debit to Account	145,514,692	36%	1,545	23%
Direct Discount	222,357,256	54%	4,261	63%
Voluntary Payment	41,535,006	10%	930	14%
Voluntary Payment via wire transfer	63,160	0%	2	0%
TOTAL:	409,470,115	100%	6,738	100%

16.LIFE INSURANCE PREMIUM

LIFE INSURANCE PREMIUM	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
NO	7,625,529	2%	88	1%
YES	401,844,586	98%	6,650	99%
TOTAL:	409,470,115	100%	6,738	100%

17.FIRE AND EARTHQUAKE INSURANCE

FIRE AND EARTHQUAKE INSURANCE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
YES	409,470,115	100%	6,738	100%
TOTAL:	409,470,115	100%	6,738	100%

