

FIDEICOMISO 234036 / TRUST 234036
 REPORTE DE COBRANZA CONSOLIDADO DEL 1 DE JUNIO AL 2 DE JULIO DE 2015
 CONSOLIDATED FROM JUNE 1 TH TO JULY 02 TH, 2015

COLLECTION REPORT

Cotización UDI / UDI Value:	UDIs	Pesos	Reestructuras Pesos	Total
Resumen del Portafolio / Portfolio Summary		5,277,236		
Saldo Inicial de los Créditos Hipotecarios / Beginning Balance	431,038,587.16	2,274,892,349.55	101,431,633.83	2,376,123,983.38
Pagos de Principal Programados / Scheduled Principal Payments	587,409.72	3,099,899.72	230,652.31	3,330,552.03
Pre-pagos de Principal / Prepayments	885,310.77	4,671,993.87	40,572.60	4,712,566.47
Inmuebles Recuperados / Real Estate Owned (REO's)	4,317,611.64	22,785,055.58	0.00	22,785,055.58
Saldo Final de los Créditos Hipotecarios / Ending Balance	425,248,255.03	2,244,135,400.38	101,160,408.92	2,345,295,809.30
Total de Depósitos del Periodo / Total Deposits of the period				
Pagos de Principal Programados / Scheduled Principal	587,409.72	3,099,899.72	230,652.31	3,330,552.03
Pre-pagos de Principal / Prepayments	885,310.77	4,671,993.87	40,572.60	4,712,566.47
Principal Producto Neto de Liquidaciones / Profit from Sale of REO's	83,376.98	440,000.00	0.00	440,000.00
Monto Total de Pagos de Principal / Total Principal	1,556,097.47	8,211,893.59	271,224.91	8,483,118.50
Intereses Ordinarios / Scheduled Interest	1,073,083.99	5,662,917.46	644,796.12	6,307,713.58
Intereses Moratorios / Past due Interest	0.00	0.00	0.00	0.00
Comisión por Administración / Servicing Fee	106,011.65	559,448.50	301,984.82	861,433.32
Penalización por Prepagos / Penalty for Prepayment	0.00	0.00	0.00	0.00
Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium	80,547.51	425,068.22	0.00	425,068.22
Seguro de vida aplicado / Life Insurance	230,743.24	1,217,686.53	43,587.63	1,281,274.16
Excedentes en Liquidación / Excess cash flow paid by the borrower	20,073.88	105,934.60	0.00	105,934.60
Cargo por Cobranza / Collection Costs	37,661.93	198,750.89	5,644.76	204,395.65
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	126,280.85	666,413.85	39,551.78	705,965.63
Total de Depósitos del Periodo / Total Deposits of the Period	3,230,500.52	17,048,113.64	1,306,790.02	18,354,903.66
Operación de Cobertura de SHF / SHF Coverage				
Prima de Cobertura Swap SHF Cobrada en Periodo / Swap Premium Collected	80,547.51	425,068.22	0.00	425,068.22
Cobertura Total a Pagar SHF / Premium to be paid to Swap Provider (SHF)	281,790.60	1,487,075.50	0.00	1,487,075.50
Ejercicio de cobertura SHF apl / Swap Exercised	0.00	0.00	0.00	0.00
Saldo a Favor SHF / Balance in favor of SHF	281,790.60	1,487,075.50	0.00	1,487,075.50
Saldo a Favor Fideicomiso / Balance in favor of Trust	(201,243.09)	(1,062,007.28)	0.00	(1,062,007.28)
Cargos del Periodo / Period expenses				
Saldo a Favor SHF / Balance on behalf of SHF	281,790.60	1,487,075.50	0.00	1,487,075.50
Monto de seguros pagados / Insurances Paid	184,368.40	972,955.57	45,655.68	1,018,611.25
Comision por Administración Pagada / Servicing Fee Paid	750,863.73	3,962,485.12	145,768.85	4,108,253.97
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	256,078.62	1,352,026.73	0.00	1,352,026.73
GPI Pagada / MI Paid	0.00	0.00	0.00	0.00
Total de Cargos del Periodo / Total Expenses of the Period	1,473,101.36	7,774,542.92	191,424.53	7,965,967.46
Seguros / Insurance				
Monto de seguros cobrados / Insurances Collected	230,743.24	1,217,686.53	43,587.63	1,281,274.16
Monto de seguros pagados / Insurances Paid	184,368.40	972,955.57	45,655.68	1,018,611.25
Monto total de seguros / Net Insurance Amount	46,374.84	244,730.96	(2,068.05)	242,662.91
Resumen Cuenta General / General Account Summary				
Total de Depósitos del Periodo / Total Deposits of the period	3,230,500.52	17,048,113.64	1,306,790.02	18,354,903.66
Total Cargos del periodo / Total Expenses of the Period	1,473,101.36	7,774,542.92	191,424.53	7,965,967.46
Montos Recibidos por Aplicar / Amounts pending to be applied	126,280.85	666,413.85	39,551.78	705,965.63
Excedentes en Liquidación / Excess cash flow paid by the borrower	20,073.88	105,934.60	0.00	105,934.60
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	42,226.64	222,839.94	0.00	222,839.94
Disponible a transferir al Fideicomiso / Available to be distributed by the Trust	1,568,817.79	8,278,382.33	1,075,813.71	9,354,196.04

RESUMEN REESTRUCTURAS		
	SALDO DE CRÉDITOS EN UDIs	SALDO DE LAS REESTRUCTURAS EN PESOS
Saldo Inicial Antes Reest	431,038,587.16	101,431,633.83
Reestructuras Periodo	0.00	
Saldo Inicial desp Reest.	431,038,587.16	101,431,633.83

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	1,502	23.19%	80,755,731.52	79,450,660.14	18.68%
De 1 a 30 días / From 1 to 30 days	314	4.85%	18,368,289.46	18,304,546.31	4.30%
De 31 a 60 días / From 31 to 60 days	112	1.73%	6,817,564.86	6,789,694.78	1.60%
De 61 a 90 días / From 61 to 90 days	79	1.22%	4,710,619.12	4,696,984.35	1.10%
De 91 a 120 días / From 91 to 120 days	69	1.07%	3,797,258.72	3,792,389.16	0.89%
De 121 a 150 días / From 121 to 150 days	66	1.02%	4,142,835.35	4,136,956.74	0.97%
De 151 a 180 días / From 151 to 180 days	72	1.11%	4,046,909.15	4,036,339.65	0.95%
Más de 180 días / More than 180 days	4,263	65.82%	308,399,378.98	304,040,683.90	71.50%
Total	6,477	100.00%	431,038,587.16	425,248,255.03	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	139	55.38%	56,179,475.71	56,023,804.17	55.38%
De 1 a 30 días / From 1 to 30 days	17	6.77%	7,159,819.89	7,152,925.24	7.07%
De 31 a 60 días / From 31 to 60 days	14	5.58%	5,312,397.76	5,307,469.53	5.25%
De 61 a 90 días / From 61 to 90 days	6	2.39%	2,934,253.88	2,932,704.56	2.90%
De 91 a 120 días / From 91 to 120 days	70	27.89%	28,458,104.59	28,355,923.29	28.03%
De 121 a 150 días / From 121 to 150 days	4	1.59%	1,249,669.12	1,249,669.12	1.24%
De 151 a 180 días / From 151 to 180 days	0	0.00%	0.00	0.00	0.00%
Más de 180 días / More than 180 days	1	0.40%	137,912.88	137,912.88	0.14%
Total	251	100%	101,431,633.83	101,160,408.79	100.00%

	Cartera Vigente Hasta 90 días / Performing Loans until 90 days	Cartera Vencida (+ de 90 días) / Non Performing Loans (+90 days)	Cartera Vigente Hasta 180 días / Performing Loans until 180 days	Cartera Vencida (+ de 180 días) / Non Performing Loans (+ 180 days)	Total de Cartera / Total Portfolio	Inmuebles Recuperados / REO's
Número de Créditos / Number of Loans	2,007	4,470	2,214	4,263	6,477	510
Saldo Insoluto de Principal / Outstanding Principal Balance	109,241,885.58	316,006,369.45	121,207,571.13	304,040,683.90	425,248,255.03	36,313,756.31
Porcentaje del total de cartera / % of Total Portfolio	25.69%	74.31%	28.50%	71.50%	100.00%	
Interes No Cubiertos / Interest Receivable	262,734.40	118,658,304.49	692,976.84	118,228,062.04	118,921,038.88	
Montos Recibidos por Aplicar / Amounts pending to be apply	126,280.85	0.00	126,280.85	0.00	126,280.85	
Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable	45,817.24	20,894,085.43	130,263.41	20,809,639.26	20,939,902.67	
	No. de Crédito / Loans #	Saldo Insoluto / Outstanding Balance				
Proceso judicial / Foreclosure process		1,004	75,497,333.10			
	No. de Crédito / Loans #	Saldo Insoluto / Outstanding Balance				
Créditos Mes Pasado en Portafolio / Beginning Loans	6,564		431,038,587.16			
Créditos Pre-pagados en el Periodo / Prepaid Loans	15		777,181.90			
Inmuebles Recuperados / REO's		72	4,317,611.64			
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		6,477	425,248,255.03			
			Monto / Balance			
Pérdidas o Ganancias Acumuladas / Earnings and Losses Accumulated						
Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs)			461,562,011.34			

REESTRUCTURAS PESOS						
	Cartera Vigente Hasta 90 días / Performing Loans until 90 days	Cartera Vencida (+ de 90 días) / Non Performing Loans (+90 days)	Cartera Vigente Hasta 180 días / Performing Loans until 180 days	Cartera Vencida (+ de 180 días) / Non Performing Loans (+ 180 days)	Total de Cartera / Total Portfolio	Inmuebles Recuperados / REO's
Número de Créditos / Number of Loans	176	75	250	1	251	
Saldo Insoluto de Principal / Outstanding Principal Balance	71,416,903.50	29,743,505.29	101,022,495.91	137,912.88	101,160,408.79	
Porcentaje del total de cartera / % of Total Portfolio	70.60%	29.40%	100.00%	0.00%	100.00%	
Interes No Cubiertos / Interest Receivable	422,876.28	280,450.69	692,457.30	10,869.67	703,326.97	
Montos Recibidos por Aplicar / Amounts pending to be apply	39,551.79	0.00	39,551.79	0.00	39,551.79	
Saldo de Comisiones y Seguros no cubiertos / Fees & Insurances Receivable	23,055.23	17,398.74	39,474.41	979.56	40,453.97	
	No. de Crédito / Loans #	Saldo Insoluto / Outstanding Balance				
Proceso judicial / Foreclosure process		0	0.00			
	No. de Crédito / Loans #	Saldo Insoluto / Outstanding Balance				
Créditos Mes Pasado en Portafolio / Beginning Loans		251	92,914,401.59			
Créditos Pre-pagados en el Periodo / Prepaid Loans		0				
Inmuebles Recuperados / REO's		0				
Créditos Añadidos al Portafolio / Additional Loans Assigned		0	0.00			
Créditos Eliminados (Pagados por Originador) / Non Eligible Loans		0				
Créditos Actuales en el Portafolio / Current Loans		251	101,160,408.79			
			Monto / Balance			
Pérdidas o Ganancias Acumuladas / Earnings and Losses Accumulated						
Patrimonio Total de Fideicomiso (UDIs) / Total Pledge in Trust (UDIs)			101,160,408.79			

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