

FIDEICOMISO 234036 / TRUST 23-4036
 REPORTE DE COBRANZA CONSOLIDADO DEL 3 DE ENERO AL 2 DE FEBRERO DE 2015
 REPORT CONSOLIDATED FROM JANUARY 3 RD TO FEBRUARY 02 ND, 2015

COLLECTION

Colocación UDI / UDI Values	UDIs	Pesos	\$ 285291	Reestructuras Pesos	Total
Resumen del Portafolio / Portfolio Summary					
Saldo Inicial de los Créditos Hipotecarios / Beginning Balance	447,444,946.20	2,364,876,747.15		51,403,723.38	2,416,280,470.53
Pagos de Principal Programados / Scheduled Principal Payments	552,843.54	2,921,938.99		123,498.78	3,045,437.77
Pre-pagos de Principal / Prepayments	671,016.67	3,546,518.37		22,650.63	3,569,169.00
Inmuebles Recuperados / Real Estate Owned (REO 's)	0.00	0.00		0.00	0.00
Saldo Final de los Créditos Hipotecarios / Ending Balance	446,221,085.99	2,358,408,288.79		51,257,573.97	2,409,666,863.76
Total de Depósitos del Periodo / Total Deposits of the period					
Pagos de Principal Programados / Scheduled Principal	552,843.54	2,921,938.99		123,498.78	3,045,437.77
Pre-pagos de Principal / Prepayments	671,016.67	3,546,518.37		22,650.63	3,569,169.00
Principal Producto Neto de Liquidaciones / Profit from Sale of REO's	91,764.11	485,000.00		0.00	485,000.00
Monto Total de Pagos de Principal / Total Principal	1,315,624.32	6,953,457.35		146,148.41	7,099,608.76
Intereses Ordinarios / Scheduled Interest	1,096,286.10	5,794,085.35		354,319.54	6,148,404.89
Intereses Moratorios / Past due Interest	0.00	0.00		0.00	0.00
Comisión por Administración / Servicing Fee	105,645.90	558,369.32		156,218.97	714,588.29
Penalización por Prepagos / Penalty for Prepayment	0.00	0.00		0.00	0.00
Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium	80,723.69	426,648.19		0.00	426,648.19
Seguro de vida aplicado / Life Insurance	230,006.99	1,215,653.87		22,969.44	1,238,623.31
Excedentes en Liquidación / Excess cash flow paid by the borrower	6,378.63	33,712.92		0.00	33,712.92
Cargo por Cobranza / Collection Costs	25,130.99	132,824.60		0.00	132,824.60
Cuota de Mantenimiento / Maintenance Fee	0.00	0.00		0.00	0.00
Cuota de Conservación / Conservation Fee	0.00	0.00		0.00	0.00
Montos Recibidos por Aplicar / Amounts pending to be applied	209,650.68	1,108,064.85		71,241.01	1,179,305.86
Total de Depósitos del Periodo / Total Deposits of the Period	3,069,427.30	16,222,816.46		750,898.37	16,973,714.83
Operación de Cobertura de SHF / SHF Covering					
Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium Collected	80,723.69	426,648.19		0.00	426,648.19
Cobertura Total a Pagar SHF / Premium to be paid to Swap Provider (SHF)	71,242.51	376,537.40		0.00	376,537.40
Ejercicio de cobertura SHF apl / Swap Exercised	0.00	0.00		0.00	0.00
Saldo a Favor SHF / Balance in favor of SHF	71,242.51	376,537.40		0.00	376,537.40
Saldo a Favor Fideicomiso / Balance in favor of Trust	9,481.18	50,110.80		0.00	50,110.80
Cargos del Periodo / Period Expenses					
Saldo a Favor SHF / Balance on behalf of SHF	71,242.51	376,537.40		0.00	376,537.40
Monto de seguros pagados / Insurances Paid	199,139.26	1,052,508.94		7,450.82	1,059,959.76
Comisión por Administración Pagada / Servicing Fee Paid	228,786.07	1,209,211.53		4,106,120.00	5,315,331.53
Cargo por Cobranza / Collection Costs	0.00	0.00		0.00	0.00
Cuota de Mantenimiento / Maintenance Fee	0.00	0.00		0.00	0.00
Cuota de Conservación / Conservation Fee	0.00	0.00		0.00	0.00
Gastos de Cobranza / Collection Expenses * (valoración UDI a 25)	104,825.70	553,924.47		0.00	553,924.47
GPI Pagada / GP Paid	0.00	0.00		0.00	0.00
Total de Cargos del Periodo / Total Expenses of the Period	603,995.54	3,192,182.34		4,113,570.82	7,305,753.16
Seguros / Insurance					
Monto de seguros cobrados / Insurances Collected	230,006.99	1,215,653.87		22,969.44	1,238,623.31
Monto de seguros pagados / Insurances Paid	199,139.26	1,052,508.94		7,450.82	1,059,959.76
Monto total de seguros / Net Insurance Amount	30,867.73	163,144.93		15,518.62	178,663.55
Resumen Cuenta General / General Account Summary					
Total de Depósitos del Periodo / Total Deposits of the period	3,069,427.30	16,222,816.46		750,898.37	16,973,714.83
Total Cargos del periodo / Total Expenses of the Period	603,995.54	3,192,182.34		4,113,570.82	7,305,753.16
Montos Recibidos por Aplicar / Amounts pending to be applied	209,650.68	1,108,064.85		71,241.01	1,179,305.86
Excedentes en Liquidación / Excess cash flow paid by the borrower	6,378.63	33,712.92		0.00	33,712.92
Ejercicio de cobertura SHF apl / Swap Exercised	0.00	0.00		0.00	0.00
Efecto Valorización UDI y Conciliación Cifras / Effect for exchange currency and reconciliation	256,435.48	1,355,336.13		0.00	1,355,336.13
Disponible a transferir al Fideicomiso / Available to be distributed by the Trust	1,992,966.97	10,533,520.22		(3,433,913.46)	7,099,606.76

RESUMEN REESTRUCTURAS		
Saldo Inicial Antes Reest	SALDO DE CRÉDITOS	
	EN UDIs	SALDO DE LAS REESTRUCTURAS EN PESOS
447,444,946.20	654,029,645.01	16,185,772.86
Reestructuras Periodo	6,584,698.81	35,217,950.52
Saldo Inicial desp Reest.	447,444,946.20	51,403,723.38

RECURSOS DISPONIBLES A DISTRIBUIR	
CONCEPTO	MONTO EN PESOS
Cobranza neta de Capital a distribuir	7,099,606.76
Comisión de administración por reestructura	5,753,689.62
Importe pendiente de pago a Adamantine	-1,647,569.62
Servicios	-1,647,569.62
Total a pagar por comisión por reestructura	4,106,120.00

Estatus de la Cartera de Créditos Hipotecarios / Portfolio Status	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	Saldo Inicial de Principal de los Créditos / Beginning Balance	Saldo Final de Principal de los Créditos / Ending Balance	Porcentaje del Portafolio / Portfolio %
Al Corriente / Current	1,724	26.53%	94,679,862.24	93,572,816.25	20.97%
De 1 a 30 días / From 1 to 30 days	240	3.65%	14,987,527.82	14,947,956.07	3.30%
De 31 a 60 días / From 31 to 60 days	141	2.09%	8,029,787.70	8,008,519.94	1.79%
De 61 a 90 días / From 61 to 90 days	94	1.39%	6,168,776.72	6,154,856.09	1.38%
De 91 a 120 días / From 91 to 120 days	87	1.29%	5,310,468.46	5,298,891.18	1.19%
De 121 a 150 días / From 121 to 150 days	77	1.14%	4,436,308.87	4,428,370.05	0.99%
De 151 a 180 días / From 151 to 180 days	68	1.01%	3,978,796.89	3,974,774.00	0.89%
Más de 180 días / More than 180 days	4,323	64.01%	309,853,417.80	309,835,103.41	69.44%
Total	6,754	100.00%	447,444,946.20	446,221,085.99	100.00%

REESTRUCTURAS PESOS					
Estatus de la Cartera de Créditos Hipotecarios / Portfolio Status	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	Saldo Inicial de Principal de los Créditos / Beginning Balance	Saldo Final de Principal de los Créditos / Ending Balance	Porcentaje del Portafolio / Portfolio %
Al Corriente / Current					
De 1 a 30 días / From 1 to 30 days					
De 31 a 60 días / From 31 to 60 days					
De 61 a 90 días / From 61 to 90 days					
De 91 a 120 días / From 91 to 120 days	121	100.00%	51,403,723.38	51,257,573.97	100.00%
De 121 a 150 días / From 121 to 150 days					
De 151 a 180 días / From 151 to 180 days					
Más de 180 días / More than 180 days					
Total	121	100.00%	51,403,723.38	51,257,573.97	100%

	Cartera Vigente Hasta 90 días / Performing Loans until 90 days		Cartera Vencida (e de 90 días) / Non Performing Loans (+90 days)		Cartera Vigente Hasta 180 días / Performing Loans until 180 days		Cartera Vencida (e de 180 días) / Non Performing Loans (+ 180 days)		Total de Cartera / Total Portfolio	Inmuebles Recuperados / REO 's
	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %		
Número de Créditos / Number of Loans	2,199	32.55%	5,555	82.45%	2,431	36.00%	4,323	64.00%	446,221,085.99	
Saldo Inicial de Principal / Outstanding Principal Balance	122,683,347.35	27.49%	323,537,138.64	72.51%	136,385,103.50	30.56%	309,835,103.41	69.44%	446,221,085.99	
Porcentaje del total de cartera / % of Total Portfolio										
Interes No Cubiertos / Interest Receivable	304,403.74	0.00%	1,114,640.42	0.00%	791,782.32	0.00%	1,102,261.84	0.00%	1,117,104.16	
Montos Recibidos por Aplicar / Amounts pending to be apply	209,650.68	0.00%	0.00	0.00%	209,650.68	0.00%	0.00	0.00%	209,650.68	
Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable	51,086.22	0.00%	19,438,656.68	0.00%	142,805.98	0.00%	19,346,846.92	0.00%	19,439,652.90	
Proceso Judicial / Foreclosure process			1,108		84,538,753.24					
Créditos Mes Pasado en Portafolio / Beginning Loans			6,768		447,444,946.20					
Créditos Pre-pagos en el Periodo / Prepaid Loans			14		603,887.08					
Inmuebles Recuperados / REO 's			0		0.00					
Créditos Añadidos al Portafolio / Additional Loans Assigned			0		0.00					
Créditos Eliminados (Pagados por Originador) / Non Eligible Loans			0		0.00					
Créditos Actuales en el Portafolio / Current Loans			6,754		446,221,085.99					
Monto / Balance										
Perdidas o Ganancias Acumuladas / Earnings and Losses Accumulated										
Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs)										
446,221,085.99										

REESTRUCTURAS PESOS										
	Cartera Vigente Hasta 90 días / Performing Loans until 90 days		Cartera Vencida (e de 90 días) / Non Performing Loans (+90 days)		Cartera Vigente Hasta 180 días / Performing Loans until 180 days		Cartera Vencida (e de 180 días) / Non Performing Loans (+ 180 days)		Total de Cartera / Total Portfolio	Inmuebles Recuperados / REO 's
	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %	No. de Créditos / Loans #	Porcentaje de Créditos / Loans %		
Número de Créditos / Number of Loans	0	0.00%	121	100.00%	121	100.00%	0	0.00%	51,257,573.97	
Saldo Inicial de Principal / Outstanding Principal Balance	0.00	0.00%	51,257,573.97	100.00%	51,257,573.97	100.00%	0.00	0.00%	51,257,573.97	
Porcentaje del total de cartera / % of Total Portfolio										
Interes No Cubiertos / Interest Receivable	0.00	0.00%	87,125.35	0.00%	87,125.35	0.00%	0.00	0.00%	87,125.35	
Montos Recibidos por Aplicar / Amounts pending to be apply	0.00	0.00%	71,241.01	0.00%	71,241.01	0.00%	0.00	0.00%	71,241.01	
Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable	0.00	0.00%	5,297.22	0.00%	5,297.22	0.00%	0.00	0.00%	5,297.22	
Proceso Judicial / Foreclosure process			0		0.00					
Créditos Mes Pasado en Portafolio / Beginning Loans			37		16,185,772.86					
Créditos Pre-pagos en el Periodo / Prepaid Loans			0		0.00					
Inmuebles Recuperados / REO 's			0		0.00					
Créditos Añadidos al Portafolio / Additional Loans Assigned			84		35,217,950.52					
Créditos Eliminados (Pagados por Originador) / Non Eligible Loans			0		0.00					
Créditos Actuales en el Portafolio / Current Loans			121		51,257,573.97					
Monto / Balance										
Perdidas o Ganancias Acumuladas / Earnings and Losses Accumulated										
Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs)										
51,257,573.97										

Alejandro Ortiz Montufar

Gustavo Auriolles Arizcorreta

Representante Legal

Representante Legal