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**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**

Salomon Brothers Mortgage Securities VII, Inc.
Exact Name of Registrant as Specified in Charter

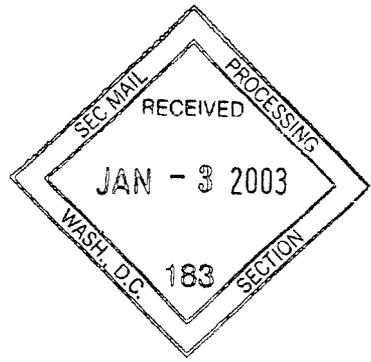
0000809877
Registrant CIK Number

Form 8-K, December 23, 2002, Series 2002-1
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

~~0000809877~~ 33-11429
SEC File Number, if available

Name of Person Filing the Document
(If Other than the Registrant)

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: December 31, 2002

SALOMON BROTHERS MORTGAGE
SECURITIES VII, INC.

By: 
Name: **MATTHEW R. BOLLO**
Title:

**IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS
BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.**

EXHIBIT INDEX

Exhibit No.	Description	Format
99.3	Computational Materials	P*

*The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic filing requirements.

This information is furnished to you solely by Salomon Smith Barney, and not by the issuer of the securities or any of its affiliates. Salomon Smith Barney is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction.

This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein will be superseded by information contained in term sheets circulated after the date hereof and by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

Preliminary Term Sheet

Date Prepared: December 17, 2002



Sovereign Bank Loan Trust, Series 2002-1
\$ 532,045,000 (Approximate, Subject to Final Collateral)
Class A Certificates
Adjustable Rate Residential Mortgage Loans

<u>Class</u>	<u>Principal Balance</u> ⁽¹⁾	<u>WAL (Yrs)</u> ⁽⁶⁾	<u>Pymt Window (Mths)</u>	<u>Interest Rate Type</u>	<u>Tranche Type</u>	<u>Expected Ratings S&P / Moody's</u>
A-1	\$160,313,000	1.60	1 – 53	Variable ⁽²⁾	Senior/Group I	AAA/Aaa
A-2	\$61,254,000	1.63	1 – 53	Variable ⁽³⁾	Senior/Group II	AAA/Aaa
A-3	\$229,552,000	1.63	1 – 53	Variable ⁽⁴⁾	Senior/Group III	AAA/Aaa
A-4	\$80,926,000	1.62	1 – 53	Variable ⁽⁵⁾	Senior/Group IV	AAA/Aaa
Total	\$532,045,000					

(1) The Certificates (as described herein) are collateralized by adjustable rate, first-lien residential mortgage loans. Class sizes are subject to final collateral and rating agency approval and are subject to a +/-10% variance..

(2) The Class A-1 Certificates will bear interest at a variable-rate (the "Pass-Through Rate") equal to the weighted average of the Expense Adjusted Net Mortgage Rates (as defined herein) of the Group I mortgage loans.

(3) The Class A-2 Certificates will bear interest at a variable-rate (the "Pass-Through Rate") equal to the weighted average of the Expense Adjusted Net Mortgage Rates (as defined herein) of the Group II mortgage loans.

(4) The Class A-3 Certificates will bear interest at a variable-rate (the "Pass-Through Rate") equal to the weighted average of the Expense Adjusted Net Mortgage Rates (as defined herein) of the Group III mortgage loans.

(5) The Class A-4 Certificates will bear interest at a variable-rate (the "Pass-Through Rate") equal to the weighted average of the Expense Adjusted Net Mortgage Rates (as defined herein) of the Group IV mortgage loans.

(6) Run to call at 40% CPR.

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Transaction Overview

<i>Seller and Servicer:</i>	Sovereign Bank (“ Sovereign ”).
<i>Depositor:</i>	Salomon Brothers Mortgage Securities VII, Inc.
<i>Lead Underwriter:</i>	Salomon Smith Barney, Inc.
<i>Co-Underwriter:</i>	Sovereign Securities Corporation, LLC
<i>Trustee:</i>	U.S. Bank National Association
<i>Trust Administrator:</i>	Citibank, N.A.
<i>Rating Agencies:</i>	S&P and Moody’s
<i>Cut-off Date:</i>	December 1, 2002
<i>Pricing Date:</i>	On or about December 16, 2002 for the Class A-2 Certificates. For all other classes of certificates the pricing date is TBD.
<i>Closing Date:</i>	On or about December 23, 2002.
<i>Distribution Dates:</i>	The 25 th day of each month (or if not a business day, the next succeeding business day), commencing on January 27, 2003.
<i>Certificates:</i>	<p>The “Certificates” will consist of the Class A-1, Class A-2, Class A-3, and Class A-4 Certificates.</p> <p>Generally, the Class A-1 Certificates will receive principal and interest from the Group I Mortgage Loans, the Class A-2 Certificates will receive principal and interest from the Group II Mortgage Loans, the Class A-3 Certificates will receive principal and interest from the Group III Mortgage Loans, and the Class A-4 Certificates will receive principal and interest from the Group IV Mortgage Loans.</p>
<i>Registration:</i>	The Publicly Offered Certificates will be made available in book-entry form through DTC or upon request through Clearstream, Luxembourg and Euroclear.
<i>Federal Tax Treatment:</i>	It is anticipated that the Certificates will represent ownership of REMIC regular interests for tax purposes.

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Sovereign Bank Loan Trust, Series 2002-1

	<u>Class A-1</u>	<u>Class A-2</u>	<u>Class A-3</u>	<u>Class A-4</u>
Approx. Principal Amount	\$160,313,000	\$61,254,000	\$229,552,000	\$80,926,000
Collateral	Adjustable rate mortgages with next interest rate adjustment date in months 0-17 and annually thereafter	Adjustable rate mortgages with next interest rate adjustment date in months 18-36 and annually thereafter	Adjustable rate mortgages with next interest rate adjustment date in month 37 or later and annually thereafter	Adjustable rate mortgage loans with annual interest rate adjustments based on a Sovereign Bank Index ⁽²⁾
Expected Ratings (S&P/Moody's)	AAA/Aaa	AAA/Aaa	AAA/Aaa	AAA/Aaa
Credit Enhancement	5.75%	5.75%	5.75%	5.75%
Payment Frequency	Monthly	Monthly	Monthly	Monthly
Payment Date (1)	25 th	25 th	25 th	25 th
Delay Days	54 days	54 days	54 days	54 days
Accrued Interest	22 days	22 days	22 days	22 days
Day Count	30/360	30/360	30/360	30/360
ERISA Eligible	Yes	Yes	Yes	Yes
SMMEA Eligible	Yes	Yes	Yes	Yes

* Dates to be confirmed and subject to change

(1) Or the next business day if such a day is not a business day.

(2) The Sovereign Bank Index is described in further detail on page 7.

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Transaction Notes

Credit Enhancement:

- The following are the credit enhancement levels:

AAA 5.75%

Only AAA Certificates Offered:

- The Company will initially retain all subordinate certificates.

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ERISA Eligibility: The Publicly Offered Certificates are expected to be ERISA eligible. Prospective investors should review with their legal advisors whether the purchase and holding of any of the Publicly Offered Certificates could give rise to a transaction prohibited or not otherwise permissible under ERISA, the Code or other similar laws.

SMMEA Treatment: The Senior Certificates are expected to constitute "mortgage related securities" for purposes of SMMEA.

Optional Termination: The terms of the transaction allow for a termination of the trust and retirement of the Certificates once the aggregate principal balance of the Mortgage Loans is equal to 10% or less of the aggregate principal balance of the Mortgage Loans as of the Cut-off Date (the "**Optional Call Date**").

Pricing Prepayment Speed: The Publicly Offered Certificates will be priced based on an assumed prepayment speed of 40% CPR with respect to the mortgage loans.

Statistical Information: The information set forth herein with respect to the Mortgage Loans is expected to be representative of the characteristics of the Mortgage Loans that will be included in the trust on the Closing Date. **Solely for determining the principal balances of the Publicly Offered Certificates in order to minimize the variance of the principal balance of the Publicly Offered Certificates by the Closing Date, it is estimated but not guaranteed that the aggregate principal balance of the Mortgage Loans will be approximately \$564,504,462 as of the Cut-off Date and the aggregate principal balance of the Group I, Group II, Group III, and Group IV Mortgage Loans will be approximately \$170,093,388, \$64,990,806, \$243,556,241, and \$85,864,027, respectively, as of the Cut-off Date. It is not expected that the initial principal balance (or notional balance) of any class of Publicly Offered Certificates (as shown on the first page) will increase or decrease by more than 10% by the Closing Date.**

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Mortgage Loans: As of the Cut-off Date, the aggregate principal balance of the mortgage loans described herein was approximately \$564,504,462 (the "Mortgage Loans") which consists of approximately \$554,801,000 of 1 year treasury bill weekly average indexed mortgage loans and \$9,703,000 of mortgage loans indexed to a variety of other indices.

Underwriting Standards: Approximately 56.37% of the mortgage loans were underwritten under the Seller's Full Documentation Program and approximately 43.63% of the mortgage loans were underwritten under the Seller's No Documentation Program.

Full Documentation Program: Under the Full Documentation Program each prospective borrower submits a loan application including the borrower's employment history, a personal financial statement containing information on assets and liabilities, two years tax returns and all supporting schedules and at least two months of bank and brokerage statements to verify stated liquidity. Appraisal requirements meet the Uniform Standards of Professional Appraisal Practice.

No Documentation Program: Within the Seller's No Documentation Program, there are four different types of documentation requirements, three of which are included in this transaction and described below:

No Documentation: A prospective borrower's employment, income and assets are neither stated at the time of application nor verified by the Seller. Each prospective borrower completes a Fannie Mae/Freddie Mac Form 1003 excluding employment, income and asset verification. Approximately 85.47% of the No Documentation Program loans in this transaction are No Documentation.

No Documentation with Assets: A prospective borrower does not provide any information regarding employment or income but does provide two months of bank and brokerage statements to verify stated liquidity which is verified by the Seller. Approximately 4.68% of the No Documentation Program loans in this transaction are No Documentation with Assets.

No Ratio: A prospective borrower completes a Fannie Mae/Freddie Mac Form 1003 with employment information (which is verbally verified by the Seller) but no income information and provides two months of bank and brokerage statements to verify stated liquidity which is verified by the Seller. Approximately 9.85% of the No Documentation Program loans in this transaction are No Ratio.

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Group I

Mortgage Loans: The aggregate principal balance of the Group I Mortgage Loans as of the Cut-off Date was approximately \$170,093,388, which consists of adjustable rate Mortgage Loans that will have their next interest rate adjustment date within 17 months following the closing date.

Group II

Mortgage Loans: The aggregate principal balance of the Group II Mortgage Loans as of the Cut-off Date was approximately \$64,990,806, which consists of adjustable rate Mortgage Loans that will have their next interest rate adjustment date between months 18 and 36 following the closing date.

Group III

Mortgage Loans: The aggregate principal balance of the Group III Mortgage Loans as of the Cut-off Date was approximately \$243,556,241, which consists of adjustable rate Mortgage Loans that will have their next interest rate adjustment date more than 36 months following the closing date.

Group IV,

Mortgage Loans: The aggregate principal balance of the Group IV Mortgage Loans as of the Cut-off Date was approximately \$85,864,027, which consists of adjustable rate Mortgage Loans which adjust annually based on the Sovereign Bank index described below.

Sovereign

Bank Index: The Class A-4 Certificates represent interests in the Group IV Mortgage Loans, which are adjustable rate mortgages whose rates adjust annually according to an index created by Sovereign Bank. In order to determine the borrower's interest rate, the index combines a fixed rate component and a fixed margin, both of which are set forth in the mortgage note, plus the then current One Year CMT. The interest rates on the Group IV Mortgage Loans adjust annually according to the following formula:

$$\frac{(\text{Fixed Rate Component} + \text{Margin} + \text{One Year CMT})}{2}$$

The following example demonstrates how this formula is applied and does not take into account any interim or lifetime caps:

BASE CASE

Fixed Rate Component:	7.25%
Margin:	2.95%
One Year CMT:	2.50%
Borrower's Interest Rate	6.350%

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On the next interest rate change date if the one year CMT increases to 3.50%, the borrower will incur the following interest rate adjustment:

Fixed Rate Component:	7.25%
Margin:	2.95%
One Year CMT:	3.50%
Borrower's Interest Rate	6.850%

However, if on the next interest rate change date, the one year CMT decreases to 1.50%, the borrower will incur the following interest rate adjustment:

Fixed Rate Component:	7.25%
Margin:	2.95%
One Year CMT:	1.50%
Borrower's Interest Rate	5.850%

Accrued Interest: The price to be paid by investors for the Publicly Offered Certificates will include accrued interest from the Cut-off Date up to, but not including, the Closing Date (22 days).

Accrual Period: The interest accrual period (the "Accrual Period") with respect to the Publicly Offered Certificates for a given Distribution Date will be the calendar month preceding the month in which such Distribution Date occurs (on a 30/360 basis).

Expense Adjusted Net Mortgage Rate: The "*Expense Adjusted Net Mortgage Rate*" of each mortgage loan and for each group is equal to (i) the weighted average of the loan rates of the Mortgage Loans in such group less (ii) the sum of (a) the servicing fee rate and (b) the trustee fee rate.

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Credit Enhancement: Senior/subordinate, shifting interest structure (Subordination levels are subject to final rating agency approval).

Credit enhancement for the Senior Certificates will consist of the subordination of the Class B-1, Class B2, Class B3, Class B4, Class B5 and Class B6 Certificates (total subordination initially 5.75%).

Shifting Interest: Until the Distribution Date occurring in January 2008 the Subordinate Certificates will be locked out from receipt of prepayments on the mortgage loans (unless the credit enhancement percentage provided by the Subordinate Certificates has doubled prior to such date as described below). After such time, and subject to standard collateral performance triggers (as described in the prospectus supplement), the Subordinate Certificates will receive increasing portions of unscheduled principal prepayments from each loan group. The prepayment percentages on the Subordinate Certificates, per loan group, are as follows:

January 2003 – December 2007	0% <i>pro rata</i> Share
January 2008 – December 2008	30% <i>pro rata</i> Share
January 2009 – December 2009	40% <i>pro rata</i> Share
January 2010 – December 2010	60% <i>pro rata</i> Share
January 2011 – December 2011	80% <i>pro rata</i> Share
January 2012 – and after	100% <i>pro rata</i> Share

Notwithstanding the foregoing, if after 3 years the credit enhancement percentage provided by the Subordinate Certificates doubles, prepayments will be paid *pro rata* between the Senior and Subordinate Certificates (subject to performance triggers).

Allocation of Realized Losses:

Any realized losses from a loan group, other than excess losses, on the related Mortgage Loans will be allocated as follows: *first*, to the Subordinate Certificates in reverse order of their numerical Class designations, in each case until the respective class principal balance has been reduced to zero; *second*, (i) any realized losses on the Group I Mortgage Loans, after the class principal balance of the Subordinate Certificates have been reduced to zero, will be allocated to the Class A-1 Certificates in reduction of its class principal balance, and (ii) any realized losses on the Group II Mortgage Loans, after the class principal balance of the Subordinate Certificates have been reduced to zero, will be allocated to the Class A-2 Certificates in reduction of its class principal balance, and (iii) any realized losses on the Group III Mortgage Loans, after the class principal balance of the Subordinate Certificates have been reduced to zero, will be allocated to the Class A-3 Certificates in reduction of its class principal balance, and (iv) any realized losses on the Group IV Mortgage Loans, after the class principal balance of the Subordinate Certificates have been reduced to zero, will be allocated to the Class A-4 Certificates in reduction of its class principal balance.

Excess losses (bankruptcy, special hazard and fraud losses in excess of the amounts established by the rating agencies) will be allocated to all classes of Certificates on a *pro rata* basis.

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Certificates

Priority of Distributions:

Available funds from the Mortgage Loans will be distributed in the following order of priority:

- 1) Senior Certificates generally from the related loan group, accrued and unpaid interest at the related Certificate Interest Rate.
- 2) (a) Class A-1 Certificates, principal from the related loan group allocable to such class*.
(b) Class A-2 Certificates, principal from the related loan group allocable to such class*.
(c) Class A-3 Certificates, principal from the related loan group allocable to such class*.
(d) Class A-4 Certificates, principal from the related loan group allocable to such class*.
- 3) Class B Certificates, accrued and unpaid interest at the respective Certificate Interest Rates and the respective shares of principal allocable to such Classes.

* Under certain loss scenarios (as described in the prospectus supplement) principal from one loan group may be used to pay the Senior Certificates related to another loan group.

Seller/Service:

Seller was organized as a federal savings bank in 1987 under the name Penn Savings Bank, F.S.B. and assumed its current name on December 31, 1991. Seller is a wholly-owned subsidiary of Sovereign Bancorp, Inc., which is a Pennsylvania business corporation and a "savings and loan holding company". As of September 30, 2002, Seller had total consolidated assets and deposits of approximately \$39.5 billion and \$26.6 billion, respectively.

At October 31, 2002, Seller's single family mortgage loan production totaled approximately \$2.7 billion, of which approximately 60% was originated through its retail mortgage branches and 40% through its broker and correspondent channel.

Seller currently services nearly 64,000 loans, with a principal balance of approximately \$6.8 billion, on behalf of Sovereign, FNMA, FHLMC, and other private investors in its servicing center in Reading, Pennsylvania.

COMPUTATIONAL MATERIALS DISCLAIMER

The attached tables and other statistical analyses (the "Computational Materials") are privileged and intended for use by the addressee only. These Computational Materials are furnished to you solely by Salomon Smith Barney and not by the issuer of the securities. They may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

Numerous assumptions were used in preparing the Computational Materials which may or may not be reflected therein. As such, no assurance can be given as to the Computational Materials' accuracy, appropriateness or completeness in any particular context; nor as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any weighted average lives, yields and principal payment periods shown in the Computational Materials are based on prepayments assumptions, and changes in such prepayment assumptions may dramatically affect such weighted average lives, yields and principal payment periods. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates shown in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical underlying assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance. Neither Salomon Smith Barney nor any of its affiliates makes any representation or warranty as to the actual rate or timing of payments on any of the underlying assets or the payments or yield on the securities.

Although a registration statement (including the Prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities laws of any such state. Prospective purchasers are referred to the final prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials and any matter discussed in this communication. Once available, a final prospectus and prospectus supplement may be obtained by contacting the Salomon Smith Barney Trading Desk at (212) 723-6217.

Please be advised that the securities described herein may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayment, yield curve and interest rate risks. Investors should make every effort to consider the risks of these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

The information contained herein has been prepared solely for the use of Salomon Smith Barney and has not been independently verified by Salomon Smith Barney. Accordingly, Salomon Smith Barney makes no express or implied representations or warranties of any kind and expressly disclaims all liability for any use or misuse of the contents hereof. Salomon Smith Barney assumes no responsibility for the accuracy of any material contained herein.

The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

Class A-1 to Call					
YIELD SENSITIVITY TABLE					
Prepayment Speeds					
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR
102.00	3.851	3.506	2.938	2.084	0.611
102.25	3.825	3.427	2.776	1.811	0.161
102.50	3.800	3.347	2.616	1.538	-0.286
102.75	3.774	3.269	2.456	1.268	-0.731
103.00	3.749	3.190	2.297	0.998	-1.173
WAL	13.18	3.47	1.60	0.92	0.55
Window	1 - 310	1 - 111	1 - 53	1 - 30	1 - 17
Exp. Final Mat.	October 2028	March 2012	May 2007	June 2005	May 2004

Class A-2 to Call					
YIELD SENSITIVITY TABLE					
Prepayment Speeds					
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR
102.00	4.444	5.035	5.118	4.427	2.645
102.25	4.421	4.953	4.953	4.149	2.190
102.50	4.397	4.872	4.789	3.873	1.738
102.75	4.374	4.790	4.625	3.598	1.289
103.00	4.351	4.709	4.462	3.324	0.842
WAL	16.62	3.60	1.63	0.93	0.55
Window	1 - 310	1 - 111	1 - 53	1 - 30	1 - 17
Exp. Final Mat.	October 2028	March 2012	May 2007	June 2005	May 2004

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Class A-3 to Call						
YIELD SENSITIVITY TABLE						
Prepayment Speeds						
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR	
102.00	4.829	5.331	5.035	3.936	2.139	
102.25	4.806	5.250	4.872	3.660	1.686	
102.50	4.783	5.169	4.709	3.385	1.235	
102.75	4.760	5.088	4.548	3.112	0.788	
103.00	4.737	5.008	4.387	2.840	0.343	
WAL	17.84	3.64	1.63	0.93	0.55	
Window	1 – 310	1 – 111	1 – 53	1 – 30	1 – 17	
Exp. Final Mat.	October 2028	March 2012	May 2007	June 2005	May 2004	

Class A-4 to Call						
YIELD SENSITIVITY TABLE						
Prepayment Speeds						
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR	
102.00	5.399	4.912	4.174	3.138	1.466	
102.25	5.373	4.831	4.011	2.863	1.014	
102.50	5.347	4.751	3.849	2.589	0.565	
102.75	5.322	4.671	3.688	2.317	0.118	
103.00	5.296	4.591	3.527	2.046	-0.326	
WAL	14.95	3.55	1.62	0.92	0.55	
Window	1 – 310	1 – 111	1 – 53	1 – 30	1 – 17	
Exp. Final Mat.	October 2028	March 2012	May 2007	June 2005	May 2004	

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Class A-1 to Maturity						
YIELD SENSITIVITY TABLE						
Prepayment Speeds						
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR	
102.00	3.851	3.532	3.007	2.123	0.667	
102.25	3.825	3.457	2.857	1.855	0.225	
102.50	3.800	3.382	2.707	1.588	-0.215	
102.75	3.775	3.308	2.558	1.323	-0.653	
103.00	3.749	3.234	2.410	1.059	-1.087	
WAL	13.18	3.74	1.73	0.94	0.56	
Window	1 – 354	1 – 354	1 – 356	1 – 267	1 – 22	
Exp. Final Mat.	June 2032	June 2032	August 2032	March 2025	October 2004	

Class A-2 to Maturity						
YIELD SENSITIVITY TABLE						
Prepayment Speeds						
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR	
102.00	4.442	4.975	5.046	4.432	2.720	
102.25	4.419	4.897	4.891	4.160	2.273	
102.50	4.396	4.820	4.737	3.889	1.828	
102.75	4.373	4.743	4.584	3.619	1.386	
103.00	4.350	4.667	4.431	3.351	0.947	
WAL	16.74	3.95	1.77	0.95	0.56	
Window	1 – 354	1 – 354	1 – 344	1 – 253	1 – 22	
Exp. Final Mat.	June 2032	June 2032	August 2031	January 2024	October 2004	

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Class A-3 to Maturity					
YIELD SENSITIVITY TABLE					
Prepayment Speeds					
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR
102.00	4.824	5.267	4.994	3.985	2.213
102.25	4.801	5.190	4.841	3.715	1.768
102.50	4.778	5.113	4.689	3.446	1.325
102.75	4.755	5.037	4.537	3.178	0.885
103.00	4.733	4.962	4.387	2.912	0.448
WAL	18.18	4.01	1.78	0.95	0.56
Window	1 – 359	1 – 359	1 – 358	1 – 271	1 – 22
Exp. Final Mat.	November 2032	November 2032	October 2032	July 2025	October 2004

Class A-4 to Maturity					
YIELD SENSITIVITY TABLE					
Prepayment Speeds					
Price	0% CPR	20% CPR	40% CPR	60% CPR	80% CPR
102.00	5.399	4.950	4.267	3.187	1.534
102.25	5.373	4.873	4.115	2.918	1.090
102.50	5.347	4.798	3.964	2.650	0.648
102.75	5.322	4.722	3.814	2.383	0.209
103.00	5.296	4.647	3.664	2.118	-0.228
WAL	14.95	3.87	1.76	0.94	0.56
Window	1 – 358	1 – 358	1 – 347	1 – 251	1 – 22
Exp. Final Mat.	October 2032	October 2032	November 2031	November 2023	October 2004

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Mortgage Loan Statistics of Total Pool

As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of December 1, 2002.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	3,516	
Aggregate Current Principal Balance:	\$564,504,462	
Current Principal Balance:	\$160,553	\$6,677 - \$1,091,802
Original Principal Balance:	\$176,546	\$11,950 - \$1,184,250
1st Lien:	100.00%	
Gross Coupon:	6.57%	3.25% - 10.75%
Remaining Term (months):	314	12 - 359
Seasoning (months):	43	1 - 268
Adjustable Rate Loan Margin:	3.32%	0.00% - 6.48%
Lifetime Maximum Interest Rate:	12.03%	6.00% - 19.00%
Lifetime Minimum Interest Rate:	3.40%	0.00% - 9.38%
Next Interest Rate Change Date:	5/2005	2/2003 - 9/2012
Amortized LTV:	72.05%	1.95% - 99.89%
Borrower FICO:	702	501 - 821

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COLLATERAL CHARACTERISTICS OF THE TOTAL POOL

Property Type of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Property Types			
2 Family	94	\$17,253,759.75	3.06%
3 Family	5	502,915.77	0.09
4 Family	3	378,232.72	0.07
Condo	386	44,460,525.56	7.88
Pud	255	44,992,494.62	7.97
Single Family	2,773	456,916,533.61	80.94
Total:	3,516	\$564,504,462.03	100%

Owner Occupancy of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupancy			
Investor	71	\$9,699,614.98	1.72%
Primary	3,391	542,842,496.99	96.16
Second Home	54	11,962,350.06	2.12
Total:	3,516	\$564,504,462.03	100%

Loan Purpose of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Loan Purpose			
Cash-out Refinance	829	\$124,481,672.40	22.05%
Construction/Perm	193	40,921,832.80	7.25
Purchase	2,267	340,346,927.43	60.29
Rate-term Refinance	227	58,754,029.40	10.41
Total:	3,516	\$564,504,462.03	100%

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**Current Mortgage Rates of
Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
3.000 - 3.499	1	\$122,323.37	0.02%
3.500 - 3.999	3	283,724.01	0.05
4.000 - 4.499	11	2,599,562.60	0.46
4.500 - 4.999	123	20,458,215.91	3.62
5.000 - 5.499	510	72,538,663.73	12.85
5.500 - 5.999	414	68,338,898.70	12.11
6.000 - 6.499	544	87,298,512.15	15.46
6.500 - 6.999	826	129,814,330.28	23.00
7.000 - 7.499	420	71,046,589.26	12.59
7.500 - 7.999	327	62,787,151.01	11.12
8.000 - 8.499	111	19,396,327.44	3.44
8.500 - 8.999	103	14,287,490.71	2.53
9.000 - 9.499	62	7,516,757.19	1.33
9.500 - 9.999	44	5,890,079.75	1.04
10.000 - 10.499	15	2,021,103.00	0.36
10.500 - 10.999	2	104,732.92	0.02
Total:	3,516	\$564,504,462.03	100%

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Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 50,000.00	293	\$10,611,035.92	1.71%
50,000.01 - 100,000.00	874	67,580,521.12	10.89
100,000.01 - 150,000.00	806	100,699,072.26	16.22
150,000.01 - 200,000.00	465	80,893,136.75	13.03
200,000.01 - 250,000.00	262	59,249,338.65	9.55
250,000.01 - 300,000.00	302	83,400,340.00	13.44
300,000.01 - 350,000.00	178	58,370,993.50	9.40
350,000.01 - 400,000.00	126	47,739,125.00	7.69
400,000.01 - 450,000.00	61	26,089,300.00	4.20
450,000.01 - 500,000.00	66	31,977,605.00	5.15
500,000.01 - 550,000.00	20	10,628,330.00	1.71
550,000.01 - 600,000.00	28	16,297,750.00	2.63
600,000.01 - 650,000.00	13	8,390,000.00	1.35
650,000.01 - 700,000.00	4	2,736,700.00	0.44
700,000.01 - 750,000.00	7	5,204,000.00	0.84
750,000.01 - 800,000.00	1	800,000.00	0.13
800,000.01 - 850,000.00	1	850,000.00	0.14
850,000.01 - 900,000.00	1	878,000.00	0.14
900,000.01 - 950,000.00	2	1,855,000.00	0.30
950,000.01 - 1,000,000.00	1	998,000.00	0.16
1,000,000.01 - 1,050,000.00	2	2,100,000.00	0.34
1,050,000.01 - 1,100,000.00	1	1,100,000.00	0.18
1,100,000.01 - 1,150,000.00	1	1,104,000.00	0.18
1,150,000.01 - 1,200,000.00	1	1,184,250.00	0.19
Total:	3,516	\$620,736,498.20	100%

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**Principal Balances of Mortgage Loans
as of the Cutoff Date**

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 50,000.00	482	\$14,745,275.48	2.61%
50,000.01 - 100,000.00	888	67,486,746.45	11.96
100,000.01 - 150,000.00	738	91,380,337.12	16.19
150,000.01 - 200,000.00	428	74,156,481.12	13.14
200,000.01 - 250,000.00	303	68,558,237.06	12.14
250,000.01 - 300,000.00	247	68,046,662.70	12.05
300,000.01 - 350,000.00	157	51,188,684.82	9.07
350,000.01 - 400,000.00	105	39,493,891.21	7.00
400,000.01 - 450,000.00	48	20,549,843.17	3.64
450,000.01 - 500,000.00	52	24,905,094.42	4.41
500,000.01 - 550,000.00	18	9,489,963.86	1.68
550,000.01 - 600,000.00	18	10,342,016.62	1.83
600,000.01 - 650,000.00	14	8,884,903.56	1.57
650,000.01 - 700,000.00	2	1,384,703.67	0.25
700,000.01 - 750,000.00	6	4,458,889.58	0.79
750,000.01 - 800,000.00	1	795,601.52	0.14
800,000.01 - 850,000.00	1	842,594.23	0.15
850,000.01 - 900,000.00	2	1,750,781.92	0.31
900,000.01 - 950,000.00	2	1,842,670.37	0.33
950,000.01 - 1,000,000.00	1	985,161.43	0.17
1,000,000.01 - 1,050,000.00	1	1,036,492.47	0.18
1,050,000.01 - 1,100,000.00	2	2,179,429.25	0.39
Total:	3,516	\$564,504,462.03	100%

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**Original Loan-to-Value Ratios
of Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Original LTVs (%)			
0.01 - 25.00	58	\$3,350,827.18	0.59%
25.01 - 30.00	20	1,435,261.08	0.25
30.01 - 35.00	30	2,631,235.37	0.47
35.01 - 40.00	42	4,894,785.19	0.87
40.01 - 45.00	67	8,209,055.03	1.45
45.01 - 50.00	87	13,819,654.55	2.45
50.01 - 55.00	87	13,834,629.47	2.45
55.01 - 60.00	115	17,403,941.33	3.08
60.01 - 65.00	134	30,425,811.98	5.39
65.01 - 70.00	301	56,021,725.65	9.92
70.01 - 75.00	391	72,076,476.91	12.77
75.01 - 80.00	938	159,136,208.58	28.19
80.01 - 85.00	88	16,065,813.56	2.85
85.01 - 90.00	591	91,189,863.50	16.15
90.01 - 95.00	502	67,873,863.02	12.02
95.01 - 100.00	50	5,153,171.88	0.91
100.01 - 105.00	8	599,082.60	0.11
105.01 - 110.00	1	102,168.31	0.02
110.01 - 115.00	4	124,753.46	0.02
115.01 - 120.00	1	34,599.50	0.01
120.01 - 125.00	1	121,533.88	0.02
Total:	3,516	\$564,504,462.03	100%

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Geographical Distribution of Mortgage Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Alabama	1	\$69,742.87	0.01%
Arizona	1	18,595.46	0.00
Connecticut	171	35,601,669.59	6.31
Delaware	72	10,432,915.67	1.85
District of Columbia	7	1,741,054.56	0.31
Florida	71	10,072,869.32	1.78
Georgia	18	4,948,426.52	0.88
Idaho	1	88,601.67	0.02
Illinois	6	587,210.58	0.10
Indiana	39	6,791,815.76	1.20
Kentucky	4	450,738.33	0.08
Maine	11	3,468,465.40	0.61
Maryland	74	15,004,521.68	2.66
Massachusetts	293	74,906,055.46	13.27
Michigan	24	5,093,939.51	0.90
Minnesota	4	1,001,159.98	0.18
Nevada	2	381,199.24	0.07
New Hampshire	16	3,214,581.13	0.57
New Jersey	923	144,885,288.10	25.67
New York	31	7,532,996.82	1.33
North Carolina	93	13,983,012.64	2.48
Ohio	91	11,755,940.36	2.08
Oregon	1	225,931.88	0.04
Pennsylvania	1,421	185,044,705.12	32.78
Rhode Island	53	10,792,561.55	1.91
South Carolina	6	1,080,601.49	0.19
Tennessee	4	603,822.07	0.11
Texas	5	1,093,825.65	0.19
Utah	1	353,902.88	0.06
Vermont	2	439,179.11	0.08
Virginia	69	12,817,222.54	2.27
West Virginia	1	21,909.09	0.00
Total:	3,516	\$564,504,462.03	100%

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Margins of Mortgage Loans

Margins (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
No Margin	7	\$3,465,622.25	0.61%
0.001 - 0.249	1	87,123.60	0.02
0.500 - 0.749	1	90,371.15	0.02
1.250 - 1.499	2	1,336,941.63	0.24
1.500 - 1.749	9	682,039.56	0.12
1.750 - 1.999	1	73,586.64	0.01
2.000 - 2.249	3	181,735.99	0.03
2.250 - 2.499	15	3,449,876.60	0.61
2.500 - 2.749	79	6,559,742.48	1.16
2.750 - 2.999	1,309	206,615,163.85	36.6
3.000 - 3.249	1,110	208,688,770.75	36.97
3.250 - 3.499	115	15,940,316.68	2.82
3.500 - 3.749	7	590,643.85	0.10
3.750 - 3.999	14	884,261.20	0.16
4.000 - 4.249	1	117,174.26	0.02
4.250 - 4.499	172	32,266,510.92	5.72
4.500 - 4.749	13	2,461,424.42	0.44
4.750 - 4.999	63	10,321,614.79	1.83
5.000 - 5.249	186	26,928,222.67	4.77
5.250 - 5.499	203	22,644,940.59	4.01
5.500 - 5.749	136	13,882,465.33	2.46
5.750 - 5.999	60	6,505,225.10	1.15
6.000 - 6.249	7	571,307.49	0.10
6.250 - 6.499	2	159,380.23	0.03
Total:	3,516	\$564,504,462.03	100%

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Next Rate Change Dates of Mortgage Loans

Next Rate Change Date MMY	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
02/2003-07/2003	959	\$127,731,235.76	22.63%
08/2003-01/2004	993	123,273,402.27	21.84
02/2004-07/2004	50	8,141,984.39	1.44
08/2004-01/2005	80	17,332,193.93	3.07
02/2005-07/2005	147	28,648,237.66	5.07
08/2005-01/2006	115	19,150,511.90	3.39
02/2006-07/2006	107	19,212,232.37	3.40
08/2006-01/2007	296	54,991,678.68	9.74
02/2007-07/2007	430	91,792,079.80	16.26
08/2007-01/2008	315	69,190,456.48	12.26
02/2008-07/2008	2	497,391.54	0.09
08/2008-01/2009	8	1,182,585.37	0.21
02/2009-07/2009	2	193,435.08	0.03
08/2009-01/2010	8	1,800,884.76	0.32
08/2011-01/2012	2	680,570.19	0.12
02/2012-07/2012	1	346,465.02	0.06
08/2012-01/2013	1	339,116.83	0.06
Total:	3,516	\$564,504,462.03	100%

Subsequent Periodic Rate Caps of Mortgage Loans

Subsequent Periodic Rate Caps (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
No Cap	7	\$3,261,640.47	0.58%
1	38	4,582,798.12	0.81
1.5	16	403,589.14	0.07
1.75	677	86,116,988.50	15.26
2	2,728	461,114,945.30	81.68
2.5	4	290,763.06	0.05
3	45	8,685,417.55	1.54
5	1	48,319.89	0.01
Total:	3,516	\$564,504,462.03	100%

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Minimum Mortgage Rates of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
0.000 - 0.499	3	\$409,910.49	0.07%
1.000 - 1.499	8	532,132.37	0.09
1.500 - 1.999	29	1,457,565.15	0.26
2.000 - 2.499	15	3,673,411.20	0.65
2.500 - 2.999	1,274	206,089,997.62	36.51
3.000 - 3.499	1,167	222,158,326.93	39.35
3.500 - 3.999	26	4,640,905.22	0.82
4.000 - 4.499	175	32,466,697.19	5.75
4.500 - 4.999	105	14,905,189.64	2.64
5.000 - 5.499	400	50,191,019.29	8.89
5.500 - 5.999	234	22,454,581.25	3.98
6.000 - 6.499	21	1,413,935.80	0.25
6.500 - 6.999	22	1,956,437.53	0.35
7.000 - 7.499	13	1,089,983.61	0.19
7.500 - 7.999	6	286,526.40	0.05
8.000 - 8.499	5	394,285.96	0.07
8.500 - 8.999	6	142,256.93	0.03
9.000 - 9.499	7	241,299.45	0.04
Total:	3,516	\$564,504,462.03	100%

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Maximum Mortgage Rates of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
Not Available	5	\$1,202,811.09	0.21%
6.000 - 6.499	1	78,804.91	0.01
7.500 - 7.999	1	170,046.33	0.03
8.000 - 8.499	2	165,331.92	0.03
8.500 - 8.999	72	11,313,262.77	2.00
9.000 - 9.499	99	10,530,482.76	1.87
9.500 - 9.999	183	20,353,479.02	3.61
10.000 - 10.499	180	21,266,520.69	3.77
10.500 - 10.999	272	44,294,999.96	7.85
11.000 - 11.499	284	48,936,083.47	8.67
11.500 - 11.999	539	109,664,723.35	19.43
12.000 - 12.499	481	88,374,516.16	15.66
12.500 - 12.999	515	93,984,529.97	16.65
13.000 - 13.499	229	39,956,043.23	7.08
13.500 - 13.999	266	34,336,950.92	6.08
14.000 - 14.499	137	17,359,326.21	3.08
14.500 - 14.999	123	13,814,873.63	2.45
15.000 - 15.499	55	4,782,591.55	0.85
15.500 - 15.999	28	1,907,696.80	0.34
16.000+	44	2,011,387.29	0.36
Total:	3,516	\$564,504,462.03	100%

Document Type of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Document Type			
Full Doc	2,247	\$318,233,622.72	56.37%
No Doc	1,105	210,482,606.58	37.29
No Doc with Assets	60	11,529,676.09	2.04
No Ratio	104	24,258,556.64	4.30
Total:	3,516	\$564,504,462.03	100%

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Amortized Loan-to-Value Ratios of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Amortized LTVs (%)			
0.01 - 25.00	198	\$8,026,428.25	1.42%
25.01 - 30.00	44	3,896,643.45	0.69
30.01 - 35.00	34	4,071,984.38	0.72
35.01 - 40.00	67	8,367,769.26	1.48
40.01 - 45.00	88	13,679,154.14	2.42
45.01 - 50.00	105	15,423,948.10	2.73
50.01 - 55.00	140	22,658,090.89	4.01
55.01 - 60.00	174	25,624,297.71	4.54
60.01 - 65.00	270	45,945,631.13	8.14
65.01 - 70.00	412	70,747,752.90	12.53
70.01 - 75.00	465	84,108,148.98	14.90
75.01 - 80.00	544	108,558,397.58	19.23
80.01 - 85.00	245	33,386,030.00	5.91
85.01 - 90.00	495	80,932,756.26	14.34
90.01 - 95.00	193	34,387,317.02	6.09
95.01 - 100.00	42	4,690,111.98	0.83
Total:	3,516	\$564,504,462.03	100%

Initial Periodic Rate Caps of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Initial Periodic Rate Caps (%)			
No Cap	61	\$9,216,461.76	1.63%
1	36	4,184,412.41	0.74
1.5	16	403,589.14	0.07
1.75	677	86,116,988.50	15.26
2	1,464	216,269,001.36	38.31
2.5	4	290,763.06	0.05
3	52	10,293,753.78	1.82
4	4	1,366,152.04	0.24
5	1,202	236,363,339.98	41.87
Total:	3,516	\$564,504,462.03	100%

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Fico Scores of Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Fico Scores			
Not Available	140	\$19,571,232.16	3.47%
501 - 525	33	4,235,536.66	0.75
526 - 550	74	8,027,817.91	1.42
551 - 575	104	13,082,441.74	2.32
576 - 600	127	19,257,904.45	3.41
601 - 625	158	24,617,377.32	4.36
626 - 650	234	39,765,070.34	7.04
651 - 675	344	59,641,277.70	10.57
676 - 700	420	76,957,313.81	13.63
701 - 725	479	85,113,979.16	15.08
726 - 750	410	66,147,721.60	11.72
751 - 775	457	75,302,467.91	13.34
776 - 800	442	64,405,439.77	11.41
801 - 825	94	8,378,881.50	1.48
Total:	3,516	\$564,504,462.03	100%

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Mortgage Loan Statistics of Group I Mortgage Loans

As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of December 1, 2002.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	1,306	
Aggregate Current Principal Balance:	\$170,093,388	
Current Principal Balance:	\$130,240	\$6,677 - \$1,091,802
Original Principal Balance:	\$157,576	\$11,950 - \$1,184,250
1st Lien:	100.00%	
Gross Coupon:	5.68%	3.25% - 9.38%
Remaining Term (months):	271	12 - 359
Seasoning (months):	85	1 - 268
Adjustable Rate Loan Margin:	2.82%	0.00% - 3.75%
Lifetime Maximum Interest Rate:	12.57%	6.00% - 19.00%
Lifetime Minimum Interest Rate:	3.06%	0.00% - 9.38%
Next Interest Rate Change Date:	7/2003	2/2003 - 5/2004
Amortized LTV:	65.36%	1.95% - 95.54%
Borrower FICO:	696	505 - 819

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Collateral Characteristics of Group I

Property Type of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Property Types			
2 Family	19	\$1,883,813.65	1.11%
3 Family	4	261,139.89	0.15
4 Family	2	123,117.53	0.07
Condo	176	12,199,361.87	7.17
Pud	68	12,297,850.09	7.23
Single Family	1,037	143,328,105.17	84.26
Total:	1,306	\$170,093,388.20	100%

Owner Occupancy of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupancy			
Investor	20	\$1,881,731.91	1.11%
Primary	1,272	165,110,588.09	97.07
Second Home	14	3,101,068.20	1.82
Total:	1,306	\$170,093,388.20	100%

Loan Purpose of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Loan Purpose			
Cash-out Refinance	463	\$60,215,763.51	35.40%
Construction/Perm	64	13,407,937.89	7.88
Purchase	746	84,342,964.62	49.59
Rate-term Refinance	33	12,126,722.18	7.13
Total:	1,306	\$170,093,388.20	100%

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Current Mortgage Rates of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
3.000 - 3.499	1	\$122,323.37	0.07%
3.500 - 3.999	2	113,677.68	0.07
4.000 - 4.499	10	2,542,774.04	1.49
4.500 - 4.999	117	19,232,107.13	11.31
5.000 - 5.499	485	65,848,597.94	38.71
5.500 - 5.999	257	33,930,023.01	19.95
6.000 - 6.499	103	12,942,387.71	7.61
6.500 - 6.999	190	19,580,171.45	11.51
7.000 - 7.499	89	9,957,104.10	5.85
7.500 - 7.999	24	3,886,755.25	2.29
8.000 - 8.499	11	1,295,678.16	0.76
8.500 - 8.999	8	252,714.48	0.15
9.000 - 9.499	9	389,073.88	0.23
Total:	1,306	\$170,093,388.20	100%

Original Principal Balances of Group I Mortgage Loans

	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
Range (\$)			
0.01 - 50,000.00	213	\$7,394,390.92	3.59%
50,000.01 - 100,000.00	410	31,058,589.12	15.09
100,000.01 - 150,000.00	234	28,911,109.51	14.05
150,000.01 - 200,000.00	95	16,324,039.75	7.93
200,000.01 - 250,000.00	54	12,244,478.65	5.95
250,000.01 - 300,000.00	127	35,121,760.00	17.07
300,000.01 - 350,000.00	55	18,029,263.50	8.76
350,000.01 - 400,000.00	38	14,403,230.00	7.00
400,000.01 - 450,000.00	25	10,571,200.00	5.14
450,000.01 - 500,000.00	26	12,658,950.00	6.15
500,000.01 - 550,000.00	6	3,198,100.00	1.55
550,000.01 - 600,000.00	10	5,816,500.00	2.83
600,000.01 - 650,000.00	4	2,560,000.00	1.24
650,000.01 - 700,000.00	3	2,036,700.00	0.99
700,000.01 - 750,000.00	2	1,454,000.00	0.71
800,000.01 - 850,000.00	1	850,000.00	0.41
850,000.01 - 900,000.00	1	878,000.00	0.43
1,050,000.01 - 1,100,000.00	1	1,100,000.00	0.53
1,150,000.01 - 1,200,000.00	1	1,184,250.00	0.58
Total:	1,306	\$205,794,561.45	100%

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**Principal Balances of Group I
Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Range (\$)			
0.01 - 50,000.00	350	\$10,152,872.97	5.97%
50,000.01 - 100,000.00	397	29,842,957.77	17.55
100,000.01 - 150,000.00	187	22,748,101.90	13.37
150,000.01 - 200,000.00	80	13,869,232.96	8.15
200,000.01 - 250,000.00	102	23,291,046.06	13.69
250,000.01 - 300,000.00	72	19,711,636.19	11.59
300,000.01 - 350,000.00	43	13,920,797.74	8.18
350,000.01 - 400,000.00	25	9,290,122.65	5.46
400,000.01 - 450,000.00	12	5,067,486.27	2.98
450,000.01 - 500,000.00	14	6,618,091.25	3.89
500,000.01 - 550,000.00	8	4,194,603.26	2.47
550,000.01 - 600,000.00	4	2,302,233.30	1.35
600,000.01 - 650,000.00	6	3,772,637.75	2.22
650,000.01 - 700,000.00	1	691,872.61	0.41
700,000.01 - 750,000.00	1	740,789.91	0.44
800,000.01 - 850,000.00	1	842,594.23	0.50
850,000.01 - 900,000.00	1	856,882.13	0.50
1,050,000.01 - 1,100,000.00	2	2,179,429.25	1.28
Total:	1,306	\$170,093,388.20	100%

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**Original Loan-to-Value Ratios of
Group I Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Original LTVs (%)			
0.01 - 25.00	52	\$1,869,965.83	1.10%
25.01 - 30.00	12	350,980.91	0.21
30.01 - 35.00	18	610,393.24	0.36
35.01 - 40.00	21	1,725,298.08	1.01
40.01 - 45.00	26	2,631,977.39	1.55
45.01 - 50.00	39	5,513,865.65	3.24
50.01 - 55.00	28	4,682,677.81	2.75
55.01 - 60.00	45	6,325,416.37	3.72
60.01 - 65.00	51	10,855,396.08	6.38
65.01 - 70.00	92	12,735,465.01	7.49
70.01 - 75.00	163	26,986,084.90	15.87
75.01 - 80.00	373	52,456,522.51	30.84
80.01 - 85.00	33	5,245,291.49	3.08
85.01 - 90.00	169	19,753,157.79	11.61
90.01 - 95.00	162	17,044,199.17	10.02
95.01 - 100.00	12	861,514.85	0.51
100.01 - 105.00	3	62,125.97	0.04
105.01 - 110.00	1	102,168.31	0.06
110.01 - 115.00	4	124,753.46	0.07
115.01 - 120.00	1	34,599.50	0.02
120.01 - 125.00	1	121,533.88	0.07
Total:	1,306	\$170,093,388.20	100%

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Geographical Distribution of Group I Mortgage Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Arizona	1	\$18,595.46	0.01%
Connecticut	20	5,213,613.95	3.07
Delaware	23	2,735,516.75	1.61
District of Columbia	4	878,969.12	0.52
Florida	26	2,868,376.29	1.69
Georgia	4	1,443,917.55	0.85
Idaho	1	88,601.67	0.05
Illinois	4	352,273.30	0.21
Indiana	5	822,908.73	0.48
Kentucky	4	450,738.33	0.26
Maine	2	748,137.48	0.44
Maryland	38	8,829,929.50	5.19
Massachusetts	34	8,966,124.50	5.27
Michigan	3	750,526.82	0.44
Minnesota	3	929,784.21	0.55
Nevada	1	279,434.84	0.16
New Jersey	419	48,909,601.50	28.75
New York	6	1,345,362.78	0.79
North Carolina	13	2,081,775.27	1.22
Ohio	26	3,369,100.32	1.98
Oregon	1	225,931.88	0.13
Pennsylvania	626	70,400,183.68	41.39
Rhode Island	2	225,348.03	0.13
South Carolina	4	553,170.39	0.33
Tennessee	3	452,053.27	0.27
Texas	5	1,093,825.65	0.64
Utah	1	353,902.88	0.21
Virginia	27	5,705,684.05	3.35
Total:	1,306	\$170,093,388.20	100%

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Margins of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Margins (%)			
No Margin	5	\$3,070,657.42	1.81%
0.001 - 0.249	1	87,123.60	0.05
0.500 - 0.749	1	90,371.15	0.05
1.500 - 1.749	8	319,387.20	0.19
1.750 - 1.999	1	73,586.64	0.04
2.000 - 2.249	2	73,554.50	0.04
2.250 - 2.499	8	223,200.97	0.13
2.500 - 2.749	75	5,463,588.04	3.21
2.750 - 2.999	998	137,870,136.11	81.06
3.000 - 3.249	73	5,798,725.94	3.41
3.250 - 3.499	113	15,548,151.58	9.14
3.500 - 3.749	7	590,643.85	0.35
3.750 - 3.999	14	884,261.20	0.52
Total:	1,306	\$170,093,388.20	100%

Next Rate Change Dates of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Next Rate Change Date MYY			
02/2003-04/2003	257	\$32,146,182.56	18.9%
05/2003-07/2003	403	56,495,668.56	33.21
08/2003-10/2003	317	37,439,777.89	22.01
11/2003-01/2004	302	39,667,596.96	23.32
02/2004-04/2004	20	3,460,222.54	2.03
05/2004-07/2004	7	883,939.69	0.52
Total:	1,306	\$170,093,388.20	100%

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Subsequent Periodic Rate Caps of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Subsequent Periodic Rate Caps (%)			
No Cap	7	\$3,261,640.47	1.92%
1	36	4,184,412.41	2.46
1.5	16	403,589.14	0.24
1.75	3	319,363.00	0.19
2	1,194	152,899,882.68	89.89
2.5	4	290,763.06	0.17
3	45	8,685,417.55	5.11
5	1	48,319.89	0.03
Total:	1,306	\$170,093,388.20	100%

Minimum Mortgage Rates of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
0.000 - 0.499	1	\$14,945.66	0.01%
1.000 - 1.499	8	532,132.37	0.31
1.500 - 1.999	29	1,457,565.15	0.86
2.000 - 2.499	8	446,735.57	0.26
2.500 - 2.999	960	135,310,064.67	79.55
3.000 - 3.499	123	18,168,954.33	10.68
3.500 - 3.999	26	4,640,905.22	2.73
4.000 - 4.499	3	158,516.53	0.09
4.500 - 4.999	28	1,884,783.89	1.11
5.000 - 5.499	11	617,856.03	0.36
5.500 - 5.999	38	2,066,890.82	1.22
6.000 - 6.499	12	683,248.08	0.40
6.500 - 6.999	22	1,956,437.53	1.15
7.000 - 7.499	13	1,089,983.61	0.64
7.500 - 7.999	6	286,526.40	0.17
8.000 - 8.499	5	394,285.96	0.23
8.500 - 8.999	6	142,256.93	0.08
9.000 - 9.499	7	241,299.45	0.14
Total:	1,306	\$170,093,388.20	100%

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Maximum Mortgage Rates of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
Not Available	3	\$107,934.71	0.06%
6.000 - 6.499	1	78,804.91	0.05
8.500 - 8.999	4	3,131,725.22	1.84
9.000 - 9.499	11	631,528.62	0.37
9.500 - 9.999	37	3,279,297.16	1.93
10.000 - 10.499	48	5,368,223.34	3.16
10.500 - 10.999	67	6,854,467.89	4.03
11.000 - 11.499	73	8,638,207.09	5.08
11.500 - 11.999	142	21,832,813.34	12.84
12.000 - 12.499	198	29,990,409.51	17.63
12.500 - 12.999	172	27,111,099.20	15.94
13.000 - 13.499	122	20,867,863.89	12.27
13.500 - 13.999	166	19,240,759.24	11.31
14.000 - 14.499	73	8,487,907.89	4.99
14.500 - 14.999	79	7,896,506.47	4.64
15.000 - 15.499	40	2,761,488.55	1.62
15.500 - 15.999	26	1,802,963.88	1.06
16.000+	44	2,011,387.29	1.18
Total:	1,306	\$170,093,388.20	100%

Document Type of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Document Type			
Full Doc	1,238	\$157,574,271.70	92.64%
No Doc	68	12,519,116.50	7.36
Total:	1,306	\$170,093,388.20	100%

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Amortized Loan-to-Value Ratios of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Amortized LTVs (%)			
0.01 - 25.00	153	\$5,263,377.97	3.09%
25.01 - 30.00	28	2,256,291.10	1.33
30.01 - 35.00	18	1,734,078.78	1.02
35.01 - 40.00	30	3,412,900.10	2.01
40.01 - 45.00	39	6,202,135.39	3.65
45.01 - 50.00	49	6,185,450.58	3.64
50.01 - 55.00	72	11,064,461.72	6.50
55.01 - 60.00	89	11,080,380.20	6.51
60.01 - 65.00	153	21,722,976.04	12.77
65.01 - 70.00	184	25,399,706.53	14.93
70.01 - 75.00	171	29,229,151.64	17.18
75.01 - 80.00	137	22,996,424.81	13.52
80.01 - 85.00	102	12,602,439.36	7.41
85.01 - 90.00	75	10,142,662.15	5.96
90.01 - 95.00	5	637,864.50	0.38
95.01 - 100.00	1	163,087.33	0.10
Total:	1,306	\$170,093,388.20	100%

Initial Periodic Rate Caps of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Initial Periodic Rate Caps (%)			
No Cap	14	\$3,806,340.23	2.24%
1	36	4,184,412.41	2.46
1.5	16	403,589.14	0.24
1.75	3	319,363.00	0.19
2	1,178	149,919,523.53	88.14
2.5	4	290,763.06	0.17
3	49	9,780,657.47	5.75
5	6	1,388,739.36	0.82
Total:	1,306	\$170,093,388.20	100%

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Fico Scores of Group I Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Fico Scores			
Not Available	91	\$11,750,982.78	6.91%
501 - 525	15	1,677,868.73	0.99
526 - 550	45	4,498,959.78	2.64
551 - 575	66	7,231,292.70	4.25
576 - 600	63	7,342,198.35	4.32
601 - 625	61	7,304,183.09	4.29
626 - 650	99	15,200,748.18	8.94
651 - 675	108	14,112,365.74	8.30
676 - 700	122	17,396,119.41	10.23
701 - 725	140	19,894,801.08	11.70
726 - 750	113	16,153,712.21	9.50
751 - 775	163	23,072,888.61	13.56
776 - 800	175	20,863,367.63	12.27
801 - 825	45	3,593,899.91	2.11
Total:	1,306	\$170,093,388.20	100%

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Mortgage Loan Statistics of Group II Mortgage Loans

As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of December 1, 2002.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	344	
Aggregate Current Principal Balance:	\$64,990,806	
Current Principal Balance:	\$188,927	\$19,197 - \$1,036,492
Original Principal Balance:	\$200,520	\$23,800 - \$1,050,000
1st Lien:	100.00%	
Gross Coupon:	7.58%	4.99% - 10.75%
Remaining Term (months):	329	141 - 359
Seasoning (months):	30	1 - 107
Adjustable Rate Loan Margin:	2.88%	2.25% - 3.25%
Lifetime Maximum Interest Rate:	12.97%	10.75% - 15.75%
Lifetime Minimum Interest Rate:	2.89%	2.25% - 3.25%
Next Interest Rate Change Date:	4/2005	6/2004 - 12/2005
Amortized LTV:	70.71%	2.53% - 99.42%
Borrower FICO:	704	505 - 810

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Collateral Characteristics of Group II

Property Type of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Property Types			
2 Family	14	\$2,544,966.11	3.92%
4 Family	1	255,115.19	0.39
Condo	39	5,482,295.20	8.44
Pud	38	7,078,442.71	10.89
Single Family	252	49,629,987.14	76.36
Total:	344	\$64,990,806.35	100%

Owner Occupancy of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupancy			
Investor	10	\$1,614,689.77	2.48%
Primary	328	61,721,757.20	94.97
Second Home	6	1,654,359.38	2.55
Total:	344	\$64,990,806.35	100%

Loan Purpose of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Loan Purpose			
Cash-out Refinance	47	\$9,444,589.74	14.53%
Construction/Perm	8	2,978,436.31	4.58
Purchase	251	40,989,310.03	63.07
Rate-term Refinance	38	11,578,470.27	17.82
Total:	344	\$64,990,806.35	100%

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Current Mortgage Rates of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
4.500 - 4.999	1	\$193,806.36	0.30%
5.000 - 5.499	15	3,210,895.40	4.94
5.500 - 5.999	35	11,374,800.68	17.50
6.000 - 6.499	21	6,347,812.47	9.77
6.500 - 6.999	20	3,118,142.39	4.80
7.000 - 7.499	12	3,029,760.76	4.66
7.500 - 7.999	34	7,848,707.95	12.08
8.000 - 8.499	40	7,050,818.43	10.85
8.500 - 8.999	73	10,098,890.23	15.54
9.000 - 9.499	36	5,158,777.20	7.94
9.500 - 9.999	41	5,587,232.19	8.60
10.000 - 10.499	14	1,866,429.37	2.87
10.500 - 10.999	2	104,732.92	0.16
Total:	344	\$64,990,806.35	100%

Original Principal Balances of Group II Mortgage Loans

	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
Range (\$)			
0.01 - 50,000.00	13	\$520,400.00	0.75%
50,000.01 - 100,000.00	76	6,208,610.00	9.00
100,000.01 - 150,000.00	89	11,111,645.00	16.11
150,000.01 - 200,000.00	46	8,056,450.00	11.68
200,000.01 - 250,000.00	24	5,422,523.00	7.86
250,000.01 - 300,000.00	24	6,630,450.00	9.61
300,000.01 - 350,000.00	21	6,806,140.00	9.87
350,000.01 - 400,000.00	18	6,726,840.00	9.75
400,000.01 - 450,000.00	9	3,857,200.00	5.59
450,000.01 - 500,000.00	10	4,777,650.00	6.93
500,000.01 - 550,000.00	4	2,116,000.00	3.07
550,000.01 - 600,000.00	7	4,047,000.00	5.87
600,000.01 - 650,000.00	1	650,000.00	0.94
950,000.01 - 1,000,000.00	1	998,000.00	1.45
1,000,000.01 - 1,050,000.00	1	1,050,000.00	1.52
Total:	344	\$68,978,908.00	100%

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**Principal Balances of Group II
Mortgage Loans as of the Cutoff
Date**

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 50,000.00	19	\$714,310.69	1.10%
50,000.01 - 100,000.00	81	6,499,959.66	10.00
100,000.01 - 150,000.00	88	10,846,342.97	16.69
150,000.01 - 200,000.00	43	7,513,734.86	11.56
200,000.01 - 250,000.00	26	5,927,898.44	9.12
250,000.01 - 300,000.00	22	6,077,519.22	9.35
300,000.01 - 350,000.00	20	6,399,986.47	9.85
350,000.01 - 400,000.00	18	6,718,967.79	10.34
400,000.01 - 450,000.00	8	3,395,274.22	5.22
450,000.01 - 500,000.00	10	4,784,177.33	7.36
500,000.01 - 550,000.00	1	544,917.17	0.84
550,000.01 - 600,000.00	5	2,899,065.58	4.46
600,000.01 - 650,000.00	1	646,998.05	1.00
950,000.01 - 1,000,000.00	1	985,161.43	1.52
1,000,000.01 - 1,050,000.00	1	1,036,492.47	1.59
Total:	344	\$64,990,806.35	100%

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**Original Loan-to-Value Ratios of
Group II Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Original LTVs (%)			
0.01 - 25.00	1	\$489,441.86	0.75%
25.01 - 30.00	4	862,457.25	1.33
30.01 - 35.00	3	765,536.66	1.18
40.01 - 45.00	8	736,526.97	1.13
45.01 - 50.00	10	2,060,060.88	3.17
50.01 - 55.00	13	2,301,159.74	3.54
55.01 - 60.00	8	1,198,146.61	1.84
60.01 - 65.00	24	6,500,138.48	10.00
65.01 - 70.00	34	7,711,107.11	11.86
70.01 - 75.00	45	8,719,595.60	13.42
75.01 - 80.00	105	20,705,619.42	31.86
80.01 - 85.00	8	2,196,388.55	3.38
85.01 - 90.00	60	7,868,630.49	12.11
90.01 - 95.00	14	2,036,379.64	3.13
95.01 - 100.00	4	527,876.32	0.81
100.01 - 105.00	3	311,740.77	0.48
Total:	344	\$64,990,806.35	100%

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Geographical Distribution of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
State			
Alabama	1	\$69,742.87	0.11%
Connecticut	15	3,006,327.00	4.63
Delaware	4	314,513.48	0.48
Florida	8	1,692,705.66	2.60
Georgia	9	2,042,317.58	3.14
Indiana	8	1,554,960.47	2.39
Maine	2	204,443.31	0.31
Maryland	3	504,406.34	0.78
Massachusetts	35	8,960,722.99	13.79
Michigan	4	641,187.85	0.99
New Hampshire	2	247,788.39	0.38
New Jersey	91	18,086,021.51	27.83
New York	8	2,099,699.08	3.23
North Carolina	19	2,511,905.43	3.87
Ohio	6	1,054,481.01	1.62
Pennsylvania	108	18,446,056.90	28.38
Rhode Island	5	689,769.55	1.06
Tennessee	1	151,768.80	0.23
Virginia	15	2,711,988.13	4.17
Total:	344	\$64,990,806.35	100%

Margins of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Margins (%)			
2.250 - 2.499	2	\$638,422.29	0.98%
2.500 - 2.749	3	523,476.68	0.81
2.750 - 2.999	129	31,925,149.58	49.12
3.000 - 3.249	209	31,800,586.27	48.93
3.250 - 3.499	1	103,171.53	0.16
Total:	344	\$64,990,806.35	100%

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Next Rate Change Dates of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Next Rate Change Date MMY			
06/2004-08/2004	31	\$5,296,695.08	8.15%
09/2004-11/2004	27	4,042,311.20	6.22
12/2004-02/2005	50	12,433,498.48	19.13
03/2005-05/2005	62	12,682,024.71	19.51
06/2005-08/2005	100	19,059,051.79	29.33
09/2005-11/2005	54	7,879,452.47	12.12
12/2005-02/2006	20	3,597,772.62	5.54
Total:	344	\$64,990,806.35	100%

Subsequent Periodic Rate Caps of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Subsequent Periodic Rate Caps (%)			
2	344	\$64,990,806.35	100%
Total:	344	\$64,990,806.35	100%

Minimum Mortgage Rates of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
2.000 - 2.499	2	\$638,422.29	0.98%
2.500 - 2.999	129	31,925,149.58	49.12
3.000 - 3.499	213	32,427,234.48	49.90
Total:	344	\$64,990,806.35	100%

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**Maximum Mortgage Rates of
Group II Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
10.500 - 10.999	3	\$989,142.42	1.52%
11.000 - 11.499	15	3,210,895.40	4.94
11.500 - 11.999	42	11,597,414.08	17.84
12.000 - 12.499	29	8,481,244.44	13.05
12.500 - 12.999	42	9,267,216.56	14.26
13.000 - 13.499	40	6,949,951.41	10.69
13.500 - 13.999	77	11,037,176.68	16.98
14.000 - 14.499	39	5,871,083.47	9.03
14.500 - 14.999	41	5,615,519.60	8.64
15.000 - 15.499	14	1,866,429.37	2.87
15.500 - 15.999	2	104,732.92	0.16
Total:	344	\$64,990,806.35	100%

**Document Type of Group II
Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Document Type			
Full Doc	142	\$34,189,891.25	52.61%
No Doc	178	26,996,745.96	41.54
No Ratio	24	3,804,169.14	5.85
Total:	344	\$64,990,806.35	100%

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Amortized Loan-to-Value Ratios of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Amortized LTVs (%)			
0.01 - 25.00	6	\$805,388.91	1.24%
25.01 - 30.00	6	948,385.23	1.46
30.01 - 35.00	3	765,536.66	1.18
35.01 - 40.00	4	222,032.30	0.34
40.01 - 45.00	8	734,070.85	1.13
45.01 - 50.00	14	2,809,406.65	4.32
50.01 - 55.00	11	2,326,845.60	3.58
55.01 - 60.00	12	2,433,502.14	3.74
60.01 - 65.00	26	6,854,805.33	10.55
65.01 - 70.00	37	8,578,431.34	13.20
70.01 - 75.00	46	9,133,929.01	14.05
75.01 - 80.00	86	17,306,669.76	26.63
80.01 - 85.00	11	2,243,261.88	3.45
85.01 - 90.00	60	7,903,881.06	12.16
90.01 - 95.00	7	1,085,042.54	1.67
95.01 - 100.00	7	839,617.09	1.29
Total:	344	\$64,990,806.35	100%

Initial Periodic Rate Caps of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Initial Periodic Rate Caps (%)			
No Cap	24	\$3,238,450.68	4.98%
2	143	36,108,763.38	55.56
5	177	25,643,592.29	39.46
Total:	344	\$64,990,806.35	100%

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Fico Scores of Group II Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Fico Scores			
Not Available	13	\$2,115,756.59	3.26%
501 - 525	6	579,517.17	0.89
526 - 550	9	1,053,439.16	1.62
551 - 575	12	1,655,617.62	2.55
576 - 600	13	2,719,992.58	4.19
601 - 625	16	2,824,656.09	4.35
626 - 650	22	4,868,812.09	7.49
651 - 675	22	3,004,798.22	4.62
676 - 700	39	8,995,916.02	13.84
701 - 725	52	10,402,380.19	16.01
726 - 750	46	8,395,380.95	12.92
751 - 775	51	11,483,155.20	17.67
776 - 800	34	5,891,611.37	9.07
801 - 825	9	999,773.10	1.54
Total:	344	\$64,990,806.35	100%

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Mortgage Loan Statistics of Group III Mortgage Loans

As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of December 1, 2002.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	1,191	
Aggregate Current Principal Balance:	\$243,556,241	
Current Principal Balance:	\$204,497	\$20,765 - \$941,610
Original Principal Balance:	\$208,145	\$21,000 - \$1,050,000
1st Lien:	100.00%	
Gross Coupon:	7.00%	4.99% - 10.00%
Remaining Term (months):	350	157 - 359
Seasoning (months):	9	1 - 81
Adjustable Rate Loan Margin:	3.12%	0.00% - 4.25%
Lifetime Maximum Interest Rate:	12.03%	9.99% - 15.00%
Lifetime Minimum Interest Rate:	3.12%	0.00% - 4.63%
Next Interest Rate Change Date:	4/2007	1/2006 - 9/2012
Amortized LTV:	76.94%	12.45% - 99.89%
Borrower FICO:	708	501 - 821

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Collateral Characteristics of Group III

Property Type of Group III Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Property Types			
2 Family	50	\$11,641,821.68	4.78%
3 Family	1	241,775.88	0.10
Condo	137	23,402,980.86	9.61
Pud	92	17,369,261.51	7.13
Single Family	911	190,900,400.92	78.38
Total:	1,191	\$243,556,240.85	100%

Owner Occupancy of Group III Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupancy			
Investor	41	\$6,203,193.30	2.55%
Primary	1,121	231,102,111.12	94.89
Second Home	29	6,250,936.43	2.57
Total:	1,191	\$243,556,240.85	100%

Loan Purpose of Group III Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Loan Purpose			
Cash-out Refinance	148	\$33,980,118.20	13.95%
Construction/Perm	31	8,708,624.48	3.58
Purchase	869	168,751,477.69	69.29
Rate-term Refinance	143	32,116,020.48	13.19
Total:	1,191	\$243,556,240.85	100%

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Current Mortgage Rates of Group III Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
4.500 - 4.999	1	\$197,123.27	0.08%
5.000 - 5.499	7	2,038,791.34	0.84
5.500 - 5.999	67	15,431,733.75	6.34
6.000 - 6.499	146	31,656,947.46	13.00
6.500 - 6.999	339	73,543,250.17	30.20
7.000 - 7.499	261	52,333,785.67	21.49
7.500 - 7.999	267	50,942,465.04	20.92
8.000 - 8.499	60	11,049,830.85	4.54
8.500 - 8.999	22	3,935,886.00	1.62
9.000 - 9.499	17	1,968,906.11	0.81
9.500 - 9.999	3	302,847.56	0.12
10.000 - 10.499	1	154,673.63	0.06
Total:	1,191	\$243,556,240.85	100%

Original Principal Balances of Group III Mortgage Loans

	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
Range (\$)			
0.01 - 50,000.00	29	\$1,152,825.00	0.47%
50,000.01 - 100,000.00	161	12,670,602.00	5.11
100,000.01 - 150,000.00	279	35,354,915.00	14.26
150,000.01 - 200,000.00	224	38,980,622.00	15.72
200,000.01 - 250,000.00	147	33,254,117.00	13.41
250,000.01 - 300,000.00	129	35,583,280.00	14.35
300,000.01 - 350,000.00	88	28,935,040.00	11.67
350,000.01 - 400,000.00	58	22,073,135.00	8.90
400,000.01 - 450,000.00	23	9,931,550.00	4.01
450,000.01 - 500,000.00	24	11,631,075.00	4.69
500,000.01 - 550,000.00	9	4,794,850.00	1.93
550,000.01 - 600,000.00	8	4,658,250.00	1.88
600,000.01 - 650,000.00	6	3,880,000.00	1.57
650,000.01 - 700,000.00	1	700,000.00	0.28
700,000.01 - 750,000.00	2	1,500,000.00	0.61
750,000.01 - 800,000.00	1	800,000.00	0.32
900,000.01 - 950,000.00	1	950,000.00	0.38
1,000,000.01 - 1,050,000.00	1	1,050,000.00	0.42
Total:	1,191	\$247,900,261.00	100%

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**Principal Balances of Group III
Mortgage Loans as of the Cut-off
Date**

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 50,000.00	36	\$1,415,989.37	0.58%
50,000.01 - 100,000.00	160	12,558,470.49	5.16
100,000.01 - 150,000.00	278	34,977,173.91	14.36
150,000.01 - 200,000.00	224	38,760,860.24	15.91
200,000.01 - 250,000.00	148	33,399,530.81	13.71
250,000.01 - 300,000.00	132	36,360,773.67	14.93
300,000.01 - 350,000.00	84	27,660,720.21	11.36
350,000.01 - 400,000.00	56	21,228,588.10	8.72
400,000.01 - 450,000.00	24	10,324,845.07	4.24
450,000.01 - 500,000.00	24	11,570,889.87	4.75
500,000.01 - 550,000.00	9	4,750,443.43	1.95
550,000.01 - 600,000.00	6	3,423,968.47	1.41
600,000.01 - 650,000.00	5	3,203,125.14	1.32
650,000.01 - 700,000.00	1	692,831.06	0.28
700,000.01 - 750,000.00	2	1,490,819.06	0.61
750,000.01 - 800,000.00	1	795,601.52	0.33
900,000.01 - 950,000.00	1	941,610.43	0.39
Total:	1,191	\$243,556,240.85	100%

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**Original Loan-to-Value Ratios of
Group III Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Original LTVs (%)			
0.01 - 25.00	1	\$149,346.76	0.06%
25.01 - 30.00	1	98,699.44	0.04
30.01 - 35.00	5	1,159,419.63	0.48
35.01 - 40.00	17	3,065,904.17	1.26
40.01 - 45.00	24	4,172,991.72	1.71
45.01 - 50.00	22	4,781,768.62	1.96
50.01 - 55.00	26	4,669,514.79	1.92
55.01 - 60.00	45	8,538,441.31	3.51
60.01 - 65.00	41	10,742,763.11	4.41
65.01 - 70.00	133	28,223,078.45	11.59
70.01 - 75.00	134	28,652,119.33	11.76
75.01 - 80.00	271	60,824,332.75	24.97
80.01 - 85.00	30	6,475,472.93	2.66
85.01 - 90.00	247	48,811,828.56	20.04
90.01 - 95.00	160	29,503,151.72	12.11
95.01 - 100.00	32	3,462,191.70	1.42
100.01 - 105.00	2	225,215.86	0.09
Total:	1,191	\$243,556,240.85	100%

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Geographical Distribution of Group III Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
State			
Connecticut	121	\$25,734,194.25	10.57%
Delaware	22	3,571,515.90	1.47
District of Columbia	2	661,402.55	0.27
Florida	36	5,266,127.22	2.16
Georgia	4	1,253,258.32	0.51
Indiana	26	4,413,946.56	1.81
Maine	7	2,515,884.61	1.03
Maryland	11	2,154,679.65	0.88
Massachusetts	215	54,712,181.24	22.46
Michigan	17	3,702,224.84	1.52
New Hampshire	13	2,487,808.31	1.02
New Jersey	269	57,053,536.95	23.43
New York	15	3,803,462.72	1.56
North Carolina	56	8,622,281.50	3.54
Ohio	40	5,675,014.29	2.33
Pennsylvania	284	50,451,159.83	20.71
Rhode Island	44	9,418,485.26	3.87
South Carolina	2	527,431.10	0.22
Vermont	1	258,202.11	0.11
Virginia	5	1,251,534.55	0.51
West Virginia	1	21,909.09	0.01
Total:	1,191	\$243,556,240.85	100%

Margins of Group III Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Margins (%)			
No Margin	2	\$394,964.83	0.16%
2.000 - 2.249	1	108,181.49	0.04
2.250 - 2.499	5	2,588,253.34	1.06
2.750 - 2.999	182	36,819,878.16	15.12
3.000 - 3.249	828	171,089,458.54	70.25
3.250 - 3.499	1	288,993.57	0.12
4.250 - 4.499	172	32,266,510.92	13.25
Total:	1,191	\$243,556,240.85	100%

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**Next Rate Change Dates of Group
III Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Next Rate Change Date			
01/2006-03/2006	39	\$6,813,601.68	2.80%
04/2006-06/2006	43	7,592,141.98	3.12
07/2006-09/2006	138	25,098,220.35	10.30
10/2006-12/2006	156	29,410,005.33	12.08
01/2007-03/2007	162	34,705,943.29	14.25
04/2007-06/2007	227	46,730,805.93	19.19
07/2007-09/2007	280	61,866,431.32	25.40
10/2007-12/2007	121	26,242,612.63	10.77
01/2008-03/2008	1	56,029.55	0.02
04/2008-06/2008	1	367,204.23	0.15
07/2008-09/2008	4	625,430.29	0.26
10/2008-12/2008	4	397,067.43	0.16
01/2009-03/2009	1	290,274.96	0.12
04/2009-06/2009	2	193,435.08	0.08
07/2009-09/2009	2	198,718.02	0.08
10/2009-12/2009	6	1,602,166.74	0.66
10/2011-12/2011	2	680,570.19	0.28
04/2012-06/2012	1	346,465.02	0.14
07/2012-09/2012	1	339,116.83	0.14
Total:	1,191	\$243,556,240.85	100%

**Subsequent Periodic Rate Caps of
Group III Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Subsequent Periodic Rate Caps (%)			
1	2	\$398,385.71	0.16%
2	1,189	243,157,855.14	99.84
Total:	1,191	\$243,556,240.85	100%

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**Minimum Mortgage Rates of Group
III Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
0.000 - 0.499	2	\$394,964.83	0.16%
2.000 - 2.499	5	2,588,253.34	1.06
2.500 - 2.999	181	36,582,511.62	15.02
3.000 - 3.499	831	171,562,138.12	70.44
4.000 - 4.499	171	32,191,006.40	13.22
4.500 - 4.999	1	237,366.54	0.10
Total:	1,191	\$243,556,240.85	100%

**Maximum Mortgage Rates of
Group III Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
Not Available	1	\$200,976.59	0.08%
9.500 - 9.999	1	197,123.27	0.08
10.000 - 10.499	6	1,684,990.09	0.69
10.500 - 10.999	63	14,877,429.47	6.11
11.000 - 11.499	138	30,105,675.43	12.36
11.500 - 11.999	329	71,510,286.19	29.36
12.000 - 12.499	245	49,215,820.22	20.21
12.500 - 12.999	292	56,508,828.56	23.20
13.000 - 13.499	66	12,090,371.16	4.96
13.500 - 13.999	22	4,022,243.04	1.65
14.000 - 14.499	24	2,684,975.64	1.10
14.500 - 14.999	3	302,847.56	0.12
15.000 - 15.499	1	154,673.63	0.06
Total:	1,191	\$243,556,240.85	100%

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**Document Type of Group III
Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Document Type			
Full Doc	192	\$40,605,433.14	16.67%
No Doc	859	170,966,744.12	70.20
No Income	60	11,529,676.09	4.73
No Ratio	80	20,454,387.50	8.40
Total:	1,191	\$243,556,240.85	100%

**Amortized Loan-to-Value Ratios of
Group III Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Amortized LTVs (%)			
0.01 - 25.00	4	\$288,977.67	0.12%
25.01 - 30.00	3	396,148.34	0.16
30.01 - 35.00	5	1,158,236.42	0.48
35.01 - 40.00	19	3,701,776.28	1.52
40.01 - 45.00	28	5,467,627.23	2.24
45.01 - 50.00	21	4,371,711.94	1.79
50.01 - 55.00	36	6,331,194.17	2.60
55.01 - 60.00	43	8,615,050.26	3.54
60.01 - 65.00	45	11,121,860.99	4.57
65.01 - 70.00	127	26,858,329.33	11.03
70.01 - 75.00	134	29,101,690.97	11.95
75.01 - 80.00	259	58,254,767.10	23.92
80.01 - 85.00	35	7,014,431.21	2.88
85.01 - 90.00	244	48,295,992.54	19.83
90.01 - 95.00	154	28,891,038.84	11.86
95.01 - 100.00	34	3,687,407.56	1.51
Total:	1,191	\$243,556,240.85	100%

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**Initial Periodic Rate Caps of Group
III Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Initial Periodic Rate Caps (%)			
No Cap	23	\$2,171,670.85	0.89%
2	142	30,174,313.32	12.39
3	3	513,096.31	0.21
4	4	1,366,152.04	0.56
5	1,019	209,331,008.33	85.95
Total:	1,191	\$243,556,240.85	100%

Fico Scores of Group III

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Fico Scores			
Not Available	26	\$4,781,724.35	1.96%
501 - 525	5	1,101,001.40	0.45
526 - 550	5	684,320.79	0.28
551 - 575	14	2,704,992.10	1.11
576 - 600	21	4,294,795.24	1.76
601 - 625	40	8,826,477.87	3.62
626 - 650	58	11,137,001.14	4.57
651 - 675	143	31,478,107.85	12.92
676 - 700	196	43,303,247.08	17.78
701 - 725	219	46,324,797.32	19.02
726 - 750	167	30,993,834.38	12.73
751 - 775	152	29,530,637.93	12.12
776 - 800	138	26,937,784.21	11.06
801 - 825	7	1,457,519.19	0.60
Total:	1,191	\$243,556,240.85	100%

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Mortgage Loan Statistics of Group IV Mortgage Loans

As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of December 1, 2002.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	675	
Aggregate Current Principal Balance:	\$85,864,027	
Current Principal Balance:	\$127,206	\$10,041 - \$901,060
Original Principal Balance:	\$145,278	\$20,000 - \$1,104,000
1st Lien:	100.00%	
Gross Coupon:	6.39%	3.99% - 7.75%
Remaining Term (months):	290	46 - 358
Seasoning (months):	67	1 - 144
Adjustable Rate Loan Margin:	5.22%	1.46% - 6.48%
Lifetime Maximum Interest Rate:	10.20%	7.99% - 14.00%
Lifetime Minimum Interest Rate:	5.25%	2.95% - 6.48%
Next Interest Rate Change Date:	8/2003	2/2003 - 5/2004
Amortized LTV:	72.48%	4.62% - 93.56%
Borrower FICO:	696	518 - 821

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Collateral Characteristics of Group IV

Property Type of Group IV Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Property Types			
2 Family	11	\$1,183,158.31	1.38%
Condo	34	3,375,887.63	3.93
Pud	57	8,246,940.31	9.60
Single Family	573	73,058,040.38	85.09
Total:	675	\$85,864,026.63	100%

Owner Occupancy of Group IV Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupancy			
Primary	670	\$84,908,040.58	98.89%
Second Home	5	955,986.05	1.11
Total:	675	\$85,864,026.63	100%

Loan Purpose of Group IV Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Loan Purpose			
Cash-out Refinance	171	\$20,841,200.95	24.27%
Construction/Perm	90	15,826,834.12	18.43
Purchase	401	46,263,175.09	53.88
Rate-term Refinance	13	2,932,816.47	3.42
Total:	675	\$85,864,026.63	100%

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Current Mortgage Rates of Group IV Mortgage Loans

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
3.500 - 3.999	1	\$170,046.33	0.20%
4.000 - 4.499	1	56,788.56	0.07
4.500 - 4.999	4	835,179.15	0.97
5.000 - 5.499	3	1,440,379.05	1.68
5.500 - 5.999	55	7,602,341.26	8.85
6.000 - 6.499	274	36,351,364.51	42.34
6.500 - 6.999	277	33,572,766.27	39.10
7.000 - 7.499	58	5,725,938.73	6.67
7.500 - 7.999	2	109,222.77	0.13
Total:	675	\$85,864,026.63	100%

Original Principal Balances of Group IV Mortgage Loans

	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
Range (\$)			
0.01 - 50,000.00	38	\$1,543,420.00	1.57%
50,000.01 - 100,000.00	227	17,642,720.00	17.99
100,000.01 - 150,000.00	204	25,321,402.75	25.82
150,000.01 - 200,000.00	100	17,532,025.00	17.88
200,000.01 - 250,000.00	37	8,328,220.00	8.49
250,000.01 - 300,000.00	22	6,064,850.00	6.18
300,000.01 - 350,000.00	14	4,600,550.00	4.69
350,000.01 - 400,000.00	12	4,535,920.00	4.63
400,000.01 - 450,000.00	4	1,729,350.00	1.76
450,000.01 - 500,000.00	6	2,909,930.00	2.97
500,000.01 - 550,000.00	1	519,380.00	0.53
550,000.01 - 600,000.00	3	1,776,000.00	1.81
600,000.01 - 650,000.00	2	1,300,000.00	1.33
700,000.01 - 750,000.00	3	2,250,000.00	2.29
900,000.01 - 950,000.00	1	905,000.00	0.92
1,100,000.01 - 1,150,000.00	1	1,104,000.00	1.13
Total:	675	\$98,062,767.75	100%

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**Principal Balances of Group IV
Mortgage Loans as of the
Cutoff Date**

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 50,000.00	77	\$2,462,102.45	2.87%
50,000.01 - 100,000.00	250	18,585,358.53	21.65
100,000.01 - 150,000.00	185	22,808,718.34	26.56
150,000.01 - 200,000.00	81	14,012,653.06	16.32
200,000.01 - 250,000.00	27	5,939,761.75	6.92
250,000.01 - 300,000.00	21	5,896,733.62	6.87
300,000.01 - 350,000.00	10	3,207,180.40	3.74
350,000.01 - 400,000.00	6	2,256,212.67	2.63
400,000.01 - 450,000.00	4	1,762,237.61	2.05
450,000.01 - 500,000.00	4	1,931,935.97	2.25
550,000.01 - 600,000.00	3	1,716,749.27	2.00
600,000.01 - 650,000.00	2	1,262,142.62	1.47
700,000.01 - 750,000.00	3	2,227,280.61	2.59
850,000.01 - 900,000.00	1	893,899.79	1.04
900,000.01 - 950,000.00	1	901,059.94	1.05
Total:	675	\$85,864,026.63	100%

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**Original Loan-to-Value Ratios
of Group IV Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Original LTVs (%)			
0.01 - 25.00	4	\$842,072.73	0.98%
25.01 - 30.00	3	123,123.48	0.14
30.01 - 35.00	4	95,885.84	0.11
35.01 - 40.00	4	103,582.94	0.12
40.01 - 45.00	9	667,558.95	0.78
45.01 - 50.00	16	1,463,959.40	1.70
50.01 - 55.00	20	2,181,277.13	2.54
55.01 - 60.00	17	1,341,937.04	1.56
60.01 - 65.00	18	2,327,514.31	2.71
65.01 - 70.00	42	7,352,075.08	8.56
70.01 - 75.00	49	7,718,677.08	8.99
75.01 - 80.00	189	25,149,733.90	29.29
80.01 - 85.00	17	2,148,660.59	2.50
85.01 - 90.00	115	14,756,246.66	17.19
90.01 - 95.00	166	19,290,132.49	22.47
95.01 - 100.00	2	301,589.01	0.35
Total:	675	\$85,864,026.63	100%

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Geographical Distribution of Group IV Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Connecticut	15	\$1,647,534.39	1.92%
Delaware	23	3,811,369.54	4.44
District of Columbia	1	200,682.89	0.23
Florida	1	245,660.15	0.29
Georgia	1	208,933.07	0.24
Illinois	2	234,937.28	0.27
Maryland	22	3,515,506.19	4.09
Massachusetts	9	2,267,026.73	2.64
Minnesota	1	71,375.77	0.08
Nevada	1	101,764.40	0.12
New Hampshire	1	478,984.43	0.56
New Jersey	144	20,836,128.14	24.27
New York	2	284,472.24	0.33
North Carolina	5	767,050.44	0.89
Ohio	19	1,657,344.74	1.93
Pennsylvania	403	45,747,304.71	53.28
Rhode Island	2	458,958.71	0.53
Vermont	1	180,977.00	0.21
Virginia	22	3,148,015.81	3.67
Total:	675	\$85,864,026.63	100%

Margins of Group IV Mortgage Loans

Margins (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
1.250 - 1.499	2	\$1,336,941.63	1.56%
1.500 - 1.749	1	362,652.36	0.42
2.500 - 2.749	1	572,677.76	0.67
4.000 - 4.249	1	117,174.26	0.14
4.500 - 4.749	13	2,461,424.42	2.87
4.750 - 4.999	63	10,321,614.79	12.02
5.000 - 5.249	186	26,928,222.67	31.36
5.250 - 5.499	203	22,644,940.59	26.37
5.500 - 5.749	136	13,882,465.33	16.17
5.750 - 5.999	60	6,505,225.10	7.58
6.000 - 6.249	7	571,307.49	0.67
6.250 - 6.499	2	159,380.23	0.19
Total:	675	\$85,864,026.63	100%

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**Next Rate Change Dates of
Group IV Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut- off Date	% of Aggregate Principal Balance as of Cut-off Date
Next Rate Change Date MMY			
02/2003-04/2003	87	\$11,381,662.17	13.26%
05/2003-07/2003	212	27,707,722.47	32.27
08/2003-10/2003	211	25,660,878.22	29.89
11/2003-01/2004	163	20,505,149.20	23.88
02/2004-04/2004	1	178,627.65	0.21
05/2004-07/2004	1	429,986.92	0.50
Total:	675	\$85,864,026.63	100%

**Subsequent Periodic Rate Caps
of Group IV Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Subsequent Periodic Rate Caps (%)			
1.75	674	\$85,797,625.50	99.92%
2	1	66,401.13	0.08
Total:	675	\$85,864,026.63	100%

**Minimum Mortgage Rates of
Group IV Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
2.500 - 2.999	4	\$2,272,271.75	2.65%
4.000 - 4.499	1	117,174.26	0.14
4.500 - 4.999	76	12,783,039.21	14.89
5.000 - 5.499	389	49,573,163.26	57.73
5.500 - 5.999	196	20,387,690.43	23.74
6.000 - 6.499	9	730,687.72	0.85
Total:	675	\$85,864,026.63	100%

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**Maximum Mortgage Rates
Group IV Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Mortgage Rates (%)			
Not Available	1	\$893,899.79	1.04%
7.500 - 7.999	1	170,046.33	0.20
8.000 - 8.499	2	165,331.92	0.19
8.500 - 8.999	68	8,181,537.55	9.53
9.000 - 9.499	88	9,898,954.14	11.53
9.500 - 9.999	145	16,877,058.59	19.66
10.000 - 10.499	126	14,213,307.26	16.55
10.500 - 10.999	139	21,573,960.18	25.13
11.000 - 11.499	58	6,981,305.55	8.13
11.500 - 11.999	26	4,724,209.74	5.50
12.000 - 12.499	9	687,041.99	0.80
12.500 - 12.999	9	1,097,385.65	1.28
13.000 - 13.499	1	47,856.77	0.06
13.500 - 13.999	1	36,771.96	0.04
14.000 - 14.499	1	315,359.21	0.37
Total:	675	\$85,864,026.63	100%

**Document Type of Group IV
Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Document Type			
Full Doc	675	\$85,864,026.63	100%
Total:	675	\$85,864,026.63	100%

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**Amortized Loan-to-Value Ratios
of Group IV Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Amortized LTVs (%)			
0.01 - 25.00	35	\$1,668,683.70	1.94%
25.01 - 30.00	7	295,818.78	0.34
30.01 - 35.00	8	414,132.52	0.48
35.01 - 40.00	14	1,031,060.58	1.20
40.01 - 45.00	13	1,275,320.67	1.49
45.01 - 50.00	21	2,057,378.93	2.40
50.01 - 55.00	21	2,935,589.40	3.42
55.01 - 60.00	30	3,495,365.11	4.07
60.01 - 65.00	46	6,245,988.77	7.27
65.01 - 70.00	64	9,911,285.70	11.54
70.01 - 75.00	114	16,643,377.36	19.38
75.01 - 80.00	62	10,000,535.91	11.65
80.01 - 85.00	97	11,525,897.55	13.42
85.01 - 90.00	116	14,590,220.51	16.99
90.01 - 95.00	27	3,773,371.14	4.39
Total:	675	\$85,864,026.63	100%

**Initial Periodic Rate Caps of
Group IV Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut- off Date	% of Aggregate Principal Balance as of Cut-off Date
Initial Periodic Rate Caps (%)			
1.75	674	\$85,797,625.50	99.92%
2	1	66,401.13	0.08
Total:	675	\$85,864,026.63	100%

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**Fico Scores of Group IV
Mortgage Loans**

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Fico Scores			
Not Available	10	\$922,768.44	1.07%
501 - 525	7	877,149.36	1.02
526 - 550	15	1,791,098.18	2.09
551 - 575	12	1,490,539.32	1.74
576 - 600	30	4,900,918.28	5.71
601 - 625	41	5,662,060.27	6.59
626 - 650	55	8,558,508.93	9.97
651 - 675	71	11,046,005.89	12.86
676 - 700	63	7,262,031.30	8.46
701 - 725	68	8,492,000.57	9.89
726 - 750	84	10,604,794.06	12.35
751 - 775	91	11,215,786.17	13.06
776 - 800	95	10,712,676.56	12.48
801 - 825	33	2,327,689.30	2.71
Total:	675	\$85,864,026.63	100%