

EXHIBIT 99.1

**NEW ISSUE OR ISSUES
BACKED BY NEWLY ORIGINATED OR SEASONED
HYBRID ADJUSTABLE-RATE MORTGAGE LOANS**

**WAMU ASSET ACCEPTANCE CORP.
DEPOSITOR**

**WASHINGTON MUTUAL BANK.
SERVICER**

WAMU MORTGAGE PASS-THROUGH CERTIFICATES

**OF ONE OR MORE SERIES TO BE DESIGNATED,
ISSUED IN ONE OR MORE TRANSACTIONS
PURSUANT TO A REGISTRATION STATEMENT ON FORM S-3,
COMMISSION FILE NO. 333-123034**

**DEUTSCHE BANK NATIONAL TRUST COMPANY,
TRUSTEE**

**WAMU CAPITAL CORP.
UNDERWRITER**

NOVEMBER 23 , 2005

This information is furnished to you solely by WaMu Capital Corp. acting as underwriter and not acting as agent for the issuer or its other affiliates in connection with the proposed transaction. WaMu Capital Corp. is an affiliate of WaMu Asset Acceptance Corp. and Washington Mutual Bank.

Securities that may be offered in connection with the mortgage loans described herein may not be appropriate for all investors. Prospective investors in securities that may be offered should read the relevant documents filed, or to be filed, with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website, from WaMu Capital Corp., as underwriter, or from WaMu Asset Acceptance Corp., as issuer. If one or more series is to be issued, once available, the related final prospectus and prospectus supplement may be obtained by contacting Brian Caddigan, WaMu Capital Corp., telephone number 212-702-6910, or Thomas G. Hardy, WaMu Capital Corp., telephone number 206-554-2411.

WaMu Capital Corp. is considering the possibility of structuring and executing one or more residential mortgage-backed securities transactions that may involve the issuance by WaMu Asset Acceptance Corp. of mortgage pass-through certificates backed by a pool or pools of mortgage loans with characteristics similar to those described herein (the "5/1, 7/1 or 10/1 Hybrid ARMs"). Although a registration statement (Securities and Exchange Commission File No. 333-123034, including a prospectus) relating to the potential offering or offerings discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to any potential offering discussed in this communication has not been filed with the Securities and Exchange Commission.

The information contained herein summarizes certain information about mortgage loans with provisions similar to those that may be pooled as part of one or more such hypothetical offerings as currently contemplated in connection with preliminary discussions with potential investors. Such information does not purport to be a complete description of all of the material terms of any potential transaction or issuance of mortgage-backed securities that may finally be consummated. In connection with any such offering, WaMu Capital Corp. may prepare and deliver to potential investors collateral term sheets, structural term sheets and/or a prospectus supplement and prospectus relating to any specific transaction, all of which will contain information specific to the pool of mortgage loans and the related securities being offered in any

transaction. Potential investors are strongly urged to review such materials prior to making an investment decision in any such actual offering.

With respect to any transaction, WaMu Asset Acceptance Corp. will acquire the mortgage loans from one or more affiliates, including Washington Mutual Bank. The mortgage loans will be newly originated or seasoned adjustable rate mortgage loans originated by such affiliates. One portion of the mortgage loans is indexed on the annual yields on actively traded United States Securities adjusted to a constant maturity of one year as published by the Federal Reserve Board in the Federal Reserve Statistical Release entitled "Selected Interest Rates (H.15)(519)." Another portion of the mortgage loans is indexed on the average of interbank offered rates for one-year U.S. denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The remaining loans are indexed to a variety of other rates.

All the mortgage loans accrue interest at an interest rate which adjusts monthly an initial fixed rate period of five, seven or ten years, based upon the CMT index, the LIBOR index or another index, as applicable. After the initial fixed interest rate period, the interest rate for each mortgage loan will adjust monthly to equal the sum of the related index and the margin, as described below. The mortgage loans are subject to a periodic rate adjustment cap. All of the mortgage loans are subject to a maximum interest rate.

All collateral information contained herein is as of the statistical calculation date of September 30, 2005. The statistical calculation date for the one or more specific transactions being considered will reflect the composition of the mortgage pool selected for each specific transaction as of such date. The composition of any such mortgage pool or pools will differ from the mortgage pool described herein and may have characteristics different than those presented in the tables contained herein.

As of the date hereof, Washington Mutual Bank was servicing similar mortgage loans backing mortgage-backed securities that were publicly offered by WaMu Asset Acceptance Corp.'s or its affiliate Washington Mutual Mortgage Securities Corp. These securities include the WaMu Mortgage Pass-Through Certificates of the following series:

2002-AR1
2002-AR3
2002-AR4
2002-AR5
2002-AR7
2002-AR8
2002-AR10
2002-AR11
2002-AR12
2002-AR13
2002-AR14
2002-AR15
2002-AR16
2002-AR18
2002-AR19
2003-AR1
2003-AR2
2003-AR3
2003-AR4
2003-AR5
2003-AR6
2003-AR7
2003-AR8
2003-AR9
2003-AR10

2003-AR11
 2003-AR12
 2004-AR1
 2004-AR3
 2004-AR4
 2004-AR5
 2004-AR7
 2004-AR9
 2004-AR11
 2004-AR14
 2005-AR3
 2005-AR4
 2005-AR5
 2005-AR7
 2005-AR10
 2005-AR12
 2005-AR14

Information regarding certain characteristics of the mortgage loans in the various pools underlying such securities is available in the final prospectus supplement for the related transaction through the Securities and Exchange Commission's EDGAR database.

The future delinquency, loss, foreclosure and prepayment characteristics of the mortgage loans described herein and of any pool of mortgage loans backing securities subsequently offered by WaMu Asset Acceptance Corp. pursuant to one or more securities transactions will differ, and may differ significantly, from the characteristics summarized herein. There can be no assurance that the characteristics of any pool of mortgage loans backing securities to be offered will resemble historical experience to date of the mortgage loans described herein at any time in the future. Investors are strongly cautioned to make their own assessments of possible future performance.

Unless specifically noted, the following tables include all mortgage loans serviced by Washington Mutual Bank that meet the following criteria: adjustable rate mortgage loans with a CMT index or a LIBOR index or other index that have payments which adjust annually after an initial fixed rate period equal to or greater than five years and which were originated by Washington Mutual Bank or an affiliate. The tables exclude mortgage loans that were not active as of September 30, 2005.

%30 #	percentage of mortgage loans 30 days delinquent by count
%30\$	WA percentage of mortgage loans 30 days delinquent by balance
%60 #	percentage of mortgage loans 60 days delinquent by count
%60\$	WA percentage of mortgage loans 60 days delinquent by balance
DQ60+ %	percentage of mortgage loans 90 or more days delinquent by count
Age	WA number of months from origination to September 30, 2005

CO_Refi	cash-out refinance
CPR	constant prepayment rate, equivalent to a constant annual percentage of the voluntary partial and full prepayments divided by the beginning period principal balance minus either the fully amortizing payments or the interest only payments depending on the mortgage loan type
Cur LTV	WA loan-to-value ratio based on the unpaid principal balance as of September 30, 2005
Delinquent	as of any due date of determination, a mortgage loan for which the payment due on the due date in the immediately preceding month has not been received (not including real estate owned)
Doc level	the amount of documentation required to be provided by the borrower in connection with origination of the related mortgage loan
DQ status	delinquency status
Orig. FICO	credit score at origination
Full, low or NA doc level	The amount of documentation of borrower income and assets collected in the origination of the related mortgage loan
Index	the CMT index, LIBOR index or other index, as applicable
Margin	the annual rate of interest added to the Index, which is the mortgage interest rate on which interest accrues on a mortgage loan
NA	not available
NOO	non-owner occupied
OOC	owner occupied
Prepayment penalty	An amount due from the borrower for certain nonscheduled payments
LTV	the LTV based on the original principal balance
Refi	Refinance
Reset	end of fixed rate period
Term	original WA term-to-maturity of the mortgage loans
UPB	unpaid principal balance
Vintage	year of origination

WA	weighted average (by unpaid principal balance)
WAC	WA interest rate on the mortgage notes

The following tables describe certain characteristics of the mortgage loans as of September 30, 2005:

General 51 71 101 Hybrid Data

5/1, 7/1, 10/1 Hybrid Loans September 2004 - September 2005													
Period	Loan Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	%DQ 60+	1mo CPR	3mo CPR	6mo CPR	12mo CPR
Sep-04	247,933	71,801	5.077	360	19	65	721	67	0.67	27.5	22.0	36.9	36.1
Oct-04	246,356	71,732	5.060	360	19	65	721	67	0.64	28.6	22.1	30.6	35.3
Nov-04	244,902	71,580	5.048	360	20	65	722	67	0.69	28.0	22.6	27.5	35.6
Dec-04	242,749	70,981	5.040	360	20	65	722	66	0.67	29.2	23.3	25.4	35.9
Jan-05	241,484	70,660	5.036	360	21	65	723	66	0.65	19.5	20.7	24.3	36.1
Feb-05	240,908	70,679	5.034	360	21	65	723	66	0.66	19.7	18.3	23.5	35.4
Mar-05	240,536	70,910	5.034	360	21	65	724	66	0.60	27.2	17.8	23.5	33.9
Apr-05	238,695	70,538	5.038	360	22	65	724	66	0.59	22.6	18.7	22.4	29.3
May-05	236,512	70,110	5.043	360	23	64	724	66	0.58	22.9	19.5	21.5	26.9
Jun-05	235,362	70,172	5.048	360	23	64	725	66	0.59	27.3	19.3	21.1	25.5
Jul-05	234,726	70,514	5.053	360	23	64	725	66	0.59	26.9	20.6	22.3	25.6
Aug-05	233,402	70,665	5.063	360	23	64	726	66	0.57	27.7	22.2	23.6	25.8
Sep-05	232,764	70,903	5.075	360	23	64	726	66	0.57	22.9	21.1	22.9	25.5

5/1, 7/1, 10/1 Hybrid Loans by Product and Conforming vs non-Conforming													
Hybrid Product / Size Group	Loan Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	%DQ 60+	1mo CPR	3mo CPR	6mo CPR	12mo CPR
CMT 10/1 Conforming	1,743	99	6.556	357	131	60	692	76	6.47	25.4	18.6	17.9	21.1
CMT 10/1 Non-Conforming	450	132	6.675	359	96	61	699	71	5.85	18.5	21.2	24.1	30.2
CMT 10/1 IO Conforming	1	0	8.375	361	68	76	657	79	0.00	0.2	0.1	4.2	2.3
CMT 10/1 IO Non-Conforming	4	3	7.343	361	72	73	718	73	0.00	0.1	0.1	0.1	3.2
CMT 5/1 Conforming	72,028	11,234	4.963	359	31	65	726	69	0.56	26.3	23.3	25.0	24.7
CMT 5/1 Non-Conforming	8,785	3,819	5.083	360	35	64	720	68	0.63	29.6	25.0	25.4	26.7
CMT 5/1 IO Conforming	22,044	4,925	4.931	361	16	62	751	63	0.08	16.3	15.7	17.7	19.6
CMT 5/1 IO Non-Conforming	36,834	26,375	4.864	361	19	62	745	63	0.10	18.9	17.9	18.5	21.7
CMT 7/1 Conforming	3,920	298	5.767	357	94	59	718	71	2.39	24.9	22.2	24.3	24.2
CMT 7/1 Non-Conforming	578	138	6.024	361	108	60	712	73	2.39	26.3	23.4	26.2	29.2
CMT 7/1 IO Conforming	2	0	6.338	360	22	80	751	80	33.52	0.0	0.0	0.0	0.0
CMT 7/1 IO Non-Conforming	8	6	5.970	361	60	70	718	71	0.00	0.0	38.4	36.2	20.6
LIBOR 10/1 Conforming	471	94	5.562	361	5	67	733	67	0.30	10.6	10.8	10.2	12.0
LIBOR 10/1 Non-Conforming	120	67	5.466	361	10	64	731	65	0.00	0.1	11.8	12.1	11.8
LIBOR 10/1 IO Conforming	1,064	249	5.593	360	3	60	754	60	0.08	4.2	4.6	4.4	7.7
LIBOR 10/1 IO Non-Conforming	577	372	5.663	361	2	63	743	63	0.00	7.5	5.2	9.3	25.1
LIBOR 5/1 Conforming	9,801	1,946	5.063	360	12	70	725	71	0.37	19.8	17.7	21.6	27.6
LIBOR 5/1 Non-Conforming	1,845	863	4.979	360	23	67	728	70	0.81	23.1	23.6	27.8	29.8
LIBOR 5/1 IO Conforming	6,615	1,420	5.166	360	16	69	739	70	0.61	25.3	25.0	28.1	31.3
LIBOR 5/1 IO Non-Conforming	5,512	3,422	5.106	361	16	67	740	67	0.40	23.4	22.8	25.0	30.4
LIBOR 7/1 Conforming	1,168	234	5.319	360	6	70	731	70	0.00	6.2	8.8	10.2	16.2
LIBOR 7/1 Non-Conforming	260	130	5.334	361	9	67	733	68	0.00	9.5	16.2	17.7	18.8
LIBOR 7/1 IO Conforming	940	222	5.397	360	4	63	750	64	0.00	8.6	9.7	14.4	25.8
LIBOR 7/1 IO Non-Conforming	612	354	5.427	360	6	66	741	66	0.00	8.6	13.5	21.6	21.9
OTHER 10/1 Conforming	84	3	5.593	358	151	56	705	77	0.14	12.9	11.9	11.8	12.3
OTHER 10/1 Non-Conforming	10	3	5.949	360	54	65	713	72	0.00	27.1	46.5	28.9	19.8
OTHER 10/1IO Conforming	10	2	6.191	361	7	76	715	76	0.00	3.5	0.0	0.0	0.0
OTHER 10/1IO Non-Conforming	14	7	6.006	361	6	68	725	68	0.00	0.2	1.6	1.6	2.1
OTHER 5/1 Conforming	41,346	6,210	5.571	359	29	66	677	69	1.43	28.4	23.9	26.8	28.4
OTHER 5/1 Non-Conforming	15,189	8,118	5.418	362	28	65	683	68	1.60	29.8	26.3	28.4	31.6
OTHER 5/1IO Conforming	416	98	5.653	361	6	75	728	75	1.29	6.6	32.3	39.5	29.9
OTHER 5/1IO Non-Conforming	44	23	5.809	361	9	77	731	77	2.32	0.0	0.0	11.7	15.2
OTHER 7/1 Conforming	202	13	5.782	358	115	52	717	67	0.14	6.8	20.3	23.2	23.4
OTHER 7/1 Non-Conforming	50	17	5.598	360	47	63	729	68	0.00	0.3	21.0	23.0	25.5
OTHER 7/1IO Conforming	10	2	5.882	361	11	76	716	76	0.00	0.0	0.0	0.0	0.0
OTHER 7/1IO Non-Conforming	7	3	5.549	361	12	69	713	69	0.00	0.3	0.3	38.7	32.3
	232,764	20,283	5.075	360	23	64	726	66	0.57	22.9	21.1	22.9	25.5

5/1, 7/1, 10/1 Hybrid Loans Remaining Months to Reset													
Mos to Reset	Loan Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	%DQ 60+	1mo CPR	3mo CPR	6mo CPR	12mo CPR
At or Beyond Reset	23,081	2,326	5.616	360	108	60	696	73	2.94	26.2	21.6	23.3	23.0
1-6 Months	1,165	188	7.331	359	64	65	688	70	4.71	29.6	34.0	35.6	37.8
7-12 Months	2,203	404	6.978	359	52	65	692	69	3.97	36.3	30.4	36.8	39.2
13-18 Months	5,222	1,140	6.333	360	45	63	705	66	2.40	38.9	37.9	40.1	42.3
19-24 Months	14,742	3,851	5.594	360	38	63	721	66	0.77	37.5	38.4	41.4	45.6
>24 Months	186,351	62,994	4.982	360	19	64	729	66	0.40	21.3	19.8	21.7	24.6
	232,764	70,903	5.075	360	23	64	726	66	0.57	22.9	21.1	22.9	25.5

Hybrid Prepayment Data

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage						
Vintage	Count	UPB (\$mm)	1 mo CPR	3 mo CPR	6 mo CPR	12mo CPR
<=1995	9,683	635	22.7	18.4	18.6	18.6
1996	2,450	284	29.1	21.8	22.0	20.8
1997	3,071	360	29.7	24.6	27.1	25.4
1998	3,162	546	24.9	22.2	25.7	25.8
1999	4,265	572	27.8	20.8	23.5	27.6
2000	1,394	175	37.3	35.1	36.9	40.4
2001	5,078	1,020	36.9	35.2	38.2	44.3
2002	34,159	8,799	35.5	31.1	33.3	34.9
2003	78,542	24,573	26.3	22.7	24.2	24.9
2004	52,079	19,408	19.4	16.4	16.5	17.2
2005	38,281	14,531	10.2	12.3	11.1	0.0
	232,764	70,903	22.9	21.1	22.9	25.5

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage, Index and Hybrid Term and Current Status																													
		<=1999				2000				2001				2002				2003				2004				2005			
Hybrid Type	Stage	WA Margin	Count	UPB (\$mm)	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	
CMT 10/1	ARM	2.784	1,318	81	14.3	15.0	15.4	15.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CMT 10/1	FIX	2.775	875	150	26.0	21.6	24.3	30.9	46.4	21.3	20.5	16.7	26.2	33.1	23.1	26.8	1.4	54.1	34.9	20.2	0.4	12.8	16.4	16.7	0.0	0.0	0.0	0.0	
CMT 10/1 IO	FIX	2.750	5	3	0.2	0.1	0.1	0.1	0.0	0.0	0.8	8.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CMT 5/1	ARM	2.809	10,312	999	30.2	23.5	25.1	23.2	32.8	43.4	38.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CMT 5/1	FIX	2.754	70,501	14,054	0.0	0.0	0.0	0.0	48.9	44.5	38.9	43.1	39.6	35.0	38.6	39.2	33.4	29.3	31.1	31.8	27.3	23.8	24.8	23.8	20.9	17.3	17.3	15.8	
CMT 5/1 IO	ARM	2.750	6	2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CMT 5/1 IO	FIX	2.744	58,872	31,298	0.0	0.0	0.0	0.0	0.2	10.8	29.3	32.8	17.2	32.5	38.1	53.6	35.3	31.1	32.4	34.4	21.7	18.3	19.6	20.5	15.8	14.2	13.8	15.2	
CMT 7/1	ARM	2.806	3,145	227	24.5	20.6	20.7	19.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CMT 7/1	FIX	2.751	1,353	210	29.3	23.5	31.1	35.8	81.2	56.1	50.7	33.5	16.6	27.7	34.6	34.1	16.2	26.4	25.5	26.7	25.6	18.8	17.8	18.3	0.3	0.3	24.9	15.9	
CMT 7/1 IO	FIX	2.750	10	6	0.0	41.4	25.3	14.2	0.0	0.0	0.0	0.0	0.0	80.2	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
LIBOR 10/1	FIX	2.254	591	161	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	9.4	15.8	12.6	17.4	15.9	12.8	0.0	0.0	
LIBOR 10/1 IO	FIX	2.251	1,641	621	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	2.2	16.9	19.3	0.0	15.7	9.2	24.2	6.2	
LIBOR 5/1	ARM	5.338	4	0	0.0	0.0	0.0	42.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
LIBOR 5/1	FIX	2.319	11,642	2,808	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.0	45.6	45.6	46.1	47.5	40.5	43.8	44.4	27.5	24.9	29.4	29.2	20.5	17.7	18.1	20.0	
LIBOR 5/1 IO	FIX	2.273	12,127	4,842	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.4	38.9	42.4	45.4	34.2	32.4	33.4	35.0	23.4	16.1	17.2	17.1	
LIBOR 7/1	ARM	2.375	1	0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
LIBOR 7/1	FIX	2.255	1,427	365	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	21.2	43.4	27.4	27.5	39.5	27.5	20.1	2.9	6.8	9.7	14.0	
LIBOR 7/1 IO	FIX	2.286	1,552	576	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.9	19.6	21.8	21.9	30.3	31.2	32.2	27.7	11.2	22.7	16.7	10.5	
OTHER 10/1	ARM	1.948	86	3	42.0	30.6	21.5	17.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
OTHER 10/1	FIX	2.250	8	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
OTHER 10/1IO	FIX	2.277	24	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	1.6	1.6	2.1	0.0	0.0	0.0	0.0	0.0	
OTHER 5/1	ARM	2.920	8,033	1,006	23.5	19.1	21.5	22.4	24.5	26.7	26.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
OTHER 5/1	FIX	2.675	48,502	13,322	0.0	0.0	0.0	0.0	48.9	36.1	39.6	41.0	40.7	36.7	38.3	46.0	37.1	32.1	35.5	37.7	30.8	25.6	27.9	29.5	27.4	22.5	23.2	22.6	
OTHER 5/1IO	FIX	2.416	460	121	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	32.9	18.3	29.8	23.8	30.9	26.0	0.0	
OTHER 7/1	ARM	1.947	176	8	9.8	8.2	17.0	19.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
OTHER 7/1	FIX	2.617	76	22	0.0	75.7	54.9	34.9	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.2	1.4	41.4	32.4	27.2	0.2	14.8	23.0	29.5	0.7	0.7	7.9	11.9	
OTHER 7/1IO	FIX	2.407	17	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.6	0.6	0.6	0.0	0.0	36.1	30.3	0.2	
			232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Original LTV																																				
Original LTV	<=1999												2000				2001				2002				2003				2004				2005			
	Count	UPB (\$mm)	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR						
< 60%	60,343	20,020	25.1	20.8	22.8	21.9	19.1	39.1	36.8	34.9	33.9	31.6	34.6	45.5	30.0	28.6	29.6	31.3	21.6	19.0	20.2	20.9	17.4	14.3	14.5	15.1	10.2	12.9	11.6	0.0						
60.01 - 70	49,011	18,393	20.7	18.2	21.0	22.7	30.5	24.9	34.2	39.4	34.2	39.7	39.5	45.4	32.2	28.8	31.8	33.7	27.2	21.2	22.8	23.8	18.3	17.1	16.5	17.6	10.4	14.3	11.4	0.0						
70.01 - 75	38,938	12,659	29.4	20.5	23.2	23.6	27.9	25.7	35.8	44.1	40.1	34.2	37.2	42.1	40.7	33.1	35.6	37.3	27.3	24.2	25.6	26.3	22.2	18.2	18.2	19.2	10.6	11.3	11.4	0.0						
75.01 - 80	66,573	17,076	26.5	22.4	23.4	25.1	57.9	45.8	39.9	42.5	33.3	33.5	39.6	44.3	40.5	34.3	36.6	37.8	29.4	26.1	27.9	28.3	20.1	16.0	16.6	16.8	8.8	10.0	10.0	0.0						
80.01 - 85	2,701	417	19.1	16.0	18.5	20.2	29.2	45.2	30.6	38.9	54.5	36.0	38.0	41.9	37.7	35.1	36.6	35.1	39.3	32.9	32.3	30.6	23.1	19.9	19.1	24.2	17.3	10.6	11.1	0.0						
85.01 - 90	8,451	1,327	29.6	23.7	25.4	24.6	31.7	32.0	34.8	34.5	56.7	39.5	43.8	43.1	38.7	33.3	35.6	37.9	29.3	30.2	32.6	31.7	20.6	20.5	24.3	23.3	18.3	18.2	12.8	0.0						
90.01 - 95	6,203	913	31.3	23.6	26.8	25.9	35.0	35.0	37.0	40.8	50.4	41.6	41.5	47.1	38.5	35.4	38.8	38.8	28.9	30.1	31.2	30.7	32.2	27.7	23.9	21.3	13.5	8.2	11.7	0.0						
> 95%	544	99	38.2	33.4	30.0	29.6	48.4	43.0	50.8	48.7	0.0	0.0	0.0	5.4	0.5	16.6	10.4	22.7	27.1	18.0	18.8	26.0	6.9	26.9	19.0	23.8	77.1	71.8	0.0	0.0						
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0						

Hybrid Prepayment Data

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Size																														
Original Loan Size	Count	UPB (\$mm)	<=1999				2000				2001				2002				2003				2004				2005			
			1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
0-299,999	147,123	22,096	27.8	20.8	22.9	22.8	33.0	30.9	33.8	36.1	38.6	33.5	36.9	38.6	34.7	29.9	32.2	32.6	27.6	24.3	25.9	25.1	21.4	17.4	18.3	17.0	8.1	9.0	10.1	0.0
300,000-399,999	29,297	9,615	20.0	19.8	20.6	25.7	52.0	36.6	35.9	48.9	47.7	38.8	42.3	48.2	40.1	34.8	36.9	37.6	28.0	25.2	27.3	27.7	21.8	18.3	18.5	18.7	9.6	9.1	9.0	0.0
400,000-499,999	17,677	7,596	18.6	21.7	25.4	25.5	62.6	65.4	58.6	48.6	31.4	41.3	45.4	48.7	38.7	31.1	33.6	36.3	28.0	24.3	25.4	26.7	18.1	15.6	16.0	16.8	7.7	10.2	9.6	0.0
500,000-599,999	11,823	6,188	24.5	25.8	26.3	28.9	73.7	40.8	31.7	52.8	44.5	43.9	39.6	48.9	39.5	32.7	34.0	36.9	23.9	22.0	23.5	25.0	17.4	15.6	14.9	17.2	9.9	11.5	8.7	0.0
600,000-699,999	8,187	5,078	40.1	26.7	28.2	30.3	0.1	25.0	26.3	40.3	24.2	19.0	28.6	38.7	28.6	31.8	34.2	37.3	26.9	21.1	23.1	23.4	19.9	14.4	15.1	17.3	11.5	11.6	12.6	0.0
700,000-799,999	4,046	2,892	0.3	24.2	17.0	24.3	0.0	0.2	41.3	42.2	48.5	42.1	36.2	57.0	41.1	33.9	33.0	37.8	21.3	22.7	24.8	25.4	24.1	20.1	18.6	18.9	8.5	11.6	12.4	0.0
800,000-899,999	2,754	2,538	45.5	47.6	30.0	26.9	0.0	65.2	74.4	54.3	32.0	37.2	32.8	34.8	30.0	25.9	28.6	33.0	27.7	18.2	21.3	23.6	16.3	15.9	14.5	16.9	13.0	17.4	14.0	0.0
1,000,000-1,499,999	5,780	6,426	0.4	21.6	29.2	23.0	0.0	65.0	42.5	51.6	1.7	38.9	40.3	54.5	33.1	32.7	34.4	35.5	23.2	18.7	19.2	21.3	16.2	14.8	14.9	16.1	10.9	15.5	13.2	0.0
1,500,000-1,999,999	1,971	3,151	0.4	0.3	14.2	14.8	0.0	0.1	0.1	46.7	50.2	38.3	41.0	58.9	38.7	31.4	35.7	36.9	26.4	21.2	19.7	22.5	18.8	16.8	14.6	16.0	19.9	20.3	14.4	0.0
2,000,000-2,499,999	892	1,683	0.0	0.0	55.2	48.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.6	31.9	25.4	26.1	35.3	25.6	17.6	17.8	19.2	18.1	16.2	15.0	18.1	17.5	32.8	19.0	0.0
2,500,000-2,999,999	417	1,016	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	20.1	68.3	0.2	24.7	24.9	28.3	17.1	10.9	18.5	20.5	17.2	14.0	12.8	14.3	18.0	29.4	10.5	0.0
3000000+	106	376	0.0	0.0	0.0	43.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	36.4	43.1	40.2	24.5	6.8	12.6	15.2	38.2	23.9	19.4	19.2	0.1	3.6	15.5	0.0
	229,983	68,646	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and FICO																														
Original FICO	Count	UPB (\$mm)	<=1999				2000				2001				2002				2003				2004				2005			
			1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
<580	3,771	653	42.3	22.5	22.8	24.0	14.2	30.0	30.8	28.3	54.4	42.1	45.0	42.9	20.4	23.7	32.9	34.2	34.0	30.9	29.4	30.4	33.7	24.9	22.0	22.6	8.4	8.0	3.9	0.0
580-599	3,037	641	21.2	15.2	21.8	21.5	58.4	38.7	43.7	41.4	33.9	16.6	25.6	38.9	53.3	34.0	36.4	40.0	29.5	26.0	28.5	31.7	34.2	22.6	24.3	23.1	1.7	2.4	8.2	0.0
600-619	5,445	1,218	29.1	18.6	21.3	24.0	14.1	15.8	20.3	28.5	53.0	33.4	35.4	45.0	39.5	31.7	36.4	39.0	34.1	26.7	29.2	31.3	26.9	20.4	25.5	23.3	19.7	13.5	14.7	0.0
620 - 639	8,731	2,015	26.1	20.4	25.0	27.2	28.0	31.2	31.0	38.9	44.8	31.2	39.4	44.0	40.6	30.6	38.8	38.9	32.9	25.6	30.3	31.1	31.0	23.6	25.6	25.2	5.6	11.6	14.3	0.0
640 - 659	12,010	2,862	22.9	20.5	23.5	24.4	49.5	43.1	44.6	42.1	35.1	32.1	35.8	43.5	42.7	33.9	36.4	38.4	36.2	28.9	31.0	31.7	29.8	26.3	27.2	25.7	17.9	13.1	12.5	0.0
660 - 679	15,632	3,862	29.2	25.2	24.2	24.6	34.1	32.8	30.2	39.1	36.9	34.2	35.8	43.7	35.9	34.3	36.0	37.2	26.4	23.7	27.1	28.8	25.7	23.1	21.9	21.2	18.1	13.8	11.6	0.0
680 - 699	21,282	5,899	19.3	18.7	22.4	24.1	46.4	36.0	42.6	47.2	28.3	28.4	34.5	43.1	35.5	31.9	33.5	35.3	32.6	26.1	26.6	27.2	18.1	16.6	17.1	18.0	7.7	9.5	10.8	0.0
700 - 719	31,879	10,691	29.1	22.8	24.7	24.9	45.0	30.1	42.7	46.1	44.2	39.9	42.3	43.3	37.8	33.7	35.9	37.4	25.2	22.9	24.7	25.5	23.9	17.7	16.6	18.0	9.3	11.2	9.1	0.0
720 - 739	34,213	11,406	25.8	21.3	23.3	25.4	23.2	42.6	38.2	43.3	40.8	40.6	41.2	46.5	37.8	30.6	33.0	35.4	27.0	23.5	25.2	25.0	19.1	17.8	16.2	16.5	7.5	10.6	9.9	0.0
> 739	96,764	31,656	24.4	21.1	22.4	21.7	40.0	38.9	33.9	36.6	27.0	36.0	37.8	45.5	31.5	29.1	30.4	31.8	23.2	20.3	21.3	21.8	15.1	14.3	13.8	14.7	10.9	13.7	12.1	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Doc Level																														
Doc Level	Count	UPB (\$mm)	<=1999				2000				2001				2002				2003				2004				2005			
			1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
FULL	117,184	30,248	28.8	22.9	25.8	26.0	31.8	34.2	38.1	43.1	43.3	35.6	38.4	45.5	35.3	30.7	32.1	33.5	26.3	23.2	24.4	23.9	19.4	16.0	16.2	16.3	9.8	11.4	10.1	0.0
LOW	86,705	35,660	21.5	17.2	19.4	22.5	35.1	32.4	36.2	40.3	33.8	36.4	39.0	47.3	34.7	30.4	33.1	35.2	25.4	20.7	22.3	23.9	19.1	16.5	16.4	17.5	10.5	13.0	11.8	0.0
NA	28,876	4,995	27.2	22.1	23.7	23.7	45.8	40.0	36.8	37.9	32.2	32.4	36.2	35.9	40.2	37.1	39.9	41.1	31.6	30.9	33.2	34.1	25.6	21.5	23.3	22.3	13.8	0.3	0.3	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Occupancy																														
Occupancy	Count	UPB (\$mm)	<=1999				2000				2001				2002				2003				2004				2005			
			1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
OOO	195,181	63,498	26.4	21.7	23.6	24.4	41.8	37.5	38.2	41.4	35.0	35.3	38.5	45.3	36.6	31.7	33.7	35.5	26.9	23.1	24.6	25.2	19.5	16.6	16.5	17.3	10.2	12.4	11.3	0.0
2nd Home	14,685	4,129	22.8	19.5	22.3	22.7	0.0	34.0	31.9	49.0	56.0	34.1	35.7	37.7	22.1	24.5	28.0	29.4	18.0	15.9	18.0	19.2	14.7	14.5	15.1	14.3	10.4	10.7	8.7	0.0
NOO	22,898	3,277	26.5	19.4	21.4	22.0	19.6	20.6	31.0	32.3	37.9	35.1	37.1	40.9	30.0	27.8	30.9	31.1	24.6	21.6	23.3	24.9	24.0	16.2	17.9	16.9	8.8	13.0	11.1	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

Hybrid Prepayment Data

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and State																														
State	Count	UPB (\$mm)	<=1999				2000				2001				2002				2003				2004				2005			
			1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
1 CA	77,224	33,777	22.8	21.2	22.8	24.4	48.8	39.8	44.2	49.5	41.5	40.2	45.1	53.8	40.2	35.5	37.8	41.0	29.5	24.4	26.0	27.8	19.3	16.8	17.0	18.4	11.3	13.8	11.9	0.0
2 NY	14,258	5,359	23.2	18.3	17.3	21.1	29.9	26.8	25.5	31.0	43.0	36.3	36.3	38.9	22.8	23.8	25.6	26.7	19.9	17.9	19.8	18.6	19.1	13.2	12.8	13.1	8.2	8.5	8.8	0.0
3 WA	16,811	3,962	31.6	25.9	27.5	27.8	38.0	34.6	43.5	43.0	28.8	42.9	41.8	46.7	34.0	31.2	33.8	33.1	23.7	21.7	23.0	23.0	19.6	17.2	16.6	15.0	7.7	7.5	7.7	0.0
4 IL	17,104	3,765	24.0	20.7	22.4	25.5	9.6	36.3	47.1	47.8	21.5	33.7	35.7	40.6	36.4	31.6	30.8	32.4	19.7	20.7	22.5	23.3	18.7	12.7	15.2	17.7	8.9	11.8	11.3	0.0
5 FL	17,824	3,339	20.3	18.6	22.0	22.5	47.9	33.7	38.9	44.3	39.2	31.6	32.8	38.2	35.6	28.4	32.4	31.6	24.1	22.4	24.5	23.5	20.2	16.9	17.9	16.0	9.5	10.1	9.9	0.0
6 CO	9,065	2,297	26.6	16.7	18.8	22.6	58.2	60.6	51.1	43.1	31.6	24.9	33.7	37.4	31.2	27.2	31.2	32.5	23.8	22.9	22.4	23.8	15.2	12.8	12.5	6.0	5.7	7.5	0.0	
7 CT	5,557	2,193	30.9	23.8	25.5	24.4	10.8	16.4	16.5	11.5	5.7	17.4	29.3	49.8	28.8	28.3	31.0	30.7	24.0	19.6	20.6	21.3	12.8	14.2	14.6	14.2	13.8	22.8	17.1	0.0
8 MA	6,662	1,972	23.3	18.2	20.6	19.3	39.6	36.9	32.4	36.1	53.9	38.8	40.6	42.7	37.1	30.9	31.7	34.8	32.1	24.5	25.4	23.5	15.6	20.7	18.8	19.3	6.6	12.3	14.6	0.0
9 NJ	6,257	1,704	29.1	23.2	27.4	24.2	18.3	23.5	19.9	37.9	6.1	33.9	37.3	40.1	27.1	27.8	30.1	30.9	23.0	19.5	22.4	22.2	18.1	19.3	18.8	17.4	15.8	11.5	11.1	0.0
10 AZ	6,589	1,596	34.9	17.7	23.9	27.1	18.3	5.5	24.4	31.3	52.5	40.5	45.0	50.1	37.9	34.0	38.6	39.6	34.3	28.9	31.5	30.0	33.7	27.0	24.2	21.9	5.6	13.2	13.3	0.0
11 Other	55,413	10,939	29.7	22.1	24.0	23.8	37.0	39.0	36.9	38.0	34.9	31.6	32.4	35.6	35.3	28.6	29.9	29.9	23.1	20.9	22.1	21.7	18.8	15.5	15.5	15.2	8.7	8.8	8.0	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

		5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Prepayment Penalty Type																															
Prepay		<=1999								2000				2001				2002				2003				2004				2005			
Penalty		Count	UPB (\$mm)	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR		
None		213,113	63,251	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	82.0	78.1	59.7	67.5	53.0	32.4	44.3	43.3	38.2	26.2	28.8	29.7	16.7	17.1	19.9	17.5	0.1	1.8	3.0	0.0		
12 month		1,259	810	12.6	17.4	19.3	16.5	61.6	33.3	45.0	52.1	33.9	38.5	41.2	55.8	40.7	35.0	33.9	33.0	18.4	15.4	17.7	16.5	12.4	9.3	9.7	7.8	5.7	4.1	4.3	0.0		
36 month		15,562	6,284	26.7	21.6	23.5	24.2	31.9	35.3	36.8	41.3	38.6	34.8	37.9	41.5	33.7	30.0	33.0	35.4	27.0	23.4	24.8	25.6	20.0	17.0	16.9	18.0	10.4	12.5	11.2	0.0		
Other		2,830	558	20.7	14.9	18.4	19.5	44.0	35.1	34.5	33.5	9.8	19.7	25.6	21.7	53.4	31.5	36.7	28.9	22.2	21.1	27.6	30.0	24.0	19.7	25.9	23.7	0.1	11.6	46.8	0.0		
		232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0		

Hybrid Delinquency Data

5/1, 7/1, 10/1 Hybrid 24 month delinquency																				
As of Date	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
10/31/2003	275,309	78,464	5.345	360	15	66	718	67	1.38	0.29	0.45	0.00	0.37	1.11	1.12	0.24	0.38	0.00	0.20	0.82
11/30/2003	273,991	78,014	5.322	360	15	66	718	67	1.76	0.32	0.47	0.00	0.38	1.17	1.47	0.24	0.39	0.00	0.20	0.83
12/31/2003	273,878	77,972	5.300	360	15	66	718	67	1.50	0.32	0.46	0.00	0.37	1.15	1.22	0.26	0.38	0.00	0.20	0.84
01/31/2004	272,627	77,546	5.280	360	16	66	718	67	1.82	0.31	0.43	0.00	0.35	1.09	2.03	0.24	0.36	0.00	0.19	0.79
02/29/2004	271,831	77,135	5.258	360	16	66	718	67	2.17	0.31	0.29	0.16	0.34	1.10	2.41	0.26	0.23	0.14	0.19	0.82
03/31/2004	270,743	76,838	5.224	360	17	66	718	67	1.24	0.27	0.25	0.17	0.32	1.01	1.06	0.24	0.19	0.16	0.18	0.77
04/30/2004	268,335	76,294	5.160	360	17	65	719	67	1.15	0.24	0.25	0.12	0.31	0.92	0.92	0.21	0.20	0.12	0.17	0.70
05/31/2004	262,874	75,304	5.124	360	17	65	720	67	1.48	0.24	0.24	0.10	0.30	0.88	1.29	0.20	0.20	0.10	0.17	0.67
06/30/2004	256,542	73,981	5.107	360	17	65	720	67	1.30	0.25	0.25	0.09	0.30	0.89	1.14	0.19	0.20	0.08	0.17	0.64
07/31/2004	253,127	72,913	5.098	360	18	65	720	67	1.29	0.23	0.23	0.11	0.30	0.87	1.08	0.20	0.21	0.08	0.17	0.66
08/31/2004	250,245	72,225	5.090	360	18	65	721	67	1.21	0.21	0.24	0.10	0.30	0.85	1.02	0.16	0.22	0.07	0.16	0.63
09/30/2004	247,933	71,801	5.077	360	19	65	721	67	1.22	0.23	0.22	0.13	0.30	0.88	1.03	0.19	0.21	0.09	0.18	0.67
10/31/2004	246,356	71,732	5.060	360	19	65	721	67	1.30	0.26	0.20	0.14	0.30	0.90	1.08	0.18	0.17	0.11	0.18	0.64
11/30/2004	244,902	71,580	5.048	360	20	65	722	67	1.29	0.24	0.22	0.16	0.31	0.93	1.04	0.19	0.19	0.13	0.18	0.69
12/31/2004	242,749	70,981	5.040	360	20	65	722	66	1.25	0.23	0.19	0.19	0.30	0.91	1.04	0.17	0.16	0.15	0.18	0.66
01/31/2005	241,484	70,660	5.036	360	21	65	723	66	1.22	0.23	0.18	0.18	0.28	0.87	1.03	0.19	0.15	0.15	0.16	0.65
02/28/2005	240,908	70,679	5.034	360	21	65	723	66	1.34	0.22	0.18	0.18	0.28	0.86	1.17	0.19	0.16	0.15	0.16	0.66
03/31/2005	240,536	70,910	5.034	360	21	65	724	66	1.04	0.18	0.15	0.19	0.28	0.80	0.91	0.15	0.14	0.15	0.16	0.60
04/30/2005	238,695	70,538	5.038	360	22	65	724	66	1.14	0.20	0.13	0.17	0.28	0.78	0.94	0.16	0.12	0.14	0.17	0.59
05/31/2005	236,512	70,110	5.043	360	23	64	724	66	1.11	0.21	0.12	0.16	0.30	0.79	0.94	0.16	0.11	0.13	0.18	0.58
06/30/2005	235,362	70,172	5.048	360	23	64	725	66	1.13	0.21	0.14	0.17	0.30	0.82	0.96	0.16	0.12	0.13	0.18	0.59
07/31/2005	234,726	70,514	5.053	360	23	64	725	66	1.28	0.22	0.13	0.17	0.30	0.82	1.04	0.18	0.10	0.13	0.17	0.58
08/31/2005	233,402	70,665	5.063	360	23	64	726	66	1.01	0.21	0.14	0.16	0.30	0.81	0.79	0.16	0.12	0.12	0.18	0.58
09/30/2005	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

5/1, 7/1, 10/1 Hybrid delinquency by Vintage																				
Vintage	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
<=1995	9,683	635	5.762	362	162	53	704	74	2.74	0.63	0.39	0.59	0.94	2.55	2.76	0.59	0.32	0.62	0.97	2.50
1996	2,450	284	5.740	360	111	60	701	73	2.78	0.61	0.61	0.65	1.35	3.22	2.36	0.77	0.69	0.68	1.32	3.46
1997	3,071	360	5.803	358	98	62	699	74	2.96	0.85	0.39	0.68	1.14	3.06	2.83	0.88	0.44	0.66	1.13	3.11
1998	3,762	546	5.580	360	86	62	692	71	2.87	0.58	0.66	0.80	1.28	3.32	2.76	0.65	0.75	0.92	1.11	3.43
1999	4,265	572	5.661	360	75	65	690	72	3.66	0.94	0.82	0.68	1.55	3.99	4.03	1.09	1.14	0.76	1.73	4.72
2000	1,394	175	6.778	358	63	66	678	72	4.88	1.15	1.43	1.65	2.15	6.38	7.43	1.54	1.75	2.36	2.34	7.99
2001	5,078	1,020	6.609	360	49	64	699	68	2.52	0.71	0.61	0.43	1.16	2.91	2.88	0.85	0.84	0.84	1.12	3.65
2002	34,159	8,799	5.496	360	36	63	721	66	1.26	0.23	0.20	0.22	0.36	1.01	1.32	0.25	0.19	0.31	0.35	1.10
2003	78,542	24,573	4.869	360	27	64	726	66	0.93	0.13	0.11	0.09	0.23	0.56	0.85	0.12	0.12	0.09	0.18	0.51
2004	52,079	19,408	4.776	360	15	65	729	66	0.74	0.11	0.05	0.06	0.08	0.30	0.61	0.07	0.05	0.05	0.22	
2005	38,281	14,531	5.338	361	4	66	734	66	0.64	0.06	0.01	0.01	0.00	0.08	0.50	0.04	0.00	0.00	0.04	
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

5/1, 7/1, 10/1 Hybrid delinquency by Index and Hybrid Term and Current Status																						
Hybrid Type	Stage	Count	UPB (\$mm)	WAMargin	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
CMT 10/1	ARM	1,318	81	2.784	5.875	359	164	55	693	76	3.95	0.83	0.38	1.14	1.75	4.10	5.32	0.65	0.39	1.29	2.20	4.53
CMT 10/1 IO	FIX	875	150	2.775	7.031	358	82	63	698	71	6.06	1.37	1.83	2.51	2.63	8.34	4.87	0.76	1.81	2.24	2.18	6.99
CMT 10/1 IO	FIX	5	3	2.750	7.410	361	72	73	714	73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CMT 5/1	ARM	99961	2,809	5.695	5.338	358	114	60	702	73	2.75	0.69	0.41	0.66	1.02	2.78	2.69	0.69	0.43	0.75	0.99	2.86
CMT 5/1	FIX	70,501	14,054	2.754	4.944	359	26	65	726	68	0.63	0.08	0.08	0.08	0.21	0.45	0.63	0.07	0.07	0.20	0.41	
CMT 5/1 IO	ARM	6	2	2.750	6.177	360	63	43	700	43	16.67	0.00	0.00	0.00	0.00	0.00	3.49	0.00	0.00	0.00	0.00	0.00
CMT 5/1 IO	FIX	58,872	31,298	2.744	4.874	361	18	62	746	63	0.34	0.02	0.02	0.02	0.03	0.09	0.35	0.01	0.03	0.02	0.03	0.09
CMT 7/1	ARM	3,145	227	2.806	5.710	357	146	55	706	74	2.70	0.54	0.48	0.76	0.99	2.77	2.53	0.59	0.50	0.86	1.04	2.99
CMT 7/1	FIX	1,353	210	2.751	5.999	360	47	64	727	69	2.44	0.15	0.59	0.37	0.86	2.07	2.03	0.26	0.32	0.35	0.81	1.74
CMT 7/1 IO	FIX	10	6	2.750	5.989	361	58	71	719	71	10.00	0.00	0.00	10.00	0.00	10.00	6.26	0.00	0.00	1.75	0.00	1.75
LIBOR 10/1	FIX	591	161	2.254	5.522	361	7	66	732	66	0.51	0.34	0.00	0.00	0.00	0.34	0.49	0.18	0.00	0.00	0.00	0.18
LIBOR 10/1 IO	FIX	1,641	621	2.251	5.635	361	3	62	748	62	0.12	0.06	0.00	0.00	0.00	0.06	0.23	0.03	0.00	0.00	0.00	0.03
LIBOR 5/1	ARM	4	0	5.338	8.803	360	118	66	643	75	0.00	0.00	25.00	0.00	25.00	50.00	0.00	0.00	10.59	0.00	14.05	24.64
LIBOR 5/1	FIX	11,642	2,808	2.319	5.037	360	15	69	726	71	0.87	0.13	0.05	0.09	0.22	0.49	0.87	0.16	0.06	0.09	0.20	0.51
LIBOR 5/1 IO	FIX	12,127	4,842	2.273	5.124	360	16	67	740	68	0.92	0.10	0.07	0.15	0.29	0.61	0.72	0.08	0.04	0.15	0.20	0.47
LIBOR 7/1	ARM	1	0	2.375	5.535	361	155	25	810	40	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIBOR 7/1	FIX	1,427	365	2.255	5.324	361	7	69	732	69	0.35	0.00	0.00	0.00	0.00	0.00	0.39	0.00	0.00	0.00	0.00	0.00
LIBOR 7/1 IO	FIX	1,552	576	2.286	5.415	360	5	65	744	65	0.84	0.00	0.00	0.00	0.00	0.00	0.84	0.00	0.00	0.00	0.00	0.00
OTHER 10/1	ARM	86	3	1.948	5.149	357	226	43	718	75	1.16	1.16	0.00	0.00	0.00	1.16	0.31	0.15	0.00	0.00	0.00	0.15
OTHER 10/1	FIX	8	4	2.250	6.247	361	6	74	703	75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER 10/1 IO	FIX	24	10	2.277	6.049	361	6	70	723	70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER 5/1	ARM	8,033	1,006	2.920	5.485	364	88	63	687	72	3.01	0.80	0.63	0.46	1.24	3.13	3.38	1.05	0.88	0.62	1.38	3.93
OTHER 5/1	FIX	48,502	13,322	2.675	5.484	361	24	66	680	68	2.05	0.40	0.30	0.23	0.37	1.30	2.05	0.40	0.31	0.30	0.34	1.35
OTHER 5/1 IO	ARM	460	121	2.416	5.683	361	6	75	728	75	10.00	1.52	0.00	0.00	0.00	1.52	9.25	1.49	0.00	0.00	0.00	1.49
OTHER 7/1	FIX	176	8	1.947	5.934	356	210	45	712	72	1.70	0.00	0.00	0.00	0.57	0.57	2.99	0.00	0.00	0.00	0.23	0.23
OTHER 7/1	FIX	76	2	2.617	5.686	361	63	76	728	63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER 7/1 IO	FIX	17	5	2.407	5.677	361	12	71	714	72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		232,764	70,903	2.675	5.242	369	24	68	704	70	1.28	0.22	0.15	0.11	0.26	0.74	1.27	0.23	0.15	0.11	0.17	0.66

Hybrid Delinquency Data

Original Loan Size	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	5/1, 7/1, 10/1 Hybrid delinquency by Loan Size													
							Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$	
0-299,999	147,123	22,086	5.185	359	30	65	718	68	1.38	0.25	0.19	0.19	0.40	1.03	1.25	0.21	0.16	0.15	0.33	0.85
300,000-399,999	29,297	9,615	5.110	361	22	66	724	67	0.86	0.14	0.12	0.11	0.16	0.53	0.84	0.14	0.11	0.11	0.16	0.52
400,000-499,999	17,677	7,596	5.115	361	21	67	727	69	0.66	0.15	0.11	0.12	0.12	0.50	0.65	0.15	0.10	0.12	0.13	0.50
500,000-599,999	11,823	6,188	5.061	361	20	67	730	69	0.75	0.10	0.07	0.10	0.14	0.41	0.75	0.10	0.07	0.10	0.15	0.42
600,000-699,999	8,187	5,078	5.033	361	20	66	730	68	0.70	0.09	0.09	0.15	0.09	0.42	0.70	0.09	0.08	0.14	0.09	0.40
700,000-799,999	4,046	2,892	5.011	361	20	63	732	65	0.64	0.22	0.17	0.10	0.10	0.59	0.65	0.21	0.19	0.10	0.10	0.60
800,000-899,999	2,781	2,257	4.974	360	20	63	733	64	0.54	0.14	0.07	0.04	0.18	0.43	0.52	0.14	0.07	0.04	0.16	0.43
900,000-999,999	2,754	2,538	4.967	361	20	63	732	64	0.91	0.07	0.11	0.15	0.15	0.48	0.90	0.08	0.11	0.15	0.14	0.48
1,000,000-1,499,999	5,780	6,426	4.909	361	20	58	737	59	0.76	0.09	0.10	0.14	0.05	0.38	0.74	0.08	0.09	0.14	0.06	0.37
1,500,000-1,999,999	1,971	3,151	4.892	361	19	58	737	59	0.71	0.00	0.10	0.10	0.10	0.30	0.69	0.00	0.05	0.09	0.11	0.25
2,000,000-2,499,999	802	1,683	4.895	361	18	57	737	58	0.75	0.00	0.12	0.25	0.00	0.37	0.77	0.00	0.12	0.18	0.00	0.30
2,500,000-2,999,999	417	1,016	4.865	361	19	53	737	54	0.48	0.00	0.00	0.00	0.24	0.51	0.00	0.00	0.00	0.00	0.25	0.25
3000000+	106	376	5.280	361	18	61	719	62	0.94	0.00	0.00	0.00	0.00	0.80	0.00	0.00	0.00	0.00	0.00	0.00
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

Original Fico	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	5/1, 7/1, 10/1 Hybrid delinquency by Fico												
								Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
<580	3,771	653	5.599	360	46	66	552	71	7.80	2.09	1.83	1.46	2.33	7.71	7.46	1.86	1.69	1.39	1.81	6.75
580-599	3,037	641	5.509	360	33	66	590	69	4.77	1.28	1.09	0.76	0.89	4.02	4.54	1.17	1.42	0.77	0.79	4.15
600-619	5,445	1,218	5.468	360	30	67	610	70	4.30	0.86	0.61	0.55	0.68	2.70	3.90	0.89	0.57	0.50	0.49	2.45
620 - 639	8,731	2,015	5.398	360	29	67	630	70	3.30	0.65	0.45	0.46	0.90	2.46	3.33	0.53	0.42	0.49	0.95	2.39
640 - 659	12,010	2,862	5.368	360	28	67	650	70	2.47	0.47	0.35	0.32	0.72	1.86	2.51	0.49	0.30	0.26	0.53	1.58
660 - 679	15,632	3,862	5.305	360	27	67	670	69	1.75	0.26	0.24	0.29	0.55	1.34	1.59	0.27	0.23	0.26	0.38	1.14
680 - 699	21,282	5,899	5.216	360	24	66	690	68	1.22	0.25	0.13	0.17	0.35	0.90	0.96	0.16	0.11	0.13	0.26	0.66
700 - 719	31,879	10,691	5.113	360	23	65	710	67	0.93	0.14	0.09	0.15	0.30	0.68	0.82	0.11	0.07	0.13	0.19	0.50
720 - 739	34,213	11,406	5.009	360	23	65	730	67	0.74	0.08	0.08	0.11	0.25	0.52	0.62	0.05	0.05	0.10	0.14	0.34
> 739	96,764	31,656	4.951	360	22	62	768	64	0.35	0.03	0.03	0.03	0.05	0.14	0.29	0.02	0.03	0.03	0.03	0.11
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

Doc Level	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	5/1, 7/1, 10/1 Hybrid delinquency by Doc Level												
								Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
Full	117,184	30,248	5.018	360	22	67	725	69	0.85	0.14	0.10	0.09	0.21	0.54	0.72	0.11	0.09	0.08	0.15	0.43
Low	86,705	35,660	5.063	360	20	62	728	63	1.14	0.20	0.16	0.13	0.23	0.72	0.89	0.13	0.12	0.14	0.51	
NA	28,875	4,995	5.509	360	55	66	722	72	2.41	0.48	0.37	0.56	0.92	2.33	2.00	0.40	0.28	0.48	0.73	1.89
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

Occ Code	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	5/1, 7/1, 10/1 Hybrid delinquency by Occupancy												
								Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
OCC	195,181	63,498	5.036	360	23	64	727	66	1.14	0.20	0.15	0.14	0.31	0.80	0.88	0.14	0.11	0.12	0.19	0.56
2nd Home	14,685	4,129	5.161	360	21	64	733	65	0.77	0.14	0.10	0.09	0.05	0.38	0.72	0.11	0.08	0.09	0.02	0.30
NOO	22,898	3,277	5.727	359	36	64	715	67	1.49	0.25	0.28	0.38	0.44	1.35	1.28	0.19	0.23	0.29	0.26	0.97
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

Purpose	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	5/1, 7/1, 10/1 Hybrid delinquency by Loan Purpose												
								Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
Purchase	80,886	22,565	5.152	360	23	71	729	73	1.24	0.25	0.15	0.16	0.26	0.82	0.98	0.17	0.11	0.13	0.13	0.54
Refi	72,060	23,392	4.911	360	24	61	732	62	0.84	0.12	0.11	0.11	0.29	0.63	0.68	0.08	0.09	0.10	0.18	0.45
CO Refi	79,818	24,947	5.159	360	23	61	719	63	1.34	0.23	0.20	0.21	0.36	1.00	1.01	0.16	0.14	0.15	0.24	0.69
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

State	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	5/1, 7/1, 10/1 Hybrid delinquency by Loan State												
								Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
1 CA	77,224	33,777	4.994	361	20	63	732	64	0.67	0.09	0.05	0.04	0.10	0.28	0.57	0.06	0.05	0.04	0.08	0.23
2 NY	14,258	5,359	5.283	360	25	61	717	64	1.67	0.34	0.19	0.25	0.11	0.89	1.50	0.25	0.12	0.30	0.09	0.76
3 WA	16,811	3,962	5.047	360	23	67	728	69	0.80	0.17	0.14	0.09	0.32	0.72	0.69	0.10	0.13	0.07	0.23	0.53
4 IL	17,104	3,765	5.080	360	25	68	713	71	1.27	0.20	0.22	0.23	0.33	0.98	1.09	0.23	0.25	0.25	0.26	0.99
5 FL	17,824	3,339	5.295	359	29	66	715	69	1.51	0.33	0.22	0.13	0.47	1.15	1.41	0.29	0.23	0.11	0.26	0.89
6 CO	9,065	2,297	5.029	361	25	67	730	68	0.99	0.11	0.21	0.23	0.49	1.04	0.95	0.10	0.21	0.20	0.44	0.95
7 CT	5,557	2,193	5.075	360	24	59	728	61	1.31	0.25	0.16	0.16	0.13	0.70	0.86	0.14	0.13	0.18	0.63	0.84
8 MA	6,662	1,972	5.145	360	27	63	719	65	1.85	0.30	0.35	0.20	0.32	1.17	1.60	0.25	0.22	0.11	0.26	0.84
9 NJ	6,257	1,704	5.245	360	27	63	711	66	1.82	0.34	0.13	0.27	0.22	0.96	1.65	0.28	0.19	0.28	0.13	0.88
10 AZ	6,589	1,596	5.132	361	23	67	727	69	0.83	0.14	0.12	0.05	0.32	0.63	0.82	0.12	0.13	0.07	0.30	0.62
11 Other	55,413	10,939	5.127	360	29	67	722	70	1.52	0.30	0.24	0.31	0.56	1.41	1.20	0.22	0.19	0.23	0.40	1.04
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

State	Count	UPB (\$mm)	WAC
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5/1, 7/1, 10/1 Hybrid Loans September 2004 - September 2005													
Period	Loan Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	%DQ 60+	1mo CPR	3mo CPR	6mo CPR	12mo CPR
Sep-04	247,933	71,801	5.077	360	19	65	721	67	0.67	27.5	22.0	36.9	36.1
Oct-04	246,356	71,732	5.060	360	19	65	721	67	0.64	28.6	22.1	30.6	35.3
Nov-04	244,902	71,580	5.048	360	20	65	722	67	0.69	28.0	22.6	27.5	35.6
Dec-04	242,749	70,981	5.040	360	20	65	722	66	0.67	29.2	23.3	25.4	35.9
Jan-05	241,484	70,660	5.036	360	21	65	723	66	0.65	19.5	20.7	24.3	36.1
Feb-05	240,908	70,679	5.034	360	21	65	723	66	0.66	19.7	18.3	23.5	35.4
Mar-05	240,536	70,910	5.034	360	21	65	724	66	0.60	27.2	17.8	23.5	33.9
Apr-05	238,695	70,538	5.038	360	22	65	724	66	0.59	22.6	18.7	22.4	29.3
May-05	236,512	70,110	5.043	360	23	64	724	66	0.58	22.9	19.5	21.5	26.9
Jun-05	235,362	70,172	5.048	360	23	64	725	66	0.59	27.3	19.3	21.1	25.5
Jul-05	234,726	70,514	5.053	360	23	64	725	66	0.59	26.9	20.6	22.3	25.6
Aug-05	233,402	70,665	5.063	360	23	64	726	66	0.57	27.7	22.2	23.6	25.8
Sep-05	232,764	70,903	5.075	360	23	64	726	66	0.57	22.9	21.1	22.9	25.5

5/1, 7/1, 10/1 Hybrid Loans by Product and Conforming vs non-Conforming													
rid Product / Size Gr	Loan Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	%DQ 60+	1mo CPR	3mo CPR	6mo CPR	12mo CPR
CMT 10/1 Conforming	1,743	99	6.556	357	131	60	692	76	6.47	25.4	18.6	17.9	21.1
CMT 10/1 Non-Confor	450	132	6.675	359	96	61	699	71	5.85	18.5	21.2	24.1	30.2
CMT 10/1 IO Conform	1	0	8.375	361	68	76	657	79	0.00	0.2	0.1	4.2	2.3
CMT 10/1 IO Non-Con	4	3	7.343	361	72	73	718	73	0.00	0.1	0.1	0.1	3.2
CMT 5/1 Conforming	72,028	11,234	4.963	359	31	65	726	69	0.56	26.3	23.3	25.0	24.7
CMT 5/1 Non-Conform	8,785	3,819	5.083	360	35	64	720	68	0.63	29.6	25.0	25.4	26.7
CMT 5/1 IO Conforming	22,044	4,925	4.931	361	16	62	751	63	0.08	16.3	15.7	17.7	19.6
CMT 5/1 IO Non-Confi	36,834	26,375	4.864	361	19	62	745	63	0.10	18.9	17.9	18.5	21.7
CMT 7/1 Conforming	3,920	298	5.767	357	94	59	718	71	2.39	24.9	22.2	24.3	24.2
CMT 7/1 Non-Conform	578	138	6.024	361	108	60	712	73	2.39	26.3	23.4	26.2	29.2
CMT 7/1 IO Conforming	2	0	6.338	360	22	80	751	80	33.52	0.0	0.0	0.0	0.0
CMT 7/1 IO Non-Confi	8	6	5.970	361	60	70	718	71	0.00	0.0	38.4	36.2	20.6
LIBOR 10/1 Conforming	471	94	5.562	361	5	67	733	67	0.30	10.6	10.8	10.2	12.0
LIBOR 10/1 Non-Confi	120	67	5.466	361	10	64	731	65	0.00	0.1	11.8	12.1	11.8
LIBOR 10/1 IO Confo	1,064	249	5.593	360	3	60	754	60	0.08	4.2	4.6	4.4	7.7
LIBOR 10/1 IO Non-C	577	372	5.663	361	2	63	743	63	0.00	7.5	5.2	9.3	25.1
LIBOR 5/1 Conforming	9,801	1,946	5.063	360	12	70	725	71	0.37	19.8	17.7	21.6	27.6
LIBOR 5/1 Non-Confi	1,845	863	4.979	360	23	67	728	70	0.81	23.1	23.6	27.8	29.8
LIBOR 5/1 IO Conform	6,615	1,420	5.166	360	16	69	739	70	0.61	25.3	25.0	28.1	31.3
LIBOR 5/1 IO Non-Co	5,512	3,422	5.106	361	16	67	740	67	0.40	23.4	22.8	25.0	30.4
LIBOR 7/1 Conforming	1,168	234	5.319	360	6	70	731	70	0.00	6.2	8.8	10.2	16.2
LIBOR 7/1 Non-Confi	260	130	5.334	361	9	67	733	68	0.00	9.5	16.2	17.7	18.8
LIBOR 7/1 IO Conform	940	222	5.397	360	4	63	750	64	0.00	8.6	9.7	14.4	25.8
LIBOR 7/1 IO Non-Co	612	354	5.427	360	6	66	741	66	0.00	8.6	13.5	21.6	21.9
OTHER 10/1 Conformi	84	3	5.593	358	151	56	705	77	0.14	12.9	11.9	11.8	12.3
OTHER 10/1 Non-Con	10	3	5.949	360	54	65	713	72	0.00	27.1	46.5	28.9	19.8
OTHER 10/1IO Confo	10	2	6.191	361	7	76	715	76	0.00	3.5	0.0	0.0	0.0
OTHER 10/1IO Non-C	14	7	6.006	361	6	68	725	68	0.00	0.2	1.6	1.6	2.1
OTHER 5/1 Conforming	41,346	6,210	5.571	359	29	66	677	69	1.43	28.4	23.9	26.8	28.4
OTHER 5/1 Non-Confi	15,189	8,118	5.418	362	28	65	683	68	1.60	29.8	26.3	28.4	31.6
OTHER 5/1IO Confor	416	98	5.653	361	6	75	728	75	1.29	6.6	32.3	39.5	29.9
OTHER 5/1IO Non-Co	44	23	5.809	361	9	77	731	77	2.32	0.0	0.0	11.7	15.2
OTHER 7/1 Conforming	202	13	5.782	358	115	52	717	67	0.14	6.8	20.3	23.2	23.4
OTHER 7/1 Non-Confi	50	17	5.598	360	47	63	729	68	0.00	0.3	21.0	23.0	25.5
OTHER 7/1IO Confor	10	2	5.882	361	11	76	716	76	0.00	0.0	0.0	0.0	0.0
OTHER 7/1IO Non-Co	7	3	5.549	361	12	69	713	69	0.00	0.3	0.3	38.7	32.3
	232,764	20,283	5.075	360	23	64	726	66	0.57	22.9	21.1	22.9	25.5

5/1, 7/1, 10/1 Hybrid Loans Remaining Fixed Period													
Mos to Reset	Loan Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	%DQ 60+	1mo CPR	3mo CPR	6mo CPR	12mo CPR
At or Beyond Reset	23,081	2,326	5.616	360	108	60	696	73	2.94	26.2	21.6	23.3	23.0
1-6 Months	1,165	188	7.331	359	64	65	688	70	4.71	29.6	34.0	35.6	37.8
7-12 Months	2,203	404	6.978	359	52	65	692	69	3.97	36.3	30.4	36.8	39.2
13-18 Months	5,222	1,140	6.333	360	45	63	705	66	2.40	38.9	37.9	40.1	42.3
19-24 Months	14,742	3,851	5.594	360	38	63	721	66	0.77	37.5	38.4	41.4	45.6
>24 Months	186,351	62,994	4.982	360	19	64	729	66	0.40	21.3	19.8	21.7	24.6
	232,764	70,903	5.075	360	23	64	726	66	0.57	22.9	21.1	22.9	25.5

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage						
Vintage	Count	UPB (\$mm)	1 mo CPR	3 mo CPR	6 mo CPR	12mo CPR
<=1995	9,683	635	22.7	18.4	18.6	18.6
1996	2,450	284	29.1	21.8	22.0	20.8
1997	3,071	360	29.7	24.6	27.1	25.4
1998	3,762	546	24.9	22.2	25.7	25.8
1999	4,265	572	27.8	20.8	23.5	27.6
2000	1,394	175	37.3	35.1	36.9	40.4
2001	5,078	1,020	36.9	35.2	38.2	44.3
2002	34,159	8,799	35.5	31.1	33.3	34.9
2003	78,542	24,573	26.3	22.7	24.2	24.9
2004	52,079	19,408	19.4	16.4	16.5	17.2
2005	38,281	14,531	10.2	12.3	11.1	0.0
	232,764	70,903	22.9	21.1	22.9	25.5

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Size																														
Original Loan Size			<=1999				2000				2001				2002				2003				2004				2005			
	Count	UPB (\$mm)	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
0-299,999	147,123	22,086	27.8	20.8	22.9	22.8	33.0	30.9	33.8	36.1	38.6	33.5	36.9	38.6	34.7	29.9	32.2	32.6	27.6	24.3	25.9	25.1	21.4	17.4	18.3	17.0	8.1	9.0	10.1	0.0
300,000-399,999	29,297	9,615	20.0	19.8	20.6	25.7	52.0	36.6	35.9	48.9	47.7	38.8	42.3	48.2	40.1	34.8	36.9	37.6	28.0	25.2	27.3	27.7	21.8	18.3	18.5	18.7	9.6	9.1	9.0	0.0
400,000-499,999	17,677	7,596	18.6	21.7	25.4	25.5	62.6	65.4	58.6	48.6	31.4	41.3	45.4	48.7	38.7	31.1	33.6	36.3	28.0	24.3	25.4	26.7	18.1	15.6	16.0	16.8	7.7	10.2	9.6	0.0
500,000-599,999	11,823	6,188	34.5	25.8	26.3	28.9	73.7	40.8	31.7	52.8	44.5	43.9	39.6	48.9	39.5	32.7	34.0	36.9	23.9	22.0	23.5	25.0	17.4	15.6	14.9	17.2	9.9	11.5	8.7	0.0
600,000-699,999	8,187	5,078	40.1	26.7	28.2	30.3	0.1	25.0	26.3	40.3	24.2	19.0	28.6	38.7	28.6	31.8	34.2	37.3	26.9	21.1	23.1	23.4	19.9	14.4	15.1	17.3	11.5	11.6	12.6	0.0
700,000-799,999	4,046	2,892	0.3	24.2	17.0	24.3	0.0	0.2	41.3	42.2	48.5	42.1	36.2	57.0	41.1	33.9	33.0	37.8	21.3	22.7	24.8	25.4	24.1	20.1	18.6	18.9	8.5	11.6	12.4	0.0
800,000-899,999	2,781	2,257	36.7	19.6	36.6	31.6	0.0	0.0	40.0	47.9	2.9	37.7	47.5	54.0	26.9	24.4	27.5	34.3	23.6	22.7	23.7	26.4	10.0	12.7	15.6	17.5	9.8	16.0	14.3	0.0
900,000-999,999	2,754	2,538	45.5	47.6	30.0	26.9	0.0	65.2	74.4	54.3	32.0	37.2	32.8	34.8	30.0	25.9	28.6	33.0	27.7	18.2	21.3	23.6	16.3	15.9	14.5	16.9	13.0	17.4	14.0	0.0
1,000,000-1,499,999	5,780	6,426	0.4	21.6	29.2	23.0	0.0	65.0	42.5	51.6	1.7	38.9	40.3	54.5	33.1	32.7	34.4	35.5	23.2	18.7	19.2	21.3	16.2	14.8	14.9	16.1	10.9	15.5	13.2	0.0
1,500,000-1,999,999	1,971	3,151	0.4	0.3	14.2	14.8	0.0	0.1	0.1	46.7	50.2	38.3	41.0	58.9	38.7	31.4	35.7	36.9	26.4	21.2	19.7	22.5	18.8	16.8	14.6	16.0	19.9	20.3	14.4	0.0
2,000,000-2,499,999	802	1,683	0.0	0.0	55.2	48.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.6	31.9	25.4	26.1	35.3	25.6	17.6	17.6	19.2	18.1	16.2	15.0	18.1	17.5	32.8	19.0	0.0
2,500,000-2,999,999	417	1,016	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	20.1	68.3	0.2	24.7	24.9	28.3	17.1	10.9	18.5	20.5	17.2	14.0	12.8	14.3	18.0	29.4	10.5	0.0
3000000+	106	376	0.0	0.0	0.0	43.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	36.4	43.1	40.2	24.5	6.8	12.6	15.2	38.2	23.9	19.4	19.2	0.1	3.6	15.5	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and FICO																														
Original FICO			<=1999				2000				2001				2002				2003				2004				2005			
	Count	UPB (\$mm)	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
<580	3,771	653	42.3	22.5	22.8	24.0	14.2	30.0	30.8	28.3	54.4	42.1	45.0	42.9	20.4	23.7	32.9	34.2	34.0	30.9	29.4	30.4	33.7	24.9	22.0	22.6	8.4	8.0	3.9	0.0
580-599	3,037	641	21.2	15.2	21.8	21.5	58.4	38.7	43.7	41.4	33.9	16.6	25.6	38.9	53.3	34.0	36.4	40.0	29.5	26.0	28.5	31.7	34.2	22.6	24.3	23.1	1.7	2.4	8.2	0.0
600-619	5,445	1,218	29.1	18.6	21.3	24.0	14.1	15.8	20.3	28.5	53.0	33.4	35.4	45.0	39.5	31.7	36.4	39.0	34.1	26.7	29.2	31.3	26.9	20.4	25.5	23.3	19.7	13.5	14.7	0.0
620 - 639	8,731	2,015	26.1	20.4	25.0	27.2	28.0	31.2	31.0	38.9	44.8	31.2	39.4	44.0	40.6	30.6	38.8	38.9	32.9	25.6	30.3	31.1	31.0	23.6	25.6	25.2	5.6	11.6	14.3	0.0
640 - 659	12,010	2,862	22.9	20.5	23.5	24.4	49.5	43.1	44.6	42.1	35.1	32.1	35.8	43.5	42.7	33.9	36.4	38.4	36.2	28.9	31.0	31.7	29.8	26.3	27.2	25.7	17.9	13.1	12.5	0.0
660 - 679	15,632	3,862	29.2	25.2	24.2	24.6	34.1	32.8	30.2	39.1	36.9	34.2	35.8	43.7	35.9	34.3	36.0	37.2	26.4	23.7	27.1	28.8	25.7	23.1	21.9	21.2	18.1	13.8	11.6	0.0
680 - 699	21,282	5,899	19.3	18.7	22.4	24.1	46.4	36.0	42.6	47.2	28.3	28.4	34.5	43.1	35.5	31.9	33.5	35.3	32.6	26.1	26.6	27.2	18.1	16.6	17.1	18.0	7.7	9.5	10.8	0.0
700 - 719	31,879	10,691	29.1	22.8	24.7	24.9	45.0	30.1	42.7	46.1	44.2	39.9	42.3	43.3	37.8	33.7	35.9	37.4	25.2	22.9	24.7	25.5	23.9	17.7	16.6	18.0	9.3	11.2	9.1	0.0
720 - 739	34,213	11,406	25.8	21.3	23.3	25.4	23.2	42.6	38.2	43.3	40.8	40.6	41.2	46.5	37.8	30.6	33.0	35.4	27.0	23.5	25.2	25.0	19.1	17.8	16.2	16.5	7.5	10.6	9.9	0.0
> 739	96,764	31,656	24.4	21.1	22.4	21.7	40.0	38.9	33.9	36.6	27.0	36.0	37.8	45.5	31.5	29.1	30.4	31.8	23.2	20.3	21.3	21.8	15.1	14.3	13.8	14.7	10.9	13.7	12.1	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Doc Level																														
Doc Level			<=1999				2000				2001				2002				2003				2004				2005			
	Count	UPB (\$mm)	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
FULL	117,184	30,248	28.8	22.9	25.8	26.0	31.8	34.2	38.1	43.1	43.3	35.6	38.4	45.5	35.3	30.7	32.1	33.5	26.3	23.2	24.4	23.9	19.4	16.0	16.2	16.3	9.8	11.4	10.1	0.0
LOW	86,705	35,660	21.5	17.2	19.4	22.5	35.1	32.4	36.2	40.3	33.8	36.4	39.0	47.3	34.7	30.4	33.1	35.2	25.4	20.7	22.3	23.9	19.1	16.5	16.4	17.5	10.5	13.0	11.8	0.0
NA	28,875	4,995	27.2	22.1	23.7	23.7	45.8	40.0	36.8	37.9	32.2	32.4	36.2	35.9	40.2	37.1	39.9	41.1	31.6	30.9	33.2	34.1	25.6	21.5	23.3	22.3	13.8	0.3	0.3	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Occupancy																														
Occupancy			<=1999				2000				2001				2002				2003				2004				2005			
	Count	UPB (\$mm)	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
OOO	195,181	63,498	26.4	21.7	23.6	24.4	41.8	37.5	38.2	41.4	35.0	35.3	38.5	45.3	36.6	31.7	33.7	35.5	26.9	23.1	24.6	25.2	19.5	16.6	16.5	17.3	10.2	12.4	11.3	0.0
2nd Home	14,685	4,129	22.8	19.5	22.3	22.7	0.0	34.0	31.9	49.0	56.0	34.1	35.7	37.7	22.1	24.5	28.0	29.4	18.0	15.9	18.0	19.2	14.7	14.5	15.1	14.3	10.4	10.7	8.7	0.0
NOO	22,898	3,277	26.5	19.4	21.4	22.0	19.6	20.6	31.0	32.3	37.9	35.1	37.1	40.9	30.0	27.8	30.9	31.1	24.6	21.6	23.3	24.9	24.0	16.2	17.9	16.9	8.8	13.0	11.1	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and State																														
State	Count	UPB (\$mm)	<=1999				2000				2001				2002				2003				2004				2005			
			1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR				
1 CA	77,224	33,777	22.8	21.2	22.8	24.4	48.8	39.8	44.2	49.5	41.5	40.2	45.1	53.8	40.2	35.5	37.8	41.0	29.5	24.4	26.0	27.8	19.3	16.8	17.0	18.4	11.3	13.8	11.9	0.0
2 NY	14,258	5,359	23.2	18.3	17.3	21.1	29.9	26.8	25.5	31.0	43.0	36.3	36.3	38.9	22.8	23.8	25.6	26.7	19.9	17.9	19.8	18.6	19.1	13.2	12.8	13.1	8.2	8.5	8.8	0.0
3 WA	16,811	3,962	31.6	25.9	27.5	27.8	38.0	34.6	43.5	43.0	28.8	42.9	41.8	46.7	34.0	31.2	33.8	33.1	23.7	21.7	23.0	23.0	19.6	17.2	16.6	15.0	7.7	7.5	7.7	0.0
4 IL	17,104	3,765	24.0	20.7	22.4	25.5	9.6	36.3	47.1	47.8	21.5	33.7	35.7	40.6	36.4	31.6	30.8	32.4	19.7	20.7	22.5	23.3	18.7	12.7	15.2	17.7	8.9	11.8	11.3	0.0
5 FL	17,824	3,339	20.3	18.6	22.0	22.5	47.9	33.7	38.9	44.3	39.2	31.6	32.8	38.2	35.6	28.4	32.4	31.6	24.1	22.4	24.5	23.5	20.2	16.9	17.9	16.0	9.5	10.1	9.9	0.0
6 CO	9,065	2,297	26.6	16.7	18.8	22.6	58.2	60.6	51.1	43.1	31.6	24.9	33.7	37.4	31.2	27.2	31.2	32.5	23.8	22.3	22.9	22.4	23.8	15.2	12.8	12.5	6.0	5.7	7.5	0.0
7 CT	5,557	2,193	30.9	23.8	25.5	24.4	10.8	16.4	16.5	11.5	5.7	17.4	29.3	49.8	28.8	28.3	31.0	30.7	24.0	19.6	20.6	21.3	12.8	14.2	14.6	14.2	13.8	22.8	17.1	0.0
8 MA	6,662	1,972	23.3	18.2	20.6	19.3	39.6	36.9	32.4	36.1	53.9	38.8	40.6	42.7	37.1	30.9	31.7	34.8	32.1	24.5	25.4	23.5	15.6	20.7	18.8	19.3	6.6	12.3	14.6	0.0
9 NJ	6,257	1,704	29.1	23.2	27.4	24.2	18.3	23.5	19.9	37.9	6.1	33.9	37.3	40.1	27.1	27.8	30.1	30.9	23.0	19.5	22.4	22.2	18.1	19.3	18.8	17.4	15.8	11.5	11.1	0.0
10 AZ	6,589	1,596	34.9	17.7	23.9	27.1	18.3	5.5	24.4	31.3	52.5	40.5	45.0	50.1	37.9	34.0	38.6	39.6	34.3	28.9	31.5	30.0	33.7	27.0	24.2	21.9	5.6	13.2	13.3	0.0
11 Other	55,413	10,939	29.7	22.1	24.0	23.8	37.0	39.0	36.9	38.0	34.9	31.6	32.4	35.6	35.3	28.6	29.9	29.9	23.1	20.9	22.1	21.7	18.8	15.5	15.5	15.2	8.7	8.8	8.0	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

			5/1, 7/1, 10/1 Hybrid Prepayments by Vintage and Prepayment Penalty Type																											
Prepay Penalty	Count	UPB (\$mm)	<=1999				2000				2001				2002				2003				2004				2005			
			1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR	1mo CPR	3mo CPR	6mo CPR	12mo CPR
None	213,113	63,251	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	82.0	78.1	59.7	67.5	53.0	32.4	44.3	43.3	38.2	26.2	28.8	29.7	16.7	17.1	19.9	17.5	0.1	1.8	3.0	0.0
12 month	1,259	810	12.6	17.4	19.3	16.5	61.6	33.3	45.0	52.1	33.9	38.5	41.2	55.8	40.7	35.0	33.9	33.0	18.4	15.4	17.7	16.5	12.4	9.3	9.7	7.8	5.7	4.1	4.3	0.0
36 month	15,562	6,284	26.7	21.6	23.5	24.2	31.9	35.3	36.8	41.3	38.6	34.8	37.9	41.5	33.7	30.0	33.0	35.4	27.0	23.4	24.8	25.6	20.0	17.0	16.9	18.0	10.4	12.5	11.2	0.0
Other	2,830	558	20.7	14.9	18.4	19.5	44.0	35.1	34.5	33.5	9.8	19.7	25.6	21.7	53.4	31.5	36.7	28.9	22.2	21.1	27.6	30.0	24.0	19.7	25.9	23.7	0.1	11.6	46.8	0.0
	232,764	70,903	26.2	21.2	23.1	23.7	37.3	35.1	36.9	40.4	36.9	35.2	38.2	44.3	35.5	31.1	33.3	34.9	26.3	22.7	24.2	24.9	19.4	16.4	16.5	17.2	10.2	12.3	11.1	0.0

Data as of 09/30/2005

5/1, 7/1, 10/1 Hybrid 24 month delinquency																				
As of Date	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
10/31/2003	275,309	78,464	5.345	360	15	66	718	67	1.38	0.29	0.45	0.00	0.37	1.11	1.12	0.24	0.38	0.00	0.20	0.82
11/30/2003	273,991	78,014	5.322	360	15	66	718	67	1.76	0.32	0.47	0.00	0.38	1.17	1.47	0.24	0.39	0.00	0.20	0.83
12/31/2003	273,878	77,972	5.300	360	15	66	718	67	1.50	0.32	0.46	0.00	0.37	1.15	1.22	0.26	0.38	0.00	0.20	0.84
01/31/2004	272,627	77,546	5.280	360	16	66	718	67	1.82	0.31	0.43	0.00	0.35	1.09	2.03	0.24	0.36	0.00	0.19	0.79
02/29/2004	271,831	77,135	5.258	360	16	66	718	67	2.17	0.31	0.29	0.16	0.34	1.10	2.41	0.26	0.23	0.14	0.19	0.82
03/31/2004	270,743	76,838	5.224	360	17	66	718	67	1.24	0.27	0.25	0.17	0.32	1.01	1.06	0.24	0.19	0.16	0.18	0.77
04/30/2004	268,335	76,294	5.160	360	17	65	719	67	1.15	0.24	0.25	0.12	0.31	0.92	0.92	0.21	0.20	0.12	0.17	0.70
05/31/2004	262,874	75,304	5.124	360	17	65	720	67	1.48	0.24	0.24	0.10	0.30	0.88	1.29	0.20	0.20	0.10	0.17	0.67
06/30/2004	256,542	73,981	5.107	360	17	65	720	67	1.30	0.25	0.25	0.09	0.30	0.89	1.14	0.19	0.20	0.08	0.17	0.64
07/31/2004	253,127	72,913	5.098	360	18	65	720	67	1.29	0.23	0.23	0.11	0.30	0.87	1.08	0.20	0.21	0.08	0.17	0.66
08/31/2004	250,245	72,225	5.090	360	18	65	721	67	1.21	0.21	0.24	0.10	0.30	0.85	1.02	0.16	0.22	0.07	0.18	0.63
09/30/2004	247,933	71,801	5.077	360	19	65	721	67	1.22	0.23	0.22	0.13	0.30	0.88	1.03	0.19	0.21	0.09	0.18	0.67
10/31/2004	246,356	71,732	5.060	360	19	65	721	67	1.30	0.26	0.20	0.14	0.30	0.90	1.08	0.18	0.17	0.11	0.18	0.64
11/30/2004	244,902	71,580	5.048	360	20	65	722	67	1.29	0.24	0.22	0.16	0.31	0.93	1.04	0.19	0.19	0.13	0.18	0.69
12/31/2004	242,749	70,981	5.040	360	20	65	722	66	1.25	0.23	0.19	0.19	0.30	0.91	1.04	0.17	0.16	0.15	0.18	0.66
01/31/2005	241,484	70,660	5.036	360	21	65	723	66	1.22	0.23	0.18	0.18	0.28	0.87	1.03	0.19	0.15	0.15	0.16	0.65
02/28/2005	240,908	70,679	5.034	360	21	65	723	66	1.34	0.22	0.18	0.18	0.28	0.86	1.17	0.19	0.16	0.15	0.16	0.66
03/31/2005	240,536	70,910	5.034	360	21	65	724	66	1.04	0.18	0.15	0.19	0.28	0.80	0.91	0.15	0.14	0.15	0.16	0.60
04/30/2005	238,695	70,538	5.038	360	22	65	724	66	1.14	0.20	0.13	0.17	0.28	0.78	0.94	0.16	0.12	0.14	0.17	0.59
05/31/2005	236,512	70,110	5.043	360	23	64	724	66	1.11	0.21	0.12	0.16	0.30	0.79	0.94	0.16	0.11	0.13	0.18	0.58
06/30/2005	235,362	70,172	5.048	360	23	64	725	66	1.13	0.21	0.14	0.17	0.30	0.82	0.96	0.16	0.12	0.13	0.18	0.59
07/31/2005	234,726	70,514	5.053	360	23	64	725	66	1.28	0.22	0.13	0.17	0.30	0.82	1.04	0.18	0.10	0.13	0.17	0.58
08/31/2005	233,402	70,665	5.063	360	23	64	726	66	1.01	0.21	0.14	0.16	0.30	0.81	0.79	0.16	0.12	0.12	0.18	0.58
09/30/2005	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

Vintage	Count	UPB (\$mm)	WAC	Term	Age	5/1, 7/1, 10/1 Hybrid delinquency by Vintage														
						Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
<=1995	9,683	635	5.762	362	162	53	704	74	2.74	0.63	0.39	0.59	0.94	2.55	2.76	0.59	0.32	0.62	0.97	2.50
1996	2,450	284	5.740	360	111	60	701	73	2.78	0.61	0.61	0.65	1.35	3.22	2.36	0.77	0.69	0.68	1.32	3.46
1997	3,071	360	5.803	358	98	62	699	74	2.96	0.85	0.39	0.68	1.14	3.06	2.83	0.88	0.44	0.66	1.13	3.11
1998	3,762	546	5.580	360	86	62	692	71	2.87	0.58	0.66	0.80	1.28	3.32	2.76	0.65	0.75	0.92	1.11	3.43
1999	4,265	561	5.661	360	75	65	690	72	3.66	0.94	0.82	0.68	1.55	3.99	4.03	1.09	1.14	0.76	1.73	4.72
2000	1,394	175	6.778	358	63	66	678	72	4.88	1.15	1.43	1.65	2.15	6.38	7.43	1.54	1.75	2.36	2.34	7.99
2001	5,078	1,020	6.609	360	49	64	699	68	2.52	0.71	0.61	0.43	1.16	2.91	2.88	0.85	0.84	0.84	1.12	3.65
2002	34,159	8,799	5.496	360	36	63	721	66	1.26	0.23	0.20	0.22	0.36	1.01	1.32	0.25	0.19	0.31	0.35	1.10
2003	78,542	24,573	4.869	360	27	64	726	66	0.93	0.13	0.11	0.09	0.23	0.56	0.85	0.12	0.12	0.09	0.18	0.51
2004	52,079	19,408	4.776	360	15	65	729	66	0.74	0.11	0.05	0.06	0.08	0.30	0.61	0.07	0.05	0.05	0.05	0.22
2005	38,281	14,531	5.338	361	4	66	734	66	0.64	0.06	0.01	0.01	0.00	0.08	0.50	0.04	0.00	0.00	0.00	0.04
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

CMT 7/1	FIX	1,353	210	2,751	5,999	360	47	64	727	69	2.44	0.15	0.59	0.37	0.96	2.07	2.03	0.26	0.32	0.35	0.81	1.74
CMT 7/1 IO	FIX	10	6	2,750	5,989	361	58	71	719	71	10.00	0.00	0.00	10.00	0.00	10.00	6.26	0.00	0.00	1.76	0.00	1.76
LIBOR 10/1	FIX	591	161	2,254	5,522	361	7	66	732	66	0.51	0.34	0.00	0.00	0.00	0.34	0.49	0.18	0.00	0.00	0.00	0.18
LIBOR 10/1 IO	FIX	1,641	621	2,251	5,635	361	3	62	748	62	0.12	0.06	0.00	0.00	0.00	0.06	0.23	0.03	0.00	0.00	0.00	0.03
LIBOR 5/1	ARM	4	0	5,338	8,803	360	118	66	643	75	0.00	0.00	25.00	0.00	25.00	50.00	0.00	0.00	10.59	0.00	14.05	24.64
LIBOR 5/1	FIX	11,642	2,808	2,319	5,037	360	15	69	726	71	0.87	0.13	0.05	0.09	0.22	0.49	0.87	0.16	0.06	0.09	0.20	0.51
LIBOR 5/1 IO	FIX	12,127	4,842	2,273	5,124	360	16	67	740	68	0.92	0.10	0.07	0.15	0.29	0.61	0.72	0.08	0.04	0.15	0.20	0.47
LIBOR 7/1	ARM	1	0	2,375	5,535	361	155	25	810	40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIBOR 7/1	FIX	1,427	365	2,255	5,324	361	7	69	732	69	0.35	0.00	0.00	0.00	0.00	0.00	0.39	0.00	0.00	0.00	0.00	0.00
LIBOR 7/1 IO	FIX	1,552	576	2,286	5,415	360	5	65	744	65	0.84	0.00	0.00	0.00	0.00	0.00	0.84	0.00	0.00	0.00	0.00	0.00
OTHER 10/1	ARM	86	3	1,948	5,149	357	226	43	718	75	1.16	1.16	0.00	0.00	0.00	1.16	0.31	0.15	0.00	0.00	0.00	0.15
OTHER 10/1	FIX	8	4	2,250	6,247	361	7	74	703	75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER 10/1IO	FIX	24	10	2,277	6,049	361	6	70	723	70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER 5/1	ARM	8,033	1,006	2,920	5,485	364	88	63	687	72	3.01	0.80	0.63	0.46	1.24	3.13	3.38	1.05	0.88	0.62	1.38	3.93
OTHER 5/1	FIX	48,502	13,322	2,675	5,484	361	24	66	680	68	2.05	0.40	0.30	0.23	0.37	1.30	2.05	0.40	0.31	0.30	0.34	1.35
OTHER 5/1IO	FIX	460	121	2,416	5,683	361	6	75	728	75	10.00	1.52	0.00	0.00	0.00	1.52	9.25	1.49	0.00	0.00	0.00	1.49
OTHER 7/1	ARM	176	8	1,947	5,934	356	210	45	712	72	1.70	0.00	0.00	0.00	0.57	0.57	2.99	0.00	0.00	0.00	0.23	0.23
OTHER 7/1	FIX	76	22	2,617	5,586	361	29	63	728	66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER 7/1IO	FIX	17	5	2,407	5,677	361	12	71	714	72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		232,764	70,903	2,675	5,242	369	24	68	704	70	1.28	0.22	0.15	0.11	0.26	0.74	1.27	0.23	0.15	0.11	0.17	0.66

5/1, 7/1, 10/1 Hybrid delinquency by Original LTV																				
Original LTV	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
< 60%	60,343	20,020	4.992	360	22	46	736	47	0.72	0.08	0.06	0.06	0.07	0.27	0.62	0.06	0.07	0.06	0.06	0.25
60.01 - 70	49,011	18,393	5.056	360	22	64	726	66	1.01	0.18	0.13	0.13	0.17	0.61	0.79	0.12	0.11	0.10	0.12	0.45
70.01 - 75	38,938	12,658	5.124	361	23	72	721	74	1.31	0.25	0.20	0.20	0.33	0.98	1.09	0.18	0.13	0.16	0.21	0.68
75.01 - 80	66,573	17,076	5.125	361	24	77	724	79	1.16	0.21	0.15	0.17	0.35	0.88	0.95	0.18	0.12	0.16	0.26	0.72
80.01 - 85	2,701	417	5.230	360	38	79	698	83	2.11	0.41	0.33	0.44	0.96	2.14	1.75	0.27	0.33	0.24	0.65	1.49
85.01 - 90	8,451	1,327	5.350	361	40	84	697	89	2.32	0.54	0.34	0.41	1.11	2.40	2.12	0.46	0.28	0.36	0.92	2.02
90.01 - 95	6,203	913	5.195	362	37	89	694	94	3.00	0.69	0.73	0.53	1.27	3.22	2.64	0.60	0.72	0.50	0.94	2.76
> 95%	544	99	5.181	360	48	91	714	100	4.41	1.10	1.29	1.65	2.94	6.98	3.02	0.23	0.57	0.76	1.52	3.08
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

5/1, 7/1, 10/1 Hybrid delinquency by Loan Size																					
Original Loan Size	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$	
0-299,999	147,123	22,086	5.185	359	30	65	718	68	1.38	0.25	0.19	0.19	0.40	1.03	1.25	0.21	0.16	0.15	0.33	0.85	
300,000-399,999	29,297	9,615	5.110	361	22	66	724	67	0.86	0.14	0.12	0.11	0.16	0.53	0.84	0.14	0.11	0.11	0.16	0.52	
400,000-499,999	17,677	7,596	5.115	361	21	67	727	69	0.66	0.15	0.11	0.12	0.12	0.50	0.65	0.15	0.10	0.12	0.13	0.50	
500,000-599,999	11,823	6,188	5.061	361	20	67	730	69	0.75	0.10	0.07	0.10	0.14	0.41	0.75	0.10	0.07	0.10	0.15	0.42	
600,000-699,999	8,187	5,078	5.033	361	20	66	730	68	0.70	0.09	0.09	0.15	0.09	0.42	0.70	0.09	0.08	0.14	0.09	0.40	
700,000-799,999	4,046	2,892	5.011	361	20	63	732	65	0.64	0.22	0.17	0.10	0.10	0.59	0.65	0.21	0.19	0.10	0.10	0.60	
800,000-899,999	2,781	2,257	4.974	360	20	63	733	64	0.54	0.14	0.07	0.04	0.18	0.43	0.52	0.14	0.07	0.04	0.18	0.43	
900,000-999,999	2,754	2,538	4.967	361	20	63	732	64	0.91	0.07	0.11	0.15	0.15	0.48	0.90	0.08	0.11	0.15	0.14	0.48	
1,000,000-1,499,999	5,780	6,426	4.909	361	20	58	737	59	0.76	0.09	0.10	0.14	0.05	0.38	0.74	0.08	0.09	0.14	0.06	0.37	
1,500,000-1,999,999	1,971	3,151	4.892	361	19	58	737	59	0.71	0.00	0.10	0.10	0.10	0.30	0.69	0.00	0.05	0.09	0.11	0.25	
2,000,000-2,499,999	802	1,683	4.895	361	18	57	737	58	0.75	0.00	0.12	0.25	0.00	0.37	0.77	0.00	0.12	0.18	0.00	0.30	
2,500,000-2,999,999	417	1,016	4.865	361	19	53	737	54	0.48	0.00	0.00	0.00	0.24	0.24	0.51	0.00	0.00	0.00	0.25	0.25	
3000000+	106	376	5.280	361	18	61	719	62	0.94	0.00	0.00	0.00	0.00	0.00	0.80	0.00	0.00	0.00	0.00	0.00	
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57	

5/1, 7/1, 10/1 Hybrid delinquency by Fico																				
Original Fico	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
<580	3,771	653	5.599	360	46	66	552	71	7.80	2.09	1.83	1.46	2.33	7.71	7.46	1.86	1.69	1.39	1.81	6.75
580-599	3,037	641	5.509	360	33	66	590	69	4.77	1.28	1.09	0.76	0.89	4.02	4.54	1.17	1.42	0.77	0.79	4.15
600-619	5,445	1,218	5.468	360	30	67	610	70	4.30	0.86	0.61	0.55	0.68	2.70	3.90	0.89	0.57	0.50	0.49	2.45
620 - 639	8,731	2,015	5.398	360	29	67	630	70	3.30	0.65	0.45	0.46	0.90	2.46	3.33	0.53	0.42	0.49	0.95	2.39
640 - 659	12,010	2,862	5.368	360	28	67	650	70	2.47	0.47	0.35	0.32	0.72	1.86	2.51	0.49	0.30	0.26	0.53	1.58
660 - 679	15,632	3,862	5.305	360	27	67	670	69	1.75	0.26	0.24	0.29	0.55	1.34	1.59	0.27	0.23	0.26	0.38	1.14
680 - 699	21,282	5,899	5.216	360	24	66	690	68	1.22	0.25	0.13	0.17	0.35	0.90	0.96	0.16	0.11	0.13	0.26	0.66
700 - 719	31,879	10,691	5.113	360	23	65	710	67	0.93	0.14	0.09	0.15	0.30	0.68	0.82	0.11	0.07	0.13	0.19	0.50
720 - 739	34,213	11,406	5.009	360	23	65	730	67	0.74	0.08	0.08	0.11	0.25	0.52	0.62	0.05	0.05	0.10	0.14	0.34
> 739	96,764	31,656	4.951	360	22	62	768	64	0.35	0.03	0.03	0.03	0.05	0.14	0.29	0.02	0.03	0.03	0.03	0.11
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

5/1, 7/1, 10/1 Hybrid delinquency by Doc Level																				
Doc Level	Count	UPB (\$mm)	WAC	Term	Age	Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
Full	117,184	30,248	5.018	360	22	67	725	69	0.85	0.14	0.10	0.09	0.21	0.54	0.72	0.11	0.09	0.08	0.15	0.43
Low	86,705	35,660	5.063	360	20	62	728	63	1.14	0.20	0.16	0.13	0.23	0.72	0.89	0.13	0.12	0.12	0.14	0.51
NA	28,875	4,995	5.509	360	55	66	722	72	2.41	0.48	0.37	0.56	0.92	2.33	2.00	0.40	0.28	0.48	0.73	1.89
	232,764	70,903	5.075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

2nd Home	14,685	4,129	5,161	360	21	64	733	65	0.77	0.14	0.10	0.09	0.05	0.38	0.72	0.11	0.08	0.09	0.02	0.30
NOO	22,898	3,277	5,727	359	36	64	715	67	1.49	0.25	0.28	0.38	0.44	1.35	1.28	0.19	0.23	0.29	0.26	0.97
	232,764	70,903	5,075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

Purpose	Count	UPB (\$mm)	WAC	Term	Age	5/1, 7/1, 10/1 Hybrid delinquency by Loan Purpose														
						Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
Purchase	80,886	22,565	5,152	360	23	71	729	73	1.24	0.25	0.15	0.16	0.26	0.82	0.98	0.17	0.11	0.13	0.13	0.54
Refi	72,060	23,392	4,911	360	24	61	732	62	0.84	0.12	0.11	0.11	0.29	0.63	0.68	0.08	0.09	0.10	0.18	0.45
CO Refi	79,818	24,947	5,159	360	23	61	719	63	1.34	0.23	0.20	0.21	0.36	1.00	1.01	0.16	0.14	0.15	0.24	0.69
	232,764	70,903	5,075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

State	Count	UPB (\$mm)	WAC	Term	Age	5/1, 7/1, 10/1 Hybrid delinquency by Loan State														
						Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
1 CA	77,224	33,777	4,994	361	20	63	732	64	0.67	0.09	0.05	0.04	0.10	0.28	0.57	0.06	0.05	0.04	0.08	0.23
2 NY	14,258	5,359	5.283	360	25	61	717	64	1.67	0.34	0.19	0.25	0.11	0.89	1.50	0.25	0.12	0.30	0.09	0.76
3 WA	16,811	3,962	5.047	360	23	67	728	69	0.80	0.17	0.14	0.09	0.32	0.72	0.69	0.10	0.13	0.07	0.23	0.53
4 IL	17,104	3,765	5.080	360	25	68	713	71	1.27	0.20	0.22	0.23	0.33	0.98	1.09	0.23	0.25	0.25	0.26	0.99
5 FL	17,824	3,339	5.295	359	29	66	715	69	1.51	0.33	0.22	0.13	0.47	1.15	1.41	0.29	0.23	0.11	0.26	0.89
6 CO	9,065	2,297	5.029	361	25	67	730	68	0.99	0.11	0.21	0.23	0.49	1.04	0.95	0.10	0.21	0.20	0.44	0.95
7 CT	5,557	2,193	5.075	360	24	59	728	61	1.31	0.25	0.16	0.16	0.13	0.70	0.86	0.14	0.13	0.18	0.18	0.63
8 MA	6,662	1,972	5.145	360	27	63	719	65	1.85	0.30	0.35	0.20	0.32	1.17	1.60	0.25	0.22	0.11	0.26	0.84
9 NJ	6,257	1,704	5.245	360	27	63	711	66	1.82	0.34	0.13	0.27	0.22	0.96	1.65	0.28	0.19	0.28	0.13	0.88
10 AZ	6,589	1,596	5.132	361	23	67	727	69	0.83	0.14	0.12	0.05	0.32	0.63	0.82	0.12	0.13	0.07	0.30	0.62
11 Other	55,413	10,939	5.127	360	29	67	722	70	1.52	0.30	0.24	0.31	0.56	1.41	1.20	0.22	0.19	0.23	0.40	1.04
	232,764	70,903	5,075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57

Prepay Type	Count	UPB (\$mm)	WAC	Term	Age	5/1, 7/1, 10/1 Hybrid delinquency by Prepayment Penalty Type														
						Cur LTV	Org FICO	Org LTV	% 30 #	% 60 #	% 90+ #	% FC #	%BK #	% 60+ #	% 30 \$	% 60 \$	% 90+ \$	% FC \$	% BK \$	% 60+ \$
NONE	213,113	63,251	5.062	360	23	64	727	66	1.08	0.19	0.15	0.15	0.30	0.79	0.85	0.13	0.11	0.11	0.18	0.53
12	1,259	810	5.128	361	22	64	719	66	1.27	0.08	0.16	0.32	0.24	0.80	1.62	0.01	0.10	0.14	0.27	0.52
36	15,562	6,284	5.139	360	28	62	723	64	1.54	0.31	0.26	0.22	0.27	1.06	1.00	0.19	0.17	0.23	0.12	0.71
OTHER	2,830	558	5.758	360	38	68	713	72	3.82	0.67	0.35	0.42	1.06	2.50	3.68	0.66	0.24	0.41	0.82	2.13
	232,764	70,903	5,075	360	23	64	726	66	1.15	0.20	0.16	0.16	0.30	0.82	0.89	0.14	0.12	0.13	0.18	0.57