

SANTANDER VIVIENDA, S.A. DE C.V. SOFOM E.R. EN CALIDAD DE ADMINISTRADORA F-429 (9a Bursa).
 REPORTE DE COBRANZA PARA DEPOSITO EN CONCENTRADORA DEL 01 ABRIL AL 30 DE ABRIL DE 2015 Y ESTATOS DE LA CARTERA AL 30 DE ABRIL DE 2015

| | NO. DE CREDS. | PESOS | PESOS |
|---|---------------------------------|-----------|-----------|
| COBRANZA DE CARTERA VENCIDA (PROCESO ADJUDICACION) | | | |
| 1 | PRODUCTO BRUTO DE LIQUIDACION | 0.00 | 0.00 |
| 2 | GASTOS DE ADJUDICACION AL 100% | 0.00 | 0.00 |
| 3 | RECUPERACION DE GASTOS AL 35% | 0.00 | 0.00 |
| 4 | PRODUCTO NETO DE LIQUIDACION | 0.00 | 0.00 |
| GASTOS DEL TRIMESTRE | | | |
| 5 | GASTOS DE COBRANZA ABRIL AL 65% | 12,630.49 | 12,630.49 |
| 6 | GASTOS DE COBRANZA MAYO AL 65% | 0.00 | 0.00 |
| 7 | GASTOS DE COBRANZA JUNIO AL 65% | 0.00 | 0.00 |
| 8 | PRODUCTO NETO DE LIQUIDACION | 12,630.49 | 12,630.49 |

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| 9 | GPI RECUPERADA | 133,009.51 | 133,009.51 |
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| | TOTAL COBRADO Y DEPOSITADO EN CUENTA DE COBRANZA | PESOS | PESOS |
|----|---|--------------|--------------|
| 10 | PREPAGO DE PRINCIPAL AHORRO FLEXIPLAN APLICADO | 0.00 | 0.00 |
| 11 | PREPAGO DE PRINCIPAL | 1,850,130.97 | 1,850,130.97 |
| 12 | PAGO PRINCIPAL PROGRAMADO | 2,032,126.68 | 2,032,126.68 |
| 13 | PRINCIPAL PRODUCTO NETO DE LIQUIDACION | 0.00 | 0.00 |
| 14 | ADJUDICACIONES | 0.00 | 0.00 |
| 15 | ADJUDICACIONES | 0.00 | 0.00 |
| 16 | MONTO TOTAL DE PAGO DE PRINCIPAL COBRADO | 3,882,257.65 | 3,882,257.65 |
| 17 | MONTO TOTAL DE PAGO DE PRINCIPAL COBRADO (FLUJO EFECTIVO) | 3,799,879.51 | 3,799,879.51 |
| 18 | MONTO RECIBIDOS POR APLICAR (MOVIMIENTOS DEL MES) | -80,192.68 | -80,192.68 |
| 19 | EXCEDENTES EN LIQUIDACION | 24,790.05 | 24,790.05 |
| 20 | EJERCICIO DE COBERTURA APLICADA | 0.00 | 0.00 |
| 21 | INTERESES | 2,526,148.50 | 2,526,148.50 |
| 22 | COMISION DE ADMINISTRACION | 483,688.11 | 483,688.11 |
| 23 | IVA | 88,792.21 | 88,792.21 |
| 24 | PRIMA DE COBERTURA DE SHF | 0.00 | 0.00 |
| 25 | GPI COBRADA | 120,851.40 | 120,851.40 |
| 26 | DEVOLUCION DE PRIMAS DE GPI (GENWORTH) | 0.00 | 0.00 |
| 27 | SEG. VIDA | 434,071.44 | 434,071.44 |
| 28 | CARGO POR COBRANZA | 122,227.83 | 122,227.83 |
| 29 | APLICACIONES SIN FLUJO | 320.22 | 320.22 |
| 30 | APLICACIONES SIN FLUJO (Cuentas HSC) | 0.00 | 0.00 |
| 31 | MONTO DESCONTADO OTRA INTERES VENCIDA | 0.00 | 0.00 |
| 32 | MONTO % DESCONTADO MENSUALIDAD PRODUCTOS SOLUCION | 0.00 | 0.00 |
| 33 | MONTO DIFERIMIENTO DE PAGO | 215,597.78 | 215,597.78 |
| 34 | TOTAL COBRADO | 7,265,865.11 | 7,265,865.11 |

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| 35 | TOTAL DEPOSITADO CUENTA DE COBRANZA | 7,398,874.62 | 7,398,874.62 |
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| | OPERACION DE COBERTURA | PESOS | PESOS |
|----|---|-------|-------|
| 36 | MONTO DE PRIMA DE COBERTURA DE SHF COBRADA A DEUDORES | 0.00 | 0.00 |
| 37 | COBERTURA TOTAL POR PAGAR A SHF | 0.00 | 0.00 |
| 38 | EJERCICIO DE COBERTURA COBRADA A SHF | 0.00 | 0.00 |
| 39 | SALDO A FAVOR SHF | 0.00 | 0.00 |
| 40 | SALDO A FAVOR FIDEICOMISO | 0.00 | 0.00 |

| | A CARGO DE CUENTA DE COBRANZA: | PESOS | PESOS |
|----|---|------------|------------|
| 41 | COBERTURA TOTAL POR PAGAR A SHF | 0.00 | 0.00 |
| 42 | GPI y SCV POR PAGAR | 123,597.97 | 123,597.97 |
| 43 | RECUPERACION DE GASTOS DE ADJUDICACION | 0.00 | 0.00 |
| 44 | EXCEDENTES DE LIQUIDACION | 24,790.05 | 24,790.05 |
| 45 | SEG. VIDA COBRADO | 434,071.44 | 434,071.44 |
| 46 | CANTIDAD A PAGAR SEG. DE VIDA | 242,198.84 | 242,198.84 |
| 47 | SALDO POSITIVO (NEGATIVO) EN CUENTA COBRANZA DE SEG. VIDA | 191,872.60 | 191,872.60 |
| 48 | COMISION ADMINISTRACION (1.25% DEL SALDO DEL PORTFOLIO INCLUYE IVA) | 644,284.43 | 644,284.43 |

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| 49 | TOTAL A CARGO DE CUENTA DE COBRANZA | 1,034,851.29 | 1,034,851.29 |
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| 50 | IVA A TRANSFERIR AL FIDEICOMITENTE PARA PAGO | 88,792.21 | 88,792.21 |
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| 51 | MONTO RECIBIDOS POR APLICAR (MOVIMIENTOS DEL MES) | -80,192.68 | -80,192.68 |
| 52 | SALDO POSITIVO (NEGATIVO) EN CUENTA COBRANZA DE SEG. VIDA | 0.00 | 0.00 |
| 53 | EJERCICIO DE COBERTURA POR APLICAR | 0.00 | 0.00 |

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| 54 | TOTAL QUE SE TRANSFIERE A CUENTA GENERAL EN FECHA DE TRANSFERENCIA | 6,355,423.80 | 6,355,423.80 |
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| | CARTERA VIGENTE | CARTERA VIGENTE % | CARTERA VENCIDA (+ 3 PAGOS MENSUALES) | CARTERA VENCIDA % (+ 3 PAGOS MENSUALES) | CARTERA VENCIDA CON PRODUCTO | CARTERA VENCIDA CON PRODUCTO % | TOTAL CARTERA |
|----|--|-------------------|---------------------------------------|---|------------------------------|--------------------------------|---------------|
| 55 | NO. DE CREDS. | 1,150 | 125 | 8.59% | 181.00 | 12.43% | 1,456 |
| 56 | FECHA CARTERA | 30/04/2015 | 30/04/2015 | | 30/04/2015 | | |
| 57 | VALOR UDI FECHA CARTERA | 1,000,000 | 1,000,000 | | 1,000,000 | | |
| 58 | SALDO INSOLUTO DE CAPITAL (UDI) | 196,875,932.00 | 71.20% | 35,394,886.64 | 12.80% | 44,222,401.90 | 16% |
| 59 | CAPITAL AMORTIZADO NO CUBIERTO (UDI) | 6,443,010.40 | 24.33% | 7,786,109.50 | 29.41% | 12,248,690.13 | 46% |
| 60 | SALDO INSOLUTO TOTAL DE PRINCIPAL DE CREDITOS HIPOTECARIOS (UDI) | 203,318,942.40 | 67.11% | 43,180,996.14 | 14.25% | 56,471,092.03 | 18.64% |

| | CARTERA VIGENTE | CARTERA VIGENTE % | CARTERA VENCIDA (+ 3 PAGOS MENSUALES) | CARTERA VENCIDA % (+ 3 PAGOS MENSUALES) | CARTERA VENCIDA CON PRODUCTO | CARTERA VENCIDA CON PRODUCTO % | TOTAL CARTERA |
|----|---|-------------------|---------------------------------------|---|------------------------------|--------------------------------|---------------|
| 61 | INTERESES NO CUBIERTOS (UDI) | 1,579,489.54 | 6.78% | 15,936,013.16 | 68.42% | 5,777,241.64 | 24.80% |
| 62 | MONTO RECIBIDOS POR APLICAR (UDI) | 1,637,011.15 | 81.43% | 0.00 | 0.00% | 373,249.46 | 18.57% |
| 63 | SALDO TOTAL DE CARTERA EN BALANCE (UDI) | 203,281,420.79 | 62.69% | 59,117,009.30 | 18.23% | 61,875,084.21 | 43.44% |
| 64 | SALDO TOTAL DE CARTERA EN BALANCE (PESOS) | 203,281,420.79 | 62.69% | 59,117,009.30 | 18.23% | 61,875,084.21 | 19.08% |

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| 65 | SALDO DE COMISIONES Y SEGUROS NO CUBIERTOS (UDI) | 7,058,924.79 |
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| 66 | SALDO DE COMISIONES Y SEGUROS NO CUBIERTOS (PESOS) | 7,058,924.79 |
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| | STATUS DE CREDITOS (ATRASOS) | NUMERO CREDITOS | SALDO INSOLUTO TOTAL DE PRINCIPAL DE CREDITOS HIPOTECARIOS (UDI) | % DEL PORTFOLIO | CARTERA VIGENTE | | CARTERA VENCIDA | | CARTERA VENCIDA CON PRODUCTO DE SOLUCION | |
|----|------------------------------|-----------------|--|-----------------|-----------------|--|-----------------|--|--|--|
| | | | | | NUMERO CREDITOS | SALDO INSOLUTO TOTAL DE PRINCIPAL DE CREDITOS HIPOTECARIOS (UDI) | NUMERO CREDITOS | SALDO INSOLUTO TOTAL DE PRINCIPAL DE CREDITOS HIPOTECARIOS (UDI) | NUMERO CREDITOS | SALDO INSOLUTO TOTAL DE PRINCIPAL DE CREDITOS HIPOTECARIOS (UDI) |
| 67 | 0 | 840 | 152,162,751.41 | 50.22% | 806 | 143,201,098.54 | | | 34 | 8,961,652.87 |
| 68 | 1 MES | 284 | 54,462,831.75 | 17.98% | 237 | 41,067,937.27 | | | 47 | 13,394,894.48 |
| 69 | 2 MESES | 86 | 15,544,549.65 | 5.13% | 67 | 11,922,386.12 | | | 19 | 3,622,163.53 |
| 70 | 3 MESES | 60 | 14,363,659.91 | 4.74% | 40 | 7,127,520.47 | | | 20 | 7,236,139.44 |
| 71 | 4 MESES | 24 | 4,945,160.15 | 1.63% | | | 17 | 3,126,919.58 | 7 | 1,818,240.57 |
| 72 | 5 MESES | 12 | 2,600,015.55 | 0.89% | | | 7 | 1,659,629.83 | 5 | 940,385.72 |
| 73 | 6 MESES | 7 | 1,399,980.36 | 0.46% | | | 5 | 727,919.05 | 2 | 672,061.31 |
| 74 | + DE 6 MESES | 143 | 57,492,081.79 | 18.98% | | | 96 | 37,666,527.68 | 47 | 19,825,554.11 |
| | | 1,456 | 302,971,030.57 | 100.00% | 1,150 | 203,318,942.40 | 125 | 43,180,996.14 | 181 | 56,471,092.03 |

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| 75 | CALCULO CARTERA VENCIDA (+ 3 MESES) | 32.89% |
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| 76 | CALCULO EVENTO CARTERA VENCIDA (6 + MESES) | 18.98% |
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| 77 | CALCULO EVENTO CARTERA (6 + MESES 1-1) | 8.74% |
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| 78 | CALCULO EVENTO CARTERA (6 + MESES 1-2) | 8.58% |
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| 79 | PROMEDIO EVENTO CARTERA VENCIDA (6 + MESES) | 12.10% |
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| | NUMERO CREDITOS | PRINCIPAL INSOLUTO |
|----|------------------|--------------------|
| 80 | PROCESO JUDICIAL | 137 |

| | NUMERO CREDITOS | |
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| 81 | CREDITOS MES PASADO PORTAFOLIO | 1,468 |

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| 82 | CREDITOS PREPAGADOS EN EL MES DE TRABAJO | 12 |
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| 83 | CREDITOS ANADIDOS AL PORTAFOLIO | 0 |
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| 84 | CREDITOS ELIMINADOS (CREDITOS DEFECTUOSOS) | 0 |
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| 85 | CREDITOS ACTUALES DEL PORTAFOLIO | 1,456 |
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