

## SERVICER REPORT

### As of February 28, 2015

#### 1.ORIGINAL LOAN AMOUNT (\$)

ORIGINAL LOAN AMOUNT (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 50,000	89,789,281	18%	2,945	39%
50,001 - 100,000	230,529,263	47%	3,642	48%
100,001 - 150,000	69,763,731	14%	606	8%
150,001 - 300,000	74,498,502	15%	393	5%
300,001 - 450,000	17,405,204	4%	52	1%
450,001 - 600,000	4,800,185	1%	11	0%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 3,424  
Maximum: 500,000  
Average: 68,558

#### 2.CURRENT LOAN AMOUNT (\$)

CURRENT LOAN AMOUNT (\$)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 50,000	112,774,700	23%	3,448	45%
50,001 - 100,000	215,777,388	44%	3,232	42%
100,001 - 150,000	67,752,259	14%	561	7%
150,001 - 300,000	69,708,945	14%	351	5%
300,001 - 450,000	17,405,748	4%	50	1%
450,001 - 600,000	3,367,126	1%	7	0%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 58  
Maximum: 494,812  
Average: 63,641

#### 3.INTEREST RATE(%)

INTEREST RATE(%)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1.75 - 3.24	104,879	0%	3	0%
3.25 - 4.74	63,938,233	13%	673	9%
4.75 - 6.24	273,112,463	56%	3,641	48%
6.25 - 7.74	144,335,309	30%	3,142	41%
7.75 - 9.24	4,842,679	1%	168	2%
9.25 >=	452,603	0%	22	0%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 2.00  
Maximum: 12.00  
Average: 5.63

#### 4.SUBSIDY RATE (%)

SUBSIDY RATE (%)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1.00%-1.99%	5,818,915	2%	93	2%
2.00%-3.99%	159,974,611	60%	2,812	56%
4.0%=>	100,295,529	38%	2,095	42%
<b>TOTAL:</b>	<b>266,089,054</b>	<b>100%</b>	<b>5,000</b>	<b>100%</b>

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	45,250,438	9%	720	9%
0.01 to 600.00	16,497,208	3%	510	7%
600.01 to 1,200.00	49,997,974	10%	1,212	16%
1,200.01 to 1,800.00	112,021,736	23%	2,082	27%
1,800.01 to 3,600.00	152,506,496	31%	2,148	28%
3,600.01 to 5,400.00	93,652,574	19%	833	11%
5,400.01 to 7,200.00	9,409,071	2%	92	1%
7,200.01 >=	7,450,671	2%	52	1%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 0.00  
Maximum: 10,002.00  
Average: 1,837.32

\*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	464,961,548	96%	7,418	97%
SECONDARY RESIDENCE	21,824,619	4%	231	3%
NA	0	0%	0	0%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

**7.APPRAISAL VALUE**

APPRAISAL VALUE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 25,000	661,791	0%	64	1%
25,001 - 50,000	41,824,097	9%	1,407	18%
50,001 - 75,000	123,539,123	25%	2,657	35%
75,001 - 100,000	93,052,604	19%	1,495	20%
100,001 - 125,000	48,826,375	10%	655	9%
125,001 - 150,000	23,358,413	5%	301	4%
150,001 >=	155,523,763	32%	1,070	14%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 6,160  
Maximum: 4,078,080  
Average: 98,923

**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	22,639,800	5%	550	7%
40.01 to 50.00	27,353,117	6%	560	7%
50.01 to 60.00	39,073,754	8%	630	8%
60.01 to 70.00	67,812,460	14%	928	12%
70.01 to 80.00	100,883,943	21%	1,468	19%
80.01 to 90.00	149,991,073	31%	2,330	30%
90.01 to 100.00	79,031,963	16%	1,182	15%
100.01 >=	0	0%	0	0%
<b>TOTAL:</b>	<b>486,786,109</b>	<b>100%</b>	<b>7,648</b>	<b>100%</b>

Minimum: 0.33  
Maximum: 99.36  
Average: 76.64

**9.HOME EQUITY LOAN (2ND LIEN)**

HOME EQUITY LOAN (2ND LIEN)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
NO	471,891,403	97%	7,260	95%
YES	14,894,764	3%	389	5%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

**10.ORIGINAL TERM (YEARS)**

ORIGINAL TERM (YEARS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 6	366,998	0%	14	0%
7 - 12	9,944,305	2%	203	3%
13 - 18	22,804,901	5%	417	5%
19 - 24	59,195,222	12%	996	13%
25 - 30	385,377,669	79%	5,820	76%
31 - 36	9,058,697	2%	198	3%
37 >=	38,374	0%	1	0%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 4  
Maximum: 37  
Average: 26

**11.REMAINING TERM (MONTHS)**

REMAINING TERM (MONTHS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
1 - 60	1,302,198	0%	85	1%
61 - 120	12,475,435	3%	271	4%
121 - 180	22,884,861	5%	390	5%
181 - 240	41,618,844	9%	653	9%
241 - 300	103,250,403	21%	2,071	27%
301 - 360	305,254,426	63%	4,179	55%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 1  
Maximum: 360  
Average: 286

**12.EMPLOYMENT TYPE**

EMPLOYMENT TYPE	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
Does not work	1,178,968	0%	23	0%
Government Entity	33,446,661	7%	752	10%
Healthcare Sector of Government	6,850,472	1%	130	2%
Housewife	934,916	0%	15	0%
Independent	75,008,632	15%	784	10%
Panama Canal Employee	3,480,820	1%	56	1%
Private Company	355,410,324	73%	5,653	74%
Retiree	5,706,655	1%	120	2%
Student	765,896	0%	9	0%
NA	4,002,822	1%	107	1%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

**13.DELINQUENCY (DAYS)**

DELINQUENCY (DAYS)	Outstanding Principal Balance	% of Outstanding Principal Balance	Number of Loans	% of Loans
0-30	51,772,611	11%	913	12%
31-60	8,054,919	2%	150	2%
61-90	913,495	0%	23	0%
Current	426,045,142	88%	6,563	86%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

**14.MONTHLY PAYMENT**

<b>MONTHLY PAYMENT</b>	<b>Outstanding Principal Balance</b>	<b>% of Outstanding Principal Balance</b>	<b>Number of Loans</b>	<b>% of Loans</b>
1 to 600	325,660,575	67%	6,588	86%
601 to 1,200	89,160,971	18%	740	10%
1,201 to 1,800	40,931,082	8%	214	3%
1,801 to 3,600	29,967,791	6%	103	1%
3,601 to 5,400	1,065,747	0%	4	0%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

Minimum: 37  
Maximum: 4,996  
Average: 387

**15.FORM OF PAYMENT**

<b>FORM OF PAYMENT</b>	<b>Outstanding Principal Balance</b>	<b>% of Outstanding Principal Balance</b>	<b>Number of Loans</b>	<b>% of Loans</b>
Debit to Account	174,891,480	36%	1,770	23%
Direct Discount	263,897,364	54%	4,861	64%
Voluntary Payment	47,945,237	10%	1,016	13%
Voluntary Payment via wire transfer	52,085	0%	2	0%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

**16.LIFE INSURANCE PREMIUM**

<b>LIFE INSURANCE PREMIUM</b>	<b>Outstanding Principal Balance</b>	<b>% of Outstanding Principal Balance</b>	<b>Number of Loans</b>	<b>% of Loans</b>
NO	7,705,251	2%	71	1%
YES	479,080,916	98%	7,578	99%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

**17.FIRE AND EARTHQUAKE INSURANCE**

<b>FIRE AND EARTHQUAKE INSURANCE</b>	<b>Outstanding Principal Balance</b>	<b>% of Outstanding Principal Balance</b>	<b>Number of Loans</b>	<b>% of Loans</b>
YES	486,786,167	100%	7,649	100%
<b>TOTAL:</b>	<b>486,786,167</b>	<b>100%</b>	<b>7,649</b>	<b>100%</b>

