



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

Trust XIII  
February 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 2/29/2020.

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

**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	1	15,000	0.04%	7,795	0.02%	0.02%	7.95%	120	51
132	1	45,770	0.11%	22,192	0.06%	0.09%	7.10%	132	52
144	1	56,106	0.14%	26,647	0.08%	0.16%	6.90%	144	57
156	1	35,128	0.09%	26,889	0.08%	0.24%	7.29%	156	106
180	17	628,301	1.58%	440,562	1.27%	1.51%	7.48%	180	108
192	1	11,600	0.03%	3,041	0.01%	1.52%	9.75%	192	45
216	5	153,662	0.39%	117,266	0.34%	1.86%	8.14%	216	135
228	4	66,597	0.17%	46,601	0.13%	1.99%	7.96%	228	123
240	40	1,757,635	4.41%	1,380,920	3.98%	5.97%	7.42%	240	160
252	7	150,621	0.38%	108,727	0.31%	6.28%	8.07%	252	146
264	12	505,696	1.27%	421,860	1.22%	7.50%	7.26%	264	187
276	12	530,071	1.33%	446,361	1.29%	8.79%	7.24%	276	201
288	9	293,407	0.74%	234,828	0.68%	9.46%	7.61%	288	187
300	79	2,370,245	5.94%	2,019,350	5.82%	15.28%	7.60%	300	213
312	12	385,010	0.97%	305,679	0.88%	16.16%	7.95%	312	212
324	15	424,919	1.07%	378,862	1.09%	17.25%	7.72%	324	245
336	16	448,480	1.12%	362,757	1.05%	18.30%	7.77%	336	242
348	26	907,270	2.28%	795,773	2.29%	20.59%	7.81%	348	249
360	811	31,088,012	77.97%	27,557,042	79.41%	100.00%	7.52%	360	275
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

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%	37,666	0.11%	0.11%	9.80%	348	203
10,000 - 15,000	76	967,345	2.43%	770,157	2.22%	2.33%	9.27%	339	205
15,000 - 20,000	142	2,497,500	6.26%	2,077,264	5.99%	8.31%	8.68%	339	216
20,000 - 25,000	131	2,919,712	7.32%	2,434,346	7.01%	15.33%	8.10%	336	235
25,000 - 30,000	124	3,367,607	8.45%	2,936,272	8.46%	23.79%	7.70%	340	255
30,000 - 35,000	92	2,958,100	7.42%	2,608,590	7.52%	31.31%	7.69%	349	260
35,000 - 40,000	66	2,452,226	6.15%	2,125,328	6.12%	37.43%	7.60%	335	246
40,000 - 45,000	91	3,855,670	9.67%	3,343,532	9.63%	47.07%	7.39%	345	266
45,000 - 50,000	95	4,469,833	11.21%	3,966,037	11.43%	58.49%	7.28%	342	261
50,000 - 55,000	63	3,278,728	8.22%	2,921,351	8.42%	66.91%	7.23%	347	268
55,000 - 60,000	36	2,056,566	5.16%	1,813,120	5.22%	72.14%	7.26%	337	258
60,000 - 65,000	48	3,002,771	7.53%	2,603,328	7.50%	79.64%	7.15%	345	267
65,000 - 70,000	27	1,824,982	4.58%	1,642,038	4.73%	84.37%	7.35%	356	279
70,000 - 75,000	21	1,532,744	3.84%	1,365,496	3.93%	88.30%	7.17%	350	278
75,000 - 80,000	15	1,142,733	2.87%	1,029,852	2.97%	91.27%	7.08%	325	257
80,000 - 85,000	13	1,067,153	2.68%	935,319	2.70%	93.97%	7.08%	342	279
85,000 - 90,000	8	691,715	1.73%	578,122	1.67%	95.63%	6.91%	336	259
90,000 - 95,000	5	462,631	1.16%	426,983	1.23%	96.86%	6.95%	360	290
95,000 - 100,000	4	393,640	0.99%	329,614	0.95%	97.81%	6.95%	348	273
100,000 - 105,000	2	200,702	0.50%	163,675	0.47%	98.29%	6.87%	360	275
105,000 - 110,000	2	214,950	0.54%	199,273	0.57%	98.86%	7.17%	360	287
110,000 - 115,000	1	112,000	0.28%	99,126	0.29%	99.15%	6.90%	360	282
115,000 - 120,000	2	236,040	0.59%	199,029	0.57%	99.72%	7.18%	269	201
120,000 - 125,000	1	120,000	0.30%	97,632	0.28%	100.00%	7.05%	240	163
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

Original Property Value

Min: 10,505    Max: 219,513    Average: 43,756

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	1.31%	417,825	1.20%	1.20%	9.42%	341	203
15,000 - 20,000	98	1,552,655	3.89%	1,251,028	3.60%	4.81%	9.02%	337	202
20,000 - 25,000	128	2,484,069	6.23%	2,107,224	6.07%	10.88%	8.40%	339	225
25,000 - 30,000	106	2,512,992	6.30%	2,122,454	6.12%	17.00%	7.99%	340	244
30,000 - 35,000	87	2,425,101	6.08%	2,121,120	6.11%	23.11%	7.65%	343	259
35,000 - 40,000	81	2,577,312	6.46%	2,240,604	6.46%	29.57%	7.73%	343	250
40,000 - 45,000	61	2,203,688	5.53%	1,921,086	5.54%	35.10%	7.56%	340	257
45,000 - 50,000	77	3,145,489	7.89%	2,733,837	7.88%	42.98%	7.53%	349	265
50,000 - 55,000	80	3,589,916	9.00%	3,155,202	9.09%	52.07%	7.27%	342	258
55,000 - 60,000	61	2,921,076	7.33%	2,617,608	7.54%	59.61%	7.23%	347	267
60,000 - 65,000	54	2,804,617	7.03%	2,486,916	7.17%	66.78%	7.30%	342	266
65,000 - 70,000	44	2,491,206	6.25%	2,224,285	6.41%	73.19%	7.30%	353	270
70,000 - 75,000	42	2,441,644	6.12%	2,159,831	6.22%	79.41%	7.18%	342	268
75,000 - 80,000	25	1,639,833	4.11%	1,450,331	4.18%	83.59%	7.16%	334	263
80,000 - 85,000	25	1,770,191	4.44%	1,621,760	4.67%	88.27%	7.10%	348	282
85,000 - 90,000	9	626,570	1.57%	530,817	1.53%	89.80%	7.07%	329	258
90,000 - 95,000	9	741,547	1.86%	607,285	1.75%	91.55%	7.08%	335	264
95,000 - 100,000	12	992,950	2.49%	863,195	2.49%	94.03%	7.02%	334	268
100,000 - 105,000	7	566,653	1.42%	511,581	1.47%	95.51%	6.93%	332	265
105,000 - 110,000	5	422,998	1.06%	319,187	0.92%	96.43%	7.36%	360	277
110,000 - 115,000	5	407,702	1.02%	342,710	0.99%	97.41%	7.00%	342	267
115,000 - 120,000	2	178,950	0.45%	167,048	0.48%	97.90%	7.18%	360	294
120,000 - 125,000	2	220,000	0.55%	197,745	0.57%	98.47%	6.97%	360	279
125,000 - 130,000	2	199,040	0.50%	167,861	0.48%	98.95%	7.24%	252	197
130,000 - 135,000	1	117,000	0.29%	107,146	0.31%	99.26%	7.05%	360	282
135,000 - 140,000	1	120,000	0.30%	97,632	0.28%	99.54%	7.05%	240	163
170,000 - 175,000	1	100,000	0.25%	72,690	0.21%	99.75%	6.68%	360	272
215,000 - 220,000	1	99,000	0.25%	87,143	0.25%	100.00%	6.90%	312	233
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

Original Loan To Value

Min: 36.00% Max: 98.00% WA (original balance): 86.63% WA (remaining balance): 86.74%

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%	43,764	0.13%	0.13%	7.52%	299	228
40 %- 45%	7	160,692	0.40%	131,512	0.38%	0.51%	7.52%	335	258
45 %- 50%	5	201,177	0.50%	181,209	0.52%	1.03%	7.24%	329	252
50 %- 55%	13	387,644	0.97%	286,819	0.83%	1.85%	7.67%	303	226
55 %- 60%	15	507,612	1.27%	381,787	1.10%	2.95%	7.48%	326	248
60 %- 65%	14	566,172	1.42%	519,187	1.50%	4.45%	7.29%	343	273
65 %- 70%	21	739,075	1.85%	629,888	1.82%	6.27%	7.50%	307	225
70 %- 75%	38	1,213,095	3.04%	1,025,166	2.95%	9.22%	7.69%	332	244
75 %- 80%	46	1,599,461	4.01%	1,429,907	4.12%	13.34%	7.48%	335	262
80 %- 85%	78	3,173,070	7.96%	2,811,942	8.10%	21.44%	7.34%	333	257
85 %- 90%	183	7,369,325	18.48%	6,407,593	18.46%	39.91%	7.36%	341	259
90 %- 95%	552	21,469,330	53.84%	18,834,875	54.27%	94.18%	7.54%	347	262
95 %- 100%	96	2,437,376	6.11%	2,019,503	5.82%	100.00%	8.25%	346	215
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

Current Loan To Value

Min: 0.40%    Max: 91.82%    WA (original balance): 75.49%    WA (remaining balance): 76.82%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 5%	2	42,390	0.11%	393	0.00%	0.00%	8.67%	295	144
5 %- 10%	4	150,316	0.38%	17,228	0.05%	0.05%	7.81%	346	258
10 %- 15%	2	53,853	0.14%	7,513	0.02%	0.07%	7.79%	360	259
15 %- 20%	4	88,245	0.22%	23,117	0.07%	0.14%	8.03%	338	244
20 %- 25%	2	29,653	0.07%	10,886	0.03%	0.17%	9.36%	324	174
25 %- 30%	3	66,420	0.17%	27,633	0.08%	0.25%	7.77%	306	216
30 %- 35%	8	249,584	0.63%	134,166	0.39%	0.64%	7.77%	288	203
35 %- 40%	6	222,702	0.56%	177,108	0.51%	1.15%	7.56%	315	220
40 %- 45%	20	719,631	1.80%	482,463	1.39%	2.54%	7.65%	311	213
45 %- 50%	21	790,803	1.98%	559,614	1.61%	4.15%	7.55%	306	215
50 %- 55%	26	647,805	1.62%	484,833	1.40%	5.55%	8.11%	309	206
55 %- 60%	37	1,356,857	3.40%	1,059,374	3.05%	8.60%	7.55%	318	232
60 %- 65%	41	1,510,974	3.79%	1,251,062	3.61%	12.20%	7.53%	312	231
65 %- 70%	64	2,278,515	5.71%	1,926,542	5.55%	17.76%	7.52%	310	220
70 %- 75%	138	4,424,754	11.10%	3,749,070	10.80%	28.56%	7.86%	327	222
75 %- 80%	265	9,095,008	22.81%	8,008,637	23.08%	51.64%	7.72%	346	247
80 %- 85%	251	10,456,996	26.23%	9,550,509	27.52%	79.16%	7.28%	356	276
85 %- 90%	171	7,548,613	18.93%	7,098,602	20.46%	99.61%	7.36%	359	297
90 %- 95%	5	140,410	0.35%	134,402	0.39%	100.00%	7.28%	345	290
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

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%	44	2,242,209	5.62%	1,881,768	5.42%	5.42%	6.81%	338	250
6.50% - 6.75%	35	1,208,856	3.03%	983,336	2.83%	8.26%	7.06%	330	236
6.75% - 7.00%	212	7,933,468	19.90%	6,915,708	19.93%	28.18%	7.49%	352	256
7.00% - 7.25%	162	7,738,861	19.41%	6,678,028	19.24%	47.43%	7.37%	339	255
7.25% - 7.50%	239	10,156,178	25.47%	9,033,697	26.03%	73.46%	7.34%	338	267
7.50% - 7.75%	160	5,718,266	14.34%	5,261,701	15.16%	88.62%	7.62%	348	283
7.75% - 8.00%	174	3,873,540	9.71%	3,104,376	8.95%	97.57%	8.56%	343	211
8.00% - 8.25%	28	652,693	1.64%	567,707	1.64%	99.20%	8.24%	318	241
8.25% - 8.50%	6	118,614	0.30%	96,297	0.28%	99.48%	9.41%	320	201
8.50% - 8.75%	7	180,441	0.45%	135,546	0.39%	99.87%	9.34%	334	212
8.75% - 9.00%	1	16,800	0.04%	14,805	0.04%	99.91%	10.05%	360	233
9.00% - 9.25%	1	17,000	0.04%	15,625	0.05%	99.96%	9.00%	300	230
9.25% - 9.50%	1	16,606	0.04%	14,558	0.04%	100.00%	9.49%	300	222
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

Remaining Term

Min: 7

Max: 310

WA (original balance):257

WA (remaining balance): 260

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	5	143,687	0.36%	59,946	0.17%	0.17%	7.61%	145	49
60 - 119	30	786,114	1.97%	504,376	1.45%	1.63%	8.19%	210	104
120 - 179	69	2,470,868	6.20%	1,935,082	5.58%	7.20%	7.63%	252	157
180 - 239	332	9,082,022	22.78%	7,452,071	21.47%	28.68%	8.26%	332	211
240 - 299	505	21,082,011	52.87%	18,877,544	54.40%	83.07%	7.22%	358	280
300 - 359	129	6,308,829	15.82%	5,874,133	16.93%	100.00%	7.39%	360	306
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					



*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	12	246,229	0.62%	38,126	0.11%	0.11%	8.90%	318	192
5,000 - 10,000	40	578,142	1.45%	343,613	0.99%	1.10%	9.39%	332	208
10,000 - 15,000	121	1,957,644	4.91%	1,545,169	4.45%	5.55%	8.88%	333	203
15,000 - 20,000	150	3,076,052	7.71%	2,594,097	7.48%	13.03%	8.32%	334	222
20,000 - 25,000	123	3,215,829	8.07%	2,756,088	7.94%	20.97%	7.82%	337	242
25,000 - 30,000	126	4,010,544	10.06%	3,439,745	9.91%	30.88%	7.58%	339	255
30,000 - 35,000	77	2,833,268	7.11%	2,502,010	7.21%	38.09%	7.55%	343	257
35,000 - 40,000	84	3,636,698	9.12%	3,165,749	9.12%	47.21%	7.42%	339	254
40,000 - 45,000	98	4,628,693	11.61%	4,131,510	11.91%	59.12%	7.25%	348	271
45,000 - 50,000	71	3,724,789	9.34%	3,355,973	9.67%	68.79%	7.21%	346	269
50,000 - 55,000	34	2,004,273	5.03%	1,778,707	5.13%	73.91%	7.27%	343	260
55,000 - 60,000	45	2,829,646	7.10%	2,578,037	7.43%	81.34%	7.21%	354	278
60,000 - 65,000	22	1,544,571	3.87%	1,376,584	3.97%	85.31%	7.16%	341	271
65,000 - 70,000	25	1,833,928	4.60%	1,694,686	4.88%	90.19%	7.12%	352	285
70,000 - 75,000	14	1,116,473	2.80%	1,002,951	2.89%	93.08%	7.07%	331	267
75,000 - 80,000	10	833,712	2.09%	774,312	2.23%	95.32%	7.00%	360	295
80,000 - 85,000	5	445,555	1.12%	411,283	1.19%	96.50%	6.91%	360	287
85,000 - 90,000	5	474,153	1.19%	435,405	1.25%	97.75%	7.01%	350	281
90,000 - 95,000	3	319,382	0.80%	275,928	0.80%	98.55%	7.17%	293	228
95,000 - 100,000	3	340,000	0.85%	295,378	0.85%	99.40%	7.00%	318	238
100,000 - 105,000	1	106,950	0.27%	100,653	0.29%	99.69%	7.30%	360	299
105,000 - 110,000	1	117,000	0.29%	107,146	0.31%	100.00%	7.05%	360	282
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.50%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

**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	2.57%	857,517	2.47%	2.47%	6.71%	339	252
6.75% - 7.00%	113	5,914,916	14.83%	5,205,001	15.00%	17.47%	6.87%	347	269
7.00% - 7.25%	121	6,825,672	17.12%	6,041,434	17.41%	34.88%	7.10%	342	269
7.25% - 7.50%	261	10,938,591	27.43%	9,701,333	27.96%	62.83%	7.31%	337	265
7.50% - 7.75%	169	6,350,152	15.93%	5,779,894	16.66%	79.49%	7.55%	346	279
7.75% - 8.00%	72	1,703,136	4.27%	1,473,814	4.25%	83.74%	7.79%	336	244
8.00% - 8.25%	37	893,598	2.24%	742,762	2.14%	85.88%	8.07%	319	227
8.25% - 8.50%	29	1,089,578	2.73%	865,763	2.49%	88.37%	8.38%	354	213
8.50% - 8.75%	34	1,062,500	2.66%	852,803	2.46%	90.83%	8.63%	352	207
8.75% - 9.00%	50	1,285,280	3.22%	1,012,115	2.92%	93.74%	8.86%	351	201
9.00% - 9.25%	58	1,119,739	2.81%	899,312	2.59%	96.34%	9.12%	347	203
9.25% - 9.50%	40	701,010	1.76%	557,354	1.61%	97.94%	9.36%	344	202
9.50% - 9.75%	28	420,493	1.05%	326,413	0.94%	98.88%	9.59%	337	190
9.75% - 10.00%	32	389,143	0.98%	263,177	0.76%	99.64%	9.75%	329	177
10.00% - 10.25%	9	115,605	0.29%	94,911	0.27%	99.91%	10.05%	339	204
10.25% - 10.50%	2	27,377	0.07%	20,016	0.06%	99.97%	10.34%	274	154
10.50% - 10.75%	1	10,910	0.03%	9,533	0.03%	100.00%	10.50%	360	242
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

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%	65,437	0.19%	0.19%	8.18%	360	174
2005	19	488,227	1.22%	348,837	1.01%	1.19%	8.96%	331	157
2006	26	587,073	1.47%	441,722	1.27%	2.47%	8.86%	350	187
2007	93	2,086,107	5.23%	1,634,804	4.71%	7.18%	8.93%	350	199
2008	117	2,819,965	7.07%	2,277,013	6.56%	13.74%	8.74%	354	214
2009	16	375,911	0.94%	276,189	0.80%	14.53%	9.03%	336	209
2010	26	740,560	1.86%	596,647	1.72%	16.25%	8.35%	330	215
2011	54	1,772,663	4.45%	1,451,456	4.18%	20.44%	7.52%	332	230
2012	74	3,194,168	8.01%	2,684,722	7.74%	28.17%	7.06%	338	247
2013	263	11,287,641	28.31%	9,916,468	28.58%	56.75%	7.13%	342	263
2014	198	7,913,966	19.85%	7,162,303	20.64%	77.39%	7.29%	340	273
2015	181	8,522,626	21.37%	7,847,554	22.61%	100.00%	7.39%	342	288
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	1,070	39,873,530	100.00%	34,703,152	100.00%	100.00%	7.53%	342	257
Total	1,070	39,873,530	100.00%	34,703,152			7.53%	342	257
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

**Loan Purpose**

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Cash Out Refinance	347	10,137,302	25.42%	8,412,878	24.24%	24.24%	7.93%	320	221
New Property	173	7,659,022	19.21%	6,650,711	19.16%	43.41%	7.42%	354	257
Used Property	550	22,077,207	55.37%	19,639,563	56.59%	100.00%	7.38%	348	273
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

**Current Delinquency Status**

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	962	36,484,392	91.50%	31,644,421	91.19%	91.19%	7.51%	342	257
30	37	1,158,057	2.90%	1,025,394	2.95%	94.14%	7.73%	336	244
60	28	952,675	2.39%	859,669	2.48%	96.62%	7.64%	352	256
90	17	611,664	1.53%	563,974	1.63%	98.24%	7.56%	352	261
120	10	196,211	0.49%	177,365	0.51%	98.75%	8.54%	355	239
150	5	149,206	0.37%	136,356	0.39%	99.15%	8.22%	360	252
180	2	60,900	0.15%	57,092	0.16%	99.31%	7.81%	337	260
210	2	37,560	0.09%	32,220	0.09%	99.40%	9.08%	348	205
330	2	70,470	0.18%	68,651	0.20%	99.60%	7.31%	330	275
390+	5	152,395	0.38%	138,010	0.40%	100.00%	7.97%	331	224
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

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%	113,481	0.33%	0.33%	7.76%	316	228
Ahuachapan	6	143,222	0.36%	129,223	0.37%	0.70%	7.99%	317	241
Cabañas	1	26,000	0.07%	19,010	0.05%	0.75%	8.90%	360	191
Cuscatlan	3	59,283	0.15%	50,168	0.14%	0.90%	8.67%	308	197
La Libertad	304	12,991,552	32.58%	11,427,159	32.93%	33.83%	7.34%	344	261
La Paz	6	140,992	0.35%	116,653	0.34%	34.16%	8.43%	308	194
San Miguel	8	163,584	0.41%	139,894	0.40%	34.57%	8.60%	341	214
San Salvador	586	22,384,099	56.14%	19,505,293	56.21%	90.77%	7.55%	343	259
San Vicente	3	63,582	0.16%	52,915	0.15%	90.92%	8.54%	348	214
Santa Ana	122	3,199,451	8.02%	2,679,306	7.72%	98.65%	7.84%	332	237
Sonsonate	25	553,377	1.39%	455,860	1.31%	99.96%	8.37%	336	216
Usulután	1	16,005	0.04%	14,190	0.04%	100.00%	6.75%	360	288
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

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%	113,481	0.33%	0.33%	7.76%	316	228
AHUACHAPAN	6	143,222	0.36%	129,223	0.37%	0.70%	7.99%	317	241
ANTIGUO CUSCATLAN	16	865,453	2.17%	760,289	2.19%	2.89%	7.18%	321	246
APOPA	4	80,731	0.20%	60,905	0.18%	3.07%	8.48%	255	146
AYUTUXTEPEQUE	23	907,492	2.28%	765,103	2.20%	5.27%	7.86%	348	239
CHALCHUAPA	9	224,490	0.56%	190,974	0.55%	5.82%	7.93%	315	225
CIUDAD ARCE	1	11,989	0.03%	10,050	0.03%	5.85%	9.75%	360	209
CIUDAD DELGADO	18	606,851	1.52%	514,079	1.48%	7.33%	7.81%	350	257
CIUDAD MERLIOT	1	44,224	0.11%	40,214	0.12%	7.45%	7.25%	360	279
COJUTEPEQUE	3	59,283	0.15%	50,168	0.14%	7.59%	8.67%	308	197
COLON	18	945,380	2.37%	854,072	2.46%	10.05%	7.39%	357	271
CUSCATANCINGO	12	216,850	0.54%	184,485	0.53%	10.58%	8.50%	342	223
ILOPANGO	41	1,542,329	3.87%	1,376,369	3.97%	14.55%	7.56%	351	271
JUAYUA	1	12,215	0.03%	10,842	0.03%	14.58%	9.75%	360	215
LOURDES	73	3,138,937	7.87%	2,739,818	7.90%	22.48%	7.19%	348	258
MEJICANOS	138	4,769,254	11.96%	4,197,931	12.10%	34.57%	7.53%	340	260
METAPAN	6	104,823	0.26%	66,611	0.19%	34.77%	8.82%	360	224
NEJAPA	11	244,859	0.61%	222,963	0.64%	35.41%	7.78%	355	274
NUEVA SAN SALVADOR	6	288,806	0.72%	249,844	0.72%	36.13%	7.15%	311	233
NUEVO CUSCATLAN	1	36,802	0.09%	24,218	0.07%	36.20%	8.37%	300	119
PANCHIMALCO	3	131,410	0.33%	122,234	0.35%	36.55%	7.31%	356	294
PUERTO LA LIBERTAD	1	14,477	0.04%	9,547	0.03%	36.58%	8.97%	288	143
QUEZALTEPEQUE	37	1,459,512	3.66%	1,316,386	3.79%	40.37%	7.33%	347	265
SAN ANTONIO DEL MONTE	9	187,999	0.47%	138,715	0.40%	40.77%	8.83%	315	177
SAN ANTONIO PAJONAL	1	22,422	0.06%	19,151	0.06%	40.83%	8.56%	324	216
SAN JACINTO	3	100,479	0.25%	73,183	0.21%	41.04%	8.80%	333	179
SAN JUAN OPICO	30	984,727	2.47%	820,623	2.36%	43.40%	7.64%	351	245
SAN MARCOS	19	575,329	1.44%	508,067	1.46%	44.86%	7.77%	341	256
SAN MARTIN	9	185,467	0.47%	149,858	0.43%	45.30%	8.38%	332	215
SAN MIGUEL	8	163,584	0.41%	139,894	0.40%	45.70%	8.60%	341	214
SAN SALVADOR	218	10,321,268	25.89%	9,008,056	25.96%	71.66%	7.35%	341	264
SAN SEBASTIAN	2	46,500	0.12%	38,361	0.11%	71.77%	8.27%	343	211
SAN SEBASTIAN SALITRILLO	4	84,210	0.21%	74,653	0.22%	71.98%	8.00%	352	246
SAN VICENTE	1	17,082	0.04%	14,553	0.04%	72.02%	9.28%	360	222
SANTA ANA	102	2,763,507	6.93%	2,327,917	6.71%	78.73%	7.79%	332	238
SANTA TECLA	115	4,910,309	12.31%	4,340,491	12.51%	91.24%	7.38%	342	268
SANTO TOMAS	18	1,220,541	3.06%	1,049,825	3.03%	94.27%	7.30%	350	268
SENSUNTEPEQUE	1	26,000	0.07%	19,010	0.05%	94.32%	8.90%	360	191
SONSONATE	9	186,093	0.47%	157,114	0.45%	94.77%	8.54%	353	225
SONZACATE	6	167,070	0.42%	149,189	0.43%	95.20%	7.56%	338	250



*Stratification Report*La Hipotecaria El Salvador - Trust XIII  
February 2020For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

SOYAPANGO	56	1,291,321	3.24%	1,117,430	3.22%	98.42%	8.29%	352	242
TONACATEPEQUE	13	189,918	0.48%	154,804	0.45%	98.87%	9.33%	350	208
USULUTAN	1	16,005	0.04%	14,190	0.04%	98.91%	6.75%	360	288
ZACATECOLUCA	6	140,992	0.35%	116,653	0.34%	99.25%	8.43%	308	194
ZARAGOZA	5	290,936	0.73%	261,605	0.75%	100.00%	7.39%	360	269
Total	1,070	39,873,530	100.00%	34,703,152			7.53%	342	257
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

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	0.65%	188,900	0.54%	0.54%	8.68%	344	202
DD	697	25,980,665	65.16%	22,909,455	66.02%	66.56%	7.47%	340	259
VOL	365	13,634,723	34.19%	11,604,797	33.44%	100.00%	7.62%	346	253
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

**Project**

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
CIUDAD VERSAILLES	17	366,412	0.92%	289,337	0.83%	0.83%	8.37%	342	212
SANTA ANA NORTE	8	142,078	0.36%	89,179	0.26%	1.09%	9.47%	332	168
URB. LA CIMA IV	7	323,157	0.81%	296,995	0.86%	1.95%	7.37%	348	284
URB. SANTA ANA NORTE	7	121,201	0.30%	80,903	0.23%	2.18%	8.40%	360	232
RESIDENCIAL LA GLORIA	6	181,478	0.46%	161,356	0.46%	2.64%	7.64%	341	245
URB. RESIDENCIAL LA GLORIA	6	231,636	0.58%	214,123	0.62%	3.26%	7.23%	360	289
RESIDENCIAL SEVILLA	4	74,115	0.19%	57,469	0.17%	3.43%	9.26%	334	176
URB ALTOS DEL BOULEVARD	4	173,000	0.43%	157,188	0.45%	3.88%	7.63%	357	275
URB BOSQUES DE LA PAZ	4	110,063	0.28%	99,235	0.29%	4.17%	7.32%	310	232
URB. LA CIMA III	4	245,283	0.62%	219,299	0.63%	4.80%	7.35%	360	286
URB. RESIDENCIAL SANTA TERESA	4	245,322	0.62%	207,109	0.60%	5.39%	7.10%	350	269
Otros	999	37,659,786	94.45%	32,830,961	94.61%	100.00%	7.51%	342	257
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					

*Stratification Report*

La Hipotecaria El Salvador - Trust XIII  
February 2020

For La Hipotecaria El Salvador  
Cutoff Date: 2/29/2020

**Loan Type**

Loan Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
A	755	29,884,705	74.95%	26,047,174	75.06%	75.06%	7.45%	340	258
B	315	9,988,826	25.05%	8,655,978	24.94%	100.00%	7.78%	347	252
<b>Total</b>	<b>1,070</b>	<b>39,873,530</b>	<b>100.00%</b>	<b>34,703,152</b>			<b>7.53%</b>	<b>342</b>	<b>257</b>
Minimum		9,086		122			6.67%	120	7
Maximum		120,000		107,146			10.50%	360	310
Average		37,265		32,433					