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

Mortgage Loans - October-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 October-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:
October-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%	17,560	0.07%	0.07%	7.29%	156	60
180	11	330,958	1.02%	139,287	0.54%	0.61%	7.47%	180	67
216	5	153,662	0.47%	87,693	0.34%	0.96%	7.92%	216	101
228	2	27,635	0.09%	15,316	0.06%	1.01%	7.66%	228	95
240	32	1,368,893	4.22%	855,614	3.34%	4.36%	7.35%	240	120
252	4	85,231	0.26%	56,032	0.22%	4.58%	7.77%	252	126
264	10	459,471	1.42%	332,536	1.30%	5.87%	7.19%	264	147
276	12	530,071	1.63%	370,362	1.45%	7.32%	7.27%	276	159
288	7	238,405	0.74%	168,543	0.66%	7.98%	7.26%	288	162
300	62	1,843,198	5.68%	1,347,872	5.26%	13.24%	7.53%	300	173
312	8	295,938	0.91%	221,441	0.86%	14.11%	7.54%	312	182
324	13	385,312	1.19%	312,410	1.22%	15.33%	7.61%	324	205
336	13	336,950	1.04%	267,400	1.04%	16.37%	7.84%	336	198
348	19	685,716	2.11%	552,182	2.16%	18.53%	7.74%	348	207
360	668	25,647,845	79.10%	20,861,916	81.47%	100.00%	7.47%	360	234
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Term

Cutoff Date:
October-2023

Remaining Term.	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0 -59	12	270,666	0.83%	87,667	0.34%	0.34%	8.44%	207	50
60 - 118	38	1,135,948	3.50%	620,670	2.42%	2.77%	7.76%	249	100
119 - 177	221	6,375,117	19.66%	4,458,588	17.41%	20.18%	8.17%	333	157
178 - 236	247	9,411,026	29.02%	7,500,102	29.29%	49.47%	7.37%	348	217
237 - 295	349	15,231,658	46.98%	12,939,138	50.53%	100.00%	7.28%	360	251
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Original Balance

Cutoff Date:
October-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%	19,522	0.08%	0.08%	9.75%	345	166
10,000 - 15,000	57	736,920	2.27%	524,926	2.05%	2.13%	9.19%	343	175
15,000 - 20,000	117	2,056,142	6.34%	1,521,396	5.94%	8.07%	8.59%	341	182
20,000 - 25,000	103	2,278,709	7.03%	1,721,511	6.72%	14.79%	8.02%	333	199
25,000 - 30,000	105	2,842,786	8.77%	2,263,139	8.84%	23.63%	7.62%	340	222
30,000 - 35,000	73	2,341,101	7.22%	1,867,411	7.29%	30.92%	7.62%	350	224
35,000 - 40,000	50	1,847,927	5.70%	1,465,111	5.72%	36.64%	7.54%	333	208
40,000 - 45,000	76	3,223,729	9.94%	2,521,647	9.85%	46.49%	7.38%	347	226
45,000 - 50,000	78	3,665,928	11.31%	2,907,159	11.35%	57.84%	7.28%	348	227
50,000 - 55,000	50	2,593,858	8.00%	2,044,233	7.98%	65.83%	7.23%	345	225
55,000 - 60,000	30	1,716,466	5.29%	1,400,285	5.47%	71.30%	7.26%	349	231
60,000 - 65,000	41	2,572,606	7.93%	2,093,647	8.18%	79.47%	7.15%	347	227
65,000 - 70,000	22	1,487,860	4.59%	1,244,670	4.86%	84.33%	7.29%	355	241
70,000 - 75,000	32	2,372,757	7.32%	1,917,211	7.49%	91.82%	7.11%	341	233
80,000 - 85,000	10	825,954	2.55%	663,762	2.59%	94.41%	7.03%	336	230
85,000 - 90,000	7	605,585	1.87%	480,575	1.88%	96.29%	6.90%	333	214
90,000 - 95,000	4	370,511	1.14%	314,830	1.23%	97.52%	6.90%	360	244
95,000 - 100,000	3	294,640	0.91%	243,168	0.95%	98.47%	7.04%	344	229
100,000 - 105,000	1	100,702	0.31%	83,878	0.33%	98.80%	7.05%	360	233
105,000 - 110,000	2	214,950	0.66%	130,284	0.51%	99.31%	7.12%	360	238
115,000 - 120,000	1	117,000	0.36%	99,326	0.39%	99.69%	7.05%	360	238
120,000 - 125,000	1	120,000	0.37%	78,477	0.31%	100.00%	7.05%	240	119
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Remaining Balance

Cutoff Date:
October-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	13	297,819	0.92%	40,748	0.16%	0.16%	8.74%	294	115
5,000 - 10,000	53	812,405	2.51%	439,430	1.72%	1.88%	9.38%	325	148
10,000 - 15,000	130	2,381,259	7.34%	1,661,544	6.49%	8.36%	8.61%	336	170
15,000 - 20,000	118	2,727,946	8.41%	2,068,131	8.08%	16.44%	8.00%	336	192
20,000 - 25,000	95	2,678,902	8.26%	2,166,944	8.46%	24.90%	7.59%	350	228
25,000 - 30,000	93	3,173,085	9.79%	2,522,783	9.85%	34.76%	7.55%	348	220
30,000 - 35,000	70	2,992,397	9.23%	2,274,560	8.88%	43.64%	7.52%	341	205
35,000 - 40,000	84	3,850,472	11.88%	3,161,253	12.35%	55.98%	7.24%	351	233
40,000 - 45,000	62	3,187,125	9.83%	2,616,862	10.22%	66.20%	7.16%	347	232
45,000 - 50,000	37	2,168,087	6.69%	1,740,580	6.80%	73.00%	7.32%	344	223
50,000 - 55,000	34	2,125,185	6.55%	1,786,400	6.98%	79.98%	7.19%	354	235
55,000 - 60,000	26	1,763,927	5.44%	1,497,478	5.85%	85.83%	7.13%	353	240
60,000 - 65,000	21	1,549,890	4.78%	1,324,237	5.17%	91.00%	7.13%	351	239
65,000 - 70,000	11	838,698	2.59%	728,612	2.85%	93.84%	7.08%	359	252
70,000 - 75,000	6	504,287	1.56%	438,303	1.71%	95.55%	6.99%	360	250
75,000 - 80,000	8	758,413	2.34%	617,759	2.41%	97.97%	6.94%	339	221
80,000 - 85,000	4	389,517	1.20%	330,764	1.29%	99.26%	7.04%	360	249
90,000 - 95,000	1	108,000	0.33%	90,453	0.35%	99.61%	7.04%	360	231
95,000 - 100,000	1	117,000	0.36%	99,326	0.39%	100.00%	7.05%	360	238
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

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

Cutoff Date:
October-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%	18,024	0.07%	0.07%	7.60%	240	138
40% - 45%	5	116,742	0.36%	93,240	0.36%	0.43%	7.54%	329	210
45% - 50%	4	166,177	0.51%	136,915	0.53%	0.97%	7.33%	336	204
50% - 55%	5	159,489	0.49%	126,598	0.49%	1.46%	7.63%	302	201
55% - 60%	10	266,386	0.82%	205,077	0.80%	2.26%	7.77%	325	214
60% - 65%	11	381,745	1.18%	317,581	1.24%	3.50%	7.35%	339	228
65% - 70%	17	581,957	1.79%	445,849	1.74%	5.25%	7.50%	324	205
70% - 75%	32	1,014,507	3.13%	743,085	2.90%	8.15%	7.65%	333	207
75% - 80%	39	1,337,056	4.12%	1,087,839	4.25%	12.40%	7.47%	341	229
80% - 85%	63	2,487,686	7.67%	1,988,870	7.77%	20.16%	7.32%	337	219
85% - 90%	156	6,363,218	19.62%	4,975,758	19.43%	39.60%	7.32%	339	222
90% - 95%	443	17,528,252	54.06%	14,035,938	54.81%	94.41%	7.47%	348	226
95% - 100%	81	1,996,199	6.16%	1,431,392	5.59%	100.00%	8.23%	343	176
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

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

Cutoff Date:
October-2023

Current Loan To Value	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
0% - 5%	2	63,900	0.20%	232	0.00%	0.00%	7.58%	360	225
5% -10%	1	30,335	0.09%	2,972	0.01%	0.01%	7.35%	360	248
10% - 15%	6	157,036	0.48%	22,010	0.09%	0.10%	8.07%	310	178
15% - 20%	4	112,096	0.35%	23,396	0.09%	0.19%	8.40%	300	147
20% - 25%	4	122,679	0.38%	37,283	0.15%	0.34%	8.04%	255	98
25% - 30%	6	154,682	0.48%	70,639	0.28%	0.61%	7.65%	242	123
30% - 35%	13	475,334	1.47%	216,407	0.85%	1.46%	7.87%	263	145
35% - 40%	13	474,567	1.46%	298,740	1.17%	2.62%	7.57%	294	165
40% - 45%	18	574,346	1.77%	326,595	1.28%	3.90%	7.77%	324	189
45% - 50%	22	771,603	2.38%	523,017	2.04%	5.94%	7.46%	321	199
50% - 55%	39	1,247,550	3.85%	880,618	3.44%	9.38%	7.71%	320	182
55% - 60%	47	1,644,712	5.07%	1,175,537	4.59%	13.97%	7.51%	324	192
60% - 65%	82	2,742,326	8.46%	2,018,023	7.88%	21.85%	7.66%	325	177
65% - 70%	161	5,097,514	15.72%	3,953,968	15.44%	37.29%	7.83%	347	198
70% -75%	164	6,522,867	20.12%	5,410,709	21.13%	58.42%	7.40%	355	226
75% - 80%	173	7,285,524	22.47%	6,248,745	24.40%	82.83%	7.25%	356	241
80% - 85%	109	4,799,072	14.80%	4,259,948	16.64%	99.46%	7.37%	360	256
85% - 90%	3	148,270	0.46%	137,326	0.54%	100.00%	7.40%	360	254
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

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

Cutoff Date:
October-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	5.20%	1,288,862	5.03%	5.03%	6.82%	336	210
6.50% - 6.75%	30	1,066,316	3.29%	779,707	3.04%	8.08%	7.05%	326	198
6.75% - 7.00%	170	6,448,584	19.89%	5,120,276	20.00%	28.07%	7.42%	352	217
7.00% - 7.25%	126	6,225,134	19.20%	4,923,273	19.23%	47.30%	7.29%	340	222
7.25% - 7.50%	199	8,314,811	25.64%	6,656,981	26.00%	73.30%	7.34%	340	229
7.50% - 8.00%	268	7,802,215	24.06%	6,190,240	24.17%	97.47%	7.89%	347	221
8.00% - 8.25%	26	611,311	1.89%	454,193	1.77%	99.25%	8.19%	312	204
8.25% - 8.50%	5	91,727	0.28%	57,879	0.23%	99.47%	9.57%	324	162
8.50% - 8.75%	5	128,141	0.40%	94,389	0.37%	99.84%	9.44%	329	178
8.75% - 9.00%	1	16,800	0.05%	13,587	0.05%	99.90%	10.05%	360	189
9.00% - 9.25%	1	17,000	0.05%	14,250	0.06%	99.95%	9.00%	300	186
9.25% - 9.50%	1	16,606	0.05%	12,532	0.05%	100.00%	9.49%	300	182
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

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

Cutoff Date:
October-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	2.36%	596,397	2.33%	2.33%	6.71%	334	205
6.75% - 7.00%	95	5,013,107	15.46%	3,993,672	15.60%	17.93%	6.87%	347	229
7.00% - 7.25%	100	5,701,237	17.58%	4,643,569	18.13%	36.06%	7.10%	344	230
7.25% - 7.50%	216	8,866,265	27.34%	7,093,950	27.70%	63.76%	7.31%	339	228
7.50% - 7.75%	149	5,480,634	16.90%	4,596,958	17.95%	81.72%	7.57%	345	236
7.75% - 8.00%	60	1,393,631	4.30%	1,076,270	4.20%	85.92%	7.78%	335	211
8.00% - 8.25%	20	427,740	1.32%	334,228	1.31%	87.23%	8.00%	303	212
8.25% - 8.50%	22	897,893	2.77%	627,128	2.45%	89.67%	8.38%	357	172
8.50% - 8.75%	29	916,001	2.83%	612,975	2.39%	92.07%	8.63%	351	163
8.75% - 9.00%	35	831,125	2.56%	563,633	2.20%	94.27%	8.87%	351	161
9.00% - 9.25%	48	904,197	2.79%	641,154	2.50%	96.77%	9.12%	349	164
9.25% - 9.50%	29	497,803	1.54%	355,548	1.39%	98.16%	9.36%	351	168
9.50% - 9.75%	25	378,138	1.17%	252,721	0.99%	99.15%	9.59%	344	161
9.75% - 10.75%	18	217,198	0.67%	125,423	0.49%	99.64%	9.75%	342	154
10.00% - 10.25%	7	95,410	0.29%	68,908	0.27%	99.91%	10.06%	334	162
10.25% - 10.50%	2	27,377	0.08%	14,975	0.06%	99.97%	10.31%	288	142
10.50% - 10.75%	1	10,910	0.03%	8,657	0.03%	100.00%	10.50%	360	198
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

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

Cutoff Date:
October-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	1.17%	267,177	1.04%	1.04%	9.36%	342	171
15,000 - 20,000	78	1,246,691	3.84%	890,113	3.48%	4.52%	8.96%	341	170
20,000 - 25,000	110	2,126,751	6.56%	1,597,820	6.24%	10.76%	8.28%	340	192
25,000 - 30,000	82	1,942,707	5.99%	1,464,669	5.72%	16.48%	7.90%	337	208
30,000 - 35,000	73	2,035,422	6.28%	1,672,870	6.53%	23.01%	7.56%	345	228
35,000 - 40,000	63	1,983,428	6.12%	1,553,965	6.07%	29.08%	7.68%	346	216
40,000 - 45,000	48	1,716,346	5.29%	1,363,270	5.32%	34.41%	7.53%	335	219
45,000 - 50,000	67	2,756,108	8.50%	2,187,078	8.54%	42.95%	7.48%	349	225
50,000 - 55,000	63	2,842,991	8.77%	2,205,851	8.61%	51.56%	7.25%	345	220
55,000 - 60,000	53	2,540,232	7.83%	1,994,482	7.79%	59.35%	7.22%	346	225
60,000 - 65,000	48	2,484,177	7.66%	1,988,214	7.76%	67.11%	7.30%	344	230
65,000 - 70,000	33	1,926,014	5.94%	1,603,866	6.26%	73.38%	7.33%	358	233
70,000 - 75,000	35	2,079,655	6.41%	1,689,345	6.60%	79.98%	7.13%	338	230
75,000 - 80,000	19	1,272,815	3.93%	1,031,711	4.03%	84.00%	7.13%	337	227
80,000 - 85,000	21	1,506,991	4.65%	1,273,724	4.97%	88.98%	7.10%	354	246
85,000 - 90,000	6	451,224	1.39%	383,789	1.50%	90.48%	7.07%	340	236
90,000 - 100,000	16	1,351,243	4.17%	1,087,437	4.25%	94.72%	7.00%	329	221
100,000 - 105,000	6	486,653	1.50%	372,193	1.45%	96.18%	6.86%	320	218
105,000 - 110,000	4	362,998	1.12%	275,684	1.08%	97.25%	7.25%	360	235
110,000 - 115,000	4	308,702	0.95%	256,095	1.00%	98.26%	7.10%	336	224
115,000 - 120,000	2	178,950	0.55%	99,071	0.39%	98.64%	7.12%	360	252
120,000 - 125,000	1	108,000	0.33%	90,453	0.35%	99.00%	7.04%	360	231
130,000 - 135,000	1	117,000	0.36%	99,326	0.39%	99.38%	7.05%	360	238
135,000 - 140,000	1	120,000	0.37%	78,477	0.31%	99.69%	7.05%	240	119
180,000 +	1	99,000	0.31%	79,487	0.31%	100.00%	6.90%	312	189
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Origination Year

Cutoff Date:
October-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%	54,533	0.21%	0.21%	8.20%	360	131
2005	12	320,127	0.99%	211,372	0.83%	1.04%	8.90%	354	135
2006	17	427,014	1.32%	282,762	1.10%	2.14%	8.70%	353	149
2007	72	1,628,354	5.02%	1,059,750	4.14%	6.28%	8.89%	349	159
2008	90	2,104,313	6.49%	1,504,194	5.87%	12.16%	8.80%	355	173
2009	12	290,195	0.89%	208,539	0.81%	12.97%	9.06%	337	175
2010	20	559,476	1.73%	382,869	1.50%	14.47%	8.35%	328	177
2011	41	1,437,722	4.43%	1,081,860	4.22%	18.69%	7.50%	332	192
2012	58	2,305,037	7.11%	1,747,235	6.82%	25.51%	7.08%	332	210
2013	223	9,591,458	29.58%	7,559,766	29.52%	55.04%	7.13%	342	222
2014	170	6,770,921	20.88%	5,663,575	22.12%	77.16%	7.29%	342	235
2015	149	6,905,175	21.30%	5,849,712	22.84%	100.00%	7.40%	341	247
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

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

Cutoff Date:
October-2023

Current Delinquency Status	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
Current	796	30,133,580	92.93%	23,705,235	92.58%	92.58%	7.46%	342	221
1 - 30 Days	36	1,352,558	4.17%	1,115,953	4.36%	96.93%	7.57%	350	217
31 - 60 Days	12	259,129	0.80%	205,544	0.80%	97.74%	8.16%	345	198
61 - 90 Days	6	164,471	0.51%	127,222	0.50%	98.23%	7.93%	330	209
91 - 120 Days	5	188,654	0.58%	163,858	0.64%	98.87%	7.61%	360	249
121 - 150 Days	3	53,100	0.16%	43,001	0.17%	99.04%	7.91%	320	184
181 - 210 Days	1	63,000	0.19%	56,819	0.22%	99.26%	6.90%	360	235
241 - 270 Days	1	11,434	0.04%	8,758	0.03%	99.30%	9.50%	360	182
331 - 360 Days	1	13,636	0.04%	11,564	0.05%	99.34%	10.08%	360	198
361 +	6	184,853	0.57%	168,213	0.66%	100.00%	7.84%	356	215
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Payment Method

Cutoff Date:
October-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%	103,330	0.40%	0.40%	8.37%	336	193
Payroll Deduction	523	19,228,713	59.30%	15,331,779	59.88%	60.28%	7.45%	341	222
Voluntary Payments	339	13,018,442	40.15%	10,171,058	39.72%	100.00%	7.50%	345	219
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Property Type

Cutoff Date:
October-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	867	32,424,415	100.00%	25,606,167	100.00%	100.00%	7.48%	343	220
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Loan Purpose

Cutoff Date:
October-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	269	7,758,965	23.93%	5,741,665	22.42%	22.42%	7.91%	330	190
New Property	137	6,207,223	19.14%	4,924,901	19.23%	41.66%	7.31%	355	221
Used Property	461	18,458,227	56.93%	14,939,601	58.34%	100.00%	7.37%	347	232
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Departments

Cutoff Date:
October-2023

Departments	# Loans	Original Balance	Percent OB	Remaining Balance	Percent RB	Cumulative	Interest Rate(WA)	Original Term(WA)	Remaining Term(WA)
San Salvador	480	18,395,680	56.73%	14,551,900	56.83%	56.83%	7.50%	344	222
La Libertad	237	10,244,317	31.59%	8,274,453	32.31%	89.14%	7.30%	346	224
Santa Ana	99	2,644,969	8.16%	1,918,071	7.49%	96.63%	7.74%	334	209
Sansonate	19	426,895	1.32%	327,524	1.28%	97.91%	8.25%	347	194
Sin Clasificar	7	179,382	0.55%	134,236	0.52%	98.44%	7.57%	298	201
Ahuachapan	6	143,222	0.44%	117,293	0.46%	98.90%	7.96%	324	199
San Miguel	7	128,892	0.40%	96,775	0.38%	99.27%	8.74%	334	171
La Paz	5	112,192	0.35%	77,250	0.30%	99.58%	8.34%	307	146
San Vicente	3	63,582	0.20%	46,663	0.18%	99.76%	8.56%	348	170
Cuscatlan	3	59,283	0.18%	43,270	0.17%	99.93%	8.70%	312	156
Cabañas	1	26,000	0.08%	18,733	0.07%	100.00%	8.90%	360	147
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII District

Cutoff Date:
October-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	2.16%	579,546	2.26%	2.26%	7.43%	346	231
COLON	1	93,175	0.29%	83,206	0.32%	2.59%	6.90%	360	266
SANTO TOMAS	10	742,365	2.29%	627,068	2.45%	5.04%	7.01%	348	248
AYUTUXTEPEQUE	5	267,357	0.82%	187,728	0.73%	5.77%	8.11%	360	167
LOURDES	50	2,558,945	7.89%	2,079,129	8.12%	13.89%	7.02%	355	230
MEJICANOS	16	546,946	1.69%	438,896	1.71%	15.60%	7.53%	335	217
SANTA ANA	5	85,628	0.26%	44,093	0.17%	15.78%	9.51%	360	143
NEJAPA	5	119,773	0.37%	103,177	0.40%	16.18%	7.57%	348	235
OTHERS	704	25,027,337	77.19%	19,590,955	76.51%	92.69%	7.55%	341	218
ANTIGUO CUSCATLAN	1	55,800	0.17%	45,867	0.18%	92.87%	7.65%	360	211
ILOPANGO	17	795,244	2.45%	676,691	2.64%	95.51%	7.27%	341	244
QUEZALTEPEQUE	14	655,576	2.02%	557,401	2.18%	97.69%	7.09%	360	237
SAN JUAN OPICO	20	634,190	1.96%	469,403	1.83%	99.52%	7.66%	347	204
SANTA TECLA	3	143,023	0.44%	123,006	0.48%	100.00%	7.46%	360	255
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					

Stratification Report

La Hipotecaria El Salvador - Mortgages - Trust XIII Housing Developments

Cutoff Date:
October-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	7.49%	1,973,244	7.71%	7.71%	7.03%	355	231
CIUDAD VERSAILLES	16	347,012	1.07%	230,423	0.90%	8.61%	8.35%	344	176
RESIDENCIAL BELLA GRANADA	5	238,114	0.73%	206,477	0.81%	9.41%	7.33%	360	243
VILLAS DE PAMPLONA	9	417,463	1.29%	350,924	1.37%	10.78%	6.94%	360	234
RESIDENCIAL LA GLORIA	4	124,278	0.38%	100,496	0.39%	11.18%	7.64%	345	209
SANTA ANA NORTE	5	85,628	0.26%	44,093	0.17%	11.35%	9.51%	360	143
CIUDAD CORINTO	5	267,357	0.82%	187,728	0.73%	12.08%	8.11%	360	167
URB. RESIDENCIAL LA GLORIA	11	405,679	1.25%	324,055	1.27%	13.35%	7.48%	329	219
URB. JARDINES DE LA HACIENDA	1	55,800	0.17%	45,867	0.18%	13.53%	7.65%	360	211
RES. VILLA CONSTITUCION	5	119,773	0.37%	103,177	0.40%	13.93%	7.57%	348	235
URB. JARDINES DE LA SABANA	3	143,023	0.44%	123,006	0.48%	14.41%	7.46%	360	255
RESIDENCIAL SAN PEDRO	1	16,989	0.05%	14,345	0.06%	14.46%	7.96%	360	222
URB. LA CIMA IV	5	208,897	0.64%	170,761	0.67%	15.13%	7.34%	331	236
URB. BOSQUES DE LOURDES	3	191,328	0.59%	151,131	0.59%	15.72%	7.13%	360	210
URB. BOSQUES DE LA PAZ	10	338,809	1.04%	278,207	1.09%	16.81%	7.53%	328	234
OTHERS	704	25,027,337	77.19%	19,590,954	76.51%	93.32%	7.55%	341	218
BOSQUES DE LOURDES V AMPLIACIO	1	93,175	0.29%	83,206	0.32%	93.64%	6.90%	360	266
COND RES BRISAS DE SANTO TOMAS	5	396,353	1.22%	348,304	1.36%	95.00%	6.90%	360	266
QUINTAS DE GRATAMIRA	3	225,000	0.69%	193,734	0.76%	95.76%	6.87%	360	243
RESD. PORTALES DEL BOSQUE	7	456,435	1.41%	398,484	1.56%	97.31%	7.08%	360	251
RESIDENCIAL LA CIMA IV	7	264,653	0.82%	216,477	0.85%	98.16%	7.63%	360	226
URB. CIUDAD DORADA	5	346,012	1.07%	278,763	1.09%	99.25%	7.15%	336	226
URBANIZACION LA CIMA III	4	225,506	0.70%	192,308	0.75%	100.00%	7.28%	339	233
Total	867	32,424,415	100.00%	25,606,167	100.00%	-	7.48%	343	220
Minimum		9,086		188			6.67%	156	30
Maximum		120,000		99,326			10.50%	360	276
Average		37,398		29,534					