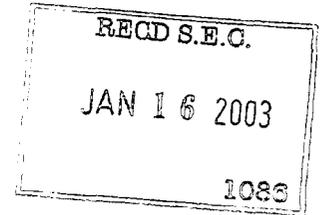




03004164

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

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



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

CWABS, INC. ASSET-BACKED CERTIF 0001211678
(Exact Name of Registrant as Specified in Charter) SEP-2005 (Registrant CIK Number)

Form 8-K for January 16, 2003
(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(Give Period of Report))

333-101101-01
(SEC File Number, if Available)

N/A
(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED

JAN 17 2003
THOMSON
FINANCIAL

SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Calabasas, State of California, on this January 16th, 2003.

CWABS, INC.

By: 
Name: Celia Coulter
Title: Vice President

Exhibit Index

Exhibit

99.1 Computational Materials Prepared by Countrywide Securities Corporation

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A
CONTINUING HARDSHIP EXEMPTION.

Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

Asset-Backed Certificates, Series 2002-5

Mortgage Loan Statistics

For Purposes of this Form 8-K, "Tables" shall mean computer generated tables and/or charts describing the characteristics of the Mortgage Loans as of the Cut-off Date. All percentages in the Tables were calculated based on the principal balance of the Mortgage Loans as of the Cut-off Date. The sum of the columns may not equal the respective totals due to rounding.

Loan Programs Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
6MO LIBOR	5	\$1,093,502	0.17
2/28 LIBOR	772	\$148,195,139	22.87
3/27 LIBOR	781	\$145,147,091	22.4
FIXED 15YR - CC	31	\$3,323,252	0.51
FIXED 15YR	116	\$12,600,714	1.94
FIXED 20YR	15	\$1,110,892	0.17
FIXED 25YR	1	\$169,859	0.03
FIXED 30YR - CC	410	\$77,723,087	11.99
FIXED 30YR	1,301	\$243,925,785	37.64
FIXED 10YR - 2nd	7	\$142,786	0.02
FIXED 15YR - 2nd	167	\$6,062,959	0.94
FIXED 20YR - 2nd	13	\$660,214	0.1
FIX30/15 BAL	42	\$5,429,091	0.84
FIX30/15 BAL - 2nd	58	\$2,414,108	0.37
	3,719	\$647,998,483	100

Principal Balances Range of Principal Balances (\$)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
\$ 0.01 to \$25,000	89	\$1,669,627	0.26
\$ 25,000.01 to \$50,000	241	\$9,119,474	1.41
\$ 50,000.01 to \$75,000	392	\$24,914,319	3.84
\$ 75,000.01 to \$100,000	389	\$34,116,261	5.26
\$100,000.01 to \$150,000	748	\$92,575,181	14.29
\$150,000.01 to \$200,000	653	\$113,838,609	17.57
\$200,000.01 to \$250,000	387	\$86,745,314	13.39
\$250,000.01 to \$300,000	261	\$71,500,047	11.03
\$300,000.01 to \$350,000	229	\$74,159,718	11.44
\$350,000.01 to \$400,000	170	\$63,977,837	9.87
\$400,000.01 to \$450,000	70	\$29,822,858	4.6
\$450,000.01 to \$500,000	59	\$28,401,289	4.38
\$500,000.01 to \$550,000	18	\$9,472,948	1.46
\$550,000.01 to \$600,000	8	\$4,494,657	0.69
\$600,000.01 to \$650,000	4	\$2,508,550	0.39
\$650,000.01 to \$700,000	1	\$681,794	0.11
	3,719	\$647,998,483	100

Mortgage Rates Range of Mortgage Rates (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
4.001 - 4.500	9	\$2,747,871	0.42
4.501 - 5.000	1	\$263,286	0.04
5.001 - 5.500	6	\$1,609,881	0.25
5.501 - 6.000	54	\$15,192,916	2.34
6.001 - 6.500	209	\$54,644,980	8.43
6.501 - 7.000	652	\$154,944,738	23.91
7.001 - 7.500	575	\$116,963,126	18.05
7.501 - 8.000	786	\$145,564,470	22.46
8.001 - 8.500	416	\$63,030,076	9.73
8.501 - 9.000	308	\$40,409,396	6.24
9.001 - 9.500	149	\$17,844,876	2.75
9.501 - 10.000	148	\$13,801,536	2.13
10.001 - 10.500	72	\$5,840,680	0.9
10.501 - 11.000	69	\$3,969,573	0.61
11.001 - 11.500	48	\$2,467,457	0.38
11.501 - 12.000	141	\$5,655,178	0.87

12.001 - 12.500	24	\$1,194,708	0.18
12.501 - 13.000	16	\$749,038	0.12
13.001 - 13.500	14	\$466,238	0.07
13.501 - 14.000	4	\$169,971	0.03
14.001 - 14.500	5	\$113,852	0.02
14.501 - 15.000	4	\$126,316	0.02
15.001 - 15.500	5	\$126,671	0.02
16.001 - 16.500	1	\$29,620	0
17.001 - 17.500	3	\$72,030	0.01
	3,719	\$647,998,483	100

Months Remaining to Maturity	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Months Remaining to Maturity			
1 - 120	7	\$142,786	0.02
121 - 180	414	\$29,830,125	4.6
181 - 300	29	\$1,940,966	0.3
301 - 360	3,269	\$616,084,605	95.08
	3,719	\$647,998,483	100

Loan-to-Value Ratios (Includes CLTVs for 2nd Liens)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Range of LTVs(%)			
50.00 or Less	173	\$20,894,363	3.22
50.01-55.00	72	\$11,483,912	1.77
55.01-60.00	100	\$17,619,021	2.72
60.01-65.00	174	\$29,460,156	4.55
65.01-70.00	293	\$51,408,183	7.93
70.01-75.00	438	\$81,117,114	12.52
75.01-80.00	866	\$159,598,914	24.63
80.01-85.00	534	\$101,516,109	15.67
85.01-90.00	680	\$127,456,416	19.67
90.01-95.00	150	\$29,244,625	4.51
95.01-100.00	239	\$18,199,669	2.81
	3,719	\$647,998,483	100

Geographic Distribution	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
State			
AL	38	\$4,047,180	0.62
AZ	56	\$7,028,823	1.08
AR	10	\$1,050,901	0.16
CA	1,337	\$311,223,953	48.03
CO	55	\$11,293,779	1.74
CT	27	\$5,533,014	0.85
DE	6	\$643,882	0.1
DC	2	\$588,008	0.09
FL	289	\$36,746,681	5.67
GA	12	\$3,808,225	0.59
HI	27	\$5,699,441	0.88
ID	17	\$2,399,950	0.37
IL	49	\$9,171,778	1.42
IN	29	\$2,905,308	0.45
IA	3	\$351,071	0.05
KS	29	\$3,035,178	0.47
KY	27	\$1,973,490	0.3
LA	53	\$6,163,408	0.95
ME	7	\$563,071	0.09
MD	71	\$12,152,402	1.88
MA	125	\$21,670,904	3.34
MI	209	\$24,242,199	3.74

MN	40	\$6,498,880	1
MS	8	\$542,489	0.08
MO	85	\$7,481,762	1.15
MT	5	\$401,026	0.06
NE	4	\$936,183	0.14
NV	47	\$7,253,226	1.12
NH	32	\$5,162,823	0.8
NJ	75	\$14,710,542	2.27
NM	12	\$1,832,595	0.25
NY	112	\$22,514,073	3.47
NC	40	\$5,169,431	0.8
OH	88	\$8,721,363	1.35
OK	32	\$2,590,543	0.4
OR	41	\$5,176,463	0.8
PA	88	\$10,143,236	1.57
RI	17	\$2,541,860	0.39
SC	13	\$1,506,381	0.23
SD	3	\$386,952	0.06
TN	88	\$9,881,935	1.52
TX	133	\$18,837,350	2.91
UT	48	\$8,189,659	1.26
VA	79	\$12,633,688	1.95
WA	112	\$19,406,174	2.99
WV	4	\$403,736	0.06
WI	32	\$2,762,853	0.43
WY	3	\$240,613	0.04
	3,719	\$647,998,483	100

FICO Ranges			% Of Aggregate
FICO Range	Number of Loans	Principal Balance	Principal Balance
801 - 820	1	\$245,755	0.04
781 - 800	16	\$3,402,012	0.53
761 - 780	12	\$3,190,095	0.49
741 - 760	32	\$5,735,125	0.89
721 - 740	41	\$10,128,042	1.56
701 - 720	74	\$13,122,801	2.03
681 - 700	108	\$21,388,497	3.3
661 - 680	212	\$41,286,972	6.37
641 - 660	403	\$71,201,930	10.99
621 - 640	566	\$94,653,874	14.61
601 - 620	593	\$107,441,699	16.58
581 - 600	584	\$104,926,894	16.19
561 - 580	471	\$78,487,440	12.11
541 - 560	324	\$52,175,488	8.05
521 - 540	175	\$26,810,314	4.11
501 - 520	91	\$11,572,944	1.79
500 or Less	8	\$1,369,107	0.21
NOT SCORED	8	\$1,059,493	0.16
	3,719	\$647,998,483	100

Property Type			% Of Aggregate
Description	Number of Loans	Principal Balance	Principal Balance
SFR	3,019	\$510,859,081	78.84
PUD	394	\$86,184,808	13.3
CONDO	189	\$30,689,806	4.74
2 FAM	66	\$13,428,851	2.07
MANUF	33	\$2,679,055	0.41
3 FAM	10	\$2,055,078	0.32
HI CONDO	6	\$1,651,543	0.25

4 FAM	2	\$450,260	0.07
	3,719	\$647,998,483	100

Loan Purpose Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
RFCO	2,543	\$454,763,287	70.18
PURCH	825	\$130,050,987	20.07
REFI	351	\$63,184,209	9.75
	3,719	\$647,998,483	100

Occupancy Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
OOC	3,627	\$637,936,871	98.45
NOO	75	\$7,420,566	1.15
2ND HM	17	\$2,641,045	0.41
	3,719	\$647,998,483	100

Document Type Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
FULL DOC	3,091	\$514,362,797	79.38
STATED	588	\$125,525,949	19.37
SIMPLE	40	\$8,109,737	1.25
	3,719	\$647,998,483	100

GRADE	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
A	2313	\$427,848,759	66.03
A-	543	\$92,906,897	14.34
B	471	\$76,130,864	11.75
C	284	\$35,485,658	5.47
C-	107	\$12,732,127	1.96
D	21	\$2,914,177	0.45
	3,719	\$647,998,483	100

Gross Margin (Excludes 2,161 Fixed Rate Mortgages)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Range of Gross Margins (%)			
0	1	\$60,359	0.02
0.001 - 1.000	1	\$247,816	0.08
4.001 - 5.000	34	\$7,360,107	2.51
5.001 - 6.000	562	\$123,024,812	41.78
6.001 - 7.000	582	\$109,359,633	37.14
7.001 - 8.000	262	\$41,802,520	14.2
8.001 - 9.000	59	\$6,966,850	2.37
9.001 - 10.000	32	\$3,450,266	1.17
10.001 - 11.000	14	\$1,398,206	0.47
11.001 - 12.000	9	\$639,545	0.22
12.001 - 13.000	2	\$105,619	0.04
	1,558	\$294,435,733	100

Next Rate Adjustment Date (Excludes 2,161 Fixed Rate Mortgages)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Next Rate Adjustment Date			
02/03/03	1	\$200,085	0.07
03/03/03	1	\$292,471	0.1

Initial Periodic Rate Cap
(Excludes 2,161 Fixed Rate Mortgages)

Initial Periodic Rate Cap (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
1.00	14	\$2,678,051	0.91
1.20	1	\$302,989	0.1
1.50	1,240	\$238,204,151	80.9
2.00	5	\$805,574	0.27
3.00	298	\$52,444,968	17.81
	1,558	\$294,435,733	100

Subsequent Periodic Rate Cap
(Excludes 2,161 Fixed Rate Mortgages)

Subsequent Periodic Rate Cap (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
1.00	236	\$41,850,100	14.21
1.50	1,315	\$251,284,577	85.34
2.00	1	\$305,484	0.1
3.00	6	\$995,572	0.34
	1,558	\$294,435,733	100

Lifetime Rate Floor
(Excludes 2,161 Fixed Rate Mortgages)

Range of Lifetime Rate Floors (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
5.001 - 6.000	24	\$7,176,029	2.44
6.001 - 7.000	412	\$101,200,152	34.37
7.001 - 8.000	557	\$109,334,275	37.13
8.001 - 9.000	333	\$51,609,836	17.53
9.001 - 10.000	140	\$17,581,735	5.97
10.001 - 11.000	57	\$5,148,875	1.75
11.001 - 12.000	27	\$1,885,446	0.64
12.001 - 13.000	6	\$378,307	0.13
13.001 - 14.000	1	\$90,983	0.03
14.001 - 15.000	1	\$30,095	0.01
	1,558	\$294,435,733	100

Loan Programs Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
6MO LIBOR	5	\$1,093,502	0.41
2/28 LIBOR	541	\$84,405,020	31.39
3/27 LIBOR	547	\$84,001,268	31.24
FIXED 15YR - CC	10	\$1,180,494	0.44
FIXED 15YR	41	\$5,188,374	1.93
FIXED 20YR	7	\$404,492	0.15
FIXED 25YR	1	\$169,859	0.06
FIXED 30YR - CC	140	\$22,829,646	8.49
FIXED 30YR	440	\$67,958,589	25.27
FIX30/15 BAL	17	\$1,675,937	0.62
	1,749	\$268,905,183	100

Principal Balances Range of Principal Balances (\$)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
\$ 25,000.01 to \$50,000	55	\$2,228,569	0.83
\$ 50,000.01 to \$75,000	178	\$11,349,396	4.22
\$ 75,000.01 to \$100,000	209	\$18,429,764	6.85
\$100,000.01 to \$150,000	453	\$56,307,346	20.94
\$150,000.01 to \$200,000	409	\$71,216,918	26.48
\$200,000.01 to \$250,000	263	\$58,906,458	21.91
\$250,000.01 to \$300,000	170	\$46,410,227	17.26
\$300,000.01 to \$350,000	8	\$2,525,978	0.94
\$350,000.01 to \$400,000	4	\$1,530,526	0.57
	1,749	\$268,905,183	100

Mortgage Rates Range of Mortgage Rates (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
4.001 - 4.500	2	\$553,270	0.21
5.001 - 5.500	1	\$149,824	0.06
5.501 - 6.000	20	\$3,984,472	1.47
6.001 - 6.500	94	\$18,338,226	6.82
6.501 - 7.000	328	\$90,990,835	22.68
7.001 - 7.500	308	\$51,822,599	19.27
7.501 - 8.000	375	\$58,854,939	21.89
8.001 - 8.500	235	\$33,999,678	12.64
8.501 - 9.000	155	\$18,724,131	6.96
9.001 - 9.500	72	\$8,007,541	2.98
9.501 - 10.000	75	\$7,454,496	2.77
10.001 - 10.500	36	\$2,989,529	1.11
10.501 - 11.000	22	\$1,541,955	0.57
11.001 - 11.500	14	\$882,574	0.32
11.501 - 12.000	4	\$154,392	0.06
12.001 - 12.500	3	\$195,179	0.07
12.501 - 13.000	6	\$301,742	0.11
	1,749	\$268,905,183	100

Months Remaining to Maturity Months Remaining to Maturity	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
121 - 180	88	\$8,042,805	2.99
181 - 300	8	\$574,351	0.21
301 - 360	1,873	\$260,288,026	96.8
	1,749	\$268,905,183	100

Loan-to-Value Ratios Range of LTVs(%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
50.00 or Less	74	\$8,333,448	3.1
50.01-55.00	28	\$3,942,501	1.47
55.01-60.00	48	\$6,480,427	2.41
60.01-65.00	95	\$14,167,577	5.27
65.01-70.00	137	\$20,837,749	7.75
70.01-75.00	213	\$31,776,891	11.82
75.01-80.00	458	\$73,237,479	27.24
80.01-85.00	257	\$41,589,926	15.47
85.01-90.00	352	\$55,089,726	20.49
90.01-95.00	79	\$12,422,361	4.62

500 or Less	5	\$772,368	0.29
	1,749	\$268,905,183	100

Property Type Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
SFR	1,430	\$214,070,389	79.61
PUD	170	\$29,947,689	11.14
CONDO	106	\$16,491,761	6.13
2 FAM	34	\$6,743,315	2.51
3 FAM	6	\$867,006	0.32
4 FAM	2	\$450,260	0.17
HI CONDO	1	\$334,764	0.12
	1,749	\$268,905,183	100

Loan Purpose Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
RFCO	1,263	\$198,065,416	72.91
PURCH	341	\$52,662,426	19.58
REFI	145	\$20,177,340	7.5
	1,749	\$268,905,183	100

Occupancy Occupancy Type	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
OOC	1,696	\$263,132,318	97.85
NOO	42	\$4,557,795	1.69
2ND HM	11	\$1,215,070	0.45
	1,749	\$268,905,183	100

Document Type Document Type	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
FULL DOC	1,469	\$220,130,205	81.86
STATED	268	\$46,718,810	17.37
SIMPLE	12	\$2,058,368	0.76
	1,749	\$268,905,183	100

GRADE	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
A	988	\$159,836,081	59.44
A-	265	\$38,876,530	14.46
B	287	\$39,933,610	14.85
C	148	\$19,604,711	7.29
C-	65	\$8,151,961	3.03
D	16	\$2,502,289	0.93
	1,749	\$268,905,183	100

Gross Margin (Excludes 656 Fixed Rate Mortgages) Range of Gross Margins (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
0	1	\$60,359	0.04
0.001 - 1.000	1	\$247,816	0.15
4.001 - 5.000	26	\$4,333,185	2.56
5.001 - 6.000	398	\$66,980,647	39.52
6.001 - 7.000	435	\$66,329,603	39.13
7.001 - 8.000	212	\$29,556,802	17.44
8.001 - 9.000	20	\$1,991,578	1.17
	1,093	\$168,499,791	100

Next Rate Adjustment Date (Excludes 656 Fixed Rate Mortgages) Next Rate Adjustment Date	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
02/03/03	1	\$200,085	0.12
03/03/03	1	\$292,471	0.17
04/03/03	1	\$194,088	0.11
05/03/03	2	\$406,858	0.24
04/04/03	2	\$430,876	0.25
05/04/03	2	\$274,444	0.16
06/04/03	1	\$64,271	0.04
07/04/03	5	\$675,450	0.4

08/04/03	9	\$1,148,488	0.68
09/04/03	15	\$2,383,272	1.41
10/04/03	76	\$11,743,459	6.93
11/04/03	390	\$61,538,590	36.31
12/04/03	16	\$2,590,220	1.53
01/05/03	25	\$3,556,142	2.1
03/05/03	1	\$129,088	0.08
05/05/03	1	\$262,344	0.15
07/05/03	1	\$129,185	0.08
08/05/03	1	\$286,914	0.17
09/05/03	4	\$549,334	0.32
10/05/03	39	\$5,724,614	3.38
11/05/03	437	\$67,185,825	39.64
12/05/03	12	\$1,632,215	0.96
01/06/03	51	\$8,101,750	4.78
	1,093	\$169,499,791	100

Range of Months to Roll
(Excludes 656 Fixed Rate Mortgages)

Month Number Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
0 - 6	5	\$1,093,502	0.65
13 - 18	5	\$769,392	0.45
19 - 24	536	\$83,635,629	49.34
25 - 31	3	\$520,616	0.31
32 - 37	544	\$83,480,652	49.25
	1,093	\$169,499,791	100

Lifetime Rate Cap
(Excludes 656 Fixed Rate Mortgages)

Range of Lifetime Rate Caps (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
11.001 - 11.500	2	\$371,938	0.22
11.501 - 12.000	5	\$1,045,578	0.62
12.001 - 12.500	14	\$2,590,129	1.53
12.501 - 13.000	35	\$6,628,360	3.91
13.001 - 13.500	73	\$13,668,519	8.06
13.501 - 14.000	205	\$37,689,186	22.24
14.001 - 14.500	195	\$32,208,685	19
14.501 - 15.000	190	\$28,770,194	16.97
15.001 - 15.500	138	\$20,117,547	11.87
15.501 - 16.000	96	\$12,275,937	7.24
16.001 - 16.500	47	\$5,587,566	3.3
16.501 - 17.000	47	\$5,060,655	2.99
17.000 - 17.500	25	\$2,065,488	1.22
17.501 - 18.000	8	\$572,664	0.34
18.001 - 18.500	7	\$485,740	0.29
18.501 - 19.000	3	\$127,895	0.08
19.001 - 19.500	1	\$107,220	0.06
19.501 - 20.000	2	\$126,469	0.07
	1,093	\$169,499,791	100

Initial Periodic Rate Cap
(Excludes 656 Fixed Rate Mortgages)

Initial Periodic Rate Cap (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
1.000	12	\$2,018,746	1.19
1.500	902	\$139,421,984	82.25
2.000	2	\$161,843	0.1
3.000	177	\$27,897,217	16.46
	1,093	\$169,499,791	100

Subsequent Periodic Rate Cap
(Excludes 656 Fixed Rate Mortgages)

Subsequent Periodic Rate Cap (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
1.000	141	\$23,362,078	13.78
1.500	948	\$145,545,353	85.87
3.000	4	\$592,360	0.35
	1,093	\$169,499,791	100

Lifetime Rate Floor
(Excludes 656 Fixed Rate Mortgages)

Range of Lifetime Rate Floors (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
5.001 - 6.000	14	\$2,858,767	1.57
6.001 - 7.000	270	\$50,950,688	30.06
7.001 - 8.000	415	\$66,687,493	39.34
8.001 - 9.000	249	\$34,535,043	20.37
9.001 - 10.000	95	\$10,915,877	6.44
10.001 - 11.000	35	\$2,735,578	1.61
11.001 - 12.000	12	\$782,657	0.46
12.001 - 13.000	3	\$233,689	0.14
	1,093	\$168,499,791	100

Loan Programs	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Loan Programs			
2/28 LIBOR	231	\$63,790,119	32.53
3/27 LIBOR	234	\$81,145,823	31.18
FIXED 15YR - CC	1	\$81,027	0.04
FIXED 15YR	11	\$782,511	0.39
FIXED 30YR - CC	57	\$16,154,452	8.24
FIXED 30YR	188	\$49,390,301	25.19
FIXED 10YR - 2nd	3	\$44,758	0.02
FIXED 15YR - 2nd	72	\$2,712,276	1.38
FIXED 20YR - 2nd	7	\$433,312	0.22
FIX30/15 BAL	3	\$257,884	0.13
FIX30/15 BAL - 2nd	31	\$1,321,213	0.67
	838	\$196,093,676	100

Principal Balances	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Range of Principal Balances (\$)			
\$ 0.01 to \$25,000	39	\$745,246	0.38
\$ 25,000.01 to \$50,000	87	\$3,251,891	1.66
\$ 50,000.01 to \$75,000	92	\$5,837,862	2.98
\$ 75,000.01 to \$100,000	53	\$4,550,389	2.32
\$100,000.01 to \$150,000	79	\$9,802,226	5
\$150,000.01 to \$200,000	48	\$8,483,818	4.33
\$200,000.01 to \$250,000	19	\$4,399,791	2.24
\$250,000.01 to \$300,000	16	\$4,399,459	2.24
\$300,000.01 to \$350,000	157	\$50,874,847	25.94
\$350,000.01 to \$400,000	131	\$49,277,733	25.13
\$400,000.01 to \$450,000	56	\$23,905,889	12.19
\$450,000.01 to \$500,000	43	\$20,732,948	10.57
\$500,000.01 to \$550,000	12	\$6,322,138	3.22
\$550,000.01 to \$600,000	4	\$2,249,332	1.15
\$600,000.01 to \$850,000	2	\$1,260,098	0.64
	838	\$196,093,676	100

Mortgage Rates	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Range of Mortgage Rates (%)			
4.001 - 4.500	2	\$694,085	0.35
5.001 - 5.500	1	\$384,579	0.2
5.501 - 6.000	16	\$7,127,548	3.63
6.001 - 6.500	52	\$19,274,759	9.83
6.501 - 7.000	161	\$55,741,832	28.43
7.001 - 7.500	115	\$36,817,378	18.67
7.501 - 8.000	132	\$35,080,468	17.89
8.001 - 8.500	59	\$13,187,367	6.73
8.501 - 9.000	62	\$9,927,396	5.06
9.001 - 9.500	37	\$5,481,915	2.8
9.501 - 10.000	39	\$4,049,274	2.06
10.001 - 10.500	18	\$1,852,234	0.94
10.501 - 11.000	31	\$1,697,617	0.87
11.001 - 11.500	16	\$818,449	0.42
11.501 - 12.000	59	\$2,676,993	1.37
12.001 - 12.500	13	\$626,839	0.32
12.501 - 13.000	3	\$150,627	0.08
13.001 - 13.500	9	\$307,496	0.16
13.501 - 14.000	2	\$112,071	0.06
14.001 - 14.500	4	\$98,866	0.05
14.501 - 15.000	2	\$57,972	0.03
15.001 - 15.500	1	\$28,265	0.01
16.001 - 16.500	1	\$29,620	0.02
17.001 - 17.500	3	\$72,030	0.04
	838	\$196,093,676	100

Months Remaining to Maturity	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
Months Remaining to Maturity			
1 - 120	3	\$44,758	0.02
121 - 180	118	\$5,134,912	2.62
181 - 300	7	\$433,312	0.22
301 - 360	710	\$190,480,695	97.14
	838	\$196,093,676	100

Loan-to-Value Ratios (Includes CLTVs for 2nd Liens)

Range of LTVs(%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
50.00 or Less	21	\$3,430,820	1.75
50.01-55.00	13	\$2,057,727	1.05
55.01-60.00	23	\$5,231,123	2.87
60.01-65.00	32	\$7,832,737	3.99
65.01-70.00	64	\$13,460,251	6.86
70.01-75.00	94	\$24,177,990	12.33
75.01-80.00	164	\$43,765,206	22.32
80.01-85.00	114	\$30,097,814	15.35
85.01-90.00	149	\$42,568,170	21.71
90.01-95.00	36	\$11,337,025	5.78
95.01-100.00	128	\$12,134,813	6.19
	838	\$196,093,676	100

Geographic Distribution

State	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
AL	9	\$1,299,789	0.66
AZ	12	\$1,577,407	0.8
AR	2	\$114,026	0.06
CA	310	\$99,345,175	50.66
CO	15	\$4,177,426	2.13
CT	6	\$1,703,366	0.87
DE	1	\$14,887	0.01
DC	1	\$462,008	0.24
FL	57	\$8,836,692	4.51
GA	10	\$3,649,233	1.86
HI	3	\$369,631	0.19
ID	2	\$524,272	0.27
IL	10	\$3,486,961	1.78
IN	7	\$1,106,696	0.56
KS	5	\$743,457	0.38
KY	6	\$288,673	0.15
LA	7	\$1,762,548	0.9
MD	18	\$4,143,285	2.11
MA	22	\$4,471,879	2.28
MI	82	\$9,434,373	4.81
MN	6	\$1,397,190	0.71
MS	2	\$89,974	0.05
MO	13	\$1,163,285	0.59
NE	2	\$804,267	0.41
NV	10	\$1,946,452	0.99
NH	6	\$1,199,352	0.61
NJ	21	\$5,677,102	2.9
NM	2	\$367,626	0.2
NY	17	\$4,427,131	2.26
NC	8	\$1,694,941	0.86
OH	16	\$1,497,595	0.76
OK	2	\$42,662	0.02
OR	14	\$1,664,452	0.86
PA	14	\$1,439,346	0.73
RI	1	\$328,244	0.17
SC	3	\$261,168	0.14
SD	2	\$197,083	0.1
TN	14	\$1,934,422	0.99
TX	36	\$6,132,658	4.15
UT	7	\$2,295,405	1.17
VA	25	\$5,599,228	2.86
WA	18	\$5,119,899	2.61
WI	13	\$1,111,711	0.57
WY	2	\$130,703	0.07
	838	\$196,093,676	100

FICO Ranges

FICO Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
781 - 800	8	\$1,608,162	0.82
761 - 780	5	\$1,780,402	0.91
741 - 760	7	\$1,532,804	0.78
721 - 740	13	\$3,770,344	1.92

9.001 - 10.000	32	\$3,450,266	2.76
10.001 - 11.000	14	\$1,398,206	1.12
11.001 - 12.000	9	\$839,545	0.51
12.001 - 13.000	2	\$105,619	0.08
	485	\$124,935,942	100

Next Rate Adjustment Date
(Excludes 373 Fixed Rate Mortgages)

Next Rate Adjustment Date	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
04/04/03	1	\$193,421	0.15
06/04/03	1	\$101,712	0.08
08/04/03	5	\$970,236	0.78
09/04/03	46	\$5,222,404	4.18
10/04/03	53	\$15,002,661	12.01
11/04/03	99	\$32,898,485	26.33
12/04/03	13	\$4,814,900	3.85
01/05/03	13	\$4,586,300	3.67
07/05/03	1	\$68,649	0.05
08/05/03	1	\$61,086	0.05
09/05/03	8	\$1,198,476	0.96
10/05/03	34	\$10,232,254	8.19
11/05/03	152	\$39,030,288	31.24
12/05/03	18	\$4,189,850	3.35
01/06/03	20	\$6,367,220	5.1
	485	\$124,935,942	100

Range of Months to Roll
(Excludes 373 Fixed Rate Mortgages)

Month Number Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
13 - 18	2	\$295,133	0.24
19 - 24	229	\$63,494,986	50.82
25 - 31	1	\$66,649	0.05
32 - 37	233	\$61,079,174	48.89
	485	\$124,935,942	100

Lifetime Rate Cap
(Excludes 373 Fixed Rate Mortgages)

Range of Lifetime Rate Caps (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
11.501 - 12.000	1	\$495,506	0.4
12.001 - 12.500	5	\$1,915,367	1.53
12.501 - 13.000	17	\$6,577,591	5.26
13.001 - 13.500	39	\$14,865,015	11.9
13.501 - 14.000	103	\$35,909,649	28.74
14.001 - 14.500	70	\$22,807,018	18.25
14.501 - 15.000	62	\$15,712,735	12.58
15.001 - 15.500	43	\$9,691,959	7.76
15.501 - 16.000	40	\$6,963,224	5.57
16.001 - 16.500	25	\$4,259,186	3.41
16.501 - 17.000	20	\$2,359,721	1.89
17.000 - 17.500	10	\$1,080,870	0.87
17.501 - 18.000	11	\$962,861	0.77
18.001 - 18.500	6	\$450,428	0.36
18.501 - 19.000	8	\$619,115	0.5
19.001 - 19.500	3	\$144,618	0.12
20.001+	2	\$121,078	0.1
	485	\$124,935,942	100

Initial Periodic Rate Cap
(Excludes 373 Fixed Rate Mortgages)

Initial Periodic Rate Cap (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
1.00	2	\$659,305	0.53
1.20	1	\$302,889	0.24
1.50	338	\$98,782,166	79.07
2.00	3	\$643,731	0.52
3.00	121	\$24,547,752	19.65
	485	\$124,935,942	100

Subsequent Periodic Rate Cap
(Excludes 373 Fixed Rate Mortgages)

Subsequent Periodic	% Of Aggregate
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Rate Cap (%)	Number of Loans	Principal Balance	Principal Balance
1.00	95	\$18,488,022	14.8
1.50	367	\$105,739,224	84.83
2.00	1	\$305,484	0.24
3.00	2	\$403,212	0.32
	485	\$124,935,942	100

Lifetime Rate Floor
(Excludes 373 Fixed Rate Mortgages)

Range of Lifetime Rate

Floors (%)

Range of Lifetime Rate Floors (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
5.001 - 6.000	10	\$4,517,263	3.62
6.001 - 7.000	142	\$50,249,464	40.22
7.001 - 8.000	142	\$42,646,783	34.13
8.001 - 9.000	84	\$17,074,793	13.67
9.001 - 10.000	45	\$6,665,858	5.34
10.001 - 11.000	22	\$2,413,297	1.93
11.001 - 12.000	15	\$1,102,789	0.88
12.001 - 13.000	3	\$144,618	0.12
13.001 - 14.000	1	\$90,983	0.07
14.001 - 15.000	1	\$30,095	0.02
	465	\$124,935,942	100

Loan Programs Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
FIXED 15YR - CC	20	\$2,061,731	1.13
FIXED 15YR	64	\$6,651,829	3.63
FIXED 20YR	8	\$706,400	0.39
FIXED 30YR - CC	213	\$38,738,989	21.17
FIXED 30YR	673	\$126,576,895	69.17
FIXED 10YR - 2nd	4	\$98,029	0.05
FIXED 15YR - 2nd	95	\$3,350,683	1.83
FIXED 20YR - 2nd	6	\$226,903	0.12
FIX30/15 BAL	22	\$3,495,269	1.91
FIX30/15 BAL - 2nd	27	\$1,092,895	0.6
	1,132	\$182,999,624	100

Principal Balances Range of Principal Balances (\$)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
\$ 0.01 to \$25,000	50	\$924,381	0.51
\$ 25,000.01 to \$50,000	99	\$3,639,014	1.99
\$ 50,000.01 to \$75,000	122	\$7,727,061	4.22
\$ 75,000.01 to \$100,000	127	\$11,136,108	6.09
\$100,000.01 to \$150,000	216	\$26,465,608	14.46
\$150,000.01 to \$200,000	196	\$34,137,874	18.65
\$200,000.01 to \$250,000	105	\$23,439,066	12.81
\$250,000.01 to \$300,000	75	\$20,690,360	11.31
\$300,000.01 to \$350,000	64	\$20,758,893	11.34
\$350,000.01 to \$400,000	35	\$13,169,579	7.2
\$400,000.01 to \$450,000	14	\$5,916,959	3.23
\$450,000.01 to \$500,000	16	\$7,668,341	4.19
\$500,000.01 to \$550,000	6	\$3,150,810	1.72
\$550,000.01 to \$600,000	4	\$2,245,325	1.23
\$600,000.01 to \$650,000	2	\$1,248,452	0.68
\$650,000.01 to \$700,000	1	\$681,794	0.37
	1,132	\$182,999,624	100

Mortgage Rates Range of Mortgage Rates (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
4.001 - 4.500	5	\$1,500,516	0.82
4.501 - 5.000	1	\$263,286	0.14
5.001 - 5.500	4	\$1,075,478	0.59
5.501 - 6.000	18	\$4,100,896	2.24
6.001 - 6.500	63	\$17,031,995	9.31
6.501 - 7.000	163	\$38,212,271	20.88
7.001 - 7.500	152	\$28,523,148	15.59
7.501 - 8.000	279	\$51,629,062	28.21
8.001 - 8.500	122	\$15,843,031	8.66
8.501 - 9.000	91	\$11,757,870	6.43
9.001 - 9.500	40	\$4,355,420	2.38
9.501 - 10.000	34	\$2,297,766	1.26
10.001 - 10.500	18	\$998,918	0.55
10.501 - 11.000	16	\$730,001	0.4
11.001 - 11.500	18	\$788,433	0.43
11.501 - 12.000	78	\$2,823,793	1.54
12.001 - 12.500	8	\$372,690	0.2
12.501 - 13.000	8	\$296,669	0.16
13.001 - 13.500	5	\$158,742	0.09
13.501 - 14.000	2	\$57,901	0.03
14.001 - 14.500	1	\$14,986	0.01
14.501 - 15.000	2	\$68,345	0.04
15.001 - 15.500	4	\$98,407	0.05
	1,132	\$182,999,624	100

Months Remaining to Maturity Months Remaining to Maturity	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
1 - 120	4	\$98,029	0.05
121 - 180	228	\$16,652,408	9.1
181 - 300	14	\$933,303	0.51

301 - 360	886	\$165,315,884	90.34
	1,132	\$182,999,624	100

Loan-to-Value Ratios (Includes CLTVs for 2nd Liens)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
50.00 or Less	78	\$9,130,095	4.99
50.01-55.00	31	\$5,483,684	3
55.01-60.00	29	\$5,907,471	3.23
60.01-65.00	47	\$7,459,842	4.08
65.01-70.00	92	\$17,110,183	9.35
70.01-75.00	131	\$25,162,232	13.75
75.01-80.00	244	\$42,596,229	23.28
80.01-85.00	163	\$29,828,368	16.3
85.01-90.00	179	\$29,798,520	16.28
90.01-95.00	35	\$5,485,239	3
95.01-100.00	103	\$5,037,760	2.75
	1,132	\$182,999,624	100

Geographic Distribution State	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
AL	7	\$618,040	0.34
AZ	14	\$1,840,579	1.01
AR	3	\$305,823	0.17
CA	434	\$96,121,133	52.53
CO	20	\$3,558,611	1.94
CT	8	\$1,283,091	0.7
DE	2	\$110,280	0.06
DC	1	\$126,000	0.07
FL	116	\$12,812,435	7
GA	1	\$83,842	0.05
HI	7	\$1,162,005	0.63
ID	7	\$811,650	0.44
IL	7	\$1,205,333	0.66
IN	9	\$885,765	0.48
IA	2	\$262,926	0.14
KS	5	\$204,475	0.11
KY	12	\$879,511	0.48
LA	18	\$1,499,910	0.82
ME	5	\$313,056	0.17
MD	17	\$1,798,891	0.98
MA	39	\$6,233,334	3.41
MI	28	\$3,465,899	1.89
MN	4	\$837,278	0.46
MS	2	\$82,183	0.04
MO	25	\$1,972,767	1.08
MT	3	\$203,062	0.11
NV	15	\$2,321,739	1.27
NH	7	\$1,072,113	0.59
NJ	18	\$3,271,446	1.79
NM	5	\$467,055	0.26
NY	40	\$7,910,745	4.32
NC	15	\$1,750,306	0.96
OH	30	\$2,583,691	1.41
OK	15	\$1,335,298	0.73
OR	8	\$1,012,389	0.55
PA	20	\$2,992,529	1.64
RI	6	\$907,023	0.5
SC	6	\$578,779	0.32
SD	1	\$189,869	0.1
TN	26	\$2,297,310	1.26
TX	33	\$3,736,044	2.04
UT	15	\$2,025,638	1.11
VA	29	\$3,503,209	1.91
WA	36	\$5,510,019	3.01
WV	2	\$248,856	0.14
WI	8	\$499,778	0.27
WY	1	\$109,910	0.06

1,132 \$182,999,624 100

FICO Ranges	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
FICO Range			
781 - 800	6	\$1,338,895	0.73
761 - 780	3	\$528,417	0.29
741 - 760	12	\$1,908,656	1.04
721 - 740	12	\$2,963,388	1.62
701 - 720	20	\$3,520,972	1.92
681 - 700	33	\$6,060,047	3.31
661 - 680	66	\$12,386,452	6.77
641 - 660	140	\$21,010,162	11.48
621 - 640	202	\$30,608,998	16.73
601 - 620	186	\$32,313,057	17.66
581 - 600	185	\$29,457,176	16.1
561 - 580	148	\$23,167,277	12.66
541 - 560	66	\$9,758,041	5.33
521 - 540	25	\$4,655,429	2.54
501 - 520	25	\$2,732,918	1.49
500 or Less	2	\$551,749	0.3
NOT SCORED	1	\$39,990	0.02
	1,132	\$182,999,624	100

Property Type Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
SFR	956	\$152,614,774	83.4
PUD	87	\$16,834,368	9.2
CONDO	48	\$7,258,561	3.97
2 FAM	22	\$4,193,038	2.29
MANUF	13	\$1,019,239	0.56
3 FAM	3	\$703,572	0.38
HI CONDO	3	\$376,072	0.21
	1,132	\$182,999,624	100

Loan Purpose Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
RFCO	815	\$143,967,007	78.67
PURCH	212	\$21,821,069	11.92
REFI	105	\$17,211,548	9.41
	1,132	\$182,999,624	100

Occupancy Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
OOC	1,110	\$180,510,815	98.64
NOO	19	\$1,919,333	1.05
2ND HM	3	\$569,476	0.31
	1,132	\$182,999,624	100

Document Type	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
FULL DOC	923	\$143,889,120	78.63
STATED	194	\$36,539,429	19.97
SIMPLE	15	\$2,571,074	1.4
	1,132	\$182,999,624	100

GRADE	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
A	765	\$126,988,214	69.39
A-	178	\$28,379,630	15.51
B	118	\$18,407,237	10.06
C	49	\$6,968,090	3.81
C-	22	\$2,256,453	1.23
	1132	\$182,999,624	100