



GreenHouse Funding Pty Ltd - Series 1

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

Investor Report

31-Jan-2008

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-Jan-08
Payment Date	18-Feb-08
Reporting Period / Quarter	1
Reporting Month	2
Interest Period (from)	10-Dec-07
Interest Period (to)	18-Feb-08
Interest Days	70

Contact Details:

Debt Capital Markets	Securitisation Manager
Denzil Bagley	Steven Urry
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Outstanding Notes 31-Jan-2008

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	2039/11/18	2039/11/18	2039/11/18	2039/11/18	2039/11/18
Rating	AAA/Aaa	AAA/Aaa	AA/Aa1	A/Aa3	BBB/A2
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
Class 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%

Interest Payments to Investors per Note	Class A1	Class A2	Class B	Class C	Class D
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 (10 Dec 2007)	11.22%	11.22%	11.22%	11.22%	11.22%
Total Rate	11.467%	11.817%	12.067%	12.317%	13.217%
Interest Days	70	70	70	70	70
Interest Payment	6,399,528	31,886,475	2,267,935	1,795,245	988,559



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Portfolio Information	31-Jan-2008
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Current Loan Balance:	1,999,528,440	Number of Loans	5036
Weighted Average Original LTV:	73.93%	Weighted Average Concession:	1.45%
Weighted Average Current LTV:	70.44%	Weighted Average PTI:	21.95%
Minimum Loan Balance:	(4,338.62)	Maximum Loan Balance:	2,668,133
Minimum Seasoning (Months)	0	Maximum Seasoning (months)	16

Aggregate Outstanding Principal Amount (R Thousand)	Current
Total Pool at Beginning of Period 10-Dec-07	1,999,635
Payments	
Scheduled repayments	(30,252)
Unscheduled repayments	(15,186)
Settlements / Foreclosure Proceeds / Non eligible loans removed	(12,878)
Total Collections	(58,315)
Disbursements	
Further Advances / Withdrawals	13,117
New Loans added during the reporting period	-
Total Disbursements	13,117
Interest and Fees	
Interest Charged	43,961
Fees Charged	90
Other	1,041
Shortfall	45,092
Losses realised	
Total Pool at End of Period 31-Jan-08	1,999,528
Number of Loans	5,036



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Performance Data 31-Jan-2008

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4,871	96.7%	1,938,578,980	97.0%
1-30 days delinquent	136	2.7%	48,872,836	2.4%
31-60 days delinquent	24	0.5%	10,165,596	0.5%
61-90 days delinquent	5	0.1%	1,911,028	0.1%
91-120 days delinquent	-	0.0%	0	0.0%
121 plus	-	0.0%	0	0.0%
Total	5,036	100.0%	1,999,528,440	100.0%

Defaults / Recoveries:

Defaults in period	0
Cumulative Defaults since closing	0
Credit event notices in period	0
Cumulative credit event notices since closing	0
Losses in period	0
Cumulative Losses since closing	0
Recoveries in period	0
Cumulative recoveries since closing	0



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Transaction Triggers

31-Jan-2008

	Reference	Trigger	Current Level	Breached
1	Arrears Reserve	1.00%	0.00%	N
2	Arrears Trigger	2.50%	0.00%	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-Jan-08
	Notes Outstanding + Subloan	2,000,000,000
	Non Written-Off Mortgage Assets	(1,999,528,440)
	Potential Redemption Amount	471,560
	Residual Cashflow after payment of or provision for items one to ten.	(4,743,212)
	Principal Deficiency Value	0



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Redraw and Liquidity position

31-Jan-2008

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	10-Dec-07	31-Jan-08	
Max Redraw	2,297,268	2,294,889	-0.10%
Min Redraw	-	-	0.00%
Ave. Redraw	30,350	30,151	-0.66%
Aggregate Redraw	153,295,497	151,838,937	-0.95%

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

Facility	At Closing	Utilisation in Period	Current facility amount	Reserves	Total amount	LIMIT	Breach
Liquidity	2.75%	0	2.75%	0	2.75%	2.75%	N
Redraw	2.25%	0	2.25%	0	2.25%	2.25%	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 limit 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

31-Jan-2008

#	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%	17.26%	N	17.12%
2	Weighted Ave Yield of Loan Agreements in Pool is not less than 0.2% less than weighted ave yield of initial loan portfolio (concession)	1.65%	1.45%	N	1.45%
3	The current weighted ave LTV has not deteriorated by more than 1% from the weighted ave LTV of the initial portfolio.	71.60%	70.44%	N	59.30%
4	The current weighted average PTI has not deteriorated by more than 1% from the weighted average PTI of the initial portfolio.	23.04%	21.95%	N	22.04%
5	The proportion of Fixed rate loans in the portfolio will not exceed 15% of the principal balances of the portfolio.	15.00%	0.40%	N	0.40%
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%	21.41%	N	21.28%
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%	28.03%	N	28.42%



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Loan Pool Characteristics

31-Jan-2008

Current Balance (Capital Outstanding):

Aggregate Current Balance	1,999,528,439.95
Average Current Balance	397,046.95
Min Current Balance	(4,338.62)
Max Current Balance	2,668,132.51
Max LTV (cur)	102.46%
Min LTV (cur)	-1.94%
Weighted Ave LTV (cur)	70.44%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2,178,956,403.41
Average Total Bond	432,676.01
Min Total Bond	80,000.00
Max Total Bond	3,000,000.00
Max LTV (Original)	100.47%
Min LTV (Original)	11.09%
Weighted Ave LTV (Original)	73.93%

Number of Accounts (at Closing): 5,051

Number of Accounts (Current): 5,036



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Loan Pool Characteristics

31-Jan-2008

Payment to Income Ratio:

Max PTI	35.39%
Min PTI	0.14%
Weighted Ave PTI	21.95%

Bond Maturity (Months to go):

Max Maturity (Months)	302.00
Min Maturity (Months)	34.00
Weighted Ave Maturity (Months)	219.30

Seasoning (Months since inception):

Max Seasoning (Inception)	244.00
Min Seasoning (inception)	7.00
Weighted Ave Seasoning (Inception)	37.44

Seasoning (Months since registration):

Max Seasoning (Registration)	16.00
Min Seasoning (Registration)	-
Weighted Ave Seasoning (Registration)	10.50

Yield (Rate concession):

Max Yield (Concession)	3.50%
Min Yield (Concession)	-2.50%
Weighted Ave Yield (Concession)	1.45%

Yield (Charge Rate):

Max Yield (Charge Rate)	17.00%
Min Yield (Charge Rate)	11.00%
Weighted Ave Yield (Charge Rate)	13.05%



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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	144	2.86%	25	10,361,943	10,376,435	0.52%	14,492
100001 - 200000	1,237	1,208	23.99%	(29)	188,880,418	183,656,261	9.18%	(5,224,157)
200001 - 300000	1,019	1,002	19.90%	(17)	254,311,873	248,943,414	12.45%	(5,368,459)
300001 - 400000	822	807	16.02%	(15)	288,249,971	281,713,598	14.09%	(6,536,373)
400001 - 500000	552	558	11.08%	6	249,373,284	250,957,903	12.55%	1,584,619
500001 - 600000	409	401	7.96%	(8)	226,315,256	221,041,991	11.05%	(5,273,265)
600001 - 700000	281	297	5.90%	16	182,406,416	191,858,744	9.60%	9,452,327
700001 - 800000	188	176	3.49%	(12)	140,847,478	131,272,911	6.57%	(9,574,567)
800001 - 900000	134	144	2.86%	10	114,104,211	122,217,028	6.11%	8,112,816
900001 - 1000000	94	95	1.89%	1	89,932,219	90,661,309	4.53%	729,090
1000001 - 1100000	62	61	1.21%	(1)	65,082,193	64,151,379	3.21%	(930,814)
1100001 - 1200000	35	39	0.77%	4	40,565,323	44,833,111	2.24%	4,267,789
1200001 - 1300000	27	27	0.54%	-	33,896,214	33,926,682	1.70%	30,468
1300001 - 1400000	23	25	0.50%	2	31,155,691	33,943,744	1.70%	2,788,052
1400001 - 1500000	15	13	0.26%	(2)	21,888,108	18,966,414	0.95%	(2,921,693)
1500001 - 1600000	9	9	0.18%	-	14,064,794	13,914,254	0.70%	(150,541)
1600001 - 1700000	4	8	0.16%	4	6,564,165	13,038,396	0.65%	6,474,231
1700001 - 1800000	8	5	0.10%	(3)	14,124,961	8,779,040	0.44%	(5,345,921)
1800001 - 1900000	1	3	0.06%	2	1,803,345	5,473,814	0.27%	3,670,469
1900001 - 2000000	4	2	0.04%	(2)	7,952,377	3,904,483	0.20%	(4,047,894)
> 2000000	8	12	0.24%	4	17,754,631	25,897,530	1.30%	8,142,899
Totals	5,051	5,036	100.00%	(15)	1,999,634,872	1,999,528,440	100.00%	(106,432)

Note: Closing Date: 10-Dec-07

Note: Reporting Date: 31-Jan-08



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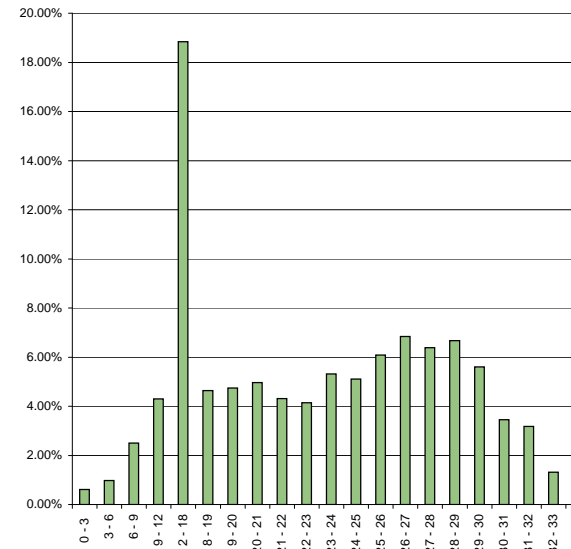
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Loan Pool Characteristics

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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	31	0.62%	12,230,880	0.61%
3 - 6	67	1.33%	19,621,585	0.98%
6 - 9	172	3.42%	49,919,248	2.50%
9 - 12	272	5.40%	85,851,721	4.29%
12 - 18	1,057	20.99%	376,712,813	18.84%
18 - 19	232	4.61%	92,671,239	4.63%
19 - 20	265	5.26%	94,957,823	4.75%
20 - 21	243	4.83%	99,325,147	4.97%
21 - 22	221	4.39%	86,325,437	4.32%
22 - 23	211	4.19%	82,948,342	4.15%
23 - 24	242	4.81%	106,314,130	5.32%
24 - 25	248	4.92%	102,239,008	5.11%
25 - 26	291	5.78%	121,595,582	6.08%
26 - 27	297	5.90%	136,684,378	6.84%
27 - 28	261	5.18%	127,644,096	6.38%
28 - 29	285	5.66%	133,383,771	6.67%
29 - 30	263	5.22%	111,937,954	5.60%
30 - 31	162	3.22%	69,025,496	3.45%
31 - 32	149	2.96%	63,462,690	3.17%
32 - 33	65	1.29%	26,286,490	1.31%
> 33	2	0.04%	390,609	0.02%
Totals	5,036	100%	1,999,528,440	100%





GreenHouse Funding Pty Ltd - Series 1

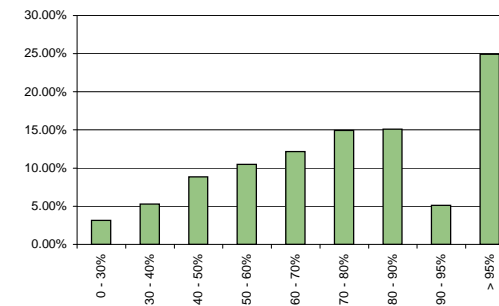
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Loan Pool Characteristics

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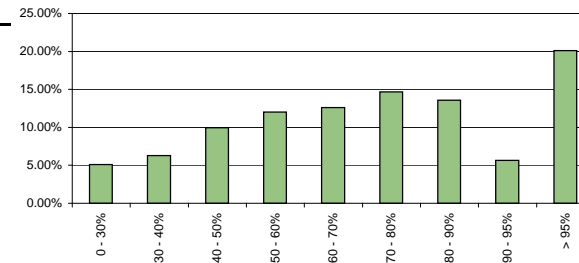
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	333	6.61%	62,900,796	3.15%
30 - 40%	418	8.30%	105,673,712	5.28%
40 - 50%	577	11.46%	176,822,751	8.84%
50 - 60%	572	11.36%	209,390,688	10.47%
60 - 70%	597	11.85%	243,709,079	12.19%
70 - 80%	648	12.87%	298,271,642	14.92%
80 - 90%	636	12.63%	301,896,070	15.10%
90 - 95%	221	4.39%	102,276,111	5.12%
> 95%	1,034	20.53%	498,587,591	24.94%
Totals	5,036	100%	1,999,528,440	100%



Current 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%	541	10.74%	101,996,451	5.10%
30 - 40%	477	9.47%	125,986,702	6.30%
40 - 50%	591	11.74%	199,188,387	9.96%
50 - 60%	600	11.91%	240,223,568	12.01%
60 - 70%	580	11.52%	252,184,360	12.61%
70 - 80%	611	12.13%	293,054,825	14.66%
80 - 90%	570	11.32%	271,606,958	13.58%
90 - 95%	225	4.47%	113,197,270	5.66%
> 95%	841	16.70%	402,089,920	20.11%
Totals	5,036	100%	1,999,528,440	100%





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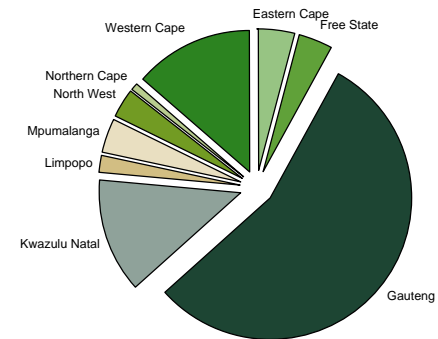
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Loan Pool Characteristics

31-Jan-2008

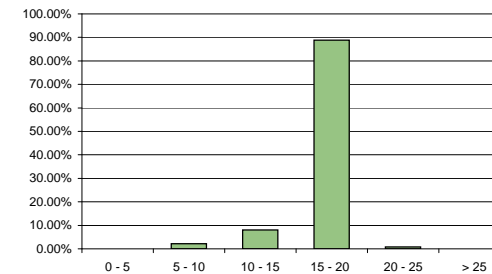
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	266	5.28%	83,275,189	4.16%
Free State	246	4.88%	76,975,395	3.85%
Gauteng	2,488	49.40%	1,107,386,361	55.38%
Kwazulu Natal	718	14.26%	256,348,150	12.82%
Limpopo	117	2.32%	39,201,533	1.96%
Mpumalanga	197	3.91%	78,955,350	3.95%
North West	194	3.85%	66,916,502	3.35%
Northern Cape	56	1.11%	16,912,350	0.85%
Western Cape	747	14.83%	271,417,439	13.57%
NO Data	7	0.14%	2,140,172	0.11%
Totals	5,036	100%	1,999,528,440	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	3	0.06%	365,418	0.02%
5 - 10	197	3.91%	44,477,127	2.22%
10 - 15	575	11.42%	160,009,011	8.00%
15 - 20	4,233	84.05%	1,776,583,429	88.85%
20 - 25	27	0.54%	17,543,269	0.88%
> 25	1	0.02%	550,185	0.03%
Totals	5,036	100%	1,999,528,440	100%





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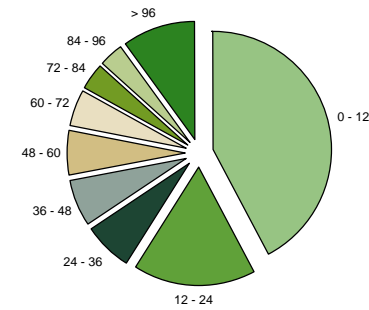
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Loan Pool Characteristics

31-Jan-2008

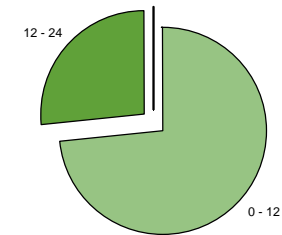
Seasoning since inception:

Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	1,980	39.32%	844,751,086	42.25%
12 - 24	741	14.71%	330,982,960	16.55%
24 - 36	268	5.32%	134,428,408	6.72%
36 - 48	298	5.92%	127,784,302	6.39%
48 - 60	292	5.80%	121,493,224	6.08%
60 - 72	280	5.56%	100,842,693	5.04%
72 - 84	233	4.63%	71,702,006	3.59%
84 - 96	194	3.85%	66,110,992	3.31%
> 96	750	14.89%	201,432,770	10.07%
Totals	5,036	100%	1,999,528,440	100%



Seasoning since registration:

Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	3,661	72.70%	1,464,263,316	73.23%
12 - 24	1,375	27.30%	535,265,124	26.77%
24 - 36	-	0.00%	-	0.00%
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	5,036	100%	1,999,528,440	100%





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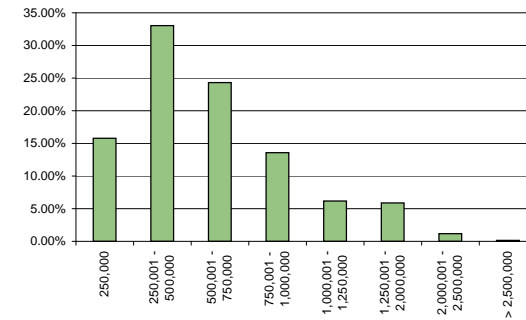
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Loan Pool Characteristics

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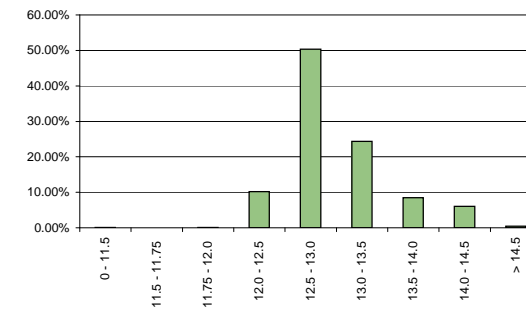
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250,000	1,888	37.49%	315,183,098	15.76%
250,001 - 500,000	1,831	36.36%	660,464,513	33.03%
500,001 - 750,000	799	15.87%	486,028,013	24.31%
750,001 - 1,000,000	314	6.24%	271,023,968	13.55%
1,000,001 - 1,250,000	112	2.22%	123,725,858	6.19%
1,250,001 - 2,000,000	80	1.59%	117,205,460	5.86%
2,000,001 - 2,500,000	11	0.22%	23,229,397	1.16%
> 2,500,000	1	0.02%	2,668,133	0.13%
Totals	5,036	100%	1,999,528,440	100%



Interest Rate Distribution (Prime = 14.5%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 11.5	2	0.04%	1,408,243	0.07%
11.5 - 11.75	-	0.00%	-	0.00%
11.75 - 12.0	2	0.04%	1,651,700	0.08%
12.0 - 12.5	238	4.73%	203,128,621	10.16%
12.5 - 13.0	1,850	36.74%	1,006,277,078	50.33%
13.0 - 13.5	1,449	28.77%	487,630,398	24.39%
13.5 - 14.0	790	15.69%	169,572,717	8.48%
14.0 - 14.5	637	12.65%	121,098,117	6.06%
> 14.5	68	1.35%	8,761,566	0.44%
Totals	5,036	100%	1,999,528,440	100%



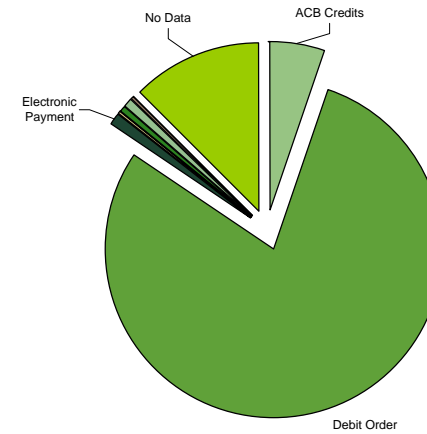
GreenHouse Funding Pty Ltd - Series 1

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Loan Pool Characteristics 31-Jan-2008

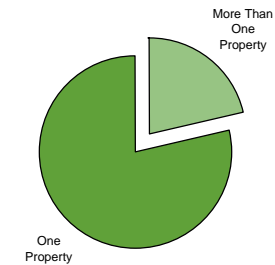
Billing Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
ACB Credits	385	7.64%	105,001,518	5.25%
Debit Order	3,644	72.36%	1,585,649,371	79.30%
Electronic Payment	40	0.79%	22,180,999	1.11%
Internally Affected	1	0.02%	92,090	0.00%
Ned CRredits / Hyphen	8	0.16%	2,169,485	0.11%
Payment Investment	1	0.02%	469,244	0.02%
Salary Scheme	-	0.00%	-	0.00%
Scheme Payments	-	0.00%	-	0.00%
Sundry Credits	34	0.68%	11,339,862	0.57%
Teller - Cash	64	1.27%	18,443,044	0.92%
Teller - Cash & Cheque	13	0.26%	3,802,096	0.19%
Teller - Cheque	-	0.00%	-	0.00%
No Data	846	16.80%	250,380,731	12.52%
Totals	5,036	100%	1,999,528,440	100%



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	975	19.36%	428,040,489	21.41%
One Property	4,061	80.64%	1,571,487,951	78.59%
Totals	5,036	100%	1,999,528,440	100%



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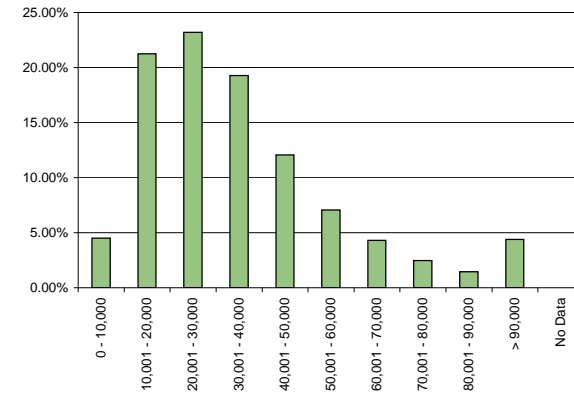
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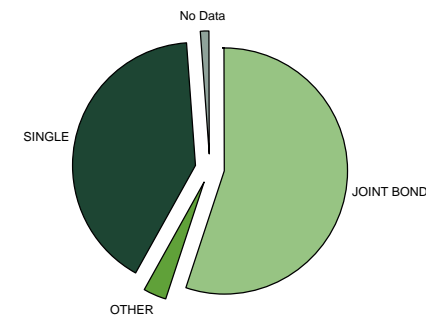
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	620	12.31%	90,045,243	4.50%
10,001 - 20,000	1,698	33.72%	424,655,161	21.24%
20,001 - 30,000	1,151	22.86%	464,094,777	23.21%
30,001 - 40,000	717	14.24%	385,102,145	19.26%
40,001 - 50,000	374	7.43%	241,482,393	12.08%
50,001 - 60,000	187	3.71%	141,239,833	7.06%
60,001 - 70,000	101	2.01%	86,171,574	4.31%
70,001 - 80,000	61	1.21%	49,612,294	2.48%
80,001 - 90,000	25	0.50%	29,149,190	1.46%
> 90,000	101	2.01%	87,783,093	4.39%
No Data	1	0.02%	192,737	0.01%
Totals	5,036	100%	1,999,528,440	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	2,703	53.67%	1,097,659,882	54.90%
OTHER	104	2.07%	64,787,558	3.24%
SINGLE	2,181	43.31%	816,394,785	40.83%
No Data	48	0.95%	20,686,214	1.03%
Totals	5,036	100%	1,999,528,440	100%



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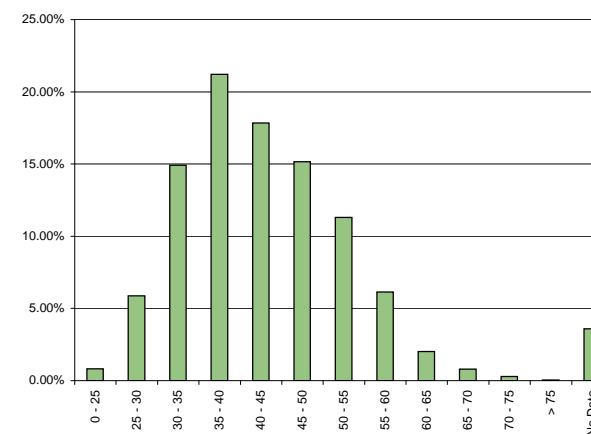
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Loan Pool Characteristics

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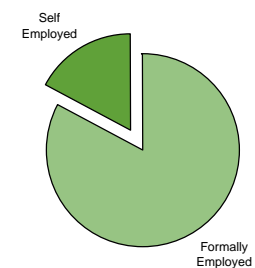
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	42	0.83%	16,197,467	0.81%
25 - 30	287	5.70%	117,400,502	5.87%
30 - 35	701	13.92%	298,379,320	14.92%
35 - 40	1,026	20.37%	423,882,671	21.20%
40 - 45	932	18.51%	356,752,031	17.84%
45 - 50	819	16.26%	303,040,559	15.16%
50 - 55	580	11.52%	226,173,787	11.31%
55 - 60	336	6.67%	122,845,562	6.14%
60 - 65	127	2.52%	40,505,050	2.03%
65 - 70	37	0.73%	16,041,344	0.80%
70 - 75	15	0.30%	5,556,466	0.28%
> 75	3	0.06%	986,869	0.05%
No Data	131	2.60%	71,766,812	3.59%
Totals	5,036	100%	1,999,528,440	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	4,329	85.96%	1,654,427,755	82.74%
Self Employed	707	14.04%	345,100,685	17.26%
Totals	5,036	100%	1,999,528,440	100%



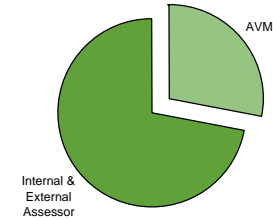
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Loan Pool Characteristics **31-Jan-2008**

Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
AVM	1,601	31.79%	560,407,764	28.03%
Internal & External Assessor	3,435	68.21%	1,439,120,676	71.97%
Totals	5,036	100%	1,999,528,440	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	1,903	37.79%	692,883,442	34.65%
BUSINESS DIRECT	1	0.02%	420,837	0.02%
CONSULTANT	334	6.63%	117,638,898	5.88%
ELECTRONIC BANKING	9	0.18%	4,247,412	0.21%
HOMELOANS DIRECT	1	0.02%	846,074	0.04%
INTERMEDIARY	3	0.06%	1,455,301	0.07%
ORIGINATORS	2,737	54.35%	1,161,350,261	58.08%
No Data	48	0.95%	20,686,214	1.03%
Totals	5,036	100%	1,999,528,440	100%

