



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
September 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 9/30/2020.

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

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%	6,870	0.02%	0.02%	7.95%	120	44
132	1	45,770	0.12%	19,558	0.06%	0.08%	7.10%	132	45
144	1	56,106	0.14%	23,641	0.07%	0.15%	6.90%	144	50
156	1	35,128	0.09%	25,573	0.08%	0.23%	7.29%	156	99
180	15	596,823	1.53%	411,719	1.23%	1.45%	7.41%	180	105
192	1	11,600	0.03%	2,070	0.01%	1.46%	9.75%	192	38
216	5	153,662	0.39%	113,216	0.34%	1.80%	8.14%	216	128
228	4	66,597	0.17%	44,724	0.13%	1.93%	7.96%	228	116
240	40	1,757,635	4.49%	1,340,401	3.99%	5.92%	7.42%	240	153
252	7	150,621	0.38%	104,796	0.31%	6.23%	8.07%	252	139
264	11	471,841	1.21%	386,305	1.15%	7.38%	7.24%	264	182
276	12	530,071	1.35%	434,586	1.29%	8.68%	7.24%	276	194
288	9	293,407	0.75%	229,650	0.68%	9.36%	7.61%	288	180
300	77	2,307,420	5.90%	1,913,394	5.70%	15.06%	7.60%	300	205
312	12	385,010	0.98%	299,846	0.89%	15.95%	7.95%	312	205
324	15	424,919	1.09%	374,179	1.11%	17.07%	7.72%	324	238
336	14	365,750	0.93%	316,040	0.94%	18.01%	7.95%	336	231
348	24	845,434	2.16%	732,851	2.18%	20.19%	7.76%	348	244
360	798	30,615,532	78.24%	26,793,271	79.81%	100.00%	7.52%	360	267
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

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%	37,080	0.11%	0.11%	9.80%	348	196
10,000 - 15,000	75	956,249	2.44%	740,565	2.21%	2.32%	9.26%	338	198
15,000 - 20,000	138	2,428,011	6.21%	1,993,947	5.94%	8.26%	8.68%	341	211
20,000 - 25,000	129	2,873,661	7.34%	2,354,090	7.01%	15.27%	8.10%	336	228
25,000 - 30,000	121	3,285,789	8.40%	2,804,916	8.35%	23.62%	7.71%	340	247
30,000 - 35,000	90	2,892,295	7.39%	2,521,402	7.51%	31.13%	7.70%	350	254
35,000 - 40,000	62	2,307,036	5.90%	1,967,515	5.86%	36.99%	7.62%	334	237
40,000 - 45,000	88	3,732,854	9.54%	3,218,836	9.59%	46.58%	7.39%	345	259
45,000 - 50,000	94	4,421,893	11.30%	3,892,193	11.59%	58.17%	7.27%	342	254
50,000 - 55,000	63	3,278,728	8.38%	2,881,849	8.58%	66.76%	7.23%	347	261
55,000 - 60,000	36	2,056,566	5.26%	1,788,991	5.33%	72.09%	7.26%	337	251
60,000 - 65,000	48	3,002,771	7.67%	2,561,948	7.63%	79.72%	7.15%	345	260
65,000 - 70,000	27	1,824,982	4.66%	1,618,670	4.82%	84.54%	7.35%	356	272
70,000 - 75,000	21	1,532,744	3.92%	1,345,317	4.01%	88.55%	7.17%	350	271
75,000 - 80,000	14	1,067,733	2.73%	948,779	2.83%	91.37%	7.10%	322	247
80,000 - 85,000	12	987,153	2.52%	849,614	2.53%	93.90%	7.07%	340	270
85,000 - 90,000	8	691,715	1.77%	565,822	1.69%	95.59%	6.91%	336	252
90,000 - 95,000	5	462,631	1.18%	422,728	1.26%	96.85%	6.95%	360	283
95,000 - 100,000	4	393,640	1.01%	318,627	0.95%	97.80%	6.95%	348	266
100,000 - 105,000	2	200,702	0.51%	156,553	0.47%	98.26%	6.87%	360	268
105,000 - 110,000	2	214,950	0.55%	197,618	0.59%	98.85%	7.17%	360	280
110,000 - 115,000	1	112,000	0.29%	96,438	0.29%	99.14%	6.90%	360	275
115,000 - 120,000	2	236,040	0.60%	194,213	0.58%	99.72%	7.18%	269	194
120,000 - 125,000	1	120,000	0.31%	94,979	0.28%	100.00%	7.05%	240	156
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

Original Property Value

Min: 10,505 Max: 219,513 Average: 43,779

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	43	510,237	1.30%	399,384	1.19%	1.19%	9.41%	340	196
15,000 - 20,000	96	1,521,177	3.89%	1,209,778	3.60%	4.79%	9.02%	340	199
20,000 - 25,000	125	2,424,306	6.20%	2,021,887	6.02%	10.82%	8.40%	339	218
25,000 - 30,000	104	2,461,257	6.29%	2,039,160	6.07%	16.89%	8.00%	340	237
30,000 - 35,000	85	2,370,718	6.06%	2,030,652	6.05%	22.94%	7.66%	342	252
35,000 - 40,000	78	2,476,117	6.33%	2,124,004	6.33%	29.26%	7.74%	345	244
40,000 - 45,000	58	2,088,558	5.34%	1,792,296	5.34%	34.60%	7.57%	339	248
45,000 - 50,000	77	3,145,489	8.04%	2,695,271	8.03%	42.63%	7.53%	349	258
50,000 - 55,000	78	3,501,890	8.95%	3,056,733	9.10%	51.74%	7.26%	342	252
55,000 - 60,000	61	2,921,076	7.47%	2,582,577	7.69%	59.43%	7.23%	347	260
60,000 - 65,000	54	2,804,617	7.17%	2,454,615	7.31%	66.74%	7.30%	342	259
65,000 - 70,000	44	2,491,206	6.37%	2,194,906	6.54%	73.28%	7.30%	353	263
70,000 - 75,000	41	2,406,644	6.15%	2,092,840	6.23%	79.51%	7.19%	341	261
75,000 - 80,000	25	1,639,833	4.19%	1,425,128	4.24%	83.76%	7.16%	334	256
80,000 - 85,000	24	1,695,191	4.33%	1,535,229	4.57%	88.33%	7.11%	347	274
85,000 - 90,000	8	584,170	1.49%	518,308	1.54%	89.87%	7.07%	328	252
90,000 - 95,000	9	741,547	1.90%	597,410	1.78%	91.65%	7.08%	335	257
95,000 - 100,000	12	992,950	2.54%	849,721	2.53%	94.18%	7.02%	334	261
100,000 - 105,000	7	566,653	1.45%	504,681	1.50%	95.69%	6.93%	332	258
105,000 - 110,000	5	422,998	1.08%	313,985	0.94%	96.62%	7.36%	360	270
110,000 - 115,000	5	407,702	1.04%	331,613	0.99%	97.61%	7.00%	342	260
115,000 - 120,000	2	178,950	0.46%	165,508	0.49%	98.10%	7.18%	360	287
120,000 - 125,000	2	220,000	0.56%	194,237	0.58%	98.68%	6.97%	360	272
125,000 - 130,000	1	119,040	0.30%	88,125	0.26%	98.94%	7.30%	180	114
130,000 - 135,000	1	117,000	0.30%	106,088	0.32%	99.26%	7.05%	360	275
135,000 - 140,000	1	120,000	0.31%	94,979	0.28%	99.54%	7.05%	240	156
170,000 - 175,000	1	100,000	0.26%	67,371	0.20%	99.74%	6.68%	360	265
215,000 - 220,000	1	99,000	0.25%	86,205	0.26%	100.00%	6.90%	312	226
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

Original Loan To Value

Min: 36.00% Max: 98.00% WA (original balance): 86.70% WA (remaining balance): 86.79%

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	0.13%	43,069	0.13%	0.13%	7.52%	299	221
40 %- 45%	7	160,692	0.41%	129,085	0.38%	0.51%	7.52%	335	251
45 %- 50%	4	166,177	0.42%	147,692	0.44%	0.95%	7.31%	322	239
50 %- 55%	12	345,244	0.88%	275,709	0.82%	1.77%	7.75%	299	218
55 %- 60%	15	507,612	1.30%	371,859	1.11%	2.88%	7.48%	326	241
60 %- 65%	13	486,172	1.24%	437,926	1.30%	4.19%	7.31%	340	260
65 %- 70%	21	739,075	1.89%	618,667	1.84%	6.03%	7.50%	307	218
70 %- 75%	38	1,213,095	3.10%	1,005,060	2.99%	9.02%	7.69%	332	237
75 %- 80%	46	1,599,461	4.09%	1,409,572	4.20%	13.22%	7.48%	335	255
80 %- 85%	77	3,132,985	8.01%	2,737,398	8.15%	21.37%	7.33%	332	251
85 %- 90%	181	7,309,887	18.68%	6,262,188	18.65%	40.03%	7.36%	341	253
90 %- 95%	536	20,981,050	53.62%	18,152,485	54.07%	94.10%	7.53%	347	255
95 %- 100%	96	2,437,376	6.23%	1,981,980	5.90%	100.00%	8.25%	346	208
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

Current Loan To Value

Min: 0.40% Max: 90.46% WA (original balance): 74.47% WA (remaining balance): 75.92%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 5%	3	75,096	0.19%	3,433	0.01%	0.01%	8.73%	345	208
5 %- 10%	2	83,518	0.21%	8,600	0.03%	0.04%	7.63%	360	276
10 %- 15%	3	70,735	0.18%	10,699	0.03%	0.07%	7.85%	308	221
15 %- 20%	3	76,645	0.20%	18,521	0.06%	0.12%	7.77%	360	267
20 %- 25%	3	44,653	0.11%	16,854	0.05%	0.17%	8.89%	255	126
25 %- 30%	5	133,895	0.34%	62,066	0.18%	0.36%	7.65%	250	155
30 %- 35%	7	200,539	0.51%	96,049	0.29%	0.64%	8.10%	339	235
35 %- 40%	13	625,066	1.60%	390,284	1.16%	1.81%	7.31%	300	204
40 %- 45%	18	558,728	1.43%	386,998	1.15%	2.96%	7.98%	323	208
45 %- 50%	20	718,705	1.84%	492,484	1.47%	4.43%	7.63%	312	212
50 %- 55%	31	842,305	2.15%	614,735	1.83%	6.26%	7.85%	294	194
55 %- 60%	37	1,379,143	3.52%	1,081,629	3.22%	9.48%	7.56%	313	220
60 %- 65%	38	1,304,711	3.33%	1,056,995	3.15%	12.63%	7.53%	312	219
65 %- 70%	69	2,513,442	6.42%	2,104,609	6.27%	18.90%	7.57%	307	212
70 %- 75%	182	5,713,836	14.60%	4,802,940	14.31%	33.20%	7.86%	333	218
75 %- 80%	247	9,237,327	23.61%	8,124,615	24.20%	57.40%	7.59%	352	251
80 %- 85%	221	9,309,286	23.79%	8,466,196	25.22%	82.62%	7.26%	357	274
85 %- 90%	144	6,208,686	15.87%	5,805,160	17.29%	99.91%	7.39%	359	291
90 %- 95%	2	32,010	0.08%	29,823	0.09%	100.00%	6.86%	295	224
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

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	5.73%	1,839,838	5.48%	5.48%	6.81%	338	243
6.50% - 6.75%	33	1,142,156	2.92%	938,714	2.80%	8.28%	7.06%	329	228
6.75% - 7.00%	208	7,761,387	19.84%	6,663,804	19.85%	28.13%	7.50%	351	249
7.00% - 7.25%	158	7,560,798	19.32%	6,436,351	19.17%	47.30%	7.37%	339	249
7.25% - 7.50%	234	9,995,403	25.55%	8,774,080	26.13%	73.43%	7.34%	338	260
7.50% - 7.75%	157	5,635,203	14.40%	5,116,792	15.24%	88.67%	7.62%	347	276
7.75% - 8.00%	171	3,807,149	9.73%	2,991,628	8.91%	97.58%	8.56%	344	204
8.00% - 8.25%	27	634,561	1.62%	543,573	1.62%	99.20%	8.21%	316	234
8.25% - 8.50%	6	118,614	0.30%	91,398	0.27%	99.47%	9.41%	320	194
8.50% - 8.75%	7	180,441	0.46%	132,111	0.39%	99.87%	9.34%	334	205
8.75% - 9.00%	1	16,800	0.04%	14,646	0.04%	99.91%	10.05%	360	226
9.00% - 9.25%	1	17,000	0.04%	15,415	0.05%	99.96%	9.00%	300	223
9.25% - 9.50%	1	16,606	0.04%	14,341	0.04%	100.00%	9.49%	300	215
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

Remaining Term

Min: 38

Max: 303

WA (original balance): 250

WA (remaining balance): 253

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	5	157,376	0.40%	63,665	0.19%	0.19%	7.67%	159	49
60 - 119	31	961,888	2.46%	618,457	1.84%	2.03%	8.01%	205	102
120 - 179	82	2,671,108	6.83%	2,043,328	6.09%	8.12%	7.73%	266	157
180 - 239	331	9,109,180	23.28%	7,392,619	22.02%	30.14%	8.26%	334	208
240 - 299	534	22,964,657	58.69%	20,426,637	60.84%	90.98%	7.23%	359	277
300 - 359	65	3,264,118	8.34%	3,027,983	9.02%	100.00%	7.34%	360	302
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	11	217,419	0.56%	30,580	0.09%	0.09%	8.93%	322	195
5,000 - 10,000	46	668,650	1.71%	387,926	1.16%	1.25%	9.45%	326	193
10,000 - 15,000	122	2,008,489	5.13%	1,561,489	4.65%	5.90%	8.84%	338	201
15,000 - 20,000	145	3,045,015	7.78%	2,507,649	7.47%	13.37%	8.28%	330	212
20,000 - 25,000	126	3,373,337	8.62%	2,827,714	8.42%	21.79%	7.77%	337	236
25,000 - 30,000	114	3,633,234	9.29%	3,118,007	9.29%	31.08%	7.58%	343	253
30,000 - 35,000	83	3,163,545	8.09%	2,714,000	8.08%	39.16%	7.55%	339	245
35,000 - 40,000	80	3,535,867	9.04%	3,038,358	9.05%	48.21%	7.39%	340	251
40,000 - 45,000	94	4,458,189	11.39%	3,974,008	11.84%	60.05%	7.24%	346	262
45,000 - 50,000	65	3,441,942	8.80%	3,064,005	9.13%	69.17%	7.21%	349	264
50,000 - 55,000	34	2,057,774	5.26%	1,777,752	5.30%	74.47%	7.31%	347	256
55,000 - 60,000	47	2,990,840	7.64%	2,682,992	7.99%	82.46%	7.17%	351	269
60,000 - 65,000	18	1,247,872	3.19%	1,128,528	3.36%	85.82%	7.20%	336	264
65,000 - 70,000	28	2,113,591	5.40%	1,895,829	5.65%	91.47%	7.08%	348	272
70,000 - 75,000	9	701,084	1.79%	643,587	1.92%	93.39%	7.12%	344	274
75,000 - 80,000	8	668,437	1.71%	617,394	1.84%	95.23%	7.02%	360	289
80,000 - 85,000	6	539,413	1.38%	491,825	1.46%	96.69%	6.93%	360	279
85,000 - 90,000	6	600,037	1.53%	524,299	1.56%	98.25%	7.06%	316	242
90,000 - 95,000	2	219,640	0.56%	186,606	0.56%	98.81%	7.10%	294	220
95,000 - 100,000	3	326,950	0.84%	294,056	0.88%	99.68%	7.08%	360	278
105,000 - 110,000	1	117,000	0.30%	106,088	0.32%	100.00%	7.05%	360	275
Total	1,048	39,128,326	100.00%	33,572,690			7.50%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

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	2.62%	832,462	2.48%	2.48%	6.71%	339	245
6.75% - 7.00%	109	5,722,186	14.62%	4,988,821	14.86%	17.34%	6.87%	347	262
7.00% - 7.25%	120	6,745,672	17.24%	5,876,174	17.50%	34.84%	7.10%	342	262
7.25% - 7.50%	255	10,753,516	27.48%	9,407,875	28.02%	62.86%	7.31%	336	258
7.50% - 7.75%	164	6,185,295	15.81%	5,578,163	16.62%	79.48%	7.55%	347	272
7.75% - 8.00%	72	1,703,136	4.35%	1,450,716	4.32%	83.80%	7.79%	336	237
8.00% - 8.25%	35	837,245	2.14%	687,967	2.05%	85.85%	8.06%	320	222
8.25% - 8.50%	29	1,089,578	2.78%	849,477	2.53%	88.38%	8.38%	354	206
8.50% - 8.75%	34	1,062,500	2.72%	838,368	2.50%	90.88%	8.63%	352	200
8.75% - 9.00%	50	1,285,280	3.28%	993,146	2.96%	93.84%	8.86%	351	194
9.00% - 9.25%	57	1,097,988	2.81%	859,879	2.56%	96.40%	9.12%	347	195
9.25% - 9.50%	39	682,878	1.75%	526,496	1.57%	97.97%	9.36%	344	194
9.50% - 9.75%	28	420,493	1.07%	317,684	0.95%	98.91%	9.59%	337	183
9.75% - 10.00%	30	362,837	0.93%	243,247	0.72%	99.64%	9.75%	334	176
10.00% - 10.25%	9	115,605	0.30%	93,333	0.28%	99.91%	10.05%	339	197
10.25% - 10.50%	2	27,377	0.07%	19,459	0.06%	99.97%	10.34%	274	147
10.50% - 10.75%	1	10,910	0.03%	9,421	0.03%	100.00%	10.50%	360	235
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
September 2020

For La Hipotecaria El Salvador
Cutoff Date: 9/30/2020

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	0.22%	64,444	0.19%	0.19%	8.18%	360	167
2005	18	473,017	1.21%	339,902	1.01%	1.20%	8.93%	336	154
2006	26	587,073	1.50%	429,362	1.28%	2.48%	8.86%	350	180
2007	92	2,075,012	5.30%	1,584,981	4.72%	7.20%	8.93%	350	191
2008	116	2,798,214	7.15%	2,220,929	6.62%	13.82%	8.73%	354	207
2009	16	375,911	0.96%	269,199	0.80%	14.62%	9.03%	336	202
2010	24	674,488	1.72%	542,593	1.62%	16.24%	8.38%	327	205
2011	49	1,615,755	4.13%	1,333,881	3.97%	20.21%	7.52%	334	225
2012	74	3,194,168	8.16%	2,629,921	7.83%	28.04%	7.06%	338	240
2013	260	11,203,961	28.63%	9,686,486	28.85%	56.90%	7.13%	342	256
2014	193	7,706,991	19.70%	6,892,918	20.53%	77.43%	7.29%	340	266
2015	177	8,339,113	21.31%	7,578,073	22.57%	100.00%	7.40%	342	280
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

Stratification Report

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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	1,048	39,128,326	100.00%	33,572,690	100.00%	100.00%	7.53%	342	250
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

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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	340	9,953,716	25.44%	8,131,774	24.22%	24.22%	7.93%	321	214
New Property	168	7,445,542	19.03%	6,389,678	19.03%	43.25%	7.42%	354	250
Used Property	540	21,729,069	55.53%	19,051,238	56.75%	100.00%	7.38%	348	266
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

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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	938	35,552,526	90.86%	30,400,826	90.55%	90.55%	7.51%	341	250
30	39	1,286,972	3.29%	1,114,370	3.32%	93.87%	7.87%	353	244
60	26	1,002,249	2.56%	908,030	2.70%	96.58%	7.30%	342	256
90	20	545,132	1.39%	479,199	1.43%	98.00%	7.95%	354	237
120	6	215,309	0.55%	188,061	0.56%	98.56%	7.97%	360	226
150	1	38,393	0.10%	36,304	0.11%	98.67%	7.35%	360	272
210	3	57,578	0.15%	52,396	0.16%	98.83%	8.44%	317	212
300	2	74,628	0.19%	67,019	0.20%	99.03%	8.18%	360	235
330	5	99,039	0.25%	86,940	0.26%	99.29%	8.64%	355	220
360	2	51,096	0.13%	49,319	0.15%	99.43%	7.31%	319	256
390+	6	205,405	0.52%	190,226	0.57%	100.00%	7.85%	338	239
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

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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	0.34%	111,628	0.33%	0.33%	7.76%	316	221
Ahuachapan	6	143,222	0.37%	127,573	0.38%	0.71%	7.99%	317	234
Cabañas	1	26,000	0.07%	18,847	0.06%	0.77%	8.90%	360	184
Cuscatlan	3	59,283	0.15%	49,253	0.15%	0.92%	8.67%	308	190
La Libertad	295	12,613,497	32.24%	10,946,869	32.61%	33.52%	7.34%	344	254
La Paz	6	140,992	0.36%	114,407	0.34%	33.86%	8.43%	308	187
San Miguel	8	163,584	0.42%	138,104	0.41%	34.27%	8.60%	341	207
San Salvador	577	22,115,767	56.52%	19,001,756	56.60%	90.87%	7.55%	343	252
San Vicente	3	63,582	0.16%	52,068	0.16%	91.03%	8.54%	348	207
Santa Ana	118	3,100,634	7.92%	2,551,112	7.60%	98.63%	7.84%	334	231
Sonsonate	25	553,377	1.41%	447,866	1.33%	99.96%	8.37%	336	209
Usulután	1	16,005	0.04%	13,207	0.04%	100.00%	6.75%	360	281
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

District

District	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	5	132,382	0.34%	111,628	0.33%	0.33%	7.76%	316	221
AHUACHAPAN	6	143,222	0.37%	127,573	0.38%	0.71%	7.99%	317	234
ANTIGUO CUSCATLAN	16	865,453	2.21%	749,147	2.23%	2.94%	7.18%	321	239
APOPA	4	80,731	0.21%	58,548	0.17%	3.12%	8.48%	255	139
AYUTUXTEPEQUE	22	867,406	2.22%	721,931	2.15%	5.27%	7.84%	348	232
CHALCHUAPA	9	224,490	0.57%	187,421	0.56%	5.83%	7.93%	315	218
CIUDAD ARCE	1	11,989	0.03%	9,882	0.03%	5.86%	9.75%	360	202
CIUDAD DELGADO	17	569,251	1.45%	470,789	1.40%	7.26%	7.82%	350	247
CIUDAD MERLIOT	1	44,224	0.11%	39,799	0.12%	7.38%	7.25%	360	272
COJUTEPEQUE	3	59,283	0.15%	49,253	0.15%	7.52%	8.67%	308	190
COLON	18	945,380	2.42%	845,585	2.52%	10.04%	7.39%	357	264
CUSCATANCINGO	11	193,600	0.49%	159,897	0.48%	10.52%	8.58%	343	211
ILOPANGO	40	1,505,129	3.85%	1,327,496	3.95%	14.47%	7.57%	350	263
JUAYUA	1	12,215	0.03%	10,842	0.03%	14.51%	9.75%	360	208
LOURDES	70	3,034,246	7.75%	2,624,926	7.82%	22.32%	7.17%	347	252
MEJICANOS	136	4,725,539	12.08%	4,089,973	12.18%	34.51%	7.53%	340	252
METAPAN	6	104,823	0.27%	66,076	0.20%	34.70%	8.82%	360	217
NEJAPA	11	244,859	0.63%	220,486	0.66%	35.36%	7.78%	355	267
NUEVA SAN SALVADOR	6	288,806	0.74%	245,414	0.73%	36.09%	7.15%	311	226
NUEVO CUSCATLAN	1	36,802	0.09%	23,252	0.07%	36.16%	8.37%	300	112
PANCHIMALCO	3	131,410	0.34%	121,395	0.36%	36.52%	7.31%	356	287
PUERTO LA LIBERTAD	1	14,477	0.04%	9,113	0.03%	36.55%	8.97%	288	136
QUEZALTEPEQUE	36	1,419,182	3.63%	1,265,755	3.77%	40.32%	7.34%	348	257
SAN ANTONIO DEL MONTE	9	187,999	0.48%	134,593	0.40%	40.72%	8.83%	315	170
SAN ANTONIO PAJONAL	1	22,422	0.06%	18,863	0.06%	40.78%	8.56%	324	209
SAN JACINTO	3	100,479	0.26%	71,170	0.21%	40.99%	8.80%	333	172
SAN JUAN OPICO	29	909,727	2.32%	737,918	2.20%	43.19%	7.71%	350	234
SAN MARCOS	19	575,329	1.47%	501,631	1.49%	44.68%	7.77%	341	249
SAN MARTIN	9	185,467	0.47%	147,056	0.44%	45.12%	8.38%	332	208
SAN MIGUEL	8	163,584	0.42%	138,104	0.41%	45.53%	8.60%	341	207
SAN SALVADOR	216	10,245,883	26.19%	8,833,254	26.31%	71.84%	7.36%	341	257
SAN SEBASTIAN	2	46,500	0.12%	37,697	0.11%	71.95%	8.27%	343	204
SAN SEBASTIAN SALITRILLO	4	84,210	0.22%	73,697	0.22%	72.17%	8.00%	352	239
SAN VICENTE	1	17,082	0.04%	14,371	0.04%	72.22%	9.28%	360	215
SANTA ANA	98	2,664,689	6.81%	2,205,056	6.57%	78.78%	7.78%	334	233
SANTA TECLA	111	4,752,274	12.15%	4,137,490	12.32%	91.11%	7.38%	342	261
SANTO TOMAS	18	1,220,541	3.12%	1,036,402	3.09%	94.19%	7.30%	350	261
SENSUNTEPEQUE	1	26,000	0.07%	18,847	0.06%	94.25%	8.90%	360	184
SONSONATE	9	186,093	0.48%	154,822	0.46%	94.71%	8.54%	353	218
SONZACATE	6	167,070	0.43%	147,608	0.44%	95.15%	7.56%	338	243

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SOYAPANGO	56	1,291,321	3.30%	1,103,835	3.29%	98.44%	8.29%	352	235
TONACATEPEQUE	12	178,823	0.46%	137,893	0.41%	98.85%	9.31%	349	200
USULUTAN	1	16,005	0.04%	13,207	0.04%	98.89%	6.75%	360	281
ZACATECOLUCA	6	140,992	0.36%	114,407	0.34%	99.23%	8.43%	308	187
ZARAGOZA	5	290,936	0.74%	258,587	0.77%	100.00%	7.39%	360	262
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

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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	7	241,222	0.62%	169,853	0.51%	0.51%	8.62%	348	200
DD	672	25,023,104	63.95%	21,747,292	64.78%	65.28%	7.47%	340	251
VOL	369	13,864,001	35.43%	11,655,546	34.72%	100.00%	7.61%	346	247
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

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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	0.94%	283,655	0.84%	0.84%	8.37%	342	205
SANTA ANA NORTE	7	126,868	0.32%	86,692	0.26%	1.10%	9.43%	350	180
URB. LA CIMA IV	7	323,157	0.83%	293,913	0.88%	1.98%	7.37%	348	277
URB. SANTA ANA NORTE	7	121,201	0.31%	80,293	0.24%	2.22%	8.40%	360	225
RESIDENCIAL LA GLORIA	6	181,478	0.46%	159,422	0.47%	2.69%	7.64%	341	238
URB. RESIDENCIAL LA GLORIA	6	231,636	0.59%	212,021	0.63%	3.32%	7.23%	360	282
RESIDENCIAL SEVILLA	4	74,115	0.19%	56,054	0.17%	3.49%	9.26%	334	169
URB ALTOS DEL BOULEVARD	4	173,000	0.44%	155,856	0.46%	3.96%	7.63%	357	268
URB BOSQUES DE LA PAZ	4	110,063	0.28%	98,218	0.29%	4.25%	7.32%	310	225
URB. LA CIMA III	4	245,283	0.63%	216,201	0.64%	4.89%	7.35%	360	279
URB. RESIDENCIAL SANTA TERESA	4	245,322	0.63%	203,673	0.61%	5.50%	7.10%	350	262
Otros	978	36,929,793	94.38%	31,726,693	94.50%	100.00%	7.52%	342	250
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					

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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	740	29,379,960	75.09%	25,217,539	75.11%	75.11%	7.44%	340	251
B	308	9,748,367	24.91%	8,355,152	24.89%	100.00%	7.79%	347	245
Total	1,048	39,128,326	100.00%	33,572,690			7.53%	342	250
Minimum		9,086		122			6.67%	120	38
Maximum		120,000		106,088			10.50%	360	303
Average		37,336		32,035					