



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

Trust XIII
January 2022

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 1/31/2022.

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

Original Term

Min: 144

Max: 360

WA (original balance): 343

WA (remaining balance): 345

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
144	1	56,106	0.16%	16,309	0.05%	0.05%	6.90%	144	34
156	1	35,128	0.10%	22,331	0.07%	0.13%	7.29%	156	83
180	15	596,823	1.65%	359,781	1.20%	1.33%	7.41%	180	89
216	5	153,662	0.42%	103,218	0.34%	1.67%	8.14%	216	112
228	2	27,635	0.08%	18,265	0.06%	1.73%	7.91%	228	112
240	35	1,515,203	4.19%	1,086,357	3.61%	5.34%	7.41%	240	138
252	4	85,231	0.24%	62,437	0.21%	5.55%	7.82%	252	141
264	11	471,841	1.30%	364,536	1.21%	6.76%	7.24%	264	166
276	12	530,071	1.46%	406,962	1.35%	8.12%	7.24%	276	178
288	9	293,407	0.81%	213,837	0.71%	8.83%	7.61%	288	164
300	68	2,047,354	5.66%	1,651,449	5.49%	14.32%	7.58%	300	190
312	9	307,857	0.85%	243,239	0.81%	15.13%	7.71%	312	194
324	15	424,919	1.17%	352,066	1.17%	16.31%	7.72%	324	222
336	14	365,750	1.01%	305,303	1.02%	17.32%	7.95%	336	215
348	23	815,606	2.25%	676,222	2.25%	19.57%	7.71%	348	230
360	742	28,463,762	78.65%	24,173,849	80.43%	100.00%	7.51%	360	252
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

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	4	38,284	0.11%	28,053	0.09%	0.09%	9.75%	345	175
10,000 - 15,000	68	872,769	2.41%	649,709	2.16%	2.25%	9.24%	343	187
15,000 - 20,000	130	2,289,737	6.33%	1,759,098	5.85%	8.11%	8.66%	342	197
20,000 - 25,000	114	2,531,272	6.99%	2,056,578	6.84%	14.95%	8.06%	335	213
25,000 - 30,000	111	3,009,388	8.32%	2,552,340	8.49%	23.44%	7.67%	342	236
30,000 - 35,000	80	2,574,305	7.11%	2,174,292	7.23%	30.68%	7.69%	351	239
35,000 - 40,000	57	2,116,804	5.85%	1,745,523	5.81%	36.48%	7.63%	336	221
40,000 - 45,000	87	3,692,354	10.20%	3,023,081	10.06%	46.54%	7.39%	345	243
45,000 - 50,000	88	4,138,077	11.43%	3,540,024	11.78%	58.32%	7.29%	345	241
50,000 - 55,000	58	3,015,368	8.33%	2,518,556	8.38%	66.70%	7.24%	346	244
55,000 - 60,000	35	1,998,566	5.52%	1,677,941	5.58%	72.28%	7.26%	340	237
60,000 - 65,000	43	2,694,131	7.44%	2,265,487	7.54%	79.82%	7.15%	344	242
65,000 - 70,000	23	1,557,843	4.30%	1,372,869	4.57%	84.39%	7.30%	355	261
70,000 - 75,000	21	1,532,744	4.24%	1,282,848	4.27%	88.66%	7.17%	350	255
75,000 - 80,000	13	989,213	2.73%	857,756	2.85%	91.51%	7.09%	329	240
80,000 - 85,000	11	905,954	2.50%	796,550	2.65%	94.16%	7.05%	338	252
85,000 - 90,000	7	605,585	1.67%	509,320	1.69%	95.85%	6.89%	333	232
90,000 - 95,000	5	462,631	1.28%	412,180	1.37%	97.23%	6.95%	360	267
95,000 - 100,000	4	393,640	1.09%	265,472	0.88%	98.11%	6.95%	348	250
100,000 - 105,000	2	200,702	0.55%	141,857	0.47%	98.58%	6.87%	360	252
105,000 - 110,000	2	214,950	0.59%	155,686	0.52%	99.10%	7.17%	360	264
115,000 - 120,000	2	236,040	0.65%	182,248	0.61%	99.70%	7.18%	269	178
120,000 - 125,000	1	120,000	0.33%	88,694	0.30%	100.00%	7.05%	240	140
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

Original Property Value

Min: 10,505 Max: 219,513 Average: 43,822

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	39	464,984	1.28%	352,192	1.17%	1.17%	9.37%	342	182
15,000 - 20,000	87	1,388,579	3.84%	1,033,257	3.44%	4.61%	9.00%	341	185
20,000 - 25,000	119	2,299,207	6.35%	1,824,728	6.07%	10.68%	8.36%	341	206
25,000 - 30,000	92	2,179,141	6.02%	1,772,803	5.90%	16.58%	7.96%	339	223
30,000 - 35,000	77	2,138,359	5.91%	1,844,483	6.14%	22.72%	7.61%	345	242
35,000 - 40,000	69	2,183,152	6.03%	1,814,222	6.04%	28.75%	7.75%	347	229
40,000 - 45,000	55	1,970,850	5.45%	1,633,590	5.44%	34.19%	7.58%	339	230
45,000 - 50,000	74	3,054,868	8.44%	2,522,680	8.39%	42.58%	7.53%	350	242
50,000 - 55,000	75	3,386,788	9.36%	2,827,148	9.41%	51.99%	7.26%	341	235
55,000 - 60,000	56	2,698,313	7.46%	2,279,140	7.58%	59.57%	7.24%	348	244
60,000 - 65,000	51	2,646,932	7.31%	2,218,240	7.38%	66.95%	7.31%	341	241
65,000 - 70,000	40	2,257,153	6.24%	1,937,429	6.45%	73.40%	7.31%	356	252
70,000 - 75,000	37	2,175,147	6.01%	1,845,233	6.14%	79.53%	7.14%	340	247
75,000 - 80,000	23	1,507,333	4.17%	1,287,144	4.28%	83.82%	7.16%	331	238
80,000 - 85,000	23	1,637,191	4.52%	1,459,083	4.85%	88.67%	7.11%	351	262
85,000 - 90,000	7	505,650	1.40%	444,343	1.48%	90.15%	7.04%	342	254
90,000 - 95,000	8	660,348	1.82%	530,090	1.76%	91.91%	7.05%	332	236
95,000 - 100,000	10	857,015	2.37%	742,337	2.47%	94.38%	7.00%	334	246
100,000 - 105,000	7	566,653	1.57%	487,995	1.62%	96.01%	6.93%	332	242
105,000 - 110,000	4	362,998	1.00%	294,684	0.98%	96.99%	7.36%	360	249
110,000 - 115,000	5	407,702	1.13%	278,240	0.93%	97.91%	7.00%	342	244
115,000 - 120,000	2	178,950	0.49%	124,183	0.41%	98.33%	7.18%	360	271
120,000 - 125,000	1	108,000	0.30%	94,694	0.32%	98.64%	7.04%	360	252
125,000 - 130,000	1	119,040	0.33%	78,860	0.26%	98.90%	7.30%	180	98
130,000 - 135,000	1	117,000	0.32%	103,388	0.34%	99.25%	7.05%	360	259
135,000 - 140,000	1	120,000	0.33%	88,694	0.30%	99.54%	7.05%	240	140
170,000 - 175,000	1	100,000	0.28%	54,287	0.18%	99.72%	6.68%	360	249
215,000 - 220,000	1	99,000	0.27%	82,997	0.28%	100.00%	6.90%	312	210
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

Original Loan To Value

Min: 36.00% Max: 98.00% WA (original balance): 86.80% WA (remaining balance): 86.82%

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	0.14%	41,337	0.14%	0.14%	7.52%	299	205
40 %- 45%	5	116,742	0.32%	98,237	0.33%	0.46%	7.60%	325	224
45 %- 50%	4	166,177	0.46%	142,720	0.47%	0.94%	7.31%	322	223
50 %- 55%	7	210,439	0.58%	179,766	0.60%	1.54%	7.64%	312	223
55 %- 60%	13	420,991	1.16%	316,566	1.05%	2.59%	7.53%	323	218
60 %- 65%	13	486,172	1.34%	422,911	1.41%	4.00%	7.31%	340	244
65 %- 70%	20	693,305	1.92%	573,722	1.91%	5.91%	7.53%	319	213
70 %- 75%	36	1,143,495	3.16%	917,997	3.05%	8.96%	7.70%	338	226
75 %- 80%	44	1,524,402	4.21%	1,296,544	4.31%	13.27%	7.49%	337	242
80 %- 85%	74	3,004,700	8.30%	2,512,098	8.36%	21.63%	7.33%	331	233
85 %- 90%	171	6,918,439	19.12%	5,663,608	18.84%	40.48%	7.36%	341	237
90 %- 95%	485	19,199,406	53.05%	16,180,498	53.83%	94.31%	7.52%	348	241
95 %- 100%	92	2,256,587	6.24%	1,710,157	5.69%	100.00%	8.24%	345	193
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

Current Loan To Value

Min: 3.03% Max: 89.33% WA (original balance): 72.10% WA (remaining balance): 73.68%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 5%	1	13,663	0.04%	460	0.00%	0.00%	9.54%	360	189
5 %- 10%	2	112,995	0.31%	11,081	0.04%	0.04%	7.10%	360	241
10 %- 15%	3	91,735	0.25%	14,459	0.05%	0.09%	7.69%	360	245
15 %- 20%	5	87,184	0.24%	16,464	0.05%	0.14%	8.81%	337	188
20 %- 25%	2	32,713	0.09%	11,733	0.04%	0.18%	9.75%	360	181
25 %- 30%	5	169,737	0.47%	63,399	0.21%	0.39%	7.68%	228	115
30 %- 35%	8	309,027	0.85%	158,455	0.53%	0.92%	7.35%	331	214
35 %- 40%	15	652,769	1.80%	402,018	1.34%	2.26%	7.67%	308	184
40 %- 45%	20	499,577	1.38%	328,017	1.09%	3.35%	7.91%	282	165
45 %- 50%	19	590,395	1.63%	388,440	1.29%	4.64%	7.88%	313	192
50 %- 55%	34	1,248,409	3.45%	905,036	3.01%	7.65%	7.51%	320	211
55 %- 60%	42	1,336,023	3.69%	1,013,402	3.37%	11.02%	7.81%	307	198
60 %- 65%	49	1,798,134	4.97%	1,412,239	4.70%	15.72%	7.47%	314	202
65 %- 70%	97	3,446,096	9.52%	2,737,405	9.11%	24.83%	7.66%	317	197
70 %- 75%	213	6,625,802	18.31%	5,510,811	18.34%	43.16%	7.87%	345	219
75 %- 80%	225	9,610,384	26.56%	8,393,764	27.93%	71.09%	7.30%	356	251
80 %- 85%	160	6,734,315	18.61%	6,071,528	20.20%	91.29%	7.31%	358	267
85 %- 90%	66	2,831,395	7.82%	2,617,449	8.71%	100.00%	7.45%	360	281
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

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%	42	2,128,928	5.88%	1,616,341	5.38%	5.38%	6.81%	337	226
6.50% - 6.75%	31	1,089,316	3.01%	857,970	2.85%	8.23%	7.06%	331	214
6.75% - 7.00%	190	7,084,149	19.57%	5,897,680	19.62%	27.85%	7.50%	351	233
7.00% - 7.25%	144	6,899,428	19.06%	5,718,707	19.03%	46.88%	7.37%	342	235
7.25% - 7.50%	219	9,337,150	25.80%	7,921,019	26.35%	73.24%	7.34%	338	244
7.50% - 7.75%	151	5,422,478	14.98%	4,823,844	16.05%	89.28%	7.62%	348	260
7.75% - 8.00%	149	3,318,523	9.17%	2,488,243	8.28%	97.56%	8.53%	347	193
8.00% - 8.25%	26	611,311	1.69%	499,481	1.66%	99.23%	8.22%	315	216
8.25% - 8.50%	5	91,727	0.25%	65,984	0.22%	99.44%	9.51%	308	167
8.50% - 8.75%	6	156,941	0.43%	124,298	0.41%	99.86%	9.32%	337	192
8.75% - 9.00%	1	16,800	0.05%	14,233	0.05%	99.91%	10.05%	360	210
9.00% - 9.25%	1	17,000	0.05%	14,952	0.05%	99.96%	9.00%	300	207
9.25% - 9.50%	1	16,606	0.05%	13,411	0.04%	100.00%	9.49%	300	199
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
 January 2022

For La Hipotecaria El Salvador
 Cutoff Date: 1/31/2022

Remaining Term

Min: 34

Max: 287

WA (original balance):235

WA (remaining balance): 239

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 59	1	56,106	0.16%	16,309	0.05%	0.05%	6.90%	144	34
60 - 119	33	1,075,883	2.97%	621,438	2.07%	2.12%	7.90%	208	91
120 - 179	120	3,853,771	10.65%	2,847,681	9.47%	11.60%	7.83%	286	157
180 - 239	289	8,121,611	22.44%	6,462,123	21.50%	33.10%	8.15%	341	203
240 - 299	523	23,082,983	63.78%	20,108,611	66.90%	100.00%	7.23%	359	266
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 - 5,000	9	164,830	0.46%	25,823	0.09%	0.09%	8.70%	348	201
5,000 - 10,000	49	680,145	1.88%	405,459	1.35%	1.43%	9.53%	320	161
10,000 - 15,000	124	2,204,786	6.09%	1,589,619	5.29%	6.72%	8.72%	334	189
15,000 - 20,000	137	3,022,941	8.35%	2,393,538	7.96%	14.69%	8.13%	329	199
20,000 - 25,000	110	3,066,883	8.47%	2,494,831	8.30%	22.99%	7.74%	342	227
25,000 - 30,000	102	3,331,012	9.20%	2,781,946	9.26%	32.24%	7.55%	348	243
30,000 - 35,000	76	2,993,877	8.27%	2,458,873	8.18%	40.42%	7.53%	340	229
35,000 - 40,000	84	3,777,220	10.44%	3,171,198	10.55%	50.98%	7.35%	340	235
40,000 - 45,000	93	4,517,291	12.48%	3,928,860	13.07%	64.05%	7.22%	349	250
45,000 - 50,000	43	2,377,077	6.57%	2,038,418	6.78%	70.83%	7.27%	351	244
50,000 - 55,000	37	2,281,674	6.30%	1,951,194	6.49%	77.32%	7.22%	343	246
55,000 - 60,000	28	1,811,621	5.01%	1,594,448	5.30%	82.63%	7.12%	347	252
60,000 - 65,000	22	1,584,120	4.38%	1,375,875	4.58%	87.20%	7.16%	352	262
65,000 - 70,000	28	2,124,352	5.87%	1,886,263	6.28%	93.48%	7.11%	349	261
70,000 - 75,000	4	331,395	0.92%	297,425	0.99%	94.47%	7.04%	360	273
75,000 - 80,000	8	719,039	1.99%	619,198	2.06%	96.53%	7.01%	330	242
80,000 - 85,000	6	563,576	1.56%	494,910	1.65%	98.18%	6.99%	352	254
85,000 - 90,000	4	413,517	1.14%	350,200	1.17%	99.34%	7.04%	325	235
90,000 - 95,000	1	108,000	0.30%	94,694	0.32%	99.66%	7.04%	360	252
100,000 - 105,000	1	117,000	0.32%	103,388	0.34%	100.00%	7.05%	360	259
Total	966	36,190,355	100.00%	30,056,162			7.49%	343	235
Minimum		9,086		460			6.67%	144	34
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Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

Current Borrower Rate

Min: 6.67% Max: 10.50% WA (original balance): 7.52% WA (remaining balance): 7.49%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
6.50% - 6.75%	13	964,747	2.67%	697,424	2.32%	2.32%	6.71%	338	228
6.75% - 7.00%	102	5,359,313	14.81%	4,481,500	14.91%	17.23%	6.87%	346	245
7.00% - 7.25%	109	6,143,136	16.97%	5,255,875	17.49%	34.72%	7.10%	344	247
7.25% - 7.50%	238	9,989,554	27.60%	8,448,257	28.11%	62.83%	7.31%	337	243
7.50% - 7.75%	157	5,891,702	16.28%	5,200,029	17.30%	80.13%	7.55%	347	257
7.75% - 8.00%	66	1,586,246	4.38%	1,304,055	4.34%	84.47%	7.79%	336	221
8.00% - 8.25%	33	786,815	2.17%	636,210	2.12%	86.58%	8.06%	317	204
8.25% - 8.50%	26	1,012,667	2.80%	770,711	2.56%	89.15%	8.38%	356	191
8.50% - 8.75%	32	1,012,026	2.80%	758,875	2.52%	91.67%	8.63%	352	183
8.75% - 9.00%	42	1,037,135	2.87%	759,340	2.53%	94.20%	8.87%	350	177
9.00% - 9.25%	53	1,000,935	2.77%	739,783	2.46%	96.66%	9.12%	350	183
9.25% - 9.50%	32	549,635	1.52%	413,082	1.37%	98.03%	9.36%	348	184
9.50% - 9.75%	27	408,721	1.13%	287,575	0.96%	98.99%	9.59%	340	170
9.75% - 10.00%	25	303,730	0.84%	195,117	0.65%	99.64%	9.75%	342	169
10.00% - 10.25%	8	105,705	0.29%	81,412	0.27%	99.91%	10.05%	337	179
10.25% - 10.50%	2	27,377	0.08%	17,797	0.06%	99.97%	10.34%	274	131
10.50% - 10.75%	1	10,910	0.03%	9,121	0.03%	100.00%	10.50%	360	219
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

La Hipotecaria El Salvador - Trust XIII
January 2022

For La Hipotecaria El Salvador
Cutoff Date: 1/31/2022

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	0.23%	60,636	0.20%	0.20%	8.18%	360	151
2005	15	395,986	1.09%	274,967	0.91%	1.12%	8.90%	343	146
2006	22	514,637	1.42%	362,790	1.21%	2.32%	8.80%	352	167
2007	82	1,843,507	5.09%	1,316,142	4.38%	6.70%	8.91%	353	178
2008	105	2,527,183	6.98%	1,922,011	6.39%	13.10%	8.76%	354	191
2009	13	307,295	0.85%	238,325	0.79%	13.89%	9.03%	338	188
2010	22	611,576	1.69%	471,842	1.57%	15.46%	8.40%	330	192
2011	45	1,508,542	4.17%	1,211,245	4.03%	19.49%	7.51%	336	210
2012	70	2,939,467	8.12%	2,243,508	7.46%	26.95%	7.07%	339	225
2013	237	10,155,578	28.06%	8,518,352	28.34%	55.30%	7.13%	343	240
2014	184	7,400,281	20.45%	6,401,129	21.30%	76.59%	7.29%	340	250
2015	168	7,901,680	21.83%	7,035,214	23.41%	100.00%	7.40%	342	264
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

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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	966	36,190,355	100.00%	30,056,162	100.00%	100.00%	7.52%	343	235
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

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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	308	9,032,751	24.96%	7,148,704	23.78%	23.78%	7.92%	323	201
New Property	153	6,809,467	18.82%	5,636,644	18.75%	42.54%	7.41%	355	236
Used Property	505	20,348,137	56.23%	17,270,814	57.46%	100.00%	7.38%	347	249
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

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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	882	33,481,299	92.51%	27,684,505	92.11%	92.11%	7.51%	342	235
30	39	1,456,612	4.02%	1,278,897	4.26%	96.36%	7.56%	352	247
60	16	384,832	1.06%	331,834	1.10%	97.47%	7.89%	345	227
90	5	130,410	0.36%	112,341	0.37%	97.84%	7.83%	347	225
120	7	184,514	0.51%	146,860	0.49%	98.33%	7.97%	353	190
150	3	129,989	0.36%	115,588	0.38%	98.72%	7.25%	360	237
180	1	38,393	0.11%	35,360	0.12%	98.83%	7.35%	360	256
270	1	17,460	0.05%	14,997	0.05%	98.88%	6.75%	240	152
390+	12	366,847	1.01%	335,779	1.12%	100.00%	8.00%	357	229
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

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State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	7	179,382	0.50%	145,245	0.48%	0.48%	7.64%	319	210
Ahuachapan	6	143,222	0.40%	123,098	0.41%	0.89%	7.99%	317	218
Cabañas	1	26,000	0.07%	18,847	0.06%	0.96%	8.90%	360	168
Cuscatlan	3	59,283	0.16%	46,788	0.16%	1.11%	8.67%	308	174
La Libertad	273	11,695,256	32.32%	9,800,372	32.61%	33.72%	7.34%	345	239
La Paz	6	140,992	0.39%	108,792	0.36%	34.08%	8.43%	308	171
San Miguel	8	163,584	0.45%	132,141	0.44%	34.52%	8.60%	341	191
San Salvador	531	20,465,731	56.55%	17,013,791	56.61%	91.13%	7.54%	343	236
San Vicente	3	63,582	0.18%	49,898	0.17%	91.29%	8.54%	348	191
Santa Ana	106	2,786,863	7.70%	2,246,833	7.48%	98.77%	7.82%	339	221
Sonsonate	21	450,454	1.24%	365,217	1.22%	99.98%	8.34%	346	207
Usulután	1	16,005	0.04%	5,141	0.02%	100.00%	6.75%	360	265
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

District

District	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	7	179,382	0.50%	145,245	0.48%	0.48%	7.64%	319	210
AHUACHAPAN	6	143,222	0.40%	123,098	0.41%	0.89%	7.99%	317	218
ANTIGUO CUSCATLAN	15	828,953	2.29%	677,158	2.25%	3.15%	7.18%	322	224
APOPA	3	68,958	0.19%	39,591	0.13%	3.28%	8.27%	260	135
AYUTUXTEPEQUE	20	788,206	2.18%	627,388	2.09%	5.36%	7.87%	347	213
CHALCHUAPA	8	197,301	0.55%	161,246	0.54%	5.90%	8.02%	327	216
CIUDAD ARCE	1	11,989	0.03%	9,510	0.03%	5.93%	9.75%	360	186
CIUDAD DELGADO	16	545,733	1.51%	454,087	1.51%	7.44%	7.80%	349	232
CIUDAD MERLIOT	1	44,224	0.12%	25,758	0.09%	7.53%	7.25%	360	256
COJUTEPEQUE	3	59,283	0.16%	46,788	0.16%	7.69%	8.67%	308	174
COLON	18	945,380	2.61%	804,134	2.68%	10.36%	7.39%	357	248
CUSCATANCINGO	11	193,600	0.53%	152,987	0.51%	10.87%	8.58%	343	195
ILOPANGO	36	1,382,822	3.82%	1,191,617	3.96%	14.83%	7.50%	351	250
JUAYUA	1	12,215	0.03%	10,098	0.03%	14.87%	9.75%	360	192
LOURDES	61	2,697,199	7.45%	2,268,672	7.55%	22.42%	7.16%	351	239
MEJICANOS	125	4,316,970	11.93%	3,604,209	11.99%	34.41%	7.53%	340	237
METAPAN	5	77,643	0.21%	64,221	0.21%	34.62%	9.09%	360	202
NEJAPA	9	205,559	0.57%	181,290	0.60%	35.22%	7.66%	355	256
NUEVA SAN SALVADOR	6	288,806	0.80%	230,908	0.77%	35.99%	7.15%	311	210
NUEVO CUSCATLAN	1	36,802	0.10%	20,842	0.07%	36.06%	8.37%	300	96
PANCHIMALCO	3	131,410	0.36%	118,704	0.39%	36.46%	7.31%	356	271
PUERTO LA LIBERTAD	1	14,477	0.04%	8,031	0.03%	36.48%	8.97%	288	120
QUEZALTEPEQUE	31	1,264,120	3.49%	1,099,560	3.66%	40.14%	7.35%	355	248
SAN ANTONIO DEL MONTE	7	136,903	0.38%	104,746	0.35%	40.49%	8.71%	334	186
SAN ANTONIO PAJONAL	1	22,422	0.06%	18,137	0.06%	40.55%	8.56%	324	193
SAN JACINTO	3	100,479	0.28%	66,086	0.22%	40.77%	8.80%	333	156
SAN JUAN OPICO	27	773,311	2.14%	603,064	2.01%	42.78%	7.80%	348	213
SAN MARCOS	18	544,397	1.50%	456,135	1.52%	44.29%	7.80%	340	231
SAN MARTIN	8	166,959	0.46%	125,981	0.42%	44.71%	8.26%	329	195
SAN MIGUEL	8	163,584	0.45%	132,141	0.44%	45.15%	8.60%	341	191
SAN SALVADOR	199	9,540,184	26.36%	7,923,760	26.36%	71.52%	7.34%	340	241
SAN SEBASTIAN	2	46,500	0.13%	36,008	0.12%	71.64%	8.27%	343	188
SAN SEBASTIAN SALITRILLO	4	84,210	0.23%	70,517	0.23%	71.87%	8.00%	352	223
SAN VICENTE	1	17,082	0.05%	13,890	0.05%	71.92%	9.28%	360	199
SANTA ANA	88	2,405,288	6.65%	1,932,713	6.43%	78.35%	7.75%	338	223
SANTA TECLA	107	4,529,059	12.51%	3,823,459	12.72%	91.07%	7.38%	342	244
SANTO TOMAS	16	1,073,800	2.97%	924,673	3.08%	94.15%	7.29%	349	246
SENSUNTEPEQUE	1	26,000	0.07%	18,847	0.06%	94.21%	8.90%	360	168
SONSONATE	9	186,093	0.51%	148,681	0.49%	94.70%	8.54%	353	202
SONZACATE	4	115,243	0.32%	101,692	0.34%	95.04%	7.44%	349	242

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SOYAPANGO	54	1,249,333	3.45%	1,024,203	3.41%	98.45%	8.29%	352	220
TONACATEPEQUE	10	157,323	0.43%	123,079	0.41%	98.86%	9.23%	360	195
USULUTAN	1	16,005	0.04%	5,141	0.02%	98.88%	6.75%	360	265
ZACATECOLUCA	6	140,992	0.39%	108,792	0.36%	99.24%	8.43%	308	171
ZARAGOZA	4	260,936	0.72%	229,276	0.76%	100.00%	7.24%	360	254
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Stratification Report

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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	6	227,295	0.63%	153,566	0.51%	0.51%	8.55%	350	189
DD	605	22,560,202	62.34%	18,943,684	63.03%	63.54%	7.47%	341	237
VOL	355	13,402,858	37.03%	10,958,912	36.46%	100.00%	7.59%	346	232
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
CIUDAD VERSAILLES	17	366,412	1.01%	270,231	0.90%	0.90%	8.37%	342	189
URB. LA CIMA IV	7	323,157	0.89%	286,124	0.95%	1.85%	7.37%	348	261
RESIDENCIAL LA GLORIA	6	181,478	0.50%	153,756	0.51%	2.36%	7.64%	341	222
SANTA ANA NORTE	6	102,548	0.28%	60,523	0.20%	2.56%	9.58%	348	156
URB. SANTA ANA NORTE	6	94,021	0.26%	78,204	0.26%	2.82%	8.50%	360	212
URB. RESIDENCIAL LA GLORIA	5	179,436	0.50%	161,960	0.54%	3.36%	7.35%	360	273
URB ALTOS DEL BOULEVARD	4	173,000	0.48%	148,432	0.49%	3.86%	7.63%	357	252
URB. LA CIMA III	4	245,283	0.68%	203,678	0.68%	4.53%	7.35%	360	263
URB. RESIDENCIAL SANTA TERESA	4	245,322	0.68%	196,520	0.65%	5.19%	7.10%	350	246
CENTRO URB. JOSE SIMEON CAÑAS	3	80,514	0.22%	71,187	0.24%	5.43%	7.46%	360	255
LOMAS DE SAN ANTONIO	3	61,414	0.17%	43,628	0.15%	5.57%	9.13%	360	188
RES LA CIMA IV	3	96,267	0.27%	86,130	0.29%	5.86%	7.35%	360	268
RESIDENCIAL SEVILLA	3	48,180	0.13%	32,877	0.11%	5.97%	9.45%	320	146
URB BOSQUEZ DE LA PAZ	3	120,210	0.33%	103,575	0.34%	6.31%	7.71%	360	237
URB. ALTOS DE GUADALUPE	3	155,496	0.43%	138,234	0.46%	6.77%	7.22%	340	244
URB. JARDINES DE LA SABANA III	3	140,534	0.39%	112,068	0.37%	7.14%	7.50%	330	248
URB. SAN ANTONIO	3	128,868	0.36%	112,791	0.38%	7.52%	7.17%	360	252
URBANIZACION SAN MARCOS	3	72,287	0.20%	58,396	0.19%	7.71%	7.70%	303	211
Otros	880	33,375,929	92.22%	27,737,849	92.29%	100.00%	7.50%	342	235
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					

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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	687	27,208,175	75.18%	22,554,290	75.04%	75.04%	7.44%	341	236
B	279	8,982,180	24.82%	7,501,872	24.96%	100.00%	7.75%	348	231
Total	966	36,190,355	100.00%	30,056,162			7.52%	343	235
Minimum		9,086		460			6.67%	144	34
Maximum		120,000		103,388			10.50%	360	287
Average		37,464		31,114					