

Patrimonio S.A. de C.V., SOFOM, E.N.R.

Reporte de aplicación de cobranza del 02 de Septiembre al 01 de Octubre de 2014

Fideicomiso 364

Moneda Origen Pesos

SALDOS CARTERA / PORT BAL

| | | | |
|---------------------------|--|-------------------|---------------------|
| Beginning Balance | Saldo Inicial de los Montos Diferidos | 172,223.94 | 906,771.75 |
| Deferred amounts Increase | Incremento Montos Diferidos | 24,968.02 | 128,842.66 |
| Deferred Payment Amount | Pago de Monto Diferido | - | - |
| Deferred amounts Decrease | Cancelación de Monto Diferido | - | - |
| Restoration of Balance | Restitución de Saldo | - | - |
| Ending Balance | Saldo Final de los Montos Diferidos | 197,191.96 | 1,035,614.41 |

| | | | |
|------------------------------|---|----------------------|-----------------------|
| Beginning Balance | Saldo Inicial de los Créditos Hipotecarios | 76,910,203.15 | 382,933,684.03 |
| Additional Loans Assigned | Créditos adicionales asignados | - | - |
| Scheduled Amortization | Pagos de principal programados | - 132,773.62 | - 667,508.46 |
| Partial Prepayments | Pre-pagos de principal | - 144,089.58 | - 746,347.71 |
| Total Prepayments | Principal totales | 62,053.91 | 321,332.21 |
| Foreclosed Properties | Adjudicaciones / Daciones | - 55,321.74 | - 285,998.17 |
| Non Eligible Departing Loans | Creditos Salientes No Elegibles | - | - |
| Restoration of Balance | Restitución de Saldo | - | - |
| Cancellation of Balance | Cancelación de Saldo | - | - |
| Ending Balance | Saldo Final de los Créditos Hipotecarios | 76,515,964.30 | 380,912,497.48 |

| | | | |
|-----------------------------|---|----------------------|-----------------------|
| Total Ending Balance | Saldo Final Total de los Créditos Hipotecarios | 76,713,156.26 | 381,948,111.89 |
|-----------------------------|---|----------------------|-----------------------|

| | | | |
|-----------------------|---------------------------|--|---------------------|
| Total Deposits | Total de Depósitos | | 4,775,359.61 |
|-----------------------|---------------------------|--|---------------------|

APLICACION TOTAL/ TOTAL AMOUNTS APPLIED

| | | | |
|--|---|-------------|---------------------|
| Interests | Intereses | 350,431.01 | 1,763,311.20 |
| Scheduled Amortizations | Pagos de principal programados | 132,773.62 | 667,508.46 |
| Administration Fee | Comisión por administración | 68,414.99 | 344,013.92 |
| Insurance Premiums Collected | Primas cobradas Seguros Vida, Daños, Adicional y Conservación | 27,779.34 | 139,882.60 |
| VAT over Property Insurance Premium | Iva Seguros Daños | 361.33 | 1,819.31 |
| SWAP Premium | Prima Swap | 47,043.72 | 236,287.16 |
| SWAP Transfers | Ejercicio Swap | - | - |
| Partial Prepayments | Pre-pagos de principal | 144,089.58 | 746,347.71 |
| Total Prepayments | Principal totales | 62,053.91 | 321,332.21 |
| Maintenance Fee | Cuota de Mantenimiento | - | - |
| Late Fees | Penal por Mora | 4,771.52 | 23,900.63 |
| VAT charged over Late Fee | Iva de Penal por Mora | 763.44 | 3,824.10 |
| Late Fees Write Off | Cancelación de Penal por Mora | - 389.72 | - 1,914.85 |
| VAT cancelled over Late fee | Iva cancelado de Penal por Mora | - 62.35 | - 306.38 |
| Sale of Properties | Recuperación por venta de viviendas | - | \$197,334.20 |
| Claims Over Life Insurance | Seguros de Vida Reclamados | - | - |
| Mortgage Insurance | Seguro Hipotecario | - | 287,193.49 |
| Costs Associated with mortgage cancellation | Trámites por cancelación de Hipoteca | - | - |
| Bounced Checks | Cheque devuelto | - | - |
| Bounced Checks Fee | Comisión por cheque devuelto | - | - |
| VAT charged over Bounced Checks Fee | Iva de Comisión por cheque devuelto | - | - |
| Misallocation of transfers to different borrower | Transferencia a favor de otro acreditado | - | - |
| Reimbursements to borrowers over total prepayments | Devolución al cliente por sobrantes en liquidación de crédito | - | - |
| Collection Expenses | Gastos de cobranza | - | - |
| Other charges | Otros Cargos | - | - |
| Amounts Distributed in previously periods | Cantidades Distribuidas en periodos anteriores | - | - |
| Excluded Amounts | Cantidad excluida anterior a fecha de corte | - | - |
| Support Programs | PS-3 | - | - |
| Support Programs | PS-4 | - 24,968.02 | - 128,842.66 |
| TOTAL AMOUNTS APPLIED | APLICACION TOTAL | | 4,601,691.10 |

COBRANZA PENDIENTE DE PAGO

| | | | |
|---|---|--|-----------------------|
| Beginning Balance of Identified Outstanding Amounts | Saldo Inicial Montos Identificados no pagados | | \$1,492,787.16 |
| Identified Outstanding Amounts for the Period | Montos identificados no pagados del periodo | | - |
| Amounts paid identified in prior periods | Montos pagados identificados en periodos anteriores | | - |
| Ending Balance of Identified Outstanding Amounts | Saldo Final de Montos Identificados No Pagados | | \$1,492,787.16 |

SALDOS A FAVOR DEL ACREDITADO

| | | | |
|--|--------------------------------------|---|--------------|
| Beginning Balance in Favor of Borrower | Saldo Inicial a Favor del Acreditado | | 897,656.67 |
| Ending Balance in Favor of Borrower | Saldo Final a Favor del Acreditado | | 1,047,345.40 |
| Favorable balance applied | Saldo a Favor aplicado | - | 149,688.73 |

COBERTURA SWAP

| | | | |
|----------------|----------------------------|--|-----------|
| Swap Transfers | Ejercicio Recibido de Swap | | 85,638.71 |
|----------------|----------------------------|--|-----------|

TOTAL DISPONIBLE 4,687,329.81

MAURICIO CRUZ LOPEZ
DIRECTOR DE ADMINISTRACIÓN

PATRIMONIO S.A. DE C.V. SOFOM ENR
EXPENSE AND REINBURSEMENT REPORT/ REPORTE DE DEVOLUCION DE GASTOS

sep-14

TRUST 364

| <u>GASTOS DEL PERIODO / MONTHLY EXPENSES</u> | | TRUST 364 | | |
|--|--|---|---------------------|---------------------|
| | | UDIS | PESOS | |
| GASTOS, REEMBOLSOS / EXPENSES REINBURSEMENT | Servicing Fee | Comisión por Administración | 96,353.03 | |
| | VAT over Servicing Fee | IVA comisión por administración | 500,054.23 | |
| | Life and Property Insurance Premiums Paid | Primas Pagadas de Seguros Vida, Daños | 80,008.68 | |
| | SWAP premium paid | Prima SWAP Pagada | 230,693.68 | |
| | Period's SWAP exercised with SHF | Ejercicio del periodo con SHF | 264,269.53 | |
| | GPI Exercise Bal | Seguro Crédito a la Vivienda (SCV) | -85,638.71 | |
| | Claims over Property Insurance | Seguros Daños Reclamados | 221,660.23 | |
| | Costs Asociated with mortgage cancelation | Trámites por Cancelación de Hipoteca | 0.00 | |
| | Bounced Cheques | Cheque devuelto | 0.00 | |
| | Fees charged over bounced cheques | Comisión por Cheque devuelto | 0.00 | |
| | VAT charged over fees on bounced cheques | Iva de comisión de Cheque devuelto | 0.00 | |
| | Misallocation of trasnfers to different borrower | Transferencia a favor de otro acreditado | 0.00 | |
| | Reimbursements to borrowers over total prepayments | Devolución al cliente por sobrantes en liquidación de crédito | 13,230.04 | |
| | Excluded Amounts | Cantidad excluida anterior a fecha de corte | 0.00 | |
| | Maintenance Fee | Cuotas de Mantenimiento | 0.00 | |
| | Collection Expenses | Gastos de cobranza | 0.00 | |
| | Refund collected amount that haven't proceed | Devolución por depósitos que no correspondian | 0.00 | |
| | Other expenses | Otros gastos | 0.00 | |
| | TOTAL EXPENSES | TOTAL DE GASTOS REEMBOLSABLES A PATRIMONIO | | 1,224,277.68 |
| | Period's SWAP exercised with SHF | Ejercicio del Periodo con SHF | | 85,638.71 |
| TOTAL EXPENSES FOR APPLY | TOTAL DE GASTOS PARA APLICAR | | 1,309,916.39 | |

MAURICIO CRUZ LOPEZ
DIRECTOR DE ADMINISTRACIÓN

BALANCE DISTRIBUTION BY CURRENT AND DEFAULTED

| <u>CURRENT BALANCE</u> | <u>UDIS</u> |
|---|----------------------|
| Beg Value | 37,222,012.23 |
| Added Balance (Support Programs) | 11,252.36 |
| Tot Prepay Applied | 62,053.91 |
| Partial Prepay Applied | 144,089.58 |
| Scheduled Amortization Applied | 105,680.12 |
| Restoration of Balance | 0.00 |
| Ending Value Before New Defaulted Loans | 36,921,440.98 |
| New Defaulted Loans | 55,423.60 |
| Current Ending Value | 36,866,017.38 |
| <u>DEFAULTED BALANCE</u> | |
| Beg Value | 39,860,414.86 |
| New Defaulted Loans | 55,423.60 |
| Added Balance (Support Programs) | 13,715.66 |
| Tot Prepay Applied | 0.00 |
| Partial Prepay Applied | 0.00 |
| Scheduled Amortization Applied | 27,093.50 |
| Restoration of Balance | 0.00 |
| Claims over Life Insurance | 0.00 |
| Foreclosed Properties | 55,321.74 |
| Defaulted Ending Value | 39,847,138.88 |
| Total Value | 76,713,156.26 |

septiembre-2014
PAST DUE BUCKETS

| <u>CURRENT BALANCE</u> | # | UDIS | % |
|------------------------|-------------|----------------------|-------------|
| 0 | 483 | 27,764,426.44 | 36% |
| 1 | 139 | 7,803,561.78 | 10% |
| 2 | 47 | 2,952,223.73 | 4% |
| 3 | 26 | 1,753,723.22 | 2% |
| 4 | 14 | 829,986.73 | 1% |
| 5 | 14 | 890,703.19 | 1% |
| 6 | 9 | 506,119.05 | 1% |
| MORE | 516 | 34,212,412.12 | 45% |
| TOTAL | 1248 | 76,713,156.26 | 100% |

TRUST 364
ago-14
Comentarios Relevantes

ADJUDICACIONES / DACIONES

| Crédito | Saldo de Capital (UDIS) |
|--------------|-------------------------|
| 48201 | 55,321.74 |
| Total | 55,321.74 |

SEGURO HIPOTECARIO

| Crédito | Fecha de Pago | Importe |
|--------------|---------------|----------------------|
| 47735 | 22/09/2014 | \$ 84,844.55 |
| 47879 | 22/09/2014 | \$ 107,120.91 |
| 48611 | 22/09/2014 | \$ 95,228.03 |
| TOTAL | | \$ 287,193.49 |

RECUPERACIÓN POR VENTA DE VIVIENDAS

| Número de Crédito | Saldo de liquidación (Pesos) | Importe de Venta (Pesos) | Total de Gastos | Total de Ingresos al Fideicomiso |
|-------------------|------------------------------|--------------------------|-----------------|----------------------------------|
| 48198 | \$305,656.62 | \$127,254.00 | \$34,276.43 | \$92,977.57 |
| 48986 | \$385,080.89 | \$125,000.00 | \$20,643.37 | \$104,356.63 |
| | | | TOTAL | \$197,334.20 |


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