



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
January 2020

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 1/31/2020.

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

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	2	42,000	0.10%	8,390	0.02%	0.02%	7.49%	120	38
132	1	45,770	0.11%	22,570	0.06%	0.09%	7.10%	132	53
144	1	56,106	0.14%	27,058	0.08%	0.17%	6.90%	144	58
156	1	35,128	0.09%	27,087	0.08%	0.24%	7.29%	156	107
180	17	628,301	1.57%	444,383	1.27%	1.52%	7.48%	180	109
192	1	11,600	0.03%	3,177	0.01%	1.53%	9.75%	192	46
216	5	153,662	0.38%	117,852	0.34%	1.87%	8.14%	216	136
228	4	66,597	0.17%	46,830	0.13%	2.00%	7.96%	228	124
240	40	1,757,635	4.39%	1,387,430	3.98%	5.98%	7.42%	240	161
252	7	150,621	0.38%	109,213	0.31%	6.29%	8.07%	252	147
264	12	505,696	1.26%	422,962	1.21%	7.50%	7.26%	264	188
276	12	530,071	1.32%	448,407	1.29%	8.79%	7.24%	276	202
288	9	293,407	0.73%	235,578	0.68%	9.46%	7.61%	288	188
300	79	2,370,245	5.92%	2,024,362	5.80%	15.27%	7.60%	300	214
312	12	385,010	0.96%	306,731	0.88%	16.15%	7.95%	312	213
324	15	424,919	1.06%	379,536	1.09%	17.24%	7.72%	324	246
336	16	448,480	1.12%	363,888	1.04%	18.28%	7.77%	336	243
348	26	907,270	2.27%	797,270	2.29%	20.56%	7.81%	348	250
360	816	31,235,294	78.00%	27,707,247	79.44%	100.00%	7.52%	360	276
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

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%	37,756	0.11%	0.11%	9.80%	348	204
10,000 - 15,000	76	967,345	2.42%	772,157	2.21%	2.32%	9.27%	339	206
15,000 - 20,000	142	2,497,500	6.24%	2,082,088	5.97%	8.29%	8.68%	339	217
20,000 - 25,000	132	2,941,259	7.34%	2,460,896	7.06%	15.35%	8.10%	336	236
25,000 - 30,000	127	3,452,267	8.62%	2,971,733	8.52%	23.87%	7.70%	339	254
30,000 - 35,000	93	2,991,175	7.47%	2,644,530	7.58%	31.45%	7.69%	349	261
35,000 - 40,000	67	2,487,226	6.21%	2,132,827	6.11%	37.56%	7.59%	335	247
40,000 - 45,000	91	3,855,670	9.63%	3,352,732	9.61%	47.18%	7.39%	345	267
45,000 - 50,000	95	4,469,833	11.16%	3,973,499	11.39%	58.57%	7.28%	342	262
50,000 - 55,000	63	3,278,728	8.19%	2,927,303	8.39%	66.96%	7.23%	347	269
55,000 - 60,000	36	2,056,566	5.14%	1,816,784	5.21%	72.17%	7.26%	337	259
60,000 - 65,000	48	3,002,771	7.50%	2,608,859	7.48%	79.65%	7.15%	345	268
65,000 - 70,000	27	1,824,982	4.56%	1,645,336	4.72%	84.37%	7.35%	356	280
70,000 - 75,000	21	1,532,744	3.83%	1,384,494	3.97%	88.33%	7.17%	350	279
75,000 - 80,000	15	1,142,733	2.85%	1,031,863	2.96%	91.29%	7.08%	325	258
80,000 - 85,000	13	1,067,153	2.66%	936,972	2.69%	93.98%	7.08%	342	280
85,000 - 90,000	8	691,715	1.73%	579,577	1.66%	95.64%	6.91%	336	260
90,000 - 95,000	5	462,631	1.16%	427,725	1.23%	96.87%	6.95%	360	291
95,000 - 100,000	4	393,640	0.98%	331,605	0.95%	97.82%	6.95%	348	274
100,000 - 105,000	2	200,702	0.50%	164,594	0.47%	98.29%	6.87%	360	276
105,000 - 110,000	2	214,950	0.54%	199,481	0.57%	98.86%	7.17%	360	288
110,000 - 115,000	1	112,000	0.28%	99,410	0.29%	99.15%	6.90%	360	283
115,000 - 120,000	2	236,040	0.59%	199,747	0.57%	99.72%	7.18%	269	202
120,000 - 125,000	1	120,000	0.30%	98,000	0.28%	100.00%	7.05%	240	164
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

Original Property Value

Min: 10,505 Max: 219,513 Average: 43,746

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	1.30%	418,850	1.20%	1.20%	9.42%	341	204
15,000 - 20,000	98	1,552,655	3.88%	1,254,472	3.60%	4.80%	9.02%	337	203
20,000 - 25,000	128	2,484,069	6.20%	2,111,380	6.05%	10.85%	8.40%	339	226
25,000 - 30,000	107	2,534,539	6.33%	2,148,353	6.16%	17.01%	7.99%	340	246
30,000 - 35,000	89	2,482,761	6.20%	2,154,069	6.18%	23.19%	7.66%	343	260
35,000 - 40,000	81	2,577,312	6.44%	2,244,634	6.44%	29.62%	7.73%	343	251
40,000 - 45,000	62	2,236,763	5.59%	1,957,389	5.61%	35.23%	7.56%	340	258
45,000 - 50,000	78	3,172,489	7.92%	2,740,709	7.86%	43.09%	7.53%	347	264
50,000 - 55,000	80	3,589,916	8.96%	3,161,035	9.06%	52.15%	7.27%	342	259
55,000 - 60,000	61	2,921,076	7.29%	2,623,067	7.52%	59.67%	7.23%	347	268
60,000 - 65,000	54	2,804,617	7.00%	2,492,102	7.14%	66.82%	7.30%	342	267
65,000 - 70,000	44	2,491,206	6.22%	2,229,011	6.39%	73.21%	7.30%	353	271
70,000 - 75,000	42	2,441,644	6.10%	2,164,298	6.20%	79.41%	7.18%	342	269
75,000 - 80,000	26	1,674,833	4.18%	1,457,537	4.18%	83.59%	7.15%	334	264
80,000 - 85,000	25	1,770,191	4.42%	1,624,877	4.66%	88.25%	7.10%	348	283
85,000 - 90,000	9	626,570	1.56%	532,327	1.53%	89.78%	7.07%	329	259
90,000 - 95,000	9	741,547	1.85%	623,527	1.79%	91.56%	7.08%	335	265
95,000 - 100,000	12	992,950	2.48%	865,104	2.48%	94.04%	7.02%	334	269
100,000 - 105,000	7	566,653	1.41%	512,661	1.47%	95.51%	6.93%	332	266
105,000 - 110,000	5	422,998	1.06%	320,032	0.92%	96.43%	7.36%	360	278
110,000 - 115,000	5	407,702	1.02%	344,570	0.99%	97.42%	7.00%	342	268
115,000 - 120,000	2	178,950	0.45%	167,292	0.48%	97.90%	7.18%	360	295
120,000 - 125,000	2	220,000	0.55%	198,088	0.57%	98.47%	6.97%	360	280
125,000 - 130,000	2	199,040	0.50%	168,496	0.48%	98.95%	7.24%	252	198
130,000 - 135,000	1	117,000	0.29%	107,308	0.31%	99.26%	7.05%	360	283
135,000 - 140,000	1	120,000	0.30%	98,000	0.28%	99.54%	7.05%	240	164
170,000 - 175,000	1	100,000	0.25%	73,426	0.21%	99.75%	6.68%	360	273
215,000 - 220,000	1	99,000	0.25%	87,357	0.25%	100.00%	6.90%	312	234
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

Original Loan To Value

Min: 36.00% Max: 98.00% WA (original balance): 86.57% 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%	43,858	0.13%	0.13%	7.52%	299	229
40 %- 45%	7	160,692	0.40%	131,982	0.38%	0.50%	7.52%	335	259
45 %- 50%	6	236,177	0.59%	184,573	0.53%	1.03%	7.19%	334	260
50 %- 55%	13	387,644	0.97%	288,158	0.83%	1.86%	7.67%	303	227
55 %- 60%	16	534,612	1.33%	383,734	1.10%	2.96%	7.47%	316	238
60 %- 65%	14	566,172	1.41%	519,959	1.49%	4.45%	7.29%	343	274
65 %- 70%	21	739,075	1.85%	631,511	1.81%	6.26%	7.50%	307	226
70 %- 75%	38	1,213,095	3.03%	1,027,739	2.95%	9.21%	7.69%	332	245
75 %- 80%	47	1,632,536	4.08%	1,464,137	4.20%	13.40%	7.49%	335	264
80 %- 85%	78	3,173,070	7.92%	2,833,228	8.12%	21.53%	7.34%	333	258
85 %- 90%	184	7,390,872	18.46%	6,441,667	18.47%	40.00%	7.36%	341	261
90 %- 95%	554	21,526,990	53.75%	18,904,397	54.20%	94.19%	7.54%	347	263
95 %- 100%	96	2,437,376	6.09%	2,025,029	5.81%	100.00%	8.25%	346	216
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

Current Loan To Value

Min: 0.40% Max: 91.98% WA (original balance): 75.53% WA (remaining balance): 76.96%

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%	3,995	0.01%	0.01%	7.71%	272	166
5 %- 10%	4	150,316	0.38%	18,056	0.05%	0.06%	7.81%	346	259
10 %- 15%	2	53,853	0.13%	8,203	0.02%	0.09%	7.79%	360	260
15 %- 20%	3	76,645	0.19%	20,364	0.06%	0.15%	7.77%	360	275
20 %- 25%	3	41,253	0.10%	14,171	0.04%	0.19%	9.47%	287	139
25 %- 30%	3	66,420	0.17%	27,995	0.08%	0.27%	7.77%	306	217
30 %- 35%	8	265,779	0.66%	140,548	0.40%	0.67%	7.80%	297	207
35 %- 40%	6	205,508	0.51%	169,616	0.49%	1.16%	7.47%	322	236
40 %- 45%	21	748,530	1.87%	498,488	1.43%	2.58%	7.71%	308	208
45 %- 50%	20	750,803	1.87%	539,151	1.55%	4.13%	7.56%	303	214
50 %- 55%	22	545,419	1.36%	395,787	1.13%	5.26%	8.17%	321	215
55 %- 60%	43	1,529,002	3.82%	1,197,679	3.43%	8.70%	7.55%	316	230
60 %- 65%	39	1,394,674	3.48%	1,170,353	3.36%	12.05%	7.57%	308	228
65 %- 70%	64	2,240,815	5.60%	1,892,048	5.42%	17.48%	7.53%	311	221
70 %- 75%	130	4,276,659	10.68%	3,644,888	10.45%	27.93%	7.81%	326	224
75 %- 80%	268	9,018,182	22.52%	7,935,389	22.75%	50.68%	7.75%	346	247
80 %- 85%	260	10,890,540	27.19%	9,959,877	28.55%	79.23%	7.28%	355	277
85 %- 90%	170	7,503,963	18.74%	7,066,039	20.26%	99.49%	7.36%	359	298
90 %- 95%	6	185,060	0.46%	177,323	0.51%	100.00%	7.33%	349	296
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

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%	45	2,269,209	5.67%	1,889,673	5.42%	5.42%	6.81%	335	248
6.50% - 6.75%	35	1,208,856	3.02%	987,027	2.83%	8.25%	7.06%	330	237
6.75% - 7.00%	213	7,968,468	19.90%	6,933,049	19.88%	28.12%	7.49%	352	257
7.00% - 7.25%	162	7,738,861	19.32%	6,708,571	19.23%	47.36%	7.37%	339	256
7.25% - 7.50%	240	10,185,938	25.43%	9,069,515	26.00%	73.36%	7.34%	338	268
7.50% - 7.75%	161	5,751,341	14.36%	5,301,654	15.20%	88.56%	7.62%	348	284
7.75% - 8.00%	175	3,901,440	9.74%	3,123,801	8.96%	97.52%	8.57%	344	212
8.00% - 8.25%	29	674,240	1.68%	589,269	1.69%	99.20%	8.23%	319	244
8.25% - 8.50%	6	118,614	0.30%	96,541	0.28%	99.48%	9.41%	320	202
8.50% - 8.75%	7	180,441	0.45%	135,829	0.39%	99.87%	9.34%	334	213
8.75% - 9.00%	1	16,800	0.04%	14,834	0.04%	99.91%	10.05%	360	234
9.00% - 9.25%	1	17,000	0.04%	15,625	0.04%	99.96%	9.00%	300	231
9.25% - 9.50%	1	16,606	0.04%	14,583	0.04%	100.00%	9.49%	300	223
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

Remaining Term

Min: 8

Max: 311

WA (original balance):257

WA (remaining balance): 261

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	6	170,687	0.43%	61,622	0.18%	0.18%	7.55%	141	46
60 - 119	29	749,312	1.87%	484,618	1.39%	1.57%	8.18%	205	104
120 - 179	66	2,371,970	5.92%	1,856,628	5.32%	6.89%	7.65%	252	156
180 - 239	334	9,146,397	22.84%	7,513,080	21.54%	28.43%	8.26%	332	211
240 - 299	498	20,681,814	51.64%	18,495,047	53.02%	81.45%	7.22%	357	280
300 - 359	143	6,927,632	17.30%	6,468,976	18.55%	100.00%	7.39%	360	306
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	13	265,829	0.66%	38,263	0.11%	0.11%	8.96%	300	182
5,000 - 10,000	40	607,799	1.52%	340,582	0.98%	1.09%	9.35%	331	212
10,000 - 15,000	121	1,957,799	4.89%	1,539,864	4.41%	5.50%	8.89%	333	203
15,000 - 20,000	150	3,077,141	7.68%	2,588,194	7.42%	12.92%	8.33%	336	224
20,000 - 25,000	124	3,219,632	8.04%	2,768,209	7.94%	20.86%	7.82%	335	242
25,000 - 30,000	124	3,903,029	9.75%	3,372,147	9.67%	30.53%	7.59%	341	258
30,000 - 35,000	80	2,920,663	7.29%	2,584,175	7.41%	37.93%	7.56%	346	260
35,000 - 40,000	87	3,776,795	9.43%	3,278,007	9.40%	47.33%	7.42%	335	252
40,000 - 45,000	97	4,573,677	11.42%	4,094,146	11.74%	59.07%	7.24%	349	273
45,000 - 50,000	69	3,600,915	8.99%	3,257,365	9.34%	68.41%	7.21%	346	270
50,000 - 55,000	35	2,044,763	5.11%	1,823,644	5.23%	73.64%	7.27%	343	261
55,000 - 60,000	45	2,815,526	7.03%	2,577,354	7.39%	81.03%	7.21%	355	281
60,000 - 65,000	23	1,623,091	4.05%	1,441,403	4.13%	85.16%	7.16%	336	266
65,000 - 70,000	26	1,907,928	4.76%	1,766,871	5.07%	90.22%	7.12%	353	286
70,000 - 75,000	14	1,116,473	2.79%	1,005,132	2.88%	93.11%	7.07%	331	268
75,000 - 80,000	10	833,712	2.08%	775,403	2.22%	95.33%	7.00%	360	296
80,000 - 85,000	5	445,555	1.11%	411,876	1.18%	96.51%	6.91%	360	288
85,000 - 90,000	5	474,153	1.18%	436,268	1.25%	97.76%	7.01%	350	282
90,000 - 95,000	3	319,382	0.80%	276,867	0.79%	98.55%	7.17%	293	229
95,000 - 100,000	3	340,000	0.85%	296,088	0.85%	99.40%	7.00%	318	239
100,000 - 105,000	1	106,950	0.27%	100,803	0.29%	99.69%	7.30%	360	300
105,000 - 110,000	1	117,000	0.29%	107,308	0.31%	100.00%	7.05%	360	283
Total	1,076	40,047,812	100.00%	34,879,971			7.50%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

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	2.56%	861,413	2.47%	2.47%	6.71%	339	253
6.75% - 7.00%	114	5,949,916	14.86%	5,221,188	14.97%	17.44%	6.87%	347	270
7.00% - 7.25%	122	6,852,672	17.11%	6,070,022	17.40%	34.84%	7.10%	341	269
7.25% - 7.50%	262	10,968,351	27.39%	9,738,633	27.92%	62.76%	7.31%	337	266
7.50% - 7.75%	170	6,383,227	15.94%	5,820,871	16.69%	79.45%	7.55%	346	280
7.75% - 8.00%	72	1,703,136	4.25%	1,477,270	4.24%	83.69%	7.79%	336	245
8.00% - 8.25%	38	915,145	2.29%	764,851	2.19%	85.88%	8.07%	320	229
8.25% - 8.50%	29	1,089,578	2.72%	869,004	2.49%	88.37%	8.38%	354	214
8.50% - 8.75%	34	1,062,500	2.65%	855,154	2.45%	90.82%	8.63%	352	208
8.75% - 9.00%	51	1,313,180	3.28%	1,025,329	2.94%	93.76%	8.86%	351	202
9.00% - 9.25%	58	1,119,739	2.80%	901,278	2.58%	96.34%	9.12%	347	204
9.25% - 9.50%	40	701,010	1.75%	558,639	1.60%	97.95%	9.36%	344	203
9.50% - 9.75%	28	420,493	1.05%	327,484	0.94%	98.89%	9.59%	337	191
9.75% - 10.00%	32	389,143	0.97%	264,064	0.76%	99.64%	9.75%	329	178
10.00% - 10.25%	9	115,605	0.29%	95,117	0.27%	99.91%	10.05%	339	205
10.25% - 10.50%	2	27,377	0.07%	20,097	0.06%	99.97%	10.34%	274	155
10.50% - 10.75%	1	10,910	0.03%	9,558	0.03%	100.00%	10.50%	360	243
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

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%	65,486	0.19%	0.19%	8.18%	360	175
2005	20	516,127	1.29%	360,568	1.03%	1.22%	8.95%	333	159
2006	26	587,073	1.47%	443,492	1.27%	2.49%	8.86%	350	188
2007	93	2,086,107	5.21%	1,639,621	4.70%	7.19%	8.93%	350	200
2008	117	2,819,965	7.04%	2,282,794	6.54%	13.74%	8.74%	354	215
2009	16	375,911	0.94%	277,046	0.79%	14.53%	9.03%	336	210
2010	26	740,560	1.85%	598,034	1.71%	16.25%	8.35%	330	216
2011	54	1,772,663	4.43%	1,455,431	4.17%	20.42%	7.52%	332	231
2012	75	3,221,168	8.04%	2,694,947	7.73%	28.15%	7.07%	336	246
2013	264	11,317,401	28.26%	9,956,480	28.54%	56.69%	7.13%	342	264
2014	199	7,948,966	19.85%	7,193,348	20.62%	77.31%	7.29%	340	274
2015	183	8,577,248	21.42%	7,912,723	22.69%	100.00%	7.40%	342	289
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2020

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2020

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	1,076	40,047,812	100.00%	34,879,971	100.00%	100.00%	7.53%	342	257
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

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La Hipotecaria El Salvador - Trust XIII
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For La Hipotecaria El Salvador
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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	349	10,197,377	25.46%	8,468,422	24.28%	24.28%	7.93%	320	221
New Property	174	7,694,022	19.21%	6,668,645	19.12%	43.40%	7.42%	354	258
Used Property	553	22,156,413	55.32%	19,742,905	56.60%	100.00%	7.39%	348	274
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

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For La Hipotecaria El Salvador
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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	980	36,893,395	92.12%	32,015,507	91.79%	91.79%	7.52%	342	258
30	31	1,049,020	2.62%	950,751	2.73%	94.51%	7.65%	338	252
60	25	935,598	2.34%	843,665	2.42%	96.93%	7.46%	347	258
90	22	648,127	1.62%	590,156	1.69%	98.62%	7.87%	352	252
120	3	65,150	0.16%	57,214	0.16%	98.79%	8.69%	339	204
150	5	157,704	0.39%	147,417	0.42%	99.21%	8.02%	360	273
180	2	37,560	0.09%	32,220	0.09%	99.30%	9.08%	348	206
210	1	38,393	0.10%	36,304	0.10%	99.41%	7.35%	360	280
330	2	70,470	0.18%	68,728	0.20%	99.60%	7.31%	330	276
390+	5	152,395	0.38%	138,010	0.40%	100.00%	7.97%	331	225
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

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La Hipotecaria El Salvador - Trust XIII
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For La Hipotecaria El Salvador
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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%	113,712	0.33%	0.33%	7.76%	316	229
Ahuachapan	6	143,222	0.36%	129,461	0.37%	0.70%	7.99%	317	242
Cabañas	2	53,900	0.13%	29,316	0.08%	0.78%	8.88%	360	188
Cuscatlan	3	59,283	0.15%	50,320	0.14%	0.93%	8.67%	308	198
La Libertad	304	12,991,552	32.44%	11,451,095	32.83%	33.76%	7.34%	344	262
La Paz	6	140,992	0.35%	116,944	0.34%	34.09%	8.43%	308	195
San Miguel	8	163,584	0.41%	140,214	0.40%	34.49%	8.60%	341	215
San Salvador	590	22,500,720	56.18%	19,619,364	56.25%	90.74%	7.55%	343	260
San Vicente	3	63,582	0.16%	53,047	0.15%	90.89%	8.54%	348	215
Santa Ana	123	3,229,211	8.06%	2,705,200	7.76%	98.65%	7.84%	333	238
Sonsonate	25	553,377	1.38%	456,946	1.31%	99.96%	8.37%	336	217
Usulután	1	16,005	0.04%	14,354	0.04%	100.00%	6.75%	360	289
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

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%	113,712	0.33%	0.33%	7.76%	316	229
AHUACHAPAN	6	143,222	0.36%	129,461	0.37%	0.70%	7.99%	317	242
ANTIGUO CUSCATLAN	16	865,453	2.16%	761,673	2.18%	2.88%	7.18%	321	247
APOPA	4	80,731	0.20%	61,148	0.18%	3.06%	8.48%	255	147
AYUTUXTEPEQUE	23	907,492	2.27%	766,340	2.20%	5.25%	7.86%	348	240
CHALCHUAPA	9	224,490	0.56%	191,493	0.55%	5.80%	7.93%	315	226
CIUDAD ARCE	1	11,989	0.03%	10,050	0.03%	5.83%	9.75%	360	210
CIUDAD DELGADO	18	606,851	1.52%	516,042	1.48%	7.31%	7.81%	350	258
CIUDAD MERLIOT	1	44,224	0.11%	40,277	0.12%	7.43%	7.25%	360	280
COJUTEPEQUE	3	59,283	0.15%	50,320	0.14%	7.57%	8.67%	308	198
COLON	18	945,380	2.36%	855,619	2.45%	10.02%	7.39%	357	272
CUSCATANCINGO	12	216,850	0.54%	184,890	0.53%	10.55%	8.50%	342	224
ILOBASCO	1	27,900	0.07%	10,307	0.03%	10.58%	8.86%	360	184
ILOPANGO	42	1,577,329	3.94%	1,381,889	3.96%	14.54%	7.55%	351	272
JUAYUA	1	12,215	0.03%	10,842	0.03%	14.58%	9.75%	360	216
LOURDES	73	3,138,937	7.84%	2,745,705	7.87%	22.45%	7.19%	348	259
MEJICANOS	140	4,817,801	12.03%	4,227,969	12.12%	34.57%	7.53%	339	260
METAPAN	6	104,823	0.26%	66,674	0.19%	34.76%	8.82%	360	225
NEJAPA	11	244,859	0.61%	223,389	0.64%	35.40%	7.78%	355	275
NUEVA SAN SALVADOR	6	288,806	0.72%	250,452	0.72%	36.12%	7.15%	311	234
NUEVO CUSCATLAN	1	36,802	0.09%	24,362	0.07%	36.19%	8.37%	300	120
PANCHIMALCO	3	131,410	0.33%	122,360	0.35%	36.54%	7.31%	356	295
PUERTO LA LIBERTAD	1	14,477	0.04%	9,610	0.03%	36.57%	8.97%	288	144
QUEZALTEPEQUE	37	1,459,512	3.64%	1,318,550	3.78%	40.35%	7.33%	347	266
SAN ANTONIO DEL MONTE	9	187,999	0.47%	139,242	0.40%	40.75%	8.83%	315	178
SAN ANTONIO PAJONAL	1	22,422	0.06%	19,199	0.06%	40.80%	8.56%	324	217
SAN JACINTO	3	100,479	0.25%	73,474	0.21%	41.01%	8.80%	333	180
SAN JUAN OPICO	30	984,727	2.46%	823,166	2.36%	43.37%	7.64%	351	246
SAN MARCOS	20	608,404	1.52%	540,582	1.55%	44.92%	7.76%	342	260
SAN MARTIN	9	185,467	0.46%	150,190	0.43%	45.35%	8.38%	332	216
SAN MIGUEL	8	163,584	0.41%	140,214	0.40%	45.75%	8.60%	341	215
SAN SALVADOR	218	10,321,268	25.77%	9,044,323	25.93%	71.68%	7.35%	341	265
SAN SEBASTIAN	2	46,500	0.12%	38,470	0.11%	71.79%	8.27%	343	212
SAN SEBASTIAN SALITRILLO	4	84,210	0.21%	74,724	0.21%	72.01%	8.00%	352	247
SAN VICENTE	1	17,082	0.04%	14,577	0.04%	72.05%	9.28%	360	223
SANTA ANA	103	2,793,267	6.97%	2,353,109	6.75%	78.80%	7.78%	333	239
SANTA TECLA	115	4,910,309	12.26%	4,349,546	12.47%	91.27%	7.38%	342	269
SANTO TOMAS	18	1,220,541	3.05%	1,052,359	3.02%	94.28%	7.30%	350	269
SENSUNTEPEQUE	1	26,000	0.06%	19,010	0.05%	94.34%	8.90%	360	192
SONSONATE	9	186,093	0.46%	157,419	0.45%	94.79%	8.54%	353	226

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SONZACATE	6	167,070	0.42%	149,442	0.43%	95.22%	7.56%	338	251
SOYAPANGO	56	1,291,321	3.22%	1,119,309	3.21%	98.43%	8.29%	352	243
TONACATEPEQUE	13	189,918	0.47%	155,101	0.44%	98.87%	9.33%	350	209
USULUTAN	1	16,005	0.04%	14,354	0.04%	98.91%	6.75%	360	289
ZACATECOLUCA	6	140,992	0.35%	116,944	0.34%	99.25%	8.43%	308	195
ZARAGOZA	5	290,936	0.73%	262,086	0.75%	100.00%	7.39%	360	270
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

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For La Hipotecaria El Salvador
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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%	189,511	0.54%	0.54%	8.68%	344	203
DD	705	26,314,256	65.71%	23,189,342	66.48%	67.03%	7.47%	339	259
VOL	363	13,475,414	33.65%	11,501,118	32.97%	100.00%	7.63%	348	255
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

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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%	290,616	0.83%	0.83%	8.37%	342	213
SANTA ANA NORTE	8	142,078	0.35%	89,578	0.26%	1.09%	9.47%	332	169
URB. LA CIMA IV	7	323,157	0.81%	297,544	0.85%	1.94%	7.37%	348	285
URB. SANTA ANA NORTE	7	121,201	0.30%	81,103	0.23%	2.18%	8.40%	360	233
RESIDENCIAL LA GLORIA	6	181,478	0.45%	161,644	0.46%	2.64%	7.64%	341	246
URB. RESIDENCIAL LA GLORIA	6	231,636	0.58%	214,502	0.61%	3.25%	7.23%	360	290
RESIDENCIAL SEVILLA	4	74,115	0.19%	57,687	0.17%	3.42%	9.26%	334	177
URB ALTOS DEL BOULEVARD	4	173,000	0.43%	157,412	0.45%	3.87%	7.63%	357	276
URB BOSQUES DE LA PAZ	4	110,063	0.27%	99,393	0.28%	4.16%	7.32%	310	233
URB. LA CIMA III	4	245,283	0.61%	219,988	0.63%	4.79%	7.35%	360	287
URB. RESIDENCIAL SANTA TERESA	4	245,322	0.61%	207,438	0.59%	5.38%	7.10%	350	270
Otros	1,005	37,834,068	94.47%	33,003,067	94.62%	100.00%	7.52%	342	258
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					

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Cutoff Date: 1/31/2020

Loan Type

Loan Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
A	760	30,037,440	75.00%	26,185,436	75.07%	75.07%	7.45%	340	259
B	316	10,010,372	25.00%	8,694,535	24.93%	100.00%	7.78%	347	253
Total	1,076	40,047,812	100.00%	34,879,971			7.53%	342	257
Minimum		9,086		122			6.67%	120	8
Maximum		120,000		107,308			10.50%	360	311
Average		37,219		32,416					