

**E-MAC NL 2006-NHG I Investor report April 2007 - Amended**

**Cashflow analysis for the period**

Total interest received	5,987,599	
Interest received on transaction accounts	153,478	
Liquidity available	7,737,500	
Reserve account available	5,446,752	
Receivables under hedging arrangements	1,301,600	=> Amended
Total funds available		20,626,929
Company management expenses	13,221	
MPT fee	143,867	
Admin fee	11,142	
Third party fees	2,169	=> Amended
Liquidity Facility fee	2,321	
Payments under hedging arrangements	73,812	=> Amended
Interest on the Notes	5,941,699	
Deferred Purchase Price Instalment	1,301,198	
Total funds distributed		7,489,429
Available after distribution of funds		13,137,500
Undrawn Liquidity Facility	7,737,500	
Reserve account	5,400,000	
Available liquidity		13,137,500
Net cashflow		-

**Collateral**

Starting principal balance	595,192,333.86
Principal redemptions and repayments	(3,387,454.26)
Losses for the period	-
Ending principal balance	591,804,879.60
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-07	591,804,879.60
Redemptions reserved for purchase Further Advances per 25-Apr-07	289,330.00
Total balance Put Option Notes E-MAC NL 2006-NHG I	592,094,209.60

**Performance**

	Last period	This period	Since issue
Prepayment rate	1.31%	1.95%	1.40%

Delinquency table	Number of loans	Balance	Percentage of total
Current	3,640	589,825,435	99.67%
31 - 60 days	3	379,890	0.06%
61 - 90 days	5	767,997	0.13%
91 - 120 days	4	590,208	0.10%
120+ days	2	241,350	0.04%
In repossession	-	-	0.00%
Total	3,654	591,804,880	100.00%

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

**Characteristics**

Number of borrowers	3,654		
Number of loanparts	7,096		
	(weighted) average	Minimum	Maximum
Loan size borrower	161,961	26,500	250,000
Loan part size	83,400	53	250,000
Coupon	0.04	0.03	0.06
Remaining maturity (months)	340.4	74	357
Remaining interest period (months)	194.5	-	357
Original interest period (months)	206.5	1	360
Seasoning (months)	12.5	1.0	73.0
Loan to Foreclosure Value (non-NHG loans)	106.3%	106.3%	106.3%

**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%	345.00
Annuity	4,494,456	0.76%	114	1.61%	39,425.05	4.10%	336.97
Hybride	3,790,043	0.64%	40	0.56%	94,751.09	4.26%	325.36
Interest Only	306,244,936	51.75%	3,940	55.52%	77,727.14	4.04%	346.78
Investment Account	8,108,483	1.37%	94	1.32%	86,260.46	4.08%	339.33
Life	220,930,325	37.33%	2,399	33.81%	92,092.67	4.01%	336.13
Linear	520,879	0.09%	4	0.06%	130,219.78	4.17%	347.93
Savings	9,650,000	1.63%	107	1.51%	90,186.92	4.27%	333.00
Universal Life	37,975,757	6.42%	397	5.59%	95,656.82	4.00%	317.40
Total	591,804,880	100.00%	7,096	100.00%	83,399.79	4.03%	340.38

**Interest term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
1	1,192,856	0.20%	37	0.52%	32,239.35	4.40%	337.26
12	206,713	0.03%	6	0.08%	34,452.12	4.39%	345.12
24	615,073	0.10%	7	0.10%	87,867.60	3.87%	329.83
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	6,426,757	1.09%	82	1.16%	78,375.09	3.45%	339.55
72	78,651,512	13.29%	973	13.71%	80,834.03	3.54%	343.92
84	8,525,400	1.44%	102	1.44%	83,582.35	3.62%	337.98
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	39,089,263	6.61%	466	6.57%	83,882.54	3.96%	336.70
132	-	0.00%	-	0.00%	-	0.00%	-
144	78,225	0.01%	2	0.03%	39,112.50	4.29%	289.84
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	55,490,942	9.38%	685	9.65%	81,008.67	4.02%	337.70
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	362,230,733	61.21%	4,299	60.58%	84,259.30	4.12%	339.64
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	5,722,991	0.97%	73	1.03%	78,397.14	4.51%	342.90
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	33,574,414	5.67%	364	5.13%	92,237.40	4.49%	349.53
360	-	0.00%	-	0.00%	-	0.00%	-
Total	591,804,880	100.00%	7,096	100.00%	83,399.79	4.03%	340.38

**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%	10,970,424	1.85%	131	1.85%	83,743.70	3.22%	341.48
3.25%	3.50%	42,286,039	7.15%	516	7.27%	81,949.69	3.36%	342.68
3.50%	3.75%	51,846,873	8.76%	629	8.86%	82,427.46	3.68%	337.49
3.75%	4.00%	150,223,491	25.38%	1,775	25.01%	84,632.95	3.95%	335.15
4.00%	4.25%	246,393,645	41.63%	2,965	41.78%	83,100.72	4.14%	342.06
4.25%	4.50%	59,668,145	10.08%	733	10.33%	81,402.65	4.38%	344.22
4.50%	4.75%	23,639,042	3.99%	271	3.82%	87,228.94	4.62%	345.66
4.75%	5.00%	6,090,164	1.03%	70	0.99%	87,002.34	4.84%	350.66
5.00%	5.25%	469,267	0.08%	4	0.06%	117,316.83	5.05%	351.79
5.25%	5.50%	97,789	0.02%	1	0.01%	97,788.72	5.30%	301.00
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%	303.00
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		591,804,880	100.00%	7,096	100.00%	83,399.79	4.03%	340.38

**Interest reset date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Floating		1,192,856	0.20%	37	0.52%	32,239.35	4.40%	337.26
<	01-01-2008	206,713	0.03%	6	0.08%	34,452.12	4.35%	344.42
01-01-2008	01-01-2009	467,573	0.08%	5	0.07%	93,514.64	3.85%	322.40
01-01-2009	01-01-2010	147,500	0.02%	2	0.03%	73,750.00	4.15%	356.00
01-01-2010	01-01-2011	2,626,275	0.44%	31	0.44%	84,718.56	3.38%	330.21
01-01-2011	01-01-2012	28,403,300	4.80%	360	5.07%	78,898.05	3.39%	342.26
01-01-2012	01-01-2013	57,988,775	9.80%	709	9.99%	81,789.53	3.61%	344.29
01-01-2013	01-01-2014	4,705,319	0.80%	58	0.82%	81,126.20	3.77%	338.34
01-01-2014	01-01-2015	29,000	0.00%	1	0.01%	29,000.00	4.15%	84.00
01-01-2015	01-01-2016	15,239,769	2.58%	188	2.65%	81,062.60	3.79%	326.30
01-01-2016	01-01-2017	21,917,386	3.70%	257	3.62%	85,281.66	4.03%	341.24
01-01-2017	01-01-2018	1,837,829	0.31%	21	0.30%	87,515.66	4.32%	356.00
01-01-2018	01-01-2019	78,225	0.01%	2	0.03%	39,112.50	4.25%	245.50
01-01-2019	01-01-2020	52,348	0.01%	2	0.03%	26,174.02	3.88%	141.00
01-01-2020	01-01-2021	8,834,815	1.49%	107	1.51%	82,568.37	3.87%	325.87
01-01-2021	01-01-2022	46,661,058	7.88%	577	8.13%	80,868.38	4.05%	339.65
01-01-2022	01-01-2023	214,954	0.04%	4	0.06%	53,738.50	4.17%	226.25
01-01-2023	01-01-2024	74,420	0.01%	2	0.03%	37,210.00	3.93%	190.50
01-01-2024	01-01-2025	571,294	0.10%	8	0.11%	71,411.69	4.16%	206.25
01-01-2025	01-01-2026	39,886,323	6.74%	466	6.57%	85,592.97	4.00%	328.54
01-01-2026	01-01-2027	318,388,976	53.80%	3,772	53.16%	84,408.53	4.13%	341.34
01-01-2027	01-01-2028	2,917,912	0.49%	43	0.61%	67,858.41	4.39%	354.60
01-01-2028	01-01-2029	42,000	0.01%	1	0.01%	42,000.00	4.45%	257.00
01-01-2029	01-01-2030	-	0.00%	-	0.00%	-	0.00%	-
01-01-2030	01-01-2031	58,799	0.01%	1	0.01%	58,799.36	4.55%	280.00
01-01-2031	01-01-2032	5,310,681	0.90%	66	0.93%	80,464.86	4.50%	339.46
01-01-2032	01-01-2033	875,871	0.15%	9	0.13%	97,319.00	4.55%	350.22
01-01-2033	01-01-2034	125,000	0.02%	1	0.01%	125,000.00	4.35%	316.00
01-01-2034	01-01-2035	-	0.00%	-	0.00%	-	0.00%	-
01-01-2035	01-01-2036	-	0.00%	-	0.00%	-	0.00%	-
01-01-2036	01-01-2037	31,846,127	5.38%	350	4.93%	90,988.94	4.48%	350.33
01-01-2037	>	1,103,782	0.19%	10	0.14%	110,378.20	4.55%	356.00
Total		591,804,880	100.00%	7,096	100.00%	83,399.79	4.03%	340.38

**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%	343.00
01-Jan-2008 - 31-Dec-2008	15,000	0.00%	1	0.01%	15,000.00	4.15%	346.00
01-Jan-2009 - 31-Dec-2009	55,000	0.01%	1	0.01%	55,000.00	4.20%	347.00
01-Jan-2011 - 31-Dec-2011	11,775	0.00%	2	0.03%	5,887.60	3.92%	347.45
01-Jan-2013 - 31-Dec-2013	82,402	0.01%	3	0.04%	27,467.31	3.75%	162.68
01-Jan-2014 - 31-Dec-2014	196,880	0.03%	5	0.07%	39,376.00	3.70%	178.02
01-Jan-2015 - 31-Dec-2015	190,557	0.03%	6	0.08%	31,759.46	3.89%	190.16
01-Jan-2016 - 31-Dec-2016	204,690	0.03%	5	0.07%	40,938.04	3.90%	111.61
01-Jan-2017 - 31-Dec-2017	335,768	0.06%	7	0.10%	47,966.86	3.95%	256.22
01-Jan-2018 - 31-Dec-2018	300,444	0.05%	6	0.08%	50,073.99	4.09%	309.59
01-Jan-2019 - 31-Dec-2019	436,086	0.07%	10	0.14%	43,608.60	3.98%	276.60
01-Jan-2020 - 31-Dec-2020	622,319	0.11%	9	0.13%	69,146.58	3.93%	299.96
01-Jan-2021 - 31-Dec-2021	1,987,846	0.34%	33	0.47%	60,237.76	4.06%	279.17
01-Jan-2022 - 31-Dec-2022	1,205,031	0.20%	21	0.30%	57,382.42	4.07%	285.32
01-Jan-2023 - 31-Dec-2023	716,448	0.12%	13	0.18%	55,111.38	3.98%	286.84
01-Jan-2024 - 31-Dec-2024	2,009,765	0.34%	29	0.41%	69,302.25	3.98%	300.90
01-Jan-2025 - 31-Dec-2025	3,462,417	0.59%	47	0.66%	73,668.44	3.92%	289.71
01-Jan-2026 - 31-Dec-2026	9,233,027	1.56%	135	1.90%	68,392.79	4.10%	300.52
01-Jan-2027 - 31-Dec-2027	8,044,336	1.36%	104	1.47%	77,349.39	4.09%	300.06
01-Jan-2028 - 31-Dec-2028	9,897,676	1.67%	138	1.94%	71,722.29	4.08%	300.34
01-Jan-2029 - 31-Dec-2029	11,441,590	1.93%	152	2.14%	75,273.62	4.04%	310.01
01-Jan-2030 - 31-Dec-2030	12,929,878	2.18%	162	2.28%	79,814.06	4.05%	310.89
01-Jan-2031 - 31-Dec-2031	29,287,506	4.95%	329	4.64%	89,019.77	4.09%	322.20
01-Jan-2032 - 31-Dec-2032	20,105,332	3.40%	221	3.11%	90,974.35	4.08%	329.64
01-Jan-2033 - 31-Dec-2033	14,552,427	2.46%	153	2.16%	95,113.90	4.02%	329.39
01-Jan-2034 - 31-Dec-2034	10,270,507	1.74%	106	1.49%	96,891.57	4.05%	339.30
01-Jan-2035 - 31-Dec-2035	45,768,658	7.73%	532	7.50%	86,031.31	3.70%	342.48
01-Jan-2036 - 31-Dec-2036	396,412,045	66.98%	4,721	66.53%	83,967.81	4.05%	348.31
01-Jan-2037 - 31-Dec-2037	12,014,470	2.03%	144	2.03%	83,433.82	4.33%	356.52
<b>Total</b>	<b>591,804,880</b>	<b>100.00%</b>	<b>7,096</b>	<b>100.00%</b>	<b>83,399.79</b>	<b>4.03%</b>	<b>340.38</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		591,647,091	99.97%	7,094	99.97%	83,401.06	4.03%	340.39
<	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%	157,789	0.03%	2	0.03%	78,894.36	5.05%	314.69
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%	-
<b>Total</b>		<b>591,804,880</b>	<b>100.00%</b>	<b>7,096</b>	<b>100.00%</b>	<b>161,960.83</b>	<b>4.03%</b>	<b>340.38</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	24,419,918	4.13%	171	4.68%	142,806.54	4.03%	340.42
Friesland	23,296,507	3.94%	159	4.35%	146,518.91	3.97%	340.31
Drenthe	18,269,483	3.09%	119	3.26%	153,525.07	4.06%	338.86
Overijssel	55,625,533	9.40%	343	9.39%	162,173.57	4.07%	341.89
Gelderland	66,467,665	11.23%	403	11.03%	164,932.17	4.05%	339.39
Flevoland	15,278,166	2.58%	93	2.55%	164,281.35	3.99%	339.84
Utrecht	34,565,897	5.84%	200	5.47%	172,829.48	4.03%	337.52
Noord-Holland	73,069,773	12.35%	437	11.96%	167,207.72	4.05%	341.77
Zuid-Holland	136,479,098	23.06%	850	23.26%	160,563.64	3.98%	341.21
Zeeland	12,447,505	2.10%	85	2.33%	146,441.23	4.04%	343.14
Noord-Brabant	86,058,730	14.54%	509	13.93%	169,074.13	4.05%	340.06
Limburg	44,429,426	7.51%	277	7.58%	160,395.04	4.11%	337.82
unspecified	1,397,179	0.24%	8	0.22%	174,647.43	4.00%	347.73
<b>Total</b>	<b>591,804,880</b>	<b>100.00%</b>	<b>3,654</b>	<b>100.00%</b>	<b>161,960.83</b>	<b>4.03%</b>	<b>340.38</b>

**Property type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Private house/office	207,000	0.03%	1	0.03%	207,000.00	3.95%	346.00
Shop/private house	1,022,683	0.17%	7	0.19%	146,097.55	4.12%	348.53
Residential farm	-	0.00%	-	0.00%	-	0.00%	-
Condominium	30,445,521	5.14%	206	5.64%	147,793.79	4.03%	340.13
Single family house	560,129,676	94.65%	3,440	94.14%	162,828.39	4.03%	340.38
Recreational House	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>591,804,880</b>	<b>100.00%</b>	<b>3,654</b>	<b>100.00%</b>	<b>161,960.83</b>	<b>4.03%</b>	<b>340.38</b>

**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%	-	0.00%	-	0.00%	-
25,000	50,000	0.22%	29	0.79%	45,440.09	4.22%	348.54
50,000	75,000	1.41%	130	3.56%	64,357.88	4.10%	340.46
75,000	100,000	4.97%	325	8.89%	90,467.02	4.08%	341.99
100,000	125,000	8.51%	442	12.10%	113,948.95	4.02%	339.19
125,000	150,000	13.97%	597	16.34%	138,483.95	4.02%	339.88
150,000	175,000	16.45%	598	16.37%	162,790.34	4.04%	339.05
175,000	200,000	18.86%	595	16.28%	187,585.35	4.01%	339.12
200,000	225,000	18.33%	509	13.93%	213,171.59	4.02%	341.53
225,000	250,000	17.27%	429	11.74%	238,256.89	4.06%	342.23
250,000	275,000	0.00%	-	0.00%	-	0.00%	-
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%	-
<b>Total</b>	<b>591,804,880</b>	<b>100.00%</b>	<b>3,654</b>	<b>100.00%</b>	<b>161,960.83</b>	<b>4.03%</b>	<b>340.38</b>