

Patrimonio, S.A. de C.V., SOFOM E.N.R.

Reporte de aplicación de cobranza del 02 de Diciembre al 01 de Enero de 2015

Fideicomiso 253936

Moneda Origen Pesos

SALDOS CARTERA / PORT BAL

| | | | |
|---------------------------|---------------------------------------|--------------|---------------|
| Beginning Balance | Saldo Inicial de los Montos Diferidos | 7,784,860.28 | 37,640,548.84 |
| Deferred amounts Increase | Incremento Montos Diferidos | 80,049.04 | 420,644.56 |
| Deferred Payment Amount | Pago de Monto Diferido | - 16,216.09 | - 85,314.98 |
| Deferred amounts Decrease | Cancelación de Monto Diferido | - 2,493.41 | - 13,144.59 |
| Restoration of Balance | Restitución de Saldo | - | - |
| Ending Balance | Saldo Final de los Montos Diferidos | 7,846,199.82 | 37,962,733.83 |

| | | | |
|-------------------------------|--|----------------|------------------|
| Beginning Balance | Saldo Inicial de los Créditos Hipotecarios | 249,135,681.74 | 1,195,562,264.83 |
| Additional Loans Assigned | Créditos adicionales asignados | - | - |
| Scheduled Amortization | Pagos de principal programados | - 379,654.64 | - 1,898,390.31 |
| Partial Prepayments | Pre-pagos de principal | - 138,117.98 | - 726,375.04 |
| Total Prepayments | Principal totales | - 727,718.56 | - 3,833,516.64 |
| Foreclosed Properties | Adjudicaciones / Daciones | - 209,529.91 | - 1,096,552.50 |
| Non Eeligible 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 | 247,680,660.65 | 1,188,007,430.34 |

| | | | |
|----------------------|--|----------------|------------------|
| Total Ending Balance | Saldo Final Total de los Créditos Hipotecarios | 255,526,860.47 | 1,225,970,164.17 |
|----------------------|--|----------------|------------------|

| | | | |
|----------------|--------------------|--|------------------|
| Total Deposits | Total de Depósitos | | \$ 13,182,674.09 |
|----------------|--------------------|--|------------------|

APLICACION TOTAL/ TOTAL AMOUNTS APPLIED

| | | | |
|--|---|-------------|----------------------|
| Interests | Intereses | 904,425.88 | 4,515,209.16 |
| Scheduled Amortizations | Pagos de principal programados | 379,654.64 | 1,898,390.31 |
| Administration Fee | Comisión por administración | 104,469.14 | 521,984.05 |
| Insurance Premiums Collected | Primas cobradas Seguros Vida, Daños, Adicional y Conservación | 217,741.93 | 1,087,726.06 |
| VAT over Property Insurance Premium | Iva Seguros Daños | 2,725.18 | 13,610.46 |
| SWAP Premium | Prima Swap | 61,140.17 | 305,314.49 |
| Partial Prepayments | Pre-pagos de principal | 138,117.98 | 726,375.04 |
| Total Prepayments | Principal totales | 743,934.65 | 3,918,831.62 |
| Maintenance Fee | Cuota de Mantenimiento | - | - |
| Late Fees | Penas por Mora | 38,947.59 | 194,005.03 |
| VAT over Late Fees | IVA de Pena por Mora | 6,231.62 | 31,040.80 |
| Late Fees Write Off | Cancelación de Pena Moratoria | - 8,319.88 | - 41,848.83 |
| VAT cancelled over Late Fees | Cancelación de Iva de Pena por Mora | - 1,331.18 | - 6,695.81 |
| Sale of Properties | Recuperación por venta de viviendas | - | 613,028.80 |
| Claims Over Life Insurance | Seguros de Vida Reclamados | - | - |
| Mortgage Insurance | Seguro Hipotecario | - | 351,753.47 |
| Premium Refunds | Devolución de primas por cancelación de garantías | - | 35,366.62 |
| Costs Associated with mortgage cancelation | Trámites por cancelación de Hipoteca | - | - |
| Other | Otros Cargos | - | - |
| 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 | - | - |
| Solution Products Applied | PS-4 | - 80,049.04 | - 420,644.56 |
| TOTAL AMOUNTS APPLIED | APLICACION TOTAL | | 13,743,446.71 |

COBRANZA PENDIENTE DE PAGO

| | | | |
|---|---|--|-----------------|
| Beginning Balance of Identified Outstanding Amounts | Saldo Inicial Montos Identificados no pagados | | \$ 1,425,438.34 |
| Identified Outstanding Amounts for the Period | Montos identificados no pagados del periodo | | \$ 3,199.97 |
| Amounts paid identified in prior periods | Montos pagados identificados en periodos anteriores | | \$ - |
| Ending Balance of Identified Outstanding Amounts | Saldo Final de Montos Identificados No Pagados | | \$ 1,428,638.31 |

SALDOS A FAVOR DEL ACREDITADO

| | | | |
|--|--------------------------------------|--|-----------------|
| Beginning Balance in Favor of Borrower | Saldo Inicial a Favor del Acreditado | | \$ 4,959,630.97 |
| Ending Balance in Favor of Borrower | Saldo Final a Favor del Acreditado | | \$ 4,396,231.90 |
| Favorable balance applied | Saldo a Favor aplicado | | \$ 563,399.07 |

COBERTURA SWAP

| | | | |
|----------------|----------------------------|--|------------|
| Swap Transfers | Ejercicio Recibido de Swap | | 204,836.86 |
|----------------|----------------------------|--|------------|

TOTAL DISPONIBLE

13,945,083.60

MAURICIO CRUZ LOPEZ
DIRECTOR DE ADMINISTRACIÓN

PATRIMONIO S.A. DE C.V., SOFOM ENR
EXPENSE AND REINBURSEMENT REPORT/ REPORTE DE DEVOLUCION DE GASTOS
 dic-14

TRUST 253936

GASTOS DEL PERIODO / MONTHLY EXPENSES

| GASTOS, REEMBOLSOS / EXPENSES REINBURSEMENT | UDIS | PESOS |
|---|------------|---------------------|
| Servicing Fee | 267,625.56 | 1,414,137.50 |
| VAT over Servicing Fee | | 226,262.00 |
| Life and Property Insurance Premiums Paid | | 800,762.01 |
| SWAP premium paid | | 329,828.03 |
| Period's SWAP exercised with SHF | | -204,836.86 |
| Mortgage Insurance | | 343,228.52 |
| Claims over Property Insurance | | 0.00 |
| Costs Associated with mortgage cancelation | | 0.00 |
| Bounced Cheques | | 0.00 |
| Fees charged over bounced cheques | | 0.00 |
| VAT charged over fees on bounced cheques | | 0.00 |
| Misallocation of trasnfers to different borrower | | 0.00 |
| Reinbursements to borrowers over total prepayments | | 0.00 |
| Excluded Amounts | | 33,883.83 |
| Maintenance Fee | | 0.00 |
| Collection Expenses | | 0.00 |
| Refund collected amount that haven't proceed | | 55,242.87 |
| Other expenses | | 0.00 |
| TOTAL EXPENSES | | 2,998,507.90 |
| Period's SWAP exercised with SHF | | 204,836.86 |
| TOTAL EXPENSES FOR APPLY | | 3,203,344.76 |
| Comisión por Administración | | |
| IVA comisión por administración | | |
| Primas Pagadas de Seguros Vida, Daños | | |
| Prima SWAP Pagada | | |
| Ejercicio del periodo con SHF | | |
| Seguro Crédito a la Vivienda (SCV) | | |
| Seguros Daños Reclamados | | |
| Trámites por Cancelación de Hipoteca | | |
| Cheque devuelto | | |
| Comisión por Cheque devuelto | | |
| Iva de comisión de Cheque devuelto | | |
| Transferencia a favor de otro acreditado | | |
| Devolución al cliente por sobrantes en liquidación de crédito | | |
| Cantidad excluida anterior a fecha de corte | | |
| Cuotas de Mantenimiento | | |
| Gastos de cobranza | | |
| Devolución por depósitos que no correspondian | | |
| Otros gastos | | |
| TOTAL DE GASTOS REEMBOLSABLES A PATRIMONIO | | |
| Ejercicio del Periodo con SHF | | |
| TOTAL DE GASTOS PARA APLICAR | | |


MAURICIO CRUZ LOPEZ
 DIRECTOR DE ADMINISTRACIÓN

diciembre-2014
PAST DUE BUCKETS

UDIS

| Status de Créditos (ATRASOS) | TOTAL | | | SALEN Y NO APLICA | | | PERMANECEN | | |
|---------------------------------|-------|---|------------------|-------------------|---|------|---|-----|---|
| | # | 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 | 1230 | 68,006,473.76 | 26.61% | 1163 | 63,457,107.15 | | | 67 | 4,549,366.61 |
| 1 | 352 | 21,520,365.44 | 8.42% | 313 | 18,588,534.37 | | | 39 | 2,931,831.07 |
| 2 | 110 | 6,971,460.37 | 2.73% | 86 | 5,334,522.93 | | | 24 | 1,636,937.44 |
| 3 | 76 | 5,264,125.39 | 2.06% | 62 | 3,916,920.14 | | | 14 | 1,347,205.25 |
| 4 | 41 | 2,405,054.89 | 0.94% | | | 32 | 1,857,917.08 | 9 | 547,137.81 |
| 5 | 48 | 2,771,667.17 | 1.08% | | | 42 | 2,336,674.85 | 6 | 434,992.32 |
| 6 | 32 | 2,338,961.13 | 0.92% | | | 25 | 1,885,832.03 | 7 | 453,129.10 |
| MORE | 1989 | 146,248,752.32 | 57.23% | | | 1162 | 81,608,205.96 | 827 | 64,640,546.36 |
| TOTAL | 3878 | 255,526,860.47 | 100.00% | 1624 | 91,297,084.59 | 1261 | 87,688,629.92 | 993 | 76,541,145.96 |

TRUST 253936
dic-13

ADJUDICACIONES / DACIONES

| Crédito | Saldo (UDIS) | Valor Contable (Pesos) |
|--------------|-------------------|------------------------|
| 118482 | 63,894.07 | \$388,000.00 |
| 118602 | 80,244.47 | \$413,333.33 |
| 122991 | 67,884.78 | \$280,500.00 |
| Total | 212,023.32 | 1,081,833.33 |

RECUPERACIÓN POR VENTA DE VIVIENDAS

| Crédito | Importe de venta (Pesos) | Total de Gastos | Total de Ingresos al Fideicomiso |
|--------------|--------------------------|-----------------|----------------------------------|
| 249474 | 227,268.00 | \$45,106.75 | \$182,161.25 |
| 263022 | 550,000.00 | \$119,132.45 | \$430,867.55 |
| Total | | | \$613,028.80 |

RECUPERACIÓN DE GARANTÍAS (SEGURO HIPOTECARIO)

| Crédito | Fecha de Pago | Importe |
|--------------|---------------|---------------------|
| 119690 | 08-dic-14 | \$70,467.79 |
| 120749 | 03-dic-14 | \$73,492.02 |
| 121053 | 26-dic-14 | \$104,340.21 |
| 121501 | 30-dic-14 | \$103,453.45 |
| Total | | \$351,753.47 |

REEMBOLSO DE PRIMAS DE SEGURO HIPOTECARIO

| Fecha de Pago | Importe |
|---------------|---------------------|
| 18/12/2014 | \$ 35,366.62 |
| Total | \$ 35,366.62 |


MAURICIO CRUZ LOPEZ
DIRECTOR DE ADMINISTRACIÓN