



Anexo N
Carta de saldos de la Cuenta General y de la Cuenta de Inversión

15 de Julio de 2014

Monex Casa de Bolsa, S.A. de C.V.
Monex Grupo Financiero
Presente
Atención: Ing. Claudia Beatriz Zermeño Inclán

Estimados señores,

Hacemos referencia al contrato de fideicomiso F/00238 de fecha 27 de Septiembre de 2005, celebrado entre Hipotecaria Su Casita, S.A. de C.V., Sociedad Financiera de Objeto Limitado como fideicomitente y fideicomisario en tercer lugar, CI BANCO S.A Causahabiente de THE BANK OF NEW YORK MELLON, S.A., Institución de Banca Múltiple en su carácter de fiduciario y Monex Casa de Bolsa, S.A. de C.V., Monex Grupo financiero en su calidad de Representante Común.

Por medio de la presente hacemos de su conocimiento los saldos de la Cuenta General y de la Cuenta de Inversión.

| | |
|--|-----------------|
| Cuenta General | \$ 0.00 |
| * Cuenta de Inversión | \$ 2,656,174.16 |
| Cuenta de Reembolso | \$ 5,659,354.09 |
| Cuenta de Ejercicio del Periodo con SHF (SWAP) | \$ 2,847,457.76 |

*El Monto indicado en la Cuenta de Inversión contempla el importe de intereses del periodo correspondientes \$ 11,846.24

Atentamente,
"CI BANCO, S.A., Institución de Banca Múltiple"



Armida Nájera
Administrador Fiduciario

Patrimonio, S.A. de C.V., SOFOM, E.N.R.
Reporte de aplicación de cobranza del 01 al 30 de Junio de 2014

| | | Fideicomiso 238 | |
|----------------------------------|--|---------------------|----------------------|
| | | Moneda Origen | Pesos |
| SALDOS CARTERA / PORT BAL | | | |
| Beginning Balance | Saldo Inicial de los Montos Diferidos | 1,907,900.90 | 10,596,083.44 |
| Deferred amounts Increase | Incremento Montos Diferidos | 19,971.83 | 102,694.84 |
| Deferred Payment Amount | Pago de Monto Diferido | - | - |
| Deferred amounts Decrease | Cancelación de Monto Diferido | - | - |
| Restoration of Balance | Restitución de Saldo | - | - |
| Ending Balance | Saldo Final de los Montos Diferidos | 1,927,872.73 | 10,698,778.28 |

| | | | |
|------------------------------|---|----------------------|-----------------------|
| Beginning Balance | Saldo Inicial de los Créditos Hipotecarios | 72,310,315.50 | 355,232,554.74 |
| Additional Loans Assigned | Créditos adicionales asignados | - | - |
| Scheduled Amortization | Pagos de principal programados | - 160,684.02 | - 793,444.93 |
| Partial Prepayments | Pre-pagos de principal | - 15,553.46 | - 79,814.71 |
| Total Prepayments | Principal totales | - 114,431.08 | - 587,208.60 |
| 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 | 72,019,646.94 | 353,772,086.50 |

| | | | |
|-----------------------------|---|----------------------|-----------------------|
| Total Ending Balance | Saldo Final Total de los Créditos Hipotecarios | 73,947,519.67 | 364,470,864.78 |
|-----------------------------|---|----------------------|-----------------------|

| | | | |
|-----------------------|---------------------------|--|------------------------|
| Total Deposits | Total de Depósitos | | \$ 3,752,521.68 |
|-----------------------|---------------------------|--|------------------------|

| APLICACION TOTAL/ TOTAL AMOUNTS APPLIED | | | |
|--|---|-------------|---------------------|
| Interests | Intereses | 339,730.68 | 1,677,670.35 |
| Scheduled Amortizations | Pagos de principal programados | 160,684.02 | 793,444.93 |
| Administration Fee | Comisión por administración | 32,090.87 | 158,174.78 |
| Insurance Premiums Collected | Primas cobradas Seguros Vida, Daños, Adicional y Conservación | 65,072.44 | 321,313.02 |
| VAT over Property Insurance Premium | Iva Seguros Daños | 820.51 | 4,050.80 |
| SWAP Premium | Prima Swap | 25,230.63 | 124,596.02 |
| Partial Prepayments | Pre-pagos de principal | 15,553.46 | 79,814.71 |
| Total Prepayments | Principal totales | 114,431.08 | 587,208.60 |
| Maintenance Fee | Cuota de Mantenimiento | - | - |
| Late Fees | Penas por Mora | 11,760.03 | 57,680.59 |
| Late Fees Write Off | Cancelación de Penas por Mora | - 141.17 | - 699.98 |
| 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 | - | - |
| 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 | - 195.62 | - 972.42 |
| Solution Products Applied PS4 | PS-4 | - 19,971.83 | - 102,694.84 |
| Solution Products Applied PS5 | APLICACION TOTAL | | 3,699,586.56 |

COBRANZA PENDIENTE DE PAGO

| | | | |
|---|---|--|----------------------|
| Beginning Balance of Identified Outstanding Amounts | Saldo Inicial Montos Identificados no pagados | | \$ 336,620.73 |
| Identified Outstanding Amounts for the Period | Montos identificados no pagados del periodo | | \$ - |
| 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 | | \$ 336,620.73 |

SALDOS A FAVOR DEL ACREDITADO

| | | | |
|--|--------------------------------------|--|--------------|
| Beginning Balance in Favor of Borrower | Saldo Inicial a Favor del Acreditado | | 1,047,941.54 |
| Ending Balance in Favor of Borrower | Saldo Final a Favor del Acreditado | | 1,090,796.14 |
| Favorable balance applied | Saldo a Favor aplicado | | - 42,854.60 |

COBERTURA SWAP

| | | | |
|----------------|----------------------------|--|-----------|
| Swap Transfers | Ejercicio Recibido de Swap | | 35,347.32 |
|----------------|----------------------------|--|-----------|

TOTAL DISPONIBLE 3,734,933.88


CARLOS ALBERTO TAMEZ GAYTÁN
GERENTE DE INFORMACIÓN DE PORTAFOLIOS

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

Jun-14

TRUST 238

| <u>GASTOS DEL PERIODO / MONTHLY EXPENSES</u> | | TRUST 238 | | |
|--|--|---|---------------------|---------------------|
| | | UDIS | PESOS | |
| GASTOS, REEMBOLSOS / EXPENSES REINBURSEMENT | Servicing Fee | | | |
| | VAT over Servicing Fee | 77,310.64 | 396,903.10 | |
| | Life and Property Insurance Premiums Paid | | 63,504.50 | |
| | SWAP premium paid | | 217,507.28 | |
| | Period's SWAP exercised with SHF | | 227,145.38 | |
| | Mortgage Insurance | | -35,347.32 | |
| | Claims over Property Insurance | | 217,626.92 | |
| | 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 | | 0.00 | |
| | Reimbursements to borrowers over total prepayments | | 3,266.10 | |
| | Excluded Amounts | | 0.00 | |
| | Maintenance Fee | | 0.00 | |
| | Collection Expenses | | 0.00 | |
| | Refund collected amount that haven't proceed | | 0.00 | |
| | Other expenses | | 0.00 | |
| | TOTAL EXPENSES | TOTAL DE GASTOS REEMBOLSABLES A PATRIMONIO | | 1,090,605.96 |
| | Period's SWAP exercised with SHF | Ejercicio del Periodo con SHF | | 35,347.32 |
| TOTAL EXPENSES FOR APPLY | TOTAL DE GASTOS PARA APLICAR | | 1,125,953.28 | |



CARLOS ALBERTO TAMEZ GAYTAN
 GERENTE DE INFORMACION DE PORTAFOLIOS

**Junio-2014
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 | 363 | 29,307,901.16 | 39.63% | 347 | 27,642,520.46 | | | 16 | 1,665,380.70 |
| 1 | 44 | 4,435,432.78 | 6.00% | 33 | 3,054,325.63 | | | 11 | 1,381,107.15 |
| 2 | 13 | 1,194,901.96 | 1.62% | 6 | 468,486.77 | | | 7 | 726,415.19 |
| 3 | 10 | 844,750.10 | 1.14% | 8 | 701,026.56 | | | 2 | 143,723.54 |
| 4 | 14 | 1,359,204.27 | 1.84% | | | 8 | 800,215.26 | 6 | 558,989.01 |
| 5 | 5 | 417,094.67 | 0.56% | | | 4 | 359,347.42 | 1 | 57,747.25 |
| 6 | 5 | 505,588.41 | 0.68% | | | 2 | 178,258.35 | 3 | 327,330.06 |
| MORE | 379 | 35,882,646.32 | 48.52% | | | 243 | 22,547,629.01 | 136 | 13,335,017.31 |
| TOTAL | 833 | 73,947,519.67 | 100.00% | 394 | 31,866,359.42 | 257 | 23,885,450.04 | 182 | 18,195,710.21 |

Durante el mes de Junio de 2014, cuatro 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 | 363 | 144,452,121.29 | 39.63% | 347 | 136,243,830.51 | | | 16 | 8,208,290.78 |
| 1 | 44 | 21,861,260.91 | 6.00% | 33 | 15,054,091.18 | | | 11 | 6,807,169.73 |
| 2 | 13 | 5,889,405.79 | 1.62% | 6 | 2,309,067.01 | | | 7 | 3,580,338.78 |
| 3 | 10 | 4,163,585.21 | 1.14% | 8 | 3,455,203.88 | | | 2 | 708,381.34 |
| 4 | 14 | 6,699,215.31 | 1.84% | | | 8 | 3,944,082.90 | 6 | 2,755,132.41 |
| 5 | 5 | 2,055,766.79 | 0.56% | | | 4 | 1,771,143.45 | 1 | 284,623.34 |
| 6 | 5 | 2,491,932.74 | 0.68% | | | 2 | 878,595.73 | 3 | 1,613,337.01 |
| MORE | 379 | 176,857,576.74 | 48.52% | | | 243 | 111,132,244.61 | 136 | 65,725,332.13 |
| TOTAL | 833 | 364,470,864.78 | 100.00% | 394 | 157,062,192.58 | 257 | 117,726,066.68 | 182 | 89,682,605.52 |