

E-MAC NL 2006-NHG I Investor report October 2007-Amended

Cashflow analysis for the period

Total interest received	5,885,273	
Interest received on transaction accounts	171,682	
Liquidity available	7,651,296	
Reserve account available	5,400,000	
Receivables under hedging arrangements	813,244	
Total funds available		19,921,495
Company management expenses	-	
MPT fee	137,708	
Admin fee	11,002	
Third party fees	10,294	<-- amended
Liquidity Facility fee	2,346	
Payments under hedging arrangements	164,660	
Interest on the Notes	6,498,826	
Deferred Purchase Price Instalment	45,362	<-- amended
Total funds distributed		6,870,199
Available after distribution of funds		13,051,296
Undrawn Liquidity Facility	7,651,296	
Reserve account	5,400,000	
Available liquidity		13,051,296
Net cashflow		-

Collateral

Starting principal balance	588,561,246	
Principal redemptions and repayments	(7,660,725)	
Losses for the period	-	
Ending principal balance		580,900,522
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-07		580,900,522
Redemptions reserved for purchase Further Advances per 25-Oct-07		398,360
Substitution of loans as per 25-Oct-07		3,419,298
Total balance Put Option Notes E-MAC NL 2006-NHG I		584,718,179

Performance

	Last period	This period	Since issue
Prepayment rate	2.36%	4.80%	2.18%

Delinquency table	Number of loans	Balance	Percentage of total
Current	3,565	577,524,941	99.42%
31 - 60 days	14	2,452,330	0.42%
61 - 90 days	4	545,404	0.09%
91 - 120 days	-	-	0.00%
120+ days	3	377,847	0.07%
In repossession	-	-	0.00%
Total	3,586	580,900,522	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	-	-

Characteristics

Number of borrowers	3,586		
Number of loanparts	6,990		
	(weighted) average	Minimum	Maximum
Loan size borrower	161,991	101	265,000
Loan part size	83,105	53	250,000
Coupon	4.05%	3.10%	6.20%
Remaining maturity (months)	334.6	68	357
Remaining interest period (months)	189.3	1	356
Original interest period (months)	207.1	1	360
Seasoning (months)	18.2	4.0	79.0
Loan to Foreclosure Value (non-NHG loans)	0.0%	0.0%	0.0%

Redemption type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Alternative Savings	90,000	0.02%	1	0.01%	90,000.00	4.35%	339.00
Annuity	4,519,605	0.78%	111	1.59%	40,717.17	4.14%	332.61
Hybride(switch)	3,856,019	0.66%	40	0.57%	96,400.47	4.25%	321.57
Interest Only	300,137,088	51.67%	3,889	55.64%	77,175.90	4.06%	341.04
Investment	8,775,406	1.51%	100	1.43%	87,754.06	4.13%	333.36
Life	215,259,463	37.06%	2,330	33.33%	92,386.04	4.02%	330.27
Life(external policy)	619,905	0.11%	9	0.13%	68,878.33	4.00%	319.39
Linear	526,163	0.09%	5	0.07%	105,232.58	4.18%	342.33
Savings	9,651,788	1.66%	109	1.56%	88,548.51	4.28%	327.56
Universal Life	37,465,086	6.45%	396	5.67%	94,608.80	4.02%	311.93
Total	580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62

Interest term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
1	1,135,478	0.20%	36	0.52%	31,541.06	5.05%	331.39
12	186,554	0.03%	4	0.06%	46,638.58	4.90%	338.41
24	615,073	0.11%	7	0.10%	87,867.60	3.87%	323.83
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	6,538,210	1.13%	83	1.19%	78,773.61	3.47%	333.96
72	76,022,146	13.09%	941	13.46%	80,788.68	3.54%	337.99
84	8,129,515	1.40%	99	1.42%	82,116.32	3.63%	331.79
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	38,327,406	6.60%	461	6.60%	83,139.71	3.98%	332.24
132	-	0.00%	-	0.00%	-	0.00%	-
144	108,225	0.02%	3	0.04%	36,075.00	4.33%	243.97
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	55,155,482	9.49%	682	9.76%	80,873.14	4.04%	332.30
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	-	0.00%	-	0.00%	-	0.00%	-
240	354,512,676	61.03%	4,227	60.47%	83,868.62	4.13%	333.66
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	-	0.00%	-	0.00%	-	0.00%	-
300	5,812,617	1.00%	72	1.03%	80,730.79	4.52%	338.34
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	-	0.00%	-	0.00%	-	0.00%	-
360	34,357,139	5.91%	375	5.36%	91,619.04	4.50%	344.10
360	-	0.00%	-	0.00%	-	0.00%	-
Total	580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
0	2.50%	-	0.00%	-	0.00%	-	0.00%	-
2.50%	2.75%	-	0.00%	-	0.00%	-	0.00%	-
2.75%	3.00%	-	0.00%	-	0.00%	-	0.00%	-
3.00%	3.25%	10,834,179	1.87%	128	1.83%	84,642.02	3.22%	335.41
3.25%	3.50%	40,615,959	6.99%	492	7.04%	82,552.76	3.36%	336.64
3.50%	3.75%	49,106,304	8.45%	599	8.57%	81,980.47	3.68%	331.64
3.75%	4.00%	145,091,717	24.98%	1,716	24.55%	84,552.28	3.95%	329.22
4.00%	4.25%	236,000,384	40.63%	2,837	40.59%	83,186.60	4.14%	336.16
4.25%	4.50%	59,731,624	10.28%	710	10.16%	84,129.05	4.39%	338.89
4.50%	4.75%	30,955,639	5.33%	377	5.39%	82,110.45	4.62%	339.38
4.75%	5.00%	6,695,357	1.15%	86	1.23%	77,852.98	4.84%	344.32
5.00%	5.25%	1,571,360	0.27%	43	0.62%	36,543.25	5.06%	339.34
5.25%	5.50%	178,000	0.03%	1	0.01%	178,000.00	5.40%	346.00
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%	-
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	120,000	0.02%	1	0.01%	120,000.00	6.20%	297.00
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Total		580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Floating		1,135,478	0.20%	36	0.52%	31,541.06	5.05%	331.39
<	1/1/2008	125,554	0.02%	3	0.04%	41,851.44	5.02%	336.17
1/1/2008	1/1/2009	528,573	0.09%	6	0.09%	88,095.53	3.98%	320.83
1/1/2009	1/1/2010	147,500	0.03%	2	0.03%	73,750.00	4.15%	350.00
1/1/2010	1/1/2011	2,624,931	0.45%	31	0.44%	84,675.19	3.38%	324.20
1/1/2011	1/1/2012	27,833,185	4.79%	351	5.02%	79,296.82	3.39%	336.25
1/1/2012	1/1/2013	55,846,360	9.61%	681	9.74%	82,006.40	3.61%	338.39
1/1/2013	1/1/2014	4,464,341	0.77%	58	0.83%	76,971.40	3.77%	333.13
1/1/2014	1/1/2015	70,054	0.01%	4	0.06%	17,513.45	4.79%	282.84
1/1/2015	1/1/2016	13,991,305	2.41%	175	2.50%	79,950.32	3.80%	320.14
1/1/2016	1/1/2017	20,440,330	3.52%	240	3.43%	85,168.04	4.02%	335.24
1/1/2017	1/1/2018	3,854,492	0.66%	47	0.67%	82,010.46	4.38%	348.74
1/1/2018	1/1/2019	78,225	0.01%	2	0.03%	39,112.50	4.25%	239.50
1/1/2019	1/1/2020	82,348	0.01%	3	0.04%	27,449.34	4.07%	136.67
1/1/2020	1/1/2021	8,665,013	1.49%	105	1.50%	82,523.93	3.86%	319.59
1/1/2021	1/1/2022	44,918,647	7.73%	557	7.97%	80,643.89	4.06%	333.99
1/1/2022	1/1/2023	1,791,707	0.31%	23	0.33%	77,900.30	4.46%	323.47
1/1/2023	1/1/2024	50,000	0.01%	1	0.01%	50,000.00	4.00%	186.00
1/1/2024	1/1/2025	443,090	0.08%	7	0.10%	63,298.57	4.17%	200.29
1/1/2025	1/1/2026	38,107,804	6.56%	444	6.35%	85,828.39	4.00%	322.19
1/1/2026	1/1/2027	306,567,355	52.77%	3,635	52.00%	84,337.65	4.13%	335.35
1/1/2027	1/1/2028	8,899,619	1.53%	131	1.87%	67,936.03	4.54%	338.93
1/1/2028	1/1/2029	42,000	0.01%	1	0.01%	42,000.00	4.45%	251.00
1/1/2029	1/1/2030	-	0.00%	-	0.00%	-	0.00%	-
1/1/2030	1/1/2031	58,083	0.01%	1	0.01%	58,083.09	4.55%	274.00
1/1/2031	1/1/2032	5,012,823	0.86%	61	0.87%	82,177.42	4.51%	334.73
1/1/2032	1/1/2033	1,264,071	0.22%	13	0.19%	97,236.23	4.55%	345.32
1/1/2033	1/1/2034	125,000	0.02%	1	0.01%	125,000.00	4.35%	310.00
1/1/2034	1/1/2035	-	0.00%	-	0.00%	-	0.00%	-
1/1/2035	1/1/2036	145,000	0.02%	1	0.01%	145,000.00	4.70%	329.00
1/1/2036	1/1/2037	30,667,561	5.31%	340	4.86%	90,786.94	4.48%	344.35
1/1/2037	>	2,720,073	0.47%	30	0.43%	90,669.10	4.63%	354.54
Total		580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62

Legal maturity date

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Pa	WAC	WAM
01-Jan-2007 - 31-Dec-2007	15,000	0.00%	1	0.01%	15,000.00	3.45%	337.00
01-Jan-2008 - 31-Dec-2008	15,000	0.00%	1	0.01%	15,000.00	4.15%	340.00
01-Jan-2009 - 31-Dec-2009	55,000	0.01%	1	0.01%	55,000.00	4.20%	341.00
01-Jan-2011 - 31-Dec-2011	10,490	0.00%	2	0.03%	5,245.09	3.92%	341.44
01-Jan-2013 - 31-Dec-2013	80,131	0.01%	3	0.04%	26,710.17	3.75%	159.19
01-Jan-2014 - 31-Dec-2014	196,880	0.03%	5	0.07%	39,376.00	3.70%	172.02
01-Jan-2015 - 31-Dec-2015	239,199	0.04%	7	0.10%	34,171.24	4.03%	218.92
01-Jan-2016 - 31-Dec-2016	257,690	0.04%	6	0.09%	42,948.37	4.04%	106.51
01-Jan-2017 - 31-Dec-2017	335,768	0.06%	7	0.10%	47,966.86	3.95%	250.22
01-Jan-2018 - 31-Dec-2018	215,444	0.04%	5	0.07%	43,088.79	3.99%	285.67
01-Jan-2019 - 31-Dec-2019	522,099	0.09%	12	0.17%	43,508.25	4.07%	272.15
01-Jan-2020 - 31-Dec-2020	669,669	0.12%	10	0.14%	66,966.85	3.97%	298.29
01-Jan-2021 - 31-Dec-2021	2,089,586	0.36%	35	0.50%	59,702.46	4.09%	274.19
01-Jan-2022 - 31-Dec-2022	1,274,791	0.22%	23	0.33%	55,425.69	4.10%	273.43
01-Jan-2023 - 31-Dec-2023	602,510	0.10%	10	0.14%	60,251.00	3.97%	294.78
01-Jan-2024 - 31-Dec-2024	1,722,794	0.30%	25	0.36%	68,911.77	4.00%	298.16
01-Jan-2025 - 31-Dec-2025	3,210,145	0.55%	44	0.63%	72,957.84	3.93%	279.86
01-Jan-2026 - 31-Dec-2026	8,522,614	1.47%	126	1.80%	67,639.79	4.10%	293.81
01-Jan-2027 - 31-Dec-2027	8,527,762	1.47%	110	1.57%	77,525.11	4.12%	292.54
01-Jan-2028 - 31-Dec-2028	9,582,883	1.65%	135	1.93%	70,984.32	4.09%	293.86
01-Jan-2029 - 31-Dec-2029	11,094,182	1.91%	147	2.10%	75,470.63	4.04%	303.87
01-Jan-2030 - 31-Dec-2030	12,334,153	2.12%	155	2.22%	79,575.18	4.07%	303.50
01-Jan-2031 - 31-Dec-2031	27,939,452	4.81%	318	4.55%	87,859.91	4.09%	316.34
01-Jan-2032 - 31-Dec-2032	19,235,061	3.31%	214	3.06%	89,883.46	4.09%	324.09
01-Jan-2033 - 31-Dec-2033	14,700,383	2.53%	155	2.22%	94,841.18	4.04%	323.38
01-Jan-2034 - 31-Dec-2034	10,178,859	1.75%	106	1.52%	96,026.97	4.06%	333.79
01-Jan-2035 - 31-Dec-2035	43,614,233	7.51%	503	7.20%	86,708.22	3.71%	336.35
01-Jan-2036 - 31-Dec-2036	383,309,817	65.99%	4,561	65.25%	84,040.74	4.05%	342.31
01-Jan-2037 - 31-Dec-2037	20,348,927	3.50%	263	3.76%	77,372.34	4.45%	353.19
Total	580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		580,900,522	100.00%	6,990	100.00%	83,104.51	4.05%	334.62
<	50%	-	0.00%	-	0.00%	-	0.00%	-
50%	55%	-	0.00%	-	0.00%	-	0.00%	-
55%	60%	-	0.00%	-	0.00%	-	0.00%	-
60%	65%	-	0.00%	-	0.00%	-	0.00%	-
65%	70%	-	0.00%	-	0.00%	-	0.00%	-
70%	75%	-	0.00%	-	0.00%	-	0.00%	-
75%	80%	-	0.00%	-	0.00%	-	0.00%	-
80%	85%	-	0.00%	-	0.00%	-	0.00%	-
85%	90%	-	0.00%	-	0.00%	-	0.00%	-
90%	95%	-	0.00%	-	0.00%	-	0.00%	-
95%	100%	-	0.00%	-	0.00%	-	0.00%	-
100%	105%	-	0.00%	-	0.00%	-	0.00%	-
105%	110%	-	0.00%	-	0.00%	-	0.00%	-
110%	115%	-	0.00%	-	0.00%	-	0.00%	-
115%	120%	-	0.00%	-	0.00%	-	0.00%	-
120%	125%	-	0.00%	-	0.00%	-	0.00%	-
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		580,900,522	100.00%	6,990	100.00%	161,991.22	4.05%	334.62

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	23,223,689	4.00%	162	4.52%	143,356.11	4.04%	333.68
Friesland	23,396,764	4.03%	160	4.46%	146,229.78	3.99%	334.51
Drenthe	18,475,807	3.18%	120	3.35%	153,965.06	4.07%	333.66
Overijssel	54,502,657	9.38%	336	9.37%	162,210.29	4.08%	335.91
Gelderland	63,284,598	10.89%	383	10.68%	165,233.94	4.05%	333.56
Flevoland	15,069,437	2.59%	92	2.57%	163,798.23	4.00%	333.76
Utrecht	33,684,492	5.80%	196	5.47%	171,859.65	4.03%	331.60
Noord-Holland	72,778,354	12.53%	434	12.10%	167,692.06	4.07%	336.07
Zuid-Holland	135,082,623	23.25%	841	23.45%	160,621.43	3.99%	335.44
Zeeland	12,344,216	2.13%	85	2.37%	145,226.07	4.04%	336.72
Noord-Brabant	83,205,537	14.32%	495	13.80%	168,091.99	4.07%	334.29
Limburg	43,901,893	7.56%	272	7.59%	161,404.02	4.13%	332.44
unspecified	1,950,455	0.34%	10	0.28%	195,045.47	4.29%	350.49
Total	580,900,522	100.00%	3,586	100.00%	161,991.22	4.05%	334.62

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Shop/House	1,248,183	0.21%	8	0.22%	156,022.86	4.19%	344.78
Condominium with garage	861,956	0.15%	7	0.20%	123,136.51	3.92%	322.36
Condominium	29,584,296	5.09%	200	5.58%	147,921.48	4.06%	334.78
Single family house	548,999,088	94.51%	3,370	93.98%	162,907.74	4.04%	334.60
Private Shop	207,000	0.04%	1	0.03%	207,000.00	3.95%	340.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	580,900,522	100.00%	3,586	100.00%	161,991.22	4.05%	334.62

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.00%	1	0.03%	100.57	5.10%	342.00
25,000	50,000	0.24%	30	0.84%	45,657.86	4.22%	342.52
50,000	75,000	1.39%	126	3.51%	64,039.61	4.10%	336.15
75,000	100,000	4.95%	317	8.84%	90,635.59	4.08%	335.76
100,000	125,000	8.75%	446	12.44%	113,922.81	4.04%	332.62
125,000	150,000	13.68%	574	16.01%	138,465.44	4.03%	334.29
150,000	175,000	16.23%	579	16.15%	162,870.41	4.05%	333.23
175,000	200,000	18.98%	588	16.40%	187,492.43	4.03%	333.29
200,000	225,000	18.50%	504	14.05%	213,253.24	4.04%	335.74
225,000	250,000	16.97%	414	11.54%	238,131.00	4.06%	336.76
250,000	275,000	0.31%	7	0.20%	261,156.71	4.54%	343.79
275,000	300,000	0.00%	-	0.00%	-	0.00%	-
300,000	325,000	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.00%	-	0.00%	-	0.00%	-
400,000	425,000	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	580,900,522	100.00%	3,586	100.00%	161,991.22	4.05%	334.62