

FIDEICOMISO 234036 / TRUST 234036
 REPORTE DE COBRANZA CONSOLIDADO DEL 3 DE ABRIL AL 2 DE MAYO DE 2015
 CONSOLIDATED FROM APRIL 3 RD TO MAY 04 TH, 2015

COLLECTION REPORT

	UDIs	Pesos	5.313757	Reestructuras Pesos	Total
Cotización UDI / UDI Value:					
Resumen del Portafolio / Portfolio Summary					
Saldo Inicial de los Créditos Hipotecarios / Beginning Balance	435,543,699.29	2,314,373,380.91		93,195,509.64	2,407,568,890.55
Pagos de Principal Programados / Scheduled Principal Payments	544,717.05	2,894,494.04		216,528.88	3,111,022.72
Pre-pagos de Principal / Prepayments	944,555.21	5,019,158.11		64,570.37	5,083,737.48
Inmuebles Recuperados / Real Estate Owned (REO's)	0.00	0.00		0.00	0.00
Saldo Final de los Créditos Hipotecarios / Ending Balance	434,054,423.03	2,306,459,728.76		92,914,401.59	2,399,374,130.35
Total de Depósitos del Periodo / Total Deposits of the period					
Pagos de Principal Programados / Scheduled Principal	544,717.05	2,894,494.04		216,528.88	3,111,022.72
Pre-pagos de Principal / Prepayments	944,555.21	5,019,158.11		64,570.37	5,083,737.48
Principal Producto Neto de Liquidaciones / Profit from Sale of REO's	313,714.01	1,687,000.00		0.00	1,687,000.00
Monto Total de Pagos de Principal / Total Principal	1,802,990.27	9,580,652.15		281,108.05	9,861,760.20
Intereses Ordinarios / Scheduled Interest	1,085,541.48	5,788,303.64		552,895.50	6,361,199.14
Intereses Moratorios / Past due Interest	0.00	0.00		0.00	0.00
Comisión por Administración / Servicing Fee	101,659.71	540,195.00		267,902.33	808,097.33
Penalización por Prepagos / Penalty for Prepayment	0.00	0.00		0.00	0.00
Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium	78,887.76	419,243.52		0.00	419,243.52
Seguro de vida aplicado / Life Insurance	228,904.64	1,205,716.12		39,250.38	1,244,966.50
Excedentes en Liquidación / Excess cash flow paid by the borrower	13,815.90	73,414.34		0.00	73,414.34
Cargo por Cobranza / Collection Costs	33,141.77	176,107.31		1,050.00	177,157.31
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	143,904.16	764,671.74		65,917.07	830,588.81
Total de Depósitos del Periodo / Total Deposits of the Period	3,486,855.69	18,528,303.81		1,248,123.33	19,776,427.14
Operación de Cobertura de SHF / SHF Coverage					
Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium Collected	78,887.76	419,243.52		0.00	419,243.52
Cobertura Total a Pagar SHF / Premium to be paid to Swap Provider (SHF)	250,619.44	1,331,730.80		0.00	1,331,730.80
Ejercicio de cobertura SHF apl / Swap Exercised	0.00	0.00		0.00	0.00
Saldo a Favor SHF / Balance in favor of SHF	250,619.44	1,331,730.80		0.00	1,331,730.80
Saldo a Favor Fideicomiso / Balance in favor of Trust	(171,721.88)	(912,487.29)		0.00	(912,487.29)
Cargos del Periodo / Period Expenses					
Saldo a Favor SHF / Balance on behalf of SHF	250,619.44	1,331,730.80		0.00	1,331,730.80
Monto de seguros pagados / Insurances Paid	186,652.89	991,828.12		34,465.02	1,026,293.14
Comisión por Administración Pagada / Servicing Fee Paid	400,119.26	2,126,518.13		2,582,637.01	4,709,156.14
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	118,626.39	628,851.71		0.00	628,851.71
GPI Pagada / MIP Paid	0.00	0.00		0.00	0.00
Total de Cargos del Periodo / Total Expenses of the Period	956,081.98	5,078,929.76		2,617,102.03	7,686,031.79
Seguros / Insurance					
Monto de seguros cobrados / Insurances Collected	228,904.64	1,205,716.12		39,250.38	1,244,966.50
Monto de seguros pagados / Insurances Paid	186,652.89	991,828.12		34,465.02	1,026,293.14
Monto total de seguros / Net Insurance Amount	40,251.75	213,888.00		4,785.36	218,673.36
Resumen Cuenta General / General Account Summary					
Total de Depósitos del Periodo / Total Deposits of the period	3,486,855.69	18,528,303.81		1,248,123.33	19,776,427.14
Total Cargos del periodo / Total Expenses of the Period	956,081.98	5,078,929.76		2,617,102.03	7,686,031.79
Montos Recibidos por Aplicar / Amounts pending to be applied	143,904.16	764,671.74		65,917.07	830,588.81
Excedentes en Liquidación / Excess cash flow paid by the borrower	13,815.90	73,414.34		0.00	73,414.34
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	56,645.68	301,001.38		0.00	301,001.38
Disponible a transferir al Fideicomiso / Available to be distributed by the Trust	2,316,397.96	12,310,286.60		(1,434,895.77)	10,875,390.83

	RESUMEN REESTRUCTURAS	
	SALDO DE CRÉDITOS EN UDIs	SALDO DE LAS REESTRUCTURAS EN PESOS
Saldo Inicial Antes Reest	436,623,428.24	75,647,820.26
Reestructuras Periodo	3,079,728.95	16,547,889.94
Saldo Inicial desp Reest.	435,543,699.29	93,195,510.20

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	1,968	23.70%	65,188,399.07	63,948,214.47	19.32%
De 1 a 30 días / From 1 to 30 days	287	4.36%	17,093,853.22	17,330,824.06	3.99%
De 31 a 60 días / From 31 to 60 days	130	1.97%	8,399,559.15	8,373,104.56	1.93%
De 61 a 90 días / From 61 to 90 days	102	1.54%	5,574,237.79	5,557,771.07	1.28%
De 91 a 120 días / From 91 to 120 days	79	1.20%	4,628,883.87	4,623,651.07	1.07%
De 121 a 150 días / From 121 to 150 days	64	0.97%	3,792,410.97	3,787,698.26	0.87%
De 151 a 180 días / From 151 to 180 days	53	0.80%	3,069,256.94	3,066,036.25	0.71%
Más de 180 días / More than 180 days	4,322	65.47%	307,797,189.48	307,766,127.29	70.90%
Total	6,802	100.00%	435,543,699.29	434,054,423.03	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	97	42.92%	41,953,289.15	41,770,120.53	44.96%
De 1 a 30 días / From 1 to 30 days	11	4.87%	4,298,027.26	4,287,206.64	4.61%
De 31 a 60 días / From 31 to 60 days	5	2.21%	2,170,830.47	2,170,830.47	2.34%
De 61 a 90 días / From 61 to 90 days	5	2.21%	1,648,192.46	1,648,192.46	1.77%
De 91 a 120 días / From 91 to 120 days	106	46.90%	42,557,517.74	42,480,568.93	45.70%
De 121 a 150 días / From 121 to 150 days	1	0.44%	439,998.88	439,998.88	0.47%
De 151 a 180 días / From 151 to 180 days	1	0.44%	137,653.68	137,653.68	0.15%
Más de 180 días / More than 180 days	0	0.00%	0.00	0.00	0.00%
Total	226	100%	93,195,509.64	92,914,401.59	100.00%

	Cartera Vigente Hasta 90 días / Performing Loans until 90 days	Cartera Vencida (a de 90 días) / Non Performing Loans (+90 days)	Cartera Vigente Hasta 180 días / Performing Loans until 180 days	Cartera Vencida (a de 180 días) / Non Performing Loans (+180 days)	Total de Cartera / Total Portfolio	Inmuebles Recuperados / REO's
Número de Créditos / Number of Loans	2,084	4,518	2,280	4,322	6,802	
Saldo Inicial de Principal / Outstanding Principal Balance	114,810,201.16	319,243,807.87	126,288,281.74	307,766,127.29	434,054,423.03	
Porcentaje del total de cartera / % of Total Portfolio	26.45%	73.55%	29.10%	70.90%	100.00%	
Interes No Cubiertos / Interest Receivable	283,612.45	116,605,447.02	686,809.06	116,202,250.39	116,889,059.47	
Montos Recibidos por Aplicar / Amounts pending to be apply	143,904.16	0.00	143,904.16	0.00	143,904.16	
Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable	50,418.60	20,117,793.99	133,098.38	20,035,114.17	20,168,212.55	
Proceso judicial / Foreclosure process		970	72,903,820.54			
Créditos Mes Pasado en Portafolio / Beginning Loans	6,606		438,623,428.24			
Créditos Pre-pagados en el Periodo / Prepaid Loans	18		714,944.61			
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	36		3,079,728.95			
Créditos Actuales en el Portafolio / Current Loans	6,602		434,054,423.03			
Monto / Balance						
Pérdidas o Ganancias Acumuladas / Earnings and Losses Accumulated						
Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs)						434,054,423.03

REESTRUCTURAS PESOS						
	Cartera Vigente Hasta 90 días / Performing Loans until 90 days	Cartera Vencida (a de 90 días) / Non Performing Loans (+90 days)	Cartera Vigente Hasta 180 días / Performing Loans until 180 days	Cartera Vencida (a de 180 días) / Non Performing Loans (+180 days)	Total de Cartera / Total Portfolio	Inmuebles Recuperados / REO's
Número de Créditos / Number of Loans	118	108	226	0	226	
Saldo Inicial de Principal / Outstanding Principal Balance	49,876,180.10	43,038,221.49	92,914,401.59	0.00	92,914,401.59	
Porcentaje del total de cartera / % of Total Portfolio	53.69%	46.32%	100.00%	0.00%	100.00%	
Interes No Cubiertos / Interest Receivable	331,245.68	90,892.87	413,667.73	8,470.82	422,138.55	
Montos Recibidos por Aplicar / Amounts pending to be apply	65,917.07	0.00	65,917.07	0.00	65,917.07	
Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable	18,321.34	6,047.84	24,207.30	781.88	24,969.16	
Proceso judicial / Foreclosure process			0	0.00		
Créditos Mes Pasado en Portafolio / Beginning Loans	130		76,647,619.70			
Créditos Pre-pagados en el Periodo / Prepaid Loans	0		0.00			
Inmuebles Recuperados / REO's	0		0.00			
Créditos Añadidos al Portafolio / Additional Loans Assigned	36		16,547,889.94			
Créditos Eliminados (Pagados por Originador) / Non Eligible Loans	0		0.00			
Créditos Actuales en el Portafolio / Current Loans	226		92,914,401.59			
Monto / Balance						
Pérdidas o Ganancias Acumuladas / Earnings and Losses Accumulated						
Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs)						92,914,401.59

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