



**FORM SE**

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

Bear Stearns Asset Backed Securities, Inc.  
Exact Name of Registrant As Specified In Charter

0000946812  
Registrant CIK Number

Form 8-K dated March 25, 2003  
Electronic Report, Schedule or Registration Statement of  
which the documents are a part (give period of report)

333-43091  
No. 333-91334  
SEC File Number, if available

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

**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 New York, State of New York, on March 25, 2003.

BEAR STEARNS ASSET BACKED SECURITIES, INC.  
(Registrant)

By:   
Name: Jonathan Lieberman  
Title: Senior Managing Director

**PROCESSED**  
MAR 26 2003  
THOMSON  
FINANCIAL

**Filings Made by Person Other Than the Registrant:**

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 20\_\_ , that the information set forth in this statement is true and complete.

By: \_\_\_\_\_  
Name:  
Title:

# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## Form 8-K

### Current Report Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

**Date of Report (Date of earliest event reported): March 25, 2003**

**Bear Stearns Asset Backed Securities, Inc.**

(Exact name of registrant specified in Charter)

Delaware

(State or other jurisdiction of  
incorporation)

333-91334

(Commission File Number)

13-3836437

(IRS Employer Identification No.)

383 Madison Avenue  
New York, NY

(Address of principal executive offices)

10179

Zip Code

**Registrant's telephone, including area code: (212) 272-2000**

Not Applicable

(Former name and former address, if changed since last report)

ITEM 5. Other Events

Filing of Computational Materials

In connection with the proposed offering of the Bear Stearns Asset Backed Securities, Inc., ABFS Mortgage Loan Trust 2003-1, Mortgage Pass-Through Certificates, Series 2003-1 (the "Certificates"), Bear, Stearns & Co. Inc., as the underwriter (the "Underwriter"), has prepared certain materials (the "Computational Materials") for distribution to its potential investors. Although Bear Stearns Asset Backed Securities, Inc. (the "Company") provided the Underwriter with certain information regarding the characteristics of the mortgage loans (the "Mortgage Loans") in the related portfolio, the Company did not participate in the preparation of the Computational Materials.

For purposes of this Form 8-K, "Computational Materials" shall mean the Series 2003-1 term sheet, computer generated tables and/or charts displaying, with respect to the Certificates, any of the following: yield; average life; duration, expected maturity; interest rate sensitivity; loss sensitivity; cash flow characteristics; background information regarding the Mortgage Loans; the proposed structure; decrement tables; or similar information (tabular or otherwise) of a statistical, mathematical, tabular or computational nature. The Computational Materials are attached hereto as Exhibit 99.1.

ITEM 7. Financial Statements and Exhibits

(a) Not applicable.

(b) Not applicable.

(c) Exhibits:

99.1 The ABFS Mortgage Loan Trust 2003-1 Computational Materials,  
filed on Form 8-K dated March 25, 2003

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 hereunto duly authorized.

BEAR STEARNS ASSET BACKED SECURITIES, INC.

Date: March 25, 2003

By: /S/ JONATHAN LIEBERMAN

Name: Jonathan Lieberman

Title: Senior Managing Director

INDEX TO EXHIBITS

<u>Paper (P) or Exhibit No.</u>	<u>Description</u>	<u>Paper (P) or Electronic (E)</u>
(99.1)	The ABFS Mortgage Loan Trust 2003-1 Computational Materials, filed on Form 8-K dated March 25, 2003	P

# ABFS Mortgage Loan Trust 2003-1

## BEAR STEARNS

ATLANTA • BOSTON • CHICAGO  
DALLAS • DC • LOS ANGELES • NEW YORK • SAN FRANCISCO  
FRANKFORT • GENEVA • HONG KONG  
LONDON • PARIS • TOKYO

BEAR, STEARNS & CO. INC.  
ASSET-BACKED SECURITIES GROUP  
383 Madison Avenue  
New York, New York 10179  
(212) 272-2000; (212) 272-7294 fax

### ABFS Mortgage Pass-Through Certificates, Series 2003-1: *Computational Materials* – 2/24/03

#### STATEMENT REGARDING ASSUMPTIONS AS TO SECURITIES, PRICING ESTIMATES, AND OTHER INFORMATION

The information contained in the attached materials (the "Information") may include various forms of performance analysis, security characteristics and securities pricing estimates for the securities addressed. Please read and understand this entire statement before utilizing the Information. The Information is provided solely by Bear Stearns, not as agent for any issuer, seller or servicer, and although it may be based on data supplied to it by an issuer, seller or servicer, none of the issuer, seller or servicer makes any representations regarding its accuracy or completeness. Should you receive Information that refers to the "Statement Regarding Assumptions and Other Information," please refer to this statement instead.

The Information is illustrative and is not intended to predict actual results which may differ substantially from those reflected in the Information. Performance analysis is based on certain assumptions with respect to significant factors that may prove not to be as assumed. You should understand the assumptions and evaluate whether they are appropriate for your purposes. Performance results are based on mathematical models that use inputs to calculate results. As with all models, results may vary significantly depending upon the value of the inputs given. Inputs to these models include but are not limited to: prepayment expectations (economic prepayment models, single expected lifetime prepayments or a vector of periodic prepayments), interest rate assumptions (parallel and nonparallel changes for different maturity instruments), collateral assumptions (actual pool level data, aggregated pool level data, reported factors or imputed factors), volatility assumptions (historically observed or implied current) and reported information (paydown factors, rate resets, and trustee statements). Models used in any analysis may be proprietary making the results difficult for any third party to reproduce. Contact your registered representative for detailed explanations of any modeling techniques employed in the Information.

The Information addresses only certain aspects of the applicable security's characteristics and thus does not provide a complete assessment. As such, the Information may not reflect the impact of all structural characteristics of the security, including call events and cash flow priorities at all prepayment speeds and/or interest rates. You should consider whether the behavior of these securities should be tested as assumptions different from those included in the Information. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed circumstances. Any investment decision should be based only on the data in the prospectus and the prospectus supplement or private placement memorandum (Offering Documents) and the then current version of the Information. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current. Contact your registered representative for Offering Documents, current Information or additional materials, including other models for performance analysis, which are likely to produce different results, and any further explanation regarding the Information.

Any pricing estimates Bear Stearns has supplied at your request (a) represent our view, at the time determined, of the investment value of the securities between the estimated bid and offer levels, the spread between which may be significant due to market volatility or illiquidity, (b) do not constitute a bid by any person for any security, (c) may not constitute prices at which the securities could have been purchased or sold in any market, (d) have not been confirmed by actual trades, may vary from the value Bear Stearns assigns any such security while in its inventory, and may not take into account the size of a position you have in the security, and (e) may have been derived from matrix pricing that uses data relating to other securities whose prices are more readily ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities.

*General Information:* The data underlying the Information has been obtained from sources that we believe are reliable, but we do not guarantee the accuracy of the underlying data or computations based thereon. Bear, Stearns and/or individuals thereof may have positions in these securities while the Information is circulating or during such period may engage in transactions with the issuer or its affiliates. We act as principal in transactions with you, and accordingly, you must determine the appropriateness for you of such transactions and address any legal, tax, or accounting considerations applicable to you. Bear Stearns shall not be a fiduciary or advisor unless we have agreed in writing to receive compensation specifically to act in such capacities. If you are subject to ERISA, the Information is being furnished on the condition that it will not form a primary basis for any investment decision. The Information is not a solicitation of any transaction in securities which may be made only by prospectus when required by law, in which event you may obtain such prospectus from Bear Stearns.

Recipients of these Computational Materials must read and acknowledge the attached document "STATEMENT REGARDING ASSUMPTIONS AS TO SECURITIES, PRICING ESTIMATES, AND OTHER INFORMATION" before using or relying on the information contained herein. In addition, recipients of these Computational Materials may only use or rely on the information contained herein if read in conjunction with the related Prospectus and Prospectus Supplement. If you have not received the statement described above or the related Prospectus and Prospectus Supplement, please contact your account executive at Bear, Stearns & Co. Inc.

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## ABFS Mortgage Loan Trust 2003-1

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*[\$400,000,000] (Approximate)*

<b>Issuer:</b>	ABFS Mortgage Loan Trust 2003-1.
<b>Title of Securities:</b>	ABFS Mortgage Loan Trust 2003-1, Mortgage Pass-Through Certificates, Series 2003-1, Class A certificates, Class M certificates and Class A-IO certificates (collectively, the "Certificates").
<b>Seller:</b>	ABFS 2003-1, Inc., a Delaware corporation, will be the seller of the mortgage loans.
<b>Servicer:</b>	American Business Credit, Inc., will be the servicer of the mortgage loans.
<b>Subservicers:</b>	Upland Mortgage and American Business Mortgage Services, Inc. will act as subservicers with respect to the mortgage loans.
<b>Originators:</b>	American Business Credit, Inc., HomeAmerican Credit, Inc. d/b/a Upland Mortgage and American Business Mortgage Services, Inc. originated or purchased the mortgage loans.
<b>Depositor:</b>	Bear Stearns Asset Backed Securities, Inc.
<b>Certificate Insurer:</b>	Radian Asset Assurance ("Radian" or the "Certificate Insurer"). Radian's claims-paying ability is rated "AA" by Standard & Poor's Rating Services and Fitch, Inc.
<b>Certificate Insurance Policy:</b>	The Certificate Insurance Policy will provide 100% coverage of timely interest and ultimate principal payments due on the Class M Certificates only.
<b>Lead Underwriter:</b>	Bear, Stearns & Co. Inc.
<b>Co-Manager:</b>	Credit Suisse First Boston
<b>Trustee and Collateral Agent:</b>	JPMorgan Chase (the "Trustee")
<b>Statistical Calculation Date:</b>	[February 11, 2003]
<b>Cut-Off Date:</b>	Close of business on [February 28, 2003]
<b>Closing Date:</b>	March [27], 2003
<b>The Certificates:</b>	Approximately [\$400,000,000] Mortgage Pass-Through Certificates, Series 2003-1, are being offered. The Certificates will be issued pursuant to a Pooling and Servicing Agreement to be dated as of March [1], 2003, by and among the Depositor, the Servicer and the Trustee.

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# ABFS Mortgage Loan Trust 2003-1

## Characteristics of the Certificates <sup>(a), (b), (c)</sup>

Offered Securities	Original Principal Balance*	Coupon(d)	Avg Life to Call (years)	Principal Lockout (months)	Principal Window (months)	Final Sch. Maturity Date(e)(f)	Ratings(g)
Class A**	\$[344,000,000]	Fixed	[2.91]	None	[104]	[8/15/33]	Moody's / S&P Aaa / AAA
Class M***	\$[56,000,000]	1M Libor Floater	[5.74]	[34]	[70]	[8/15/33]	Fitch / S&P AA / AA
Class A-IO***	(h)	Fixed	n/a	n/a	n/a	[9/15/05]	Moody's / S&P Aaa / AAA

\* Balances subject to a 10% variance.

\*\* Not Offered Securities.

\*\*\* Bear Stearns is Sole Manager.

- Note:**
- (a) Prepayment Assumption: 23% HEP (2.3% CPR in month 1, plus an additional 2.3% per annum in each month thereafter until month 10; on and after month 10, 23% CPR).
  - (b) Transaction priced to 10% clean-up call.
  - (c) 100% P&I guaranty on the Class M Certificates by Certificate Insurer (Radian);
  - (d) The coupon applicable to the Class A Certificates will increase by [0.50]% per annum and the margin applicable to the Class M Certificates will increase to [1.5]x initial if the 10% clean-up call is not exercised. The Class A and Class M Certificates will be subject to a Net WAC Cap (as described herein).
  - (e) For the Class A and Class M Certificates, it was assumed that the final scheduled maturity date would be the payment date in the sixth month following the maturity date of the mortgage loan with the latest maturity date.
  - (f) Due to losses and prepayments on the mortgage loans, the actual final maturity date for each class of Certificates may occur substantially earlier than the dates listed above.
  - (g) Moody's is not expected to rate the Class M Certificates and Fitch is not expected to rate the Class A Certificates and Class A-IO Certificates.
  - (h) The Class A-IO Certificates pay interest only based on a fixed coupon of [4.00]% on a notional balance for the [April 2003] through [September 2005] payment dates (30 months). The Class A-IO Certificates will only be entitled to interest on these payment dates. The Class A-IO Certificates do not have a principal balance. The notional balance will initially equal \$[105,000,000] and will decrease according to a schedule as described in these computational materials.

**Offering:** The Certificates will be issued publicly from the Depositor's shelf registration.

**Mortgage Loan Pool:** The statistical information presented in these computational materials is a projection of the expected collateral pool and reflects the pool of mortgage loans existing as of the statistical calculation date. The aggregate outstanding principal balance of the mortgage loans as of the statistical calculation date is approximately \$[230,818,046.85] and will consist of business or consumer purpose residential home equity loans.

The actual collateral will be accumulated before the Closing Date to reach the expected closing pool balance of approximately \$[400,000,000.00]. The characteristics of such additional collateral are not expected to be materially different from the collateral information presented herein.

**Distribution Date:** The 15<sup>th</sup> day of each month (or the next succeeding business day), commencing in April 2003.

**Stepdown Date:** The later to occur of (x) the Distribution Date in [October 2005] (i.e., the 31<sup>st</sup> Distribution Date) and (y) the first Distribution Date on which the aggregate principal balance of the Class M Certificates immediately prior to the Distribution Date is equal to or greater than [28.00]% of the aggregate stated principal balance of the mortgage loans as of the end of the preceding due period and the overcollateralization amount is equal to the required overcollateralization amount.

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## ABFS Mortgage Loan Trust 2003-1

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**Net WAC Cap:**

The Class A and Class M Certificates will be subject to a rate cap. The Net WAC Cap will be equal to the weighted average of the loan rates on the mortgage loans, less an adjustment (expressed as a per annum rate) for the servicing fee, the back-up servicing fee, the interest payable on the Class A-IO Certificates, the fee payable to the Trustee and the premium payable to the Certificate Insurer.

**Priority of Payments:**

On each Distribution Date, principal and interest collections, will be allocated in the following order of priority:

- (1) To pay the Servicer the servicing fee (to the extent such fee was not retained by the Servicer from collections);
- (2) To pay the Trustee any fees then due to it;
- (3) To pay the back-up servicer the back-up servicing fee and any amounts owing to the back-up servicer in connection with the transfer of servicing after the resignation or removal of the Servicer;
- (4) To pay the Certificate Insurer the premium for the policy;
- (5) To pay accrued and unpaid interest due on the Certificates, pro rata;
- (6) To pay the Certificate Insurer any reimbursement amount then due and owing thereto;
- (7) To pay the Principal Distribution Amount to the Certificates (which shall include the amount necessary to reduce the balance of the Certificates to the extent necessary to reach the required level of overcollateralization);
- (8) To pay any interest carryforward amount arising from the Net WAC Cap to the Class A Certificates and the Class M Certificates, in that order;
- (9) To the Trustee and the back-up servicer, any outstanding expenses due to either of them and not otherwise paid or reimbursed by the Servicer;
- (10) To the Servicer for reimbursement of any nonrecoverable periodic advances and servicing advances; and
- (11) Any remaining amounts to the holders of the non-offered subordinate Certificates.

Prior to the Stepdown Date (i.e., for the first 30 periods), or if a trigger event is in effect, payments of principal to the Certificates will be paid sequentially to Class A and Class M Certificates in each case until the outstanding certificate balance of that class has been reduced to zero.

After the Stepdown Date, in [October 2005], and as long as a trigger event is not in effect principal will be paid concurrently to the Class A and Class M Certificates each based on their pro-rata share.

## ABFS Mortgage Loan Trust 2003-1

### Subordination Summary:

#### Prior to the Stepdown Date:

Offered Certificates	Initial Expected Subordination Target <sup>(a)</sup>	Initial Overcollateralization Target <sup>(b)</sup>	Expected Total Credit Enhancement
Class A Certificates	[14.00]%	[5.50]%	[19.50]%
Class M Certificates	[0.00]%	[5.50]%	[5.50]%

(a) Represents the expected amount of subordination for each class of Certificates as of the Closing Date. These figures do not include the overcollateralization amount that exists on the Closing Date.

(b) The overcollateralization amount will equal [0.00]% as of the Closing Date. Excess spread, if available, will be applied to make accelerated payments of principal until the overcollateralization amount equals the targeted overcollateralization amount, which is equal to [5.50]% of the initial collateral amount.

#### On or after the Stepdown Date:

Offered Certificates	Expected Subordination Target <sup>(a)</sup>	Overcollateralization Target <sup>(b)</sup>	Total Credit Enhancement
Class A Certificates	[28.00]%	[11.00]%	[39.00]%
Class M Certificates	[0.00]%	[11.00]%	[11.00]%

(a) Represents the expected amount of subordination for each class of Certificates after the Stepdown Date.

(b) On or after the Stepdown Date, the target overcollateralization amount is allowed to step down to the targeted percentage of the then current collateral amount, subject to a floor of [0.50%] of the initial pool principal balance.

### ERISA Eligibility:

The Certificates may be purchased by employee benefit plans that are subject to ERISA.

### SMMEA Treatment:

The Certificates will not constitute "mortgage related securities" for purposes of SMMEA.

### Class A-IO Scheduled Notional Balance:

Means the applicable amount set forth in the following schedule:

Distribution Date	Class A-IO Scheduled Notional Balance	Distribution Date	Class A-IO Scheduled Notional Balance
April 2003	\$105,000,000	August 2004	\$82,100,000
May 2003	\$105,000,000	September 2004	\$82,100,000
June 2003	\$105,000,000	October 2004	\$81,200,000
July 2003	\$104,500,000	November 2004	\$81,200,000
August 2003	\$104,500,000	December 2004	\$81,200,000
September 2003	\$104,500,000	January 2005	\$64,300,000
October 2003	\$99,650,000	February 2005	\$64,300,000
November 2003	\$99,650,000	March 2005	\$64,300,000
December 2003	\$99,650,000	April 2005	\$51,000,000
January 2004	\$94,200,000	May 2005	\$51,000,000
February 2004	\$94,200,000	June 2005	\$51,000,000
March 2004	\$94,200,000	July 2005	\$43,500,000
April 2004	\$87,750,000	August 2005	\$43,500,000
May 2004	\$87,750,000	September 2005	\$43,500,000
June 2004	\$87,750,000	October 2005	
July 2004	\$82,100,000	and thereafter	\$0

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## ABFS Mortgage Loan Trust 2003-1

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- Senior Enhancement Percentage:** Means, with respect to any Distribution Date, the percentage obtained by dividing (x) the sum of (i) the principal balance of the Class M Certificates and (ii) the overcollateralization amount by (y) the aggregate stated principal balance of the mortgage loans as at the end of the preceding due period.
- Delinquency Trigger Event:** Means, with respect to any Distribution Date, the event that occurs when the three-month rolling average of the mortgage loans that are 60+ days delinquent exceeds 45% of the Senior Enhancement Percentage. Mortgage loans 60+ days delinquent for the three preceding Due Periods include the sum of all mortgage loans that are (i) 60+ days delinquent, (ii) in foreclosure, (iii) REO Property and (iv) in bankruptcy and are 60+ days delinquent.
- Cumulative Loss Trigger Event:** Means, with respect to any Distribution Date, the event that occurs if the percentage obtained by dividing (x) the aggregate amount of Liquidated Loan Losses incurred from the initial Cut-Off Date through the last day of the related Due Period by (y) the aggregate pool principal balance exceeds the following percentages with respect to such Distribution Date:

<u>Distribution Date</u>	<u>Loss Percentage</u>
January 2006-December 2006	2.75% for the first month, plus an additional 1/12 of 1.75% for each month thereafter
January 2007-December 2007	4.50% for the first month, plus an additional 1/12 of 1.50% for each month thereafter
January 2008-December 2008	6.00% for the first month, plus an additional 1/12 of 1.00% for each month thereafter
January 2009-December 2009	7.00% for the first month, plus an additional 1/12 of 0.25% for each month thereafter
January 2010 and thereafter	7.25%

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# ABFS Mortgage Loan Trust 2003-1

THE INFORMATION CONTAINED HEREIN WILL BE SUPERSEDED BY THE DESCRIPTION OF  
THE COLLATERAL CONTAINED IN THE PROSPECTUS SUPPLEMENT

## COLLATERAL SUMMARY

### *Mortgage Loans*

<b>Statistical Calculation Date</b>	2/11/2003
<b>Total Outstanding Balance:</b>	\$230,818,046.85
<b>Number of Mortgage Loans:</b>	2,522
<b>Average Remaining Balance:</b>	\$91,521.83 (range: \$6,247.64 - \$550,000.00)
<b>WA Loan Rate:</b>	10.332 % (range: 6.250% - 16.990%)
<b>Original Weighted Average Term:</b>	270 months
<b>Remaining Weighted Average Term:</b>	269 months
<b>Lien Position:</b>	86.01% first, 13.99% second.
<b>WA Original CLTV Ratio:</b>	76.73% (range: 7.07% - 100.00%)
<b>WA Junior Ratio:</b>	32.14%
<b>WA DTI Ratio:</b>	41.10%
<b>WA FICO Score:</b>	582
<b>Documentation:</b>	88.78% full documentation, 9.35% no documentation, 1.87% limited documentation.
<b>Loan Purpose:</b>	36.68% cash out, 42.00% debt consolidation, 6.65% rate/term refinance, 3.22% working capital, 2.94% home purchase, 5.07% home improvement, 3.43% other.
<b>Property Type:</b>	69.98% single family, 13.48% 2-4 family, 4.48% planned unit development, 4.72% condominium, 1.77% mixed use, 3.09% townhouse, 0.66% mobile home, 1.70% commercial use, 0.02% multi-family (greater than 4), 0.09% other.
<b>Owner Occupancy:</b>	92.61% owner occupied
<b>Geographic Distribution:</b> (all states >= 5.00%)	NY (21.57%), NJ (12.87%), MA (9.28%), FL (7.70%), PA (7.28%), MI (5.63%).

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# ABFS Mortgage Loan Trust 2003-1

THE INFORMATION CONTAINED HEREIN WILL BE SUPERSEDED BY THE DESCRIPTION OF THE COLLATERAL CONTAINED IN THE PROSPECTUS SUPPLEMENT

Set forth below is a description of certain characteristics of the Mortgage Loans as of the Statistical Calculation Date. Unless otherwise specified, all principal balances of the Mortgage Loans are as of the Statistical Calculation Date and are rounded to the nearest dollar. All percentages are approximate percentages by aggregate principal balance as of the Statistical Calculation Date (except as indicated otherwise).

### Distribution by Property Type

Property Type	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
Single Family	1,841	\$ 161,532,696.81	69.98%
2-4 Family	232	31,121,302.02	13.48%
Planned Unit Development	109	10,348,273.12	4.48%
Condominium	133	10,894,182.94	4.72%
Mixed Use	43	4,075,133.88	1.77%
Townhouse	102	7,143,510.42	3.09%
Mobile Home	24	1,512,123.21	0.66%
Commercial Use	34	3,919,916.44	1.70%
Multi-Family (greater than 4)	1	54,000.00	0.02%
	3	216,908.01	0.09%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

### Distribution by Occupancy Status

Occupancy Status (as indicated by Borrower)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
Owner Occupied	2,328	\$ 213,762,970.85	92.61%
Non-Owner Occupied	119	8,451,259.57	3.66%
Other	58	6,475,995.58	2.81%
Second Home	17	2,127,820.85	0.92%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

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## ABFS Mortgage Loan Trust 2003-1

THE INFORMATION CONTAINED HEREIN WILL BE SUPERSEDED BY THE DESCRIPTION OF THE COLLATERAL CONTAINED IN THE PROSPECTUS SUPPLEMENT

### Distribution of Current Principal Balances

Range of Current Principal Balances (\$)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
\$0.01 to \$25,000.00	308	\$ 5,843,134.36	2.53%
\$25,000.01 to \$50,000.00	618	23,369,353.15	10.12%
\$50,000.01 to \$75,000.00	459	28,592,023.99	12.39%
\$75,000.01 to \$100,000.00	297	26,366,762.57	11.42%
\$100,000.01 to \$125,000.00	230	25,873,327.64	11.21%
\$125,000.01 to \$150,000.00	156	21,344,734.17	9.25%
\$150,000.01 to \$175,000.00	119	19,336,872.52	8.38%
\$175,000.01 to \$200,000.00	89	16,819,040.59	7.29%
\$200,000.01 to \$225,000.00	75	15,974,943.42	6.92%
\$225,000.01 to \$250,000.00	62	14,716,160.50	6.38%
\$250,000.01 to \$275,000.00	41	10,811,819.70	4.68%
\$275,000.01 to \$300,000.00	39	11,262,895.99	4.88%
\$300,000.01 to \$350,000.00	24	8,025,171.58	3.48%
\$400,000.01 to \$450,000.00	3	1,409,806.67	0.61%
\$500,000.01 to \$550,000.00	2	1,072,000.00	0.46%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

The average principal balance of the Mortgage Loans as of the Statistical Calculation Date is approximately \$91,521.83.

### Distribution of Original Principal Balances

Range of Original Principal Balances (\$)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
\$0.01 to \$25,000.00	308	\$ 5,843,134.36	2.53%
\$25,000.01 to \$50,000.00	618	23,369,353.15	10.12%
\$50,000.01 to \$75,000.00	459	28,592,023.99	12.39%
\$75,000.01 to \$100,000.00	297	26,366,762.57	11.42%
\$100,000.01 to \$125,000.00	230	25,873,327.64	11.21%
\$125,000.01 to \$150,000.00	156	21,344,734.17	9.25%
\$150,000.01 to \$175,000.00	118	19,162,231.50	8.30%
\$175,000.01 to \$200,000.00	90	16,993,681.61	7.36%
\$200,000.01 to \$225,000.00	75	15,974,943.42	6.92%
\$225,000.01 to \$250,000.00	62	14,716,160.50	6.38%
\$250,000.01 to \$275,000.00	41	10,811,819.70	4.68%
\$275,000.01 to \$300,000.00	39	11,262,895.99	4.88%
\$300,000.01 to \$400,000.00	24	8,025,171.58	3.48%
\$400,000.01 to \$500,000.00	3	1,409,806.67	0.61%
\$500,000.01 to \$600,000.00	2	1,072,000.00	0.46%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

The average original balance of the Mortgage Loans as of the Statistical Calculation Date is approximately \$91,573.05.

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# ABFS Mortgage Loan Trust 2003-1

**THE INFORMATION CONTAINED HEREIN WILL BE SUPERSEDED BY THE DESCRIPTION OF THE COLLATERAL CONTAINED IN THE PROSPECTUS SUPPLEMENT**

## Distribution by Original Combined Loan-to-Value Ratios

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
0.01% to 40.00%	117	\$ 6,111,407.13	2.65%
40.01% to 50.00%	108	8,324,531.10	3.61%
50.01% to 60.00%	162	15,312,880.16	6.63%
60.01% to 70.00%	336	30,442,046.48	13.19%
70.01% to 80.00%	704	72,571,473.15	31.44%
80.01% to 90.00%	905	91,511,989.72	39.65%
90.01% to 100.00%	190	6,543,719.11	2.84%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

The minimum and maximum original combined loan-to-value ratios of the Mortgage Loans as of the Statistical Calculation Date are approximately 7.07% and 100.00%, respectively, and the weighted average original combined loan-to-value ratio of the Mortgage Loans as of the Statistical Calculation Date is approximately 76.73%.

## Distribution by Geographical Distributions

Location	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
New York	353	\$ 49,793,785.67	21.57%
New Jersey	299	29,700,300.32	12.87%
Massachusetts	151	21,413,605.74	9.28%
Florida	215	17,780,443.53	7.70%
Pennsylvania	263	16,799,851.29	7.28%
Michigan	198	12,997,141.00	5.63%
Illinois	141	11,340,585.64	4.91%
Ohio	177	10,067,012.14	4.36%
Virginia	87	8,239,836.41	3.57%
North Carolina	96	6,967,722.69	3.02%
Maryland	69	6,840,722.01	2.96%
Connecticut	51	5,801,528.42	2.51%
Rhode Island	49	4,914,825.59	2.13%
Other	373	28,160,686.40	12.20%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

Number of States Represented: 30

The reference to "Other" in the preceding table includes states with under 2.00% individual concentrations of the Mortgage Loans.

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## ABFS Mortgage Loan Trust 2003-1

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### Distribution by Junior Ratios<sup>(1)(2)(3)</sup>

Range of Junior Ratios (%)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
.001% to 10.000%	39	\$ 648,634.76	2.01%
10.001% to 20.000%	312	9,775,267.00	30.28%
20.001% to 30.000%	217	8,730,205.49	27.04%
30.001% to 40.000%	84	4,452,811.30	13.79%
40.001% to 50.000%	48	3,519,269.32	10.90%
50.001% to 60.000%	21	1,650,423.41	5.11%
60.001% to 70.000%	10	1,285,140.39	3.98%
70.001% to 80.000%	5	1,168,892.00	3.62%
80.001% to 90.000%	7	878,262.11	2.72%
90.001% to 100.000%	3	173,974.73	0.54%
<b>Total</b>	<b>746</b>	<b>\$32,282,880.51</b>	<b>100.00%</b>

(1) The junior ratio of a Mortgage Loan is the ratio (expressed as a percentage) of the outstanding balance of such mortgage loan to the sum of such outstanding balance and the outstanding balance of any senior mortgage computed as of the date such mortgage loan is underwritten.

(2) The weighted average junior ratio of the Mortgage Loans as of the Statistical Calculation Date is approximately 32.14%.

(3) Includes only the Mortgage Loans secured by second liens.

### Distribution of Gross Interest Rates

Range of Gross Interest Rates (%)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
6.001% to 7.000%	25	\$ 4,340,281.15	1.88%
7.001% to 8.000%	106	18,865,023.10	8.17%
8.001% to 9.000%	376	53,318,004.85	23.10%
9.001% to 10.000%	471	48,330,978.11	20.94%
10.001% to 11.000%	479	38,648,081.49	16.74%
11.001% to 12.000%	472	32,427,777.21	14.05%
12.001% to 13.000%	348	16,388,862.64	7.10%
13.001% to 14.000%	88	3,742,688.61	1.62%
14.001% to 15.000%	8	1,215,046.23	0.53%
15.001% to 16.000%	16	1,845,600.20	0.80%
16.001% to 17.000%	133	11,695,703.26	5.07%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

The weighted average loan rate of the Mortgage Loans as of the Statistical Calculation Date is approximately 10.332%.

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# ABFS Mortgage Loan Trust 2003-1

THE INFORMATION CONTAINED HEREIN WILL BE SUPERSEDED BY THE DESCRIPTION OF THE COLLATERAL CONTAINED IN THE PROSPECTUS SUPPLEMENT

## Distribution of Remaining Term to Maturity

Range of Remaining Term (in months)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
0 to 60	22	\$ 1,278,271.41	0.55%
61 to 120	104	5,268,895.93	2.28%
121 to 180	1,022	73,124,778.75	31.68%
181 to 240	513	42,521,413.16	18.42%
241 to 300	117	14,376,717.47	6.23%
301 to 360	744	94,247,970.13	40.83%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

The weighted average remaining term to scheduled maturity of the Mortgage Loans as of the Statistical Calculation Date is approximately 269 months.

## Distribution of Original Term to Maturity

Range of Original Term (in months)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
0 to 60	22	\$ 1,278,271.41	0.55%
61 to 120	104	5,268,895.93	2.28%
121 to 180	1,022	73,124,778.75	31.68%
181 to 240	513	42,521,413.16	18.42%
241 to 300	117	14,376,717.47	6.23%
301 to 360	744	94,247,970.13	40.83%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

The weighted average original term to scheduled maturity of the Mortgage Loans as of the Statistical Calculation Date is approximately 270 months.

## Distribution by Origination Year

Origination Year	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
2003	1,271	\$116,216,853.01	50.35%
2002	1,251	114,601,193.84	49.65%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

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# ABFS Mortgage Loan Trust 2003-1

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## Distribution by Lien Status

Lien Status	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
First	1,776	\$ 198,535,166.34	86.01%
Second	746	32,282,880.51	13.99%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

## Distribution by Debt-to-Income Ratios

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
0.001% to 5.000%	4	\$ 433,181.35	0.19%
5.001% to 10.000%	10	959,580.80	0.42%
10.001% to 15.000%	40	2,644,109.47	1.15%
15.001% to 20.000%	75	5,927,078.21	2.57%
20.001% to 25.000%	138	10,400,120.52	4.51%
25.001% to 30.000%	188	13,434,037.68	5.82%
30.001% to 35.000%	275	23,421,925.44	10.15%
35.001% to 40.000%	332	27,605,610.37	11.96%
40.001% to 45.000%	543	49,853,638.96	21.60%
45.001% to 50.000%	601	61,136,752.14	26.49%
50.001% to 55.000%	294	32,239,954.22	13.97%
55.001% and greater	22	2,762,057.69	1.20%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

The weighted average debt-to-income ratio of the Mortgage Loans as of the Statistical Calculation Date is approximately 41.10%.

## Distribution by Documentation Type

Documentation	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
Full Documentation	2,315	\$ 204,917,614.11	88.78%
No Documentation	168	21,572,597.80	9.35%
Limited Documentation	39	4,327,834.94	1.87%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

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# ABFS Mortgage Loan Trust 2003-1

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## Distribution by Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
Cash Out	727	\$ 84,663,475.84	36.68%
Debt Consolidation	1,241	96,940,951.68	42.00%
Rate/Term Refinance	160	15,351,230.63	6.65%
Working Capital	75	7,432,619.78	3.22%
Purchase	59	6,791,672.31	2.94%
Home Improvement	167	11,710,736.52	5.07%
Other	93	7,927,360	3.43%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

## Distribution by Credit Scores as of the Date of Origination of the Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
440 to 459	2	\$ 207,929.43	0.09%
460 to 479	19	1,503,399.25	0.65%
480 to 499	41	3,023,595.38	1.31%
500 to 519	264	26,762,340.69	11.59%
520 to 539	330	33,089,028.03	14.34%
540 to 559	285	28,439,816.32	12.32%
560 to 579	277	25,870,301.77	11.21%
580 to 599	267	26,117,440.01	11.32%
600 to 619	291	23,626,370.31	10.24%
620 to 639	267	22,464,954.42	9.73%
640 to 659	202	16,293,814.52	7.06%
660 to 679	141	11,190,193.11	4.85%
680 to 699	59	6,005,663.66	2.60%
700 to 719	30	2,962,408.44	1.28%
720 to 739	15	1,290,922.59	0.56%
740 to 759	13	918,036.28	0.40%
760 to 779	3	194,736.34	0.08%
780 to 799	4	184,988.77	0.08%
Not Available	12	672,107.53	0.29%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

Of the Mortgage Loans with available credit scores, the weighted average credit score of the Mortgage Loans as of the Statistical Calculation Date is approximately 582.

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## ABFS Mortgage Loan Trust 2003-1

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### Distribution by Delinquency Status

Number of Days Delinquent	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
Current	2,522	\$ 230,818,046.85	100.00%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

### Amortization Type

Amortization Type	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
Fully Amortizing	1,453	\$139,363,121.38	60.38%
Balloon Loans	1,069	91,454,925.47	39.62%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

### Home Equity/Business

Type	Number of Mortgage Loans	Aggregate Unpaid Principal Balance	% of Statistical Calculation Date Aggregate Principal Balance
Home Equity	2,357	\$ 214,599,780.70	92.97%
Business	165	16,218,266.15	7.03%
<b>Total</b>	<b>2,522</b>	<b>\$230,818,046.85</b>	<b>100.00%</b>

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# ABFS Mortgage Loan Trust 2003-1

## SENSITIVITY TABLES (to call)

### *Class A (to call)*

% HEP	0%	15%	20%	23%	30%	35%
Average Life (years)	14.80	4.30	3.31	2.91	2.25	1.91
Modified Duration (years)	10.56	3.69	2.93	2.61	2.06	1.77
First Principal Payment	4/15/2003	4/15/2003	4/15/2003	4/15/2003	4/15/2003	4/15/2003
Last Principal Payment	5/15/2030	2/15/2016	2/15/2013	11/15/2011	10/15/2009	10/15/2008
Principal Lockout (months)	0	0	0	0	0	0
Principal Window (months)	326	155	119	104	79	67
Illustrative Yield @ Par (30/360)	3.78%	3.75%	3.74%	3.73%	3.72%	3.71%

### *Class M (to call)*

% HEP	0%	15%	20%	23%	30%	35%
Average Life (years)	21.65	8.62	6.59	5.74	4.40	3.86
Modified Duration (years)	15.37	7.34	5.80	5.13	4.02	3.57
First Principal Payment	7/15/2020	7/15/2007	7/15/2006	2/15/2006	10/15/2005	11/15/2005
Last Principal Payment	5/15/2030	2/15/2016	2/15/2013	11/15/2011	10/15/2009	10/15/2008
Principal Lockout (months)	207	51	39	34	30	31
Principal Window (months)	119	104	80	70	49	36
Illustrative Yield @ Par (Act/360)	3.16%	3.16%	3.16%	3.16%	3.16%	3.16%

### *Class A-IO (to call)*

% CPR	60%	61%	62%	63%	64%	65%
Modified Duration (years)	1.04	1.04	1.03	1.03	1.02	1.02
Illustrative Yield @ 4.00%	3.97%	3.86%	1.90%	-0.31%	-2.90%	-3.90%

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# ABFS Mortgage Loan Trust 2003-1

## SENSITIVITY TABLES (to maturity)

### *Class A (to maturity)*

% HEP	0%	15%	20%	23%	30%	35%
Average Life (years)	14.90	4.54	3.55	3.13	2.42	2.06
Modified Duration (years)	10.60	3.83	3.08	2.76	2.19	1.88
First Principal Payment	4/15/2003	4/15/2003	4/15/2003	4/15/2003	4/15/2003	4/15/2003
Last Principal Payment	1/15/2033	5/15/2026	11/15/2021	7/15/2020	7/15/2017	4/15/2015
Principal Lockout (months)	0	0	0	0	0	0
Principal Window (months)	358	278	224	208	172	145
Illustrative Yield @ Par (30/360)	3.78%	3.77%	3.77%	3.76%	3.75%	3.74%

### *Class M (to maturity)*

% HEP	0%	15%	20%	23%	30%	35%
Average Life (years)	21.93	9.21	7.18	6.27	4.81	4.20
Modified Duration (years)	15.49	7.72	6.22	5.51	4.34	3.84
First Principal Payment	7/15/2020	7/15/2007	7/15/2006	2/15/2006	10/15/2005	11/15/2005
Last Principal Payment	11/15/2032	8/15/2022	7/15/2020	10/15/2018	2/15/2015	4/15/2013
Principal Lockout (months)	207	51	39	34	30	31
Principal Window (months)	149	182	169	153	113	90
Illustrative Yield @ Par (Act/360)	3.16%	3.20%	3.22%	3.22%	3.22%	3.22%

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ABFS 2003-1: DTI by LTV Range

DTI Range	LTV Range	Loan Count	Prim Bal	% of State Prim Bal	% of Total Prim Bal	CLTV	WAC	WAFICD	AWAM	SWAM	Age	QAT	OST	IWA	U-Rate	Mkt CLTV	Max CLTV	Avg Bal	Mkt Bal	Max Bal	
10.01 - 10.000	10.01 - 15.00	1	\$29,954.31	2.15%	0.01%	14.08	9.39				3	360	180	100.00	14.08	14.08	14.08	\$29,954.31	\$29,954.31	\$29,954.31	
10.01 - 10.000	50.01 - 55.00	1	\$23,000.00	1.65%	0.01%	52.27	10.99				120	120	120	100.00	52.27	52.27	52.27	\$23,000.00	\$23,000.00	\$23,000.00	
10.01 - 10.000	60.01 - 65.00	2	\$77,025.00	5.53%	0.03%	64.71	11.26				221	145	145	73.60	64.32	64.32	65.00	\$38,512.50	\$32,500.00	\$44,525.00	
10.01 - 10.000	70.01 - 75.00	2	\$232,955.12	16.73%	0.10%	71.25	8.93				360	251	360	100.00	71.07	71.07	71.54	\$116,477.56	\$92,955.12	\$140,000.00	
10.01 - 10.000	75.01 - 80.00	2	\$288,000.00	20.68%	0.12%	78.90	8.25				360	240	360	100.00	78.90	78.90	78.90	\$288,000.00	\$288,000.00	\$288,000.00	
10.01 - 10.000	80.01 - 85.00	2	\$269,346.37	19.34%	0.12%	85.00	10.34				360	336	360	88.59	85.00	85.00	85.00	\$134,673.19	\$35,700.00	\$233,646.37	
10.01 - 10.000	85.01 - 90.00	5	\$472,481.35	33.92%	0.20%	89.94	9.82				360	266	360	96.40	88.60	88.60	90.00	\$94,496.27	\$20,500.00	\$197,731.35	
			<b>\$1,392,762.15</b>	<b>100.00%</b>	<b>0.60%</b>																
10.001 - 20.000	10.01 - 15.00	1	\$19,959.75	0.23%	0.01%	14.81	10.55				1	192	180	100.00	14.81	14.81	14.81	\$19,959.75	\$19,959.75	\$19,959.75	
10.001 - 20.000	15.01 - 20.00	1	\$33,000.00	0.39%	0.01%	16.50	8.99				360	180	360	100.00	16.50	16.50	16.50	\$33,000.00	\$33,000.00	\$33,000.00	
10.001 - 20.000	20.01 - 25.00	2	\$120,654.85	1.41%	0.05%	24.25	8.99				1	236	236	100.00	24.07	24.07	24.45	\$60,327.43	\$56,000.00	\$64,654.85	
10.001 - 20.000	25.01 - 30.00	2	\$72,955.05	0.85%	0.03%	29.20	11.26				1	219	199	100.00	29.09	29.09	29.41	\$36,477.53	\$25,000.00	\$47,955.05	
10.001 - 20.000	30.01 - 35.00	2	\$55,494.14	0.65%	0.02%	34.47	10.04				0	360	202	100.00	34.47	34.47	34.48	\$27,747.07	\$19,994.14	\$35,500.00	
10.001 - 20.000	35.01 - 40.00	3	\$211,254.64	2.46%	0.09%	38.56	12.12				1	337	229	100.00	35.09	35.09	39.06	\$70,418.21	\$19,808.58	\$116,468.47	
10.001 - 20.000	40.01 - 45.00	4	\$155,195.49	1.81%	0.07%	41.89	9.96				1	241	180	100.00	40.23	40.23	44.69	\$38,798.87	\$30,000.00	\$50,372.41	
10.001 - 20.000	45.01 - 50.00	5	\$167,449.79	1.95%	0.07%	47.93	10.92				0	258	189	100.00	46.73	46.73	49.87	\$33,489.96	\$24,949.79	\$50,000.00	
10.001 - 20.000	50.01 - 55.00	4	\$271,716.86	3.17%	0.12%	54.80	10.17				1	360	211	100.00	53.73	53.73	55.00	\$67,929.22	\$26,400.00	\$179,616.86	
10.001 - 20.000	55.01 - 60.00	6	\$417,115.15	4.87%	0.18%	57.54	9.34				1	339	309	100.00	55.63	55.63	60.00	\$69,519.19	\$26,400.00	\$177,846.74	
10.001 - 20.000	60.01 - 65.00	9	\$343,936.83	4.01%	0.15%	64.79	11.46				1	331	268	100.00	62.50	62.50	65.00	\$38,215.20	\$20,000.00	\$175,378.37	
10.001 - 20.000	65.01 - 70.00	10	\$417,461.48	4.87%	0.18%	68.72	10.56				1	314	290	100.00	66.67	66.67	70.00	\$41,746.15	\$29,979.87	\$55,000.00	
10.001 - 20.000	70.01 - 75.00	16	\$1,120,082.43	13.07%	0.49%	73.67	10.22				1	348	236	96.63	70.23	70.23	75.00	\$70,005.15	\$6,500.00	\$184,903.89	
10.001 - 20.000	75.01 - 80.00	17	\$1,171,791.97	13.67%	0.51%	79.92	10.02				1	350	316	98.70	78.74	78.74	80.00	\$68,928.94	\$20,500.00	\$232,000.00	
10.001 - 20.000	80.01 - 85.00	17	\$2,074,005.03	24.20%	0.90%	84.64	10.55				0	354	260	94.70	83.19	83.19	85.00	\$122,000.30	\$17,595.33	\$361,095.55	
10.001 - 20.000	85.01 - 90.00	15	\$1,898,751.33	22.15%	0.82%	89.50	10.35				1	301	266	85.97	85.76	85.76	90.00	\$126,583.42	\$9,450.00	\$331,200.00	
10.001 - 20.000	95.01 - 100.00	1	\$20,362.89	0.24%	0.01%	99.19	13.00				1	180	180	13.25	99.19	99.19	99.19	\$20,362.89	\$20,362.89	\$20,362.89	
			<b>\$8,571,187.68</b>	<b>100.00%</b>	<b>3.71%</b>																
20.001 - 30.000	5.01 - 10.00	1	\$20,000.00	0.08%	0.01%	8.16	8.49				60	60	60	100.00	8.16	8.16	8.16	\$20,000.00	\$20,000.00	\$20,000.00	
20.001 - 30.000	10.01 - 15.00	2	\$61,000.00	0.26%	0.03%	12.63	10.61				299	299	299	100.00	11.48	11.48	13.82	\$30,500.00	\$30,000.00	\$31,000.00	
20.001 - 30.000	15.01 - 20.00	3	\$87,363.47	0.37%	0.04%	19.01	11.99				0	277	240	100.00	18.55	18.55	19.51	\$29,121.16	\$20,400.00	\$39,963.47	
20.001 - 30.000	20.01 - 25.00	3	\$189,994.14	0.80%	0.08%	22.47	9.91				237	199	0	100.00	21.86	21.86	24.10	\$63,331.38	\$19,994.14	\$130,000.00	
20.001 - 30.000	25.01 - 30.00	6	\$357,298.49	1.50%	0.15%	27.98	10.37				249	0	249	95.64	25.71	29.82	29.82	\$59,549.75	\$24,991.16	\$100,000.00	
20.001 - 30.000	30.01 - 35.00	5	\$179,026.75	0.75%	0.08%	32.44	9.85				1	261	199	95.70	30.49	30.49	34.48	\$35,805.35	\$11,177.37	\$50,000.00	
20.001 - 30.000	35.01 - 40.00	4	\$105,987.39	0.44%	0.05%	37.46	10.44				0	318	193	56.05	35.11	39.70	39.70	\$26,496.85	\$12,987.39	\$45,000.00	
20.001 - 30.000	40.01 - 45.00	6	\$308,774.80	1.30%	0.13%	43.48	10.19				2	250	213	88.53	41.04	44.98	44.98	\$51,462.47	\$29,864.19	\$66,000.00	
20.001 - 30.000	45.01 - 50.00	12	\$576,476.11	2.42%	0.25%	48.82	10.70				1	303	247	95.73	45.52	50.00	50.00	\$48,039.68	\$11,978.17	\$124,967.93	
20.001 - 30.000	50.01 - 55.00	7	\$829,098.92	3.48%	0.36%	54.00	11.73				1	336	234	100.00	50.61	55.00	55.00	\$118,442.70	\$29,500.00	\$288,750.00	
20.001 - 30.000	55.01 - 60.00	17	\$1,054,966.43	4.43%	0.46%	58.29	11.01				2	347	278	96.97	55.59	60.00	60.00	\$62,056.85	\$19,992.95	\$220,000.00	
20.001 - 30.000	60.01 - 65.00	22	\$1,470,251.54	6.17%	0.64%	63.83	10.87				1	320	278	99.31	60.28	65.00	65.00	\$66,829.62	\$10,996.73	\$159,915.29	
20.001 - 30.000	65.01 - 70.00	22	\$1,484,304.53	6.23%	0.64%	68.65	10.43				1	315	275	90.57	65.19	70.00	70.00	\$67,468.39	\$19,824.66	\$217,000.00	
20.001 - 30.000	70.01 - 75.00	20	\$1,558,907.16	6.54%	0.68%	73.84	10.02				1	330	262	91.82	70.36	75.00	75.00	\$77,945.36	\$32,238.72	\$235,983.91	
20.001 - 30.000	75.01 - 80.00	71	\$5,923,108.89	24.85%	2.57%	79.11	9.62				1	332	278	95.82	75.00	80.00	80.00	\$83,424.07	\$14,694.35	\$258,161.93	
20.001 - 30.000	80.01 - 85.00	55	\$4,402,817.35	18.47%	1.91%	84.55	10.03				1	332	293	93.55	80.00	85.00	85.00	\$60,051.22	\$10,000.00	\$310,250.00	
20.001 - 30.000	85.01 - 90.00	37	\$4,878,330.40	20.47%	2.11%	89.60	9.97				0	316	275	91.34	85.00	90.00	90.00	\$85,584.74	\$9,160.00	\$292,500.00	
20.001 - 30.000	90.01 - 95.00	5	\$94,237.11	0.40%	0.04%	92.46	12.62				0	261	229	16.98	90.00	90.00	94.64	\$31,412.37	\$16,709.00	\$50,000.00	
20.001 - 30.000	95.01 - 100.00	10	\$252,214.72	1.06%	0.11%	99.61	12.62				1	273	188	20.63	97.41	100.00	100.00	\$25,221.47	\$13,800.00	\$44,100.00	
			<b>\$23,834,158.20</b>	<b>100.00%</b>	<b>40.33%</b>																
30.001 - 40.000	5.01 - 10.00	1	\$19,792.39	0.04%	0.01%	7.07	8.99				2	120	120	100.00	7.07	7.07	7.07	\$19,792.39	\$19,792.39	\$19,792.39	
30.001 - 40.000	10.01 - 15.00	4	\$244,688.77	0.48%	0.11%	13.46	10.43				0	203	166	69.40	11.11	14.49	14.49	\$61,172.19	\$35,000.00	\$100,000.00	
30.001 - 40.000	15.01 - 20.00	2	\$69,795.72	0.18%	0.04%	17.40	10.04				2	267	207	100.00	15.38	19.01	19.01	\$44,897.86	\$40,000.00	\$48,795.72	
30.001 - 40.000	20.01 - 25.00	3	\$119,909.74	0.23%	0.05%	22.96	11.14				1	263	180	100.00	22.22	23.61	23.61	\$39,969.91	\$24,945.47	\$54,964.27	
30.001 - 40.000	30.01 - 35.00	6	\$356,198.82	0.70%	0.15%	31.97	9.36				1	349	220	100.00	31.03	33.20	33.20	\$99,366.47	\$24,853.76	\$114,930.19	
30.001 - 40.000	35.01 - 40.00	8	\$334,354.18	0.66%	0.14%	37.92															





ABFS 2003-1: State by LTV Range

State	LTV Range	Loan Count	Loan Bal	% of State Prin Bal	% of Total Prin Bal	CLTV	WAC	WAFCO	AWAM	SWAM	ABS	OAT	OST	WASR	Ratio	Min CLTV	Max CLTV	Avg Bal	Min Bal	Max Bal	
IA	80.01 - 85.00	3	\$182,246.73	23.37%	0.08%	85.00	12.32	509	285	285	1	286	286	100.00	100.00	85.00	85.00	\$60,748.91	\$32,300.00	\$79,029.99	
IA	85.01 - 90.00	6	\$395,078.61	50.67%	0.17%	90.00	10.55	634	327	244	0	327	244	100.00	100.00	90.00	90.00	\$65,846.44	\$33,300.00	\$112,500.00	
			\$779,685.54	100.00%	0.34%																
IL	10.01 - 15.00	1	\$31,000.00	0.27%	0.01%	11.48	10.25	558	240	240	-	240	240	100.00	100.00	11.48	11.48	\$31,000.00	\$21,000.00	\$31,000.00	
IL	25.01 - 30.00	3	\$114,960.94	1.01%	0.05%	26.79	12.39	560	297	231	1	297	232	100.00	100.00	25.91	25.91	\$38,320.31	\$24,985.59	\$49,975.35	
IL	30.01 - 35.00	2	\$129,920.07	1.15%	0.06%	31.67	10.08	593	359	276	1	360	277	100.00	100.00	30.77	30.77	\$64,960.04	\$49,953.63	\$79,966.44	
IL	40.01 - 45.00	2	\$149,000.00	1.31%	0.06%	42.21	9.07	562	360	197	-	360	197	100.00	100.00	41.75	42.40	\$74,500.00	\$43,000.00	\$106,000.00	
IL	45.01 - 50.00	2	\$116,966.12	1.03%	0.05%	47.67	10.29	616	303	303	1	304	304	100.00	100.00	46.97	46.97	\$58,483.06	\$55,000.00	\$61,966.12	
IL	50.01 - 55.00	4	\$387,924.12	3.42%	0.17%	54.11	13.24	537	254	254	0	254	254	100.00	100.00	50.72	54.45	\$96,981.03	\$35,000.00	\$168,000.00	
IL	55.01 - 60.00	2	\$269,870.89	2.38%	0.12%	59.88	8.81	722	360	180	0	360	180	100.00	100.00	58.94	60.00	\$134,935.45	\$29,870.89	\$240,000.00	
IL	60.01 - 65.00	6	\$406,365.31	3.58%	0.18%	62.30	10.72	655	320	214	1	320	214	100.00	100.00	61.26	65.00	\$67,727.55	\$19,500.00	\$159,902.87	
IL	65.01 - 70.00	10	\$654,478.72	5.77%	0.28%	68.90	11.08	563	332	299	0	333	300	100.00	100.00	65.19	70.00	\$65,447.87	\$15,824.66	\$119,500.00	
IL	70.01 - 75.00	13	\$1,372,679.57	12.10%	0.59%	73.98	10.05	568	341	309	1	341	310	100.00	100.00	71.43	75.00	\$105,590.74	\$17,000.00	\$243,750.00	
IL	75.01 - 80.00	17	\$1,866,293.72	16.46%	0.81%	78.43	9.58	588	332	290	1	333	291	100.00	100.00	75.45	80.00	\$109,781.98	\$30,000.00	\$281,855.02	
IL	80.01 - 85.00	17	\$1,414,242.78	12.47%	0.61%	84.10	10.36	589	349	299	1	349	300	100.00	100.00	80.10	85.00	\$83,190.75	\$10,000.00	\$248,200.00	
IL	85.01 - 90.00	42	\$3,810,115.94	33.60%	1.65%	89.17	10.01	570	335	289	0	336	289	100.00	100.00	85.00	90.00	\$90,717.05	\$9,450.00	\$229,500.00	
IL	90.01 - 95.00	5	\$131,277.86	1.16%	0.06%	91.54	11.71	628	336	201	1	337	202	100.00	100.00	94.86	94.86	\$26,255.57	\$9,978.45	\$38,000.00	
IL	95.01 - 100.00	14	\$466,189.60	4.11%	0.20%	99.60	11.42	633	282	219	0	283	219	100.00	100.00	96.09	100.00	\$33,299.26	\$18,000.00	\$51,621.00	
IL	100.01 - 105.00	1	\$19,300.00	0.17%	0.01%	100.00	11.29	605	360	180	-	360	180	100.00	100.00	100.00	100.00	\$19,300.00	\$19,300.00	\$19,300.00	
			\$11,340,585.64	100.00%	4.91%																
IN	25.01 - 30.00	2	\$49,895.15	1.28%	0.02%	27.48	10.96	568	184	179	1	185	180	100.00	100.00	27.03	27.78	\$24,947.58	\$19,958.11	\$29,937.04	
IN	40.01 - 45.00	2	\$67,864.19	1.74%	0.03%	41.98	10.88	526	179	179	1	180	180	100.00	100.00	41.67	42.22	\$33,932.10	\$29,864.19	\$38,000.00	
IN	45.01 - 50.00	1	\$49,942.92	1.28%	0.02%	50.00	11.09	595	239	239	1	240	240	100.00	100.00	50.00	50.00	\$49,942.92	\$49,942.92	\$49,942.92	
IN	50.01 - 55.00	2	\$266,395.75	6.84%	0.12%	54.95	15.36	576	326	180	0	327	180	100.00	100.00	54.94	55.00	\$133,197.87	\$49,395.73	\$217,000.00	
IN	55.01 - 60.00	1	\$19,992.95	0.51%	0.01%	57.14	11.05	467	359	179	1	360	180	100.00	100.00	57.14	57.14	\$19,992.95	\$19,992.95	\$19,992.95	
IN	60.01 - 65.00	7	\$613,149.87	15.74%	0.27%	63.68	14.34	555	297	196	1	298	197	100.00	100.00	61.11	65.00	\$87,592.84	\$20,000.00	\$312,000.00	
IN	65.01 - 70.00	3	\$206,700.00	5.31%	0.09%	68.95	9.75	616	316	285	-	316	285	100.00	100.00	65.79	70.00	\$68,900.00	\$35,700.00	\$121,000.00	
IN	70.01 - 75.00	5	\$203,273.05	5.22%	0.09%	74.10	12.91	589	292	167	1	292	166	100.00	100.00	71.43	75.00	\$40,654.61	\$22,767.46	\$60,800.00	
IN	75.01 - 80.00	11	\$928,488.20	23.83%	0.40%	79.51	10.39	570	322	305	1	322	306	100.00	100.00	77.06	80.00	\$84,408.02	\$39,961.43	\$172,000.00	
IN	80.01 - 85.00	11	\$521,043.28	13.37%	0.23%	84.48	10.05	577	359	328	1	360	328	100.00	100.00	83.03	85.00	\$74,434.75	\$47,575.52	\$136,922.63	
IN	85.01 - 90.00	11	\$833,600.43	21.39%	0.36%	88.89	10.57	583	296	232	1	297	233	100.00	100.00	85.29	90.00	\$75,781.86	\$24,700.59	\$141,480.26	
IN	90.01 - 95.00	3	\$55,894.70	1.43%	0.02%	94.26	12.70	644	338	190	1	339	191	100.00	100.00	92.90	94.73	\$18,631.57	\$10,000.00	\$23,000.00	
IN	95.01 - 100.00	3	\$80,056.06	2.05%	0.03%	100.00	11.04	617	337	191	1	338	191	100.00	100.00	100.00	100.00	\$26,685.35	\$14,985.73	\$45,585.00	
			\$3,896,296.53	100.00%	1.89%																
KS	55.01 - 60.00	1	\$32,789.37	3.31%	0.01%	59.64	11.44	631	359	179	1	360	180	100.00	100.00	59.64	59.64	\$32,789.37	\$32,789.37	\$32,789.37	
KS	65.01 - 70.00	1	\$59,500.00	6.01%	0.03%	70.00	10.99	573	360	180	-	360	180	100.00	100.00	70.00	70.00	\$59,500.00	\$59,500.00	\$59,500.00	
KS	70.01 - 75.00	3	\$225,561.14	32.90%	0.14%	71.80	9.74	588	359	218	1	360	218	100.00	100.00	71.04	75.00	\$108,520.38	\$35,604.24	\$172,000.00	
KS	75.01 - 80.00	4	\$182,121.76	18.40%	0.08%	79.31	11.28	493	320	179	1	322	180	100.00	100.00	75.32	80.00	\$45,530.44	\$10,000.00	\$103,929.43	
KS	80.01 - 85.00	1	\$68,000.00	6.87%	0.03%	85.00	11.35	542	360	180	-	360	180	100.00	100.00	85.00	85.00	\$68,000.00	\$68,000.00	\$68,000.00	
KS	85.01 - 90.00	4	\$270,616.55	27.35%	0.12%	89.99	10.58	568	342	197	1	342	198	100.00	100.00	89.85	90.00	\$67,654.14	\$16,000.00	\$113,357.30	
KS	95.01 - 100.00	1	\$51,000.00	5.15%	0.02%	97.31	12.45	709	360	180	-	360	180	100.00	100.00	97.31	97.31	\$51,000.00	\$51,000.00	\$51,000.00	
			\$989,588.82	100.00%	0.43%																
KY	10.01 - 15.00	1	\$19,959.75	1.07%	0.01%	14.81	10.55	614	191	179	1	192	180	100.00	100.00	14.81	14.81	\$19,959.75	\$19,959.75	\$19,959.75	
KY	20.01 - 25.00	1	\$35,000.00	1.87%	0.02%	21.41	8.99	630	120	120	-	120	120	100.00	100.00	21.41	21.41	\$35,000.00	\$35,000.00	\$35,000.00	
KY	30.01 - 35.00	1	\$50,000.00	2.67%	0.02%	30.49	8.99	629	240	240	-	240	240	100.00	100.00	30.49	30.49	\$50,000.00	\$50,000.00	\$50,000.00	
KY	35.01 - 40.00	1	\$23,000.00	1.23%	0.01%	35.38	8.49	671	360	240	-	360	240	100.00	100.00	35.38	35.38	\$23,000.00	\$23,000.00	\$23,000.00	
KY	50.01 - 55.00	1	\$45,000.00	2.41%	0.02%	52.33	10.15	633	180	180	-	180	180	100.00	100.00	52.33	52.33	\$45,000.00	\$45,000.00	\$45,000.00	
KY	55.01 - 60.00	2	\$189,635.22	10.14%	0.08%	58.46	14.81	534	179	134	1	180	136	100.00	100.00	58.33	58.33	\$94,617.61	\$49,693.64	\$139,941.58	
KY	60.01 - 65.00	2	\$97,257.00	5.20%	0.04%	63.00	11.09	550	287	239	1	288	240	100.00	100.00	61.68	65.00	\$48,628.50	\$38,657.00	\$58,600.00	
KY	65.01 - 70.00	1	\$20,292.84	1.08%	0.01%	68.62	11.05	648	359	179	1	360	180	100.00	100.00	68.62	68.62	\$20,292.84	\$20,292.84	\$20,292.84	
KY	70.01 - 75.00	3	\$190,794.96	10.20%	0.08%	73.48	10.94	555	312	199	1	313	200	100.00	100.00	72.38	74.71	\$63,598.32	\$49,867.74	\$75,946.28	
KY	75.01 - 80.00	4	\$243,342.95	13.01%	0.11%	79.49	9.74	660	237	190	1	238	191	100.00	100.00	77.96	80.00	\$60,835.74	\$41,587.41	\$89,750.23	

ABFS 2003-1: State by LTV Range

State	LTV Range	Loan Count	Prin. Bal.	% of State Prin. Bal.	% of Total Prin. Bal.	CLTV	WAC	WAFICO	AWAM	SWAM	Age	OAT	LOST	WA	L. Ratio	Min. CLTV	Max. CLTV	Avg. Bal.	Min. Bal.	Max. Bal.
MA	5.01 - 10.00	1	\$19,792.39	0.09%	0.01%	7.07	8.99	674	118	206	118	2	120	120	100.00	7.07	7.07	\$19,792.39	\$19,792.39	\$19,792.39
MA	10.01 - 15.00	2	\$156,000.00	0.73%	0.07%	12.10	13.56	632	206	206	206	2	206	206	100.00	11.42	13.33	\$78,000.00	\$78,000.00	\$156,000.00
MA	15.01 - 20.00	1	\$75,000.00	0.35%	0.03%	19.48	11.90	557	360	360	360	0	360	360	100.00	19.48	19.48	\$75,000.00	\$75,000.00	\$75,000.00
MA	20.01 - 30.00	3	\$241,118.36	1.13%	0.10%	27.91	10.86	647	336	191	1	336	192	73.08	29.28	29.28	\$80,372.99	\$47,955.05	\$103,163.91	
MA	30.01 - 35.00	3	\$264,214.96	1.23%	0.11%	33.99	10.84	612	360	264	0	360	265	81.79	35.00	35.00	\$88,071.45	\$60,000.00	\$124,214.36	
MA	35.01 - 40.00	1	\$52,471.26	0.25%	0.02%	39.85	8.99	560	359	359	1	360	360	42.49	39.85	39.85	\$52,471.26	\$52,471.26	\$52,471.26	
MA	40.01 - 45.00	3	\$469,882.91	2.19%	0.20%	42.17	12.32	620	353	235	0	354	235	76.56	40.74	40.74	\$156,627.64	\$24,973.69	\$310,000.00	
MA	45.01 - 50.00	6	\$788,687.74	3.68%	0.34%	48.26	9.71	597	303	267	0	303	267	97.84	45.45	45.45	\$131,447.96	\$19,882.07	\$260,000.00	
MA	50.01 - 55.00	5	\$790,106.43	3.69%	0.34%	52.59	10.08	536	336	316	1	337	317	92.96	51.45	51.45	\$158,021.29	\$99,958.27	\$256,000.00	
MA	55.01 - 60.00	9	\$1,249,658.61	5.84%	0.54%	58.49	9.69	597	348	291	1	349	292	96.04	55.15	55.15	\$138,850.96	\$26,000.00	\$270,000.00	
MA	60.01 - 65.00	16	\$1,561,100.40	7.29%	0.68%	63.26	12.20	581	294	216	1	295	216	92.99	60.28	60.28	\$173,455.60	\$25,000.00	\$398,000.00	
MA	65.01 - 70.00	16	\$2,293,406.63	10.71%	0.99%	67.85	10.71	568	334	306	1	334	307	87.52	65.05	65.05	\$143,337.91	\$42,000.00	\$290,780.11	
MA	70.01 - 75.00	15	\$1,943,718.67	9.08%	0.84%	74.13	10.58	593	315	267	1	315	268	87.15	70.05	70.05	\$129,581.24	\$35,000.00	\$300,000.00	
MA	75.01 - 80.00	28	\$4,767,865.74	22.27%	2.07%	79.26	9.20	582	351	327	1	351	328	94.63	75.12	75.12	\$170,280.92	\$35,835.27	\$344,000.00	
MA	80.01 - 85.00	21	\$3,561,378.77	16.63%	1.54%	84.50	9.36	587	345	306	0	345	307	94.54	81.26	81.26	\$169,589.47	\$20,000.00	\$349,841.49	
MA	85.01 - 90.00	20	\$2,183,370.90	13.16%	1.22%	89.58	9.34	624	355	315	1	355	315	90.78	85.54	85.54	\$140,918.55	\$15,000.00	\$323,823.05	
MA	90.01 - 95.00	4	\$206,002.69	0.96%	0.09%	92.73	11.99	625	307	206	0	307	206	24.46	90.00	90.00	\$51,500.67	\$40,159.31	\$64,762.00	
MA	95.01 - 100.00	4	\$154,829.28	0.72%	0.07%	99.98	12.21	628	190	190	1	191	191	14.91	99.92	100.00	\$38,707.32	\$27,973.36	\$52,000.00	
			<b>\$21,413,605.74</b>	<b>100.00%</b>	<b>9.28%</b>															
MD	15.01 - 20.00	1	\$40,000.00	0.58%	0.02%	15.38	9.59	581	360	240	0	360	240	100.00	15.38	15.38	\$40,000.00	\$40,000.00	\$40,000.00	
MD	20.01 - 25.00	1	\$10,000.00	0.15%	0.00%	21.74	9.59	569	180	180	0	180	180	100.00	21.74	21.74	\$10,000.00	\$10,000.00	\$10,000.00	
MD	50.01 - 55.00	1	\$40,000.00	0.58%	0.02%	53.33	16.25	568	180	120	0	120	120	100.00	53.33	53.33	\$40,000.00	\$40,000.00	\$40,000.00	
MD	55.01 - 60.00	2	\$115,922.24	1.69%	0.05%	57.46	9.80	556	177	177	0	178	178	100.00	56.07	56.07	\$57,961.12	\$55,922.24	\$60,000.00	
MD	60.01 - 65.00	3	\$427,953.68	6.26%	0.19%	63.44	10.78	509	347	347	0	347	347	100.00	62.03	62.03	\$142,651.23	\$44,953.68	\$214,000.00	
MD	65.01 - 70.00	4	\$356,813.63	5.22%	0.15%	69.19	11.74	554	284	244	1	286	245	87.69	67.81	67.81	\$89,203.41	\$18,100.00	\$149,752.51	
MD	70.01 - 75.00	7	\$898,281.19	13.13%	0.39%	73.83	11.28	553	328	208	0	328	208	89.54	71.07	71.07	\$128,325.88	\$53,000.00	\$272,920.13	
MD	75.01 - 80.00	12	\$1,295,997.84	18.95%	0.56%	79.41	9.50	576	343	296	0	343	296	97.73	75.01	75.01	\$107,999.80	\$11,394.01	\$278,400.00	
MD	80.01 - 85.00	10	\$1,260,472.39	18.43%	0.55%	84.45	10.43	588	342	280	1	343	281	97.57	80.00	80.00	\$126,047.24	\$39,406.84	\$267,603.44	
MD	85.01 - 90.00	19	\$1,949,262.59	28.49%	0.84%	89.84	10.43	583	334	262	0	334	262	88.61	87.59	87.59	\$102,592.77	\$31,162.49	\$202,500.00	
MD	90.01 - 95.00	2	\$233,396.01	3.41%	0.10%	90.48	9.34	561	340	286	1	341	287	91.48	90.00	90.00	\$116,698.01	\$25,280.00	\$208,136.01	
MD	95.01 - 100.00	7	\$212,622.64	3.11%	0.09%	99.19	12.40	624	249	184	0	250	185	20.51	97.09	100.00	\$30,374.66	\$16,000.00	\$38,990.35	
			<b>\$6,840,722.01</b>	<b>100.00%</b>	<b>2.96%</b>															
ME	75.01 - 80.00	2	\$249,429.55	69.47%	0.11%	80.00	8.68	579	358	358	2	360	360	100.00	80.00	80.00	\$124,714.78	\$89,492.65	\$159,936.90	
ME	80.01 - 85.00	1	\$69,661.85	19.40%	0.03%	85.00	8.99	638	359	359	1	360	360	100.00	85.00	85.00	\$69,661.85	\$69,661.85	\$69,661.85	
ME	95.01 - 100.00	1	\$39,956.75	11.13%	0.02%	100.00	11.50	627	239	239	1	240	240	19.98	100.00	100.00	\$39,956.75	\$39,956.75	\$39,956.75	
			<b>\$359,048.15</b>	<b>100.00%</b>	<b>0.16%</b>															
MI	15.01 - 20.00	1	\$20,400.00	0.16%	0.01%	18.55	10.49	560	240	240	0	240	240	100.00	18.55	18.55	\$20,400.00	\$20,400.00	\$20,400.00	
MI	20.01 - 25.00	1	\$34,841.32	0.27%	0.02%	23.33	9.99	618	131	119	1	132	120	100.00	23.33	23.33	\$34,841.32	\$34,841.32	\$34,841.32	
MI	25.01 - 30.00	3	\$167,801.53	1.29%	0.07%	28.30	10.65	581	151	145	0	151	145	100.00	27.78	29.63	\$55,933.84	\$27,801.53	\$100,000.00	
MI	30.01 - 35.00	2	\$94,933.33	0.73%	0.04%	34.67	15.14	532	179	179	1	180	180	56.81	33.76	34.91	\$47,466.67	\$20,000.00	\$74,933.33	
MI	35.01 - 40.00	2	\$49,992.85	0.38%	0.02%	38.50	11.05	608	360	216	0	360	216	100.00	37.50	40.00	\$24,996.43	\$19,992.85	\$30,000.00	
MI	40.01 - 45.00	8	\$358,773.56	2.76%	0.15%	48.99	11.27	577	285	204	1	286	205	100.00	46.53	50.00	\$41,866.20	\$32,000.00	\$174,890.05	
MI	45.01 - 50.00	8	\$334,929.59	2.58%	0.15%	54.06	12.76	623	296	242	1	297	243	100.00	53.73	54.63	\$83,944.02	\$35,000.00	\$152,478.09	
MI	50.01 - 55.00	5	\$419,720.10	3.23%	0.18%	58.90	11.33	577	333	257	1	334	258	91.80	55.35	60.00	\$45,223.70	\$11,992.80	\$63,964.97	
MI	55.01 - 60.00	8	\$361,789.61	2.78%	0.16%	63.55	11.25	552	309	189	1	310	190	100.00	60.94	65.00	\$56,754.48	\$38,989.32	\$71,345.88	
MI	60.01 - 65.00	4	\$227,017.90	1.75%	0.10%	68.30	12.00	565	325	252	1	325	252	95.10	65.22	70.00	\$77,500.09	\$19,909.96	\$83,278.14	
MI	65.01 - 70.00	13	\$750,751.16	5.78%	0.33%	74.03	10.47	548	320	269	1	321	270	94.88	70.59	75.00	\$129,945.08	\$15,000.00	\$123,945.02	
MI	70.01 - 75.00	12	\$871,164.94	6.70%	0.38%	79.28	9.69	600	336	248	1	336	249	94.94	75.37	80.00	\$82,600.53	\$9,993.29	\$290,000.00	
MI	75.01 - 80.00	45	\$3,469,222.43	26.69%	1.50%	84.50	10.23	571	336	238	0	337	239	87.67	82.22	85.00	\$69,196.70	\$18,000.00	\$169,896.80	
MI	80.01 - 85.00	25	\$1,729,917.45	13.31%	0.75%	89.59	10.24	588	333	247	0	334	247	85.21	85.76	90.00	\$75,819.16	\$9,160.00	\$180,000.00	
MI	85.01 - 90.00	48	\$3,639,319.72	28.00%	1.58%	91.75	12.91	604	360	180	0	360	180	23.40	90.00	92.96	\$31,351.33	\$16,709.00	\$55,500.00	
MI	90.01 - 95.00	3	\$94,054.00	0.72%	0.04%	99.59	12.65	648	266	178	1	267	179	23.09	95.48	100.00	\$28,654.73	\$14,900.00	\$53,789.14	
MI	95.01 - 100.00	13	\$372,511.51	2.87%	0.16%															
			<b>\$12,997,141.00</b>	<b>100.00%</b>	<b>5.63%</b>															
MN	20.01 - 25.00	1	\$54,964.27	2.97%	0.02%	23.61	11.45	560	358											

ABFS 2003-1: State by LTV Range

State	LTV Range	Loan Count	Prin. Bal.	% of State Prin. Bal.	% of Total Prin. Bal.	CLTV	WAC	WAFICO	AWAMI	SWAMI	Age	OAT	OST	WA	L Ratio	Min CLTV	Max CLTV	Avg. CLTV	Avg. Bal.	Min. Bal.	Max. Bal.
MN	85.01 - 90.00	7	\$639,380.80	34.51%	0.28%		89.85	10.02	574	329	222	0	330	222	97.21	85.00	90.00	\$91,340.11	\$19,312.00	\$135,000.00	
MN	95.01 - 100.00	5	\$146,044.65	7.88%	0.06%		99.85	13.24	608	202	202	1	203	203	29.03	99.19	100.00	\$29,208.93	\$13,800.00	\$56,896.03	
			\$1,852,926.14	100.00%	0.80%																
MO	40.01 - 45.00	1	\$130,000.00	3.38%	0.06%		43.33	16.25	629	180	180	-	180	180	100.00	43.33	43.33	\$130,000.00	\$130,000.00	\$130,000.00	
MO	55.01 - 60.00	1	\$93,809.11	2.44%	0.04%		56.97	7.99	632	357	357	3	360	360	100.00	56.97	56.97	\$93,809.11	\$93,809.11	\$93,809.11	
MO	60.01 - 65.00	3	\$200,524.53	5.21%	0.09%		64.92	12.96	565	295	273	1	296	274	100.00	64.71	65.00	\$66,841.51	\$54,975.62	\$74,078.74	
MO	65.01 - 70.00	2	\$144,053.86	3.74%	0.06%		70.00	9.53	635	358	358	2	360	360	100.00	70.00	70.00	\$72,026.93	\$57,322.56	\$86,731.30	
MO	70.01 - 75.00	3	\$209,852.95	5.46%	0.09%		74.21	9.64	549	359	346	1	360	347	100.00	73.62	75.00	\$69,950.98	\$44,908.94	\$119,944.01	
MO	75.01 - 80.00	14	\$1,271,338.43	33.05%	0.55%		79.53	9.31	582	346	319	0	347	319	100.00	76.00	80.00	\$90,809.89	\$36,000.00	\$184,000.00	
MO	80.01 - 85.00	7	\$648,448.00	16.86%	0.28%		85.00	9.76	581	360	331	0	360	331	100.00	85.00	85.00	\$92,635.43	\$44,200.00	\$174,250.00	
MO	85.01 - 90.00	8	\$1,094,140.01	28.44%	0.47%		90.00	8.93	603	323	306	0	323	306	100.00	90.00	90.00	\$136,767.50	\$70,200.00	\$225,000.00	
MO	95.01 - 100.00	2	\$54,400.00	1.41%	0.02%		100.00	11.20	699	253	180	-	253	180	20.00	100.00	100.00	\$27,200.00	\$22,000.00	\$32,400.00	
			\$3,846,566.89	100.00%	1.57%																
NC	25.01 - 30.00	1	\$27,370.27	0.39%	0.01%		26.96	11.50	239	239	240	1	240	240	100.00	26.96	26.96	\$27,370.27	\$27,370.27	\$27,370.27	
NC	30.01 - 35.00	1	\$41,475.28	0.60%	0.02%		33.20	11.84	554	358	238	2	360	240	100.00	33.20	33.20	\$41,475.28	\$41,475.28	\$41,475.28	
NC	35.01 - 40.00	3	\$109,446.29	1.57%	0.05%		37.32	10.64	547	252	252	0	252	252	100.00	35.22	38.60	\$36,482.10	\$24,946.29	\$44,000.00	
NC	45.01 - 50.00	5	\$186,466.87	2.68%	0.08%		49.42	13.50	524	271	235	0	271	235	95.46	45.52	50.00	\$37,293.37	\$11,978.17	\$80,000.00	
NC	50.01 - 55.00	1	\$159,958.87	2.30%	0.07%		54.31	12.48	541	359	239	1	360	240	100.00	54.31	54.31	\$159,958.87	\$159,958.87	\$159,958.87	
NC	55.01 - 60.00	1	\$65,000.00	0.93%	0.03%		59.36	11.44	538	360	180	-	360	180	100.00	59.36	59.36	\$65,000.00	\$65,000.00	\$65,000.00	
NC	60.01 - 65.00	3	\$131,218.19	1.88%	0.06%		65.00	12.27	513	317	282	1	317	282	100.00	65.00	65.00	\$43,739.40	\$31,132.96	\$61,735.23	
NC	65.01 - 70.00	4	\$169,247.67	2.43%	0.07%		70.00	11.62	519	336	244	2	336	246	100.00	70.00	70.00	\$42,311.92	\$22,321.99	\$51,762.00	
NC	70.01 - 75.00	4	\$295,714.45	4.24%	0.13%		74.31	12.70	591	263	186	1	264	187	100.00	73.36	75.00	\$73,928.61	\$49,662.51	\$98,000.00	
NC	75.01 - 80.00	20	\$1,666,740.90	23.92%	0.72%		79.17	9.93	569	353	283	1	354	284	99.27	76.69	80.00	\$83,337.05	\$18,000.00	\$172,860.09	
NC	80.01 - 85.00	18	\$1,657,758.44	23.79%	0.72%		84.34	10.36	549	353	310	0	354	310	98.67	80.95	85.00	\$92,097.69	\$6,247.64	\$290,000.00	
NC	85.01 - 90.00	28	\$2,286,796.95	32.53%	0.98%		89.38	10.71	591	310	214	1	310	214	95.04	85.06	90.00	\$80,957.03	\$10,952.15	\$174,641.02	
NC	95.01 - 100.00	7	\$190,528.51	2.73%	0.08%		99.86	13.21	636	259	177	0	259	177	23.73	99.57	100.00	\$27,218.36	\$16,800.00	\$48,000.00	
			\$6,967,722.69	100.00%	3.02%																
NE	70.01 - 75.00	1	\$92,196.25	42.80%	0.04%		75.00	8.69	604	359	359	1	360	360	100.00	75.00	75.00	\$92,196.25	\$92,196.25	\$92,196.25	
NE	75.01 - 80.00	1	\$71,000.00	32.96%	0.03%		76.34	9.94	579	360	180	-	360	180	100.00	76.34	76.34	\$71,000.00	\$71,000.00	\$71,000.00	
NE	85.01 - 90.00	1	\$52,000.00	24.23%	0.02%		90.00	11.30	520	360	180	-	360	180	100.00	90.00	90.00	\$52,000.00	\$52,000.00	\$52,000.00	
			\$215,396.25	100.00%	0.09%																
NH	40.01 - 45.00	1	\$84,449.81	6.17%	0.04%		44.00	10.99	514	359	359	1	360	360	100.00	44.00	44.00	\$84,449.81	\$84,449.81	\$84,449.81	
NH	60.01 - 65.00	1	\$86,391.87	6.31%	0.04%		65.00	7.99	650	359	359	1	360	360	100.00	65.00	65.00	\$86,391.87	\$86,391.87	\$86,391.87	
NH	65.01 - 70.00	1	\$400,000.00	29.21%	0.17%		66.67	14.25	576	360	180	-	360	180	100.00	66.67	66.67	\$400,000.00	\$400,000.00	\$400,000.00	
NH	70.01 - 75.00	1	\$235,383.91	17.19%	0.10%		75.00	9.49	572	359	359	1	360	360	100.00	75.00	75.00	\$235,383.91	\$235,383.91	\$235,383.91	
NH	75.01 - 80.00	1	\$168,000.00	12.27%	0.07%		80.00	9.99	504	360	360	-	360	360	100.00	80.00	80.00	\$168,000.00	\$168,000.00	\$168,000.00	
NH	80.01 - 85.00	2	\$115,800.00	8.46%	0.05%		83.43	11.02	582	206	206	0	206	206	21.07	82.59	84.09	\$57,900.00	\$50,800.00	\$65,000.00	
NH	85.01 - 90.00	2	\$279,392.55	20.40%	0.12%		90.00	8.24	678	358	347	2	360	349	94.78	89.96	90.00	\$139,696.28	\$16,947.13	\$262,445.42	
			\$1,369,418.14	100.00%	0.59%																
NJ	5.01 - 10.00	1	\$20,000.00	0.07%	0.01%		8.16	8.49	658	60	60	-	60	60	100.00	8.16	8.16	\$20,000.00	\$20,000.00	\$20,000.00	
NJ	10.01 - 15.00	2	\$85,000.00	0.29%	0.04%		13.10	10.10	621	246	140	-	246	140	100.00	11.11	14.49	\$42,500.00	\$35,000.00	\$50,000.00	
NJ	15.01 - 20.00	2	\$82,795.72	0.28%	0.04%		18.01	9.84	611	258	179	1	259	180	100.00	16.50	19.01	\$41,397.86	\$33,000.00	\$49,795.72	
NJ	20.01 - 25.00	3	\$125,913.25	0.42%	0.05%		23.44	9.75	592	286	233	0	287	233	100.00	21.60	24.45	\$41,971.08	\$34,913.25	\$56,000.00	
NJ	25.01 - 30.00	3	\$84,981.16	0.29%	0.04%		28.65	10.76	582	306	186	1	307	187	100.00	28.00	29.41	\$28,327.05	\$24,991.18	\$34,989.98	
NJ	30.01 - 35.00	2	\$181,500.00	0.61%	0.08%		31.79	9.69	555	360	180	-	360	180	100.00	31.39	32.06	\$90,750.00	\$72,500.00	\$109,000.00	
NJ	35.01 - 40.00	6	\$411,171.60	1.38%	0.19%		37.54	11.01	574	337	219	1	337	220	95.14	35.09	39.06	\$68,528.60	\$19,805.58	\$116,468.47	
NJ	40.01 - 45.00	7	\$434,573.87	1.46%	0.19%		42.95	10.56	562	308	252	0	308	252	100.00	40.63	44.98	\$62,081.98	\$35,000.00	\$78,500.00	
NJ	45.01 - 50.00	2	\$84,949.99	0.32%	0.04%		46.39	10.92	562	315	277	1	316	278	79.47	46.19	46.19	\$47,475.00	\$35,000.00	\$59,949.99	
NJ	50.01 - 55.00	6	\$849,816.90	2.86%	0.37%		53.30	10.77	573	356	207	1	357	208	94.98	50.34	55.00	\$141,636.15	\$14,000.00	\$288,750.00	
NJ	55.01 - 60.00	10	\$1,235,175.82	4.16%	0.54%		57.79	10.55	609	323	254	1	324	255	98.48	56.17	60.00	\$123,517.58	\$24,865.43	\$205,381.77	
NJ	60.01 - 65.00	18	\$1,738,427.99	5.85%	0.75%		63.20	9.98	610	342	247	1	342	248	89.78	60.34	65.00	\$96,579.33	\$14,989.60	\$240,563.08	
NJ	65.01 - 70.00	41	\$3,786,927.84	12.75%	1.64%		69.10	10.99	583	315	218	0	316	218	84.43	65.09	70.00	\$92,364.09	\$12,738.00	\$295,000.00	
NJ	70.01 - 75.00	40	\$4,609,742.73	15.52%	2.00%		73.18	11.18	591	308	215	1	309	215	83.60	70.09	75.00				

ABFS 2003-1: State by LTV Range

State	LTV Range	Loan Count	Prim Bal	% of State Prim Bal	% of Total Prim Bal	CLTV	WAC	WAFICO	AWAMI	SWAMI	Age	OAT	OST	WA	Ratio	Min	CLTV	Max	CLTV	Avg	Min Bal	Max Bal
NJ	95.01 - 100.00	17	\$683,084.57	2.30%	0.30%	99.61	12.98	644	323	187	0	324	188	21.27	100.00	96.71	100.00	\$40,181.45	\$75,000.00	\$19,994.59	\$75,000.00	
			\$29,700,300.32	100.00%	12.87%																	
NY	5.01 - 15.00	1	\$27,000.00	0.05%	0.01%	8.44	9.94	537	180	180	-	180	180	100.00	8.44	8.44	100.00	\$27,000.00	\$27,000.00	\$27,000.00	\$27,000.00	
NY	10.01 - 15.00	4	\$228,688.77	0.46%	0.10%	13.68	10.96	631	213	213	1	214	214	67.25	13.50	13.50	100.00	\$57,172.19	\$30,000.00	\$30,000.00	\$100,000.00	
NY	15.01 - 20.00	2	\$84,943.30	0.17%	0.04%	18.71	11.26	531	303	303	1	304	304	100.00	18.00	18.00	100.00	\$42,471.65	\$39,963.47	\$39,963.47	\$44,979.83	
NY	20.01 - 25.00	3	\$249,409.95	0.50%	0.11%	22.66	9.56	591	166	166	1	167	167	100.00	21.57	21.57	100.00	\$83,136.65	\$54,755.10	\$54,755.10	\$130,000.00	
NY	25.01 - 30.00	6	\$357,000.00	0.72%	0.15%	28.81	10.29	566	337	283	-	337	283	92.32	26.79	30.00	30.00	\$59,500.00	\$12,000.00	\$12,000.00	\$100,000.00	
NY	30.01 - 35.00	4	\$310,915.19	0.62%	0.13%	32.11	10.10	579	340	273	1	340	274	100.00	30.59	34.00	34.00	\$77,728.80	\$34,000.00	\$34,000.00	\$114,930.19	
NY	35.01 - 40.00	3	\$392,936.19	0.79%	0.17%	37.06	9.67	554	282	282	0	282	282	100.00	35.49	38.65	130.978.73	\$62,936.19	\$170,000.00	\$170,000.00	\$170,000.00	
NY	40.01 - 45.00	7	\$940,485.40	1.89%	0.41%	42.54	9.93	631	299	299	0	299	299	100.00	40.98	44.59	134.355.06	\$24,938.42	\$250,000.00	\$250,000.00	\$250,000.00	
NY	45.01 - 50.00	14	\$2,055,870.39	4.13%	0.89%	48.28	13.43	581	293	237	1	293	237	83.73	45.07	50.00	146.847.89	\$19,913.94	\$50,000.00	\$50,000.00	\$50,000.00	
NY	50.01 - 55.00	14	\$1,418,073.82	2.85%	0.61%	57.89	9.93	579	325	297	0	325	297	98.74	55.38	60.00	144.893.13	\$29,835.92	\$299,765.97	\$299,765.97	\$299,765.97	
NY	55.01 - 60.00	23	\$3,332,542.08	6.69%	1.44%	63.76	11.93	563	308	272	0	308	272	92.05	60.88	65.00	110.215.03	\$10,996.73	\$235,000.00	\$235,000.00	\$235,000.00	
NY	60.01 - 65.00	24	\$2,645,160.83	5.31%	1.15%	68.23	10.69	572	317	271	1	317	271	90.72	65.56	70.00	135.389.64	\$12,774.79	\$489,806.67	\$489,806.67	\$489,806.67	
NY	65.01 - 70.00	28	\$3,790,909.86	7.61%	1.64%	73.29	10.24	586	301	276	0	301	276	88.81	70.04	75.00	153.863.61	\$10,987.52	\$440,000.00	\$440,000.00	\$440,000.00	
NY	70.01 - 75.00	37	\$5,682,593.67	11.41%	2.48%	79.29	8.69	598	347	317	1	348	317	97.61	75.00	80.00	174.109.15	\$9,310.00	\$299,552.43	\$299,552.43	\$299,552.43	
NY	75.01 - 80.00	63	\$10,968,876.76	22.03%	4.75%	84.27	9.19	573	344	305	0	344	305	96.47	80.00	85.00	156.623.84	\$11,000.00	\$361,095.55	\$361,095.55	\$361,095.55	
NY	80.01 - 85.00	53	\$8,301,063.68	16.67%	3.60%	89.42	9.44	584	337	317	1	338	318	94.76	85.76	90.00	160.035.69	\$9,996.34	\$346,500.00	\$346,500.00	\$346,500.00	
NY	85.01 - 90.00	52	\$8,321,855.90	16.71%	3.61%	90.00	11.40	597	229	229	1	230	230	11.88	90.00	90.00	19.833.28	\$9,958.76	\$27,528.11	\$27,528.11	\$27,528.11	
NY	90.01 - 95.00	3	\$59,499.83	0.12%	0.03%	99.95	12.35	682	277	215	1	278	215	19.40	99.62	100.00	\$52,163.34	\$33,191.48	\$66,927.48	\$66,927.48	\$66,927.48	
NY	95.01 - 100.00	12	\$625,960.05	1.26%	0.27%																	
			\$49,793,785.67	100.00%	21.57%																	
OH	20.01 - 25.00	2	\$39,971.04	0.40%	0.02%	23.81	10.32	532	359	239	1	360	240	100.00	23.53	24.10	19.985.52	\$19,976.90	\$19,994.14	\$19,994.14	\$19,994.14	
OH	30.01 - 35.00	5	\$137,619.04	1.37%	0.06%	32.73	10.04	600	227	173	1	228	174	100.00	31.25	34.48	\$27,523.81	\$19,994.14	\$42,895.75	\$42,895.75	\$42,895.75	
OH	35.01 - 40.00	2	\$136,500.00	1.36%	0.06%	39.57	13.61	583	280	200	1	281	200	100.00	38.75	40.00	\$68,250.00	\$46,500.00	\$90,000.00	\$90,000.00		
OH	40.01 - 45.00	5	\$307,166.21	3.05%	0.13%	42.16	11.11	651	179	160	1	180	161	95.52	40.96	44.69	\$61,433.24	\$28,000.00	\$124,676.75	\$124,676.75		
OH	45.01 - 50.00	7	\$299,887.58	2.98%	0.13%	48.45	11.11	602	295	230	1	295	231	89.95	45.45	50.00	\$42,841.08	\$15,000.00	\$64,400.20	\$64,400.20		
OH	50.01 - 55.00	4	\$204,500.00	2.03%	0.09%	53.21	13.22	566	302	234	-	302	234	100.00	55.00	55.00	\$51,125.00	\$26,400.00	\$83,500.00	\$83,500.00		
OH	55.01 - 60.00	8	\$247,582.39	2.46%	0.11%	58.11	10.83	571	326	274	1	327	275	84.55	55.20	60.00	\$30,947.80	\$16,992.04	\$70,972.33	\$70,972.33		
OH	60.01 - 65.00	15	\$861,445.31	8.56%	0.37%	62.99	10.05	592	276	207	1	277	208	97.04	60.04	65.00	\$57,429.69	\$20,000.00	\$196,832.39	\$196,832.39		
OH	65.01 - 70.00	14	\$1,147,801.41	11.40%	0.50%	68.54	12.76	556	276	192	1	276	192	85.06	66.41	70.00	\$81,985.82	\$21,289.08	\$226,000.00	\$226,000.00		
OH	70.01 - 75.00	16	\$946,652.51	9.40%	0.41%	73.57	12.36	566	276	193	1	277	194	89.23	70.90	75.00	\$59,165.78	\$9,972.22	\$171,750.00	\$171,750.00		
OH	75.01 - 80.00	34	\$1,881,392.10	18.69%	0.82%	79.38	10.40	590	294	254	1	295	254	91.72	75.22	80.00	\$55,335.06	\$13,000.00	\$133,600.00	\$133,600.00		
OH	80.01 - 85.00	21	\$1,520,699.80	15.11%	0.66%	83.44	10.22	596	334	252	1	334	252	89.78	80.00	85.00	\$72,414.28	\$26,000.00	\$234,739.07	\$234,739.07		
OH	85.01 - 90.00	31	\$1,931,878.60	19.19%	0.84%	89.38	10.31	598	331	226	1	332	226	84.36	85.00	90.00	\$62,318.66	\$9,768.02	\$197,731.35	\$197,731.35		
OH	90.01 - 95.00	3	\$108,919.87	1.08%	0.05%	91.95	12.53	627	359	179	1	360	180	22.97	90.00	94.76	\$36,306.62	\$19,985.87	\$63,945.00	\$63,945.00		
OH	95.01 - 100.00	10	\$294,966.28	2.93%	0.13%	98.22	12.84	643	303	179	1	303	180	17.80	95.04	100.00	\$29,499.63	\$12,875.26	\$54,915.44	\$54,915.44		
			\$10,067,012.14	100.00%	4.36%																	
PA	5.01 - 10.00	1	\$24,975.86	0.15%	0.01%	8.20	12.34	463	239	239	1	240	240	100.00	8.20	8.20	\$24,975.86	\$24,975.86	\$24,975.86	\$24,975.86		
PA	10.01 - 15.00	1	\$29,954.31	0.18%	0.01%	14.08	9.39	671	357	177	3	360	180	100.00	14.08	14.08	\$29,954.31	\$29,954.31	\$29,954.31	\$29,954.31		
PA	20.01 - 25.00	1	\$40,000.00	0.24%	0.02%	21.86	11.89	360	240	240	-	360	240	100.00	21.86	21.86	\$40,000.00	\$40,000.00	\$40,000.00	\$40,000.00		
PA	25.01 - 30.00	1	\$28,000.00	0.17%	0.01%	26.67	16.25	611	60	48	-	60	48	100.00	26.67	26.67	\$28,000.00	\$28,000.00	\$28,000.00	\$28,000.00		
PA	30.01 - 35.00	1	\$35,500.00	0.21%	0.02%	34.47	8.99	601	360	180	-	360	180	100.00	34.47	34.47	\$35,500.00	\$35,500.00	\$35,500.00	\$35,500.00		
PA	35.01 - 40.00	3	\$88,966.52	0.53%	0.04%	38.45	13.16	648	191	128	1	192	129	90.80	35.11	40.00	\$29,655.51	\$12,987.39	\$49,979.13	\$49,979.13		
PA	40.01 - 45.00	7	\$320,846.10	1.91%	0.14%	43.14	11.80	605	243	153	0	244	153	83.35	41.04	44.87	\$45,835.16	\$25,000.00	\$84,271.47	\$84,271.47		
PA	45.01 - 50.00	5	\$188,100.00	1.12%	0.08%	47.27	10.01	574	147	129	1	147	129	100.00	46.67	48.08	\$37,620.00	\$25,000.00	\$77,000.00	\$77,000.00		
PA	50.01 - 55.00	9	\$568,138.11	3.38%	0.25%	53.22	14.02	564	339	217	1	339	218	90.06	50.22	54.35	\$63,126.46	\$19,954.61	\$247,743.51	\$247,743.51		
PA	55.01 - 60.00	13	\$691,871.43	4.12%	0.30%	58.17	11.38	574	291	215	1	292	216	86.62	56.04	60.00	\$53,220.88	\$24,000.00	\$109,962.03	\$109,962.03		
PA	60.01 - 65.00	13	\$664,901.42	3.96%	0.29%	64.07	11.91	537	282	222	1	282	223	88.91	60.73	65.00	\$51,146.26	\$20,000.00	\$119,899.00	\$119,899.00		
PA	65.01 - 70.00	19	\$967,373.63	5.76%	0.42%	67.85	13.02	588	290	188	1	291	188	87.14	65.22	70.00	\$50,914.40	\$19,899.48	\$155,50			

ABFS 2003-1: State by LTV Range

State	LTV Range	Loan Count	Prin. Bal.	% of State Prin Bal.	% of Total Prin Bal.	CLTV	WAC	WAFICO	AWAM	SWAM	App	OA	OST	WA Jr Ratio	Min. CLTV	Max. CLTV	Avg. Bal.	Min. Bal.	Max. Bal.	
RI	20.01 - 25.00	1	\$25,000.00	0.51%	0.01%	23.25	11.99	512	240	240	240	240	240	37.08	23.25	23.25	\$25,000.00	\$25,000.00	\$25,000.00	
RI	30.01 - 35.00	1	\$49,971.91	1.02%	0.02%	33.11	8.87	605	359	239	360	240	240	100.00	33.11	33.11	\$49,971.91	\$49,971.91	\$49,971.91	
RI	35.01 - 40.00	2	\$137,875.60	2.81%	0.06%	37.98	9.52	617	360	301	360	301	360	86.63	37.15	39.70	\$68,937.80	\$45,000.00	\$92,875.60	
RI	40.01 - 45.00	1	\$105,000.00	2.14%	0.05%	40.08	8.49	542	240	240	240	240	240	100.00	40.08	40.08	\$105,000.00	\$105,000.00	\$105,000.00	
RI	50.01 - 55.00	1	\$135,000.00	2.75%	0.06%	51.92	16.25	617	360	180	360	180	360	100.00	51.92	51.92	\$135,000.00	\$135,000.00	\$135,000.00	
RI	55.01 - 60.00	1	\$24,930.21	0.51%	0.01%	58.23	11.05	672	359	179	360	180	360	19.47	58.23	58.23	\$24,930.21	\$24,930.21	\$24,930.21	
RI	60.01 - 65.00	2	\$189,000.00	3.85%	0.08%	62.91	10.97	520	306	306	306	306	306	98.72	60.34	60.34	\$94,500.00	\$85,000.00	\$104,000.00	
RI	65.01 - 70.00	4	\$340,947.72	6.94%	0.15%	67.89	11.26	573	259	245	0	259	245	100.00	67.89	69.78	\$85,236.93	\$26,000.00	\$160,000.00	
RI	70.01 - 75.00	5	\$654,716.94	13.32%	0.28%	73.26	9.30	537	359	336	1	360	337	100.00	71.19	75.00	\$130,943.39	\$100,000.00	\$194,855.28	
RI	75.01 - 80.00	8	\$874,301.04	17.79%	0.38%	79.65	8.81	616	325	279	1	326	279	96.76	78.86	80.00	\$109,287.63	\$34,500.00	\$155,865.68	
RI	80.01 - 85.00	5	\$701,667.38	14.28%	0.30%	84.98	9.25	572	360	295	0	360	296	100.00	84.88	85.00	\$140,333.48	\$114,623.11	\$188,950.00	
RI	85.01 - 90.00	12	\$1,457,673.23	29.66%	0.63%	89.40	9.84	595	349	308	1	349	309	95.10	85.54	90.00	\$121,472.77	\$16,500.00	\$205,939.73	
RI	90.01 - 95.00	1	\$29,250.00	0.60%	0.01%	95.00	9.99	640	240	240	240	240	240	15.79	95.00	95.00	\$29,250.00	\$29,250.00	\$29,250.00	
RI	95.01 - 100.00	4	\$162,491.56	3.31%	0.07%	99.86	12.43	656	271	192	0	271	192	25.49	100.00	100.00	\$40,622.89	\$28,991.56	\$58,000.00	
			<b>\$4,914,825.59</b>	<b>100.00%</b>	<b>2.13%</b>															
SC	30.01 - 35.00	1	\$44,967.68	1.31%	0.02%	31.03	10.99	470	358	2	360	360	360	100.00	31.03	31.03	\$44,967.68	\$44,967.68	\$44,967.68	
SC	45.01 - 50.00	1	\$99,065.22	2.89%	0.04%	47.62	10.20	505	359	229	1	360	360	100.00	47.62	47.62	\$99,065.22	\$99,065.22	\$99,065.22	
SC	50.01 - 55.00	2	\$87,877.47	2.57%	0.04%	54.11	8.83	638	259	229	1	260	230	87.59	52.35	54.48	\$43,938.74	\$14,994.04	\$72,883.43	
SC	60.01 - 65.00	2	\$96,728.91	2.82%	0.04%	64.93	11.34	532	359	359	1	360	360	100.00	64.81	65.00	\$48,364.46	\$35,000.00	\$61,728.91	
SC	65.01 - 70.00	4	\$235,153.60	6.87%	0.10%	70.00	11.34	511	359	244	1	360	245	100.00	70.00	70.00	\$58,788.40	\$40,600.00	\$94,500.00	
SC	70.01 - 75.00	5	\$274,559.68	8.02%	0.12%	72.95	10.02	519	309	293	1	320	294	96.94	70.18	75.00	\$54,911.94	\$9,958.98	\$100,000.00	
SC	75.01 - 80.00	15	\$952,194.48	27.80%	0.41%	79.70	10.27	551	331	286	1	332	287	99.25	76.25	80.00	\$63,479.63	\$8,000.00	\$112,713.50	
SC	80.01 - 85.00	8	\$598,212.94	17.47%	0.26%	85.00	10.49	536	332	321	0	333	321	100.00	85.00	85.00	\$74,776.62	\$44,181.26	\$116,450.00	
SC	85.01 - 90.00	12	\$987,907.40	28.84%	0.43%	89.90	9.98	549	332	332	1	333	333	99.06	87.76	90.00	\$82,325.62	\$10,600.00	\$141,300.00	
SC	95.01 - 100.00	2	\$48,349.93	1.41%	0.02%	99.72	13.38	616	252	179	1	252	180	12.22	99.53	100.00	\$24,174.97	\$19,400.00	\$28,949.93	
			<b>\$3,425,017.31</b>	<b>100.00%</b>	<b>1.48%</b>															
TN	25.01 - 30.00	1	\$50,000.00	2.09%	0.02%	28.57	10.40	530	360	360	360	360	360	100.00	28.57	28.57	\$50,000.00	\$50,000.00	\$50,000.00	
TN	35.01 - 40.00	1	\$25,000.00	1.05%	0.01%	38.11	11.65	526	180	180	180	180	180	100.00	38.11	38.11	\$25,000.00	\$25,000.00	\$25,000.00	
TN	45.01 - 50.00	1	\$50,000.00	2.09%	0.02%	46.73	10.70	613	120	120	120	120	120	100.00	46.73	46.73	\$50,000.00	\$50,000.00	\$50,000.00	
TN	50.01 - 55.00	1	\$35,000.00	1.47%	0.02%	52.24	10.69	598	180	180	180	180	180	100.00	52.24	52.24	\$35,000.00	\$35,000.00	\$35,000.00	
TN	55.01 - 60.00	2	\$119,840.36	5.02%	0.05%	58.86	10.69	503	247	179	1	248	180	100.00	56.96	60.00	\$59,920.18	\$45,000.00	\$74,840.36	
TN	65.01 - 70.00	2	\$126,807.54	5.31%	0.05%	69.02	10.59	566	197	179	1	198	180	100.00	68.52	69.23	\$63,403.77	\$37,000.00	\$89,807.54	
TN	70.01 - 75.00	4	\$227,779.10	9.33%	0.10%	74.33	9.35	592	301	300	1	332	301	100.00	71.11	75.00	\$55,694.78	\$34,500.00	\$98,183.94	
TN	75.01 - 80.00	4	\$273,587.95	11.46%	0.12%	80.00	9.74	592	315	273	0	315	273	100.00	80.00	80.00	\$68,396.99	\$31,987.95	\$101,600.00	
TN	80.01 - 85.00	10	\$763,661.41	31.98%	0.33%	84.78	10.42	570	315	292	0	315	292	100.00	83.33	85.00	\$76,366.14	\$51,850.00	\$101,947.12	
TN	85.01 - 90.00	10	\$696,085.78	29.15%	0.30%	89.61	11.45	572	291	246	1	292	247	81.22	85.02	90.00	\$69,608.58	\$11,425.00	\$206,317.07	
TN	95.01 - 100.00	1	\$25,400.00	1.06%	0.01%	100.00	12.99	707	360	180	360	180	180	20.00	100.00	100.00	\$25,400.00	\$25,400.00	\$25,400.00	
			<b>\$2,388,162.14</b>	<b>100.00%</b>	<b>1.03%</b>															
VA	40.01 - 45.00	1	\$49,849.58	0.60%	0.02%	40.65	9.59	579	179	179	1	180	180	100.00	40.65	40.65	\$49,849.58	\$49,849.58	\$49,849.58	
VA	45.01 - 50.00	2	\$154,967.93	1.88%	0.07%	47.88	12.61	520	313	216	1	314	217	89.58	47.06	48.08	\$77,483.97	\$30,000.00	\$124,967.93	
VA	50.01 - 55.00	1	\$57,500.00	0.70%	0.02%	54.76	11.05	520	120	120	120	120	120	100.00	54.76	54.76	\$57,500.00	\$57,500.00	\$57,500.00	
VA	55.01 - 60.00	4	\$418,487.57	5.08%	0.18%	57.39	10.63	593	304	207	1	305	207	92.42	55.33	58.51	\$104,621.89	\$35,620.75	\$227,000.00	
VA	65.01 - 70.00	6	\$905,960.70	10.99%	0.39%	69.30	10.71	537	351	324	1	352	324	94.96	67.55	70.00	\$150,993.45	\$59,111.84	\$230,906.01	
VA	70.01 - 75.00	8	\$423,960.25	5.15%	0.18%	72.93	10.28	586	220	205	1	221	206	87.03	70.83	74.93	\$52,995.03	\$6,500.00	\$89,142.42	
VA	75.01 - 80.00	19	\$2,019,628.84	24.51%	0.87%	79.67	10.04	577	350	312	0	351	312	99.18	75.42	80.00	\$106,296.25	\$17,800.00	\$242,400.00	
VA	80.01 - 85.00	14	\$1,485,356.63	18.03%	0.64%	84.66	10.24	562	336	281	1	336	281	96.18	80.43	85.00	\$106,096.90	\$33,000.00	\$299,867.00	
VA	85.01 - 90.00	27	\$2,605,520.90	31.62%	1.13%	89.62	10.46	557	324	269	1	324	269	90.61	86.43	90.00	\$96,500.77	\$23,800.00	\$264,600.00	
VA	90.01 - 95.00	2	\$65,209.27	0.79%	0.03%	90.00	12.95	570	359	214	1	360	215	14.33	90.00	90.00	\$32,604.64	\$27,217.98	\$37,991.29	
VA	95.01 - 100.00	3	\$53,394.74	0.65%	0.02%	100.00	12.05	645	267	193	0	268	193	16.62	100.00	100.00	\$17,798.25	\$11,968.74	\$22,000.00	
			<b>\$8,239,836.41</b>	<b>100.00%</b>	<b>3.57%</b>															
WI	30.01 - 35.00	1	\$11,177.37	0.45%	0.00%	33.04	11.90	513	179	179	1	180	180	31.05	33.04	33.04	\$11,177.37	\$11,177.37	\$11,177.37	
WI	35.01 - 40.00	5	\$333,074.79	13.43%	0.14%	68.89	12.61	616	313	249	1	314	250	94.17	66.10	70.00	\$66,614.96	\$25,000.00	\$119,000.00	
WI	40.01 - 45.00	4	\$272,270.84	10.96%	0.12%	72.76	11.71	550	293	293	1	294	294	87.53	71.54	75.00	\$68,067.71	\$31,343.70	\$92,955.12	
WI	45.01 - 50.00	6	\$417,103.00	16.82%	0.18%	79.26	10.11	551	359	339	1	360	339	100.00	77.04	80.00	\$69,517.17	\$31,986.43	\$104,000.00	
WI	50.01 - 55.00	5	\$551,533.20	22.24%																



Settle 3/27/03  
Curve 2/24/03

Prepay 23.00% HEP 23.00% HEP

Period	Date	TRANCHES	TRANCHES
		3:IO BALANCE	3:IO INTEREST
0	3/15/03	105,000,000.00	0.00
1	4/15/03	105,000,000.00	350,000.00
2	5/15/03	105,000,000.00	350,000.00
3	6/15/03	104,500,000.00	350,000.00
4	7/15/03	104,500,000.00	348,333.33
5	8/15/03	104,500,000.00	348,333.33
6	9/15/03	99,650,000.00	348,333.33
7	10/15/03	99,650,000.00	332,166.67
8	11/15/03	99,650,000.00	332,166.67
9	12/15/03	94,200,000.00	332,166.67
10	1/15/04	94,200,000.00	314,000.00
11	2/15/04	94,200,000.00	314,000.00
12	3/15/04	87,750,000.00	314,000.00
13	4/15/04	87,750,000.00	292,500.00
14	5/15/04	87,750,000.00	292,500.00
15	6/15/04	82,100,000.00	292,500.00
16	7/15/04	82,100,000.00	273,666.67
17	8/15/04	82,100,000.00	273,666.67
18	9/15/04	81,200,000.00	273,666.67
19	10/15/04	81,200,000.00	270,666.67
20	11/15/04	81,200,000.00	270,666.67
21	12/15/04	64,300,000.00	270,666.67
22	1/15/05	64,300,000.00	214,333.33
23	2/15/05	64,300,000.00	214,333.33
24	3/15/05	51,000,000.00	214,333.33
25	4/15/05	51,000,000.00	170,000.00
26	5/15/05	51,000,000.00	170,000.00
27	6/15/05	43,500,000.00	170,000.00
28	7/15/05	43,500,000.00	145,000.00
29	8/15/05	43,500,000.00	145,000.00
30	9/15/05	0.00	145,000.00