



ASSET | TECHNOLOGIES LLC

116 West 23rd St., 5th Floor
New York, NY 10011

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

Trust XIII
December 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 12/31/2019.

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

Original Term

Min: 120

Max: 360

WA (original balance):342

WA (remaining balance): 344

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
120	3	67,000	0.17%	18,966	0.05%	0.05%	7.57%	120	39
132	1	45,770	0.11%	22,924	0.07%	0.12%	7.10%	132	54
144	1	56,106	0.14%	27,477	0.08%	0.20%	6.90%	144	59
156	1	35,128	0.09%	27,263	0.08%	0.27%	7.29%	156	108
180	18	677,301	1.68%	480,013	1.36%	1.64%	7.45%	180	110
192	1	11,600	0.03%	3,310	0.01%	1.65%	9.75%	192	47
216	5	153,662	0.38%	118,392	0.34%	1.98%	8.14%	216	137
228	4	66,597	0.16%	47,073	0.13%	2.12%	7.96%	228	125
240	41	1,796,590	4.44%	1,424,041	4.04%	6.16%	7.41%	240	161
252	7	150,621	0.37%	109,822	0.31%	6.47%	8.07%	252	148
264	12	505,696	1.25%	424,257	1.20%	7.67%	7.26%	264	189
276	13	559,171	1.38%	472,821	1.34%	9.02%	7.26%	276	202
288	9	293,407	0.73%	236,321	0.67%	9.69%	7.61%	288	189
300	79	2,370,245	5.86%	2,029,136	5.76%	15.45%	7.60%	300	215
312	12	385,010	0.95%	307,401	0.87%	16.32%	7.95%	312	214
324	15	424,919	1.05%	380,092	1.08%	17.40%	7.72%	324	247
336	16	448,480	1.11%	365,098	1.04%	18.43%	7.77%	336	244
348	26	907,270	2.24%	798,497	2.27%	20.70%	7.81%	348	251
360	820	31,466,008	77.85%	27,937,660	79.30%	100.00%	7.51%	360	277
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

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	5	48,184	0.12%	37,838	0.11%	0.11%	9.80%	348	205
10,000 - 15,000	76	967,345	2.39%	774,597	2.20%	2.31%	9.27%	339	207
15,000 - 20,000	142	2,497,500	6.18%	2,088,153	5.93%	8.23%	8.68%	339	218
20,000 - 25,000	133	2,961,419	7.33%	2,485,062	7.05%	15.29%	8.11%	336	237
25,000 - 30,000	129	3,506,367	8.67%	3,021,471	8.58%	23.86%	7.70%	336	253
30,000 - 35,000	93	2,991,175	7.40%	2,648,649	7.52%	31.38%	7.69%	349	262
35,000 - 40,000	68	2,526,181	6.25%	2,167,919	6.15%	37.53%	7.58%	333	247
40,000 - 45,000	91	3,855,670	9.54%	3,361,412	9.54%	47.08%	7.39%	345	268
45,000 - 50,000	96	4,518,833	11.18%	4,012,633	11.39%	58.47%	7.28%	340	261
50,000 - 55,000	63	3,278,728	8.11%	2,932,451	8.32%	66.79%	7.23%	347	270
55,000 - 60,000	37	2,115,828	5.23%	1,875,321	5.32%	72.11%	7.25%	338	261
60,000 - 65,000	49	3,065,713	7.58%	2,672,242	7.59%	79.70%	7.14%	346	270
65,000 - 70,000	27	1,824,982	4.51%	1,647,828	4.68%	84.37%	7.35%	356	281
70,000 - 75,000	21	1,532,744	3.79%	1,386,680	3.94%	88.31%	7.17%	350	280
75,000 - 80,000	15	1,142,733	2.83%	1,033,714	2.93%	91.24%	7.08%	325	259
80,000 - 85,000	13	1,067,153	2.64%	938,395	2.66%	93.91%	7.08%	342	281
85,000 - 90,000	9	780,065	1.93%	620,827	1.76%	95.67%	6.95%	339	266
90,000 - 95,000	5	462,631	1.14%	428,232	1.22%	96.89%	6.95%	360	292
95,000 - 100,000	4	393,640	0.97%	333,462	0.95%	97.83%	6.95%	348	275
100,000 - 105,000	2	200,702	0.50%	165,438	0.47%	98.30%	6.87%	360	277
105,000 - 110,000	2	214,950	0.53%	199,741	0.57%	98.87%	7.17%	360	289
110,000 - 115,000	1	112,000	0.28%	99,749	0.28%	99.15%	6.90%	360	284
115,000 - 120,000	2	236,040	0.58%	200,381	0.57%	99.72%	7.18%	269	203
120,000 - 125,000	1	120,000	0.30%	98,365	0.28%	100.00%	7.05%	240	165
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

Original Property Value

Min: 10,505 Max: 219,513 Average: 43,823

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	44	521,332	1.29%	420,221	1.19%	1.19%	9.42%	341	205
15,000 - 20,000	98	1,552,655	3.84%	1,258,835	3.57%	4.77%	9.02%	337	204
20,000 - 25,000	129	2,504,229	6.20%	2,133,161	6.05%	10.82%	8.41%	340	227
25,000 - 30,000	107	2,534,539	6.27%	2,154,154	6.11%	16.94%	7.99%	340	247
30,000 - 35,000	91	2,536,861	6.28%	2,202,049	6.25%	23.19%	7.66%	340	258
35,000 - 40,000	81	2,577,312	6.38%	2,248,585	6.38%	29.57%	7.73%	343	252
40,000 - 45,000	63	2,275,718	5.63%	1,991,673	5.65%	35.22%	7.55%	338	257
45,000 - 50,000	78	3,172,489	7.85%	2,748,124	7.80%	43.02%	7.53%	347	265
50,000 - 55,000	80	3,589,916	8.88%	3,166,367	8.99%	52.01%	7.27%	342	260
55,000 - 60,000	61	2,921,076	7.23%	2,627,407	7.46%	59.47%	7.23%	347	269
60,000 - 65,000	54	2,804,617	6.94%	2,497,523	7.09%	66.56%	7.30%	342	268
65,000 - 70,000	46	2,613,411	6.47%	2,344,564	6.65%	73.21%	7.28%	353	273
70,000 - 75,000	43	2,490,644	6.16%	2,202,038	6.25%	79.46%	7.18%	338	267
75,000 - 80,000	26	1,674,833	4.14%	1,459,937	4.14%	83.61%	7.15%	334	265
80,000 - 85,000	25	1,770,191	4.38%	1,627,582	4.62%	88.23%	7.10%	348	284
85,000 - 90,000	9	626,570	1.55%	533,786	1.52%	89.74%	7.07%	329	260
90,000 - 95,000	9	741,547	1.83%	624,706	1.77%	91.51%	7.08%	335	266
95,000 - 100,000	13	1,081,300	2.68%	906,733	2.57%	94.09%	7.04%	336	273
100,000 - 105,000	7	566,653	1.40%	513,479	1.46%	95.54%	6.93%	332	267
105,000 - 110,000	5	422,998	1.05%	320,709	0.91%	96.45%	7.36%	360	279
110,000 - 115,000	5	407,702	1.01%	346,279	0.98%	97.44%	7.00%	342	269
115,000 - 120,000	2	178,950	0.44%	167,495	0.48%	97.91%	7.18%	360	296
120,000 - 125,000	2	220,000	0.54%	198,577	0.56%	98.48%	6.97%	360	281
125,000 - 130,000	2	199,040	0.49%	169,090	0.48%	98.96%	7.24%	252	199
130,000 - 135,000	1	117,000	0.29%	107,428	0.30%	99.26%	7.05%	360	284
135,000 - 140,000	1	120,000	0.30%	98,365	0.28%	99.54%	7.05%	240	165
170,000 - 175,000	1	100,000	0.25%	74,157	0.21%	99.75%	6.68%	360	274
215,000 - 220,000	1	99,000	0.24%	87,536	0.25%	100.00%	6.90%	312	235
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

Original Loan To Value

Min: 36.00% Max: 98.00% WA (original balance):86.58% WA (remaining balance): 86.73%

Original LoanTo 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%	43,965	0.12%	0.12%	7.52%	299	230
40 %- 45%	7	160,692	0.40%	132,199	0.38%	0.50%	7.52%	335	260
45 %- 50%	6	236,177	0.58%	185,071	0.53%	1.03%	7.19%	334	261
50 %- 55%	13	387,644	0.96%	289,499	0.82%	1.85%	7.67%	303	228
55 %- 60%	16	534,612	1.32%	385,666	1.09%	2.94%	7.47%	316	239
60 %- 65%	14	566,172	1.40%	520,623	1.48%	4.42%	7.29%	343	275
65 %- 70%	22	788,075	1.95%	665,487	1.89%	6.31%	7.48%	299	219
70 %- 75%	38	1,213,095	3.00%	1,030,295	2.92%	9.23%	7.69%	332	246
75 %- 80%	47	1,632,536	4.04%	1,466,151	4.16%	13.39%	7.49%	335	265
80 %- 85%	79	3,198,070	7.91%	2,848,581	8.09%	21.48%	7.34%	331	258
85 %- 90%	185	7,429,827	18.38%	6,486,937	18.41%	39.89%	7.36%	341	261
90 %- 95%	558	21,757,704	53.83%	19,122,644	54.28%	94.17%	7.53%	347	264
95 %- 100%	97	2,466,476	6.10%	2,053,445	5.83%	100.00%	8.25%	345	217
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

Current Loan To Value

Min: 0.40% Max: 92.18% WA (original balance): 75.59% WA (remaining balance): 77.02%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 5%	4	104,390	0.26%	4,852	0.01%	0.01%	7.71%	272	167
5 %- 10%	4	150,316	0.37%	18,950	0.05%	0.07%	7.81%	346	260
10 %- 15%	1	30,335	0.08%	4,648	0.01%	0.08%	7.35%	360	290
15 %- 20%	3	86,168	0.21%	21,812	0.06%	0.14%	7.61%	360	275
20 %- 25%	4	55,248	0.14%	17,654	0.05%	0.19%	9.54%	305	153
25 %- 30%	2	24,673	0.06%	14,640	0.04%	0.23%	8.66%	214	112
30 %- 35%	8	292,256	0.72%	151,070	0.43%	0.66%	7.53%	286	209
35 %- 40%	7	217,878	0.54%	175,341	0.50%	1.16%	7.59%	318	231
40 %- 45%	21	789,830	1.95%	515,175	1.46%	2.62%	7.55%	300	212
45 %- 50%	22	846,853	2.10%	601,132	1.71%	4.33%	7.64%	309	215
50 %- 55%	22	545,419	1.35%	398,533	1.13%	5.46%	8.17%	321	216
55 %- 60%	41	1,501,915	3.72%	1,184,899	3.36%	8.82%	7.54%	317	233
60 %- 65%	40	1,394,572	3.45%	1,172,055	3.33%	12.15%	7.59%	308	228
65 %- 70%	66	2,301,200	5.69%	1,938,188	5.50%	17.65%	7.54%	309	218
70 %- 75%	122	4,126,180	10.21%	3,532,447	10.03%	27.68%	7.76%	325	226
75 %- 80%	269	8,715,356	21.56%	7,672,902	21.78%	49.46%	7.78%	346	247
80 %- 85%	269	11,473,998	28.39%	10,487,274	29.77%	79.23%	7.29%	356	277
85 %- 90%	173	7,578,934	18.75%	7,141,523	20.27%	99.50%	7.36%	359	299
90 %- 95%	6	185,060	0.46%	177,467	0.50%	100.00%	7.33%	349	297
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

Original Borrower Rate

Min: 6.40% Max: 9.49% WA (original balance): 7.18% 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%	45	2,269,209	5.61%	1,895,050	5.38%	5.38%	6.81%	335	249
6.50% - 6.75%	36	1,247,811	3.09%	1,020,753	2.90%	8.28%	7.06%	327	235
6.75% - 7.00%	215	8,090,672	20.02%	7,059,275	20.04%	28.31%	7.48%	352	259
7.00% - 7.25%	165	7,837,121	19.39%	6,798,025	19.30%	47.61%	7.37%	338	256
7.25% - 7.50%	241	10,274,288	25.42%	9,125,797	25.90%	73.51%	7.34%	338	269
7.50% - 7.75%	162	5,776,341	14.29%	5,318,455	15.10%	88.61%	7.62%	347	284
7.75% - 8.00%	175	3,901,440	9.65%	3,144,321	8.92%	97.53%	8.57%	344	213
8.00% - 8.25%	29	674,240	1.67%	590,638	1.68%	99.21%	8.23%	319	245
8.25% - 8.50%	6	118,614	0.29%	96,845	0.27%	99.49%	9.41%	320	203
8.50% - 8.75%	7	180,441	0.45%	136,273	0.39%	99.87%	9.34%	334	214
8.75% - 9.00%	1	16,800	0.04%	14,855	0.04%	99.91%	10.05%	360	235
9.00% - 9.25%	1	17,000	0.04%	15,652	0.04%	99.96%	9.00%	300	232
9.25% - 9.50%	1	16,606	0.04%	14,623	0.04%	100.00%	9.49%	300	224
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

Remaining Term

Min: 9

Max: 312

WA (original balance):258

WA (remaining balance): 262

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	7	195,687	0.48%	73,436	0.21%	0.21%	7.57%	139	46
60 - 119	29	774,878	1.92%	509,064	1.44%	1.65%	8.12%	204	104
120 - 179	68	2,436,984	6.03%	1,907,090	5.41%	7.07%	7.65%	251	156
180 - 239	333	9,091,522	22.49%	7,525,112	21.36%	28.43%	8.26%	331	212
240 - 299	484	20,152,789	49.86%	18,018,856	51.15%	79.57%	7.21%	357	280
300 - 359	163	7,768,722	19.22%	7,197,003	20.43%	100.00%	7.40%	360	307
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

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	254,124	0.63%	36,064	0.10%	0.10%	8.86%	303	187
5,000 - 10,000	40	608,387	1.51%	337,779	0.96%	1.06%	9.32%	329	210
10,000 - 15,000	120	1,932,087	4.78%	1,526,245	4.33%	5.39%	8.90%	330	202
15,000 - 20,000	151	3,080,915	7.62%	2,601,485	7.38%	12.78%	8.34%	337	226
20,000 - 25,000	127	3,294,948	8.15%	2,834,314	8.05%	20.82%	7.84%	334	241
25,000 - 30,000	124	3,894,646	9.64%	3,372,904	9.57%	30.40%	7.59%	341	259
30,000 - 35,000	83	3,049,001	7.54%	2,682,662	7.61%	38.01%	7.55%	342	257
35,000 - 40,000	85	3,715,635	9.19%	3,205,005	9.10%	47.11%	7.42%	338	257
40,000 - 45,000	99	4,673,382	11.56%	4,176,300	11.85%	58.96%	7.25%	347	272
45,000 - 50,000	69	3,591,550	8.89%	3,257,070	9.25%	68.21%	7.22%	346	271
50,000 - 55,000	36	2,100,195	5.20%	1,876,033	5.33%	73.53%	7.24%	345	263
55,000 - 60,000	47	2,941,468	7.28%	2,694,223	7.65%	81.18%	7.21%	353	280
60,000 - 65,000	22	1,553,341	3.84%	1,380,141	3.92%	85.10%	7.17%	335	266
65,000 - 70,000	26	1,902,813	4.71%	1,764,039	5.01%	90.10%	7.11%	353	287
70,000 - 75,000	15	1,191,338	2.95%	1,077,737	3.06%	93.16%	7.07%	333	271
75,000 - 80,000	10	833,712	2.06%	776,533	2.20%	95.37%	7.00%	360	297
80,000 - 85,000	5	445,555	1.10%	412,214	1.17%	96.54%	6.91%	360	289
85,000 - 90,000	5	474,153	1.17%	436,843	1.24%	97.78%	7.01%	350	283
90,000 - 95,000	3	319,382	0.79%	277,689	0.79%	98.57%	7.17%	293	230
95,000 - 100,000	3	340,000	0.84%	296,943	0.84%	99.41%	7.00%	318	240
100,000 - 105,000	1	106,950	0.26%	100,912	0.29%	99.70%	7.30%	360	301
105,000 - 110,000	1	117,000	0.29%	107,428	0.30%	100.00%	7.05%	360	284
Total	1,084	40,420,582	100.00%	35,230,562			7.50%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

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	2.54%	864,738	2.45%	2.45%	6.71%	339	254
6.75% - 7.00%	116	6,072,120	15.02%	5,343,840	15.17%	17.62%	6.87%	347	271
7.00% - 7.25%	124	6,940,627	17.17%	6,144,811	17.44%	35.06%	7.10%	340	268
7.25% - 7.50%	263	11,056,701	27.35%	9,797,385	27.81%	62.87%	7.31%	337	267
7.50% - 7.75%	172	6,437,327	15.93%	5,862,562	16.64%	79.51%	7.55%	345	279
7.75% - 8.00%	72	1,703,136	4.21%	1,481,668	4.21%	83.72%	7.79%	336	246
8.00% - 8.25%	38	915,145	2.26%	766,367	2.18%	85.90%	8.07%	320	230
8.25% - 8.50%	29	1,089,578	2.70%	872,143	2.48%	88.37%	8.38%	354	215
8.50% - 8.75%	34	1,062,500	2.63%	856,970	2.43%	90.80%	8.63%	352	209
8.75% - 9.00%	51	1,313,180	3.25%	1,038,821	2.95%	93.75%	8.86%	351	203
9.00% - 9.25%	58	1,119,739	2.77%	903,809	2.57%	96.32%	9.12%	347	205
9.25% - 9.50%	41	721,170	1.78%	577,793	1.64%	97.96%	9.36%	345	205
9.50% - 9.75%	28	420,493	1.04%	328,890	0.93%	98.89%	9.59%	337	192
9.75% - 10.00%	32	389,143	0.96%	265,658	0.75%	99.64%	9.75%	329	179
10.00% - 10.25%	9	115,605	0.29%	95,358	0.27%	99.92%	10.05%	339	206
10.25% - 10.50%	2	27,377	0.07%	20,182	0.06%	99.97%	10.34%	274	156
10.50% - 10.75%	1	10,910	0.03%	9,565	0.03%	100.00%	10.50%	360	244
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
December 2019

For La Hipotecaria El Salvador
Cutoff Date: 12/31/2019

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	0.21%	65,576	0.19%	0.19%	8.18%	360	176
2005	20	516,127	1.28%	373,285	1.06%	1.25%	8.95%	333	160
2006	26	587,073	1.45%	444,934	1.26%	2.51%	8.86%	350	189
2007	93	2,086,107	5.16%	1,645,058	4.67%	7.18%	8.93%	350	201
2008	118	2,840,125	7.03%	2,306,145	6.55%	13.72%	8.74%	354	216
2009	16	375,911	0.93%	278,062	0.79%	14.51%	9.03%	336	211
2010	26	740,560	1.83%	600,008	1.70%	16.22%	8.35%	330	217
2011	56	1,840,718	4.55%	1,514,843	4.30%	20.52%	7.52%	329	229
2012	75	3,221,168	7.97%	2,703,429	7.67%	28.19%	7.07%	336	247
2013	268	11,513,605	28.48%	10,131,508	28.76%	56.95%	7.13%	341	264
2014	199	7,948,966	19.67%	7,203,994	20.45%	77.40%	7.29%	340	275
2015	184	8,665,598	21.44%	7,963,721	22.60%	100.00%	7.40%	343	290
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
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For La Hipotecaria El Salvador
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Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	1,084	40,420,582	100.00%	35,230,562	100.00%	100.00%	7.53%	342	258
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

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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	352	10,310,332	25.51%	8,566,666	24.32%	24.32%	7.92%	319	221
New Property	176	7,816,226	19.34%	6,795,935	19.29%	43.61%	7.41%	354	260
Used Property	556	22,294,023	55.16%	19,867,961	56.39%	100.00%	7.39%	348	275
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

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Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	979	37,096,200	91.78%	32,221,507	91.46%	91.46%	7.51%	341	259
30	38	1,317,462	3.26%	1,197,033	3.40%	94.86%	7.66%	347	262
60	28	897,001	2.22%	802,224	2.28%	97.13%	7.63%	343	248
90	16	475,080	1.18%	432,147	1.23%	98.36%	7.94%	356	251
120	5	115,346	0.29%	104,443	0.30%	98.66%	8.47%	348	236
150	5	138,294	0.34%	127,472	0.36%	99.02%	8.32%	360	263
180	5	119,378	0.30%	107,789	0.31%	99.32%	8.10%	356	247
240	1	38,955	0.10%	31,129	0.09%	99.41%	7.07%	240	143
330	2	70,470	0.17%	68,808	0.20%	99.61%	7.31%	330	277
390+	5	152,395	0.38%	138,010	0.39%	100.00%	7.97%	331	226
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

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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	0.33%	113,921	0.32%	0.32%	7.76%	316	230
Ahuachapan	6	143,222	0.35%	129,686	0.37%	0.69%	7.99%	317	243
Cabañas	2	53,900	0.13%	40,374	0.11%	0.81%	8.88%	360	189
Cuscatlan	3	59,283	0.15%	50,438	0.14%	0.95%	8.67%	308	199
La Libertad	307	13,202,107	32.66%	11,624,799	33.00%	33.95%	7.33%	344	263
La Paz	6	140,992	0.35%	117,310	0.33%	34.28%	8.43%	308	196
San Miguel	8	163,584	0.40%	140,564	0.40%	34.68%	8.60%	341	216
San Salvador	595	22,662,935	56.07%	19,774,996	56.13%	90.81%	7.55%	342	260
San Vicente	3	63,582	0.16%	53,137	0.15%	90.96%	8.54%	348	216
Santa Ana	123	3,229,211	7.99%	2,712,801	7.70%	98.66%	7.84%	333	239
Sonsonate	25	553,377	1.37%	458,183	1.30%	99.96%	8.37%	336	218
Usulután	1	16,005	0.04%	14,354	0.04%	100.00%	6.75%	360	290
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

District

District	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	5	132,382	0.33%	113,921	0.32%	0.32%	7.76%	316	230
AHUACHAPAN	6	143,222	0.35%	129,686	0.37%	0.69%	7.99%	317	243
ANTIGUO CUSCATLAN	16	865,453	2.14%	763,176	2.17%	2.86%	7.18%	321	248
APOPA	4	80,731	0.20%	61,430	0.17%	3.03%	8.48%	255	148
AYUTUXTEPEQUE	24	956,492	2.37%	800,320	2.27%	5.30%	7.82%	340	234
CHALCHUAPA	9	224,490	0.56%	191,996	0.54%	5.85%	7.93%	315	227
CIUDAD ARCE	1	11,989	0.03%	10,071	0.03%	5.88%	9.75%	360	211
CIUDAD DELGADO	18	606,851	1.50%	518,206	1.47%	7.35%	7.81%	350	259
CIUDAD MERLIOT	1	44,224	0.11%	40,323	0.11%	7.46%	7.25%	360	281
COJUTEPEQUE	3	59,283	0.15%	50,438	0.14%	7.61%	8.67%	308	199
COLON	18	945,380	2.34%	856,601	2.43%	10.04%	7.39%	357	273
CUSCATANCINGO	13	255,805	0.63%	216,335	0.61%	10.65%	8.28%	326	213
ILOBASCO	1	27,900	0.07%	21,364	0.06%	10.71%	8.86%	360	185
ILOPANGO	43	1,602,329	3.96%	1,394,201	3.96%	14.67%	7.55%	347	270
JUAYUA	1	12,215	0.03%	10,842	0.03%	14.70%	9.75%	360	217
LOURDES	75	3,261,141	8.07%	2,862,862	8.13%	22.83%	7.17%	348	261
MEJICANOS	141	4,837,961	11.97%	4,254,261	12.08%	34.90%	7.54%	339	260
METAPAN	6	104,823	0.26%	66,765	0.19%	35.09%	8.82%	360	226
NEJAPA	11	244,859	0.61%	224,391	0.64%	35.73%	7.78%	355	276
NUEVA SAN SALVADOR	6	288,806	0.71%	251,027	0.71%	36.44%	7.15%	311	235
NUEVO CUSCATLAN	1	36,802	0.09%	24,494	0.07%	36.51%	8.37%	300	121
PANCHIMALCO	3	131,410	0.33%	122,444	0.35%	36.86%	7.31%	356	296
PUERTO LA LIBERTAD	1	14,477	0.04%	9,668	0.03%	36.89%	8.97%	288	145
QUEZALTEPEQUE	37	1,459,512	3.61%	1,320,216	3.75%	40.63%	7.33%	347	267
SAN ANTONIO DEL MONTE	9	187,999	0.47%	139,792	0.40%	41.03%	8.83%	315	179
SAN ANTONIO PAJONAL	1	22,422	0.06%	19,237	0.05%	41.08%	8.56%	324	218
SAN JACINTO	3	100,479	0.25%	73,715	0.21%	41.29%	8.80%	333	181
SAN JUAN OPICO	30	984,727	2.44%	825,038	2.34%	43.63%	7.64%	351	247
SAN MARCOS	20	608,404	1.51%	541,455	1.54%	45.17%	7.76%	342	261
SAN MARTIN	9	185,467	0.46%	150,566	0.43%	45.60%	8.38%	332	217
SAN MIGUEL	8	163,584	0.40%	140,564	0.40%	46.00%	8.60%	341	216
SAN SALVADOR	218	10,321,268	25.53%	9,063,099	25.73%	71.72%	7.35%	341	266
SAN SEBASTIAN	2	46,500	0.12%	38,551	0.11%	71.83%	8.27%	343	213
SAN SEBASTIAN SALITRILLO	4	84,210	0.21%	74,845	0.21%	72.05%	8.00%	352	248
SAN VICENTE	1	17,082	0.04%	14,586	0.04%	72.09%	9.28%	360	224
SANTA ANA	103	2,793,267	6.91%	2,359,958	6.70%	78.79%	7.78%	333	240
SANTA TECLA	116	4,998,659	12.37%	4,398,807	12.49%	91.27%	7.38%	342	270
SANTO TOMAS	18	1,220,541	3.02%	1,053,505	2.99%	94.26%	7.30%	350	270
SENSUNTEPEQUE	1	26,000	0.06%	19,010	0.05%	94.32%	8.90%	360	193
SONSONATE	9	186,093	0.46%	157,928	0.45%	94.76%	8.54%	353	227

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SONZACATE	6	167,070	0.41%	149,620	0.42%	95.19%	7.56%	338	252
SOYAPANGO	57	1,320,421	3.27%	1,145,640	3.25%	98.44%	8.28%	350	243
TONACATEPEQUE	13	189,918	0.47%	155,427	0.44%	98.88%	9.33%	350	210
USULUTAN	1	16,005	0.04%	14,354	0.04%	98.92%	6.75%	360	290
ZACATECOLUCA	6	140,992	0.35%	117,310	0.33%	99.25%	8.43%	308	196
ZARAGOZA	5	290,936	0.72%	262,515	0.75%	100.00%	7.39%	360	271
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

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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	0.64%	190,005	0.54%	0.54%	8.68%	344	204
DD	711	26,610,051	65.83%	23,461,123	66.59%	67.13%	7.46%	339	260
VOL	365	13,552,389	33.53%	11,579,434	32.87%	100.00%	7.63%	347	255
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

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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	0.91%	291,287	0.83%	0.83%	8.37%	342	214
SANTA ANA NORTE	8	142,078	0.35%	90,327	0.26%	1.08%	9.47%	332	170
URB. LA CIMA IV	7	323,157	0.80%	297,865	0.85%	1.93%	7.37%	348	286
URB. SANTA ANA NORTE	7	121,201	0.30%	81,211	0.23%	2.16%	8.40%	360	234
RESIDENCIAL LA GLORIA	6	181,478	0.45%	161,816	0.46%	2.62%	7.64%	341	247
URB. RESIDENCIAL LA GLORIA	6	231,636	0.57%	214,716	0.61%	3.23%	7.23%	360	291
RESIDENCIAL SEVILLA	4	74,115	0.18%	57,822	0.16%	3.39%	9.26%	334	178
URB ALTOS DEL BOULEVARD	4	173,000	0.43%	157,904	0.45%	3.84%	7.63%	357	277
URB BOSQUES DE LA PAZ	4	110,063	0.27%	99,465	0.28%	4.12%	7.32%	310	234
URB. LA CIMA III	4	245,283	0.61%	220,865	0.63%	4.75%	7.35%	360	288
URB. RESIDENCIAL SANTA TERESA	4	245,322	0.61%	207,806	0.59%	5.34%	7.10%	350	271
Otros	1,013	38,206,838	94.52%	33,349,477	94.66%	100.00%	7.51%	341	258
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					

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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	766	30,330,787	75.04%	26,445,016	75.06%	75.06%	7.44%	340	259
B	318	10,089,794	24.96%	8,785,545	24.94%	100.00%	7.78%	347	254
Total	1,084	40,420,582	100.00%	35,230,562			7.53%	342	258
Minimum		9,086		122			6.67%	120	9
Maximum		120,000		107,428			10.50%	360	312
Average		37,288		32,501					