

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

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

Fideicomiso 364

Moneda Origen Pesos

SALDOS CARTERA / PORT BAL

| | | | |
|---------------------------|---------------------------------------|------------|--------------|
| Beginning Balance | Saldo Inicial de los Montos Diferidos | 197,191.96 | 1,035,614.41 |
| Deferred amounts Increase | Incremento Montos Diferidos | - | - |
| 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 | 76,515,964.30 | 380,912,497.48 |
| Additional Loans Assigned | Créditos adicionales asignados | - | - |
| Scheduled Amortization | Pagos de principal programados | - 123,582.20 | - 622,065.73 |
| Partial Prepayments | Pre-pagos de principal | - 44,364.48 | - 230,777.22 |
| Total Prepayments | Principal totales | - 471,331.45 | - 2,450,748.66 |
| Foreclosed Properties | Adjudicaciones / Daciones | - 60,401.24 | - 308,716.17 |
| Non Eligible Departing Loans | Créditos Salientes No Elegibles | - | - |
| Restoration of Balance | Restitución de Saldo | - | - |
| Cancellation of Balance | Cancelación de Saldo | - | - |
| Ending Balance | Saldo Final de los Créditos Hipotecarios | 75,816,284.93 | 377,300,189.70 |

| | | | |
|-----------------------------|---|----------------------|-----------------------|
| Total Ending Balance | Saldo Final Total de los Créditos Hipotecarios | 76,013,476.89 | 378,335,804.11 |
|-----------------------------|---|----------------------|-----------------------|

| | | | |
|-----------------------|---------------------------|--|---------------------|
| Total Deposits | Total de Depósitos | | 5,967,166.03 |
|-----------------------|---------------------------|--|---------------------|

APLICACION TOTAL/ TOTAL AMOUNTS APPLIED

| | | | |
|--|---|------------|---------------------|
| Interests | Intereses | 336,849.29 | 1,695,362.15 |
| Scheduled Amortizations | Pagos de principal programados | 123,582.20 | 622,065.73 |
| Administration Fee | Comisión por administración | 70,619.56 | 355,000.09 |
| Insurance Premiums Collected | Primas cobradas Seguros Vida, Daños, Adicional y Conservación | 35,322.29 | 177,890.30 |
| VAT over Property Insurance Premium | Iva Seguros Daños | 416.53 | 2,097.76 |
| SWAP Premium | Prima Swap | 53,135.55 | 266,742.42 |
| SWAP Transfers | Ejercicio Swap | - | - |
| Partial Prepayments | Pre-pagos de principal | 44,364.48 | 230,777.22 |
| Total Prepayments | Principal totales | 471,331.45 | 2,450,748.66 |
| Maintenance Fee | Cuota de Mantenimiento | - | - |
| Late Fees | Penas por Mora | 4,292.69 | 21,473.87 |
| VAT charged over Late Fee | Iva de Pena por Mora | 686.83 | 3,435.82 |
| Late Fees Write Off | Cancelación de Pena por Mora | 93.10 | 455.41 |
| VAT cancelled over Late fee | Iva cancelado de Pena por Mora | 14.90 | 72.86 |
| Sale of Properties | Recuperación por venta de viviendas | - | 140,796.74 |
| Claims Over Life Insurance | Seguros de Vida Reclamados | - | - |
| Mortgage Insurance | Seguro Hipotecario | - | 82,998.99 |
| Costs Associated with mortgage cancelation | 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 | - | - |
| TOTAL AMOUNTS APPLIED | APLICACION TOTAL | | 6,049,918.02 |

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 | | 1,047,345.40 |
| Ending Balance in Favor of Borrower | Saldo Final a Favor del Acreditado | | 962,871.88 |
| Favorable balance applied | Saldo a Favor aplicado | | 84,473.52 |

COBERTURA SWAP

| | | | |
|----------------|----------------------------|--|-----------|
| Swap Transfers | Ejercicio Recibido de Swap | | 99,204.17 |
|----------------|----------------------------|--|-----------|

TOTAL DISPONIBLE 6,149,122.19



GERARDO GARCÍA GARCÍA
APODERADO

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

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GASTOS DEL PERIODO / MONTHLY EXPENSES

| GASTOS, REEMBOLSOS / EXPENSES | | UDIS | PESOS |
|-------------------------------|---|-----------|---------------------|
| REINBURSEMENT | Reimbursing Fee | 95,891.45 | 500,213.98 |
| | VAT over Servicing Fee | | 80,034.24 |
| | Life and Property Insurance Premiums Paid | | 230,498.67 |
| | SWAP premium paid | | 266,310.85 |
| | Period's SWAP exercised with SHF | | -99,204.17 |
| | GPI Exercise Bal | | 221,491.21 |
| | Claims over Property Insurance | | 0.00 |
| | Costs Associated with mortgage cancelation | | 0.00 |
| | Bounced Cheques | | 0.00 |
| | Fees charged over bounced cheques | | 0.00 |
| | VAT charged over fees on bounced cheques | | 0.00 |
| | Misallocation of transfers to different borrower | | 0.00 |
| | Reinbursements to borrowers over total prepayments | | 0.00 |
| | Excluded Amounts | | 20,917.77 |
| | Maintenance Fee | | 0.00 |
| | Collection Expenses | | 0.00 |
| | Refund collected amount that haven't proceed | | 6,320.09 |
| | Other expenses | | 0.00 |
| | TOTAL EXPENSES | | 1,226,582.63 |
| | Period's SWAP exercised with SHF | | 99,204.17 |
| | TOTAL EXPENSES FOR APPLY | | 1,325,786.80 |
| | Comisión por Administración | | |
| | IVA comisión por administración | | |
| | Primas Pagadas de Seguros Vida, Daños | | |
| | Prima SWAP Pagada | | |
| | Ejercicio del periodo con SHF | | |
| | Seguro Crédito a la Vivienda (SCV) | | |
| | Seguros Daños Reclamados | | |
| | Trámites por Cancelación de Hipoteca | | |
| | Cheque devuelto | | |
| | Comisión por Cheque devuelto | | |
| | Iva de comisión de Cheque devuelto | | |
| | Transferencia a favor de otro acreditado | | |
| | Devolución al cliente por sobrantes en liquidación de crédito | | |
| | Cantidad excluida anterior a fecha de corte | | |
| | Cuotas de Mantenimiento | | |
| | Gastos de cobranza | | |
| | Devolución por depósitos que no correspondían | | |
| | Otros gastos | | |
| | TOTAL DE GASTOS REEMBOLSABLES A PATRIMONIO | | |
| | Ejercicio del Periodo con SHF | | |
| | TOTAL DE GASTOS PARA APLICAR | | |



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 APODERADO

BALANCE DISTRIBUTION BY CURRENT AND DEFAULTED

| <u>CURRENT BALANCE</u> | <u>UDIS</u> |
|---|----------------------|
| Beg Value | 36,866,017.38 |
| Added Balance (Support Programs) | 0.00 |
| Tot Prepay Applied | 394,658.84 |
| Partial Prepay Applied | 44,364.48 |
| Scheduled Amortization Applied | 96,851.60 |
| Restoration of Balance | 0.00 |
| Ending Value Before New Defaulted Loans | 36,330,142.46 |
| New Defaulted Loans | 226,868.22 |
| Current Ending Value | 36,103,274.24 |
| <u>DEFAULTED BALANCE</u> | |
| Beg Value | 39,847,138.88 |
| New Defaulted Loans | 226,868.22 |
| Added Balance (Support Programs) | 0.00 |
| Tot Prepay Applied | 76,672.61 |
| Partial Prepay Applied | 0.00 |
| Scheduled Amortization Applied | 26,730.60 |
| Restoration of Balance | 0.00 |
| Claims over Life Insurance | 0.00 |
| Foreclosed Properties | 60,401.24 |
| Defaulted Ending Value | 39,910,202.65 |
| Total Value | 76,013,476.89 |

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 PAST DUE BUCKETS

| | <u>CURRENT BALANCE</u> | # | UDIS | % |
|-------|------------------------|------|---------------|------|
| 0 | | 450 | 25,763,649.18 | 34% |
| 1 | | 155 | 8,960,628.91 | 12% |
| 2 | | 44 | 2,469,873.08 | 3% |
| 3 | | 37 | 2,154,916.48 | 3% |
| 4 | | 14 | 826,171.12 | 1% |
| 5 | | 8 | 716,381.50 | 1% |
| 6 | | 10 | 684,770.59 | 1% |
| MORE | | 520 | 34,437,086.03 | 45% |
| TOTAL | | 1238 | 76,013,476.89 | 100% |

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Comentarios Relevantes

ADJUDICACIONES / DACIONES

| Crédito | Saldo de Capital (UDIS) | Valor Contable (PESOS) |
|--------------|-------------------------|------------------------|
| 48939 | 60,401.24 | \$243,000.00 |
| Total | 60,401.24 | \$243,000.00 |

SEGURO HIPOTECARIO

| Crédito | Fecha de Pago | Importe |
|--------------|---------------|---------------------|
| 47949 | 24/10/2014 | \$ 82,998.99 |
| TOTAL | | \$ 82,998.99 |

RECUPERACIÓN POR VENTA DE VIVIENDAS

| Número de Crédito | Saldo de liquidación (Pesos) | Importe de Venta (Pesos) | Total de Gastos | Total de Ingresos al Fideicomiso |
|-------------------|------------------------------|--------------------------|-----------------|----------------------------------|
| 48022 | | \$210,000.00 | \$69,203.26 | \$140,796.74 |
| | | | TOTAL | \$140,796.74 |

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