



## GreenHouse Funding Pty Ltd - Series 1

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

### Investor Report

30-Apr-2010

**Asset Class:** Residential Mortgage Backed Securitisation

#### Transaction Parties:

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

#### Reporting Period:

<b>Reporting Date</b>	30-Apr-10
<b>Payment Date</b>	18-May-10
<b>Reporting Period / Quarter</b>	10
<b>Reporting Month</b>	29
<b>Interest Period (from)</b>	18-Feb-10
<b>Interest Period (to)</b>	18-May-10
<b>Interest Days</b>	89

#### Contact Details:

<b>Debt Capital Markets</b>	<b>Securitisation Manager</b>
Denzil Bagley	Steven Urry
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### Outstanding Notes & Subordinated Loans

30-Apr-2010

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	34,304,739.00	0	0	0	0
*On 18 May 2010, R67,207,623 of Class A1 Notes were redeemed. Total redemptions to date: R101,512,362					
Principal Outstanding Balance End of Period	256,695,261	1,407,000,000	98,000,000	76,000,000	39,000,000
Original 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 February 2010)	7.185%	7.185%	7.185%	7.185%	7.185%
Total Rate	7.435%	7.785%	8.035%	8.285%	9.185%
Interest Days	89	89	89	89	89
Interest Payment	4,653,674	26,708,522	1,920,035	1,535,335	873,456

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

30-Apr-2010

<b>Current Loan Balance:</b>	1,898,487,638	<b>Number of Loans</b>	4899
<b>Weighted Average Original LTV:</b>	74.03%*	<b>Weighted Average Concession:</b>	1.42%
<b>Weighted Average Current LTV:</b>	71.93%*	<b>Weighted Average PTI:</b>	21.74%

Aggregate Outstanding Principal Amount (R Thousand)	Current
Total Pool at Beginning of Period 30-Jan-10	1,965,695,261
<b>Payments</b>	
Scheduled repayments	(46,006,759)
Unscheduled repayments	(59,481,285)
Settlements / Foreclosure Proceeds / Non eligible loans removed	(51,623,600)
Total Collections	(157,111,643)
<b>Disbursements</b>	
Further Advances / Withdrawals	43,185,430
New Loans added during the reporting period	
Total Disbursements	43,185,430
<b>Interest and Fees</b>	
Interest Charged	41,335,750
Fees Charged	535,124
Insurance Charged	4,847,715
Total Charges	46,718,590
Losses realised	
Total Pool at End of Period 30-Apr-10	1,898,487,638

\* Note - The WALTV includes the potential REDRAWS



## GreenHouse Funding Pty Ltd - Series 1

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### Performance Data

30-Apr-2010

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4,543	92.7%	1,718,092,004	90.5%
1-30 days delinquent	105	2.1%	55,723,412	2.9%
31-60 days delinquent	61	1.2%	26,618,345	1.4%
61-90 days delinquent	39	0.8%	17,967,487	0.9%
91-120 days delinquent	23	0.5%	13,286,685	0.70%
121 plus	128	2.6%	66,799,705	3.52%
<b>Total</b>	<b>4,899</b>	<b>100.0%</b>	<b>1,898,487,638</b>	<b>100.0%</b>

#### Defaults / Recoveries / Losses:

	Number	Rand Value
Defaults at the end the period	151	80,086,390
Cumulative Defaults since closing	219	110,255,771
Foreclosures at the end of the period	11	5,968,044
Cumulative foreclosures since closing	150	63,050,474
Losses at the end of the period	3	287,719
Cumulative Losses since closing	18	1,538,213
Recoveries at the end of the period	0	0
Cumulative recoveries since closing	0	0



## GreenHouse Funding Pty Ltd - Series 1

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### Transaction Triggers

30-Apr-2010

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%	4.22%	R17,429,337.71	R17,429,337.71

Reference		Trigger	Current Level	Breached
2	Arrears Trigger	2.50%	3.94%	Y

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.		Y
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 30-Apr-10
	Notes Outstanding + Subloan	1,965,695,261
	Non Written-Off Mortgage Assets	(1,898,487,638)
	Potential Redemption Amount	67,207,623
	Residual Cashflow after payment of or provision for items one to ten.	(93,922,416)
	Principal Deficiency Value	0



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### Redraw and Liquidity position

30-Apr-2010

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	10-Dec-07	30-Apr-10	
Max Redraw	2,297,501	3,242,708	41.14%
Min Redraw	-	0	0.00%
Ave. Redraw	29,800	53,105	78.20%
Aggregate Redraw	150,519,853	260,159,067	72.84%

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

30-Apr-2010

#	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%	22.70%	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%	1.42%	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%	71.93%	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%	21.74%	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%	0.42%	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%	16.87%	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%	16.36%	N	23.14%

\* Note 3 -The WALTV includes the potential REDRAWS



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### Loan Pool Characteristics

30-Apr-2010

#### Current Balance (Capital Outstanding):

Aggregate Current Balance	1,898,487,638.10
Average Current Balance	387,525.54
Min Current Balance	(74,788.02)
Max Current Balance	3,202,256.09
Weighted Ave LTV (cur) (Including redraws)	71.93%

#### Original Balance (Total Bond Registered):

Aggregate Total Bond	2,259,052,405.87
Average Total Bond	461,125.21
Min Total Bond	80,000.00
Max Total Bond	3,340,000.00
Weighted Ave LTV (Original) (Including redraws)	74.03%

Number of Accounts (at Closing):

Number of Accounts (Current):



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### Loan Pool Characteristics

30-Apr-2010

#### 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	415	8.47%	296	10,361,943	20,253,849	1.07%	9,891,906
100001 - 200000	1,237	1,111	22.68%	(126)	188,880,418	166,996,795	8.80%	(21,883,624)
200001 - 300000	1,019	875	17.86%	(144)	254,311,873	215,730,538	11.36%	(38,581,335)
300001 - 400000	823	672	13.72%	(151)	288,570,036	233,784,993	12.31%	(54,785,044)
400001 - 500000	552	548	11.19%	(4)	249,373,284	246,529,597	12.99%	(2,843,687)
500001 - 600000	408	422	8.61%	14	225,781,885	231,762,931	12.21%	5,981,046
600001 - 700000	281	257	5.25%	(24)	182,406,416	167,465,874	8.82%	(14,940,543)
700001 - 800000	188	165	3.37%	(23)	140,847,478	122,974,786	6.48%	(17,872,692)
800001 - 900000	134	118	2.41%	(16)	114,104,211	99,529,725	5.24%	(14,574,486)
900001 - 1000000	94	93	1.90%	(1)	89,932,219	88,081,146	4.64%	(1,851,073)
1000001 - 1100000	62	48	0.98%	(14)	65,082,193	50,435,399	2.66%	(14,646,794)
1100001 - 1200000	35	39	0.80%	4	40,565,323	45,093,484	2.38%	4,528,161
1200001 - 1300000	27	32	0.65%	5	33,896,214	39,908,135	2.10%	6,011,921
1300001 - 1400000	23	30	0.61%	7	31,155,691	40,606,894	2.14%	9,451,203
1400001 - 1500000	15	27	0.55%	12	21,888,108	38,996,540	2.05%	17,108,433
1500001 - 1600000	9	7	0.14%	(2)	14,064,794	10,771,542	0.57%	(3,293,252)
1600001 - 1700000	4	7	0.14%	3	6,564,165	11,555,006	0.61%	4,990,842
1700001 - 1800000	8	5	0.10%	(3)	14,124,961	8,775,910	0.46%	(5,349,050)
1800001 - 1900000	1	9	0.18%	8	1,803,345	16,473,745	0.87%	14,670,399
1900001 - 2000000	4	8	0.16%	4	7,952,377	15,437,853	0.81%	7,485,476
> 2000000	8	11	0.22%	3	17,754,631	27,322,896	1.44%	9,568,265
<b>Totals</b>	<b>5,051</b>	<b>4,899</b>	<b>100.00%</b>	<b>(152)</b>	<b>1,999,421,566</b>	<b>1,898,487,638</b>	<b>100.00%</b>	<b>(100,933,928)</b>



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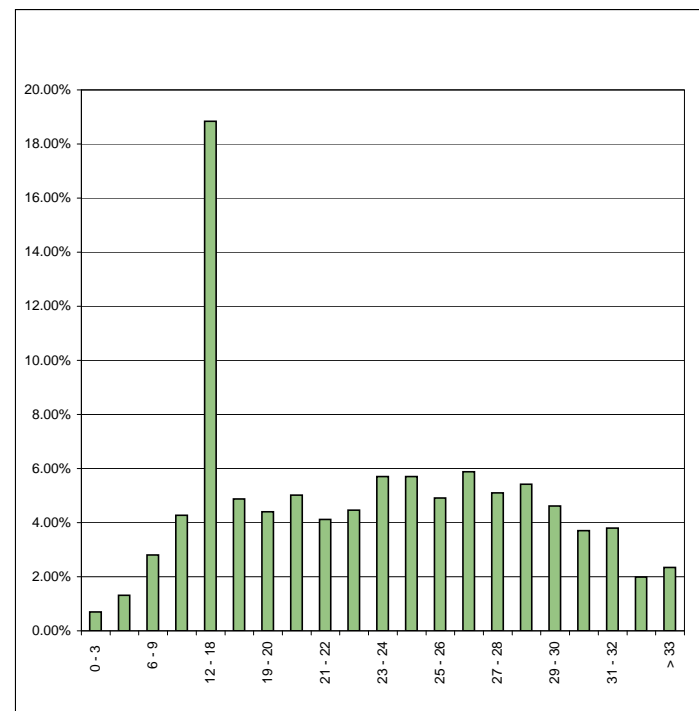
(Private Company incorporated in the Republic of South Africa under number 2006/031853/07)

### Loan Pool Characteristics

30-Apr-2010

#### 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	38	0.78%	13,259,534	0.70%
3 - 6	93	1.90%	25,037,441	1.32%
6 - 9	174	3.55%	53,323,549	2.81%
9 - 12	272	5.55%	81,002,284	4.27%
12 - 18	1,033	21.09%	357,661,129	18.84%
18 - 19	229	4.67%	92,528,747	4.87%
19 - 20	241	4.92%	83,624,329	4.40%
20 - 21	235	4.80%	95,323,530	5.02%
21 - 22	215	4.39%	78,278,755	4.12%
22 - 23	213	4.35%	84,702,721	4.46%
23 - 24	231	4.72%	108,262,892	5.70%
24 - 25	241	4.92%	108,389,601	5.71%
25 - 26	239	4.88%	93,232,763	4.91%
26 - 27	264	5.39%	111,724,183	5.88%
27 - 28	210	4.29%	96,915,315	5.10%
28 - 29	232	4.74%	102,844,403	5.42%
29 - 30	221	4.51%	87,570,570	4.61%
30 - 31	176	3.59%	70,271,334	3.70%
31 - 32	175	3.57%	72,179,461	3.80%
32 - 33	95	1.94%	37,813,900	1.99%
> 33	72	1.47%	44,541,196	2.35%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





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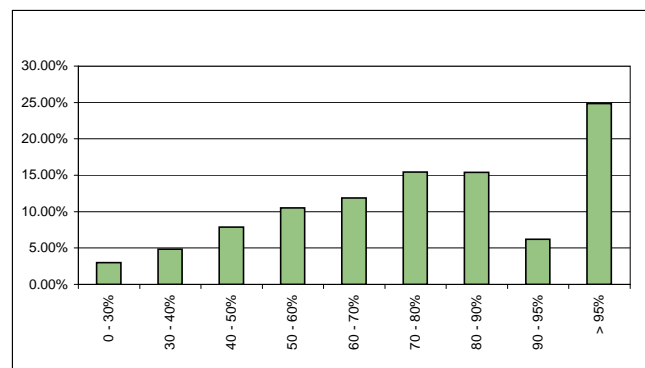
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### Loan Pool Characteristics

30-Apr-2010

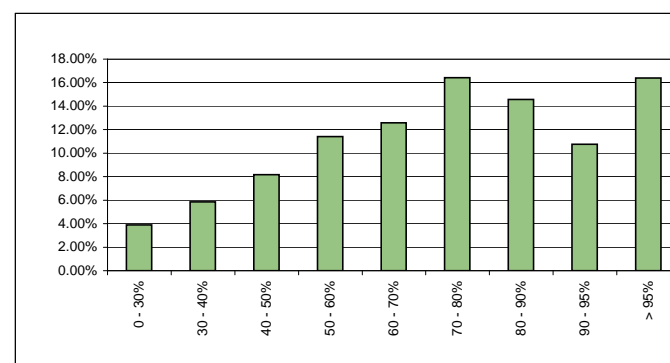
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	326	6.65%	56,825,015	2.99%
30 - 40%	397	8.10%	92,141,648	4.85%
40 - 50%	557	11.37%	149,494,294	7.87%
50 - 60%	592	12.08%	199,886,700	10.53%
60 - 70%	597	12.19%	225,379,971	11.87%
70 - 80%	638	13.02%	292,882,148	15.43%
80 - 90%	620	12.66%	292,131,401	15.39%
90 - 95%	249	5.08%	117,644,986	6.20%
> 95%	923	18.84%	472,101,474	24.87%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>



#### 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%	413	8.43%	73,761,971	3.89%
30 - 40%	463	9.45%	110,926,482	5.84%
40 - 50%	552	11.27%	154,954,515	8.16%
50 - 60%	623	12.72%	216,588,554	11.41%
60 - 70%	596	12.17%	238,948,501	12.59%
70 - 80%	674	13.76%	311,486,136	16.41%
80 - 90%	594	12.12%	276,719,275	14.58%
90 - 95%	367	7.49%	203,991,452	10.74%
> 95%	617	12.59%	311,110,754	16.39%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





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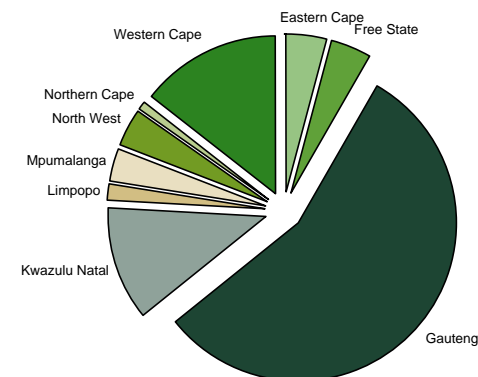
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### Loan Pool Characteristics

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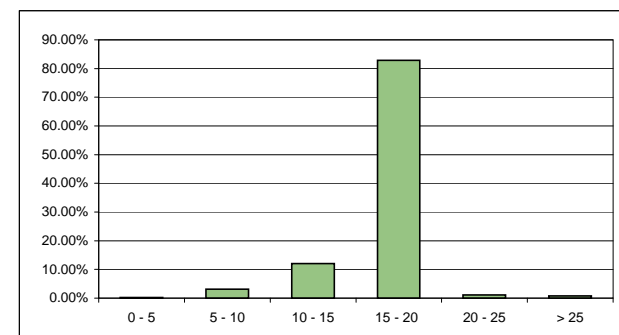
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	265	5.41%	77,116,088	4.06%
Free State	233	4.76%	76,381,561	4.02%
Gauteng	2,431	49.62%	1,022,473,995	53.86%
Kwazulu Natal	623	12.72%	210,193,623	11.07%
Limpopo	105	2.14%	32,971,005	1.74%
Mpumalanga	165	3.37%	61,534,345	3.24%
North West	200	4.08%	67,869,554	3.57%
Northern Cape	55	1.12%	17,390,179	0.92%
Western Cape	694	14.17%	264,523,338	13.93%
NO Data	128	2.61%	68,033,951	3.58%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>



#### 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	33	0.67%	3,346,219	0.18%
5 - 10	304	6.21%	58,883,198	3.10%
10 - 15	721	14.72%	227,805,310	12.00%
15 - 20	3,771	76.97%	1,573,478,169	82.88%
20 - 25	40	0.82%	20,824,168	1.10%
> 25	30	0.61%	14,150,573	0.75%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





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### Loan Pool Characteristics

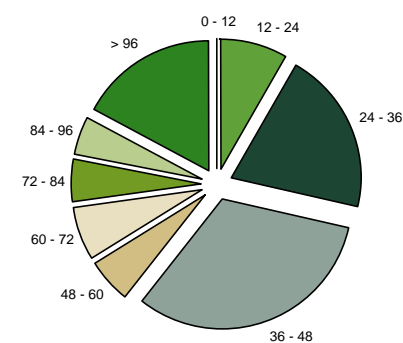
30-Apr-2010

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

Weighted Average Seasoning Since Inception

62 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	-	0.00%	-	0.00%
12 - 24	290	5.92%	158,784,949	8.36%
24 - 36	1,016	20.74%	386,144,301	20.34%
36 - 48	1,453	29.66%	603,463,208	31.79%
48 - 60	222	4.53%	108,981,929	5.74%
60 - 72	250	5.10%	121,885,777	6.42%
72 - 84	254	5.18%	100,020,052	5.27%
84 - 96	243	4.96%	91,323,779	4.81%
> 96	1,171	23.90%	327,883,643	17.27%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>

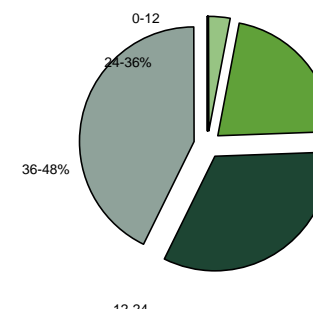


#### Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration

33 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	112	2.29%	57,546,548	3.03%
12 - 24	795	16.23%	405,320,216	21.35%
24 - 36	1,756	35.84%	625,499,507	32.95%
36 - 48	2,236	45.64%	810,121,367	42.67%
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%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





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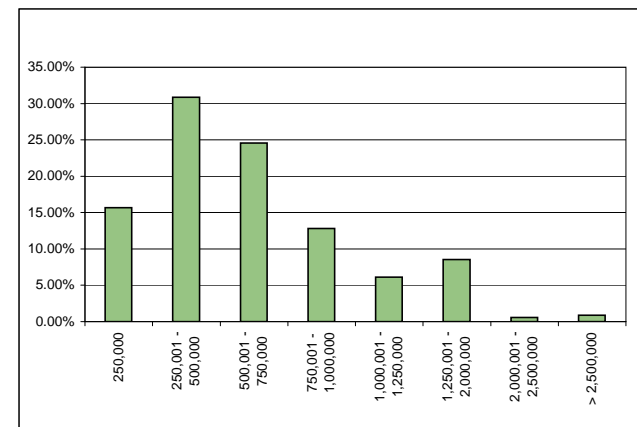
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### Loan Pool Characteristics

30-Apr-2010

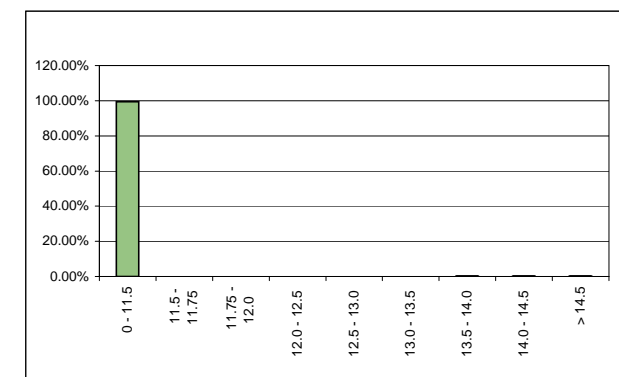
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250,000	2,017	41.17%	297,764,239	15.68%
250,001 - 500,000	1,604	32.74%	585,531,532	30.84%
500,001 - 750,000	772	15.76%	466,422,565	24.57%
750,001 - 1,000,000	283	5.78%	243,391,896	12.82%
1,000,001 - 1,250,000	104	2.12%	116,288,207	6.13%
1,250,001 - 2,000,000	108	2.20%	161,766,302	8.52%
2,000,001 - 2,500,000	5	0.10%	10,490,094	0.55%
> 2,500,000	6	0.12%	16,832,802	0.89%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>



#### Interest Rate Distribution (Prime = 10%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 11.5	4,877	99.55%	1,889,223,202	99.51%
11.5 - 11.75	4	0.08%	741,097	0.04%
11.75 - 12.0	1	0.02%	109,663	0.01%
12.0 - 12.5	2	0.04%	281,802	0.01%
12.5 - 13.0	-	0.00%	-	0.00%
13.0 - 13.5	-	0.00%	-	0.00%
13.5 - 14.0	6	0.12%	3,671,953	0.19%
14.0 - 14.5	2	0.04%	1,739,797	0.09%
> 14.5	7	0.14%	2,720,124	0.14%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





## GreenHouse Funding Pty Ltd - Series 1

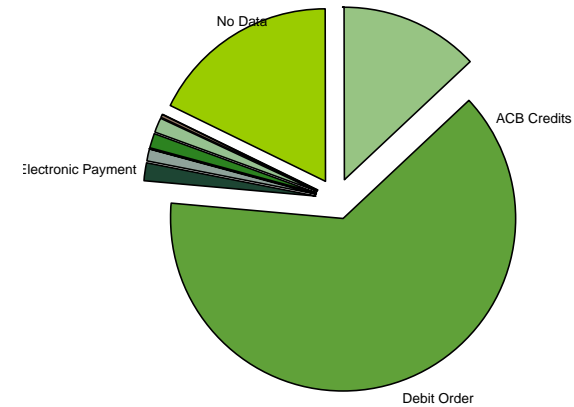
(Private Company incorporated in the Republic of South Africa under number 2006/031853/07)

### Loan Pool Characteristics

30-Apr-2010

#### Billing Method:

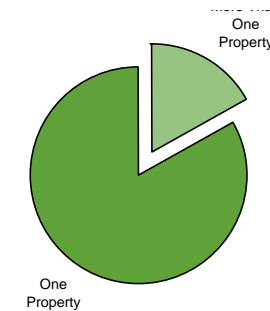
Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
ACB Credits	985	20.11%	249,660,313	13.15%
Debit Order	2,023	41.29%	1,201,691,188	63.30%
Electronic Payment	105	2.14%	31,620,867	1.67%
Internally Affected	46	0.94%	19,744,898	1.04%
Ned CRedits / Hyphen	8	0.16%	2,342,810	0.12%
Payment Investment	1	0.02%	114,355	0.01%
Salary Scheme	2	0.04%	316,249	0.02%
Scheme Payments	-	0.00%	-	0.00%
Sundry Credits	59	1.20%	21,837,077	1.15%
Teller - Cash	112	2.29%	30,364,028	1.60%
Teller - Cash & Cheque	11	0.22%	2,279,756	0.12%
Teller - Cheque	-	0.00%	-	0.00%
No Data	1,547	31.58%	338,516,098	17.83%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>



\* 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	754	15.39%	320,368,454	16.87%
One Property	4,145	84.61%	1,578,119,184	83.13%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





## GreenHouse Funding Pty Ltd - Series 1

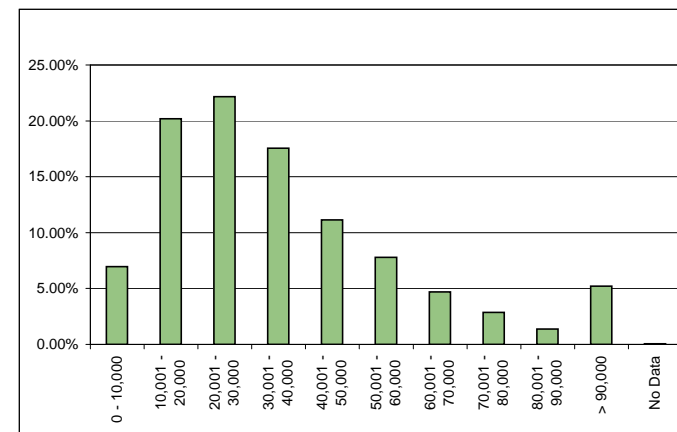
(Private Company incorporated in the Republic of South Africa under number 2006/031853/07)

### Loan Pool Characteristics

30-Apr-2010

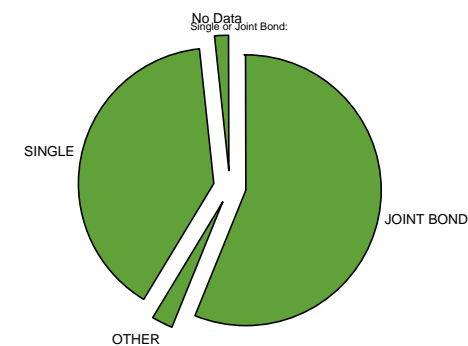
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	665	13.57%	132,088,556	6.96%
10,001 - 20,000	1,602	32.70%	383,250,210	20.19%
20,001 - 30,000	1,111	22.68%	420,775,645	22.16%
30,001 - 40,000	664	13.55%	333,313,128	17.56%
40,001 - 50,000	349	7.12%	211,362,508	11.13%
50,001 - 60,000	202	4.12%	147,988,005	7.80%
60,001 - 70,000	104	2.12%	89,016,385	4.69%
70,001 - 80,000	65	1.33%	54,566,937	2.87%
80,001 - 90,000	28	0.57%	26,313,733	1.39%
> 90,000	107	2.18%	98,771,743	5.20%
No Data	2	0.04%	1,040,788	0.05%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>



#### 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	2,634	53.77%	1,064,668,622	56.08%
OTHER	73	1.49%	47,245,091	2.49%
SINGLE	2,041	41.66%	755,927,240	39.82%
No Data	151	3.08%	30,646,686	1.61%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





## GreenHouse Funding Pty Ltd - Series 1

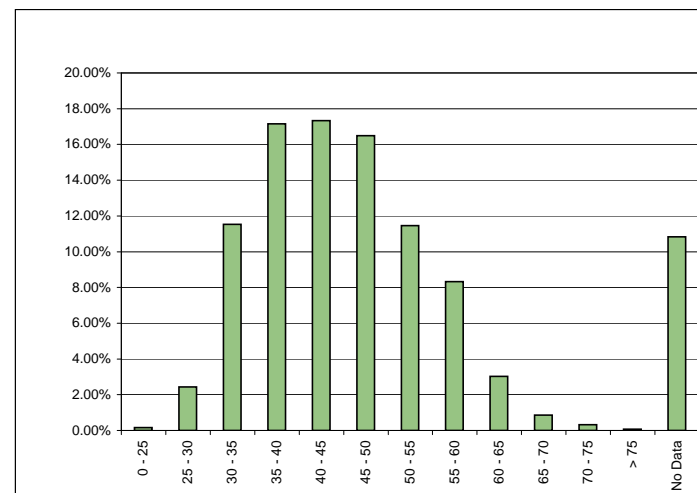
(Private Company incorporated in the Republic of South Africa under number 2006/031853/07)

### Loan Pool Characteristics

30-Apr-2010

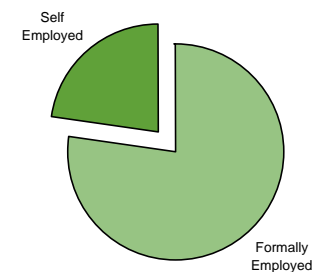
#### Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	8	0.16%	3,207,975	0.17%
25 - 30	122	2.49%	46,141,507	2.43%
30 - 35	503	10.27%	218,754,797	11.52%
35 - 40	778	15.88%	325,516,092	17.15%
40 - 45	810	16.53%	329,158,108	17.34%
45 - 50	796	16.25%	313,209,921	16.50%
50 - 55	580	11.84%	217,455,743	11.45%
55 - 60	418	8.53%	157,925,685	8.32%
60 - 65	187	3.82%	57,540,474	3.03%
65 - 70	56	1.14%	16,258,000	0.86%
70 - 75	23	0.47%	6,247,899	0.33%
> 75	5	0.10%	1,360,305	0.07%
No Data	613	12.51%	205,711,133	10.84%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>



#### 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	3,812	77.81%	1,467,510,714	77.30%
Self Employed	1,087	22.19%	430,976,924	22.70%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





## GreenHouse Funding Pty Ltd - Series 1

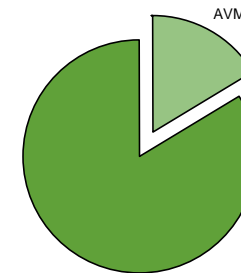
(Private Company incorporated in the Republic of South Africa under number 2006/031853/07)

### Loan Pool Characteristics

30-Apr-2010

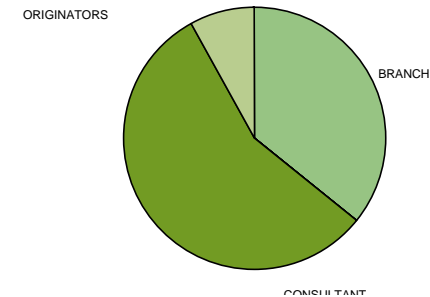
#### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
AVM	1,023	20.88%	310,578,682	16.36%
Internal & External Assessor	3,876	79.12%	1,587,908,956	83.64%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>



#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1,866	38.09%	678,040,215	35.71%
BUSINESS DIRECT	-	0.00%	-	0.00%
CONSULTANT	-	0.00%	-	0.00%
ELECTRONIC BANKING	-	0.00%	-	0.00%
HOMELOANS DIRECT	-	0.00%	-	0.00%
INTERMEDIARY	-	0.00%	-	0.00%
ORIGINATORS	2,518	51.40%	1,067,072,019	56.21%
No Data	515	10.51%	153,375,404	8.08%
<b>Totals</b>	<b>4,899</b>	<b>100%</b>	<b>1,898,487,638</b>	<b>100%</b>





## **GreenHouse Funding Pty Ltd - Series 1**

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