



GreenHouse Funding Pty Ltd - Series 1

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

Investor Report

31-Oct-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-Oct-09
Payment Date	18-Nov-09
Reporting Period / Quarter	8
Reporting Month	23
Interest Period (from)	18-Aug-09
Interest Period (to)	18-Nov-09
Interest Days	92

Contact Details:

Debt Capital Markets	Securitisation Manager
Denzil Bagley	Steven Urry
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Outstanding Notes & Subordinated Loans

31-Oct-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 August 2009)	7.129%	7.129%	7.129%	7.129%	7.129%
Total Rate	7.379%	7.729%	7.979%	8.229%	9.129%
Interest Days	92	92	92	92	92
Interest Payment	5,412,345	27,410,210	1,970,922	1,576,361	897,393

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-Oct-2009
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Current Loan Balance:	2,007,076,353	Number of Loans	5065
Weighted Average Original LTV:	73.99%*	Weighted Average Concession:	1.41%
Weighted Average Current LTV:	72.49%*	Weighted Average PTI:	19.36%

Aggregate Outstanding Principal Amount (R Thousand)		Current
Total Pool at Beginning of Period	31-Jul-09	1,994,106,604
Payments		
Scheduled repayments		(48,439,154)
Unscheduled repayments		(66,337,542)
Settlements / Foreclosure Proceeds /Non eligible loans removed		(20,777,636)
Total Collections		(135,554,331)
Disbursements		
Further Advances / Withdrawals		52,456,921
New Loans added during the reporting period		46,488,817
Total Disbursements		98,945,738
Interest and Fees		
Interest Charged		45,815,014
Fees Charged		605,242
Insurance Charged		3,158,087
Total Charges		49,578,343
Losses realised		
Total Pool at End of Period	30-Oct-09	2,007,076,353

* Note -The WALTV includes the potential REDRAWS



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Performance Data

31-Oct-2009

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4,749	93.8%	1,849,292,122	92.1%
1-30 days delinquent	113	2.2%	49,113,364	2.4%
31-60 days delinquent	61	1.2%	29,377,609	1.5%
61-90 days delinquent	44	0.9%	27,466,868	1.4%
91-120 days delinquent	30	0.6%	15,223,738	0.76%
121 plus	68	1.3%	36,602,651	1.82%
Total	5,065	100.0%	2,007,076,353	100.0%

Defaults / Recoveries / Losses:

	Number	Rand Value
Defaults at the end the period	98	51,826,390
Cumulative Defaults since closing	145	72,848,335
Foreclosures at the end of the period	5	3,869,760
Cumulative foreclosures since closing	89	47,070,107
Losses at the end of the period	3	11,149
Cumulative Losses since closing	6	129,726
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

31-Oct-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%	2.58%	10,587,702	10,587,702

Note: Since the current level of arrears has exceeded 2.5%, a Class B Principal Lock Out has occurred. This has no immediate impact on any of the noteholders.

Reference	Trigger	Current Level	Breached	
2	Arrears Trigger	2.50%	2.31%	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-Oct-09
	Notes Outstanding + Subloan	2,000,000,000
	Non Written-Off Mortgage Assets	(2,007,076,353)
	Potential Redemption Amount	(7,076,353)
	Residual Cashflow after payment of or provision for items one to ten.	(52,321,612)
	Principal Deficiency Value	0



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Redraw and Liquidity position

31-Oct-2009

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	10-Dec-07	31-Oct-09	
Max Redraw	2,297,501	2,325,263	1.21%
Min Redraw	-	0	0.00%
Ave. Redraw	29,800	50,203	68.47%
Aggregate Redraw	150,519,853	254,279,404	68.93%

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.



GreenHouse Funding Pty Ltd - Series 1

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

Portfolio Covenants

31-Oct-2009

#	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%	22.64%	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%	1.41%	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%	72.49%	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%	19.36%	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%	16.90%	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%	17.24%	N	23.14%

* Note 3 -The WALTV includes the potential REDRAWS



GreenHouse Funding Pty Ltd - Series 1

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Loan Pool Characteristics

31-Oct-2009

Current Balance (Capital Outstanding):

Aggregate Current Balance	2,007,076,353.33
Average Current Balance	396,263.84
Min Current Balance	(13,669.67)
Max Current Balance	3,053,607.64
Weighted Ave LTV (cur) (Including redraws)	72.49%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2,338,551,704.50
Average Total Bond	461,708.14
Min Total Bond	80,000.00
Max Total Bond	3,340,000.00
Weighted Ave LTV (Original) (Including redraws)	73.99%

Number of Accounts (at Closing):

Number of Accounts (Current):



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

Loan Pool Characteristics

31-Oct-2009

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	365	7.21%	246	10,361,943	18,529,219	0.92%	8,167,276
100001 - 200000	1,237	1,159	22.88%	(78)	188,880,418	175,367,554	8.74%	(13,512,865)
200001 - 300000	1,019	919	18.14%	(100)	254,311,873	227,089,801	11.31%	(27,222,072)
300001 - 400000	823	675	13.33%	(148)	288,570,036	235,408,436	11.73%	(53,161,600)
400001 - 500000	552	592	11.69%	40	249,373,284	265,733,538	13.24%	16,360,253
500001 - 600000	408	426	8.41%	18	225,781,885	233,996,460	11.66%	8,214,575
600001 - 700000	281	290	5.73%	9	182,406,416	188,530,673	9.39%	6,124,257
700001 - 800000	188	175	3.46%	(13)	140,847,478	130,682,328	6.51%	(10,165,150)
800001 - 900000	134	115	2.27%	(19)	114,104,211	97,077,178	4.84%	(17,027,033)
900001 - 1000000	94	113	2.23%	19	89,932,219	107,157,000	5.34%	17,224,781
1000001 - 1100000	62	43	0.85%	(19)	65,082,193	45,051,142	2.24%	(20,031,051)
1100001 - 1200000	35	43	0.85%	8	40,565,323	49,398,444	2.46%	8,833,121
1200001 - 1300000	27	39	0.77%	12	33,896,214	48,593,400	2.42%	14,697,186
1300001 - 1400000	23	28	0.55%	5	31,155,691	37,863,327	1.89%	6,707,635
1400001 - 1500000	15	25	0.49%	10	21,888,108	36,155,791	1.80%	14,267,684
1500001 - 1600000	9	14	0.28%	5	14,064,794	21,545,350	1.07%	7,480,556
1600001 - 1700000	4	4	0.08%	-	6,564,165	6,559,312	0.33%	(4,853)
1700001 - 1800000	8	9	0.18%	1	14,124,961	15,702,893	0.78%	1,577,933
1800001 - 1900000	1	10	0.20%	9	1,803,345	18,620,277	0.93%	16,816,932
1900001 - 2000000	4	6	0.12%	2	7,952,377	11,717,330	0.58%	3,764,953
> 2000000	8	15	0.30%	7	17,754,631	36,296,900	1.81%	18,542,269
Totals	5,051	5,065	100.00%	14	1,999,421,566	2,007,076,353	100.00%	7,654,787



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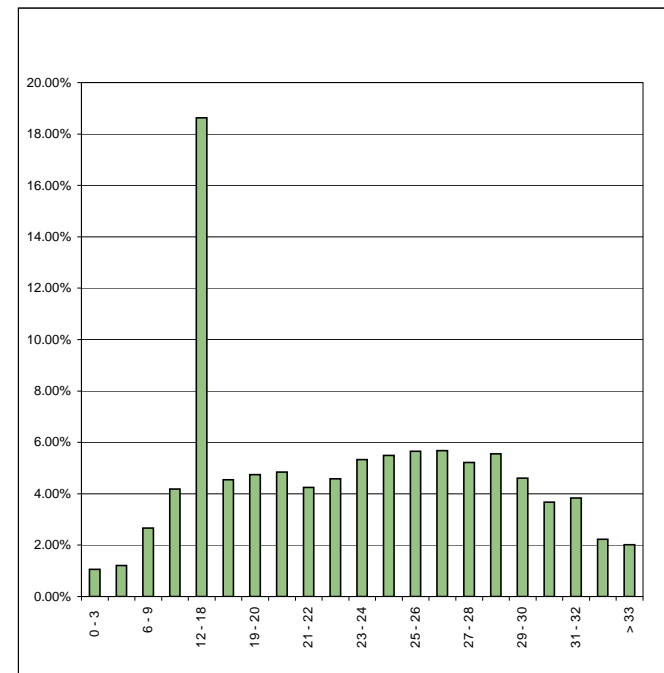
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Loan Pool Characteristics

31-Oct-2009

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	49	0.97%	21,201,111	1.06%
3 - 6	91	1.80%	24,334,301	1.21%
6 - 9	176	3.47%	53,548,619	2.67%
9 - 12	280	5.53%	83,991,527	4.18%
12 - 18	1,065	21.03%	373,843,395	18.63%
18 - 19	227	4.48%	91,256,247	4.55%
19 - 20	259	5.11%	95,330,213	4.75%
20 - 21	241	4.76%	97,168,568	4.84%
21 - 22	220	4.34%	85,207,282	4.25%
22 - 23	225	4.44%	91,872,155	4.58%
23 - 24	236	4.66%	106,927,609	5.33%
24 - 25	243	4.80%	110,282,420	5.49%
25 - 26	265	5.23%	113,565,543	5.66%
26 - 27	268	5.29%	113,911,385	5.68%
27 - 28	217	4.28%	104,851,244	5.22%
28 - 29	245	4.84%	111,432,613	5.55%
29 - 30	230	4.54%	92,413,952	4.60%
30 - 31	181	3.57%	73,838,884	3.68%
31 - 32	179	3.53%	76,983,525	3.84%
32 - 33	103	2.03%	44,698,262	2.23%
> 33	65	1.28%	40,417,498	2.01%
Totals	5,065	100%	2,007,076,353	100%





GreenHouse Funding Pty Ltd - Series 1

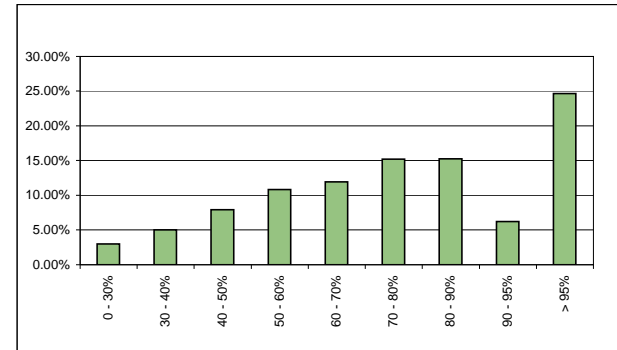
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Loan Pool Characteristics

31-Oct-2009

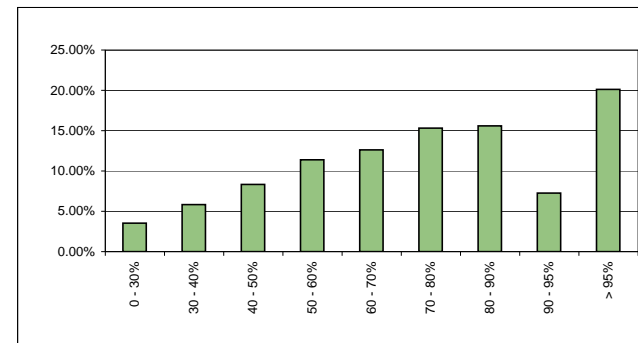
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	332	6.55%	59,696,329	2.97%
30 - 40%	414	8.17%	100,702,526	5.02%
40 - 50%	581	11.47%	159,023,141	7.92%
50 - 60%	614	12.12%	217,508,086	10.84%
60 - 70%	616	12.16%	239,527,241	11.93%
70 - 80%	653	12.89%	304,834,706	15.19%
80 - 90%	636	12.56%	306,311,923	15.26%
90 - 95%	256	5.05%	124,530,561	6.20%
> 95%	963	19.01%	494,941,840	24.66%
Totals	5,065	100%	2,007,076,353	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%	390	7.70%	71,166,621	3.55%
30 - 40%	466	9.20%	116,741,543	5.82%
40 - 50%	588	11.61%	167,023,631	8.32%
50 - 60%	637	12.58%	228,838,478	11.40%
60 - 70%	622	12.28%	252,956,508	12.60%
70 - 80%	651	12.85%	307,775,705	15.33%
80 - 90%	646	12.75%	312,982,739	15.59%
90 - 95%	266	5.25%	145,504,465	7.25%
> 95%	799	15.77%	404,086,664	20.13%
Totals	5,065	100%	2,007,076,353	100%





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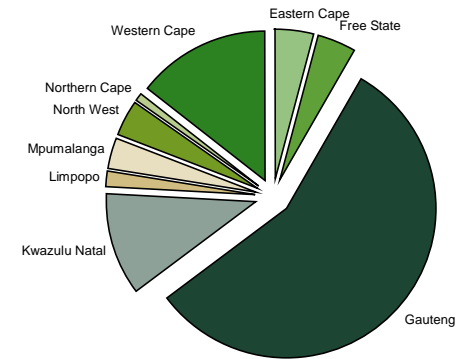
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Loan Pool Characteristics

31-Oct-2009

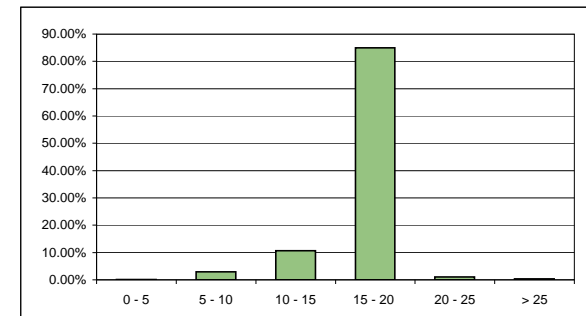
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	273	5.39%	81,475,109	4.06%
Free State	239	4.72%	79,594,577	3.97%
Gauteng	2,527	49.89%	1,093,729,493	54.49%
Kwazulu Natal	638	12.60%	215,893,118	10.76%
Limpopo	107	2.11%	35,098,581	1.75%
Mpumalanga	171	3.38%	64,656,531	3.22%
North West	207	4.09%	72,761,857	3.63%
Northern Cape	56	1.11%	18,254,055	0.91%
Western Cape	722	14.25%	280,277,956	13.96%
NO Data	125	2.47%	65,335,075	3.26%
Totals	5,065	100%	2,007,076,353	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	18	0.36%	1,809,600	0.09%
5 - 10	289	5.71%	57,895,508	2.88%
10 - 15	704	13.90%	213,318,542	10.63%
15 - 20	3,998	78.93%	1,704,882,222	84.94%
20 - 25	39	0.77%	21,869,495	1.09%
> 25	17	0.34%	7,300,986	0.36%
Totals	5,065	100%	2,007,076,353	100%





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Loan Pool Characteristics

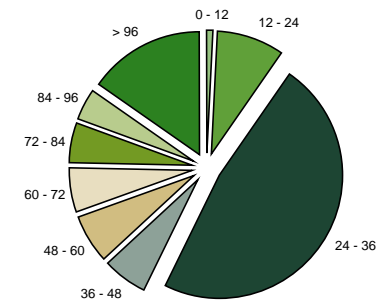
31-Oct-2009

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

Weighted Average Seasoning Since Inception

56 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	22	0.43%	16,072,526	0.80%
12 - 24	359	7.09%	177,162,202	8.83%
24 - 36	2,329	45.98%	953,769,837	47.52%
36 - 48	234	4.62%	117,859,837	5.87%
48 - 60	251	4.96%	128,110,577	6.38%
60 - 72	281	5.55%	118,906,265	5.92%
72 - 84	252	4.98%	102,860,500	5.12%
84 - 96	236	4.66%	85,776,642	4.27%
> 96	1,101	21.74%	306,557,968	15.27%
Totals	5,065	100%	2,007,076,353	100%

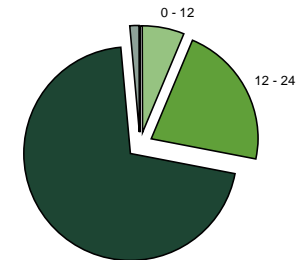


Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration

27 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	228	4.50%	127,411,477	6.35%
12 - 24	932	18.40%	436,434,082	21.74%
24 - 36	3,824	75.50%	1,414,817,092	70.49%
36 - 48	81	1.60%	28,413,702	1.42%
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	5,065	100%	2,007,076,353	100%





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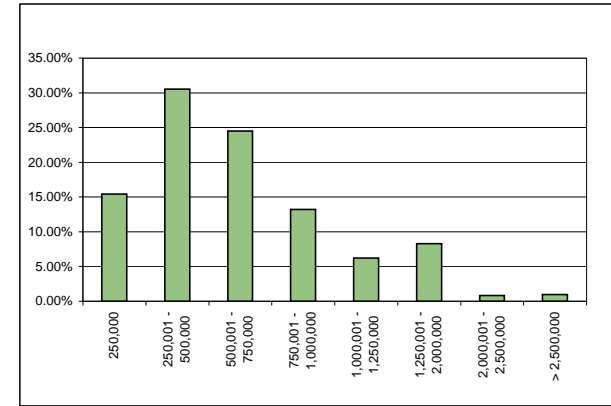
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Loan Pool Characteristics

31-Oct-2009

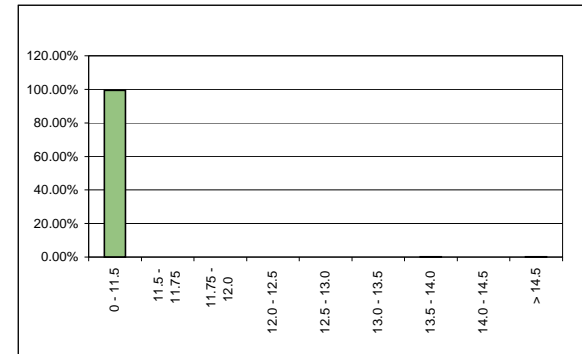
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250,000	2,037	40.22%	309,496,356	15.42%
250,001 - 500,000	1,673	33.03%	612,632,192	30.52%
500,001 - 750,000	812	16.03%	492,077,727	24.52%
750,001 - 1,000,000	307	6.06%	265,365,911	13.22%
1,000,001 - 1,250,000	111	2.19%	125,124,249	6.23%
1,250,001 - 2,000,000	110	2.17%	166,083,018	8.27%
2,000,001 - 2,500,000	8	0.16%	16,965,609	0.85%
> 2,500,000	7	0.14%	19,331,291	0.96%
Totals	5,065	100%	2,007,076,353	100%



Interest Rate Distribution (Prime = 10.5%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 11.5	5,038	99.47%	1,996,620,501	99.48%
11.5 - 11.75	-	0.00%	-	0.00%
11.75 - 12.0	2	0.04%	234,473	0.01%
12.0 - 12.5	4	0.08%	742,172	0.04%
12.5 - 13.0	3	0.06%	379,548	0.02%
13.0 - 13.5	2	0.04%	955,452	0.05%
13.5 - 14.0	6	0.12%	3,642,793	0.18%
14.0 - 14.5	3	0.06%	1,815,471	0.09%
> 14.5	7	0.14%	2,685,942	0.13%
Totals	5,065	100%	2,007,076,353	100%





GreenHouse Funding Pty Ltd - Series 1

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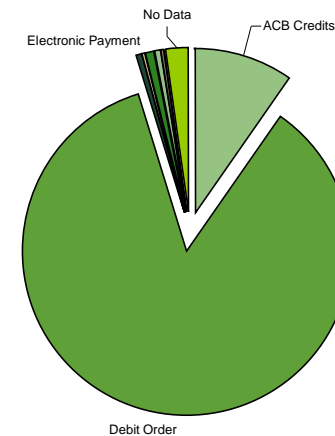
Loan Pool Characteristics

31-Oct-2009

Billing Method:

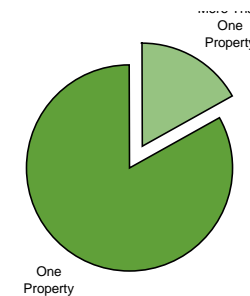
Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
ACB Credits	821	16.21%	192,874,794	9.61%
Debit Order	3,952	78.03%	1,717,020,981	85.55%
Electronic Payment	33	0.65%	14,577,031	0.73%
Internally Affected	-	0.00%	-	0.00%
Ned CRredits / Hyphen	7	0.14%	2,362,852	0.12%
Payment Investment	-	0.00%	-	0.00%
Salary Scheme	9	0.18%	1,687,553	0.08%
Scheme Payments	-	0.00%	-	0.00%
Sundry Credits	39	0.77%	15,797,083	0.79%
Teller - Cash	59	1.16%	15,269,182	0.76%
Teller - Cash & Cheque	11	0.22%	4,203,237	0.21%
Teller - Cheque	-	0.00%	-	0.00%
No Data	134	2.65%	43,283,640	2.16%
Totals	5,065	100%	2,007,076,353	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	790	15.60%	339,239,981	16.90%
One Property	4,275	84.40%	1,667,836,372	83.10%
Totals	5,065	100%	2,007,076,353	100%





GreenHouse Funding Pty Ltd - Series 1

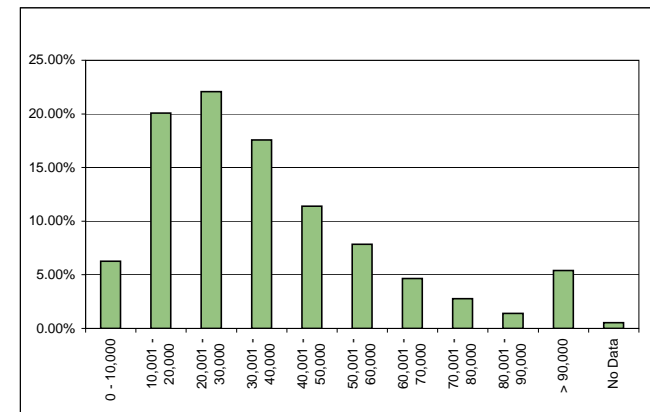
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Loan Pool Characteristics

31-Oct-2009

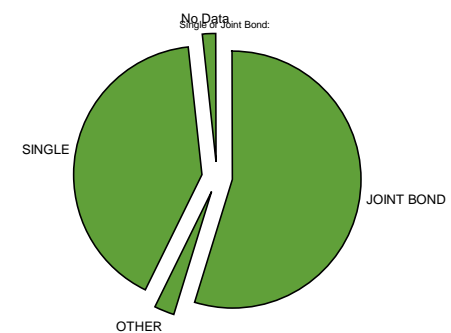
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	667	13.17%	125,678,198	6.26%
10,001 - 20,000	1,658	32.73%	402,765,776	20.07%
20,001 - 30,000	1,139	22.49%	442,990,853	22.07%
30,001 - 40,000	689	13.60%	352,894,024	17.58%
40,001 - 50,000	370	7.31%	228,981,150	11.41%
50,001 - 60,000	207	4.09%	157,335,014	7.84%
60,001 - 70,000	108	2.13%	93,641,887	4.67%
70,001 - 80,000	66	1.30%	55,404,041	2.76%
80,001 - 90,000	29	0.57%	28,386,204	1.41%
> 90,000	114	2.25%	108,257,418	5.39%
No Data	18	0.36%	10,741,787	0.54%
Totals	5,065	100%	2,007,076,353	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	2,672	52.75%	1,100,507,087	54.83%
OTHER	75	1.48%	49,327,420	2.46%
SINGLE	2,160	42.65%	823,834,390	41.05%
No Data	158	3.12%	33,407,457	1.66%
Totals	5,065	100%	2,007,076,353	100%





GreenHouse Funding Pty Ltd - Series 1

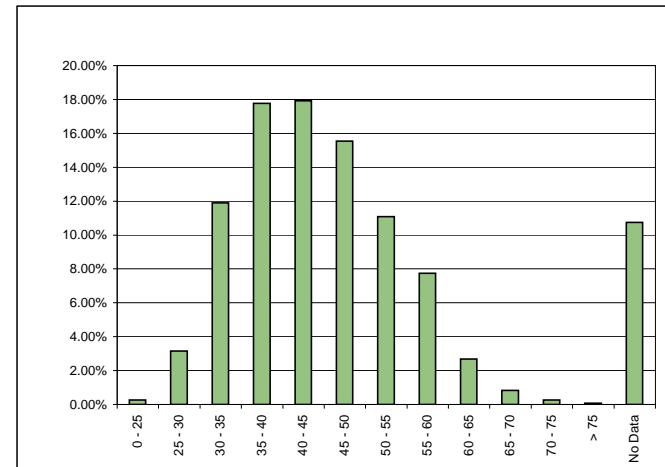
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Loan Pool Characteristics

31-Oct-2009

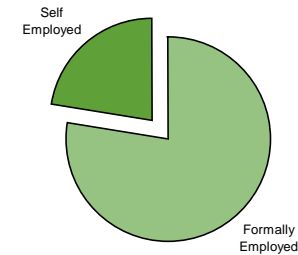
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	15	0.30%	5,465,575	0.27%
25 - 30	163	3.22%	63,267,361	3.15%
30 - 35	537	10.60%	238,751,223	11.90%
35 - 40	836	16.51%	356,623,051	17.77%
40 - 45	846	16.70%	359,666,666	17.92%
45 - 50	807	15.93%	312,087,968	15.55%
50 - 55	572	11.29%	222,502,796	11.09%
55 - 60	405	8.00%	155,585,337	7.75%
60 - 65	173	3.42%	53,756,120	2.68%
65 - 70	53	1.05%	16,831,947	0.84%
70 - 75	17	0.34%	5,158,942	0.26%
> 75	5	0.10%	1,669,236	0.08%
No Data	636	12.56%	215,710,129	10.75%
Totals	5,065	100%	2,007,076,353	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	3,941	77.81%	1,552,699,360	77.36%
Self Employed	1,124	22.19%	454,376,994	22.64%
Totals	5,065	100%	2,007,076,353	100%





GreenHouse Funding Pty Ltd - Series 1

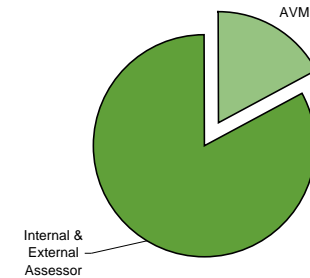
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Loan Pool Characteristics

31-Oct-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	1,087	21.46%	345,976,715	17.24%
Internal & External Assessor	3,978	78.54%	1,661,099,638	82.76%
Totals	5,065	100%	2,007,076,353	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	1,927	38.05%	719,853,516	35.87%
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	2,608	51.49%	1,130,497,858	56.33%
No Data	530	10.46%	156,724,979	7.81%
Totals	5,065	100%	2,007,076,353	100%

