

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

Cashflow analysis for the period

Total interest received	5,920,611	
Interest received on transaction accounts	156,011	
Liquidity available	7,697,225	
Reserve account available	5,400,000	
Receivables under hedging arrangements	585,146	
Total funds available		19,758,993
Company management expenses	47	
MPT fee	141,622	
Admin fee	11,077	
Third party fees	7,159	
Liquidity Facility fee	2,335	
Payments under hedging arrangements	210,995	
Interest on the Notes	6,108,273	
Deferred Purchase Price Instalment	180,259	
Total funds distributed		6,661,768
Available after distribution of funds		13,097,225
Undrawn Liquidity Facility	7,697,225	
Reserve account	5,400,000	
Available liquidity		13,097,225
Net cashflow		-

Collateral

Starting principal balance	592,094,210	
Principal redemptions and repayments	(3,876,169)	
Repurchase of loans with Non-NHG part in June 2007	(12,525,575)	
Losses for the period	-	
Ending principal balance		575,692,466
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-07		575,692,466
Redemptions reserved for purchase Further Advances per 25-Jul-07		369,424
Substitution of loans as per 25-Jul-07		12,499,356
Total balance Put Option Notes E-MAC NL 2006-NHG I		588,561,246

Performance

	Last period	This period	Since issue
Prepayment rate	1.31%	2.36%	1.65%

Delinquency table	Number of loans	Balance	Percentage of total
Current	3,540	573,038,330	99.54%
31 - 60 days	11	1,798,162	0.31%
61 - 90 days	2	238,024	0.04%
91 - 120 days	1	206,600	0.04%
120+ days	3	411,350	0.07%
In repossession	-	-	0.00%
Total	3,557	575,692,466	100.00%

-> this table is amended (updated)

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

Characteristics

Number of borrowers	3,557		
Number of loanparts	6,913		
	(weighted) average	Minimum	Maximum
Loan size borrower	161,848	494	250,000
Loan part size	83,277	53	250,000
Coupon	4.03%	3.10%	6.20%
Remaining maturity (months)	337.5	71	357
Remaining interest period (months)	191.4	1	354
Original interest period (months)	206.4	1	360
Seasoning (months)	15.5	2.0	76.0
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%	342.00
Annuity	4,214,008	0.73%	108	1.56%	39,018.60	4.10%	333.56
Hybride(switch)	3,681,189	0.64%	39	0.56%	94,389.46	4.23%	322.95
Interest Only	297,616,199	51.70%	3,843	55.59%	77,443.72	4.04%	343.78
Investment	7,985,380	1.39%	92	1.33%	86,797.60	4.08%	336.07
Life	214,621,314	37.28%	2,325	33.63%	92,310.24	4.01%	333.32
Life(external policy)	619,905	0.11%	9	0.13%	68,878.33	4.00%	322.39
Linear	516,104	0.09%	4	0.06%	129,026.03	4.17%	344.93
Savings	9,580,532	1.66%	107	1.55%	89,537.69	4.27%	330.17
Universal Life	36,767,835	6.39%	385	5.57%	95,500.87	4.00%	315.09
Total	575,692,466	100.00%	6,913	100.00%	83,276.79	4.03%	337.48

Interest term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
1	1,128,491	0.20%	35	0.51%	32,242.59	4.75%	334.24
12	206,662	0.04%	6	0.09%	34,443.72	4.39%	342.12
24	615,073	0.11%	7	0.10%	87,867.60	3.87%	326.83
36	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	6,424,472	1.12%	82	1.19%	78,347.22	3.45%	336.54
60	77,211,993	13.41%	955	13.81%	80,850.25	3.54%	340.93
72	8,285,440	1.44%	99	1.43%	83,691.31	3.62%	334.81
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
108	36,786,318	6.39%	440	6.36%	83,605.27	3.96%	334.26
120	-	0.00%	-	0.00%	-	0.00%	-
132	-	0.00%	-	0.00%	-	0.00%	-
132	78,225	0.01%	2	0.03%	39,112.50	4.29%	286.84
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	54,276,161	9.43%	674	9.75%	80,528.43	4.03%	335.02
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	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%	-
228	352,738,859	61.27%	4,192	60.64%	84,145.72	4.12%	336.68
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
276	5,443,957	0.95%	68	0.98%	80,058.19	4.51%	340.69
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	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%	-
348	32,496,815	5.64%	353	5.11%	92,058.97	4.49%	346.48
360	-	0.00%	-	0.00%	-	0.00%	-
360	>	0.00%	-	0.00%	-	0.00%	-
Total	575,692,466	100.00%	6,913	100.00%	83,276.79	4.03%	337.48

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%	10,969,701	1.91%	131	1.89%	83,738.17	3.22%	338.48
3.25%	3.50%	41,521,717	7.21%	505	7.31%	82,221.22	3.36%	339.66
3.50%	3.75%	49,865,010	8.66%	608	8.80%	82,014.82	3.68%	334.61
3.75%	4.00%	146,205,522	25.40%	1,731	25.04%	84,463.04	3.95%	332.25
4.00%	4.25%	239,405,310	41.59%	2,877	41.62%	83,213.52	4.14%	339.16
4.25%	4.50%	56,989,541	9.90%	681	9.85%	83,685.08	4.38%	341.46
4.50%	4.75%	22,863,900	3.97%	266	3.85%	85,954.51	4.63%	342.39
4.75%	5.00%	7,130,257	1.24%	106	1.53%	67,266.58	4.83%	346.55
5.00%	5.25%	621,507	0.11%	7	0.10%	88,786.75	5.06%	347.85
5.25%	5.50%	-	0.00%	-	0.00%	-	0.00%	-
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%	300.00
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		575,692,466	100.00%	6,913	100.00%	83,276.79	4.03%	337.48

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Floating		1,128,491	0.20%	35	0.51%	32,242.59	4.75%	334.24
<	01-01-2008	145,662	0.03%	5	0.07%	29,132.46	4.29%	340.50
01-01-2008	01-01-2009	528,573	0.09%	6	0.09%	88,095.53	3.98%	323.83
01-01-2009	01-01-2010	147,500	0.03%	2	0.03%	73,750.00	4.15%	353.00
01-01-2010	01-01-2011	2,625,606	0.46%	31	0.45%	84,696.96	3.38%	327.21
01-01-2011	01-01-2012	28,107,732	4.88%	355	5.14%	79,176.71	3.39%	339.25
01-01-2012	01-01-2013	56,901,955	9.88%	696	10.07%	81,755.68	3.61%	341.27
01-01-2013	01-01-2014	4,406,612	0.77%	55	0.80%	80,120.22	3.73%	335.37
01-01-2014	01-01-2015	29,000	0.01%	1	0.01%	29,000.00	4.15%	81.00
01-01-2015	01-01-2016	14,247,003	2.47%	178	2.57%	80,039.34	3.80%	323.51
01-01-2016	01-01-2017	20,607,207	3.58%	241	3.49%	85,507.08	4.02%	338.88
01-01-2017	01-01-2018	1,837,829	0.32%	21	0.30%	87,515.66	4.32%	353.00
01-01-2018	01-01-2019	78,225	0.01%	2	0.03%	39,112.50	4.25%	242.50
01-01-2019	01-01-2020	52,348	0.01%	2	0.03%	26,174.02	3.88%	138.00
01-01-2020	01-01-2021	8,668,046	1.51%	105	1.52%	82,552.81	3.86%	322.57
01-01-2021	01-01-2022	45,588,047	7.92%	567	8.20%	80,402.20	4.06%	337.09
01-01-2022	01-01-2023	239,954	0.04%	5	0.07%	47,990.80	4.26%	249.60
01-01-2023	01-01-2024	50,000	0.01%	1	0.01%	50,000.00	4.00%	189.00
01-01-2024	01-01-2025	443,441	0.08%	7	0.10%	63,348.75	4.17%	203.29
01-01-2025	01-01-2026	38,196,693	6.63%	444	6.42%	86,028.59	4.00%	325.21
01-01-2026	01-01-2027	310,722,310	53.97%	3,684	53.29%	84,343.73	4.13%	338.35
01-01-2027	01-01-2028	2,934,606	0.51%	48	0.69%	61,137.62	4.43%	349.52
01-01-2028	01-01-2029	42,000	0.01%	1	0.01%	42,000.00	4.45%	254.00
01-01-2029	01-01-2030	-	0.00%	-	0.00%	-	0.00%	-
01-01-2030	01-01-2031	58,443	0.01%	1	0.01%	58,443.26	4.55%	277.00
01-01-2031	01-01-2032	5,032,003	0.87%	61	0.88%	82,491.84	4.51%	337.78
01-01-2032	01-01-2033	875,871	0.15%	9	0.13%	97,319.00	4.55%	347.22
01-01-2033	01-01-2034	125,000	0.02%	1	0.01%	125,000.00	4.35%	313.00
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	31,018,288	5.39%	341	4.93%	90,962.72	4.48%	347.35
01-01-2037	>	854,022	0.15%	8	0.12%	106,752.75	4.53%	353.00
Total		575,692,466	100.00%	6,913	100.00%	83,276.79	4.03%	337.48

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%	340.00
01-Jan-2008 - 31-Dec-2008	15,000	0.00%	1	0.01%	15,000.00	4.15%	343.00
01-Jan-2009 - 31-Dec-2009	55,000	0.01%	1	0.01%	55,000.00	4.20%	344.00
01-Jan-2011 - 31-Dec-2011	11,136	0.00%	2	0.03%	5,567.92	3.92%	344.45
01-Jan-2013 - 31-Dec-2013	81,272	0.01%	3	0.04%	27,090.56	3.75%	160.91
01-Jan-2014 - 31-Dec-2014	196,880	0.03%	5	0.07%	39,376.00	3.70%	175.02
01-Jan-2015 - 31-Dec-2015	190,379	0.03%	6	0.09%	31,729.79	3.89%	187.01
01-Jan-2016 - 31-Dec-2016	204,690	0.04%	5	0.07%	40,938.04	3.90%	108.61
01-Jan-2017 - 31-Dec-2017	335,768	0.06%	7	0.10%	47,966.86	3.95%	253.22
01-Jan-2018 - 31-Dec-2018	215,444	0.04%	5	0.07%	43,088.79	3.99%	288.67
01-Jan-2019 - 31-Dec-2019	436,086	0.08%	10	0.14%	43,608.60	3.98%	273.60
01-Jan-2020 - 31-Dec-2020	621,995	0.11%	9	0.13%	69,110.61	3.93%	296.94
01-Jan-2021 - 31-Dec-2021	1,984,422	0.34%	33	0.48%	60,133.99	4.06%	276.15
01-Jan-2022 - 31-Dec-2022	1,203,538	0.21%	21	0.30%	57,311.35	4.07%	282.32
01-Jan-2023 - 31-Dec-2023	602,510	0.10%	10	0.14%	60,251.00	3.97%	297.78
01-Jan-2024 - 31-Dec-2024	1,808,978	0.31%	26	0.38%	69,576.07	3.97%	303.01
01-Jan-2025 - 31-Dec-2025	3,221,214	0.56%	44	0.64%	73,209.42	3.93%	282.65
01-Jan-2026 - 31-Dec-2026	8,700,314	1.51%	129	1.87%	67,444.29	4.10%	296.84
01-Jan-2027 - 31-Dec-2027	7,906,400	1.37%	103	1.49%	76,761.16	4.08%	298.04
01-Jan-2028 - 31-Dec-2028	9,757,244	1.69%	136	1.97%	71,744.44	4.09%	296.43
01-Jan-2029 - 31-Dec-2029	11,091,248	1.93%	147	2.13%	75,450.67	4.04%	307.36
01-Jan-2030 - 31-Dec-2030	12,627,294	2.19%	157	2.27%	80,428.63	4.05%	308.32
01-Jan-2031 - 31-Dec-2031	28,051,257	4.87%	317	4.59%	88,489.77	4.09%	319.47
01-Jan-2032 - 31-Dec-2032	19,293,174	3.35%	212	3.07%	91,005.54	4.08%	327.51
01-Jan-2033 - 31-Dec-2033	14,367,860	2.50%	151	2.18%	95,151.39	4.02%	326.45
01-Jan-2034 - 31-Dec-2034	10,037,771	1.74%	104	1.50%	96,517.03	4.05%	336.53
01-Jan-2035 - 31-Dec-2035	43,933,836	7.63%	510	7.38%	86,144.78	3.69%	339.44
01-Jan-2036 - 31-Dec-2036	387,402,131	67.29%	4,613	66.73%	83,980.52	4.05%	345.30
01-Jan-2037 - 31-Dec-2037	11,324,624	1.97%	145	2.10%	78,100.86	4.34%	353.58
Total	575,692,466	100.00%	6,913	100.00%	83,276.79	4.03%	337.48

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		575,692,466	100.00%	6,913	100.00%	83,276.79	4.03%	337.48
<	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		575,692,466	100.00%	6,913	100.00%	161,847.76	4.03%	337.48

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	23,257,489	4.04%	163	4.58%	142,683.98	4.03%	337.07
Friesland	22,899,342	3.98%	156	4.39%	146,790.65	3.97%	337.22
Drenthe	18,267,857	3.17%	119	3.35%	153,511.40	4.06%	335.86
Overijssel	54,505,899	9.47%	337	9.47%	161,738.57	4.07%	338.97
Gelderland	63,709,803	11.07%	385	10.82%	165,480.01	4.04%	336.44
Flevoland	14,971,129	2.60%	91	2.56%	164,517.90	3.98%	336.80
Utrecht	33,874,078	5.88%	197	5.54%	171,949.63	4.02%	334.81
Noord-Holland	71,722,299	12.46%	429	12.06%	167,184.85	4.06%	338.76
Zuid-Holland	133,292,497	23.15%	831	23.36%	160,400.12	3.98%	338.27
Zeeland	11,917,558	2.07%	82	2.31%	145,336.08	4.02%	339.84
Noord-Brabant	83,696,621	14.54%	496	13.94%	168,743.19	4.06%	337.52
Limburg	42,380,952	7.36%	264	7.42%	160,533.91	4.11%	334.99
unspecified	1,196,942	0.21%	7	0.20%	170,991.78	4.01%	344.95
Total	575,692,466	100.00%	3,557	100.00%	161,847.76	4.03%	337.48

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Shop/House	1,022,683	0.18%	7	0.20%	146,097.55	4.12%	345.53
Condominium with garage	861,956	0.15%	7	0.20%	123,136.51	3.92%	325.36
Condominium	29,066,587	5.05%	196	5.51%	148,298.91	4.04%	337.34
Single family house	544,534,241	94.59%	3,346	94.07%	162,741.85	4.03%	337.49
Private Shop	207,000	0.04%	1	0.03%	207,000.00	3.95%	343.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	575,692,466	100.00%	3,557	100.00%	161,847.76	4.03%	337.48

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%	494.07	3.75%	341.00
25,000	50,000	0.23%	29	0.82%	45,508.14	4.22%	345.54
50,000	75,000	1.44%	129	3.63%	64,129.17	4.09%	338.21
75,000	100,000	4.96%	315	8.86%	90,599.79	4.08%	338.78
100,000	125,000	8.59%	434	12.20%	113,989.96	4.02%	336.17
125,000	150,000	13.78%	573	16.11%	138,489.23	4.02%	336.99
150,000	175,000	16.55%	585	16.45%	162,835.46	4.04%	336.04
175,000	200,000	18.92%	581	16.33%	187,502.41	4.01%	336.21
200,000	225,000	18.27%	493	13.86%	213,386.06	4.03%	338.75
225,000	250,000	17.26%	417	11.72%	238,219.88	4.05%	339.42
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%	-
Total	575,692,466	100.00%	3,557	100.00%	161,847.76	4.03%	337.48