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

Mortgage Loans - December-2023 Trust XIII

The La Hipotecaria mortgage portfolio 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 December-2023

In the ranges presented, the value on the right of the ranges are not included.. Example: In the range 80%-90%, the value of 90% is not included in the range, but rather the 90% is included in the following range of 90%-100%.

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Term

Cutoff Date:
December-2023

Original Term	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
156	1	35,128	0.11%	17,067	0.07%	0.07%	7.29%	156	58
180	11	330,958	1.03%	130,984	0.52%	0.59%	7.45%	180	66
216	5	153,662	0.48%	86,126	0.34%	0.93%	7.91%	216	99
228	2	27,635	0.09%	15,074	0.06%	0.99%	7.66%	228	93
240	32	1,368,893	4.26%	838,764	3.32%	4.31%	7.35%	240	118
252	4	85,231	0.27%	55,537	0.22%	4.53%	7.77%	252	124
264	10	459,471	1.43%	329,535	1.31%	5.84%	7.19%	264	145
276	12	530,071	1.65%	366,485	1.45%	7.29%	7.27%	276	157
288	7	238,405	0.74%	166,934	0.66%	7.95%	7.26%	288	160
300	61	1,828,771	5.69%	1,334,501	5.29%	13.24%	7.54%	300	171
312	8	295,938	0.92%	219,653	0.87%	14.11%	7.53%	312	180
324	12	359,312	1.12%	287,836	1.14%	15.25%	7.61%	324	202
336	13	336,950	1.05%	265,875	1.05%	16.30%	7.84%	336	196
348	19	685,716	2.13%	549,370	2.18%	18.48%	7.74%	348	205
360	660	25,382,935	79.03%	20,578,237	81.52%	100.00%	7.47%	360	232
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Term

Cutoff Date:
December-2023

Remaining Term.	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 -59	13	305,794	0.95%	97,101	0.38%	0.38%	8.25%	203	50
60 - 118	39	1,255,863	3.91%	688,159	2.73%	3.11%	7.68%	250	102
119 - 177	243	6,852,032	21.33%	4,807,331	19.04%	22.16%	8.22%	335	158
178 - 236	253	10,317,239	32.12%	8,256,832	32.71%	54.87%	7.25%	350	221
237 - 295	309	13,388,150	41.68%	11,392,554	45.13%	100.00%	7.31%	360	251
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Balance

Cutoff Date:
December-2023

Original Balance *	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5,000 - 10,000	4	38,284	0.12%	19,256	0.08%	0.08%	9.75%	345	164
10,000 - 15,000	56	722,494	2.25%	518,422	2.05%	2.13%	9.20%	344	173
15,000 - 20,000	113	1,982,972	6.17%	1,460,671	5.79%	7.92%	8.59%	340	180
20,000 - 25,000	103	2,278,709	7.09%	1,708,911	6.77%	14.69%	8.02%	333	197
25,000 - 30,000	103	2,789,046	8.68%	2,202,346	8.72%	23.41%	7.62%	340	220
30,000 - 35,000	73	2,341,101	7.29%	1,857,742	7.36%	30.77%	7.62%	350	222
35,000 - 40,000	50	1,847,927	5.75%	1,457,025	5.77%	36.54%	7.54%	333	206
40,000 - 45,000	76	3,223,729	10.04%	2,506,875	9.93%	46.48%	7.38%	347	224
45,000 - 50,000	77	3,620,928	11.27%	2,882,946	11.42%	57.90%	7.28%	348	225
50,000 - 55,000	50	2,593,858	8.08%	2,032,697	8.05%	65.95%	7.23%	345	223
55,000 - 60,000	29	1,658,466	5.16%	1,342,329	5.32%	71.27%	7.26%	349	228
60,000 - 65,000	40	2,511,606	7.82%	2,030,390	8.04%	79.31%	7.16%	347	225
65,000 - 70,000	22	1,487,860	4.63%	1,237,690	4.90%	84.21%	7.29%	355	240
70,000 - 75,000	32	2,372,757	7.39%	1,904,130	7.54%	91.76%	7.11%	341	231
80,000 - 85,000	10	825,954	2.57%	660,373	2.62%	94.37%	7.03%	336	228
85,000 - 90,000	7	605,585	1.89%	476,900	1.89%	96.26%	6.90%	333	212
90,000 - 95,000	4	370,511	1.15%	313,739	1.24%	97.51%	6.90%	360	242
95,000 - 100,000	3	294,640	0.92%	241,556	0.96%	98.46%	7.04%	344	227
100,000 - 105,000	1	100,702	0.31%	83,401	0.33%	98.79%	7.05%	360	231
105,000 - 110,000	2	214,950	0.67%	128,154	0.51%	99.30%	7.12%	360	236
115,000 - 120,000	1	117,000	0.36%	98,897	0.39%	99.69%	7.05%	360	236
120,000 - 125,000	1	120,000	0.37%	77,531	0.31%	100.00%	7.05%	240	117
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Balance

Cutoff Date:
December-2023

Remaning Balance *	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0.00 - 5,000	12	246,244	0.77%	43,179	0.17%	0.17%	8.90%	279	110
5,000 - 10,000	52	800,054	2.49%	428,364	1.70%	1.87%	9.42%	328	147
10,000 - 15,000	130	2,393,048	7.45%	1,650,371	6.54%	8.41%	8.60%	335	168
15,000 - 20,000	117	2,718,282	8.46%	2,052,121	8.13%	16.54%	8.01%	336	192
20,000 - 25,000	95	2,760,278	8.59%	2,171,139	8.60%	25.14%	7.55%	347	223
25,000 - 30,000	93	3,161,154	9.84%	2,532,396	10.03%	35.17%	7.55%	350	222
30,000 - 35,000	67	2,881,799	8.97%	2,179,341	8.63%	43.80%	7.54%	340	201
35,000 - 40,000	84	3,892,563	12.12%	3,154,602	12.50%	56.30%	7.25%	350	229
40,000 - 45,000	63	3,267,222	10.17%	2,657,716	10.53%	66.83%	7.17%	345	226
45,000 - 50,000	35	2,019,248	6.29%	1,646,758	6.52%	73.35%	7.31%	349	228
50,000 - 55,000	31	1,949,455	6.07%	1,625,431	6.44%	79.79%	7.19%	353	231
55,000 - 60,000	27	1,843,927	5.74%	1,548,168	6.13%	85.93%	7.12%	351	235
60,000 - 65,000	22	1,628,065	5.07%	1,388,598	5.50%	91.43%	7.13%	355	241
65,000 - 70,000	9	680,523	2.12%	595,916	2.36%	93.79%	7.10%	359	252
70,000 - 75,000	6	504,287	1.57%	436,484	1.73%	95.52%	6.99%	360	248
75,000 - 80,000	8	758,413	2.36%	614,303	2.43%	97.95%	6.94%	339	219
80,000 - 85,000	4	389,517	1.21%	328,888	1.30%	99.25%	7.04%	360	247
85,000 - 90,000	1	108,000	0.34%	89,306	0.35%	99.61%	7.04%	360	229
95,000 - 100,000	1	117,000	0.36%	98,897	0.39%	100.00%	7.05%	360	236
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Loan To Value

Cutoff Date:
December-2023

Original Loan To Value	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
35% - 40%	1	25,000	0.08%	17,843	0.07%	0.07%	7.60%	240	136
40% - 45%	5	116,742	0.36%	92,712	0.37%	0.44%	7.54%	329	208
45% - 50%	4	166,177	0.52%	136,215	0.54%	0.98%	7.33%	336	202
50% - 55%	4	101,489	0.32%	73,745	0.29%	1.27%	7.83%	288	154
55% - 60%	10	266,386	0.83%	203,439	0.81%	2.08%	7.77%	325	212
60% - 65%	10	355,745	1.11%	293,445	1.16%	3.24%	7.34%	341	226
65% - 70%	16	567,531	1.77%	440,612	1.75%	4.98%	7.50%	326	203
70% - 75%	32	1,014,507	3.16%	736,910	2.92%	7.90%	7.65%	333	205
75% - 80%	39	1,337,056	4.16%	1,081,553	4.28%	12.19%	7.47%	341	227
80% - 85%	63	2,487,686	7.75%	1,975,416	7.83%	20.01%	7.32%	337	217
85% - 90%	155	6,302,218	19.62%	4,891,304	19.38%	39.39%	7.33%	339	220
90% - 95%	439	17,427,722	54.26%	13,914,984	55.13%	94.52%	7.46%	348	224
95% - 100%	79	1,950,819	6.07%	1,383,801	5.48%	100.00%	8.24%	342	173
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages -Trust XIII Current Loan To Value

Cutoff Date:
December-2023

Current Loan To Value	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
5% -10%	3	63,000	0.20%	6,404	0.03%	0.03%	8.64%	340	192
10% - 15%	6	195,020	0.61%	28,275	0.11%	0.14%	7.94%	280	166
15% - 20%	2	44,100	0.14%	9,057	0.04%	0.17%	9.00%	300	100
20% - 25%	5	147,679	0.46%	41,638	0.16%	0.34%	7.98%	276	119
25% - 30%	7	194,019	0.60%	81,169	0.32%	0.66%	7.69%	233	115
30% - 35%	11	426,219	1.33%	198,042	0.78%	1.44%	7.91%	267	140
35% - 40%	15	504,701	1.57%	309,321	1.23%	2.67%	7.60%	291	162
40% - 45%	18	660,324	2.06%	373,052	1.48%	4.15%	7.60%	318	174
45% - 50%	22	701,846	2.19%	461,409	1.83%	5.98%	7.53%	329	200
50% - 55%	37	1,195,553	3.72%	840,697	3.33%	9.31%	7.70%	325	185
55% - 60%	56	1,930,068	6.01%	1,369,239	5.42%	14.73%	7.51%	320	183
60% - 65%	83	2,808,973	8.75%	2,052,382	8.13%	22.86%	7.75%	327	173
65% - 70%	155	4,903,830	15.27%	3,805,383	15.08%	37.94%	7.81%	348	200
70% -75%	165	6,667,283	20.76%	5,527,169	21.90%	59.83%	7.38%	355	225
75% - 80%	165	6,958,574	21.66%	5,954,549	23.59%	83.42%	7.24%	357	240
80% - 85%	105	4,614,271	14.37%	4,087,430	16.19%	99.62%	7.37%	360	255
85% - 90%	2	103,620	0.32%	96,762	0.38%	100.00%	7.36%	360	248
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Borrower Rate

Cutoff Date:
December-2023

Original Borrower Rate	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
6.25% - 6.50%	35	1,685,771	5.25%	1,279,401	5.07%	5.07%	6.82%	336	208
6.50% - 6.75%	29	1,038,576	3.23%	746,147	2.96%	8.02%	7.05%	325	196
6.75% - 7.00%	167	6,351,314	19.77%	5,005,671	19.83%	27.86%	7.42%	352	215
7.00% - 7.25%	126	6,225,134	19.38%	4,887,882	19.36%	47.22%	7.29%	340	220
7.25% - 7.50%	196	8,197,385	25.52%	6,566,979	26.02%	73.24%	7.34%	340	226
7.50% - 8.00%	265	7,739,315	24.10%	6,113,555	24.22%	97.46%	7.89%	347	219
8.00% - 8.25%	26	611,311	1.90%	451,332	1.79%	99.24%	8.19%	312	202
8.25% - 8.50%	5	91,727	0.29%	57,212	0.23%	99.47%	9.58%	324	160
8.50% - 8.75%	5	128,141	0.40%	93,651	0.37%	99.84%	9.44%	329	176
8.75% - 9.00%	1	16,800	0.05%	13,517	0.05%	99.89%	10.05%	360	187
9.00% - 9.25%	1	17,000	0.05%	14,186	0.06%	99.95%	9.00%	300	184
9.25% - 9.50%	1	16,606	0.05%	12,446	0.05%	100.00%	9.49%	300	180
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Current Borrower Rate

Cutoff Date:
December-2023

Current Borrower Rate	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
6.50% - 6.75%	11	765,747	2.38%	592,447	2.35%	2.35%	6.71%	334	203
6.75% - 7.00%	94	4,952,107	15.42%	3,909,355	15.49%	17.83%	6.87%	346	227
7.00% - 7.25%	99	5,673,497	17.66%	4,592,923	18.20%	36.03%	7.10%	344	229
7.25% - 7.50%	213	8,748,839	27.24%	7,000,731	27.73%	63.76%	7.31%	339	226
7.50% - 7.75%	148	5,454,634	16.98%	4,546,852	18.01%	81.78%	7.57%	345	235
7.75% - 8.00%	59	1,375,631	4.28%	1,053,652	4.17%	85.95%	7.78%	335	209
8.00% - 8.25%	20	427,740	1.33%	331,980	1.32%	87.27%	8.00%	303	210
8.25% - 8.50%	22	897,893	2.80%	622,762	2.47%	89.73%	8.38%	357	170
8.50% - 8.75%	29	916,001	2.85%	607,854	2.41%	92.14%	8.63%	351	161
8.75% - 9.00%	34	812,495	2.53%	542,743	2.15%	94.29%	8.87%	351	159
9.00% - 9.25%	46	867,657	2.70%	622,042	2.46%	96.76%	9.12%	349	162
9.25% - 9.50%	29	497,803	1.55%	352,833	1.40%	98.15%	9.36%	351	166
9.50% - 9.75%	25	378,138	1.18%	250,183	0.99%	99.15%	9.59%	344	159
9.75% - 10.75%	18	217,198	0.68%	123,791	0.49%	99.64%	9.75%	342	152
10.00% - 10.25%	7	95,410	0.30%	68,470	0.27%	99.91%	10.06%	334	160
10.25% - 10.50%	2	27,377	0.09%	14,748	0.06%	99.97%	10.31%	288	142
10.50% - 10.75%	1	10,910	0.03%	8,611	0.03%	100.00%	10.50%	360	196
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Property Value

Cutoff Date:
December-2023

Original Property Value *	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
10,000 - 15,000	32	380,317	1.18%	265,168	1.05%	1.05%	9.36%	342	169
15,000 - 20,000	77	1,229,051	3.83%	865,605	3.43%	4.48%	8.95%	341	168
20,000 - 25,000	106	2,056,795	6.40%	1,551,843	6.15%	10.63%	8.28%	340	190
25,000 - 30,000	81	1,914,967	5.96%	1,429,804	5.66%	16.29%	7.91%	337	206
30,000 - 35,000	73	2,035,422	6.34%	1,664,257	6.59%	22.89%	7.56%	345	226
35,000 - 40,000	63	1,983,428	6.18%	1,544,861	6.12%	29.01%	7.68%	346	214
40,000 - 45,000	47	1,690,346	5.26%	1,332,425	5.28%	34.28%	7.53%	335	217
45,000 - 50,000	67	2,756,108	8.58%	2,176,274	8.62%	42.91%	7.48%	349	223
50,000 - 55,000	62	2,797,991	8.71%	2,185,401	8.66%	51.56%	7.25%	344	219
55,000 - 60,000	53	2,540,232	7.91%	1,981,806	7.85%	59.41%	7.22%	346	223
60,000 - 65,000	48	2,484,177	7.73%	1,977,680	7.83%	67.25%	7.30%	344	228
65,000 - 70,000	32	1,865,014	5.81%	1,544,851	6.12%	73.37%	7.35%	358	231
70,000 - 75,000	35	2,079,655	6.47%	1,679,387	6.65%	80.02%	7.13%	338	228
75,000 - 80,000	19	1,272,815	3.96%	1,026,529	4.07%	84.09%	7.13%	337	225
80,000 - 85,000	21	1,506,991	4.69%	1,264,327	5.01%	89.10%	7.10%	354	244
85,000 - 90,000	6	451,224	1.40%	382,124	1.51%	90.61%	7.07%	340	234
90,000 - 100,000	16	1,351,243	4.21%	1,080,646	4.28%	94.89%	7.00%	329	219
100,000 - 105,000	6	486,653	1.52%	369,695	1.46%	96.36%	6.86%	320	216
105,000 - 110,000	4	362,998	1.13%	273,656	1.08%	97.44%	7.25%	360	233
110,000 - 115,000	3	250,702	0.78%	202,949	0.80%	98.25%	7.04%	328	212
115,000 - 120,000	2	178,950	0.56%	97,952	0.39%	98.63%	7.12%	360	250
120,000 - 125,000	1	108,000	0.34%	89,306	0.35%	98.99%	7.04%	360	229
130,000 - 135,000	1	117,000	0.36%	98,897	0.39%	99.38%	7.05%	360	236
135,000 - 140,000	1	120,000	0.37%	77,531	0.31%	99.69%	7.05%	240	117
180,000 +	1	99,000	0.31%	79,006	0.31%	100.00%	6.90%	312	187
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Origination Year

Cutoff Date:
December-2023

Origination Year	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
2004	3	84,623	0.26%	53,916	0.21%	0.21%	8.20%	360	129
2005	12	320,127	1.00%	209,392	0.83%	1.04%	8.90%	354	133
2006	17	427,014	1.33%	280,154	1.11%	2.15%	8.70%	353	147
2007	71	1,609,454	5.01%	1,049,464	4.16%	6.31%	8.89%	349	157
2008	88	2,068,043	6.44%	1,462,421	5.79%	12.10%	8.79%	355	171
2009	12	290,195	0.90%	206,895	0.82%	12.92%	9.06%	337	173
2010	20	559,476	1.74%	379,994	1.51%	14.43%	8.35%	328	175
2011	41	1,437,722	4.48%	1,070,804	4.24%	18.67%	7.50%	332	190
2012	57	2,277,297	7.09%	1,709,022	6.77%	25.44%	7.08%	331	209
2013	220	9,467,458	29.48%	7,443,793	29.49%	54.93%	7.13%	342	220
2014	169	6,756,495	21.04%	5,633,142	22.32%	77.25%	7.29%	342	233
2015	147	6,821,175	21.24%	5,742,983	22.75%	100.00%	7.40%	341	245
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Current Delinquency Status

Cutoff Date:
December-2023

Current Delinquency Status	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	789	29,845,503	92.92%	23,376,347	92.61%	92.61%	7.46%	342	219
1 - 30 Days	32	1,036,808	3.23%	839,772	3.33%	95.94%	7.66%	353	219
31 - 60 Days	16	599,273	1.87%	479,252	1.90%	97.83%	7.57%	337	204
61 - 90 Days	6	200,108	0.62%	170,247	0.67%	98.51%	7.73%	360	224
91 - 120 Days	1	36,475	0.11%	28,564	0.11%	98.62%	8.57%	360	173
121 - 150 Days	3	111,160	0.35%	90,267	0.36%	98.98%	7.86%	360	229
181 - 210 Days	2	81,000	0.25%	72,350	0.29%	99.27%	7.07%	360	233
211 - 240 Days	1	17,460	0.05%	12,805	0.05%	99.32%	6.75%	240	128
271 - 300 Days	1	11,434	0.04%	8,758	0.03%	99.35%	9.50%	360	180
361 +	6	179,859	0.56%	163,617	0.65%	100.00%	7.89%	356	215
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Payment Method

Cutoff Date:
December-2023

Payment Method	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Payment by ACH	5	177,260	0.55%	101,830	0.40%	0.40%	8.36%	336	192
Payroll Deduction	513	18,819,819	58.59%	14,940,506	59.19%	59.59%	7.46%	341	219
Voluntary Payments	339	13,122,000	40.85%	10,199,642	40.41%	100.00%	7.50%	345	218
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Property Type

Cutoff Date:
December-2023

Type of Residence	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Single Family Home	857	32,119,079	100.00%	25,241,978	100.00%	100.00%	7.48%	343	219
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Loan Purpose

Cutoff Date:
December-2023

Loan Purpose	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Cash Out Refinance	266	7,699,909	23.97%	5,647,899	22.38%	22.38%	7.91%	330	189
New Property	135	6,128,583	19.08%	4,828,173	19.13%	41.50%	7.31%	354	219
Used Property	456	18,290,587	56.95%	14,765,907	58.50%	100.00%	7.37%	346	230
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Departments

Cutoff Date:
December-2023

Departments	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
San Salvador	477	18,332,780	57.08%	14,423,520	57.14%	57.14%	7.50%	344	220
La Libertad	233	10,078,947	31.38%	8,080,126	32.01%	89.15%	7.30%	346	221
Santa Ana	96	2,567,903	7.99%	1,882,306	7.46%	96.61%	7.73%	334	208
Sansonate	19	426,895	1.33%	325,413	1.29%	97.90%	8.25%	347	192
Sin Clasificar	7	179,382	0.56%	133,548	0.53%	98.43%	7.56%	298	200
Ahuachapan	6	143,222	0.45%	116,585	0.46%	98.89%	7.96%	324	197
San Miguel	7	128,892	0.40%	96,307	0.38%	99.27%	8.74%	334	169
La Paz	5	112,192	0.35%	76,221	0.30%	99.57%	8.34%	307	144
San Vicente	3	63,582	0.20%	46,323	0.18%	99.76%	8.56%	348	168
Cuscatlan	3	59,283	0.18%	42,898	0.17%	99.93%	8.70%	312	154
Cabañas	1	26,000	0.08%	18,733	0.07%	100.00%	8.90%	360	145
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII District

Cutoff Date:
December-2023

District (Group)	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
SAN SALVADOR	16	699,056	2.18%	576,748	2.28%	2.28%	7.43%	346	229
COLON	1	93,175	0.29%	82,937	0.33%	2.61%	6.90%	360	264
SANTO TOMAS	10	742,365	2.31%	621,974	2.46%	5.08%	7.01%	348	246
AYUTUXTEPEQUE	5	267,357	0.83%	186,504	0.74%	5.82%	8.11%	360	165
LOURDES	50	2,558,945	7.97%	2,067,198	8.19%	14.01%	7.02%	355	228
MEJICANOS	16	546,946	1.70%	436,321	1.73%	15.73%	7.53%	335	215
SANTA ANA	5	85,628	0.27%	43,326	0.17%	15.91%	9.51%	360	141
NEJAPA	5	119,773	0.37%	102,788	0.41%	16.31%	7.57%	348	233
OTHERS	691	24,700,085	76.90%	19,244,836	76.24%	92.55%	7.54%	341	216
ANTIGUO CUSCATLAN	1	55,800	0.17%	45,867	0.18%	92.74%	7.65%	360	209
ILOPANGO	17	795,244	2.48%	673,404	2.67%	95.40%	7.27%	341	242
QUEZALTEPEQUE	13	594,576	1.85%	503,292	1.99%	97.40%	7.11%	360	235
SAN JUAN OPICO	19	606,450	1.89%	443,129	1.76%	99.15%	7.68%	346	201
SANTA TECLA	8	253,679	0.79%	213,655	0.85%	100.00%	7.37%	338	230
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Housing Developments

Cutoff Date:
December-2023

Housing Delovelopments (group)	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
COMPLEJO URBANO MONTEMAR	48	2,429,795	7.56%	1,961,833	7.77%	7.77%	7.03%	355	229
CIUDAD VERSAILLES	15	319,272	0.99%	205,364	0.81%	8.59%	8.47%	342	170
RESIDENCIAL BELLA GRANADA	5	238,114	0.74%	205,937	0.82%	9.40%	7.33%	360	241
VILLAS DE PAMPLONA	8	356,463	1.11%	297,355	1.18%	10.58%	6.97%	360	231
RESIDENCIAL LA GLORIA	4	124,278	0.39%	99,990	0.40%	10.98%	7.64%	345	208
SANTA ANA NORTE	5	85,628	0.27%	43,326	0.17%	11.15%	9.51%	360	141
CIUDAD CORINTO	5	267,357	0.83%	186,504	0.74%	11.89%	8.11%	360	165
URB. RESIDENCIAL LA GLORIA	11	405,679	1.26%	322,041	1.28%	13.16%	7.48%	329	217
URB. JARDINES DE LA HACIENDA	1	55,800	0.17%	45,867	0.18%	13.34%	7.65%	360	209
RES. VILLA CONSTITUCION	5	119,773	0.37%	102,788	0.41%	13.75%	7.57%	348	233
RESIDENCIAL SAN PEDRO	1	16,989	0.05%	14,291	0.06%	13.81%	7.96%	360	220
URB. LA CIMA IV	5	208,897	0.65%	169,817	0.67%	14.48%	7.34%	331	234
URB. BOSQUES DE LOURDES	3	191,328	0.60%	150,284	0.60%	15.08%	7.13%	360	209
URB. BOSQUES DE LA PAZ	10	338,809	1.05%	276,479	1.10%	16.17%	7.53%	328	233
OTHERS	691	24,700,085	76.90%	19,244,836	76.24%	92.41%	7.54%	341	216
BOSQUES DE LOURDES V AMPLIACIO	1	93,175	0.29%	82,937	0.33%	92.74%	6.90%	360	264
COND RES BRISAS DE SANTO TOMAS	5	396,353	1.23%	344,868	1.37%	94.11%	6.90%	360	264
QUINTAS DE GRATAMIRA	3	225,000	0.70%	192,845	0.76%	94.87%	6.87%	360	241
RESD. PORTALES DEL BOSQUE	7	456,435	1.42%	396,926	1.57%	96.44%	7.08%	360	249
RESIDENCIAL LA CIMA IV	7	264,653	0.82%	215,427	0.85%	97.30%	7.63%	360	224
URB. CIUDAD DORADA	5	346,012	1.08%	277,105	1.10%	98.39%	7.15%	336	224
URB. HACIENDA SAN JOSE	8	253,679	0.79%	213,655	0.85%	99.24%	7.37%	338	230
URBANIZACION LA CIMA III	4	225,506	0.70%	191,504	0.76%	100.00%	7.28%	339	231
Total	857	32,119,079	100.00%	25,241,978	100.00%	-	7.48%	343	219
Minimum		9,086		1,002			6.67%	156	30
Maximum		120,000		98,897			10.50%	360	276
Average		37,479		29,454					