

Patrimonio, S.A. de C.V., SOFOM ENR			
Reporte de aplicación de cobranza del 01 al 31 de Agosto de 2013			
		Fideicomiso 238	
		Moneda Origen	Pesos
SALDOS CARTERA / PORT BAL			
Beginning Balance	Saldo Inicial de los Montos Diferidos	1,961,811.11	9,523,209.09
Deferred amounts Increase	Incremento Montos Diferidos	3,137.98	15,529.11
Deferred Payment Amount	Pago de Monto Diferido	- 65,410.29	- 323,579.86
Deferred amounts Decrease	Cancelación de Monto Diferido	-	-
Restoration of Balance	Restitución de Saldo	-	-
Ending Balance	Saldo Final de los Montos Diferidos	1,899,538.80	9,215,158.34
SALDOS A FAVOR DEL ACREDITADO			
Beginning Balance	Saldo Inicial de los Créditos Hipotecarios	77,972,726.01	383,390,385.26
Additional Loans Assigned	Créditos adicionales asignados	-	-
Scheduled Amortization	Pagos de principal programados	- 168,171.47	- 801,684.81
Partial Prepayments	Pre-pagos de principal	- 498,136.13	- 2,464,753.66
Total Prepayments	Principal totales	- 253,270.11	- 1,254,156.11
Foreclosed Properties	Adjudicaciones / Daciones	- 64,230.68	- 316,211.67
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	76,988,917.62	378,553,579.01
Total Ending Balance	Saldo Final Total de los Créditos Hipotecarios	78,888,456.42	387,768,737.35
Total Deposits	Total de Depósitos		\$ 5,247,472.02
APLICACION TOTAL/ TOTAL AMOUNTS APPLIED			
Interests	Intereses	384,320.55	1,828,705.20
Scheduled Amortizations	Pagos de principal programados	168,171.47	801,684.81
Administration Fee	Comisión por administración	33,946.93	161,199.73
Insurance Premiums Collected	Primas cobradas Seguros Vida, Daños, Adicional y Conservación	72,222.97	343,858.42
VAT over Property Insurance Premium	Iva Seguros Daños	912.27	4,342.46
SWAP Premium	Prima Swap	27,790.01	132,298.84
Partial Prepayments	Pre-pagos de principal	563,546.42	2,788,333.52
Total Prepayments	Principal totales	253,270.11	1,254,156.11
Maintenance Fee	Cuota de Mantenimiento	-	-
Late Fees	Penas por Mora	11,987.64	56,851.82
Late Fees Write Off	Cancelación de Penas por Mora	- 1,235.95	- 5,930.28
Sale of Properties	Recuperación por venta de viviendas	-	-
Claims Over Life Insurance	Seguros de Vida Reclamados	-	-
Mortgage Insurance	Seguro Hipotecario	-	-
Costs Associated with mortgage cancelation	Trámites por cancelación de Hipoteca	-	-
Other	Otros Cargos	0.08	0.34
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 PS3	PS-3	- 391.24	- 1,871.84
Solution Products Applied PS4	PS-4	- 3,137.98	- 15,529.11
Solution Products Applied PS5	APLICACION TOTAL		7,348,100.02
COBRANZA PENDIENTE DE PAGO			
Beginning Balance of Identified Outstanding Amounts	Saldo Inicial Montos Identificados no pagados		\$ 698,105.08
Identified Outstanding Amounts for the Period	Montos identificados no pagados del periodo		\$ 16,100.00
Amounts paid identified in prior periods	Montos pagados identificados en periodos anteriores		-\$ 519,065.11
Ending Balance of Identified Outstanding Amounts	Saldo Final de Montos Identificados No Pagados		\$ 195,139.97
SALDOS A FAVOR DEL ACREDITADO			
Beginning Balance in Favor of Borrower	Saldo Inicial a Favor del Acreditado		3,804,429.04
Ending Balance in Favor of Borrower	Saldo Final a Favor del Acreditado		989,947.91
Favorable balance applied	Saldo a Favor aplicado		2,814,481.13
COBERTURA SWAP			
Swap Transfers	Ejercicio Recibido de Swap		51,685.08
TOTAL DISPONIBLE			7,902,750.21
<p>CARLOS ALBERTO TAMEZ GAYTÁN GERENTE DE INFORMACIÓN DE PORTAFOLIOS</p>			

PATRIMONIO S.A. DE C.V., SOFOM ENR
EXPENSE AND REINBURSEMENT REPORT/ REPORTE DE DEVOLUCION DE GASTOS
ago-13

TRUST 238

GASTOS DEL PERIODO / MONTHLY EXPENSES		TRUST 238		
		UDIS	PESOS	
GASTOS, REEMBOLSOS / EXPENSES REINBURSEMENT	Servicing Fee	83,265.14	412,979.87	
	VAT over Servicing Fee		66,076.78	
	Life and Property Insurance Premiums Paid		223,078.05	
	SWAP premium paid		235,307.40	
	Period's SWAP exercised with SHF		-51,685.08	
	Mortgage Insurance		234,522.83	
	Claims over Property Insurance		0.00	
	Costs Asociated 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		3,786.82	
	Reinbursements to borrowers over total prepayments		0.00	
	Excluded Amounts		0.00	
	Maintenance Fee		0.00	
	Collection Expenses		129,094.83	
	Refund collected amount that haven't proceed		0.00	
	Other expenses		0.00	
	TOTAL EXPENSES	TOTAL DE GASTOS REEMBOLSABLES A PATRIMONIO		1,253,161.50
	Period's SWAP exercised with SHF	Ejercicio del Periodo con SHF		51,685.08
TOTAL EXPENSES FOR APPLY	TOTAL DE GASTOS PARA APLICAR		1,304,846.58	

CARLOS ALBERTO TAMEZ GAYTAN
GERENTE DE INFORMACION DE PORTAFOLIOS

**agosto-2013
PAST DUE BUCKETS**

UDIS

<u>Status de Créditos</u> <u>(ATRASOS)</u>	TOTAL			CARTERA VIGENTE		CARTERA VENCIDA		CARTERA VENCIDA CON PRODUCTO SOLUCIÓN	
	#	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	423	34,743,835.28	44.04%	388	31,254,879.47			35	3,488,955.81
1	41	4,115,951.58	5.22%	24	2,125,072.99			17	1,990,878.59
2	29	2,713,111.10	3.44%	20	1,834,225.09			9	878,886.01
3	10	772,608.26	0.98%	8	654,221.55			2	118,386.71
4	14	1,336,040.02	1.69%			7	637,914.41	7	698,125.61
5	9	687,236.34	0.87%			4	262,648.15	5	424,588.19
6	8	1,016,956.38	1.29%			6	654,112.30	2	362,844.08
MORE	352	33,502,717.46	42.47%			223	20,608,168.67	129	12,894,548.79
TOTAL	886	78,888,456.42	100.00%	440	35,868,399.10	240	22,162,843.53	206	20,857,213.79

Durante el mes de Agosto de 2013, 2 créditos que tienen PS, tuvieron pago sostenido (atraso = 0) durante 12 meses.

PESOS

<u>Status de Créditos</u> <u>(ATRASOS)</u>	TOTAL			CARTERA VIGENTE		CARTERA VENCIDA		CARTERA VENCIDA CON PRODUCTO SOLUCIÓN	
	#	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	423	170,780,032.32	44.04%	388	153,630,400.42			35	17,149,631.90
1	41	20,231,570.24	5.22%	24	10,445,595.05			17	9,785,975.19
2	29	13,336,040.70	3.44%	20	9,015,959.74			9	4,320,080.96
3	10	3,797,682.74	0.98%	8	3,215,764.08			2	581,918.66
4	14	6,567,178.20	1.69%			7	3,135,607.88	7	3,431,570.33
5	9	3,378,045.15	0.87%			4	1,291,022.11	5	2,087,023.04
6	8	4,998,752.79	1.29%			6	3,215,227.07	2	1,783,525.72
MORE	352	164,679,435.20	42.47%			223	101,297,501.65	129	63,381,933.55
TOTAL	886	387,768,737.35	100.00%	440	176,307,719.29	240	108,939,358.70	206	102,521,659.35