

FIDEICOMISO 234036 / TRUST 234036
 REPORTE DE COBRANZA CONSOLIDADO DEL 5 DE MAYO AL 1 DE JUNIO DE 2015
 CONSOLIDATED FROM MAY 5 TH TO JUNE 01 TH, 2015

COLLECTION REPORT

| | UDIs | Pesos | 5.28809 | Reestructuras Pesos | Total |
|---|----------------|------------------|---------|---------------------|------------------|
| Cotización UDI / UDI Value: | | | | | |
| Resumen del Portafolio / Portfolio Summary | | | | | |
| Saldo Inicial de los Créditos Hipotecarios / Beginning Balance | 432,447,686.34 | 2,286,787,257.40 | | 101,655,415.44 | 2,388,442,872.84 |
| Pagos de Principal Programados / Scheduled Principal Payments | 533,967.85 | 2,823,626.80 | | 236,959.31 | 3,059,596.11 |
| Pre-pagos de Principal / Prepayments | 895,206.60 | 4,734,336.46 | | 32,433.97 | 4,766,770.45 |
| Inmuebles Recuperados / Real Estate Owned (REO's) | 0.00 | 0.00 | | 0.00 | 0.00 |
| Saldo Final de los Créditos Hipotecarios / Ending Balance | 431,018,421.89 | 2,279,229,124.12 | | 101,387,022.16 | 2,380,616,316.28 |
| Total de Depósitos del Periodo / Total Deposits of the period | | | | | |
| Pagos de Principal Programados / Scheduled Principal | 533,967.85 | 2,823,626.80 | | 236,959.31 | 3,059,596.11 |
| Pre-pagos de Principal / Prepayments | 895,206.60 | 4,734,336.46 | | 32,433.97 | 4,766,770.45 |
| Principal Producto Neto de Liquidaciones / Profit from Sale of REO's | 0.00 | 0.00 | | 0.00 | 0.00 |
| Monto Total de Pagos de Principal / Total Principal | 1,429,284.45 | 7,557,963.27 | | 268,393.28 | 7,826,366.55 |
| Intereses Ordinarios / Scheduled Interest | 1,019,813.40 | 5,382,782.44 | | 692,571.45 | 6,085,353.89 |
| Intereses Moratorios / Past due Interest | 0.00 | 0.00 | | 0.00 | 0.00 |
| Comisión por Administración / Servicing Fee | 99,689.47 | 527,158.81 | | 322,392.96 | 849,551.77 |
| Penalización por Prepagos / Penalty for Prepayment | 0.00 | 0.00 | | 0.00 | 0.00 |
| Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium | 75,443.61 | 398,946.49 | | 0.00 | 398,946.49 |
| Seguro de vida aplicado / Life Insurance | 214,879.68 | 1,136,295.58 | | 45,722.24 | 1,182,077.82 |
| Excedentes en Liquidación / Excess cash flow paid by the borrower | 18,397.16 | 97,284.35 | | 0.00 | 97,284.35 |
| Cargo por Cobranza / Collection Costs | 29,962.45 | 158,441.71 | | 2,835.41 | 161,277.12 |
| 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 | 148,245.48 | 783,923.43 | | 90,052.92 | 873,976.35 |
| Total de Depósitos del Periodo / Total Deposits of the Period | 3,035,695.68 | 16,052,786.08 | | 1,421,968.26 | 17,474,754.34 |
| Operación de Cobertura de SHF / SHF Coverage | | | | | |
| Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium Collected | 75,443.61 | 398,946.49 | | 0.00 | 398,946.49 |
| Cobertura Total a Pagar SHF / Premium to be paid to Swap Provider (SHF) | 273,900.59 | 1,448,388.79 | | 0.00 | 1,448,388.79 |
| Ejercicio de cobertura SHF apl / Swap Exercised | 0.00 | 0.00 | | 0.00 | 0.00 |
| Saldo a Favor SHF / Balance in favor of SHF | 273,900.59 | 1,448,388.79 | | 0.00 | 1,448,388.79 |
| Saldo a Favor Fideicomiso / Balance in favor of Trust | (196,456.96) | (1,049,442.30) | | 0.00 | (1,049,442.30) |
| Cargos del Periodo / Period expenses | | | | | |
| Saldo a Favor SHF / Balance on behalf of SHF | 273,900.59 | 1,448,388.79 | | 0.00 | 1,448,388.79 |
| Monto de seguros pagados / Insurances Paid | 185,277.39 | 979,748.50 | | 41,801.50 | 1,021,550.00 |
| Comisión por Administración Pagada / Servicing Fee Paid | 442,239.76 | 2,338,567.81 | | 1,835,397.74 | 4,173,965.55 |
| 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 UDI 1/25 | 121,073.43 | 638,712.49 | | 0.00 | 638,712.49 |
| GPI Pagada / GPI Paid | 0.00 | 0.00 | | 0.00 | 0.00 |
| Total de Cargos del Periodo / Total Expenses of the Period | 1,022,491.16 | 5,405,417.59 | | 1,877,199.24 | 7,282,616.83 |
| Seguros / Insurance | | | | | |
| Monto de seguros cobrados / Insurances Collected | 214,879.68 | 1,136,295.58 | | 45,722.24 | 1,182,077.82 |
| Monto de seguros pagados / Insurances Paid | 185,277.39 | 979,748.50 | | 41,801.50 | 1,021,550.00 |
| Monto total de seguros / Net Insurance Amount | 29,602.27 | 156,537.08 | | 3,920.74 | 160,457.82 |
| Resumen Cuenta General / General Account Summary | | | | | |
| Total de Depósitos del Periodo / Total Deposits of the period | 3,035,695.68 | 16,052,786.08 | | 1,421,968.26 | 17,474,754.34 |
| Total Cargos del periodo / Total Expenses of the Period | 1,022,491.16 | 5,405,417.59 | | 1,877,199.24 | 7,282,616.83 |
| Montos Recibidos por Aplicar / Amounts pending to be applied | 148,245.48 | 783,923.43 | | 90,052.92 | 873,976.35 |
| Excedentes en Liquidación / Excess cash flow paid by the borrower | 18,397.16 | 97,284.35 | | 0.00 | 97,284.35 |
| 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 | 30,440.60 | 160,970.17 | | 0.00 | 160,970.17 |
| Disponible a transferir al Fideicomiso / Available to be distributed by the Trust | 1,816,121.28 | 9,605,190.54 | | (545,283.90) | 9,059,906.64 |

| | RESUMEN REESTRUCTURAS | |
|---------------------------|---------------------------|-------------------------------------|
| | SALDO DE CRÉDITOS EN UDIs | SALDO DE LAS REESTRUCTURAS EN PESOS |
| Saldo Inicial Antes Reest | 434,054,423.03 | 92,914,401.59 |
| Reestructuras Periodo | 1,606,736.69 | 8,741,013.85 |
| Saldo Inicial desp Reest. | 432,447,686.34 | 101,655,415.44 |

| 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 | 1,538 | 23.31% | 63,381,980.59 | 62,869,555.03 | 19.04% |
| De 1 a 30 días / From 1 to 30 days | 290 | 4.46% | 16,973,247.10 | 16,523,989.22 | 3.89% |
| De 31 a 60 días / From 31 to 60 days | 119 | 1.81% | 7,078,011.97 | 7,060,774.55 | 1.64% |
| De 61 a 90 días / From 61 to 90 days | 102 | 1.55% | 5,804,931.19 | 5,791,903.65 | 1.34% |
| De 91 a 120 días / From 91 to 120 days | 77 | 1.17% | 4,384,024.26 | 4,378,050.43 | 1.02% |
| De 121 a 150 días / From 121 to 150 days | 79 | 1.07% | 4,239,895.83 | 4,234,045.71 | 0.98% |
| De 151 a 180 días / From 151 to 180 days | 60 | 0.91% | 3,274,475.43 | 3,270,181.96 | 0.76% |
| Más de 180 días / More than 180 days | 4,313 | 65.71% | 307,311,158.97 | 307,290,922.34 | 71.29% |
| Total | 6,564 | 100.00% | 432,447,686.34 | 431,018,421.89 | 100.00% |

| 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 | 113 | 45.02% | 46,145,444.51 | 45,988,640.46 | 45.36% |
| De 1 a 30 días / From 1 to 30 days | 17 | 6.77% | 7,612,826.44 | 7,604,296.23 | 7.50% |
| De 31 a 60 días / From 31 to 60 days | 9 | 3.69% | 3,774,952.69 | 3,771,890.33 | 3.72% |
| De 61 a 90 días / From 61 to 90 days | 8 | 3.19% | 2,892,251.32 | 2,891,419.41 | 2.85% |
| De 91 a 120 días / From 91 to 120 days | 102 | 40.64% | 40,652,687.92 | 40,553,383.17 | 40.00% |
| De 121 a 150 días / From 121 to 150 days | 0 | 0.00% | 0.00 | 0.00 | 0.00% |
| De 151 a 180 días / From 151 to 180 days | 1 | 0.40% | 439,998.88 | 439,998.88 | 0.43% |
| Más de 180 días / More than 180 days | 1 | 0.40% | 137,653.68 | 137,653.68 | 0.14% |
| Total | 251 | 100% | 101,655,415.44 | 101,387,022.16 | 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 | 2,044 | 4,520 | 2,251 | 4,313 | 6,564 | |
| Saldo Inicial de Principal / Outstanding Principal Balance | 111,865,217.48 | 319,173,685.54 | 123,727,488.50 | 307,290,922.34 | 431,018,421.89 | |
| Porcentaje del total de cartera / % of Total Portfolio | 25.95% | 74.05% | 28.71% | 71.29% | 100.00% | |
| Interes No Cubiertos / Interest Receivable | 284,970.36 | 118,586,806.99 | 700,655.67 | 118,171,121.68 | 118,871,777.35 | |
| Montos Recibidos por Aplicar / Amounts pending to be apply | 148,245.48 | 0.00 | 148,245.48 | 0.00 | 148,245.48 | |
| Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable | 52,786.62 | 20,832,094.08 | 134,223.67 | 20,750,656.03 | 20,884,879.70 | |
| | No. de Crédito / Loans # | Saldo Insoluta / Outstanding Balance | | | | |
| Proceso judicial / Foreclosure process | 1,040 | 78,847,667.27 | | | | |
| | No. de Crédito / Loans # | Saldo Insoluta / Outstanding Balance | | | | |
| Créditos Mes Pasado en Portafolio / Beginning Loans | 6,602 | 434,054,423.03 | | | | |
| Créditos Pre-pagados en el Periodo / Prepaid Loans | 13 | 744,935.17 | | | | |
| 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 | 25 | 1,606,736.69 | | | | |
| Créditos Actuales en el Portafolio / Current Loans | 6,564 | 431,018,421.89 | | | | |
| | | Monto / Balance | | | | |
| Pérdidas o Ganancias Acumuladas / Earnings and Losses Accumulated | | | | | | |
| Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs) | | | | | | |

| | 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 | 147 | 904 | 250 | 1 | 251 | |
| Saldo Inicial de Principal / Outstanding Principal Balance | 60,255,385.43 | 41,131,035.73 | 101,248,365.46 | 137,653.68 | 101,387,022.16 | |
| Porcentaje del total de cartera / % of Total Portfolio | 59.43% | 40.57% | 100.00% | 0.00% | 100.00% | |
| Interes No Cubiertos / Interest Receivable | 358,304.82 | 181,657.47 | 508,104.59 | 30,857.70 | 539,962.29 | |
| Montos Recibidos por Aplicar / Amounts pending to be apply | 90,052.92 | 0.00 | 90,052.92 | 0.00 | 90,052.92 | |
| Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable | 20,094.34 | 11,549.93 | 29,488.93 | 2,183.34 | 31,644.27 | |
| | No. de Crédito / Loans # | Saldo Insoluta / Outstanding Balance | | | | |
| Proceso judicial / Foreclosure process | 0 | 0.00 | | | | |
| | No. de Crédito / Loans # | Saldo Insoluta / Outstanding Balance | | | | |
| Créditos Mes Pasado en Portafolio / Beginning Loans | 251 | 92,914,401.59 | | | | |
| 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 | 25 | 8,741,018.85 | | | | |
| Créditos Eliminados (Pagados por Originador) / Non Eligible Loans | 0 | 0.00 | | | | |
| Créditos Actuales en el Portafolio / Current Loans | 251 | 92,914,401.59 | | | | |
| | | Monto / Balance | | | | |
| Pérdidas o Ganancias Acumuladas / Earnings and Losses Accumulated | | | | | | |
| Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs) | | | | | | |

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