

| Patrimonio, S.A. de C.V., S.O.F.O.L. | | | |
|--|---|---|-------------------------|
| Reporte de aplicación de cobranza del 02 de Octubre al 01 de Noviembre de 2012 | | | |
| | | Fideicomiso 250295 | |
| | | Moneda Origen | Pesos |
| UDI: 4.829809 | | | |
| SALDOS CARTERA / PORT BAL | | | |
| Beginning Balance | Saldo Inicial de los Montos Diferidos | 8,723,929.74 | 42,134,914.37 |
| Deferred amounts Increase | Incremento Montos Diferidos | 102,728.26 | 510,173.99 |
| Deferred Payment Amount | Pago de Monto Diferido | - 4,696.66 | 22,683.97 |
| Deferred amounts Decrease | Cancelación de Monto Diferido | - | - |
| Restoration of Balance | Restitución de Saldo | - | - |
| Ending Balance | Saldo Final de los Montos Diferidos | 8,821,961.34 | 42,622,404.39 |
| SALDOS A FAVOR DEL ACREDITADO | | | |
| Beginning Balance | Saldo Inicial de los Créditos Hipotecarios | 315,008,460.83 | 1,521,430,699.19 |
| Additional Loans Assigned | Créditos adicionales asignados | - | - |
| Scheduled Amortization | Pagos de principal programados | - 572,656.50 | 2,765,821.52 |
| Partial Prepayments | Pre-pagos de principal | - 479,569.57 | 2,316,025.34 |
| Total Prepayments | Principal totales | - 171,479.03 | 828,443.32 |
| Foreclosed Properties | Adjudicaciones / Daciones | - | - |
| Non Eligible Departing Loans | Creditos Salientes No Elegibles | - | - |
| Restoration of Balance | Restitución de Saldo | - | - |
| Cancellation of Balance | Cancelación de Saldo | - | - |
| Ending Balance | Saldo Final de los Créditos Hipotecarios | 313,784,755.73 | 1,515,520,409.02 |
| Total Ending Balance | Saldo Final Total de los Créditos Hipotecarios | 322,606,717.07 | 1,558,142,813.41 |
| Total Deposits | Total de Depósitos | | \$ 17,725,483.89 |
| APLICACION TOTAL/ TOTAL AMOUNTS APPLIED | | | |
| Interests | Intereses | 1,537,521.96 | 7,083,022.45 |
| Scheduled Amortizations | Pagos de principal programados | 572,656.50 | 2,765,821.52 |
| Administration Fee | Comisión por administración | 151,398.87 | 697,758.40 |
| Insurance Premiums Collected | Primas cobradas Seguros Vida, Daños, Adicional y Conservación | 342,549.39 | 1,579,266.37 |
| VAT over Property Insurance Premium | Iva Seguros Daños | 4,462.38 | 20,557.16 |
| SWAP Premium | Prima Swap | 105,582.14 | 486,554.59 |
| Partial Prepayments | Pre-pagos de principal | 479,569.57 | 2,316,025.34 |
| Total Prepayments | Principal totales | 171,479.03 | 828,443.32 |
| Maintenance Fee | Cuota de Mantenimiento | - | - |
| Late Fees | Pena por Mora | 85,033.89 | 391,631.78 |
| Sale of Properties | Recuperación por venta de viviendas | - | - |
| Claims Over Life Insurance | Seguros de Vida Reclamados | - | - |
| Other Insurance Claims | Otros Seguros Reclamados | - | - |
| Costs Associated with mortgage cancelation | Trámites por cancelación de Hipoteca | 11.26 | 45.71 |
| 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 | - | - |
| Amounts Distributed in previously periods | Cantidades Distribuidas en periodos anteriores | - | - |
| Excluded Amounts | Cantidad excluida anterior a fecha de corte | - | - |
| SOLUTION PRODUCTS APPLIED | PS-3 | - 11,235.87 | 51,861.97 |
| SOLUTION PRODUCTS APPLIED | PS-4 | - 102,728.26 | 510,173.99 |
| TOTAL AMOUNTS APPLIED | APLICACION TOTAL | 3,564,229.12 | 16,731,162.60 |
| COBRANZA PENDIENTE DE PAGO | | | |
| Beginning Balance of Identified Outstanding Amounts | Saldo Inicial Montos Identificados no pagados | | \$ 2,137,349.45 |
| Identified Outstanding Amounts for the Period | Montos identificados no pagados del periodo | | \$ 611,116.74 |
| Amounts paid identified in prior periods | Montos pagados identificados en periodos anteriores | | -\$ 674,107.19 |
| Ending Balance of Identified Outstanding Amounts | Saldo Final de Montos Identificados No Pagados | | \$ 2,074,359.00 |
| SALDOS A FAVOR DEL ACREDITADO | | | |
| Beginning Balance in Favor of Borrower | Saldo Inicial a Favor del Acreditado | | 1,387,812.94 |
| Ending Balance in Favor of Borrower | Saldo Final a Favor del Acreditado | | 3,592,514.19 |
| Favorable balance applied | Saldo a Favor aplicado | | - 2,204,701.25 |
| COBERTURA SWAP | | | |
| Swap Transfers | Ejercicio Recibido de Swap | | 314,965.05 |
| TOTAL DISPONIBLE | | | 14,927,100.82 |
| <hr/> MAURICIO CRUZ LOPEZ DIRECTOR DE ADMINISTRACIÓN DE CARTERA | | <hr/> OTHÓN ALEJANDRO PAEZ MARTÍNEZ APODERADO | |

**octubre-2012
PAST DUE BUCKETS**

| UDIS | TOTAL | | | SALEN y NO APLICA | | | | PERMANECEN | |
|---|-------------|---|------------------|-------------------|---|-----------------|---|--|---|
| | # | Saldo Insoluto Total de Principal (UDI) | % del Portafolio | CARTERA VIGENTE | | CARTERA VENCIDA | | CARTERA VENCIDA CON PRODUCTO SOLUCIÓN | |
| <u>Status de Créditos</u> <u>(ATRASOS)</u> | # | Saldo Insoluto Total de Principal (UDI) | % del Portafolio | # | Saldo Insoluto Total de Principal (UDI) | # | Saldo Insoluto Total de Principal (UDI) | # | Saldo Insoluto Total de Principal (UDI) |
| 0 | 1703 | 99,628,934.63 | 30.88% | 1447 | 80,937,205.78 | | | 256 | 18,691,728.85 |
| 1 | 917 | 57,980,895.58 | 17.97% | 812 | 49,265,705.60 | | | 105 | 8,715,189.98 |
| 2 | 219 | 14,351,103.15 | 4.45% | 144 | 8,818,284.55 | | | 75 | 5,532,818.60 |
| 3 | 157 | 11,382,011.31 | 3.53% | 95 | 6,236,294.79 | | | 62 | 5,145,716.52 |
| 4 | 99 | 6,986,498.27 | 2.17% | | | 54 | 3,587,151.76 | 45 | 3,399,346.51 |
| 5 | 63 | 4,458,588.17 | 1.38% | | | 22 | 1,056,885.27 | 41 | 3,401,702.90 |
| 6 | 109 | 7,735,627.82 | 2.40% | | | 45 | 3,000,697.21 | 64 | 4,734,930.61 |
| MORE | 1696 | 120,083,058.14 | 37.22% | | | 1065 | 73,316,940.76 | 631 | 46,766,117.38 |
| TOTAL | 4963 | 322,606,717.07 | 100.00% | 2498 | 145,257,490.72 | 1186 | 80,961,675.00 | 1279 | 96,387,551.35 |

Durante el mes de Octubre de 2012, 21 créditos que tienen PS, tuvieron pago sostenido (atraso = 0) durante 12 meses.