



GreenHouse Funding Pty Ltd - Series 1

(Private Company incorporated in the Republic of South Africa under number 2006/031853/07)

Investor Report

31-Jul-2009

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:

Programme Manager:	Nedbank Capital	Swap Counterparty:	Nedbank Capital
Servicer	Nedbank Retail: Home Loans	Liquidity Facility Provider:	Calyon
Rating Agency:	Fitch Ratings, Moody's Investor Services	Redraw Facility Provider:	Calyon

Reporting Period:

Reporting Date	31-Jul-09
Payment Date	18-Aug-09
Reporting Period / Quarter	7
Reporting Month	20
Interest Period (from)	18-May-09
Interest Period (to)	18-Aug-09
Interest Days	92

Contact Details:

Debt Capital Markets	Securitisation Manager
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Outstanding Notes & Subordinated Loans

31-Jul-2009

Note Class	Class A1	Class A2	Class B	Class C	Class D
ISIN Code	ZAG000049192	ZAG000047218	ZAG000047234	ZAG000047176	ZAG000047184
Initial Tranching	14.55%	70.35%	4.90%	3.80%	1.95%
Legal Final Maturity	11/18/2039	11/18/2039	11/18/2039	11/18/2039	11/18/2039
Rating	AAA(zaf)/Aaa.za	AAA(zaf)/Aaa.za	AA(zaf)/Aa1.za	A(zaf)/Aa3.za	BBB(zaf)/A2.za
Credit Enhancement %		15.10%	10.20%	6.40%	4.45%
Initial Notes Aggregate Principal Outstanding Balance	291,000,000	1,407,000,000	98,000,000	76,000,000	39,000,000
Redemptions per Note	0	0	0	0	0
Principal Outstanding Balance End of Period	291,000,000	1,407,000,000	98,000,000	76,000,000	39,000,000
Current Tranching	14.55%	70.35%	4.90%	3.80%	1.95%
Reference Rate	3m Jibar	3m Jibar	3m Jibar	3m Jibar	3m Jibar
Interest Margin (BPS)	0.25%	0.60%	0.85%	1.10%	2.00%
Current 3m Jibar Rate (18 May 2009)	7.875%	7.875%	7.875%	7.875%	7.875%
Total Rate	8.125%	8.475%	8.725%	8.975%	9.875%
Interest Days	92	92	92	92	92
Interest Payment	5,959,521	30,055,833	2,155,195	1,719,266	970,726

Subordinated loans	1st Loss Sub loan	2nd Loss Sub Loan
Initial Notes Aggregate Principal Outstanding Balance	25,000,000	64,000,000
Redemptions this period	0	0
Principal Outstanding Balance End of Period	25,000,000	64,000,000



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Portfolio Information	31-Jul-2009
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Current Loan Balance:	1,994,106,604	Number of Loans	5047
Weighted Average Original LTV:	73.87%*	Weighted Average Concession:	1.43%
Weighted Average Current LTV:	72.66%*	Weighted Average PTI:	19.33%

Aggregate Outstanding Principal Amount (R Thousand)	Current
Total Pool at Beginning of Period 30-Apr-09	1,985,721,348
Payments	
Scheduled repayments	(49,682,684)
Unscheduled repayments	(67,756,294)
Settlements / Foreclosure Proceeds /Non eligible loans removed	(27,460,651)
Total Collections	(144,899,629)
Disbursements	
Further Advances / Withdrawals	48,637,652
New Loans added during the reporting period	51,438,474
Total Disbursements	100,076,126
Interest and Fees	
Interest Charged	49,540,980
Fees Charged	608,362
Insurance Charged	3,059,416
Total Charges	53,208,758
Losses realised	
Total Pool at End of Period 31-Jul-09	1,994,106,604

* Note -The WALTV includes the potential REDRAWS



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Performance Data

31-Jul-2009

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4,746	94.0%	1,849,445,908	92.7%
1-30 days delinquent	127	2.5%	57,261,022	2.9%
31-60 days delinquent	72	1.4%	33,051,225	1.7%
61-90 days delinquent	36	0.7%	18,870,666	0.9%
91-120 days delinquent	11	0.2%	7,182,119	0.36%
121 plus	55	1.1%	28,295,665	1.42%
Total	5,047	100.0%	1,994,106,604	100.0%

Defaults / Recoveries / Losses:

	Number	Rand Value
Defaults at the end the period	66	35,477,784
Cumulative Defaults since closing	106	52,751,905
Foreclosures at the end of the period	56	28,660,085
Cumulative foreclosures since closing	84	43,200,347
Losses at the end of the period	3	R118 576.94
Cumulative Losses since closing	3	R118 576.94
Recoveries at the end of the period	0	0
Cumulative recoveries since closing	0	0



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Transaction Triggers

31-Jul-2009

Reference		Trigger	Current Level	Arrears Reserve Required Amount	Current amount
		Proportion of loans in default i.e. 90 days plus			
1	Arrears Reserve	1.00%	1.78%	9,151,509.93	9,151,509.93

Reference		Trigger	Current Level	Breached
2	Arrears Trigger	2.50%	1.09%	N

Stop Purchase Events			Breached
1	Has revolving period expired.		N
2	Enforcement of the Security.		N
3	Occurrence of a Servicer Event of Default.		N
4	Occurrence of an Arrears Trigger.		N
5	Eligibility Criteria amended without Rating Agency approval.		N
6	Arrears reserve NOT fully funded for two consecutive interest payment dates.		N
7	Principal Deficiency Ledger balance greater than zero.		N

PRINCIPAL DEFICIENCY LEDGER		Current 31-Jul-09
	Notes Outstanding + Subloan	2,000,000,000
	Non Written-Off Mortgage Assets	(1,994,106,604)
	Potential Redemption Amount	5,893,396
	Residual Cashflow after payment of or provision for items one to ten.	(59,106,540)
	Principal Deficiency Value	0



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Redraw and Liquidity position

31-Jul-2009

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	10-Dec-07	31-Jul-09	
Max Redraw	2,297,501	2,339,163	1.81%
Min Redraw	-	0	0.00%
Ave. Redraw	29,800	49,453	65.95%
Aggregate Redraw	150,519,853	249,587,642	65.82%

The following external Liquidity and Redraw facilities are provided by Calyon:

Facility	At Closing	Utilisation in Period	Current facility amount	Reserves	Total amount	Breach
Liquidity (2.75% of Outstanding Notes)	52,552,500	0	52,552,500	0	52,552,500	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	45,000,000	0	45,000,000	0	45,000,000	N

Note: The transaction allows for the ability to interchange between a Liquidity / Redraw Facility and a Liquidity / Redraw Reserve fund, subject to the Liquidity / Redraw amount being met. Should the Redraw Facility / Reserve Fund fall below 1/3 of the Redraw Required Amount, the Issuer is required to notify all borrowers that their redraw facility has been cancelled.



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Portfolio Covenants

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#	Reference	Covenant	Current Level	Breached	Initial Level
1	The proportion of Principal Balances in Loan Portfolio concluded by self-employed borrowers relative to balances in the total portfolio must not exceed 30%.	30.00%	23.00%	N	17.11%
2	The weighted average Concession of Loan Agreements in Pool is not more than 0.2% more than weighted average Concessions of initial loan portfolio.	1.65%	1.43%	N	1.45%
3	The current weighted ave LTV Ratio (including Redraws) has not deteriorated by more than 1% from the weighted ave LTV of the initial portfolio.	74.78%	72.66%	N	73.78%
4	The current weighted average PTI has not deteriorated by more than 1% from the weighted average PTI of the initial portfolio.	27.29%	19.33%	N	26.29%
5	The proportion of Fixed rate loans in the portfolio will not exceed 15% of the principal balances of the portfolio.	15.00%	0.45%	N	0.32%
6	The proportion of Principal Balances in Loan Portfolio concluded by non-owner occupied borrowers relative to balances in the total portfolio is not more than 23% (more than one property)	23.00%	17.37%	N	21.29%
7	The proportion of outstanding balances in the Loan Portfolio valued by Lightstone's valuation model, as a percentage of balances in the total portfolio, is not more than 30%.	30.00%	18.35%	N	23.14%

* Note 3 -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

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Current Balance (Capital Outstanding):

Aggregate Current Balance	1,994,106,603.76
Average Current Balance	395,107.31
Min Current Balance	(100,416.88)
Max Current Balance	2,977,549.18
Weighted Ave LTV (cur) (Including redraws)	72.66%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2,308,368,129.16
Average Total Bond	457,374.31
Min Total Bond	80,000.00
Max Total Bond	3,340,000.00
Weighted Ave LTV (Original) (Including redraws)	73.87%

Number of Accounts (at Closing):

Number of Accounts (Current):



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Loan Pool Characteristics

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Distribution of Home Loan Size:

Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	119	352	6.97%	233	10,361,943	17,148,659	0.86%	6,786,716
100001 - 200000	1,237	1,180	23.38%	(57)	188,880,418	179,534,733	9.00%	(9,345,686)
200001 - 300000	1,019	923	18.29%	(96)	254,311,873	228,518,752	11.46%	(25,793,121)
300001 - 400000	823	701	13.89%	(122)	288,570,036	244,873,201	12.28%	(43,696,835)
400001 - 500000	552	573	11.35%	21	249,373,284	257,590,487	12.92%	8,217,203
500001 - 600000	408	385	7.63%	(23)	225,781,885	211,618,163	10.61%	(14,163,722)
600001 - 700000	281	291	5.77%	10	182,406,416	188,915,894	9.47%	6,509,478
700001 - 800000	188	177	3.51%	(11)	140,847,478	132,078,656	6.62%	(8,768,822)
800001 - 900000	134	118	2.34%	(16)	114,104,211	99,677,889	5.00%	(14,426,322)
900001 - 1000000	94	111	2.20%	17	89,932,219	105,535,703	5.29%	15,603,484
1000001 - 1100000	62	45	0.89%	(17)	65,082,193	47,459,382	2.38%	(17,622,811)
1100001 - 1200000	35	42	0.83%	7	40,565,323	48,610,206	2.44%	8,044,883
1200001 - 1300000	27	35	0.69%	8	33,896,214	43,786,607	2.20%	9,890,393
1300001 - 1400000	23	32	0.63%	9	31,155,691	43,291,145	2.17%	12,135,454
1400001 - 1500000	15	22	0.44%	7	21,888,108	31,869,371	1.60%	9,981,263
1500001 - 1600000	9	12	0.24%	3	14,064,794	18,457,597	0.93%	4,392,803
1600001 - 1700000	4	7	0.14%	3	6,564,165	11,445,226	0.57%	4,881,061
1700001 - 1800000	8	9	0.18%	1	14,124,961	15,637,935	0.78%	1,512,975
1800001 - 1900000	1	7	0.14%	6	1,803,345	12,966,298	0.65%	11,162,953
1900001 - 2000000	4	11	0.22%	7	7,952,377	21,435,723	1.07%	13,483,346
> 2000000	8	14	0.28%	6	17,754,631	33,654,976	1.69%	15,900,345
Totals	5,051	5,047	100.00%	(4)	1,999,421,566	1,994,106,604	100.00%	(5,314,963)



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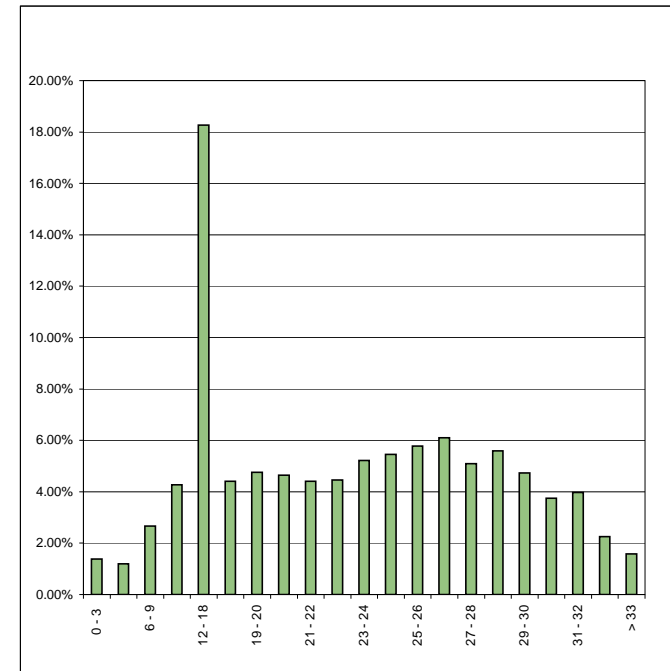
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Loan Pool Characteristics

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Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	58	1.15%	27,642,655	1.39%
3 - 6	85	1.68%	23,931,586	1.20%
6 - 9	176	3.49%	53,121,024	2.66%
9 - 12	289	5.73%	85,218,817	4.27%
12 - 18	1,054	20.88%	364,316,792	18.27%
18 - 19	223	4.42%	88,030,249	4.41%
19 - 20	255	5.05%	94,785,556	4.75%
20 - 21	240	4.76%	92,690,790	4.65%
21 - 22	222	4.40%	87,909,186	4.41%
22 - 23	219	4.34%	88,986,815	4.46%
23 - 24	233	4.62%	103,936,962	5.21%
24 - 25	241	4.78%	108,880,566	5.46%
25 - 26	263	5.21%	115,301,026	5.78%
26 - 27	277	5.49%	121,582,921	6.10%
27 - 28	217	4.30%	101,458,954	5.09%
28 - 29	245	4.85%	111,474,832	5.59%
29 - 30	233	4.62%	94,244,520	4.73%
30 - 31	181	3.59%	74,707,713	3.75%
31 - 32	182	3.61%	79,253,074	3.97%
32 - 33	104	2.06%	45,061,208	2.26%
> 33	50	0.99%	31,571,356	1.58%
Totals	5,047	100%	1,994,106,604	100%





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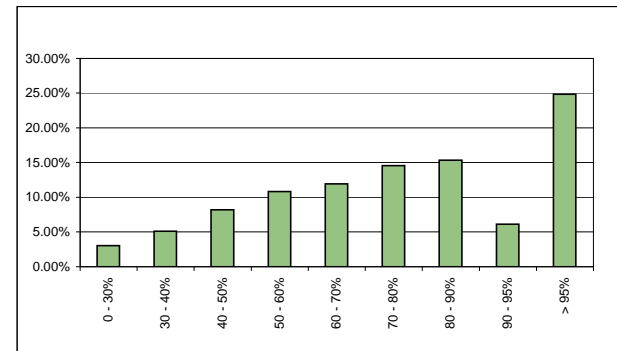
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Loan Pool Characteristics

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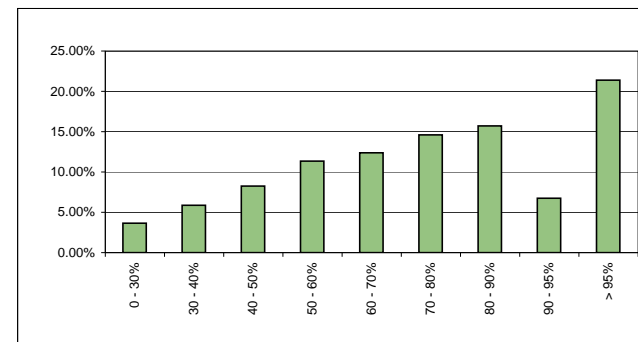
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	335	6.64%	60,443,448	3.03%
30 - 40%	418	8.28%	102,165,875	5.12%
40 - 50%	590	11.69%	163,198,045	8.18%
50 - 60%	614	12.17%	215,947,814	10.83%
60 - 70%	615	12.19%	238,334,337	11.95%
70 - 80%	627	12.42%	290,669,038	14.58%
80 - 90%	630	12.48%	306,259,746	15.36%
90 - 95%	254	5.03%	121,936,180	6.11%
> 95%	964	19.10%	495,152,122	24.83%
Totals	5,047	100%	1,994,106,604	100%



Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	388	7.69%	72,797,936	3.65%
30 - 40%	463	9.17%	116,805,252	5.86%
40 - 50%	591	11.71%	164,823,694	8.27%
50 - 60%	630	12.48%	226,252,432	11.35%
60 - 70%	620	12.28%	247,171,543	12.40%
70 - 80%	615	12.19%	291,513,717	14.62%
80 - 90%	648	12.84%	313,452,329	15.72%
90 - 95%	254	5.03%	134,552,044	6.75%
> 95%	838	16.60%	426,737,656	21.40%
Totals	5,047	100%	1,994,106,604	100%





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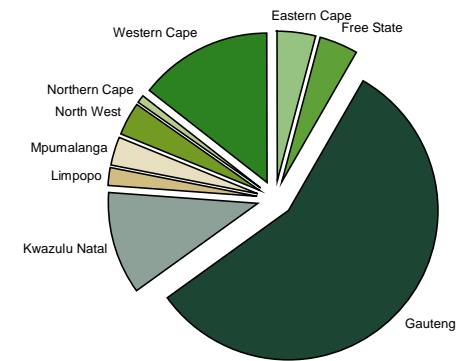
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Loan Pool Characteristics

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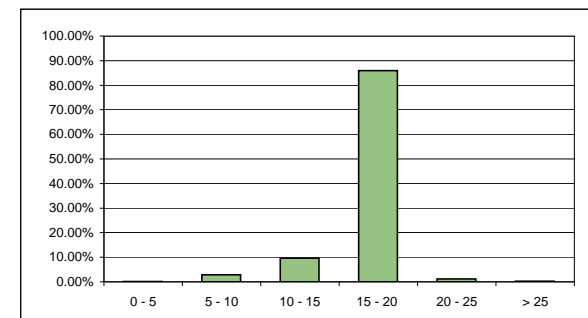
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	277	5.49%	82,328,372	4.13%
Free State	243	4.81%	79,655,266	3.99%
Gauteng	2,536	50.25%	1,101,442,915	55.23%
Kwazulu Natal	645	12.78%	219,533,591	11.01%
Limpopo	109	2.16%	35,981,318	1.80%
Mpumalanga	166	3.29%	61,359,911	3.08%
North West	201	3.98%	67,456,250	3.38%
Northern Cape	56	1.11%	18,251,632	0.92%
Western Cape	720	14.27%	281,484,668	14.12%
NO Data	94	1.86%	46,612,679	2.34%
Totals	5,047	100%	1,994,106,604	100%



Remaining Loan Maturity:

Number of years to maturity	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 5	19	0.38%	1,929,336	0.10%
5 - 10	286	5.67%	57,867,055	2.90%
10 - 15	664	13.16%	193,366,507	9.70%
15 - 20	4,023	79.71%	1,712,437,874	85.87%
20 - 25	40	0.79%	22,094,764	1.11%
> 25	15	0.30%	6,411,069	0.32%
Totals	5,047	100%	1,994,106,604	100%





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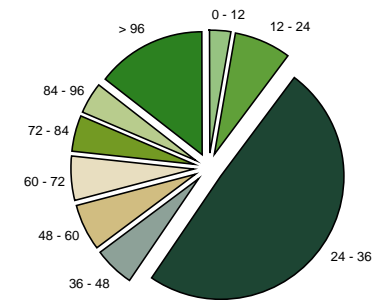
Loan Pool Characteristics

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Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception 53 Months

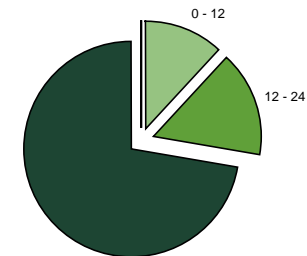
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	81	1.60%	55,921,964	2.80%
12 - 24	353	6.99%	151,181,688	7.58%
24 - 36	2,347	46.50%	977,076,610	49.00%
36 - 48	212	4.20%	106,641,253	5.35%
48 - 60	254	5.03%	122,381,634	6.14%
60 - 72	281	5.57%	116,568,475	5.85%
72 - 84	241	4.78%	95,259,567	4.78%
84 - 96	231	4.58%	80,571,597	4.04%
> 96	1,047	20.74%	288,503,816	14.47%
Totals	5,047	100%	1,994,106,604	100%



Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration 24 Months

Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	426	8.44%	235,445,711	11.81%
12 - 24	784	15.53%	316,128,980	15.85%
24 - 36	3,837	76.03%	1,442,531,913	72.34%
36 - 48	-	0.00%	-	0.00%
48 - 60	-	0.00%	-	0.00%
60 - 72	-	0.00%	-	0.00%
72 - 84	-	0.00%	-	0.00%
84 - 96	-	0.00%	-	0.00%
> 96	-	0.00%	-	0.00%
Totals	5,047	100%	1,994,106,604	100%





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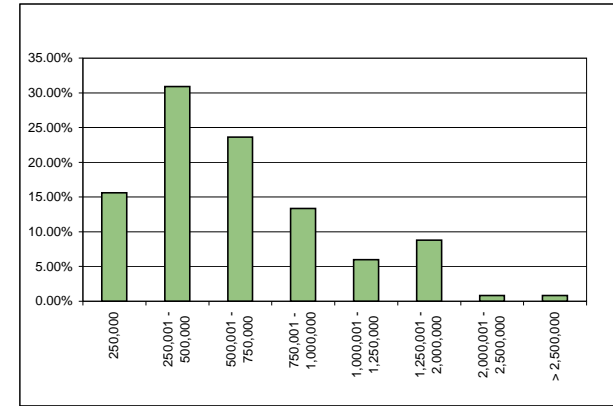
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Loan Pool Characteristics

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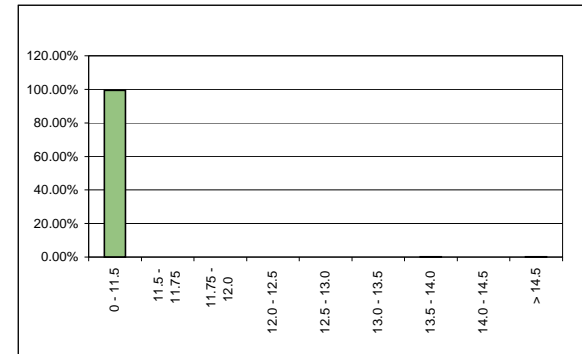
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250,000	2,040	40.42%	311,186,562	15.61%
250,001 - 500,000	1,689	33.47%	616,479,269	30.92%
500,001 - 750,000	774	15.34%	471,540,080	23.65%
750,001 - 1,000,000	308	6.10%	266,286,225	13.35%
1,000,001 - 1,250,000	106	2.10%	119,425,260	5.99%
1,250,001 - 2,000,000	116	2.30%	175,534,231	8.80%
2,000,001 - 2,500,000	8	0.16%	16,869,678	0.85%
> 2,500,000	6	0.12%	16,785,298	0.84%
Totals	5,047	100%	1,994,106,604	100%



Interest Rate Distribution (Prime = 11.0%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 11.5	5,014	99.35%	1,983,034,877	99.44%
11.5 - 11.75	2	0.04%	320,371	0.02%
11.75 - 12.0	5	0.10%	467,721	0.02%
12.0 - 12.5	2	0.04%	237,555	0.01%
12.5 - 13.0	5	0.10%	837,717	0.04%
13.0 - 13.5	3	0.06%	828,673	0.04%
13.5 - 14.0	6	0.12%	3,765,125	0.19%
14.0 - 14.5	2	0.04%	1,771,694	0.09%
> 14.5	8	0.16%	2,842,871	0.14%
Totals	5,047	100%	1,994,106,604	100%





GreenHouse Funding Pty Ltd - Series 1

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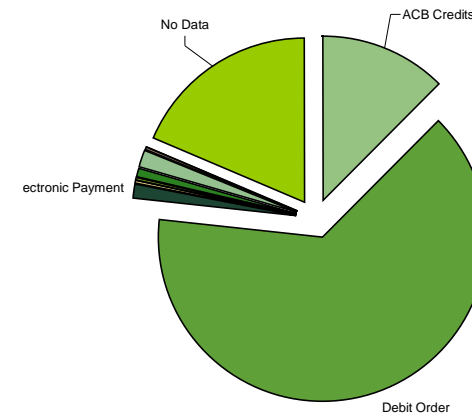
Loan Pool Characteristics

31-Jul-2009

Billing Method:

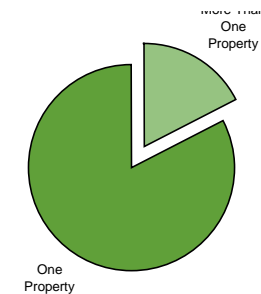
Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
ACB Credits	1,021	20.23%	249,202,207	12.50%
Debit Order	2,049	40.60%	1,279,921,168	64.19%
Electronic Payment	88	1.74%	27,709,514	1.39%
Internally Affected	7	0.14%	2,232,315	0.11%
Ned Credits / Hyphen	12	0.24%	5,490,141	0.28%
Payment Investment	1	0.02%	222,788	0.01%
Salary Scheme	2	0.04%	326,687	0.02%
Scheme Payments	-	0.00%	-	0.00%
Sundry Credits	59	1.17%	18,272,836	0.92%
Teller - Cash	129	2.56%	34,987,043	1.75%
Teller - Cash & Cheque	22	0.44%	6,688,854	0.34%
Teller - Cheque	-	0.00%	-	0.00%
No Data	1,657	32.83%	369,053,051	18.51%
Totals	5,047	100%	1,994,106,604	100%

* The No Data reflects all the clients that haven't been making payments



Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
More Than One Property	804	15.93%	346,340,045	17.37%
One Property	4,243	84.07%	1,647,766,559	82.63%
Totals	5,047	100%	1,994,106,604	100%





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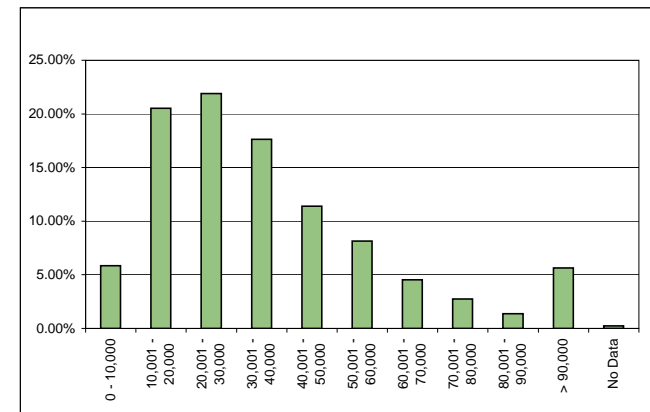
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Loan Pool Characteristics

31-Jul-2009

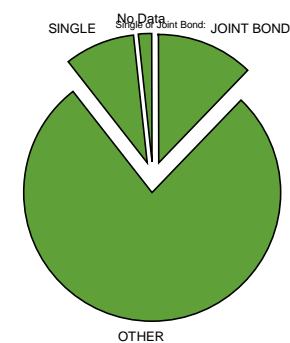
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	661	13.10%	116,672,773	5.85%
10,001 - 20,000	1,673	33.15%	409,075,057	20.51%
20,001 - 30,000	1,127	22.33%	436,850,837	21.91%
30,001 - 40,000	689	13.65%	351,737,760	17.64%
40,001 - 50,000	365	7.23%	227,522,013	11.41%
50,001 - 60,000	209	4.14%	162,334,758	8.14%
60,001 - 70,000	105	2.08%	90,273,771	4.53%
70,001 - 80,000	67	1.33%	54,867,310	2.75%
80,001 - 90,000	28	0.55%	27,544,237	1.38%
> 90,000	114	2.26%	112,190,739	5.63%
No Data	9	0.18%	5,037,348	0.25%
Totals	5,047	100%	1,994,106,604	100%



Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	600	11.89%	242,486,776	12.16%
OTHER	3,764	74.58%	1,541,990,522	77.33%
SINGLE	524	10.38%	176,157,019	8.83%
No Data	159	3.15%	33,472,287	1.68%
Totals	5,047	100%	1,994,106,604	100%





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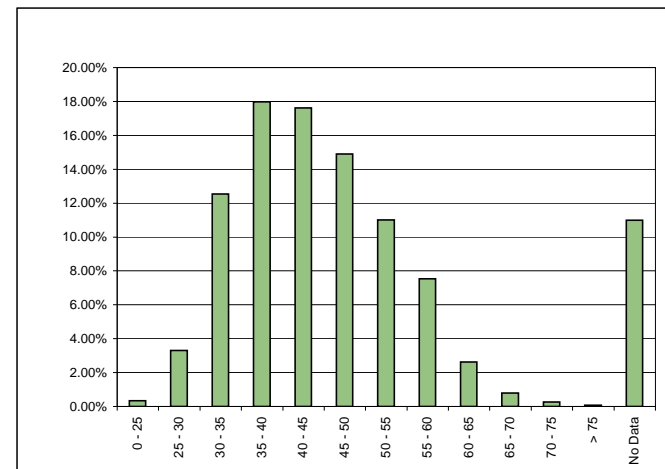
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Loan Pool Characteristics

31-Jul-2009

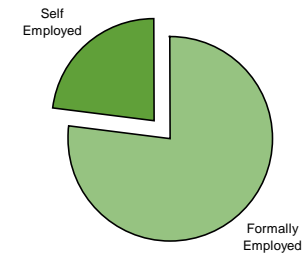
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	19	0.38%	6,606,383	0.33%
25 - 30	169	3.35%	65,849,518	3.30%
30 - 35	556	11.02%	250,078,683	12.54%
35 - 40	854	16.92%	358,409,131	17.97%
40 - 45	826	16.37%	351,493,748	17.63%
45 - 50	784	15.53%	297,315,190	14.91%
50 - 55	570	11.29%	219,674,129	11.02%
55 - 60	387	7.67%	150,341,099	7.54%
60 - 65	168	3.33%	52,257,611	2.62%
65 - 70	48	0.95%	15,665,135	0.79%
70 - 75	18	0.36%	5,397,259	0.27%
> 75	5	0.10%	1,688,591	0.08%
No Data	643	12.74%	219,330,126	11.00%
Totals	5,047	100%	1,994,106,604	100%



Owner Employment Status:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Formally Employed	3,918	77.63%	1,535,479,217	77.00%
Self Employed	1,129	22.37%	458,627,387	23.00%
Totals	5,047	100%	1,994,106,604	100%





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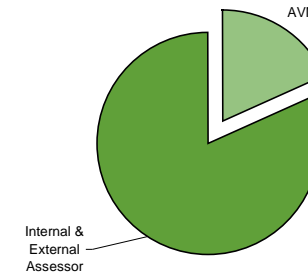
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Loan Pool Characteristics

31-Jul-2009

Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
AVM	1,126	22.31%	365,929,290	18.35%
Internal & External Assessor	3,921	77.69%	1,628,177,314	81.65%
Totals	5,047	100%	1,994,106,604	100%



Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	378	19.85%	145,289,754	20.54%
BUSINESS DIRECT	-	0.00%	-	0.00%
CONSULTANT	1,216	63.87%	444,601,302	62.86%
ELECTRONIC BANKING	145	7.62%	54,758,754	7.74%
HOMELOANS DIRECT	3	0.16%	1,823,159	0.26%
INTERMEDIARY	156	8.19%	56,931,097	8.05%
ORIGINATORS	5	0.26%	3,302,506	0.47%
No Data	1	0.05%	533,414	0.08%
Totals	1,904	100%	707,239,986	100%

