



Stratification Report for La Hipotecaria S.A. de C.V
El Salvador

Trust XIII
July 2019

The La Hipotecaria 13th Mortgage Trust pool was stratified on a variety of axes to provide an overview of pool characteristics. Each characteristic includes summary information as well as individual statistics by bucket. The cutoff date is 7/31/2019.

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Original Term

Min: 120

Max: 360

WA (original balance): 342

WA (remaining balance): 343

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
120	3	67,000	0.16%	22,331	0.06%	0.06%	7.57%	120	44
132	1	45,770	0.11%	24,713	0.07%	0.13%	7.10%	132	59
144	1	56,106	0.13%	29,515	0.08%	0.21%	6.90%	144	64
156	1	35,128	0.08%	28,158	0.08%	0.29%	7.29%	156	113
180	19	704,963	1.70%	504,529	1.38%	1.67%	7.53%	180	112
192	1	11,600	0.03%	3,959	0.01%	1.68%	9.75%	192	52
216	5	153,662	0.37%	121,193	0.33%	2.01%	8.14%	216	142
228	4	66,597	0.16%	48,362	0.13%	2.14%	7.96%	228	130
240	43	1,831,679	4.40%	1,466,951	4.01%	6.15%	7.43%	240	166
252	7	150,621	0.36%	112,391	0.31%	6.46%	8.07%	252	153
264	12	505,696	1.22%	431,536	1.18%	7.64%	7.26%	264	194
276	13	559,171	1.34%	481,153	1.32%	8.96%	7.26%	276	207
288	9	293,407	0.71%	239,754	0.66%	9.61%	7.61%	288	194
300	82	2,512,659	6.04%	2,178,554	5.96%	15.57%	7.57%	300	220
312	12	385,010	0.93%	311,174	0.85%	16.42%	7.95%	312	219
324	16	469,371	1.13%	426,643	1.17%	17.59%	7.70%	324	254
336	16	448,480	1.08%	371,004	1.01%	18.61%	7.77%	336	249
348	26	907,270	2.18%	805,034	2.20%	20.81%	7.81%	348	256
360	841	32,378,441	77.87%	28,952,222	79.19%	100.00%	7.52%	360	281
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5,000 - 10,000	7	67,821	0.16%	47,206	0.13%	0.13%	9.39%	351	222
10,000 - 15,000	77	980,715	2.36%	798,035	2.18%	2.31%	9.27%	339	212
15,000 - 20,000	146	2,569,127	6.18%	2,162,578	5.92%	8.23%	8.66%	338	222
20,000 - 25,000	135	3,002,075	7.22%	2,554,463	6.99%	15.21%	8.12%	337	242
25,000 - 30,000	131	3,559,818	8.56%	3,105,866	8.50%	23.71%	7.72%	335	256
30,000 - 35,000	95	3,055,718	7.35%	2,696,134	7.37%	31.08%	7.70%	349	267
35,000 - 40,000	70	2,601,183	6.26%	2,254,455	6.17%	37.25%	7.59%	334	252
40,000 - 45,000	93	3,942,422	9.48%	3,482,043	9.52%	46.78%	7.39%	345	273
45,000 - 50,000	100	4,709,936	11.33%	4,224,422	11.56%	58.33%	7.28%	341	267
50,000 - 55,000	64	3,330,757	8.01%	3,004,162	8.22%	66.55%	7.23%	346	274
55,000 - 60,000	37	2,115,828	5.09%	1,893,244	5.18%	71.73%	7.25%	338	266
60,000 - 65,000	50	3,126,913	7.52%	2,748,016	7.52%	79.24%	7.16%	346	273
65,000 - 70,000	28	1,891,201	4.55%	1,675,654	4.58%	83.83%	7.38%	356	284
70,000 - 75,000	22	1,605,964	3.86%	1,466,288	4.01%	87.84%	7.16%	348	283
75,000 - 80,000	15	1,142,733	2.75%	1,042,901	2.85%	90.69%	7.08%	325	264
80,000 - 85,000	13	1,067,153	2.57%	945,377	2.59%	93.28%	7.08%	342	286
85,000 - 90,000	9	780,065	1.88%	632,232	1.73%	95.01%	6.95%	339	271
90,000 - 95,000	5	462,631	1.11%	431,129	1.18%	96.18%	6.95%	360	297
95,000 - 100,000	6	586,877	1.41%	527,134	1.44%	97.63%	6.98%	352	287
100,000 - 105,000	3	300,702	0.72%	261,643	0.72%	98.34%	6.93%	360	284
105,000 - 110,000	2	214,950	0.52%	200,972	0.55%	98.89%	7.17%	360	294
110,000 - 115,000	1	112,000	0.27%	101,352	0.28%	99.17%	6.90%	360	289
115,000 - 120,000	2	236,040	0.57%	203,771	0.56%	99.73%	7.18%	269	208
120,000 - 125,000	1	120,000	0.29%	100,097	0.27%	100.00%	7.05%	240	170
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Original Property Value

Min: 10,000 Max: 219,513 Average: 43,922

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	47	554,340	1.33%	447,240	1.22%	1.22%	9.38%	342	212
15,000 - 20,000	100	1,584,991	3.81%	1,290,045	3.53%	4.75%	9.02%	336	208
20,000 - 25,000	133	2,584,176	6.21%	2,223,393	6.08%	10.83%	8.41%	339	232
25,000 - 30,000	108	2,560,329	6.16%	2,206,849	6.04%	16.87%	7.99%	340	252
30,000 - 35,000	92	2,564,523	6.17%	2,255,512	6.17%	23.04%	7.68%	338	260
35,000 - 40,000	83	2,641,855	6.35%	2,293,096	6.27%	29.31%	7.74%	344	257
40,000 - 45,000	65	2,350,720	5.65%	2,075,964	5.68%	34.99%	7.56%	339	262
45,000 - 50,000	79	3,214,789	7.73%	2,817,969	7.71%	42.70%	7.53%	347	270
50,000 - 55,000	83	3,728,333	8.97%	3,323,025	9.09%	51.79%	7.28%	342	266
55,000 - 60,000	62	2,970,715	7.14%	2,697,746	7.58%	59.17%	7.23%	347	274
60,000 - 65,000	55	2,856,647	6.87%	2,568,003	7.02%	66.19%	7.29%	342	272
65,000 - 70,000	48	2,740,830	6.59%	2,428,117	6.64%	72.83%	7.32%	353	275
70,000 - 75,000	43	2,490,644	5.99%	2,223,508	6.08%	78.91%	7.18%	338	272
75,000 - 80,000	26	1,674,833	4.03%	1,476,167	4.04%	82.95%	7.15%	334	270
80,000 - 85,000	25	1,770,191	4.26%	1,639,738	4.49%	87.44%	7.10%	348	289
85,000 - 90,000	11	747,290	1.80%	652,972	1.79%	89.22%	7.08%	328	265
90,000 - 95,000	9	741,547	1.78%	630,267	1.72%	90.95%	7.08%	335	271
95,000 - 100,000	13	1,081,300	2.60%	919,999	2.52%	93.46%	7.04%	336	278
100,000 - 105,000	7	566,653	1.36%	518,046	1.42%	94.88%	6.93%	332	272
105,000 - 110,000	7	616,235	1.48%	507,407	1.39%	96.27%	7.25%	360	289
110,000 - 115,000	5	407,702	0.98%	356,179	0.97%	97.24%	7.00%	342	274
115,000 - 120,000	3	278,950	0.67%	260,374	0.71%	97.96%	7.13%	360	296
120,000 - 125,000	2	220,000	0.53%	200,863	0.55%	98.50%	6.97%	360	286
125,000 - 130,000	2	199,040	0.48%	172,060	0.47%	98.98%	7.24%	252	204
130,000 - 135,000	1	117,000	0.28%	108,259	0.30%	99.27%	7.05%	360	289
135,000 - 140,000	1	120,000	0.29%	100,097	0.27%	99.55%	7.05%	240	170
170,000 - 175,000	1	100,000	0.24%	77,813	0.21%	99.76%	6.68%	360	279
215,000 - 220,000	1	99,000	0.24%	88,467	0.24%	100.00%	6.90%	312	240
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Original Loan To Value

Min: 36.00% Max: 98.00% WA (original balance): 86.62% WA (remaining balance): 86.73%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
35 %- 40%	2	49,500	0.12%	44,435	0.12%	0.12%	7.52%	299	235
40 %- 45%	7	160,692	0.39%	135,651	0.37%	0.49%	7.52%	335	265
45 %- 50%	6	236,177	0.57%	187,632	0.51%	1.01%	7.19%	334	266
50 %- 55%	13	387,644	0.93%	296,942	0.81%	1.82%	7.67%	303	233
55 %- 60%	17	582,112	1.40%	438,884	1.20%	3.02%	7.45%	320	249
60 %- 65%	14	566,172	1.36%	524,027	1.43%	4.45%	7.29%	343	280
65 %- 70%	22	788,075	1.90%	673,716	1.84%	6.29%	7.48%	299	224
70 %- 75%	38	1,213,095	2.92%	1,044,976	2.86%	9.15%	7.69%	332	251
75 %- 80%	47	1,632,536	3.93%	1,478,920	4.05%	13.20%	7.49%	335	270
80 %- 85%	81	3,269,474	7.86%	2,939,928	8.04%	21.24%	7.34%	331	262
85 %- 90%	190	7,724,843	18.58%	6,813,405	18.64%	39.88%	7.36%	341	266
90 %- 95%	574	22,394,189	53.85%	19,856,922	54.31%	94.19%	7.54%	347	269
95 %- 100%	101	2,578,121	6.20%	2,123,737	5.81%	100.00%	8.25%	346	222
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Current Loan To Value

Min: 2.02% Max: 92.74% WA (original balance): 76.25% WA (remaining balance): 77.64%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 5%	1	15,172	0.04%	341	0.00%	0.00%	9.75%	240	72
5 %- 10%	6	181,110	0.44%	19,225	0.05%	0.05%	7.69%	309	225
10 %- 15%	4	120,651	0.29%	21,704	0.06%	0.11%	7.92%	342	248
15 %- 20%	2	62,218	0.15%	12,716	0.03%	0.15%	7.89%	360	276
20 %- 25%	4	114,164	0.27%	34,008	0.09%	0.24%	8.30%	351	225
25 %- 30%	3	48,935	0.12%	19,149	0.05%	0.29%	9.51%	218	75
30 %- 35%	6	213,446	0.51%	119,904	0.33%	0.62%	7.39%	319	256
35 %- 40%	7	188,763	0.45%	125,093	0.34%	0.96%	7.86%	263	177
40 %- 45%	14	431,632	1.04%	325,947	0.89%	1.85%	7.81%	300	211
45 %- 50%	25	1,041,196	2.50%	745,425	2.04%	3.89%	7.52%	301	218
50 %- 55%	20	658,862	1.58%	476,794	1.30%	5.20%	7.72%	338	248
55 %- 60%	41	1,304,563	3.14%	1,056,144	2.89%	8.09%	7.80%	306	221
60 %- 65%	43	1,455,610	3.50%	1,209,002	3.31%	11.39%	7.59%	316	241
65 %- 70%	54	1,920,247	4.62%	1,638,489	4.48%	15.88%	7.46%	314	232
70 %- 75%	113	4,121,194	9.91%	3,538,384	9.68%	25.55%	7.66%	317	226
75 %- 80%	278	8,631,463	20.76%	7,626,265	20.86%	46.41%	7.86%	344	247
80 %- 85%	298	12,767,638	30.70%	11,718,887	32.05%	78.47%	7.30%	355	280
85 %- 90%	177	7,710,880	18.54%	7,300,368	19.97%	98.44%	7.37%	359	303
90 %- 95%	16	594,886	1.43%	571,332	1.56%	100.00%	7.43%	356	310
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Original Borrower Rate

Min: 6.40% Max: 9.49% WA (original balance): 7.19% WA (remaining balance): 7.19%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
6.25% - 6.50%	46	2,289,125	5.51%	1,943,461	5.32%	5.32%	6.82%	335	253
6.50% - 6.75%	36	1,247,811	3.00%	1,037,315	2.84%	8.15%	7.06%	327	240
6.75% - 7.00%	222	8,375,861	20.14%	7,355,520	20.12%	28.27%	7.48%	352	263
7.00% - 7.25%	170	8,084,442	19.44%	7,096,024	19.41%	47.68%	7.37%	338	261
7.25% - 7.50%	246	10,534,406	25.33%	9,448,022	25.84%	73.53%	7.34%	338	275
7.50% - 7.75%	165	5,910,058	14.21%	5,481,792	14.99%	88.52%	7.62%	347	290
7.75% - 8.00%	181	4,096,821	9.85%	3,300,803	9.03%	97.55%	8.56%	343	216
8.00% - 8.25%	30	694,646	1.67%	613,851	1.68%	99.23%	8.26%	320	250
8.25% - 8.50%	6	118,614	0.29%	98,160	0.27%	99.50%	9.41%	320	208
8.50% - 8.75%	7	180,441	0.43%	138,712	0.38%	99.88%	9.34%	334	219
8.75% - 9.00%	1	16,800	0.04%	14,962	0.04%	99.92%	10.05%	360	240
9.00% - 9.25%	1	17,000	0.04%	15,768	0.04%	99.96%	9.00%	300	237
9.25% - 9.50%	1	16,606	0.04%	14,787	0.04%	100.00%	9.49%	300	229
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Remaining Term

Min: 14

Max: 317

WA (original balance):263

WA (remaining balance): 267

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	7	167,242	0.40%	60,809	0.17%	0.17%	8.08%	144	45
60 - 119	24	584,330	1.41%	361,999	0.99%	1.16%	8.24%	200	98
120 - 179	67	2,336,999	5.62%	1,829,238	5.00%	6.16%	7.66%	242	154
180 - 239	335	9,271,590	22.30%	7,720,941	21.12%	27.28%	8.27%	331	214
240 - 299	451	18,714,659	45.01%	16,799,695	45.95%	73.23%	7.21%	355	282
300 - 359	228	10,507,810	25.27%	9,786,493	26.77%	100.00%	7.37%	360	309
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	12	250,128	0.60%	37,344	0.10%	0.10%	8.68%	299	187
5,000 - 10,000	42	641,657	1.54%	359,760	0.98%	1.09%	9.40%	326	207
10,000 - 15,000	120	1,952,607	4.70%	1,536,939	4.20%	5.29%	8.92%	328	205
15,000 - 20,000	157	3,202,523	7.70%	2,715,913	7.43%	12.72%	8.33%	339	233
20,000 - 25,000	126	3,222,648	7.75%	2,814,801	7.70%	20.42%	7.84%	334	246
25,000 - 30,000	129	4,058,537	9.76%	3,522,240	9.63%	30.05%	7.61%	341	261
30,000 - 35,000	80	2,889,653	6.95%	2,587,461	7.08%	37.13%	7.58%	343	262
35,000 - 40,000	78	3,334,823	8.02%	2,921,976	7.99%	45.12%	7.40%	337	260
40,000 - 45,000	117	5,534,536	13.31%	4,947,363	13.53%	58.66%	7.27%	347	276
45,000 - 50,000	66	3,416,644	8.22%	3,118,101	8.53%	67.18%	7.21%	345	275
50,000 - 55,000	43	2,486,706	5.98%	2,247,063	6.15%	73.33%	7.27%	347	270
55,000 - 60,000	46	2,877,270	6.92%	2,653,825	7.26%	80.59%	7.21%	353	284
60,000 - 65,000	18	1,231,739	2.96%	1,127,220	3.08%	83.67%	7.17%	340	274
65,000 - 70,000	29	2,107,833	5.07%	1,963,616	5.37%	89.04%	7.12%	344	287
70,000 - 75,000	16	1,261,638	3.03%	1,148,645	3.14%	92.19%	7.07%	342	282
75,000 - 80,000	11	934,289	2.25%	854,919	2.34%	94.52%	6.98%	349	289
80,000 - 85,000	6	528,678	1.27%	494,412	1.35%	95.88%	6.94%	360	298
85,000 - 90,000	5	474,153	1.14%	440,076	1.20%	97.08%	7.01%	350	288
90,000 - 95,000	5	493,579	1.19%	461,310	1.26%	98.34%	7.06%	360	297
95,000 - 100,000	2	227,040	0.55%	195,023	0.53%	98.88%	7.17%	266	201
100,000 - 105,000	3	338,950	0.82%	302,910	0.83%	99.70%	7.08%	318	252
105,000 - 110,000	1	117,000	0.28%	108,259	0.30%	100.00%	7.05%	360	289
Total	1,112	41,582,631	100.00%	36,559,175			7.50%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
July 2019

For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Current Borrower Rate

Min: 6.67% Max: 10.50% WA (original balance): 7.53% WA (remaining balance): 7.50%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
6.50% - 6.75%	14	1,025,828	2.47%	883,889	2.42%	2.42%	6.71%	339	259
6.75% - 7.00%	119	6,231,680	14.99%	5,539,798	15.15%	17.57%	6.87%	347	276
7.00% - 7.25%	126	7,113,847	17.11%	6,361,102	17.40%	34.97%	7.10%	340	273
7.25% - 7.50%	270	11,383,736	27.38%	10,185,863	27.86%	62.83%	7.31%	337	273
7.50% - 7.75%	175	6,571,044	15.80%	6,031,790	16.50%	79.33%	7.55%	345	285
7.75% - 8.00%	73	1,722,510	4.14%	1,520,617	4.16%	83.49%	7.79%	336	251
8.00% - 8.25%	41	1,031,281	2.48%	894,009	2.45%	85.93%	8.07%	323	233
8.25% - 8.50%	30	1,155,796	2.78%	896,839	2.45%	88.39%	8.37%	354	220
8.50% - 8.75%	35	1,088,290	2.62%	890,869	2.44%	90.82%	8.63%	353	214
8.75% - 9.00%	53	1,367,631	3.29%	1,072,707	2.93%	93.76%	8.86%	351	208
9.00% - 9.25%	58	1,119,739	2.69%	917,504	2.51%	96.27%	9.12%	347	210
9.25% - 9.50%	44	782,609	1.88%	622,458	1.70%	97.97%	9.36%	340	205
9.50% - 9.75%	28	420,493	1.01%	334,558	0.92%	98.89%	9.59%	337	197
9.75% - 10.00%	33	404,315	0.97%	272,500	0.75%	99.63%	9.75%	325	180
10.00% - 10.25%	10	125,542	0.30%	104,370	0.29%	99.92%	10.04%	340	210
10.25% - 10.50%	2	27,377	0.07%	20,667	0.06%	99.97%	10.34%	274	161
10.50% - 10.75%	1	10,910	0.03%	9,638	0.03%	100.00%	10.50%	360	249
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2004	3	84,623	0.20%	66,346	0.18%	0.18%	8.18%	360	181
2005	21	531,300	1.28%	380,419	1.04%	1.22%	8.98%	330	162
2006	28	634,782	1.53%	491,173	1.34%	2.57%	8.83%	351	195
2007	96	2,209,169	5.31%	1,732,870	4.74%	7.31%	8.91%	348	204
2008	122	2,965,754	7.13%	2,422,903	6.63%	13.93%	8.73%	355	221
2009	16	375,911	0.90%	282,864	0.77%	14.71%	9.03%	336	216
2010	27	760,966	1.83%	624,744	1.71%	16.42%	8.38%	331	223
2011	58	1,904,882	4.58%	1,595,828	4.37%	20.78%	7.52%	330	235
2012	76	3,241,085	7.79%	2,763,047	7.56%	28.34%	7.07%	335	251
2013	273	11,832,477	28.46%	10,528,348	28.80%	57.14%	7.13%	341	269
2014	205	8,193,924	19.71%	7,473,090	20.44%	77.58%	7.28%	340	280
2015	187	8,847,757	21.28%	8,197,545	22.42%	100.00%	7.40%	343	295
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
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For La Hipotecaria El Salvador
Cutoff Date: 7/31/2019

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	1,112	41,582,631	100.00%	36,559,175	100.00%	100.00%	7.53%	342	263
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

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Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	362	10,648,294	25.61%	8,986,401	24.58%	24.58%	7.92%	319	226
New Property	182	8,083,203	19.44%	7,046,937	19.28%	43.86%	7.41%	353	264
Used Property	568	22,851,133	54.95%	20,525,837	56.14%	100.00%	7.39%	348	280
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	1,016	38,320,890	92.16%	33,586,107	91.87%	91.87%	7.52%	341	263
30	36	1,297,547	3.12%	1,180,805	3.23%	95.10%	7.58%	356	269
60	29	1,124,513	2.70%	1,035,938	2.83%	97.93%	7.68%	354	268
90	13	329,570	0.79%	290,294	0.79%	98.73%	8.07%	332	230
120	5	130,326	0.31%	119,745	0.33%	99.05%	8.15%	348	254
150	4	95,164	0.23%	86,673	0.24%	99.29%	8.21%	360	255
180	1	38,955	0.09%	31,129	0.09%	99.38%	7.07%	240	148
210	1	22,800	0.05%	21,564	0.06%	99.43%	7.20%	360	279
300	2	70,470	0.17%	68,908	0.19%	99.62%	7.31%	330	282
390+	5	152,395	0.37%	138,010	0.38%	100.00%	7.97%	331	231
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

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State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	5	132,382	0.32%	115,194	0.32%	0.32%	7.76%	316	235
Ahuachapan	6	143,222	0.34%	130,800	0.36%	0.67%	7.99%	317	248
Cabañas	2	53,900	0.13%	41,256	0.11%	0.79%	8.88%	360	194
Cuscatlan	3	59,283	0.14%	51,088	0.14%	0.93%	8.67%	308	204
La Libertad	313	13,501,375	32.47%	12,010,102	32.85%	33.78%	7.33%	344	268
La Paz	7	160,909	0.39%	134,669	0.37%	34.14%	8.30%	300	196
San Miguel	8	163,584	0.39%	141,884	0.39%	34.53%	8.60%	341	221
San Salvador	612	23,390,543	56.25%	20,553,436	56.22%	90.75%	7.56%	342	265
San Vicente	3	63,582	0.15%	53,754	0.15%	90.90%	8.54%	348	221
Santa Ana	127	3,344,468	8.04%	2,848,213	7.79%	98.69%	7.83%	331	243
Sonsonate	25	553,377	1.33%	464,119	1.27%	99.96%	8.37%	336	223
Usulután	1	16,005	0.04%	14,659	0.04%	100.00%	6.75%	360	295
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

District

District	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	5	132,382	0.32%	115,194	0.32%	0.32%	7.76%	316	235
AHUACHAPAN	6	143,222	0.34%	130,800	0.36%	0.67%	7.99%	317	248
ANTIGUO CUSCATLAN	16	865,453	2.08%	769,868	2.11%	2.78%	7.18%	321	253
APOPA	4	80,731	0.19%	63,364	0.17%	2.95%	8.48%	255	153
AYUTUXTEPEQUE	24	956,492	2.30%	808,369	2.21%	5.16%	7.82%	340	239
CHALCHUAPA	9	224,490	0.54%	194,248	0.53%	5.69%	7.93%	315	232
CIUDAD ARCE	1	11,989	0.03%	10,164	0.03%	5.72%	9.75%	360	216
CIUDAD DELGADO	18	606,851	1.46%	525,367	1.44%	7.16%	7.81%	350	264
CIUDAD MERLIOT	1	44,224	0.11%	40,616	0.11%	7.27%	7.25%	360	286
COJUTEPEQUE	3	59,283	0.14%	51,088	0.14%	7.41%	8.67%	308	204
COLON	18	945,380	2.27%	862,699	2.36%	9.77%	7.39%	357	278
CUSCATANCINGO	13	255,805	0.62%	218,179	0.60%	10.37%	8.28%	326	218
ILOBASCO	1	27,900	0.07%	21,648	0.06%	10.43%	8.86%	360	190
ILOPANGO	43	1,602,329	3.85%	1,408,811	3.85%	14.28%	7.55%	347	275
JUAYUA	1	12,215	0.03%	10,842	0.03%	14.31%	9.75%	360	222
LOURDES	76	3,313,171	7.97%	2,938,663	8.04%	22.35%	7.17%	347	266
MEJICANOS	145	5,016,256	12.06%	4,451,785	12.18%	34.52%	7.55%	340	266
METAPAN	6	104,823	0.25%	90,083	0.25%	34.77%	8.82%	360	231
NEJAPA	11	244,859	0.59%	225,730	0.62%	35.39%	7.78%	355	281
NUEVA SAN SALVADOR	6	288,806	0.69%	253,970	0.69%	36.08%	7.15%	311	240
NUEVO CUSCATLAN	1	36,802	0.09%	25,147	0.07%	36.15%	8.37%	300	126
PANCHIMALCO	3	131,410	0.32%	123,061	0.34%	36.49%	7.31%	356	301
PUERTO LA LIBERTAD	1	14,477	0.03%	9,960	0.03%	36.52%	8.97%	288	150
QUEZALTEPEQUE	38	1,506,512	3.62%	1,371,302	3.75%	40.27%	7.33%	348	272
SAN ANTONIO DEL MONTE	9	187,999	0.45%	142,842	0.39%	40.66%	8.83%	315	184
SAN ANTONIO PAJONAL	1	22,422	0.05%	19,432	0.05%	40.71%	8.56%	324	223
SAN JACINTO	3	100,479	0.24%	75,130	0.21%	40.92%	8.80%	333	186
SAN JUAN OPICO	30	984,727	2.37%	834,222	2.28%	43.20%	7.64%	351	252
SAN MARCOS	20	608,404	1.46%	546,636	1.50%	44.69%	7.76%	342	266
SAN MARTIN	11	215,655	0.52%	180,854	0.49%	45.19%	8.49%	336	222
SAN MIGUEL	8	163,584	0.39%	141,884	0.39%	45.58%	8.60%	341	221
SAN SALVADOR	227	10,753,768	25.86%	9,514,569	26.03%	71.60%	7.36%	341	270
SAN SEBASTIAN	2	46,500	0.11%	39,025	0.11%	71.71%	8.27%	343	218
SAN SEBASTIAN SALITRILLO	5	93,910	0.23%	76,404	0.21%	71.92%	7.87%	353	258
SAN VICENTE	1	17,082	0.04%	14,729	0.04%	71.96%	9.28%	360	229
SANTA ANA	106	2,898,823	6.97%	2,468,046	6.75%	78.71%	7.77%	331	244
SANTA TECLA	120	5,198,898	12.50%	4,628,773	12.66%	91.37%	7.37%	343	276
SANTO TOMAS	19	1,286,760	3.09%	1,075,836	2.94%	94.31%	7.35%	351	273
SENSUNTEPEQUE	1	26,000	0.06%	19,608	0.05%	94.36%	8.90%	360	198
SONSONATE	9	186,093	0.45%	159,513	0.44%	94.80%	8.54%	353	232

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SONZACATE	6	167,070	0.40%	150,922	0.41%	95.21%	7.56%	338	257
SOYAPANGO	58	1,340,827	3.22%	1,178,610	3.22%	98.44%	8.29%	351	248
TONACATEPEQUE	13	189,918	0.46%	157,134	0.43%	98.87%	9.33%	350	215
USULUTAN	1	16,005	0.04%	14,659	0.04%	98.91%	6.75%	360	295
ZACATECOLUCA	7	160,909	0.39%	134,669	0.37%	99.28%	8.30%	300	196
ZARAGOZA	5	290,936	0.70%	264,716	0.72%	100.00%	7.39%	360	276
Total	1,112	4,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

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Cutoff Date: 7/31/2019

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
ACH	8	258,142	0.62%	193,040	0.53%	0.53%	8.68%	344	209
DD	737	27,772,702	66.79%	24,675,017	67.49%	68.02%	7.47%	339	265
VOL	367	13,551,787	32.59%	11,691,118	31.98%	100.00%	7.63%	347	260
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

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Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
CIUDAD VERSAILLES	17	366,412	0.88%	294,744	0.81%	0.81%	8.37%	342	219
SANTA ANA NORTE	9	157,250	0.38%	92,678	0.25%	1.06%	9.49%	323	165
URB. LA CIMA IV	7	323,157	0.78%	299,937	0.82%	1.88%	7.37%	348	291
URB. SANTA ANA NORTE	7	121,201	0.29%	104,612	0.29%	2.17%	8.40%	360	239
RESIDENCIAL LA GLORIA	6	181,478	0.44%	162,907	0.45%	2.61%	7.64%	341	252
URB. RESIDENCIAL LA GLORIA	6	231,636	0.56%	216,125	0.59%	3.20%	7.23%	360	296
ALTAVISTA	4	58,126	0.14%	49,049	0.13%	3.34%	9.56%	360	204
RESIDENCIAL SEVILLA	4	74,115	0.18%	58,337	0.16%	3.50%	9.26%	334	183
URB ALTOS DEL BOULEVARD	4	173,000	0.42%	159,010	0.43%	3.93%	7.63%	357	282
URB BOSQUES DE LA PAZ	4	110,063	0.26%	100,079	0.27%	4.21%	7.32%	310	239
URB. LA CIMA III	4	245,283	0.59%	223,477	0.61%	4.82%	7.35%	360	293
URB. RESIDENCIAL SANTA TERESA	4	245,322	0.59%	209,996	0.57%	5.39%	7.10%	350	276
Otros	1,036	39,295,588	94.50%	34,588,224	94.61%	100.00%	7.51%	341	263
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					

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Loan Type

Loan Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
A	784	31,159,794	74.93%	27,392,727	74.93%	74.93%	7.45%	340	264
B	328	10,422,837	25.07%	9,166,448	25.07%	100.00%	7.78%	348	259
Total	1,112	41,582,631	100.00%	36,559,175			7.53%	342	263
Minimum		9,086		341			6.67%	120	14
Maximum		120,000		108,259			10.50%	360	317
Average		37,394		32,877					