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



Option One Mortgage Acceptance Corporation
Exact Name of Registrant as Specified in Charter

0001025562
Registrant CIK Number

Form 8-K, June 8, 2003, Series 2003-2
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-104020
SEC File Number, if available

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

PROCESSED
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THOMSON
FINANCIAL

SIGNATURES

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

Dated: June 4, 2003

OPTION ONE MORTGAGE ACCEPTANCE
CORPORATION

By: 

Name: David S. Wells

Title: Assistant Secretary

SEE DISCLAIMER

COLLATERAL MATRIX

OPTION ONE 20003-4 CONFORMING

Table with columns for Category, Ending Balance, Pct, WAC, WAM, WA Age, WA DTI, WA LTV, WA FICO, WA Prepay Term, WA Prepay Penalty, Avg Loan Amt, Purchase, Garnout, Refinance, Owner Occupied, Full Doc, 2nd Lien, Single Family, California, With M, FICO (9000, 8000-8499, 5500-8999, 5000-9499, 550-574, 500-524, 400-499, 0), LTV (100.00+, 95.00-99.99, 90.00-94.99, 80.00-84.99, 90.00, 700+

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement.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

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OPTION ONE 2003-4 ALL												FICO										LTV																	
Category	Ending Balance	Pd	WAC	WA Margin	WAM	WA Age	WA DTI	WA LTV	WA FICO	With Prepay Penalty	With Prepay Term	Avg Loan Amt	Purchase	Cashout Refinance	Owner Occupied	Full Doc	2nd Lien	Single Family	California	With MI	0	400-499	500-524	525-549	550-574	575-599	600-624	625-649	650-674	675-699	700+	< 80.00	80.00-84.99	85.00-89.99	90.00-94.99	95.00-99.99	100.00+		
Wyoming	935,592	0.1%	7.85	5.60	313	1	36.50	77.31	601	100%	2.2	117,144	0%	72%	100%	100%	0%	100%	0%	52%	0%	0%	0%	0%	0%	0%	0%	22%	9%	0%	0%	21%	8%	42%	15%	9%	21%	12%	0%
Total	948,566,068	100.0%	7.52	5.14	353	1	37.91	77.98	607	75%	2.3	158,046	21%	69%	94%	65%	0%	75%	20%	58%	2%	0%	10%	13%	10%	12%	15%	13%	10%	9%	43%	24%	9%	15%	8%	1%			

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OPTION ONE 2003-4 ALL												FICO										LTV															
Category	Ending Balance	Pct	WAC	WA Margin	WAM	WA Age	WA DTI	WA LTV	WA FICO	With Prepay Penalty	With Prepay Term	Avg Loan Amt	Purchase	Cashout Refinance	Owner Occupied	Full Doc	2nd Lien	Single Family	California	With MI	0	400-499	500-524	525-549	550-574	575-599	600-624	625-649	650-674	675-699	700+	80.00	80.00-84.99	85.00-89.99	90.00-94.99	95.00-99.99	100.00+
Total	530,719,089	100.0%	7.63	5.14	359	1	37.95	78.37	580	72%	2.1	161,747	24%	67%	95%	66%	0%	76%	16%	51%	3%	0%	14%	16%	12%	14%	17%	11%	7%	3%	3%	40%	27%	5%	15%	9%	0%

COLLATERAL MATRIX

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OPTION ONE 2003-4 ALL

Category	Ending Balance	Pct	VA/C	VA Margin	VA AM	VA Age	VA DT	VA DTV	VA Combined LTV	VA Total LTV (includes)	VA FICO	VA Prepay Penalty	VA Prepay Term	Avg Loan	Purchase	Cashout Rat	Owner Occupied	2nd Lien	Single Family	California	1st or 2nd Pay	FICO	COMBINED LTV					DOC TYPE		LOAN AMOUNT															
																							80-89	90-99	100-99	100-0+	Unlimited	Limited																	
a. 1st Lien	882,245,000	93.5%	7.50	5.14	353	1	38.96	77.99	78.53	607	75%	2.3	159,102	21%	69%	94%	3%	0%	75%	20%	100%	58%	2%	0%	10%	6%	9%	43%	24%	8%	15%	8%	1%	66%	1%	33%	0%	87%	12%						
b. 2nd Lien	1,086,594	0.1%	9.68	6.55	348	12	42.30	71.71	71.71	541	95%	2.1	121,622	39%	61%	100%	31%	0%	100%	29%	100%	31%	0%	0%	0%	0%	0%	0%	0%	55%	37%	0%	0%	66%	0%	32%	0%	100%	0%						
Total	948,940,668	100.0%	7.52	5.14	353	1	38.96	77.98	78.53	607	75%	2.3	159,046	21%	69%	94%	3%	0%	75%	20%	100%	58%	2%	0%	10%	6%	9%	43%	24%	8%	15%	8%	1%	66%	1%	33%	0%	87%	12%						
a. SFR	714,576,911	75.3%	7.50	5.16	353	1	38.56	77.71	78.24	603	75%	2.3	155,365	18%	71%	86%	3%	0%	100%	22%	100%	55%	3%	0%	11%	14%	11%	13%	15%	12%	9%	5%	8%	44%	24%	9%	14%	8%	1%	68%	1%	32%	0%	86%	12%
b. 2-4	104,237,993	11.0%	7.52	5.00	355	1	40.72	76.57	76.74	624	66%	2.1	195,426	21%	70%	81%	1%	0%	0%	7%	100%	68%	1%	0%	7%	8%	8%	10%	15%	17%	13%	10%	11%	46%	24%	9%	15%	5%	0%	55%	1%	44%	0%	82%	18%
c. Condo	39,379,733	4.0%	7.86	5.27	354	1	39.22	80.29	80.69	619	83%	2.3	140,771	34%	59%	85%	2%	0%	0%	27%	100%	63%	2%	0%	9%	10%	11%	13%	13%	10%	9%	13%	10%	10%	9%	17%	13%	1%	59%	0%	41%	0%	80%	10%	
d. PUD/Townhouse	83,106,561	8.6%	7.46	5.10	356	1	39.93	80.43	81.61	613	87%	2.4	177,052	35%	57%	84%	6%	0%	0%	16%	100%	66%	1%	0%	11%	12%	15%	14%	10%	7%	10%	34%	28%	8%	18%	11%	1%	67%	1%	33%	0%	66%	14%		
e. Manufactured Housing	6,294,650	0.9%	8.34	5.23	346	1	38.53	83.96	84.67	614	70%	2.3	91,927	17%	61%	89%	7%	0%	0%	2%	100%	87%	0%	0%	13%	28%	27%	13%	10%	3%	5%	13%	29%	23%	35%	0%	0%	78%	0%	22%	1%	99%	0%		
Total	948,940,668	100.0%	7.52	5.14	353	1	38.96	77.98	78.53	607	75%	2.3	159,046	21%	69%	94%	3%	0%	75%	20%	100%	58%	2%	0%	10%	13%	10%	12%	15%	13%	10%	6%	9%	43%	24%	8%	15%	8%	1%	68%	1%	33%	0%	87%	12%
1st Lien	946,437,638	99.8%	7.51	5.14	353	1	38.95	77.99	78.54	607	75%	2.3	159,516	21%	69%	94%	3%	0%	75%	20%	100%	58%	2%	0%	10%	13%	10%	12%	15%	13%	10%	6%	9%	43%	25%	8%	15%	8%	1%	68%	1%	33%	0%	87%	13%
2nd Lien	2,128,430	0.2%	10.17	0.00	233	3	41.39	72.29	72.29	604	41%	2.7	68,018	11%	87%	87%	0%	100%	73%	40%	100%	0%	5%	0%	14%	5%	14%	3%	25%	15%	13%	3%	5%	77%	12%	0%	0%	11%	57%	3%	40%	16%	84%	0%	
Total	948,566,068	100.0%	7.52	5.14	353	1	38.96	77.98	78.53	607	75%	2.3	159,046	21%	69%	94%	3%	0%	75%	20%	100%	58%	2%	0%	10%	13%	10%	12%	15%	13%	10%	6%	9%	43%	24%	8%	15%	8%	1%	68%	1%	33%	0%	87%	12%
a. Silent 2nd	30,974,110	3.3%	6.97	4.50	357	1	41.60	77.51	94.28	629	84%	2.3	154,275	60%	31%	98%	100%	0%	74%	29%	100%	77%	2%	0%	6%	5%	6%	21%	20%	16%	10%	10%	9%	26%	66%	1%	5%	0%	76%	0%	24%	0%	89%	11%	
b. Not Silent 2nd	917,591,958	96.7%	7.54	5.17	353	1	38.87	77.99	77.99	606	75%	2.3	159,208	19%	70%	93%	0%	0%	75%	20%	100%	57%	2%	0%	10%	13%	11%	13%	15%	13%	9%	6%	9%	43%	23%	8%	15%	8%	1%	65%	1%	34%	0%	87%	13%
Total	948,566,068	100.0%	7.52	5.14	353	1	38.96	77.98	78.53	607	75%	2.3	159,046	21%	69%	94%	3%	0%	75%	20%	100%	58%	2%	0%	10%	13%	10%	12%	15%	13%	10%	6%	9%	43%	24%	8%	15%	8%	1%	68%	1%	33%	0%	87%	12%

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Category	Ending Balance	Pct	WAC	WAM Margin	WAM	WAM Age	WA DT	WA Combined LTV	WA Total LTV (includes)	WA FICO	WA Prepay Penalty	WA Prepay Term	Avg Loan Amt	FICO										COMBINED LTV				DOC TYPE		LOAN AMOUNT						
														0	400-499	500-524	525-549	550-574	575-599	600-624	625-649	650-674	675-699	700+	80.00-84.99	85.00-89.99	90.00-94.99	95.00-99.99	100.00+		Full	Stand/No Doc				
Total	398,207,506	100.0%	7.55	353	2	39.53	71.51	71.77	965	74%	2.2	153,029	5%	0%	24%	30%	20%	4%	6%	3%	3%	2%	2%	60%	25%	6%	8%	2%	0%	65%	1%	33%	1%	88%	11%	
Current	397,454,133	99.8%	7.85	540	353	2	39.52	71.50	71.76	566	74%	2.2	153,143	0%	5%	24%	30%	20%	4%	6%	3%	3%	2%	60%	25%	6%	8%	2%	0%	65%	1%	33%	1%	88%	11%	
Over 30 Days	7,752,372	0.2%	10.56	7,043	15	49.89	56.43	94.23	516	93%	2.2	108,823	14%	0%	63%	23%	0%	0%	0%	0%	0%	0%	0%	73%	27%	0%	0%	0%	0%	65%	0%	33%	0%	100%	0%	
Total	398,207,506	100.0%	7.85	530	353	2	39.53	71.51	71.77	596	74%	2.2	153,029	0%	5%	24%	30%	20%	4%	6%	3%	3%	2%	60%	25%	6%	8%	2%	0%	65%	1%	33%	1%	88%	11%	
a. SFR	321,605,036	80.8%	7.93	547	352	2	39.15	71.76	72.04	556	74%	2.2	150,019	0%	6%	24%	31%	20%	4%	6%	3%	3%	2%	59%	25%	6%	8%	2%	0%	67%	1%	33%	1%	88%	10%	
b. 2-4	33,008,967	8.3%	7.79	541	355	1	42.10	66.83	67.01	568	68%	2.1	193,276	0%	3%	22%	25%	19%	3%	11%	4%	7%	4%	72%	20%	2%	6%	0%	0%	59%	2%	39%	0%	80%	20%	
c. Condo	14,453,252	3.6%	8.41	567	355	2	40.76	72.06	72.20	553	87%	2.2	131,905	0%	6%	25%	28%	23%	4%	8%	2%	2%	0%	59%	29%	4%	3%	4%	2%	64%	1%	35%	0%	92%	8%	
d. PUD/Townhouse	28,985,126	7.3%	8.15	577	355	1	40.17	73.49	73.76	550	82%	2.3	167,984	0%	4%	26%	31%	24%	4%	8%	1%	1%	2%	50%	30%	6%	12%	1%	0%	67%	1%	32%	0%	100%	0%	
e. Manufactured Housing	1,055,125	0.3%	8.68	599	321	1	40.12	79.81	79.91	580	80%	2.3	96,100	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	15%	25%	22%	28%	0%	0%	68%	0%	32%	0%	100%	0%	
Total	398,207,506	100.0%	7.95	540	353	2	39.53	71.51	71.77	556	74%	2.2	153,029	0%	5%	24%	30%	20%	4%	6%	3%	3%	2%	60%	25%	6%	8%	2%	0%	65%	1%	33%	1%	88%	11%	
1st Lien	396,079,076	99.5%	7.94	550	353	2	39.52	71.50	71.77	556	74%	2.2	154,041	0%	5%	24%	30%	20%	4%	6%	3%	3%	2%	60%	25%	6%	8%	2%	0%	65%	1%	33%	0%	88%	11%	
2nd Lien	2,128,430	0.5%	10.17	0.00	233	3	41.39	72.29	72.29	604	41%	2.7	68,918	0%	5%	0%	14%	5%	14%	3%	25%	13%	3%	5%	77%	12%	0%	0%	11%	57%	3%	40%	16%	84%	0%	
Total	398,207,506	100.0%	7.95	550	353	2	39.53	71.51	71.77	556	74%	2.2	153,029	0%	5%	24%	30%	20%	4%	6%	3%	3%	2%	60%	25%	6%	8%	2%	0%	65%	1%	33%	1%	88%	11%	
a. Silent 2nd	7,077,625	1.8%	8.04	547	355	3	43.07	70.47	85.22	568	78%	2.4	139,233	0%	7%	26%	24%	14%	1%	11%	2%	7%	4%	3%	52%	40%	4%	4%	0%	62%	1%	37%	0%	67%	13%	
b. Not Silent 2nd	391,129,881	98.2%	7.85	550	353	2	39.47	71.52	71.52	556	74%	2.2	153,304	0%	5%	24%	30%	21%	4%	6%	3%	3%	2%	2%	60%	25%	6%	8%	2%	0%	67%	1%	32%	1%	88%	11%
Total	398,207,506	100.0%	7.85	550	353	2	39.53	71.51	71.77	556	74%	2.2	153,029	0%	5%	24%	30%	20%	4%	6%	3%	3%	2%	2%	60%	25%	6%	8%	2%	0%	65%	1%	33%	1%	88%	11%

OPTION ONE 2003-4 (No MI)

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Category	Ending Balance	KAC	MA Mgrn	WAM	WMAge	WADTI	VA Combined LTV	VA Total LTV (includes	VA FICO	Mth Prepay Term	Av Avail	FICO											COMBINED LTV				DOC TYPE		LOAN AMOUNT																			
												Purchase	Cashout Ref	Owner Occupied	2nd Lien	2nd Lien	Single Family	California	1st of Mth Pay	Mth M	0	400-499	500-549	550-574	575-599	600-624	625-649	650-674		675-699	700+	40.00	50.00-84.99	55.00-99.99	90.00-94.99	95.00-99.99	100.00+	Full	Limited	Stated/No Doc								
Current	550,358,562	99.3%	7.21	4.80	354	38.54	82.66	83.42	641	76%	2.3	163,705	27%	92%	92%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	16%	21%	20%	21%	20%	15%	9%	13%	30%	24%	11%	20%	13%	1%	65%	1%	34%	0%	86%	13%			
30 Days	550,358,562	100.0%	7.21	4.80	354	38.54	82.66	83.42	641	76%	2.3	163,705	27%	92%	92%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	16%	21%	20%	21%	20%	15%	9%	13%	30%	24%	11%	20%	13%	1%	65%	1%	34%	0%	86%	13%			
Total	550,358,562	100.0%	7.21	4.80	354	38.54	82.66	83.42	641	76%	2.3	163,705	27%	92%	92%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	16%	21%	20%	21%	20%	15%	9%	13%	30%	24%	11%	20%	13%	1%	65%	1%	34%	0%	86%	13%			
a. SFR	392,971,825	71.4%	7.15	4.61	351	38.10	82.57	83.32	639	77%	2.3	160,074	24%	85%	85%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	20%	20%	20%	20%	20%	14%	8%	13%	31%	23%	11%	19%	14%	1%	68%	1%	31%	0%	87%	13%			
b. 2-4	71,229,026	12.9%	7.40	4.74	354	40.07	81.09	82.25	649	68%	2.0	185,439	30%	75%	75%	1%	0%	0%	0%	0%	0%	0%	0%	0%	3%	13%	15%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	
c. Condo	24,028,481	4.4%	7.52	4.99	354	39.28	85.21	85.76	656	81%	2.4	148,624	39%	76%	76%	3%	0%	0%	0%	0%	0%	0%	0%	0%	3%	13%	15%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%
d. PUD/Townhouse	54,921,155	10.0%	7.10	4.67	356	39.40	83.98	85.64	643	82%	2.4	162,006	43%	46%	46%	8%	0%	0%	0%	0%	0%	0%	0%	0%	4%	15%	20%	21%	21%	21%	15%	11%	14%	25%	27%	15%	22%	18%	2%	60%	0%	30%	0%	89%	15%			
e. Manufactured Housing	7,209,724	1.3%	8.31	5.13	352	39.29	84.56	85.37	618	69%	2.3	91,346	29%	58%	58%	100%	8%	0%	0%	0%	0%	0%	0%	0%	3%	32%	31%	31%	31%	31%	15%	11%	4%	11%	30%	23%	31%	0%	0%	0%	80%	0%	20%	1%	89%	0%		
Total	550,358,562	100.0%	7.21	4.80	354	38.54	82.66	83.42	641	76%	2.3	163,705	27%	92%	92%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	16%	21%	20%	21%	20%	15%	9%	13%	30%	24%	11%	20%	13%	1%	65%	1%	34%	0%	86%	13%			
1st Lien	550,358,562	100.0%	7.21	4.80	354	38.54	82.66	83.42	641	76%	2.3	163,705	27%	92%	92%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	16%	21%	20%	21%	20%	15%	9%	13%	30%	24%	11%	20%	13%	1%	65%	1%	34%	0%	86%	13%			
Total	550,358,562	100.0%	7.21	4.80	354	38.54	82.66	83.42	641	76%	2.3	163,705	27%	92%	92%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	16%	21%	20%	21%	20%	15%	9%	13%	30%	24%	11%	20%	13%	1%	65%	1%	34%	0%	86%	13%			
a. Silent 2nd	23,696,485	4.3%	6.66	4.23	358	41.14	79.60	96.96	646	65%	2.2	159,524	66%	27%	99%	100%	0%	0%	0%	0%	0%	0%	0%	0%	2%	7%	24%	26%	26%	26%	18%	12%	10%	19%	76%	0%	5%	0%	0%	60%	0%	20%	0%	83%	11%			
b. Not Silent 2nd	526,462,077	95.7%	7.23	4.80	353	38.42	82.80	82.80	641	76%	2.3	163,900	26%	64%	91%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	19%	21%	20%	21%	20%	14%	9%	14%	31%	22%	12%	21%	14%	1%	65%	1%	35%	0%	86%	14%			
Total	550,358,562	100.0%	7.21	4.80	354	38.54	82.66	83.42	641	76%	2.3	163,705	27%	62%	92%	4%	0%	0%	0%	0%	0%	0%	0%	0%	3%	18%	21%	20%	21%	20%	15%	9%	13%	30%	24%	11%	20%	13%	1%	65%	1%	34%	0%	86%	13%			

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

Please calculate the CDR and CNL that the bond can sustain until it starts to lose principal, and provide the following output.

Please run cashflows to maturity with 100% advancing, triggers functional, a 12-month lag for newly originated loans, and use ACA's prepayment speed vectors seasoning adjusted for FRM and ARM loans (prepayment vectors apply to voluntary prepayments only – defaults are in addition to the prepayment curves).

I will also need the average spread net of all fees and IO, the collateral duration, and a zip code breakdown (please highlight northern and southern CA zip codes).

Interest Rate Stresses	Severity	WAL	CDR	Cum Net Loss	Principal Writedown (if any)	
Flat Libor	19%	9.47	14.54	5.98%	3,137	
Forward Libor	19%	8.19	10.778	4.67%	2,359	
Forward + 200	19%	4.82	7.8806	3.56%	575	
Severity Stresses						
Forward Libor	29%	8.21	6.744	4.73%	10,804	
Forward Libor	49%	8.16	3.857	4.78%	16,916	
Prepayment Stresses						
	CPR					
Forward Libor + 200	15%	19%	20.26	8.6666	6.51%	14,313
Forward Libor + 200	40%	29%	4.87	5.885	3.08%	388,981
Forward Libor + 200	50%	49%	4.13	3.52	2.44%	16,779

Please calculate the CDR and CNL that the bond can sustain until it starts to lose principal, and provide the following output.

Please run cashflows to maturity with 100% advancing, triggers functional, a 12-month lag for newly originated loans, and use ACA's prepayment speed vectors seasoning adjusted for FRM and ARM loans (prepayment vectors apply to voluntary prepayments only – defaults are in addition to the prepayment curves).

I will also need the average spread net of all fees and IO, the collateral duration, and a zip code breakdown (please highlight northern and southern CA zip codes).

Interest Rate Stresses	Severity	WAL	CDR	Cum Net Loss	Principal Writedown (if any)
Flat Libor	19%	8.87	18.292	7.16%	1,860
Forward Libor	19%	9.43	14.851	6.08%	1,697
Forward + 200	19%	8.12	10.596	4.61%	817
Severity Stresses					
Forward Libor	29%	10.42	9.115	6.17%	3,683
Forward Libor	49%	11.21	5.137	6.24%	8,901
Prepayment Stresses					
	CPR				
Forward Libor + 200	15%	19.16	10.374	7.35%	68,934
Forward Libor + 200	40%	29%	5.07	7.068	249
Forward Libor + 200	50%	49%	4.18	3.905	78,189

Please calculate the CDR and CNL that the bond can sustain until it starts to lose principal, and provide the following output.

Please run cashflows to maturity with 100% advancing, triggers functional, a 12-month lag for newly originated loans, and use ACA's prepayment speed vectors seasoning adjusted for FRM and ARM loans (prepayment vectors apply to voluntary prepayments only – defaults are in addition to the prepayment curves).

I will also need the average spread net of all fees and IO, the collateral duration, and a zip code breakdown (please highlight northern and southern CA zip codes).

Interest Rate Stresses	Severity	WAL	CDR	Cum Net Loss	Principal Writedown (if any)
Flat Libor	19%	8.42	21.429	8.07%	4,309
Forward Libor	19%	8.85	18.477	7.22%	1,395
Forward + 200	19%	9.72	13.234	5.54%	4,304
Severity Stresses					
Forward Libor	29%	9.98	11.342	7.44%	3,065
Forward Libor	49%	10.91	6.359	7.58%	3,180
Prepayment Stresses					
	CPR				
Forward Libor + 200	15%	18.2	11.895	8.02%	15,218
Forward Libor + 200	40%	29%	9.06	9.78	4,390
Forward Libor + 200	50%	49%	7.34	6.303	4.25%
					3,663

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 89

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.75 Dated 6/1/2003 NET 8.58948
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Default Rate	3.0 CDR	5.0 CDR	7.0 CDR	7.5 CDR	8.0 CDR	8.5 CDR	9.0 CDR
70 PPC							
Yield	7.0901	7.1413	7.1284	7.0930	5.6871	3.6388	-0.4836
WAL	16.41	15.28	16.34	17.96	17.84	15.53	12.26
Mod Dur	9.934	9.518	9.881	10.359	10.403	10.364	10.115
Principal Window	Oct18 - Feb21	Sep17 - Dec19	Feb18 - Jan22	Sep18 - May27	Jul19 - Jun33	Dec20 - Jun33	Apr24 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,460,590.67 (27.68%)	7,238,558.04 (57.91%)	10,940,030.74 (87.52%)
Total Collat Loss	44,316,443.47 (3.55%)	69,059,606.98 (5.52%)	90,768,954.01 (7.26%)	95,785,794.51 (7.66%)	100,652,939.05 (8.05%)	105,378,912.63 (8.43%)	109,963,670.38 (8.80%)
85 PPC							
Yield	7.2107	7.2612	7.2380	7.2072	6.2445	4.1704	1.1801
WAL	14.08	13.23	14.18	15.12	16.11	14.51	12.35
Mod Dur	9.057	8.708	9.071	9.412	9.753	9.820	9.961
Principal Window	Jul16 - Sep18	Oct15 - Sep17	Mar16 - Jul19	Jul16 - Jan22	Apr17 - Jun33	Apr18 - Jun33	Nov19 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,471,547.84 (19.77%)	5,918,350.10 (47.35%)	9,105,517.68 (72.84%)
Total Collat Loss	38,203,428.00 (3.06%)	60,179,022.88 (4.81%)	79,870,065.78 (6.39%)	84,477,204.58 (6.78%)	88,967,707.88 (7.12%)	93,345,955.99 (7.47%)	97,616,109.72 (7.81%)
100 PPC							
Yield	7.3358	7.3805	7.3511	7.3143	6.5716	4.7365	2.1292
WAL	12.26	11.86	12.44	13.26	14.53	13.50	11.91
Mod Dur	8.279	8.008	8.343	8.678	9.116	9.213	9.420
Principal Window	Oct14 - Sep16	Apr14 - Jan16	Aug14 - Jul17	Dec14 - Jul15	Jul15 - Jun33	Mar16 - Jun33	Apr17 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,696,568.58 (13.57%)	4,583,460.68 (37.47%)	7,640,123.05 (61.12%)
Total Collat Loss	33,583,633.67 (2.69%)	53,351,081.17 (4.27%)	71,355,350.56 (5.71%)	75,608,680.08 (6.05%)	79,765,472.60 (6.38%)	83,640,748.47 (6.71%)	87,825,393.48 (7.03%)
115 PPC							
Yield	7.4652	7.5069	7.4613	7.4211	6.9669	5.1124	2.6345
WAL	10.79	10.41	11.14	11.82	13.12	12.42	11.20
Mod Dur	7.587	7.394	7.739	8.047	8.511	8.628	8.853
Principal Window	Jun13 - Mar15	Feb13 - Sep14	Jun13 - Feb16	Sep13 - Oct17	Feb14 - Jun33	Sep14 - Jun33	Jun15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	906,112.15 (7.25%)	3,642,288.99 (30.74%)	6,633,641.52 (53.07%)
Total Collat Loss	29,974,341.91 (2.40%)	47,940,745.82 (3.84%)	64,519,231.15 (5.16%)	68,465,110.84 (5.48%)	72,338,472.91 (5.79%)	78,138,445.18 (6.29%)	79,668,071.44 (6.39%)
130 PPC							
Yield	7.5994	7.6326	7.5733	7.5305	7.2157	5.3705	2.9901
WAL	8.60	9.36	10.09	10.61	11.87	11.40	10.45
Mod Dur	6.973	6.843	7.214	7.468	7.954	8.085	8.307
Principal Window	May12 - Nov13	Feb12 - Aug13	Jun12 - Jan15	Sep12 - Apr16	Jan13 - Jun33	Jun13 - Jun33	Jan14 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	509,357.05 (4.07%)	3,257,924.25 (26.06%)	5,851,128.72 (46.81%)
Total Collat Loss	27,077,758.93 (2.17%)	43,547,547.34 (3.48%)	58,907,198.44 (4.71%)	62,587,098.07 (5.01%)	66,206,250.15 (5.30%)	69,765,180.67 (5.58%)	73,268,361.18 (5.86%)
150 PPC							
Yield	7.7840	7.8093	7.7274	7.6776	7.4855	5.6192	3.3536
WAL	8.31	8.20	8.90	9.36	10.44	10.19	9.51
Mod Dur	6.260	6.195	6.577	6.818	7.285	7.425	7.629
Principal Window	Feb11 - Jun12	Jan11 - May12	May11 - Sep13	Jul11 - Nov14	Oct11 - Jun33	Mar12 - Jun33	Aug12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	178,639.16 (1.43%)	2,717,684.66 (21.74%)	5,019,574.06 (40.16%)
Total Collat Loss	24,000,910.31 (1.92%)	38,828,432.50 (3.11%)	52,815,175.19 (4.23%)	56,189,120.67 (4.50%)	59,518,091.70 (4.76%)	62,797,082.99 (5.02%)	65,033,034.29 (5.28%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 89

Balance	\$12,500,000.00	Delay	24	WAC	7.51908
Coupon	5.75	Dated	6/1/2003	NET	6.58946
Settle	6/13/2003	First Payment	7/25/2003	WAM	353

Loss Severity	27%
Servicer Advances	100%
Liquidation Lag	12
Delinq	20%

Default Rate	3.0 CDR	5.0 CDR	7.0 CDR	7.5 CDR	8.0 CDR	8.5 CDR	9.0 CDR
70 PPC							
Yield	8.1175	7.9365	7.1284	7.0930	5.8871	3.6388	-0.4836
WAL	8.09	7.74	16.34	17.95	17.84	15.53	12.26
Mod Dur	4.819	5.317	9.881	10.359	10.403	10.364	10.115
Principal Window	Sep07 - Jun12	Jul07 - May23	Feb18 - Jan22	Sep18 - May27	Jul18 - Jun33	Dec20 - Jun33	Apr24 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,460,590.67 (27.68%)	7,238,558.04 (57.91%)	10,940,030.74 (87.52%)
Total Collat Loss	44,316,443.47 (3.55%)	69,059,606.98 (5.52%)	90,768,954.01 (7.26%)	95,785,794.51 (7.66%)	100,652,939.05 (8.05%)	105,376,912.63 (8.43%)	109,963,870.38 (8.80%)
85 PPC							
Yield	8.4395	8.4596	7.2380	7.2072	6.2445	4.1704	1.1801
WAL	5.20	5.14	14.16	15.12	16.11	14.51	12.35
Mod Dur	4.228	4.201	9.071	9.412	9.753	9.820	9.961
Principal Window	Feb07 - Nov10	Jul07 - May20	Mar16 - Jul19	Jul18 - Jan22	Apr17 - Jun33	Apr18 - Jun33	Nov19 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,471,547.84 (19.77%)	5,918,350.10 (47.35%)	9,105,517.68 (72.84%)
Total Collat Loss	39,203,428.00 (3.06%)	60,179,022.88 (4.81%)	79,870,065.79 (6.39%)	84,477,204.58 (6.78%)	88,967,707.88 (7.12%)	93,345,955.99 (7.47%)	97,616,109.72 (7.81%)
100 PPC							
Yield	8.7568	8.6499	7.3511	7.3143	6.5716	4.7365	2.1292
WAL	4.55	4.74	12.44	13.26	14.53	13.50	11.91
Mod Dur	3.772	3.923	8.343	8.679	9.116	9.213	9.420
Principal Window	Sep06 - Dec09	Jul07 - Jun16	Aug14 - Jul17	Dec14 - Jul19	Jul15 - Jun33	Mar16 - Jun33	Apr17 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,696,568.56 (13.57%)	4,683,460.58 (37.47%)	7,640,123.05 (61.12%)
Total Collat Loss	33,583,633.67 (2.69%)	53,351,081.17 (4.27%)	71,355,350.56 (5.71%)	75,608,680.08 (6.05%)	79,769,472.60 (6.38%)	83,640,748.47 (6.71%)	87,825,393.49 (7.03%)
115 PPC							
Yield	9.0473	8.8013	7.4813	7.4211	6.9669	5.1124	2.6345
WAL	4.08	4.45	11.14	11.62	13.12	12.42	11.20
Mod Dur	3.434	3.726	7.739	8.047	8.511	8.626	8.653
Principal Window	Jul06 - Feb09	Jul07 - Jan17	Jun13 - Feb16	Sep13 - Oct17	Feb14 - Jun33	Sep14 - Jun33	Jun15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	806,112.15 (7.25%)	3,642,288.99 (30.74%)	6,833,641.52 (53.07%)
Total Collat Loss	29,974,341.91 (2.40%)	47,940,745.82 (3.84%)	64,519,231.15 (5.16%)	66,468,110.84 (5.48%)	72,336,472.81 (5.79%)	76,138,445.18 (6.09%)	79,868,071.44 (6.39%)
130 PPC							
Yield	9.2866	9.1699	8.0761	7.5306	7.2157	5.3705	2.9901
WAL	3.76	3.98	6.52	10.61	11.87	11.40	10.45
Mod Dur	3.198	3.314	5.141	7.468	7.954	8.085	8.307
Principal Window	Jul06 - Jul08	Jul06 - Dec15	Jul09 - Nov15	Sep12 - Apr16	Jan13 - Jun33	Jun13 - Jun33	Jan14 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	509,357.05 (4.07%)	3,257,924.25 (26.06%)	5,851,128.72 (46.81%)
Total Collat Loss	27,077,758.93 (2.17%)	43,547,547.34 (3.48%)	58,907,198.44 (4.71%)	62,587,098.07 (5.01%)	66,206,250.15 (5.30%)	69,766,180.67 (5.58%)	73,268,361.18 (5.86%)
150 PPC							
Yield	9.5574	9.3916	8.4018	8.0158	7.7794	5.6192	3.3636
WAL	3.45	3.69	5.47	7.08	8.43	10.19	9.51
Mod Dur	2.968	3.109	4.436	5.445	6.060	7.425	7.629
Principal Window	Jul06 - Dec07	Jul06 - Jul14	Jul06 - Oct14	Jul09 - Oct14	Jul09 - Jun33	Mar12 - Jun33	Aug12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	84,520.04 (0.68%)	2,717,684.66 (21.74%)	5,019,574.06 (40.16%)
Total Collat Loss	24,000,910.31 (1.92%)	38,828,432.50 (3.11%)	52,815,179.19 (4.23%)	56,189,120.67 (4.50%)	59,516,091.70 (4.76%)	62,797,062.99 (5.02%)	66,033,034.29 (5.28%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 99.30

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.75 Dated 6/1/2003 NET 6.58946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 20%

Default Rate	3.0 CDR	9.0 CDR	9.5 CDR	10.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR
70 PPC							
Yield	5.7825	5.9954	5.3728	3.6092	0.6737	-8.9958	-15.4224
WAL	6.55	16.44	17.49	18.01	13.56	9.87	8.10
Mod Dur	5.256	10.314	10.624	10.627	10.672	6.887	5.668
Principal Window	Sep07 - Dec13	Aug17 - Apr24	Apr18 - Jun33	Apr18 - Jun33	Feb21 - Jun33	NA - NA	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	2,040,730.33 (16.33%)	5,546,220.30 (44.37%)	9,154,638.36 (73.24%)	12,500,000.00 (100.00%)	12,500,000.00 (100.00%)
Total Collat Loss	44,318,443.47 (3.55%)	109,963,670.38 (8.80%)	114,419,622.58 (9.15%)	118,749,657.70 (9.50%)	122,959,163.82 (9.84%)	127,053,048.38 (10.16%)	131,035,956.48 (10.48%)
85 PPC							
Yield	5.7542	5.9925	6.0131	4.7234	2.5937	-0.7014	-12.8746
WAL	5.60	13.79	15.17	15.13	13.71	11.68	8.51
Mod Dur	4.616	9.246	9.778	8.882	10.006	10.233	6.304
Principal Window	Feb07 - May12	Aug15 - Nov18	Jan15 - Apr27	Aug16 - Jun33	Jul17 - Jun33	Apr19 - Jun33	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,084,558.12 (24.68%)	6,322,126.36 (50.58%)	9,529,703.88 (76.24%)	12,500,000.00 (100.00%)
Total Collat Loss	38,203,428.00 (3.06%)	97,616,109.72 (7.81%)	101,782,123.78 (8.14%)	105,847,759.33 (8.47%)	109,816,595.54 (8.79%)	113,692,040.50 (9.10%)	117,477,341.24 (9.40%)
100 PPC							
Yield	5.7463	5.9881	6.0055	5.5800	3.8688	1.3450	-2.7805
WAL	4.89	11.66	12.67	13.84	13.16	11.82	9.92
Mod Dur	4.117	8.366	8.727	9.156	9.281	9.480	9.905
Principal Window	Sep06 - Dec10	Jan14 - Apr17	May14 - Jul19	Oct14 - Jun33	May15 - Jun33	Apr16 - Jun33	Feb18 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,118,636.60 (8.95%)	4,017,279.31 (32.14%)	7,075,260.21 (56.60%)	10,191,400.70 (81.53%)
Total Collat Loss	33,583,633.67 (2.69%)	87,825,393.49 (7.03%)	91,726,166.40 (7.34%)	95,545,705.87 (7.64%)	99,286,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)
115 PPC							
Yield	5.7389	5.9870	5.9985	6.0167	4.7655	2.5706	-0.6302
WAL	4.37	10.45	10.99	11.95	12.26	11.40	10.07
Mod Dur	3.746	7.639	7.910	8.354	8.580	8.775	9.133
Principal Window	Jul06 - Feb10	Oct12 - Jun15	Jan13 - Sep16	May13 - Mar21	Oct13 - Jun33	May14 - Jun33	May15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,354,399.56 (18.84%)	5,219,951.25 (41.76%)	8,161,061.94 (65.45%)
Total Collat Loss	29,974,341.91 (2.40%)	76,868,071.44 (6.39%)	83,529,314.71 (6.68%)	87,124,061.74 (6.97%)	90,654,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,126.04 (7.80%)
130 PPC							
Yield	5.7326	5.9830	5.9928	6.0093	5.4499	3.4111	0.5524
WAL	4.01	9.32	9.71	10.37	11.25	10.76	9.78
Mod Dur	3.478	7.014	7.231	7.569	7.965	8.139	8.445
Principal Window	Jul06 - Apr09	Oct11 - Jan14	Jan12 - Dec14	Apr12 - Dec16	Aug12 - Jun33	Jan13 - Jun33	Sep13 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,072,742.13 (8.58%)	3,832,424.63 (30.66%)	6,680,527.05 (53.44%)
Total Collat Loss	27,077,758.93 (2.17%)	73,268,381.19 (5.88%)	76,714,211.36 (6.14%)	80,105,101.34 (6.41%)	83,442,353.95 (6.68%)	86,727,246.87 (6.94%)	89,961,014.57 (7.20%)
150 PPC							
Yield	5.7249	5.9738	5.9876	5.9972	6.0077	4.2203	1.5970
WAL	3.70	8.10	8.42	8.86	9.73	9.60	9.15
Mod Dur	3.246	6.301	6.467	6.741	7.195	7.396	7.652
Principal Window	Jul06 - Sep08	Oct10 - Aug12	Dec10 - Apr13	Feb11 - May14	May11 - Jan20	Sep11 - Jun33	Mar12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,493,010.23 (19.94%)	5,159,172.38 (41.27%)
Total Collat Loss	24,000,910.31 (1.92%)	66,033,034.29 (5.28%)	69,224,935.58 (5.54%)	72,373,876.33 (5.79%)	75,480,146.60 (6.04%)	78,545,166.16 (6.28%)	81,569,665.51 (6.53%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 99.30

Balance \$12,500,000.00 Delay 24 WAC 7.51906
 Coupon 5.75 Dated 6/1/2003 NET 6.56846
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Default Rate	3.0 CDR	9.0 CDR	9.5 CDR	10.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR
70 PPC							
Yield	5.8208	5.9954	5.3728	3.6092	0.8737	-8.9956	-15.4224
WAL	14.54	16.44	17.49	16.01	13.56	9.87	8.10
Mod Dur	9.618	10.314	10.624	10.627	10.672	6.887	5.666
Principal Window	Apr17 - Oct18	Aug17 - Apr24	Apr18 - Jun33	Apr19 - Jun33	Feb21 - Jun33	NA - NA	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	2,040,730.33 (16.33%)	5,546,220.30 (44.37%)	8,154,638.36 (73.24%)	12,500,000.00 (100.00%)	12,500,000.00 (100.00%)
Total Collat Loss	44,316,443.47 (3.55%)	109,963,870.38 (8.80%)	114,419,622.56 (9.15%)	116,749,657.70 (9.50%)	122,959,163.82 (9.84%)	127,053,048.38 (10.16%)	131,035,956.46 (10.48%)
85 PPC							
Yield	5.9257	5.9925	6.0131	4.7234	2.5937	-0.7014	-12.8748
WAL	12.43	13.78	15.17	15.13	13.71	11.66	8.51
Mod Dur	8.666	9.246	9.778	9.882	10.006	10.233	8.304
Principal Window	Apr15 - Jul16	Aug15 - Nov19	Jan16 - Apr27	Aug16 - Jun33	Jul17 - Jun33	Apr19 - Jun33	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,084,558.12 (24.68%)	6,322,126.35 (50.58%)	9,529,703.98 (76.24%)	12,500,000.00 (100.00%)
Total Collat Loss	36,203,426.00 (3.06%)	97,616,105.72 (7.81%)	101,782,123.76 (8.14%)	105,847,759.33 (8.47%)	109,616,565.54 (8.79%)	113,692,040.50 (9.10%)	117,477,341.24 (9.40%)
100 PPC							
Yield	5.9234	5.9881	6.0055	5.5600	3.8888	1.3450	-2.7805
WAL	10.79	11.88	12.67	13.84	13.16	11.82	9.92
Mod Dur	7.840	8.366	8.727	9.156	9.261	9.490	9.905
Principal Window	Sep13 - Oct14	Jan14 - Apr17	May14 - Jul19	Oct14 - Jun33	May15 - Jun33	Apr16 - Jun33	Feb18 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,118,636.60 (8.95%)	4,017,279.31 (32.14%)	7,075,260.21 (56.60%)	10,191,400.70 (81.53%)
Total Collat Loss	33,583,633.67 (2.69%)	87,825,393.49 (7.03%)	91,726,166.40 (7.34%)	95,545,705.87 (7.64%)	99,268,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)
115 PPC							
Yield	5.9286	5.9870	5.9985	6.0167	4.7655	2.5706	-0.6302
WAL	9.48	10.45	10.99	11.95	12.26	11.40	10.07
Mod Dur	7.127	7.639	7.910	8.354	8.580	8.775	8.133
Principal Window	Jun12 - Jun13	Oct12 - Jun15	Jan13 - Sep16	May13 - Mar21	Oct13 - Jun33	May14 - Jun33	May15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,354,399.56 (18.84%)	5,219,951.25 (41.76%)	8,181,081.94 (65.45%)
Total Collat Loss	29,974,341.91 (2.40%)	79,866,071.44 (6.39%)	83,529,314.71 (6.68%)	87,124,081.74 (6.97%)	90,654,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,126.04 (7.80%)
130 PPC							
Yield	5.9273	5.9830	5.9928	6.0093	5.4499	3.4111	0.5524
WAL	8.42	9.32	9.71	10.37	11.25	10.76	9.76
Mod Dur	6.508	7.014	7.231	7.569	7.965	8.139	8.445
Principal Window	Jun11 - May12	Oct11 - Jan14	Jan12 - Dec14	Apr12 - Dec16	Aug12 - Jun33	Jan13 - Jun33	Sep13 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,072,742.13 (8.58%)	3,832,424.63 (30.66%)	6,680,527.05 (53.44%)
Total Collat Loss	27,077,758.93 (2.17%)	73,268,361.18 (5.86%)	76,714,211.36 (6.14%)	80,105,101.34 (6.41%)	83,442,353.95 (6.68%)	86,727,246.87 (6.94%)	89,961,014.57 (7.20%)
150 PPC							
Yield	5.9213	5.9736	5.9876	5.9972	6.0077	4.2203	1.5970
WAL	7.29	8.10	8.42	8.86	9.73	9.80	9.15
Mod Dur	5.804	6.301	6.487	6.741	7.195	7.396	7.652
Principal Window	May10 - Feb11	Oct10 - Aug12	Dec10 - Apr13	Feb11 - May14	May11 - Jan20	Sep11 - Jun33	Mar12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,493,010.23 (19.94%)	5,159,172.38 (41.27%)
Total Collat Loss	24,000,910.31 (1.92%)	66,033,034.29 (5.28%)	69,224,935.56 (5.54%)	72,373,676.33 (5.79%)	75,480,146.60 (6.04%)	78,545,168.16 (6.28%)	81,569,665.51 (6.53%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 100

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.22 Dated 6/1/2003 NET 6.58946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 20%

Default Rate	3.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR	12.0 CDR	12.5 CDR	13.0 CDR
70 PPC							
Yield	5.2282	5.4468	5.4333	3.8868	1.3250	-4.4916	-15.3931
WAL	6.76	14.90	16.64	16.05	14.21	11.15	8.49
Mod Dur	5.498	10.079	10.722	10.786	10.885	10.603	6.025
Principal Window	Sep07 - Dec14	Aug16 - Feb21	Feb17 - Jun33	Dec17 - Jun33	May19 - Jun33	Feb24 - Jun33	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	161,788.82 (1.29%)	3,851,426.29 (30.81%)	7,663,731.49 (61.31%)	11,740,713.90 (93.93%)	12,500,000.00 (100.00%)
Total Collat Loss	44,316,443.47 (3.55%)	122,959,163.82 (9.84%)	127,053,048.38 (10.16%)	131,035,956.46 (10.48%)	134,912,287.73 (10.79%)	138,886,212.15 (11.09%)	142,381,684.52 (11.39%)
85 PPC							
Yield	5.2200	5.4380	5.4543	5.3918	3.6699	0.8879	-4.6351
WAL	5.77	12.43	13.15	14.69	14.19	12.65	10.19
Mod Dur	4.807	8.909	9.256	9.669	9.983	10.225	10.567
Principal Window	Feb07 - Feb13	Aug14 - Jul17	Dec14 - Apr19	Jun15 - Jun33	Feb16 - Jun33	Apr17 - Jun33	Aug20 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	268,347.85 (2.31%)	3,744,113.63 (29.95%)	7,399,601.61 (59.20%)	11,244,109.71 (89.95%)
Total Collat Loss	38,203,428.00 (3.06%)	109,816,595.54 (8.78%)	113,692,040.50 (9.10%)	117,477,341.24 (9.40%)	121,175,593.18 (9.69%)	124,769,748.85 (9.98%)	128,322,626.08 (10.27%)
100 PPC							
Yield	5.2119	5.4278	5.4422	5.4607	5.1289	3.0145	-0.1956
WAL	5.04	10.67	11.14	11.86	13.15	12.51	11.10
Mod Dur	4.283	7.978	8.227	8.598	9.145	9.331	9.679
Principal Window	Sep06 - Nov11	Mar13 - May15	Jun13 - Apr16	Sep13 - Feb18	Mar14 - Jun33	Nov14 - Jun33	Dec15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	838,603.03 (6.71%)	4,265,890.93 (34.13%)	7,782,548.41 (62.26%)
Total Collat Loss	33,583,633.67 (2.69%)	99,286,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)	110,060,455.60 (8.80%)	113,509,641.33 (9.08%)	116,891,243.27 (9.35%)
115 PPC							
Yield	5.2041	5.4205	5.4343	5.4487	5.4688	4.4803	1.8498
WAL	4.51	9.37	9.70	10.18	10.99	11.79	10.98
Mod Dur	3.891	7.228	7.421	7.692	8.124	8.549	8.818
Principal Window	Jun06 - Nov10	Jan12 - Oct13	Mar12 - May14	Jun12 - May15	Oct12 - Dec17	Mar13 - Jun33	Nov13 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,824,062.80 (14.59%)	5,212,102.24 (41.70%)
Total Collat Loss	29,974,341.91 (2.40%)	90,654,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,126.04 (7.80%)	100,873,357.01 (8.07%)	104,161,505.53 (8.33%)	107,393,072.53 (8.59%)
130 PPC							
Yield	5.1979	5.4146	5.4237	5.4397	5.4544	5.4467	3.2383
WAL	4.16	8.34	8.61	8.97	9.50	10.65	10.47
Mod Dur	3.634	6.598	6.763	6.980	7.289	7.876	8.093
Principal Window	Jun06 - Jan10	Feb11 - Aug12	Apr11 - Jan13	Jun11 - Sep13	Sep11 - Jan15	Jan12 - Jun33	Jul12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	87,469.38 (0.70%)	3,243,829.06 (25.95%)
Total Collat Loss	27,077,758.63 (2.17%)	83,442,353.95 (6.68%)	86,727,246.67 (6.94%)	89,961,014.57 (7.20%)	93,144,850.29 (7.45%)	96,279,907.74 (7.70%)	99,367,302.69 (7.95%)
150 PPC							
Yield	5.1889	5.4042	5.4183	5.4285	5.4415	5.4651	4.6337
WAL	3.81	7.27	7.48	7.74	8.11	8.72	9.55
Mod Dur	3.371	5.905	6.039	6.211	6.444	6.810	7.278
Principal Window	Aug06 - Mar09	Feb10 - May11	Apr10 - Sep11	Jun10 - Mar12	Aug10 - Dec12	Nov10 - Sep14	Mar11 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,241,562.13 (9.93%)
Total Collat Loss	24,000,910.31 (1.92%)	75,480,146.90 (6.04%)	78,545,198.16 (6.28%)	81,569,665.51 (6.53%)	84,554,356.65 (6.78%)	87,500,057.05 (7.00%)	90,407,528.54 (7.23%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 100

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.22 Dated 6/1/2003 NET 6.56946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Default Rate	3.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR	12.0 CDR	12.5 CDR	13.0 CDR
70 PPC							
Yield	5.3556	5.4468	5.4333	3.8868	1.3250	-4.4916	-15.2931
WAL	13.30	14.90	16.64	16.05	14.21	11.15	8.49
Mod Dur	9.384	10.079	10.722	10.766	10.885	10.603	8.025
Principal Window	Mar16 - Apr17	Aug16 - Feb21	Feb17 - Jun33	Dec17 - Jun33	May19 - Jun33	Feb24 - Jun33	NA - NA
Principal Wtdown	0.00 (0.00%)	0.00 (0.00%)	161,788.82 (1.29%)	3,651,428.29 (30.81%)	7,663,731.49 (61.31%)	11,740,713.90 (93.93%)	12,500,000.00 (100.00%)
Total Collat Loss	44,316,443.47 (3.55%)	122,959,163.62 (9.84%)	127,053,048.38 (10.16%)	131,035,956.46 (10.48%)	134,912,287.73 (10.79%)	138,688,212.15 (11.09%)	142,361,684.52 (11.39%)
85 PPC							
Yield	5.3574	5.4380	5.4543	5.3918	3.6699	0.8879	-4.6351
WAL	11.34	12.43	13.15	14.69	14.19	12.65	10.19
Mod Dur	8.370	8.908	9.255	9.889	9.983	10.225	10.567
Principal Window	Apr14 - Apr15	Aug14 - Jul17	Dec14 - Apr19	Jun15 - Jun33	Feb16 - Jun33	Apr17 - Jun33	Aug20 - Jun33
Principal Wtdown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	288,347.85 (2.31%)	3,744,113.83 (29.95%)	7,399,601.81 (59.20%)	11,244,109.71 (89.95%)
Total Collat Loss	38,203,426.00 (3.06%)	109,818,595.54 (8.79%)	113,892,040.50 (9.10%)	117,477,341.24 (9.40%)	121,175,583.18 (9.69%)	124,789,748.85 (9.98%)	128,322,826.08 (10.27%)
100 PPC							
Yield	5.3576	5.4276	5.4422	5.4507	5.1289	3.0145	-0.1955
WAL	9.82	10.67	11.14	11.86	13.15	12.51	11.10
Mod Dur	7.515	7.978	8.227	8.598	9.145	9.331	9.679
Principal Window	Nov12 - Sep13	Mar13 - May15	Jun13 - Apr16	Sep13 - Feb18	Mar14 - Jun33	Nov14 - Jun33	Dec15 - Jun33
Principal Wtdown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	638,603.03 (6.71%)	4,265,890.93 (34.13%)	7,762,548.41 (62.26%)
Total Collat Loss	33,583,633.67 (2.69%)	99,286,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)	110,060,455.50 (8.80%)	113,509,641.33 (9.08%)	116,891,243.27 (9.35%)
115 PPC							
Yield	5.3556	5.4205	5.4343	5.4467	5.4688	4.4803	1.8498
WAL	8.82	9.37	9.70	10.16	10.99	11.79	10.88
Mod Dur	6.790	7.228	7.421	7.692	8.124	8.549	8.819
Principal Window	Sep11 - Jun12	Jan12 - Oct13	Mar12 - May14	Jun12 - May15	Oct12 - Dec17	Mar13 - Jun33	Nov13 - Jun33
Principal Wtdown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,824,062.80 (14.59%)	5,212,102.24 (41.70%)
Total Collat Loss	29,974,341.91 (2.40%)	90,654,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,126.04 (7.80%)	100,873,357.01 (8.07%)	104,161,505.53 (8.33%)	107,393,072.53 (8.59%)
130 PPC							
Yield	5.3524	5.4146	5.4237	5.4397	5.4544	5.4467	3.2363
WAL	7.68	8.34	8.61	8.97	9.50	10.85	10.47
Mod Dur	6.171	6.599	6.763	6.980	7.289	7.878	8.093
Principal Window	Oct10 - Jun11	Feb11 - Aug12	Apr11 - Jan13	Jun11 - Sep13	Sep11 - Jan15	Jan12 - Jun33	Jul12 - Jun33
Principal Wtdown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	87,469.38 (0.70%)	3,243,829.06 (25.95%)
Total Collat Loss	27,077,758.93 (2.17%)	83,442,353.95 (6.68%)	86,727,246.87 (6.94%)	89,961,014.57 (7.20%)	93,144,850.29 (7.45%)	96,279,907.74 (7.70%)	99,367,302.89 (7.95%)
150 PPC							
Yield	5.3438	5.4042	5.4183	5.4285	5.4415	5.4651	4.6337
WAL	6.62	7.27	7.48	7.74	8.11	8.72	9.55
Mod Dur	5.473	5.905	6.039	6.211	6.444	6.810	7.278
Principal Window	Oct09 - May10	Feb10 - May11	Apr10 - Sep11	Jun10 - Mar12	Aug10 - Dec12	Nov10 - Sep14	Mar11 - Jun33
Principal Wtdown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,241,562.13 (9.93%)
Total Collat Loss	24,000,910.31 (1.92%)	75,480,146.60 (6.04%)	78,545,198.16 (6.28%)	81,569,665.51 (6.53%)	84,554,356.85 (6.76%)	87,500,057.05 (7.00%)	90,407,528.54 (7.23%)

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

RBS Greenwich Capital

Option One Mortgage 2003-4: Marketing Pool - Stated Income Loans

FICO Score

FICO	Total Balance		%	WA LTV	WA FICO
	Amount				
a. Not Available	8,092,440.89		2.63	72.39	0.00
b. 500 - 549	62,033,483.09		20.13	72.40	526.80
c. 550 - 574	30,588,029.29		9.92	71.21	561.81
d. 575 - 599	27,912,702.44		9.05	72.83	586.94
e. 600 - 619	32,295,862.92		10.48	74.09	610.20
f. 620 - 649	46,772,798.03		15.17	78.93	633.97
g. 650 - 679	47,268,668.71		15.33	76.76	663.60
h. 680 - 699	19,232,661.39		6.24	78.64	688.14
i. 700 - 749	27,531,154.83		8.93	82.61	719.97
j. 750 - 799	6,277,175.47		2.04	80.66	765.85
k. 800 >=	259,500.00		0.08	82.46	800.00
TOTAL POOL	308,264,477.06		100.00	75.63	616.46
FICO: W/Average			Min:	500	Max:

Loan To Value (LTV) Ratio

LTV	Total Balance		%	WA LTV	WA FICO
	Amount				
a. < 69.99	70,585,357.87		22.90	58.01	606.79
b. 70.00 - 79.99	83,510,306.72		27.09	74.82	594.73
c. 80.00 - 84.99	87,151,026.96		28.27	80.16	603.23
d. 85.00 - 89.99	22,397,544.66		7.27	86.10	649.67
e. 90.00 - 94.99	37,248,776.84		12.08	90.13	672.01
f. 95.00 - 99.99	7,371,464.01		2.39	95.05	717.35
TOTAL POOL	308,264,477.06		100.00	75.63	616.46
LTV: W/Average			Min:	16.22	Max:

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = #9

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.75 Dated 8/1/2003 NET 6.56946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Default Rate	3.0 CDR	5.0 CDR	7.0 CDR	7.5 CDR	8.0 CDR	8.5 CDR	9.0 CDR
70 PPC							
Yield	7.0901	7.1413	7.1284	7.0930	5.8871	3.6388	-0.4836
WAL	16.41	15.26	16.34	17.95	17.64	15.53	12.26
Mod Dum	9.934	9.518	9.881	10.359	10.403	10.364	10.115
Principal Window	Oct18 - Feb21	Sep17 - Dec19	Feb18 - Jan22	Sep16 - May27	Jul19 - Jun33	Dec20 - Jun33	Apr24 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,460,590.67 (27.68%)	7,238,556.04 (57.91%)	10,940,030.74 (87.52%)
Total Collat Loss	44,316,443.47 (3.55%)	69,059,606.68 (5.52%)	90,768,954.01 (7.26%)	95,785,794.51 (7.66%)	100,652,939.05 (8.05%)	105,376,912.63 (8.43%)	109,963,870.38 (8.80%)
85 PPC							
Yield	7.2107	7.2612	7.2380	7.2072	6.2445	4.1704	1.1801
WAL	14.08	13.23	14.16	15.12	16.11	14.51	12.35
Mod Dum	9.057	8.708	9.071	9.412	9.753	9.820	9.961
Principal Window	Jul16 - Sep16	Oct15 - Sep17	Mar16 - Jul19	Jul15 - Jan22	Apr17 - Jun33	Apr18 - Jun33	Nov19 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,471,547.84 (19.77%)	5,918,350.10 (47.35%)	9,105,517.68 (72.84%)
Total Collat Loss	38,203,428.00 (3.06%)	60,179,022.88 (4.81%)	79,870,065.78 (6.39%)	84,477,204.58 (6.76%)	88,967,707.88 (7.12%)	93,345,955.99 (7.47%)	97,616,109.72 (7.81%)
100 PPC							
Yield	7.3356	7.3805	7.3511	7.3143	6.5718	4.7365	2.1292
WAL	12.26	11.66	12.44	13.26	14.53	13.50	11.61
Mod Dum	8.279	8.008	8.343	8.678	9.118	9.213	9.420
Principal Window	Oct14 - Sep16	Apr14 - Jan16	Aug14 - Jul17	Dec14 - Jul19	Jul15 - Jun33	Mar16 - Jun33	Apr17 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,696,568.56 (13.57%)	4,683,460.68 (37.47%)	7,640,123.05 (61.12%)
Total Collat Loss	33,583,633.67 (2.68%)	53,351,081.17 (4.27%)	71,355,350.56 (5.71%)	75,608,680.08 (6.05%)	79,769,472.60 (6.38%)	83,840,746.47 (6.71%)	87,825,393.49 (7.03%)
115 PPC							
Yield	7.4852	7.5069	7.4613	7.4211	6.9669	5.1124	2.6345
WAL	10.79	10.41	11.14	11.82	13.12	12.42	11.20
Mod Dum	7.587	7.394	7.739	8.047	8.511	8.626	8.853
Principal Window	Jun13 - Mar15	Feb13 - Sep14	Jun13 - Feb16	Sep13 - Oct17	Feb14 - Jun33	Sep14 - Jun33	Jun15 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	906,112.15 (7.25%)	3,842,288.99 (30.74%)	6,633,641.52 (53.07%)
Total Collat Loss	29,974,341.91 (2.40%)	47,940,745.82 (3.84%)	64,519,231.15 (5.16%)	68,466,110.84 (5.48%)	72,338,472.81 (5.79%)	76,138,445.18 (6.09%)	79,868,071.44 (6.39%)
130 PPC							
Yield	7.5994	7.6326	7.5733	7.5305	7.2157	5.3705	2.9901
WAL	9.60	9.36	10.09	10.61	11.87	11.40	10.45
Mod Dum	6.973	6.843	7.214	7.468	7.954	8.085	8.307
Principal Window	May12 - Nov13	Feb12 - Aug13	Jun12 - Jan15	Sep12 - Apr16	Jan13 - Jun33	Jun13 - Jun33	Jan14 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	509,357.05 (4.07%)	3,257,924.25 (26.06%)	5,851,129.72 (46.81%)
Total Collat Loss	27,077,758.93 (2.17%)	43,547,547.34 (3.48%)	58,907,198.44 (4.71%)	62,587,098.07 (5.01%)	66,206,250.15 (5.30%)	69,766,180.67 (5.58%)	73,268,361.18 (5.86%)
150 PPC							
Yield	7.7840	7.8093	7.7274	7.6776	7.4859	5.6192	3.3636
WAL	8.31	8.20	8.90	9.36	10.44	10.19	9.51
Mod Dum	6.280	6.195	6.577	6.818	7.286	7.425	7.829
Principal Window	Feb11 - Jun12	Jan11 - May12	May11 - Sep13	Jul11 - Nov14	Oct11 - Jun33	Mar12 - Jun33	Aug12 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	178,639.16 (1.43%)	2,717,684.66 (21.74%)	5,019,574.06 (40.16%)
Total Collat Loss	24,000,910.31 (1.92%)	38,828,432.50 (3.11%)	52,815,179.19 (4.23%)	56,189,120.67 (4.50%)	59,516,081.70 (4.76%)	62,797,062.99 (5.02%)	66,033,034.29 (5.28%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 89

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.75 Dated 6/1/2003 NET 6.56946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 20%

Default Rate	3.0 CDR	5.0 CDR	7.0 CDR	7.5 CDR	8.0 CDR	8.5 CDR	9.0 CDR
70 PPC							
Yield	8.1175	7.9385	7.1284	7.0930	5.8871	3.6388	-0.4836
WAL	6.99	7.74	16.34	17.96	17.64	15.53	12.26
Mod Dur	4.819	5.317	9.881	10.358	10.403	10.364	10.115
Principal Window	Sep07 - Jun12	Jul07 - May23	Feb18 - Jan22	Sep18 - May27	Jul19 - Jun33	Dec20 - Jun33	Apr24 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,460,590.67 (27.68%)	7,236,558.04 (57.91%)	10,940,030.74 (87.52%)
Total Collat Loss	44,316,443.47 (3.56%)	69,059,606.98 (5.52%)	90,788,954.01 (7.26%)	95,785,794.51 (7.66%)	100,652,939.05 (8.05%)	105,376,912.63 (8.43%)	109,963,870.38 (8.80%)
85 PPC							
Yield	8.4395	8.4596	7.2380	7.2072	6.2445	4.1704	1.1801
WAL	5.20	5.14	14.16	15.12	16.11	14.51	12.35
Mod Dur	4.228	4.201	9.071	9.412	9.753	9.820	9.961
Principal Window	Feb07 - Nov10	Jul07 - May20	Mar16 - Jul19	Jul16 - Jan22	Apr17 - Jun33	Apr18 - Jun33	Nov19 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,471,547.84 (19.77%)	5,918,350.10 (47.35%)	9,105,517.68 (72.84%)
Total Collat Loss	38,203,428.00 (3.06%)	60,179,022.88 (4.81%)	79,870,055.78 (6.39%)	84,477,204.58 (6.78%)	88,967,707.88 (7.12%)	93,345,955.99 (7.47%)	97,618,109.72 (7.81%)
100 PPC							
Yield	8.7568	8.6495	7.3511	7.3143	6.5716	4.7365	2.1292
WAL	4.55	4.74	12.44	13.26	14.53	13.50	11.91
Mod Dur	3.772	3.923	8.343	8.678	9.118	8.213	9.420
Principal Window	Sep06 - Dec09	Jul07 - Jun18	Aug14 - Jul17	Dec14 - Jul19	Jul15 - Jun33	Mar16 - Jun33	Apr17 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,696,568.56 (13.57%)	4,683,460.68 (37.47%)	7,640,123.05 (61.12%)
Total Collat Loss	33,583,633.67 (2.69%)	53,351,081.17 (4.27%)	71,355,350.56 (5.71%)	75,608,860.08 (6.05%)	79,769,472.60 (6.38%)	83,840,748.47 (6.71%)	87,825,393.49 (7.03%)
115 PPC							
Yield	9.0473	8.8013	7.4613	7.4211	6.9669	5.1124	2.6345
WAL	4.06	4.45	11.14	11.82	13.12	12.42	11.20
Mod Dur	3.434	3.726	7.739	8.047	8.511	8.828	8.853
Principal Window	Jul06 - Feb09	Jul07 - Jan17	Jun13 - Feb16	Sep13 - Oct17	Feb14 - Jun33	Sep14 - Jun33	Jun15 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	906,112.15 (7.25%)	3,842,286.99 (30.74%)	6,633,641.52 (53.07%)
Total Collat Loss	29,974,341.91 (2.40%)	47,940,745.82 (3.84%)	64,519,231.15 (5.16%)	68,466,110.84 (5.48%)	72,338,472.81 (5.79%)	76,138,445.18 (6.09%)	79,868,071.44 (6.39%)
130 PPC							
Yield	9.2866	9.1699	8.0761	7.5305	7.2157	5.3705	2.9901
WAL	3.76	3.98	6.52	10.61	11.87	11.40	10.45
Mod Dur	3.198	3.314	5.141	7.468	7.954	8.085	8.307
Principal Window	Jul06 - Jul06	Jul06 - Dec15	Jul09 - Nov15	Sep12 - Apr16	Jan13 - Jun33	Jun13 - Jun33	Jan14 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	509,357.05 (4.07%)	3,257,924.25 (26.06%)	5,651,128.72 (46.81%)
Total Collat Loss	27,077,758.93 (2.17%)	43,547,547.34 (3.48%)	58,907,198.44 (4.71%)	62,567,098.07 (5.01%)	66,206,250.15 (5.30%)	69,758,180.67 (5.58%)	73,268,381.18 (5.86%)
150 PPC							
Yield	9.5574	9.3916	8.4018	8.0158	7.7794	5.6192	3.3636
WAL	3.45	3.69	5.47	7.08	8.43	10.19	9.51
Mod Dur	2.968	3.109	4.436	5.445	6.060	7.425	7.629
Principal Window	Jul06 - Dec07	Jul06 - Jul14	Jul08 - Oct14	Jul09 - Oct14	Jul09 - Jun33	Mar12 - Jun33	Aug12 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	84,520.04 (0.68%)	2,717,684.66 (21.74%)	5,019,574.06 (40.16%)
Total Collat Loss	24,000,910.31 (1.92%)	38,828,432.50 (3.11%)	52,815,179.19 (4.23%)	56,189,120.67 (4.50%)	59,516,081.70 (4.76%)	62,797,062.99 (5.02%)	66,033,034.29 (5.28%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 99-30

Balance \$12,500,000.00 Delay 24 WAC 7.51906
 Coupon 5.75 Dated 6/1/2003 NET 6.58946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 20%

Default Rate	3.0 CDR	9.0 CDR	9.5 CDR	10.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR
70 PPC							
Yield	5.7625	5.9954	5.3728	3.8092	0.8737	-8.9956	-15.4224
WAL	6.55	16.44	17.49	16.01	13.56	9.87	8.10
Mod Dur	5.255	10.314	10.624	10.627	10.672	6.887	5.868
Principal Window	Sep07 - Dec13	Aug17 - Apr24	Apr18 - Jun33	Apr19 - Jun33	Feb21 - Jun33	NA - NA	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	2,040,730.33 (16.33%)	5,546,220.30 (44.37%)	8,154,638.36 (73.24%)	12,500,000.00 (100.00%)	12,500,000.00 (100.00%)
Total Collat Loss	44,316,443.47 (3.55%)	109,963,670.38 (8.80%)	114,419,622.58 (9.15%)	118,749,657.70 (9.50%)	122,959,163.82 (9.84%)	127,053,048.38 (10.18%)	131,035,956.48 (10.48%)
85 PPC							
Yield	5.7542	5.9925	6.0131	4.7234	2.5937	-0.7014	-12.8748
WAL	5.80	13.79	15.17	15.13	13.71	11.68	8.51
Mod Dur	4.616	9.246	9.778	9.882	10.006	10.233	6.304
Principal Window	Feb07 - May12	Aug15 - Nov15	Jan18 - Apr27	Aug16 - Jun33	Jul17 - Jun33	Apr19 - Jun33	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,084,558.12 (24.68%)	6,322,126.36 (50.58%)	9,529,703.98 (76.24%)	12,500,000.00 (100.00%)
Total Collat Loss	38,203,428.00 (3.06%)	87,616,109.72 (7.01%)	101,782,123.78 (8.14%)	105,847,759.33 (8.47%)	109,815,595.54 (8.79%)	113,892,040.50 (9.10%)	117,477,341.24 (9.40%)
100 PPC							
Yield	5.7463	5.9881	6.0055	5.5800	3.8888	1.3450	-2.7805
WAL	4.89	11.88	12.67	13.84	13.16	11.82	9.92
Mod Dur	4.117	8.365	8.727	9.156	9.261	9.490	9.905
Principal Window	Sep06 - Dec10	Jan14 - Apr17	May14 - Jul19	Oct14 - Jun33	May15 - Jun33	Apr16 - Jun33	Feb18 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,118,636.60 (8.95%)	4,017,279.31 (32.14%)	7,075,260.21 (56.60%)	10,191,400.70 (81.53%)
Total Collat Loss	33,583,633.67 (2.69%)	87,825,393.48 (7.03%)	91,726,166.40 (7.34%)	85,645,705.67 (7.64%)	99,288,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)
115 PPC							
Yield	5.7389	5.9870	5.9985	6.0167	4.7655	2.5708	-0.6302
WAL	4.37	10.45	10.99	11.95	12.28	11.40	10.07
Mod Dur	3.746	7.639	7.910	8.354	8.580	8.775	9.133
Principal Window	Jul06 - Feb10	Oct12 - Jun15	Jan13 - Sep16	May13 - Mar21	Oct13 - Jun33	May14 - Jun33	May15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,354,399.56 (18.84%)	5,219,951.25 (41.76%)	8,181,081.94 (65.45%)
Total Collat Loss	29,974,341.91 (2.40%)	79,858,071.44 (6.39%)	83,529,314.71 (6.68%)	87,124,081.74 (6.97%)	90,654,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,126.04 (7.80%)
130 PPC							
Yield	5.7326	5.9830	5.9928	6.0093	5.4498	3.4111	0.5524
WAL	4.01	9.32	9.71	10.37	11.25	10.76	9.76
Mod Dur	3.478	7.014	7.231	7.569	7.965	8.139	8.445
Principal Window	Jul06 - Apr08	Oct11 - Jan14	Jan12 - Dec14	Apr12 - Dec16	Aug12 - Jun33	Jan13 - Jun33	Sep13 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,072,742.13 (8.58%)	3,832,424.63 (30.66%)	6,680,527.05 (53.44%)
Total Collat Loss	27,077,758.93 (2.17%)	73,268,361.18 (5.86%)	76,714,211.36 (6.14%)	80,105,101.34 (6.41%)	83,442,353.95 (6.68%)	86,727,246.87 (6.94%)	89,961,014.57 (7.20%)
150 PPC							
Yield	5.7249	5.9736	5.9876	5.9972	6.0077	4.2203	1.5370
WAL	3.70	8.10	8.42	8.66	8.73	9.60	9.15
Mod Dur	3.246	6.301	6.487	6.741	7.195	7.396	7.652
Principal Window	Jul06 - Sep08	Oct10 - Aug12	Dec10 - Apr13	Feb11 - May14	May11 - Jan20	Sep11 - Jun33	Mar12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,493,010.23 (19.94%)	5,159,172.38 (41.27%)
Total Collat Loss	24,000,910.31 (1.92%)	66,033,034.29 (5.28%)	69,224,935.58 (5.54%)	72,373,678.33 (5.79%)	75,480,146.60 (6.04%)	78,545,198.16 (6.28%)	81,569,665.51 (6.53%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 99-30

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.75 Dated 8/1/2003 NET 6.56946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Default Rate	3.0 CDR	9.0 CDR	9.5 CDR	10.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR
70 PPC							
Yield	5.9208	5.9954	5.3728	3.6092	0.8737	-8.9958	-15.4224
WAL	14.54	16.44	17.49	16.01	13.56	9.87	8.10
Mod Dum	9.618	10.314	10.624	10.627	10.872	6.887	5.688
Principal Window	Apr17 - Oct18	Aug17 - Apr24	Apr18 - Jun33	Apr19 - Jun33	Feb21 - Jun33	NA - NA	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	2,040,730.33 (16.33%)	5,546,220.30 (44.37%)	9,154,638.36 (73.24%)	12,500,000.00 (100.00%)	12,500,000.00 (100.00%)
Total Collat Loss	44,316,443.47 (3.55%)	109,963,870.38 (8.80%)	114,419,622.58 (9.15%)	118,749,657.70 (9.50%)	122,959,163.82 (9.84%)	127,053,048.38 (10.16%)	131,035,956.46 (10.48%)
85 PPC							
Yield	5.9257	5.9925	6.0131	4.7234	2.5937	-0.7014	-12.8746
WAL	12.43	13.79	15.17	15.13	13.71	11.68	8.51
Mod Dum	8.566	9.246	9.778	9.882	10.006	10.233	6.304
Principal Window	Apr15 - Jun16	Aug15 - Nov19	Jan18 - Apr27	Aug18 - Jun33	Jul17 - Jun33	Apr19 - Jun33	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,084,558.12 (24.68%)	6,322,126.36 (50.58%)	9,529,703.98 (76.24%)	12,500,000.00 (100.00%)
Total Collat Loss	38,203,428.00 (3.06%)	97,616,109.72 (7.81%)	101,782,123.78 (8.14%)	105,847,759.33 (8.47%)	109,816,595.54 (8.79%)	113,692,040.50 (9.10%)	117,477,341.24 (9.40%)
100 PPC							
Yield	5.9264	5.9881	6.0055	5.5800	3.8888	1.3450	-2.7806
WAL	10.79	11.88	12.67	13.84	13.16	11.82	9.92
Mod Dum	7.840	8.366	8.727	8.156	9.261	9.490	9.905
Principal Window	Sep13 - Oct14	Jan14 - Apr17	May14 - Jul19	Oct14 - Jun33	May15 - Jun33	Apr16 - Jun33	Feb18 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,118,636.80 (8.95%)	4,017,279.31 (32.14%)	7,075,260.21 (56.60%)	10,191,400.70 (81.53%)
Total Collat Loss	33,583,633.67 (2.69%)	87,825,393.49 (7.03%)	91,726,166.40 (7.34%)	95,545,705.67 (7.64%)	99,286,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)
115 PPC							
Yield	5.9266	5.9870	5.9985	6.0167	4.7555	2.5706	-0.5302
WAL	9.48	10.45	10.99	11.95	12.26	11.40	10.07
Mod Dum	7.127	7.639	7.910	8.394	8.580	8.775	9.133
Principal Window	Jun12 - Jun13	Oct12 - Jun15	Jan13 - Sep16	May13 - Mar21	Oct13 - Jun33	May14 - Jun33	May15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,354,399.56 (18.84%)	5,219,951.25 (41.76%)	8,181,081.94 (65.45%)
Total Collat Loss	29,974,341.91 (2.40%)	79,888,071.44 (6.39%)	83,529,314.71 (6.68%)	87,124,061.74 (6.97%)	90,654,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,128.04 (7.80%)
130 PPC							
Yield	5.9273	5.9830	5.9828	6.0093	5.4499	3.4111	0.5524
WAL	8.42	9.32	9.71	10.37	11.25	10.76	9.78
Mod Dum	6.508	7.014	7.231	7.569	7.965	8.139	8.445
Principal Window	Jun11 - May12	Oct11 - Jan14	Jan12 - Dec14	Apr12 - Dec16	Aug12 - Jun33	Jan13 - Jun33	Sep13 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,072,742.13 (8.58%)	3,832,424.63 (30.66%)	6,680,527.05 (53.44%)
Total Collat Loss	27,077,758.93 (2.17%)	73,268,361.18 (5.85%)	75,714,211.36 (6.14%)	80,105,101.34 (6.41%)	83,442,353.95 (6.68%)	86,727,246.87 (6.94%)	89,961,014.57 (7.20%)
150 PPC							
Yield	5.9213	5.9736	5.9676	5.9972	6.0077	4.2203	1.5970
WAL	7.25	8.10	8.42	8.86	9.73	9.80	9.15
Mod Dum	5.804	6.301	6.487	6.741	7.195	7.396	7.852
Principal Window	May10 - Feb11	Oct10 - Aug12	Dec10 - Apr13	Feb11 - May14	May11 - Jan20	Sep11 - Jun33	Mar12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	2,493,010.23 (19.94%)	5,159,172.38 (41.27%)
Total Collat Loss	24,000,910.31 (1.92%)	66,033,034.29 (5.28%)	69,224,935.58 (5.54%)	72,373,878.33 (5.79%)	75,480,146.60 (6.04%)	78,545,198.16 (6.28%)	81,569,685.51 (6.53%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 100

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.22 Dated 6/1/2003 NET 6.58946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 20%

Default Rate	3.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR	12.0 CDR	12.5 CDR	13.0 CDR
70 PPC							
Yield	5.2282	5.4468	5.4333	3.8868	1.3250	-4.4916	-15.3931
WAL	8.78	14.90	16.64	16.05	14.21	11.15	8.49
Mod Dur	5.498	10.079	10.722	10.766	10.885	10.603	6.025
Principal Window	Sep07 - Dec14	Aug16 - Feb21	Feb17 - Jun33	Dec17 - Jun33	May19 - Jun33	Feb24 - Jun33	NA - NA
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	161,788.82 (1.29%)	3,851,426.29 (30.81%)	7,663,731.49 (61.31%)	11,740,713.90 (93.93%)	12,500,000.00 (100.00%)
Total Collat Loss	44,316,443.47 (3.55%)	122,859,183.82 (9.84%)	127,053,049.38 (10.18%)	131,035,956.46 (10.48%)	134,912,287.73 (10.79%)	138,866,212.15 (11.09%)	142,381,684.52 (11.39%)
85 PPC							
Yield	5.2200	5.4380	5.4543	5.3918	3.6696	0.6879	-4.8351
WAL	5.77	12.43	13.15	14.69	14.19	12.65	10.19
Mod Dur	4.807	8.909	9.256	9.859	9.983	10.225	10.567
Principal Window	Feb07 - Feb13	Aug14 - Jul17	Dec14 - Apr19	Jun15 - Jun33	Feb16 - Jun33	Apr17 - Jun33	Aug20 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	268,347.85 (2.31%)	3,744,113.83 (29.95%)	7,399,601.81 (59.20%)	11,244,109.71 (89.95%)
Total Collat Loss	38,203,428.00 (3.06%)	109,616,595.54 (8.79%)	113,692,040.50 (9.10%)	117,477,341.24 (9.40%)	121,175,593.18 (9.69%)	124,789,748.85 (9.98%)	128,322,626.08 (10.27%)
100 PPC							
Yield	5.2119	5.4278	5.4422	5.4607	5.1289	3.0145	-0.1955
WAL	5.04	10.67	11.14	11.86	13.15	12.51	11.10
Mod Dur	4.283	7.978	8.227	8.598	9.145	9.331	9.679
Principal Window	Sep06 - Nov11	Mar13 - May15	Jun13 - Apr16	Sep13 - Feb18	Mar14 - Jun33	Nov14 - Jun33	Dec15 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	838,603.03 (6.71%)	4,265,890.93 (34.13%)	7,782,548.41 (62.26%)
Total Collat Loss	33,583,633.67 (2.69%)	99,286,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)	110,060,455.60 (8.80%)	113,509,641.33 (9.08%)	116,891,243.27 (9.35%)
115 PPC							
Yield	5.2041	5.4205	5.4343	5.4467	5.4888	4.4603	1.8496
WAL	4.51	9.37	9.70	10.18	10.98	11.79	10.98
Mod Dur	3.891	7.228	7.421	7.692	8.124	8.549	8.816
Principal Window	Jul06 - Nov10	Jan12 - Oct13	Mar12 - May14	Jun12 - May15	Oct12 - Dec17	Mar13 - Jun33	Nov13 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,824,062.80 (14.59%)	5,212,102.24 (41.70%)
Total Collat Loss	29,974,341.91 (2.40%)	90,854,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,126.04 (7.80%)	100,873,357.01 (8.07%)	104,161,505.53 (8.33%)	107,393,072.53 (8.59%)
130 PPC							
Yield	5.1979	5.4146	5.4237	5.4397	5.4544	5.4467	3.2383
WAL	4.16	8.34	8.61	8.97	9.50	10.65	10.47
Mod Dur	3.634	6.599	6.763	6.980	7.289	7.878	8.093
Principal Window	Jul06 - Jan10	Feb11 - Aug12	Apr11 - Jan13	Jun11 - Sep13	Sep11 - Jan15	Jan12 - Jun33	Jul12 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	87,469.38 (0.70%)	3,243,829.06 (25.95%)
Total Collat Loss	27,077,758.93 (2.17%)	83,442,353.95 (6.68%)	86,727,246.87 (6.94%)	89,961,014.57 (7.20%)	93,144,850.29 (7.45%)	96,279,907.74 (7.70%)	99,367,302.89 (7.85%)
150 PPC							
Yield	5.1889	5.4042	5.4163	5.4285	5.4415	5.4651	4.6337
WAL	3.81	7.27	7.48	7.74	8.11	8.72	9.55
Mod Dur	3.371	5.905	6.039	6.211	6.444	6.810	7.278
Principal Window	Aug06 - Mar09	Feb10 - May11	Apr10 - Sep11	Jun10 - Mar12	Aug10 - Dec12	Nov10 - Sep14	Mar11 - Jun33
Principal Write-down	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,241,562.13 (9.93%)
Total Collat Loss	24,000,910.31 (1.92%)	75,480,146.60 (6.04%)	78,545,198.16 (6.28%)	81,569,665.51 (6.53%)	84,554,356.85 (6.76%)	87,500,057.05 (7.00%)	90,407,528.54 (7.23%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M6

Price = 100

Balance \$12,500,000.00 Delay 24 WAC 7.51908
 Coupon 5.22 Dates 6/1/2003 NET 6.58946
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Default Rate	3.0 CDR	10.5 CDR	11.0 CDR	11.5 CDR	12.0 CDR	12.5 CDR	13.0 CDR
70 PPC							
Yield	5.3566	5.4468	5.4333	3.8868	1.3250	-4.4916	-15.3331
WAL	13.30	14.90	16.64	16.05	14.21	11.15	8.49
Mod Dum	9.384	10.079	10.722	10.766	10.865	10.603	6.025
Principal Window	Mar16 - Apr17	Aug16 - Feb21	Feb17 - Jun33	Dec17 - Jun33	May19 - Jun33	Feb24 - Jun33	NA - NA
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	161,788.82 (1.29%)	3,651,428.29 (30.81%)	7,663,731.49 (61.31%)	11,740,713.90 (93.93%)	12,500,000.00 (100.00%)
Total Collat Loss	44,316,443.47 (3.55%)	122,959,163.82 (9.84%)	127,053,046.38 (10.16%)	131,035,956.46 (10.48%)	134,812,287.73 (10.79%)	138,686,212.15 (11.09%)	142,381,684.52 (11.39%)
85 PPC							
Yield	5.3574	5.4380	5.4543	5.3918	3.6699	0.8878	-4.6351
WAL	11.34	12.43	13.15	14.69	14.19	12.65	10.19
Mod Dum	8.370	6.905	9.256	9.869	9.983	10.225	10.567
Principal Window	Apr14 - Apr15	Aug14 - Jul17	Dec14 - Apr19	Jun15 - Jun33	Feb16 - Jun33	Apr17 - Jun33	Aug20 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	288,347.85 (2.31%)	3,744,113.83 (29.95%)	7,399,601.81 (59.20%)	11,244,105.71 (89.95%)
Total Collat Loss	38,203,428.00 (3.06%)	109,816,595.54 (8.79%)	113,692,040.50 (9.10%)	117,477,341.24 (9.40%)	121,175,593.18 (9.69%)	124,789,748.85 (9.98%)	128,322,626.06 (10.27%)
100 PPC							
Yield	5.3576	5.4276	5.4422	5.4607	5.1269	3.0145	-0.1955
WAL	9.82	10.67	11.14	11.86	13.15	12.51	11.10
Mod Dum	7.515	7.978	8.227	8.588	9.145	9.331	9.678
Principal Window	Nov12 - Sep13	Mar13 - May15	Jun13 - Apr16	Sep13 - Feb18	Mar14 - Jun33	Nov14 - Jun33	Dec15 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	838,603.03 (6.71%)	4,265,850.93 (34.13%)	7,782,548.41 (62.26%)
Total Collat Loss	33,583,633.67 (2.69%)	99,286,537.05 (7.94%)	102,951,077.70 (8.24%)	106,541,643.93 (8.52%)	110,060,455.60 (8.80%)	113,509,641.33 (9.08%)	116,891,243.27 (9.35%)
115 PPC							
Yield	5.3566	5.4205	5.4343	5.4457	5.4688	4.4803	1.6498
WAL	8.62	9.37	9.70	10.19	10.98	11.79	10.98
Mod Dum	6.790	7.228	7.421	7.682	8.124	6.545	8.818
Principal Window	Sep11 - Jun12	Jan12 - Oct13	Mar12 - May14	Jun12 - May15	Oct12 - Dec17	Mar13 - Jun33	Nov13 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,824,062.80 (14.59%)	5,212,102.24 (41.70%)
Total Collat Loss	29,974,341.91 (2.40%)	90,654,126.76 (7.25%)	94,121,255.00 (7.53%)	97,527,126.04 (7.80%)	100,873,357.01 (8.07%)	104,161,505.53 (8.33%)	107,393,072.53 (8.58%)
130 PPC							
Yield	5.3524	5.4146	5.4237	5.4387	5.4544	5.4467	3.2383
WAL	7.66	8.34	8.61	8.97	9.50	10.65	10.47
Mod Dum	6.171	6.599	6.763	6.980	7.289	7.878	8.093
Principal Window	Oct10 - Jun11	Feb11 - Aug12	Apr11 - Jan13	Jun11 - Sep13	Sep11 - Jan15	Jan12 - Jun33	Jul12 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	67,469.38 (0.70%)	3,243,829.06 (25.95%)
Total Collat Loss	27,077,758.93 (2.17%)	83,442,353.95 (6.68%)	86,727,246.87 (6.94%)	89,961,014.57 (7.20%)	93,144,850.29 (7.45%)	96,279,907.74 (7.70%)	99,367,302.89 (7.95%)
150 PPC							
Yield	5.3438	5.4242	5.4183	5.4285	5.4415	5.4651	4.6337
WAL	6.62	7.27	7.48	7.74	8.11	8.72	8.55
Mod Dum	5.473	5.905	6.039	6.211	6.444	6.910	7.278
Principal Window	Oct09 - May10	Feb10 - May11	Apr10 - Sep11	Jun10 - Mar12	Aug10 - Dec12	Nov10 - Sep14	Mar11 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,241,562.13 (9.93%)
Total Collat Loss	24,000,910.31 (1.92%)	75,480,146.60 (6.04%)	78,545,198.16 (6.28%)	81,569,665.51 (6.53%)	84,554,356.85 (6.76%)	87,500,057.05 (7.00%)	90,407,526.54 (7.23%)

OPTION ONE 2003-4 Deerfield Floating Rate Sub Analysis

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index				Accr Days	0

Frm Prepay	115 PPC
Arm Prepay	100 PPC
Loss Rate	9.3 CDR
Loss Severity(%)	28
Recovery Lag(Mos)	12
TRIGGERS	FAIL
Opt Redeem	No
WAL (#Yr)	12.93
Bond Loss	\$20K
Pool Default (COLLAT)	\$318,441K
Pool Loss (COLLAT)	\$90,257K
Pool Default (COLLAT)	25.48%
Pool Loss (COLLAT)	7.22%

Forward Libor

Price/Yield Report (Group Level)

M6

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index				Accr Days	0

Firm Prepay	115 PPC
Arm Prepay	100 PPC
Loss Rate	7.204 CDR
Loss Severity(%)	28
Recovery Lag(Mos)	12
TRIGGERS	FAIL
Opt Redeem	No
WAL (#Yr)	13.68
Bond Loss	\$76K
Pool Default (COLLAT)	\$257,326K
Pool Loss (COLLAT)	\$72,947K
Pool Default (COLLAT)	20.59%
Pool Loss (COLLAT)	5.84%

Forward Libor

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OPTION ONE 2003-4 Hyperion Floating Rate Sub Analysis

M2

Tranche	M2	43,750,000.00	06/13/2003
Coupon		43,750,000.00	MEZ_FLT
Margin		1.000000	06/03
Index		Interp.rate@WAL	0
MULTIPLE			
	Settle		
	Tranche Type		
	Factor		
	Accr Days		

	170 PPC	150 PPC
FRM Prepay	115 PPC	100 PPC
ARM Prepay	75 PPC	75 PPC
Loss Rate	0 for 6mos ramp to 8.09 over 12	0 for 6mos ramp to 9.72 over 12
Loss Severity(%)	40	40
Recovery Lag(Mos)	6	6
TRIGGERS	FAIL	FAIL
LIBOR	SEE BELOW	SEE BELOW
Bond Loss	\$26K	\$23K
Pool Default (COLLAT)	\$274,304K	\$242,085K
Pool Loss (COLLAT)	\$110,419K	\$97,404K
Pool Default (COLLAT)	21.94%	19.37%
Pool Loss (COLLAT)	8.83%	7.75%

LIBOR = Flat for 6 months then ramp 400 bps over 18 months.

OPTION ONE 2003-4 Hyperion Floating Rate Sub Analysis

Tue, Jun 3 2003 04:43 PM

Tranche	M3	12,500,000.00	12,500,000.00	08/13/2003
Coupon		12,500,000.00		MEZ_FLT
Margin		1.000000		06/03
Index		Interp rate@WAL		0
MULTIPLE		Factor	Tranche Type	Settle
		Calc Spread	Factor Date	Accr Days

FRM Prepay	85 PPC	115 PPC	170 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC
Loss Rate	0 for 6mos ramp to 6.955 over 12	0 for 6mos ramp to 8.181 over 12	0 for 6mos ramp to 11.24 over 12
Loss Severity(%)	40	40	40
Recovery Lag(Mos)	6	6	6
TRIGGERS	FAIL	FAIL	FAIL
LIBOR	SEE BELOW	SEE BELOW	SEE BELOW
Bond Loss	\$2K	\$25K	\$28K
Pool Default (COLLAT)	\$243,047K	\$209,915K	\$176,358K
Pool Loss (COLLAT)	\$37,846K	\$84,466K	\$70,939K
Pool Default (COLLAT)	19.44%	16.79%	14.11%
Pool Loss (COLLAT)	7.83%	6.76%	5.68%

LIBOR = Flat for 6 months then ramp 400 bps over 18 months.

OPTION ONE 2003-4 Hyperion Floating Rate Sub Analysis

Tue, Jan 3 2003 04:37 PM

Tranche	MZ	43,750,000.00	06/13/2003
Coupon		43,750,000.00	MEZ FLT
Margin		1,000,000	06/03
Index		Interp rate@WAL	0
MULTIPLE			

FRM Prepay	85 PPC	115 PPC	170 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC
Loss Rate	0 for 6mos ramp to 8.09 over 12	0 for 6mos ramp to 9.72 over 12	0 for 6mos ramp to 13.65 over 12
Loss Severity(%)	40	40	40
Recovery Lag(mos)	6	6	6
TRIGGERS	FAIL	FAIL	FAIL
LIBOR	SEE BELOW	SEE BELOW	SEE BELOW
Bond Loss	\$8K	\$26K	\$23K
Pool Default (COLLAT)	\$274,304K	\$242,085K	\$208,409K
Pool Loss (COLLAT)	\$110,419K	\$97,404K	\$83,827K
Pool Default (COLLAT)	21.94%	19.37%	16.67%
Pool Loss (COLLAT)	8.83%	7.79%	6.71%

LIBOR = Flat for 6 months then ramp 400 bps over 18 months.

OPTION ONE 2003-4 Hyperion Floating Rate Sub Analysis

Tue, Jan 3 2003 04:43 PM

M3		M3		M3		M3	
Tranche	Coupon	Margin	Index	Tranche Type	Factor	Settle	Accr Days
				MEZ FLT	1.000000	06/13/2003	0
MULTIPLE		MULTIPLE		Factor		Factor Date	
FRM Prepay		85 PPC		115 PPC		170 PPC	
ARM Prepay		75 PPC		100 PPC		150 PPC	
Loss Rate		0 for 6mos ramp to 6.955 over 12		0 for 6mos ramp to 8.181 over 12		0 for 6mos ramp to 11.24 over 12	
Loss Severity(%)		40		40		40	
Recovery Lag(Mos)		6		6		6	
TRIGGERS		FAIL		FAIL		FAIL	
LIBOR		SEE BELOW		SEE BELOW		SEE BELOW	
Bond Loss		\$2K		\$25K		\$28K	
Pool Default (COLLAT)		\$243,047K		\$209,915K		\$176,358K	
Pool Loss (COLLAT)		\$97,846K		\$84,466K		\$70,938K	
Pool Default (COLLAT)		19.44%		16.79%		14.11%	
Pool Loss (COLLAT)		7.83%		6.76%		5.68%	
Curr Balance		12,500,000.00		12,500,000.00		12,500,000.00	
Orig Balance		12,500,000.00		12,500,000.00		12,500,000.00	
Factor		1.000000		1.000000		1.000000	
Calc Spread		Interp rate@WAL		Interp rate@WAL		Interp rate@WAL	

LIBOR = Flat for 6 months then ramp 400 bps over 18 months.

OPTION ONE 2003-4 Hyperion Floating Rate Sub Analysis

M4

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC
Loss Rate	0 for 6 ramp to 5.90 over 12	0 for 6 ramp to 6.75 over 12	0 for 6 ramp to 8.925 over 12
Loss Severity(%)	40	40	40
Recovery Lag(Mos)	6	6	6
TRIGGERS	FAIL	FAIL	FAIL
LIBOR	SEE BELOW	SEE BELOW	SEE BELOW
Bond Loss	\$27K	\$24K	\$25K
Pool Default (COLLAT)	\$212,222K	\$178,214K	\$143,875K
Pool Loss (COLLAT)	\$85,445K	\$71,715K	\$57,874K
Pool Default (COLLAT)	16.98%	14.26%	11.51%
Pool Loss (COLLAT)	6.84%	5.74%	4.63%

LIBOR = Flat for 6 months then ramp 400 bps over 18 months.

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OPTION ONE 2003-4 Hyperion Floating Rate Sub Analysis

GREENWICH CAPITAL MARKETS
Pricer/Yield Report (Group Level)

Tue, Jun 3 2003 08:25 PM

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index		Calc Spread	Interp rate@WAL	Accr Days	0
MULTIPLE					

FRM Prepay	85 PPC	115 PPC	170 PPC	
ARM Prepay	75 PPC	100 PPC	150 PPC	
Loss Rate	0 for 6 ramp to 4.975 over 12	0 for 6 ramp to 5.435 over 12	0 for 6 ramp to 6.725 over 12	
Loss Severity(%)	40	40	40	
Recovery Lag(Mos)	6	6	6	
TRIGGERS	FAIL	FAIL	FAIL	
LIBOR	SEE BELOW	SEE BELOW	SEE BELOW	
Bond Loss	\$56K	\$20K	\$52K	
Pool Default (COLLAT)	\$183,668K	\$147,426K	\$111,324K	
Pool Loss (COLLAT)	\$73,956K	\$59,329K	\$44,782K	
Pool Default (COLLAT)	14.69%	11.79%	8.91%	
Pool Loss (COLLAT)	5.92%	4.75%	3.58%	

LIBOR = Flat for 6 months then ramp 400 bps over 18 months.

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OPTION ONE 2003-4 Hyperion Floating Rate Sub Analysis

Tue, Jun 3 2003 06:30 PM

M6

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN FLT
Margin		Factor	1.000000	Factor Date	06/03
Index		Calc Spread	Interp rate@WAL	Accr Days	0

MULTIPLE		85 PPC	115 PPC	170 PPC
FRM Prepay		75 PPC	100 PPC	150 PPC
ARM Prepay		0 for 6 ramp to 4,290 over 12	0 for 6 ramp to 4,390 over 12	0 for 6 ramp to 4,820 over 12
Loss Rate		40	40	40
Loss Severity(%)		6	6	6
Recovery Lag(Mos)		FAIL	FAIL	FAIL
TRIGGERS		SEE BELOW	SEE BELOW	SEE BELOW
LIBOR		\$66K	\$88K	\$91K
Bond Loss		\$161,532K	\$121,733K	\$81,699K
Pool Default (COLLAT)		\$65,048K	\$48,592K	\$32,867K
Pool Loss (COLLAT)		12.92%	9.74%	6.54%
Pool Default (COLLAT)		5.20%	3.92%	2.63%
Pool Loss (COLLAT)				

LIBOR = Flat for 6 months then ramp 400 bps over 18 months.

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Option One Mortgage Loan Trust 2003-4

Class M-2 (A)

Price (%): 100-00
 Prepayments Voluntary: No
 LIBOR: Forward
 Min Delinquency Perc: 100%
 Severity: 100%

Balance: \$43,750,000
 Prepayment Curves:
 FRM Pricing: 4.6%-23% CPR over 12 Months
 ARM Pricing: 4%-35% CPR over 24 Months

Accrued Date: 06/13/03
 Settle Date: 06/13/03
 First Pay Date: 07/25/03

Principal payback of writedowns after the loss curve expires are not included in the cashflows for this analysis.

Prepayment Speed	8.00% Loss	8.50% Loss	9.50% Loss	10.50% Loss	11.50% Loss	12.00% Loss	12.50% Loss	13.00% Loss
70% Pricing								
Discount Margin:	1.883%	1.809%	1.815%	1.821%	1.826%	1.820%	0.396%	-0.653%
Average Life:	12.49	12.75	13.31	13.99	14.93	15.31	15.58	15.87
Duration:	9.30	9.32	9.59	9.90	10.30	10.49	10.67	10.88
Principal Window:	136 - 166	138 - 171	143 - 180	149 - 194	155 - 216	158 - 222	163 - 222	168 - 222
Total Loss:	8.00%	8.50%	9.50%	10.50%	11.50%	12.00%	12.50%	13.00%
Yield:	5.703%	5.629%	5.669%	5.711%	5.760%	5.251%	4.309%	3.244%
Principal Writedown:	0.00%	0.00%	0.00%	0.00%	0.00%	7.04%	18.62%	30.21%
85% Pricing								
Discount Margin:	1.816%	1.819%	1.822%	1.821%	0.163%	-0.976%	-2.295%	-3.899%
Average Life:	11.36	11.69	12.47	13.52	14.06	14.31	14.57	14.86
Duration:	8.61	8.78	9.17	9.66	9.98	10.16	10.36	10.59
Principal Window:	120 - 157	123 - 163	129 - 180	135 - 207	144 - 208	149 - 206	154 - 204	160 - 202
Total Loss:	8.00%	8.50%	9.50%	10.50%	11.50%	12.00%	12.50%	13.00%
Yield:	5.538%	5.565%	5.622%	5.683%	3.996%	2.839%	1.504%	-0.112%
Principal Writedown:	0.00%	0.00%	0.00%	0.00%	20.14%	31.73%	43.33%	55.12%
100% Pricing								
Discount Margin:	1.816%	1.816%	1.809%	0.251%	-2.254%	-3.855%	-5.830%	-8.477%
Average Life:	10.46	10.88	12.06	12.84	13.47	13.85	14.29	14.81
Duration:	8.11	8.34	8.93	9.37	9.80	10.06	10.37	10.72
Principal Window:	108 - 151	111 - 162	117 - 204	125 - 218	135 - 211	142 - 208	150 - 204	160 - 201
Total Loss:	8.00%	8.50%	9.50%	10.50%	11.50%	12.00%	12.50%	13.00%
Yield:	5.458%	5.496%	5.577%	4.014%	1.484%	-0.122%	-2.083%	-4.715%
Principal Writedown:	0.00%	0.00%	0.00%	18.07%	41.32%	53.15%	64.98%	76.81%
115% Pricing								
Discount Margin:	1.811%	1.804%	0.568%	-1.965%	-5.417%	-7.803%	-11.243%	-18.996%
Average Life:	9.75	10.34	11.39	12.04	12.94	13.55	14.35	15.61
Duration:	7.69	8.02	8.60	9.04	9.64	10.02	10.49	10.90
Principal Window:	98 - 151	100 - 174	107 - 230	117 - 219	130 - 209	140 - 205	154 - 200	179 - 196
Total Loss:	8.00%	8.50%	9.50%	10.50%	11.50%	12.00%	12.50%	13.00%
Yield:	5.379%	5.430%	4.236%	1.685%	-1.757%	-4.114%	-7.484%	-14.970%
Principal Writedown:	0.00%	0.00%	13.58%	36.83%	60.47%	72.29%	84.11%	96.12%
130% Pricing								
Discount Margin:	1.798%	1.281%	-1.252%	-4.551%	-9.423%	-13.687%	-40.043%	-43.115%
Average Life:	9.28	9.94	10.53	11.35	12.64	13.76	#VALUE!	#VALUE!
Duration:	7.40	7.77	8.18	8.74	9.55	10.14	4.92	4.80
Principal Window:	89 - 167	92 - 260	99 - 235	110 - 218	128 - 204	146 - 199	0 - 0	0 - 0
Total Loss:	8.00%	8.50%	9.50%	10.50%	11.50%	12.00%	12.50%	13.00%
Yield:	5.307%	4.838%	2.289%	-0.998%	-5.786%	-9.921%	-35.311%	-38.007%
Principal Writedown:	0.00%	5.38%	28.80%	52.56%	76.31%	88.34%	100.00%	100.00%

Option One Mortgage Loan Trust 2003-4

Class M-3 (A-)

Price (%): 100-00
 Prepayments Voluntary: No
 LIBOR: Forward
 Min Delinquency Perc: 100%
 Severity: 100%

Balance: \$12,500,000
 Prepayment Curves:
 FRM Pricing: 4.6%-23% CPR over 12 Months
 ARM Pricing: 4%-35% CPR over 24 Months

Accrued Date: 06/13/03
 Settle Date: 06/13/03
 First Pay Date: 07/25/03

Principal payback of writedowns after the loss curve expires are not included in the cashflows for this analysis.

Prepayment Speed	7.00% Loss	7.50% Loss	8.00% Loss	8.50% Loss	9.00% Loss	9.50% Loss	10.50% Loss	11.50% Loss
70% Pricing								
Discount Margin:	2.481%	2.499%	2.491%	2.207%	2.203%	2.198%	1.751%	1.751%
Average Life:	13.75	14.07	14.44	14.84	15.27	15.77	17.24	17.24
Duration:	9.73	9.94	10.24	9.96	10.14	10.33	10.89	11.89
Principal Window:	159 - 171	162 - 175	166 - 180	171 - 185	175 - 191	180 - 199	194 - 222	216 - 222
Total Loss:	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.50%	11.50%
Yield:	6.391%	6.433%	6.455%	6.131%	6.145%	6.160%	5.747%	-5.185%
Principal Writedown:	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.51%	84.98%
85% Pricing								
Discount Margin:	2.183%	2.175%	2.165%	2.154%	2.139%	1.323%	-11.670%	-40.088%
Average Life:	12.83	13.32	13.89	14.58	15.45	16.35	17.47	#VALUE!
Duration:	9.10	9.33	9.58	9.87	10.21	10.59	11.34	4.60
Principal Window:	146 - 162	151 - 169	157 - 178	163 - 189	171 - 203	180 - 216	207 - 212	0 - 0
Total Loss:	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.50%	11.50%
Yield:	6.003%	6.023%	6.044%	6.065%	6.087%	5.273%	-7.818%	-35.440%
Principal Writedown:	0.00%	0.00%	0.00%	0.00%	0.00%	11.51%	90.19%	100.00%
100% Pricing								
Discount Margin:	2.142%	2.123%	2.098%	1.795%	-1.600%	-8.458%	-38.988%	-44.685%
Average Life:	12.19	12.95	14.02	15.62	16.50	17.84	#VALUE!	#VALUE!
Duration:	8.81	9.17	9.64	10.28	10.80	11.59	4.64	4.47
Principal Window:	136 - 158	143 - 171	151 - 192	162 - 234	177 - 230	204 - 226	0 - 0	0 - 0
Total Loss:	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.50%	11.50%
Yield:	5.919%	5.948%	5.980%	5.734%	2.270%	-4.611%	-34.470%	-39.438%
Principal Writedown:	0.00%	0.00%	0.00%	3.94%	43.01%	82.81%	100.00%	100.00%
115% Pricing								
Discount Margin:	2.090%	2.044%	-0.139%	-5.031%	-33.015%	-37.079%	-43.206%	-48.549%
Average Life:	11.89	13.37	14.92	16.50	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Duration:	8.67	9.35	10.06	10.93	4.87	4.71	4.51	4.38
Principal Window:	129 - 162	138 - 204	151 - 251	174 - 243	0 - 0	0 - 0	0 - 0	0 - 0
Total Loss:	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.50%	11.50%
Yield:	5.845%	5.889%	3.702%	-1.221%	-29.104%	-32.774%	-38.161%	-42.730%
Principal Writedown:	0.00%	0.00%	26.86%	66.85%	100.00%	100.00%	100.00%	100.00%
130% Pricing								
Discount Margin:	2.005%	-1.406%	-7.623%	-34.256%	-37.979%	-41.118%	-46.711%	-51.977%
Average Life:	12.45	13.82	16.14	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Duration:	8.92	9.62	10.85	4.82	4.67	4.57	4.42	4.31
Principal Window:	124 - 228	137 - 302	167 - 277	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0
Total Loss:	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.50%	11.50%
Yield:	5.791%	2.344%	-3.841%	-30.234%	-33.576%	-41.171%	-45.599%	-45.599%
Principal Writedown:	0.00%	37.53%	77.91%	100.00%	100.00%	100.00%	100.00%	100.00%

Option One Mortgage Loan Trust 2003-4

Class M-4 (BBB+)

Price (%): 100-00
 Prepayments Voluntary: No
 LIBOR: Forward
 Min Delinquency Perc: 100%
 Severity: 100%

Balance: \$12,500,000

Accrued Date: 06/13/03
 Settle Date: 06/13/03
 First Pay Date: 07/25/03

Prepayment Curves:
 FRM Pricing: 4.6%-23% CPR over 12 Months
 ARM Pricing: 4%-35% CPR over 24 Months

Principal payback of writedowns after the loss curve expires are not included in the cashflows for this analysis.

Prepayment Speed	5.50% Loss	6.00% Loss	6.50% Loss	7.50% Loss	8.50% Loss	9.00% Loss	9.50% Loss	10.00% Loss
70% Pricing								
Discount Margin:	3.279%	3.315%	3.368%	3.210%	2.561%	2.546%	0.371%	-4.429%
Average Life:	13.99	13.99	14.46	15.27	16.29	16.96	17.50	18.01
Duration:	9.20	9.50	10.00	10.54	10.13	10.35	10.67	11.16
Principal Window:	161 - 174	161 - 174	167 - 180	175 - 192	185 - 206	191 - 218	199 - 222	210 - 222
Total Loss:	5.50%	6.00%	6.50%	7.50%	8.50%	9.00%	9.50%	10.00%
Yield:	7.179%	7.253%	7.365%	7.251%	6.532%	6.540%	4.306%	-0.574%
Principal Writedown:	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	28.74%	67.70%
85% Pricing								
Discount Margin:	2.662%	2.564%	2.546%	2.501%	-0.162%	-5.498%	-33.395%	-37.129%
Average Life:	12.81	13.26	13.80	15.27	16.94	17.57	#VALUE!	#VALUE!
Duration:	8.93	8.99	9.21	9.78	10.50	10.97	4.57	4.43
Principal Window:	146 - 162	150 - 168	156 - 176	169 - 200	189 - 221	203 - 218	0 - 0	0 - 0
Total Loss:	5.50%	6.00%	6.50%	7.50%	8.50%	9.00%	9.50%	10.00%
Yield:	6.496%	6.402%	6.412%	6.432%	3.738%	-1.674%	-29.521%	-32.886%
Principal Writedown:	0.00%	0.00%	0.00%	0.00%	33.47%	72.55%	100.00%	100.00%
100% Pricing								
Discount Margin:	2.539%	2.510%	2.472%	0.435%	-31.931%	-35.953%	-39.237%	-42.166%
Average Life:	12.03	12.70	13.64	16.38	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Duration:	8.46	8.76	9.16	10.27	4.64	4.47	4.36	4.28
Principal Window:	135 - 155	141 - 166	148 - 184	171 - 243	0 - 0	0 - 0	0 - 0	0 - 0
Total Loss:	5.50%	6.00%	6.50%	7.50%	8.50%	9.00%	9.50%	10.00%
Yield:	6.300%	6.314%	6.327%	4.332%	-28.182%	-31.833%	-34.756%	-37.321%
Principal Writedown:	0.00%	0.00%	0.00%	25.84%	100.00%	100.00%	100.00%	100.00%
115% Pricing								
Discount Margin:	2.491%	2.434%	1.713%	-9.503%	-37.511%	-40.602%	-43.532%	-46.364%
Average Life:	11.51	12.64	14.59	18.73	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Duration:	8.22	8.74	9.53	11.49	4.42	4.32	4.24	4.17
Principal Window:	126 - 154	134 - 180	145 - 282	204 - 260	0 - 0	0 - 0	0 - 0	0 - 0
Total Loss:	5.50%	6.00%	6.50%	7.50%	8.50%	9.00%	9.50%	10.00%
Yield:	6.214%	6.231%	5.580%	-5.647%	-33.224%	-35.955%	-38.506%	-40.936%
Principal Writedown:	0.00%	0.00%	8.86%	87.51%	100.00%	100.00%	100.00%	100.00%
130% Pricing								
Discount Margin:	2.422%	0.914%	-3.558%	-35.008%	-41.523%	-44.456%	-47.297%	-50.102%
Average Life:	11.40	13.19	14.76	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Duration:	8.17	8.97	9.77	4.51	4.30	4.22	4.15	4.09
Principal Window:	119 - 167	130 - 360	148 - 360	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0
Total Loss:	5.50%	6.00%	6.50%	7.50%	8.50%	9.00%	9.50%	10.00%
Yield:	6.133%	4.677%	0.174%	-30.980%	-36.760%	-39.301%	-41.729%	-44.093%
Principal Writedown:	0.00%	17.56%	57.55%	100.00%	100.00%	100.00%	100.00%	100.00%

OPTION ONE 2003-4 SSRM Analysis

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	11.1938 CDR	11.637 CDR	12.4584 CDR	13.2667 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FLAT	FLAT	FLAT	FLAT
Bond Loss	\$2K	\$8K	\$88K	\$2K
Pool Default (COLLAT)	\$446,359K	\$385,211K	\$312,389K	\$267,248K
Pool Loss (COLLAT)	\$178,544K	\$154,084K	\$124,955K	\$106,899K
Pool Default (COLLAT)	35.71%	30.82%	24.99%	21.38%
Pool Loss (COLLAT)	14.28%	12.33%	10.00%	8.55%

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OPTION ONE 2003-4 SSRM Analysis

Tue, Jun 3 2003 05:00 PM

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

M5

Tranche	M5	12,500,000.00	12,500,000.00	06/13/2003
Coupon				JUN_FLT
Margin				06/03
Index	MULTIPLE	Interp rate@WAL		0
		Calc Spread	Factor	Accr Days
		Orig Balance	Factor	Settle

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	7.8594 CDR	9.492 CDR	11.683 CDR	12.8540 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD	FWRD
Bond Loss	\$5K	\$1K	\$9K	\$3K
Pool Default (COLLAT)	\$342,030K	\$327,752K	\$295,779K	\$259,797K
Pool Loss (COLLAT)	\$136,812K	\$131,101K	\$118,312K	\$103,919K
Pool Default (COLLAT)	27.36%	26.22%	23.66%	20.78%
Pool Loss (COLLAT)	10.94%	10.49%	9.46%	8.31%

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OPTION ONE 2003-4 SSRM Analysis

Tue, Jun 3 2003 05:02 PM

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	5.9705 CDR	6.788 CDR	7.872 CDR	8.878 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200
Bond Loss	\$5K	\$5K	\$4K	\$7K
Pool Default (COLLAT)	\$274,401K	\$247,961K	\$209,162K	\$185,347K
Pool Loss (COLLAT)	\$109,760K	\$99,184K	\$83,665K	\$74,139K
Pool Default (COLLAT)	21.95%	19.84%	16.73%	14.83%
Pool Loss (COLLAT)	8.78%	7.93%	6.69%	5.93%

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OPTION ONE 2003-4 Class M5 - SSRM Analysis - With SSRM Default Curve

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 1.32	WAC	7.519077023
Coupon		Dated	6/13/2003				
Settle	6/13/2003	First Payment	7/25/2003				
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC			
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC			
Multiple of SSRM Default Curve	28.71	18.51	13.29	13.27			
Loss Severity	40%	40%	40%	40%			
Liquidation Lag	0	0	0	0			
TRIGGER	FAIL	FAIL	FAIL	FAIL			
LIBOR	FLAT	FLAT	FLAT	FLAT			
Principal Writedown	33,683.45 (0.27%)	54,341.66 (0.43%)	48,344.25 (0.39%)	55,963.43 (0.45%)			
Total Collat Loss	143,550,000.00 (11.48%)	92,550,000.01 (7.40%)	62,619,018.77 (5.01%)	50,225,448.51 (4.02%)			
Total Collat Liquidation	358,875,000.00 (28.71%)	231,375,000.02 (18.51%)	156,547,546.93 (12.52%)	125,563,621.26 (10.05%)			

OPTION ONE 2003-4 Class M5 - SSRM Analysis - With SSRM Default Curve

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO WAC 7.519077023
Coupon		Dated	6/13/2003		
Settle	6/13/2003	First Payment	7/25/2003		
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC	
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC	
Multiple of SSRM Default Curve	22.25	14.65	11.13	11.65	
Loss Severity	40%	40%	40%	40%	
Liquidation Lag	0	0	0	0	
TRIGGER	FAIL	FAIL	FAIL	FAIL	
LIBOR	FWRD	FWRD	FWRD	FWRD	
Principal Writedown	15,480.65 (0.12%)	37,452.91 (0.30%)	44,814.76 (0.36%)	15,573.42 (0.12%)	
Total Collat Loss	111,249,999.98 (8.90%)	73,250,000.02 (5.86%)	53,792,323.40 (4.30%)	45,567,838.32 (3.65%)	
Total Collat Liquidation	278,124,999.96 (22.25%)	183,125,000.06 (14.65%)	134,480,808.49 (10.76%)	113,919,595.79 (9.11%)	

OPTION ONE 2003-4 Class M5 - SSRM Analysis - With SSRM Default Curve

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 0 WAC 7.519077023
Coupon	6/13/2003	Dated	6/13/2003		
Settle		First Payment	7/25/2003		
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC	
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC	
Multiple of SSRM Default Curve	19.06	12.6	9.86	10.44	
Loss Severity	40%	40%	40%	40%	
Liquidation Lag	0	0	0	0	
TRIGGER	FAIL	FAIL	FAIL	FAIL	
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200	
Principal Writedown	10,886.05 (0.09%)	16,180.12 (0.13%)	22,627.18 (0.18%)	43,485.45 (0.35%)	
Total Collat Loss	95,300,000.02 (7.62%)	63,000,000.00 (5.04%)	48,386,011.67 (3.87%)	41,902,264.40 (3.35%)	
Total Collat Liquidation	238,250,000.06 (19.06%)	157,500,000.00 (12.60%)	120,965,029.17 (9.68%)	104,755,661.01 (8.38%)	

Z_OPT10304_FLT_SUBS

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	14.2295 CDR	15.153 CDR	16.822 CDR	18.4335 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)				
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FLAT	FLAT	FLAT	FLAT
Bond Loss	\$8K	\$3K	\$4K	\$1K
Pool Default (COLLAT)	\$527,798K	\$470,247K	\$400,560K	\$356,613K
Pool Loss (COLLAT)	\$211,119K	\$188,099K	\$160,224K	\$142,645K
Pool Default (COLLAT)	42.22%	37.62%	32.04%	28.53%
Pool Loss (COLLAT)	16.89%	15.05%	12.82%	11.41%

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GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Z_OPT10304_FLT_SUBS

MZ

Tue, Jun 3 2003 08:04 PM

Tranche	MZ	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ FLT
Margin		Factor	1.000000	Factor Date	06/03
Index		Calc Spread	Interp rate@WAL	Accr Days	0

MULTIPLE		85 PPC	115 PPC	170 PPC	230 PPC
FRM Prepay		75 PPC	100 PPC	150 PPC	200 PPC
ARM Prepay		12.155 CDR	13.5391 CDR	15.855 CDR	17.908 CDR
Loss Rate		40	40	40	40
Loss Severity (%)		FAIL	FAIL	FAIL	FAIL
Recovery Lag (Mos)		FWRD	FWRD	FWRD	FWRD
TRIGGERS		LIBOR	LIBOR	LIBOR	LIBOR
Bond Loss		\$84K	\$27K	\$47K	\$5K
Pool Default (COLLAT)		\$474,044K	\$432,840K	\$381,854K	\$347,862K
Pool Loss (COLLAT)		\$189,618K	\$173,136K	\$152,742K	\$139,145K
Pool Default (COLLAT)		37.92%	34.63%	30.55%	27.83%
Pool Loss (COLLAT)		15.17%	13.85%	12.22%	11.13%

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GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Z_OPT10304_FLT_SUBS

MZ

Tue, Jun 3 2003 08:06 PM

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	8.585 CDR	9.8259 CDR	11.8855 CDR	13.801 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)				
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200
Bond Loss	\$88K	\$41K	\$5K	\$5K
Pool Default (COLLAT)	\$367,240K	\$337,484K	\$300,301K	\$276,887K
Pool Loss (COLLAT)	\$146,896K	\$134,993K	\$120,121K	\$110,755K
Pool Default (COLLAT)	29.38%	27.00%	24.02%	22.15%
Pool Loss (COLLAT)	11.75%	10.80%	9.61%	8.86%

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Z_OPT10304_FLT_SUBS - Price/Yield - M2

Balance	\$43,750,000.00	Delay	0	Index	LIBOR_1MO WAC	7.51907702
Coupon		Dated	6/13/2003		NET	8.589461
Settle	6/13/2003	First Payment	7/25/2003		WAM	353

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	38.45	27.7	28.7	36.5
Loss Severity	40%	40%	40%	40%
Liquidation Lag	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
Principal Writedown	190,367.25 (0.44%)	196,700.09 (0.45%)	185,218.58 (0.42%)	43,205.22 (0.10%)
Total Collat Loss	182,249,872.74 (14.58%)	136,805,410.66 (10.94%)	112,511,541.54 (9.00%)	99,265,770.77 (7.94%)
Total Collat Liquidation	455,624,681.85 (36.45%)	342,013,526.66 (27.36%)	281,278,853.86 (22.50%)	248,164,426.92 (19.85%)

Z_OPT10304_FLT_SUBS - Price/Yield - M2

Balance	\$43,750,000.00	Delay	0	Index	LIBOR_1MO WAC	7.51807702
Coupon		Dated	6/13/2003		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003		WAM	353

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	30.7	23.65	24.85	33.75
Loss Severity	40%	40%	40%	40%
Liquidation Lag	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL

Principal Writedown	171,110.07 (0.39%)	106,881.20 (0.24%)	174,659.58 (0.40%)	73,375.27 (0.17%)
Total Collat Loss	153,500,000.04 (12.28%)	118,248,216.60 (9.46%)	102,573,727.98 (8.21%)	94,582,016.63 (7.57%)
Total Collat Liquidation	363,750,000.10 (30.70%)	295,620,541.50 (23.65%)	256,434,319.94 (20.51%)	236,455,041.58 (18.92%)

Z_OPT10304_FLT_SUBS - Price/Yield - M2

Balance	\$43,750,000.00	Delay	0	Index	LIBOR_1MO WAC	7.51907702
Coupon		Dated	6/13/2003		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003		WAM	353

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	26.8	21.05	21	27
Loss Severity	40%	40%	40%	40%
Liquidation Lag	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
Principal Writedown	178,489.48 (0.41%)	229,035.81 (0.52%)	217,273.00 (0.50%)	205,121.29 (0.47%)
Total Collat Loss	134,000,000.04 (10.72%)	105,249,999.98 (8.42%)	91,185,827.69 (7.29%)	82,218,153.89 (6.58%)
Total Collat Liquidation	335,000,000.10 (26.80%)	263,124,999.96 (21.05%)	227,964,569.22 (18.24%)	205,545,384.71 (16.44%)

Z_OPT10304_FLT_SUBS
M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon	Factor	Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin	MULTIPLE	1,000000	Factor Date	06/03	
Index		Calc Spread	Interp rate@WAL	Accr Days	0
FRM Prepay		85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay		75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate		13.1487 CDR	13.925 CDR	15.3252 CDR	16.681 CDR
Loss Severity(%)		40	40	40	40
Recovery Lag(Mos)					
TRIGGERS		FAIL	FAIL	FAIL	FAIL
LIBOR		FLAT	FLAT	FLAT	FLAT
Bond Loss		\$2K	\$2K	\$2K	\$5K
Pool Default (COLLAT)		\$500,152K	\$441,790K	\$371,340K	\$327,115K
Pool Loss (COLLAT)		\$200,061K	\$176,716K	\$148,536K	\$130,846K
Pool Default (COLLAT)		40.01%	35.34%	29.71%	26.17%
Pool Loss (COLLAT)		16.00%	14.14%	11.86%	10.47%

GREENWICH CAPITAL MARKETS

Z_OPT10304_FLT_SUBS

Tue, Jun 3 2003 07:32 PM

Price/Yield Report (Group Level)

M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin	Factor	Calc. Spread	1,000000	06/03	
Index	MULTIPLE	Interp. rate@WAL	Factor Date	Acct Days	0
FRM Prepay		85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay		75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate		11.109 CDR	12.383 CDR	14.3845 CDR	16.170 CDR
Loss Severity(%)		40	40	40	40
Recovery Lag(Mon)					
TRIGGERS		FAIL	FAIL	FAIL	FAIL
LIBOR		FWRD	FWRD	FWRD	FWRD
Bond Loss		\$14K	\$6K	\$2K	\$3K
Pool Default (COLLAT)		\$444,506K	\$404,452K	\$352,498K	\$318,389K
Pool Loss (COLLAT)		\$177,802K	\$161,781K	\$140,998K	\$127,348K
Pool Default (COLLAT)		33.56%	32.36%	28.20%	25.47%
Pool Loss (COLLAT)		14.22%	12.94%	11.28%	10.19%

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Z_OPT10304_FLT_SUBS

M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin	Factor	1,000000	Factor Date	06/03	
Index	MULTIPLE	Calc Spread	Interp. rate@WAL	Accr Days	0
FRM Prepay		85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay		75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate		7.702 CDR	8.745 CDR	10.51 CDR	12.1128 CDR
Loss Severity(%)		40	40	40	40
Recovery Lag(Mos)					
TRIGGERS		FAIL	FAIL	FAIL	FAIL
LIBOR		FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200
Bond Loss		\$13K	\$2K	\$6K	\$1K
Pool Default (COLLAT)		\$337,365K	\$306,887K	\$270,094K	\$246,317K
Pool Loss (COLLAT)		\$134,946K	\$122,755K	\$108,038K	\$98,527K
Pool Default (COLLAT)		26.95%	24.55%	21.61%	19.71%
Pool Loss (COLLAT)		10.80%	9.82%	8.64%	7.88%

Z_OPT10304_FLT_SUBS - Price/Yield - M3

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO WAC	7.519077023
Coupon		Dated	6/13/2003		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003		WAM	353

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	33.95 *StateStreet	24.54 *StateStreet	22.5 *StateStreet	28.5 *StateStreet
Loss Severity	40%	40%	40%	40%
Liquidation Lag	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FLAT	FLAT	FLAT	FLAT
Principal Writedown	98,073.62 (0.78%)	87,492.78 (0.70%)	107,690.47 (0.86%)	8,424.00 (0.07%)
Total Collat Loss	169,749,999.96 (13.58%)	122,696,155.96 (9.82%)	95,923,009.41 (7.67%)	84,988,769.55 (6.80%)
Total Collat Liquidation	424,374,999.90 (33.95%)	306,740,389.91 (24.54%)	239,807,523.54 (19.18%)	212,471,923.88 (17.00%)

Z_OPT10304_FLT_SUBS - Price/Yield - M3

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO WAC	7.519077023
Coupon		Dated	6/13/2003		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003		WAM	353

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	27.92 *StateStreet	20.78 *StateStreet	19.58 *StateStreet	25.9 *StateStreet
Loss Severity	40%	40%	40%	40%
Liquidation Lag	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD	FWRD
Principal Writedown	46,253.32 (0.37%)	46,089.99 (0.37%)	54,770.96 (0.44%)	27,297.24 (0.22%)
Total Collat Loss	139,599,999.96 (11.17%)	103,899,999.98 (8.31%)	86,186,324.42 (6.89%)	79,895,586.68 (6.39%)
Total Collat Liquidation	348,999,999.90 (27.92%)	259,749,999.96 (20.78%)	215,465,811.04 (17.24%)	199,738,966.69 (15.98%)

Z_OPT10304_FLT_SUBS - Price/Yield - M3

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO WAC	7.519077023
Coupon		Dated	6/13/2003		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003		WAM	353

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	24.3 *StateStreet	18.4 *StateStreet	17.2 *StateStreet	21.15 *StateStreet
Loss Severity	40%	40%	40%	40%
Liquidation Lag	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200
Principal Writedown	31,685.08 (0.25%)	39,566.16 (0.32%)	86,031.44 (0.69%)	97,730.69 (0.78%)
Total Collat Loss	121,500,000.00 (9.72%)	92,000,000.02 (7.36%)	77,739,725.44 (6.22%)	69,886,984.93 (5.59%)
Total Collat Liquidation	303,750,000.00 (24.30%)	230,000,000.06 (18.40%)	194,349,313.61 (15.55%)	174,717,462.33 (13.98%)

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Z_OPT10304_FLT_SUBS

M4

Tue, Jun 3 2003 07:07 PM

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	12.0904 CDR	12.7058 CDR	13.8380 CDR	14.925 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)				
TRIGGER	FAIL	FAIL	FAIL	FAIL
LIBOR	FLAT	FLAT	FLAT	FLAT
Bond Loss	\$49K	\$15K	\$5K	\$3K
Pool Default (COLLAT)	\$471,667K	\$412,243K	\$341,265K	\$296,730K
Pool Loss (COLLAT)	\$188,667K	\$164,897K	\$136,506K	\$118,692K
Pool Default (COLLAT)	37.73%	32.98%	27.30%	23.74%
Pool Loss (COLLAT)	15.09%	13.19%	10.92%	9.50%

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GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Z_OPT10304_FLT_SUBS

M4

Tue, Jun 3 2003 07:06 PM

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

	85 PPC	115 PPC	170 PPC	230 PPC	
FRM Prepay	75 PPC	100 PPC	150 PPC	200 PPC	
ARM Prepay	9.596 CDR	11.3024 CDR	12.9825 CDR	14.471 CDR	
Loss Rate	40	40	40	40	
Loss Severity(%)					
Recovery Lag(Mos)					
TRIGGER	FAIL	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD	FWRD	FWRD
Bond Loss	\$7K	\$1K	\$2K	\$5K	
Pool Default (COLLAT)	\$398,940K	\$376,778K	\$323,525K	\$288,748K	
Pool Loss (COLLAT)	\$159,576K	\$150,711K	\$129,410K	\$115,498K	
Pool Default (COLLAT)	31.92%	30.14%	25.88%	23.10%	
Pool Loss (COLLAT)	12.77%	12.06%	10.35%	9.24%	

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GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Z_OPT10304_FLT_SUBS

M4

Tue, Jun 3 2003 07:09 PM

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ FLT
Margin		Factor	1.0000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	6.901 CDR	7.7291 CDR	9.1689 CDR	10.4841 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)				
TRIGGER	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200
Bond Loss	\$70K	\$8K	\$4K	\$2K
Pool Default (COLLAT)	\$308,992K	\$276,890K	\$239,627K	\$216,022K
Pool Loss (COLLAT)	\$123,597K	\$110,756K	\$95,851K	\$86,409K
Pool Default (COLLAT)	24.72%	22.15%	19.17%	17.28%
Pool Loss (COLLAT)	9.89%	8.86%	7.67%	6.91%

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OPT1 03 04 - Price/Yield - M4

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 1.32	WAC	7.519077023
Coupon		Dated	6/13/2003			NET	6.589481
Settle	6/13/2003	First Payment	7/25/2003			WAM	353
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC			
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC			
Default	31.4	21.61	17.8	20.5			
Loss Severity	40%	40%	40%	40%			
Liquidation Lag	0	0	0	0			
TRIGGERS	FAIL	FAIL	FAIL	FAIL			
LIBOR	FLAT	FLAT	FLAT	FLAT			
Principal Write-down	30,642.28 (0.25%)	20,363.55 (0.16%)	47,442.51 (0.38%)	45,529.28 (0.36%)			
Total Collat Loss	156,999,999.98 (12.56%)	108,049,893.99 (8.64%)	79,822,759.49 (6.39%)	68,409,329.72 (5.47%)			
Total Collat Liquidation	392,499,999.90 (31.40%)	270,124,734.97 (21.61%)	199,556,898.72 (15.96%)	171,023,324.30 (13.68%)			

OPT1 03 04 - Price/Yield - M4

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 0	WAC	7.519077023
Coupon		Dated	6/13/2003			NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003			WAM	353
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC			
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC			
Default	25.15	17.825	15.225	18.35			
Loss Severity	40%	40%	40%	40%			
Liquidation Lag	0	0	0	0			
TRIGGERS	FAIL	FAIL	FAIL	FAIL			
LIBOR	FWRD	FWRD	FWRD	FWRD			
Principal Write-down	54,710.32 (0.44%)	61,559.95 (0.49%)	64,723.07 (0.52%)	64,437.24 (0.52%)			
Total Collat Loss	125,750,000.04 (10.06%)	89,124,999.98 (7.13%)	70,253,628.92 (5.62%)	63,437,924.10 (5.08%)			
Total Collat Liquidation	314,375,000.10 (25.15%)	222,812,499.96 (17.82%)	175,634,072.31 (14.05%)	158,594,810.24 (12.69%)			

OPT1 03 04 - Price/Yield - M4

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 0	WAC	7.519077023
Coupon		Dated	6/13/2003			NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003			WAM	353
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC			
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC			
Default	21.79	15.8	13.53	15.55			
Loss Severity	40%	40%	40%	40%			
Liquidation Lag	0	0	0	0			
TRIGGERS	FAIL	FAIL	FAIL	FAIL			
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200			
Principal Write-down	44,574.16 (0.36%)	49,136.50 (0.39%)	17,166.87 (0.14%)	3,794.52 (0.03%)			
Total Collat Loss	108,950,000.02 (8.72%)	78,000,000.01 (6.24%)	63,666,647.61 (5.09%)	56,467,113.82 (4.52%)			
Total Collat Liquidation	272,375,000.06 (21.79%)	195,000,000.01 (15.60%)	159,166,619.03 (12.73%)	141,167,784.54 (11.29%)			

OPTION ONE 2003-4 SSRM Analysis

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.0000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	11.1938 CDR	11.637 CDR	12.4584 CDR	13.2667 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FLAT	FLAT	FLAT	FLAT
Bond Loss	\$2K	\$8K	\$88K	\$2K
Pool Default (COLLAT)	\$446,359K	\$385,211K	\$312,389K	\$267,248K
Pool Loss (COLLAT)	\$178,544K	\$154,084K	\$124,955K	\$106,899K
Pool Default (COLLAT)	35.71%	30.82%	24.99%	21.38%
Pool Loss (COLLAT)	14.28%	12.33%	10.00%	8.55%

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OPTION ONE 2003-4 SSRM Analysis

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

	85 PPC	115 PPC	170 PPC	230 PPC
FRM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
ARM Prepay	7.8594 CDR	9.492 CDR	11.683 CDR	12.8540 CDR
Loss Rate	40	40	40	40
Loss Severity(%)	0	0	0	0
Recovery Lag(Mos)	FAIL	FAIL	FAIL	FAIL
TRIGGERS	FWRD	FWRD	FWRD	FWRD
LIBOR	\$5K	\$1K	\$9K	\$3K
Bond Loss	\$342,030K	\$327,752K	\$295,779K	\$259,797K
Pool Default (COLLAT)	\$136,812K	\$131,101K	\$118,312K	\$103,919K
Pool Loss (COLLAT)	27.36%	26.22%	23.66%	20.78%
Pool Default (COLLAT)	10.94%	10.49%	9.46%	8.31%
Pool Loss (COLLAT)				

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OPTION ONE 2003-4 SSRM Analysis

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
Loss Rate	5.9705 CDR	6.788 CDR	7.872 CDR	8.878 CDR
Loss Severity(%)	40	40	40	40
Recovery Lag(Mos)	0	0	0	0
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200
Bond Loss	\$5K	\$5K	\$4K	\$7K
Pool Default (COLLAT)	\$274,401K	\$247,961K	\$209,162K	\$185,347K
Pool Loss (COLLAT)	\$109,760K	\$99,184K	\$83,665K	\$74,139K
Pool Default (COLLAT)	21.95%	19.84%	16.73%	14.83%
Pool Loss (COLLAT)	8.78%	7.93%	6.69%	5.93%

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OPTION ONE 2003-4 Class M5 - SSRM Analysis - With SSRM Default Curve

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 1.32	WAC	7.519077023
Coupon		Dated	6/13/2003				
Settle	6/13/2003	First Payment	7/25/2003				
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC			
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC			
Multiple of SSRM Default Curve	28.71	18.51	13.29	13.27			
Loss Severity	40%	40%	40%	40%			
Liquidation Lag	0	0	0	0			
TRIGGER	FAIL	FAIL	FAIL	FAIL			
LIBOR	FLAT	FLAT	FLAT	FLAT			
Principal Writedown	33,683.45 (0.27%)	54,341.66 (0.43%)	48,344.25 (0.39%)	55,963.43 (0.45%)			
Total Collat Loss	143,550,000.00 (11.48%)	92,550,000.01 (7.40%)	62,619,018.77 (5.01%)	50,225,448.51 (4.02%)			
Total Collat Liquidation	358,875,000.00 (28.71%)	231,375,000.02 (18.51%)	156,547,546.93 (12.52%)	125,563,621.26 (10.05%)			

OPTION ONE 2003-4 Class M5 - SSRM Analysis - With SSRM Default Curve

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO WAC 7.519077023
Coupon		Dated	6/13/2003		
Settle	6/13/2003	First Payment	7/25/2003		
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC	
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC	
Multiple of SSRM Default Curve	22.25	14.65	11.13	11.65	
Loss Severity	40%	40%	40%	40%	
Liquidation Lag	0	0	0	0	
TRIGGER	FAIL	FAIL	FAIL	FAIL	
LIBOR	FWRD	FWRD	FWRD	FWRD	
Principal Writedown	15,480.65 (0.12%)	37,452.91 (0.30%)	44,814.76 (0.36%)	15,573.42 (0.12%)	
Total Collat Loss	111,249,999.98 (8.90%)	73,250,000.02 (5.86%)	53,792,323.40 (4.30%)	45,567,838.32 (3.65%)	
Total Collat Liquidation	278,124,999.96 (22.25%)	183,125,000.06 (14.65%)	134,480,808.49 (10.76%)	113,919,595.79 (9.11%)	

OPTION ONE 2003-4 Class M5 - SSRM Analysis - With SSRM Default Curve

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 0	WAC	7.519077023
Coupon		Dated	6/13/2003				
Settle	6/13/2003	First Payment	7/25/2003				
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC			
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC			
Multiple of SSRM Default Curve	19.06	12.6	9.86	10.44			
Loss Severity	40%	40%	40%	40%			
Liquidation Lag	0	0	0	0			
TRIGGER	FAIL	FAIL	FAIL	FAIL			
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200			
Principal Writedown	10,886.05 (0.09%)	16,180.12 (0.13%)	22,627.18 (0.18%)	43,485.45 (0.35%)			
Total Collat Loss	95,300,000.02 (7.62%)	63,000,000.00 (5.04%)	48,386,011.67 (3.87%)	41,902,264.40 (3.35%)			
Total Collat Liquidation	238,250,000.06 (19.06%)	157,500,000.00 (12.60%)	120,965,029.17 (9.68%)	104,755,661.01 (8.38%)			

Option One 03-4 SSRM Analysis

M6

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC	
ARM Prepay	75 PPC	100 PPC	150 PPC	200 PPC	
Loss Rate	9.806 CDR	10.549 CDR	11.294 CDR	11.781 CDR	
Loss Severity(%)	40	40	40	40	
Recovery Lag(Mos)					
TRIGGER	FAIL	FAIL	FAIL	FAIL	
LIBOR	FLAT	FLAT	FLAT	FLAT	
Bond Loss	\$9K	\$8K	\$2K	\$1K	
Pool Default (COLLAT)	\$404,883K	\$356,541K	\$287,250K	\$240,159K	
Pool Loss (COLLAT)	\$161,953K	\$142,616K	\$114,900K	\$96,064K	
Pool Default (COLLAT)	32.39%	28.52%	22.98%	19.21%	
Pool Loss (COLLAT)	12.96%	11.41%	9.19%	7.69%	

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Option One 03-4 SSRM Analysis

Wed, Jun 4 2003 10:19 AM

M6

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

	85 PPC	115 PPC	170 PPC	230 PPC
FRM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
ARM Prepay	6.163 CDR	7.348 CDR	9.687 CDR	11.418 CDR
Loss Rate	40	40	40	40
Loss Severity(%)				
Recovery Lag(Mos)				
TRIGGER	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD	FWRD
Bond Loss	\$9K	\$7K	\$8K	\$2K
Pool Default (COLLAT)	\$281,027K	\$264,941K	\$251,393K	\$233,450K
Pool Loss (COLLAT)	\$112,411K	\$105,976K	\$100,557K	\$93,380K
Pool Default (COLLAT)	22.48%	21.20%	20.11%	18.68%
Pool Loss (COLLAT)	8.99%	8.48%	8.04%	7.47%

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Option One 03-4 SSRM Analysis

M6

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index		Calc Spread	Interp rate@WAL	Accr Days	0

MULTIPLE	85 PPC	115 PPC	170 PPC	230 PPC
FRM Prepay	75 PPC	100 PPC	150 PPC	200 PPC
ARM Prepay	4.794 CDR	5.7366 CDR	6.716 CDR	7.409 CDR
Loss Rate	40	40	40	40
Loss Severity(%)				
Recovery Lag(Mos)				
TRIGGER	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD + 200	FWRD + 200	FWRD + 200	FWRD + 200
Bond Loss	\$2K	\$8K	\$13K	\$14K
Pool Default (COLLAT)	\$227.945K	\$214.263K	\$181.137K	\$156.570K
Pool Loss (COLLAT)	\$91.178K	\$85.705K	\$72.455K	\$62.628K
Pool Default (COLLAT)	18.24%	17.14%	14.49%	12.53%
Pool Loss (COLLAT)	7.29%	6.86%	5.80%	5.01%

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Option One 2003-4 - Price/Yield - M6

Balance	\$12,500,000.00	Delay Dated	0	Index		LIBOR_1MO 1.32		WAC NET WAM	
Coupon Settle	6/13/2003	First Payment	6/13/2003 7/25/2003						7.519077023 6.589461 353
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC					
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC					
Default	25.73	14.84	8.72	7.5					
Loss Severity	40%	40%	40%	40%					
Service Advances	100%	100%	100%	100%					
Liquidation Lag	0	0	0	0					
TRIGGERS	FAIL	FAIL	FAIL	FAIL					
LIBOR	FWRD	FWRD	FWRD	FWRD					
Principal Write-down	52,156.50 (0.42%)	17,342.89 (0.14%)	23,414.82 (0.19%)	48,910.49 (0.39%)					
Total Collat. Loss	128,849,999.96 (10.29%)	74,199,999.96 (5.94%)	43,257,089.24 (3.46%)	31,751,723.02 (2.54%)					
Total Collat. Liquidation	321,624,999.90 (25.73%)	185,499,999.96 (14.84%)	108,142,723.06 (8.65%)	79,379,307.56 (6.35%)					

Option One 2003-4 - Price/Yield - M6

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 0	WAC	7.519077023
Coupon		Delayed	6/13/2003			NET	8.588461
Settle	6/13/2003	First Payment	7/25/2003			WAM	353
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC			
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC			
Default	19.21	11.17	7.25	6.65			
Loss Severity	40%	40%	40%	40%			
Service Advances	100%	100%	100%	100%			
Liquidation Lag	0	0	0	0			
TRIGGERS	FAIL	FAIL	FAIL	FAIL			
LIBOR	FWRD	FWRD	FWRD	FWRD			
Principal Write-down	40,458.25 (0.32%)	23,876.27 (0.19%)	31,333.76 (0.25%)	61,847.27 (0.49%)			
Total Collat Loss	96,050,000.02 (7.68%)	55,850,000.04 (4.47%)	36,248,516.13 (2.90%)	28,577,266.07 (2.29%)			
Total Collat Liquidation	240,125,000.06 (19.21%)	139,625,000.10 (11.17%)	90,623,797.82 (7.25%)	71,443,165.18 (5.72%)			

Option One 2003-4 - Price/Yield - M6

Balance	\$12,500,000.00	Delay	0	Index	
Coupon		Start	8/13/2003		
Settle	6/13/2003	First Payment	7/25/2003		
FRM Prepay	85 PPC	115 PPC	170 PPC	230 PPC	
ARM Prepay	50 PPC	100 PPC	150 PPC	200 PPC	
Default	16.15	9.4	6.48	6.06	
Loss Severity	40%	40%	40%	40%	
Service Advances	100%	100%	100%	100%	
Liqudation Lag	0	0	0	0	
TRIGGERS	FAIL	FAIL	FAIL	FAIL	
LIBOR	FWRD	FWRD	FWRD	FWRD	
Principal Write-down	47,041.45 (0.38%)	106,222.54 (0.85%)	51,755.66 (0.41%)	96,297.26 (0.77%)	
Total Collat. Loss	60,750,000.02 (6.46%)	47,000,000.04 (3.76%)	32,399,976.52 (2.59%)	26,373,564.71 (2.11%)	
Total Collat. Liquidation	201,875,000.06 (1.6 15%)	117,500,000.10 (9.40%)	80,899,941.31 (6.48%)	65,933,911.76 (5.27%)	

LIBOR_1MO | 0

WAC
NET
WAM

7.519077023
6.589461
353

Option One Mortgage Loan Trust 2003-4
Severity 30.00%

Class M-1	AA	1st \$ loss 38.56% Cum Def 11.57% Cum Loss
Class M-2	A	27.57% Cum Def 8.27% Cum Loss
Class M-3	A-	23.36% Cum Def 7.01% Cum Loss
Class M-4	BBB+	19.52% Cum Def 5.66% Cum Loss
Class M-5	BBB	13.98% Cum Def 4.19% Cum Loss
Class M-6	BBB-	11.85% Cum Def 3.56% Cum Loss

Severity 35.00%

Class M-1	AA	1st \$ loss 33.63% Cum Def 11.77% Cum Loss
Class M-2	A	23.60% Cum Def 8.26% Cum Loss
Class M-3	A-	20.18% Cum Def 7.06% Cum Loss
Class M-4	BBB+	17.35% Cum Def 6.07% Cum Loss
Class M-5	BBB	12.26% Cum Def 4.29% Cum Loss
Class M-6	BBB-	10.48% Cum Def 3.67% Cum Loss

Severity 40.00%

Class M-1	AA	1st \$ loss 29.89% Cum Def 11.96% Cum Loss
Class M-2	A	20.70% Cum Def 8.28% Cum Loss
Class M-3	A-	18.13% Cum Def 7.25% Cum Loss
Class M-4	BBB+	15.60% Cum Def 6.24% Cum Loss
Class M-5	BBB	10.98% Cum Def 4.39% Cum Loss
Class M-6	BBB-	9.34% Cum Def 3.74% Cum Loss

- 1) Use BBB Fitch NIM Prepay Curves (inclusive of Default Curve)
- 2) Use BBB Default Curve
- 3) Keep the backed into Base Case Vol Cpr constant for all runs
- 4) Increase the Default Curve until first \$ of Loss
- 5) Use Forward Libor Curve
- 6) Use specified severities
- 7) Run to Call (Assume Par Takeout on Loans at Call)
- 8) Show Cum Default and Cum Loss on the output
- 9) Run a DLQ vector which basically takes the \$ of Default and assume it was DLO 9 months earlier for DLO values on triggers

Option One Church Tavern - First Loss CDR

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

	115 PPC	115 PPC	115 PPC	115 PPC	115 PPC
FRM Prepay	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
ARM Prepay	21.442 CDR	14.208 CDR	9.492 CDR	6.788 CDR	6.788 CDR
Loss Rate	20	20	40	40	40
Loss Severity(%)					
Recovery Lag(Mos)	20	20	20	20	20
Delinq Rate (%)					
LIBOR	FWRD	FWRD + 200	FWRD	FWRD + 200	FWRD + 200
Bond Loss	\$1K	\$1K	\$1K	\$1K	\$5K
Pool Default (COLLAT)	\$598,506K	\$449,195K	\$327,752K	\$247,961K	\$247,961K
Pool Loss (COLLAT)	\$119,701K	\$89,839K	\$131,101K	\$99,184K	\$99,184K
Pool Default (COLLAT)	47.88%	35.94%	26.22%	19.84%	19.84%
Pool Loss (COLLAT)	9.58%	7.19%	10.49%	7.93%	7.93%

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Option One Church Tavern - First Loss CDR

Tue, Jun 3 2003 09:45 PM

M6

Tranche	M6	12,500,000.00	06/13/2003
Coupon		12,500,000.00	JUN_FLT
Margin		1,000,000	06/03
Index		Interp rate@WAL	0

	115 PPC	115 PPC	115 PPC	115 PPC	115 PPC
FRM Prepay	115 PPC	115 PPC	115 PPC	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
Loss Rate	16.492 CDR	11.946 CDR	7.348 CDR	5.7366 CDR	40
Loss Severity(%)	20	20	40	40	40
Recovery Lag(Mos)	20	20	20	20	20
Delinq Rate (%)	FWRD	FWRD + 200	FWRD	FWRD + 200	FWRD + 200
LIBOR	\$4K	\$11K	\$7K	\$8K	\$8K
Bond Loss	\$500,134K	\$393,854K	\$264,941K	\$214,263K	\$214,263K
Pool Default (COLLAT)	\$100,027K	\$78,771K	\$105,976K	\$85,705K	\$85,705K
Pool Loss (COLLAT)	40.01%	31.51%	21.20%	17.14%	17.14%
Pool Default (COLLAT)	8.00%	6.30%	8.48%	6.86%	6.86%

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Option One Church Tavern - 0% Yield

M5

GREENWICH CAPITAL MARKETS
Price/Yield Report (Group Level)

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

	115 PPC	115 PPC	115 PPC	115 PPC	115 PPC
FRM Prepay	115 PPC	115 PPC	115 PPC	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
Loss Rate	22.715 CDR	15.665 CDR	10.751 CDR	7.498 CDR	7.498 CDR
Loss Severity(%)	20	20	40	40	40
Recovery Lag(Mos)	20	20	20	20	20
Delinq Rate (%)	FWRD	FWRD + 200	FWRD	FWRD + 200	FWRD + 200
LIBOR	Yield	Yield	Yield	Yield	Yield
Price	100-00	0.0173	0.0133	0.0155	-0.0072
Bond Loss	\$6,622K	\$8,208K	\$6,338K	\$9,445K	\$9,445K
Pool Default (COLLAT)	\$621,293K	\$482,482K	\$362,210K	\$269,890K	\$269,890K
Pool Loss (COLLAT)	\$124,259K	\$96,496K	\$144,884K	\$107,956K	\$107,956K
Pool Default (COLLAT)	49.70%	38.60%	28.98%	21.59%	21.59%
Pool Loss (COLLAT)	9.94%	7.72%	11.59%	8.64%	8.64%

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Option One ChurchTavern - 0% Yield

Tue, Jun 3 2003 09:56 PM

M6

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

	115 PPC	115 PPC	115 PPC	115 PPC	115 PPC
FRM Prepay	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
ARM Prepay	19.85 CDR	13.695 CDR	8.955 CDR	6.581 CDR	6.581 CDR
Loss Rate	20	20	40	40	40
Loss Severity(%)					
Recovery Lag(Mos)	20	20	20	20	20
Delinq Rate (%)					
LIBOR	FWRD	FWRD + 200	FWRD	FWRD	FWRD + 200
Price	Yield	Yield	Yield	Yield	Yield
89.0000	89-00	0.0341	0.0040	0.0260	0.0348
Bond Loss	\$7,932K	\$9,262K	\$9,389K	\$10,251K	
Pool Default (COLLAT)	\$568,641K	\$437,049K	\$312,526K	\$241,445K	
Pool Loss (COLLAT)	\$113,728K	\$87,410K	\$125,010K	\$96,578K	
Pool Default (COLLAT)	45.49%	34.96%	25.00%	19.32%	
Pool Loss (COLLAT)	9.10%	6.99%	10.00%	7.73%	

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OPTION ONE 2003-4 DB Floating Rate Sub Analysis

Wed, Jun 4 2003 04:11 PM

GREENWICH CAPITAL MARKETS
Price/Yield Report (Group Level)

M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Index	MULTIPLE	Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
		Factor	1.000000	Factor Date	06/03
				Acct Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	18.777 CDR
Loss Severity(%)	30
Recovery Lag(Mos)	0
Opt Redeem	No
WAL (#yr)	10.06
Bond Loss	\$4K
Pool Default (COLLAT)	\$547,358K
Pool Loss (COLLAT)	\$164,207K
Pool Default (COLLAT)	43.79%
Pool Loss (COLLAT)	13.14%

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OPTION ONE 2003-4 DB Floating Rate Sub Analysis

Wed, Jun 4 2003 04:10 PM

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Index	MULTIPLE	Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
		Factor	1.000000	Factor Date	06/03
				Accr Days	0

Prepay (Grip-1)	115 PPC
Prepay (Grip-2)	100 PPC
Prepay (Grip-3)	115 PPC
Prepay (Grip-4)	100 PPC
Loss Rate	20.552 CDR
Loss Severity(%)	30
Recovery Lag(Mos)	0
Opt Redeem	No
WAL (fyr)	7.55
Bond Loss	\$3K
Pool Default (COLLAT)	\$581,774K
Pool Loss (COLLAT)	\$174,532K
Pool Default (COLLAT)	46.54%
Pool Loss (COLLAT)	13.96%

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OPTION ONE 2003-4 DB Floating Rate Sub Analysis

Wed, Jun 4 2003 04:10 PM

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

M1

Tranche	M1	Curr Balance	60,625,000.00	Settle	06/13/2003
Index	MULTIPLE	Orig Balance	60,625,000.00	Tranche Type	MEZ_FLT
		Factor	1.000000	Factor Date	06/03
				Accr Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	27.1985 CDR
Loss Severity(%)	30
Recovery Lag(Mos)	0
Opt Redeem	No
WAL (#Yr)	6.09
Bond Loss	\$2K
Pool Default (COLLAT)	\$694.431K
Pool Loss (COLLAT)	\$208.329K
Pool Default (COLLAT)	55.55%
Pool Loss (COLLAT)	16.67%

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If such disclaimer is not attached hereto, please contact Greenwich Capital Markets.*

OPTION ONE 2003-4 DB Floating Rate Sub Analysis

Balance \$60,625,000.00 Delay 0 LIBOR_1MO | WAC 7.519077023
 Dated 6/13/2003 NET 6.589461
 Settle 6/13/2003 First Payment 7/25/2003 Cap / Floor 999 / 0 WAM 353

	1	2	3
WAL	4.57	6.19	5.84
Principal Window	Oct06 - May09	Oct08 - Aug10	Oct08 - May09
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)
Total Collat Loss	50,490,550.62 (4.21%)	57,111,910.70 (4.57%)	50,490,550.62 (4.21%)
Total Collat Liquidation	135,984,474.82 (11.34%)	152,537,875.03 (12.20%)	135,984,474.82 (11.34%)

	Forward	Forward	Forward
LIBOR_1MO	Forward	Forward	Forward
LIBOR_6MO	Forward	Forward	Forward
Prepay (1)	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided
Prepay (2)	Arm CPR Ramp Provided	Arm CPR Ramp Provided	Arm CPR Ramp Provided
Prepay (3)	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided
Prepay (4)	Arm CPR Ramp Provided	Arm CPR Ramp Provided	Arm CPR Ramp Provided
Default	CDR Ramp Provided	CDR Ramp Provided	CDR Ramp Provided
Loss Severity	Severity Ramp Provided	Severity Ramp Provided	Severity Ramp Provided
Servicer Advances	100%	100%	100%
Liquidation Lag	0	0	0
Delinq	100%	100%	100%
Optional Redemption	Call (Y)	Call (N)	Call (Y)

OPTION ONE 2003-4 DB Floating Rate Sub Analysis

Balance \$43,750,000.00 Delay 0 LIBOR_1MO | WAC 7.519077023
 Coupon 6/13/2003 Dated 6/13/2003 NET 6.589461
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

	1	2	3
WAL	4.28	8.23	5.95
Principal Window	Aug06 - May09	Aug10 - Jan13	May09 - May09
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)
Total Collat Loss	50,490550.62 (4.21%)	57,111,910.70 (4.57%)	50,490550.62 (4.21%)
Total Collat Liquidation	135,984,474.82 (11.34%)	152,537,875.03 (12.20%)	135,984,474.82 (11.34%)

	Forward	Forward	Forward
LIBOR_1MO	Forward	Forward	Forward
LIBOR_6MO	Forward	Forward	Forward
Prepay (1)	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided
Prepay (2)	Arm CPR Ramp Provided	Arm CPR Ramp Provided	Arm CPR Ramp Provided
Prepay (3)	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided	Fixed CPR Ramp Provided
Prepay (4)	Arm CPR Ramp Provided	Arm CPR Ramp Provided	Arm CPR Ramp Provided
Default	CDR Ramp Provided	CDR Ramp Provided	CDR Ramp Provided
Loss Severity	Severity Ramp Provided	Severity Ramp Provided	Severity Ramp Provided
Servicer Advances	100%	100%	100%
Liquidation Lag	0	0	0
Delinq	100%	100%	100%
Optional Redemption	Call (Y)	Call (N)	Call (Y)

Option One 2003-4 Fortress Analysis

Tue, Jun 3 2003 09:08 PM

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	20.1168 CDR	13.6042 CDR
Loss Severity(%)	25	35
Recovery Lag(Mos)	6	6
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD
Bond Loss	\$1K	\$3K
Pool Default (COLLAT)	\$570,485K	\$431,861K
Pool Loss (COLLAT)	\$143,439K	\$152,041K
Pool Default (COLLAT)	45.64%	34.55%
Pool Loss (COLLAT)	11.48%	12.16%

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Option One 2003-4 Fortress Analysis

Tue, Jun 3 2003 09:09 PM

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC	
ARM Prepay	100 PPC	100 PPC	
Loss Rate	17.949 CDR	12.240 CDR	
Loss Severity(%)	25	35	
Recovery Lag(Mos)	6	6	
TRIGGERS	FAIL	FAIL	
LIBOR	FWRD	FWRD	
Bond Loss	\$4K	\$5K	
Pool Default (COLLAT)	\$527,780K	\$398,494K	
Pool Loss (COLLAT)	\$132,707K	\$140,299K	
Pool Default (COLLAT)	42.22%	31.88%	
Pool Loss (COLLAT)	10.62%	11.22%	

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Option One 2003-4 Fortress Analysis

Thu, Jun 5 2003 11:25 AM

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin	Factor	Calc Spread	1.000000	Factor Date	06/03
Index	MULTIPLE	Interp rate@WAL		Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	9.895 CDR	7.7123 CDR
Loss Severity(%)	40	50
Recovery Lag(Mos)	12	12
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD
Bond Loss	\$1K	\$0K
Pool Default (COLLAT)	\$334,869K	\$272,621K
Pool Loss (COLLAT)	\$135,586K	\$138,000K
Pool Default (COLLAT)	26.79%	21.81%
Pool Loss (COLLAT)	10.85%	11.04%

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Option One 2003-4 Fortress Analysis

Thu, Jun 5 2003 11:26 AM

M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	8.7692 CDR	6.8390 CDR
Loss Severity(%)	40	50
Recovery Lag(Mos)	12	12
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD
Bond Loss	\$2K	\$5K
Pool Default (COLLAT)	\$303,442K	\$246,132K
Pool Loss (COLLAT)	\$122,872K	\$124,600K
Pool Default (COLLAT)	24.28%	19.69%
Pool Loss (COLLAT)	9.83%	9.97%

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HBK Analysis

Option One Mortgage Loan Trust 2003-4

M-3 First Loss
 CDR Rate: 14.52%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 0.00%
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 9.09%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 16,209 0.13%
 M-4 (BBB+) 12,500,000 100.00%
 M-5 (BBB) 12,500,000 100.00%
 M-6 (BBB-) 12,500,000 100.00%

Option One Mortgage Loan Trust 2003-4

M-3 First Loss
 CDR Rate: 8.82%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 3.00% over 12 mos
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 6.43%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 2,176 0.02%
 M-4 (BBB+) 12,500,000 100.00%
 M-5 (BBB) 12,500,000 100.00%
 M-6 (BBB-) 12,500,000 100.00%

Option One Mortgage Loan Trust 2003-4

M-4 First Loss
 CDR Rate: 12.44%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 0.00%
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 8.26%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 0 0.00%
 M-4 (BBB+) 51,552 0.41%
 M-5 (BBB) 12,500,000 100.00%
 M-6 (BBB-) 12,500,000 100.00%

Option One Mortgage Loan Trust 2003-4

M-4 First Loss
 CDR Rate: 7.22%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 3.00% over 12 mos
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 5.49%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 0 0.00%
 M-4 (BBB+) 30,788 0.25%
 M-5 (BBB) 12,500,000 100.00%
 M-6 (BBB-) 12,500,000 100.00%

Option One Mortgage Loan Trust 2003-4

M-5 First Loss
 CDR Rate: 10.60%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 0.00%
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 7.36%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 0 0.00%
 M-4 (BBB+) 0 0.00%
 M-5 (BBB) 93,456 0.75%
 M-6 (BBB-) 12,500,000 100.00%

Option One Mortgage Loan Trust 2003-4

M-5 First Loss
 CDR Rate: 5.89%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 3.00% over 12 mos
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 4.59%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 0 0.00%
 M-4 (BBB+) 0 0.00%
 M-5 (BBB) 94,460 0.76%
 M-6 (BBB-) 12,500,000 100.00%

Option One Mortgage Loan Trust 2003-4

M-6 First Loss
 CDR Rate: 8.22%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 0.00%
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 6.06%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 0 0.00%
 M-4 (BBB+) 0 0.00%
 M-5 (BBB) 0 0.00%
 M-6 (BBB-) 37,567 0.30%

Option One Mortgage Loan Trust 2003-4

M-6 First Loss
 CDR Rate: 4.72%
 Delinquency Pc 100%
 Forward LIBOR plus
 -increase 3.00% over 12 mos
 Liquidation Lag: 12
 MI Severity: 38.00%
 Cum Collat Los: 3.83%
 Writedowns .oss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 0 0.00%
 M-4 (BBB+) 0 0.00%
 M-5 (BBB) 0 0.00%
 M-6 (BBB-) 118,850 0.95%

Option One 03-4 M1 - Independence Analysis

Balance	\$60,625,000.00	Delay Dated	0 6/13/2003	Index Multi / Margin	LIBOR_1MO 1.32	WAC	7.519077																																																																																								
Coupon		First Payment	7/25/2003	Cap / Floor		NET	6.589461																																																																																								
Settle						WAM	353																																																																																								
<table border="0" style="width: 100%; margin-top: 20px;"> <tr> <td style="width: 30%;">LIBOR_1MO</td> <td style="width: 10%;">FLAT</td> <td style="width: 10%;">FLAT</td> <td style="width: 10%;">FLAT</td> <td style="width: 10%;">55%</td> <td style="width: 10%;">11,442 CDR</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td>LIBOR_6MO</td> <td>FLAT</td> <td>FLAT</td> <td>FLAT</td> <td>12</td> <td></td> <td></td> <td></td> </tr> <tr> <td>FRM Prepay</td> <td>115 PPC</td> <td>115 PPC</td> <td>115 PPC</td> <td>45%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>ARM Prepay</td> <td>100 PPC</td> <td>100 PPC</td> <td>100 PPC</td> <td>FAIL</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Default</td> <td>14,356 CDR</td> <td>14,356 CDR</td> <td>14,356 CDR</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Loss Severity</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Liquidation Lag</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>TRIGGERS</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Principal Writedown</td> <td></td> <td>2,331.34 (0.00%)</td> <td></td> <td></td> <td>5,842.54 (0.01%)</td> <td></td> <td></td> </tr> <tr> <td>Total Collat Loss</td> <td></td> <td>203,363,908.17 (16.27%)</td> <td></td> <td></td> <td>209,086,063.36 (16.73%)</td> <td></td> <td></td> </tr> <tr> <td>Total Collat Liquidation</td> <td></td> <td>446,366,639.94 (35.71%)</td> <td></td> <td></td> <td>375,405,579.79 (30.03%)</td> <td></td> <td></td> </tr> </table>								LIBOR_1MO	FLAT	FLAT	FLAT	55%	11,442 CDR			LIBOR_6MO	FLAT	FLAT	FLAT	12				FRM Prepay	115 PPC	115 PPC	115 PPC	45%				ARM Prepay	100 PPC	100 PPC	100 PPC	FAIL				Default	14,356 CDR	14,356 CDR	14,356 CDR					Loss Severity								Liquidation Lag								TRIGGERS								Principal Writedown		2,331.34 (0.00%)			5,842.54 (0.01%)			Total Collat Loss		203,363,908.17 (16.27%)			209,086,063.36 (16.73%)			Total Collat Liquidation		446,366,639.94 (35.71%)			375,405,579.79 (30.03%)		
LIBOR_1MO	FLAT	FLAT	FLAT	55%	11,442 CDR																																																																																										
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Option One 03-4 M1 - Independence Analysis

Balance \$60,625,000.00
 Coupon 6/13/2003
 Settle 6/13/2003

LIBOR_1MO | 100
 WAC NET
 7.519077
 6.589461
 353

Index
 Mult / Margin
 Cap / Floor

0
 6/13/2003
 7/25/2003

Delay
 Dated
 First Payment

LIBOR_1MO	FWRD	FWRD	FWRD
LIBOR_6MO	FWRD	FWRD	FWRD
FRM Prepay	115 PPC	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC	100 PPC
Default	12.291 CDR	9.721 CDR	9.721 CDR
Loss Severity	45%	55%	55%
Liquidation Lag	12	12	12
TRIGGERS	FAIL	FAIL	FAIL

Principal Writedown	1,915.75 (0.00%)	2,137.52 (0.00%)
Total Collat Loss	180,961,560.58 (14.48%)	183,778,741.70 (14.70%)
Total Collat Liquidation	397,337,355.85 (31.79%)	330,101,119.48 (26.41%)

Option One 03-4 M1 - Independence Analysis

Balance	\$60,625,000.00				
Coupon	6/13/2003	Delay Dated	0	Index	LIBOR_1MO 100
Settle	6/13/2003	First Payment	6/13/2003	WAC	7.519077
			7/25/2003	NET	6.589461
				WAM	353

LIBOR_1MO	FWRD + 150		
LIBOR_6MO	FWRD + 150		FWRD + 150
FRM Prepay	115 PPC		115 PPC
ARM Prepay	100 PPC		100 PPC
Default	10,486 CDR		8,301 CDR
Loss Severity	45%		55%
Liquidation Lag	12		12
TRIGGERS	FAIL		FAIL

Principal Writedown	6,519.54 (0.01%)		3,254.14 (0.01%)
Total Collat Loss	159,944,536.88 (12.80%)		161,609,511.85 (12.93%)
Total Collat Liquidation	351,398,878.07 (28.11%)		290,462,307.04 (23.24%)

Option One Mortgage Loan Trust 2003-4

Class M-2 Cashflows

LIBOR_1MO=1.320, LIBOR_6MO=1.211

FRM: 115 PPC / ARM: 100 PPC

Call (Y)

LIBOR_1MO=1.320 LIBOR_6MO=1.211

Total 43,750,000.00 6,355,612.67 50,105,612.67

<i>Period</i>	<i>Date</i>	<i>Principal</i>	<i>Interest</i>	<i>Cash Flow</i>	<i>Balance</i>
0	13-Jun-03	0	0	0	43,750,000.00
1	25-Jul-03	0	151,593.75	151,593.75	43,750,000.00
2	25-Aug-03	0	111,890.63	111,890.63	43,750,000.00
3	25-Sep-03	0	111,890.62	111,890.62	43,750,000.00
4	25-Oct-03	0	108,281.25	108,281.25	43,750,000.00
5	25-Nov-03	0	111,890.63	111,890.63	43,750,000.00
6	25-Dec-03	0	108,281.25	108,281.25	43,750,000.00
7	25-Jan-04	0	111,890.63	111,890.63	43,750,000.00
8	25-Feb-04	0	111,890.63	111,890.63	43,750,000.00
9	25-Mar-04	0	104,671.88	104,671.88	43,750,000.00
10	25-Apr-04	0	111,890.63	111,890.63	43,750,000.00
11	25-May-04	0	108,281.25	108,281.25	43,750,000.00
12	25-Jun-04	0	111,890.63	111,890.63	43,750,000.00
13	25-Jul-04	0	108,281.25	108,281.25	43,750,000.00
14	25-Aug-04	0	111,890.63	111,890.63	43,750,000.00
15	25-Sep-04	0	111,890.63	111,890.63	43,750,000.00
16	25-Oct-04	0	108,281.25	108,281.25	43,750,000.00
17	25-Nov-04	0	111,890.63	111,890.63	43,750,000.00
18	25-Dec-04	0	108,281.25	108,281.25	43,750,000.00
19	25-Jan-05	0	111,890.63	111,890.63	43,750,000.00
20	25-Feb-05	0	111,890.63	111,890.63	43,750,000.00
21	25-Mar-05	0	101,062.50	101,062.50	43,750,000.00
22	25-Apr-05	0	111,890.63	111,890.63	43,750,000.00
23	25-May-05	0	108,281.25	108,281.25	43,750,000.00
24	25-Jun-05	0	111,890.63	111,890.63	43,750,000.00
25	25-Jul-05	0	108,281.25	108,281.25	43,750,000.00
26	25-Aug-05	0	111,890.63	111,890.63	43,750,000.00
27	25-Sep-05	0	111,890.63	111,890.63	43,750,000.00
28	25-Oct-05	0	108,281.25	108,281.25	43,750,000.00
29	25-Nov-05	0	111,890.63	111,890.63	43,750,000.00
30	25-Dec-05	0	108,281.25	108,281.25	43,750,000.00
31	25-Jan-06	0	111,890.62	111,890.62	43,750,000.00
32	25-Feb-06	0	111,890.63	111,890.63	43,750,000.00
33	25-Mar-06	0	101,062.50	101,062.50	43,750,000.00
34	25-Apr-06	0	111,890.63	111,890.63	43,750,000.00
35	25-May-06	0	108,281.25	108,281.25	43,750,000.00
36	25-Jun-06	0	111,890.63	111,890.63	43,750,000.00
37	25-Jul-06	4,786,244.49	108,281.25	4,894,525.74	38,963,755.51
38	25-Aug-06	4,231,599.78	99,649.80	4,331,249.58	34,732,155.73
39	25-Sep-06	1,076,532.10	88,827.49	1,165,359.59	33,655,623.63
40	25-Oct-06	1,041,944.84	83,297.67	1,125,242.51	32,613,678.80
41	25-Nov-06	1,008,503.73	83,409.48	1,091,913.21	31,605,175.07
42	25-Dec-06	976,169.89	78,222.81	1,054,392.70	30,629,005.17
43	25-Jan-07	944,905.79	78,333.68	1,023,239.47	29,684,099.39
44	25-Feb-07	914,675.17	75,917.08	990,592.25	28,769,424.22
45	25-Mar-07	885,443.03	66,457.37	951,900.40	27,883,981.18
46	25-Apr-07	857,175.60	71,313.28	928,488.88	27,026,805.58

47	25-May-07	829,840.23	66,891.34	896,731.58	26,196,965.35
48	25-Jun-07	803,405.43	66,998.74	870,404.17	25,393,559.92
49	25-Jul-07	777,840.76	62,849.06	840,689.82	24,615,719.16
50	25-Aug-07	753,116.86	62,954.70	816,071.56	23,862,602.30
51	25-Sep-07	729,205.35	61,028.61	790,233.96	23,133,396.95
52	25-Oct-07	706,078.85	57,255.16	763,334.00	22,427,318.11
53	25-Nov-07	683,710.89	57,357.87	741,068.76	21,743,607.21
54	25-Dec-07	662,075.95	53,815.43	715,891.38	21,081,531.27
55	25-Jan-08	641,149.34	53,916.02	695,065.36	20,440,381.93
56	25-Feb-08	620,907.25	52,276.28	673,183.53	19,819,474.67
57	25-Mar-08	601,326.68	47,418.09	648,744.77	19,218,148.00
58	25-Apr-08	582,385.39	49,150.41	631,535.81	18,635,762.60
59	25-May-08	564,061.95	46,123.51	610,185.47	18,071,700.65
60	25-Jun-08	546,335.63	46,218.37	592,554.00	17,525,365.02
61	25-Jul-08	529,186.41	43,375.28	572,561.69	16,996,178.61
62	25-Aug-08	512,594.97	43,467.73	556,062.69	16,483,583.65
63	25-Sep-08	496,542.63	42,156.77	538,699.40	15,987,041.01
64	25-Oct-08	481,011.38	39,567.93	520,579.30	15,506,029.64
65	25-Nov-08	465,983.79	39,656.67	505,640.46	15,040,045.85
66	25-Dec-08	451,443.04	37,224.11	488,667.15	14,588,602.81
67	25-Jan-09	437,372.89	37,310.35	474,683.25	14,151,229.92
68	25-Feb-09	423,757.66	36,191.77	459,949.43	13,727,472.26
69	25-Mar-09	410,582.17	31,710.46	442,292.63	13,316,890.09
70	25-Apr-09	397,831.79	34,057.95	431,889.73	12,919,058.31
71	25-May-09	385,492.37	31,974.67	417,467.04	12,533,565.94
72	25-Jun-09	373,550.26	32,054.59	405,604.86	12,160,015.68
73	25-Jul-09	361,992.26	30,096.04	392,088.30	11,798,023.41
74	25-Aug-09	350,805.62	30,173.44	380,979.07	11,447,217.79
75	25-Sep-09	339,978.02	29,276.26	369,254.28	11,107,239.77
76	25-Oct-09	329,497.58	27,490.42	356,988.00	10,777,742.19
77	25-Nov-09	319,352.78	27,564.08	346,916.86	10,458,389.41
78	25-Dec-09	309,532.54	25,884.51	335,417.06	10,148,856.87
79	25-Jan-10	300,026.12	25,955.70	325,981.82	9,848,830.74
80	25-Feb-10	290,823.16	25,188.38	316,011.55	9,558,007.58
81	25-Mar-10	281,913.65	22,079.00	303,992.65	9,276,093.93
82	25-Apr-10	273,287.91	23,723.61	297,011.52	9,002,806.02
83	25-May-10	9,002,806.02	22,281.94	9,025,087.96	0

Option One 03-4 - M2 - Independence Analysis

Balance	\$43,750,000.00	Delay	0	Index	LIBOR_1MO 1.32	WAC	7.519077023
Coupon	3.07	Dated	6/13/2003	Mult / Margin		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003	Cap / Floor		WAM	353

LIBOR_1MO	FLAT	FLAT	FLAT
LIBOR_6MO	FLAT	FLAT	FLAT
FRM Prepay	115 PPC	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC	100 PPC
Default	10.63 CDR	8.566 CDR	8.566 CDR
Loss Severity	45%	55%	55%
Liquidation Lag	12	12	12
TRIGGERS	FAIL	FAIL	FAIL

Principal Writedown	4,881.96 (0.01%)	13,276.42 (0.03%)
Total Collat Loss	161,421,104.22 (12.91%)	165,575,092.06 (13.25%)
Total Collat Liquidation	354,207,063.92 (28.34%)	297,210,801.40 (23.78%)

Option One 03-4 - M2 - Independence Analysis

7.519077023
6.589461
353

WAC
NET
WAM

LIBOR_1MO | 100

Index
Mult / Margin
Cap / Floor

0
6/13/2003
7/25/2003

Balance \$43,750,000.00 Delay Dated First Payment
Coupon 3.07 6/13/2003
Settle

LIBOR_1MO	FWRD	FWRD
LIBOR_6MO	FWRD	FWRD
FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Default	8.668 CDR	6.942 CDR
Loss Severity	45%	55%
Liquidation Lag	12	12
TRIGGERS	FAIL	FAIL

Principal Write-down	8,719.71 (0.02%)	2,104.44 (0.00%)
Total Collat Loss	136,912,432.20 (10.95%)	138,825,873.08 (11.11%)
Total Collat Liquidation	300,546,150.24 (24.04%)	249,304,667.14 (19.94%)

Option One 03-4 - M2 - Independence Analysis

Balance \$43,750,000.00 Delay 0
 Coupon 3.07 Dated 6/13/2003
 Settle 6/13/2003 First Payment 7/25/2003

Index
 Mult / Margin
 Cap / Floor

LIBOR_1MO | 100

WAC
 NET
 WAM

7.519077023
 6.589461
 353

LIBOR_1MO FWRD + 150 FWRD + 150
 LIBOR_6MO FWRD + 150 FWRD + 150
 FRM Prepay 115 PPC 115 PPC
 ARM Prepay 100 PPC 100 PPC
 Default 7.122 CDR 5.712 CDR
 Loss Severity 45% 55%
 Liquidation Lag 12 12
 TRIGGERS FAIL FAIL

Principal Writedown 13,098.76 (0.03%) 13,677.88 (0.03%)
 Total Collat Loss 116,222,316.03 (9.30%) 117,359,549.73 (9.39%)
 Total Collat Liquidation 255,285,298.73 (20.42%) 210,891,091.68 (16.87%)

Option One 2003-4 - M3 - Independence Analysis

Balance	6/13/2003	Debit	6/13/2003	Index	LIBOR_1MO	WAC	7,519,070.03
Coupon	6/13/2003	Dated	7/25/2003	Mult / Margin	Cap / Floor	NET	6,369,461
Settle	6/13/2003	First Payment	7/25/2003	Cap / Floor		WAM	353
	\$12,500,000.00		0				
LIBOR_1MO		FLAT					
LIBOR_6MO		FLAT					
FRM Prepay		115 PPC					
ARM Prepay		100 PPC					
Default		9.593 CDR					
Less Severity		45%					
Liquidation Lag		12					
TRIGGERS		FAIL					
Principal Write-down	4,759,65 (0.04%)		38,720.43 (0.31%)				
Total Collat Loss	148,647,402.24 (11.69%)		152,461,505.03 (12.20%)				
Total Collat Liquidation	326,149,088.71 (26.05%)		273,051,069.86 (21.89%)				

Option One 2003-4 - M3 - Independence Analysis

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 100	WAC	7.51907023
Coupon		Dated	6/13/2003	Multi / Margin		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003	Cap / Floor		WAM	353

LIBOR_1MO	FWRD	FWRD	
LIBOR_6MO	FWRD	FWRD	
FRM Prepay	115 PPC	115 PPC	
ARM Prepay	100 PPC	100 PPC	
Default	7.687 CDR	6.161 CDR	
Loss Severity	45%	55%	
Liquidation Lag	12	12	
TRIGGERS	FAIL	FAIL	

Principal Windown	9,950.03 (0.08%)	8,524.04 (0.07%)
Total Collat. Loss	123,856,592.65 (9.91%)	125,240,162.22 (10.02%)
Total Collat. Liquidation	271,863,822.88 (21.75%)	224,892,329.74 (17.99%)

Option One 2003-4 - M3 - Independence Analysis

Balance Option Settle	\$12,500,000.00	6/13/2003	Delay Dated	0 6/13/2003	Index Mult / Margin Cap / Floor	LIBOR_1MO 100	WAC NET WAM	7.51977023 6.589461 363
		6/13/2003	First Payment	7/25/2003				
LIBOR_1MO			FWRD + 150					
LIBOR_6MO			FWRD + 150					
FRM Prepay			115 PPC					
ARM Prepay			100 PPC					
Default			6.251 CDR					
Loss Severity			45%					
Liquidity Lag			12					
TRIGGERS			FAIL					
Principal Write-down			2,376.86 (0.02%)					
Total Collat Loss			103,886,084.15 (0.31%)					
Total Collat Liquidation			228,173,365.97 (10.25%)					
			16,581.23 (0.13%)					
			104,330,603.24 (6.39%)					
			186,546,341.72 (15.08%)					

Option One 2003-4 - M3 - RABBO Analysis

Balance	\$12,500,000.00	Delay Dated	0	Index	LIBOR_1MO 0	WAC	751907023
Coupon	6/13/2003	First Payment	6/13/2003	Mult / Margin		NET	6.38461
Settle	7/25/2003		7/25/2003	Cap / Floor		WAM	353
LIBOR_1MO					Fail LIBOR for 12 Spoke 400	Fail LIBOR for 12 Spoke 400	
LIBOR_3MO					Fail LIBOR for 12 Spoke 400	Fail LIBOR for 12 Spoke 400	
LIBOR_6MO					Fail LIBOR for 12 Spoke 400	Fail LIBOR for 12 Spoke 400	
LIBOR_9MO					Fail LIBOR for 12 Spoke 400	Fail LIBOR for 12 Spoke 400	
LIBOR_12MO					Fail LIBOR for 12 Spoke 400	Fail LIBOR for 12 Spoke 400	
ARM Prepay	75 TRABBO_ARM_PREPAY	100 TRABBO_ARM_PREPAY	135 TRABBO_ARM_PREPAY	75 TRABBO_ARM_PREPAY	100 TRABBO_ARM_PREPAY	135 TRABBO_ARM_PREPAY	
ARM Default	9.01 CDR	10.06 CDR	10.87 CDR	10.87 CDR	5.804 CDR	7.13 CDR	
Loss Severity	35%	35%	35%	35%	35%	35%	
Liquidation Lag	12	12	12	12	12	12	
TRIGGERS	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	
Principal Write-down	14,553.71 (0.12%)	17,743.52 (0.14%)	13,296.78 (0.11%)	11,791.61 (0.09%)	610.74 (0.00%)	21,458.96 (0.17%)	
Total Collat Loss	137,259,848.22 (10.96%)	118,179,068.16 (9.45%)	100,791,505.41 (8.06%)	97,799,630.96 (7.82%)	81,992,322.43 (6.56%)	70,037,303.09 (5.60%)	
Total Collat Liquidation	386,956,775.54 (30.96%)	333,540,294.92 (26.69%)	284,594,553.80 (22.77%)	275,749,159.85 (22.06%)	231,520,812.75 (18.52%)	197,858,114.39 (15.83%)	

Option One 2003-4 - M3 - RABBO Analysis

Balance	\$12,500,000.00	Delay Dated	0	Index	LIBOR_1MO 0	WAC	7.51907023
Coupon		First Payment	6/13/2003	Multi / Margin		NET	6.589461
Settle	6/13/2003		7/25/2003	Cap / Floor		WAM	353
LIBOR_1MO	FWRD	FWRD	FWRD	FWRD	Flat LIBOR for 12 Spike 400	Flat LIBOR for 12 Spike 400	Flat LIBOR for 12 Spike 400
LIBOR_6MO	FWRD	FWRD	FWRD	FWRD	Flat LIBOR for 12 Spike 400	Flat LIBOR for 12 Spike 400	Flat LIBOR for 12 Spike 400
FRM Prepay	75 PPC	115 PPC	150 PPC	150 PPC	75 *RABBO_ARM_PREFAY	115 PPC	150 PPC
ARM Prepay	100 *RABBO_ARM_PREFAY	100 *RABBO_ARM_PREFAY	100 *RABBO_ARM_PREFAY	75 *RABBO_ARM_PREFAY	100 *RABBO_ARM_PREFAY	100 *RABBO_ARM_PREFAY	135 *RABBO_ARM_PREFAY
Default	3.28 CDR	6.074 CDR	6.632 CDR	6.632 CDR	3.567 CDR	3.569 CDR	4.380 CDR
Loss Severity	55%	55%	55%	55%	55%	55%	55%
LIBOR_1MO TRIGGERS	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Principal Write-down	8,996.59 (0.01%)	1,525.97 (0.01%)	7,570.02 (0.06%)	14,256.71 (0.11%)	4,229.34 (0.03%)	11,016.94 (0.09%)	
Total Collat Loss	142,980,254.95 (11.44%)	122,306,281.77 (9.78%)	103,094,891.88 (8.25%)	101,826,523.56 (8.15%)	84,094,315.09 (6.73%)	70,825,863.57 (5.67%)	
Total Collat Liquidation	256,313,106.58 (20.51%)	219,590,723.15 (17.57%)	185,207,573.05 (14.82%)	182,595,722.64 (14.61%)	151,070,327.24 (12.05%)	127,309,895.46 (10.18%)	

Option One 2003-4 - M4 Independence Analysis

Balance	\$12,500,000.00	Delay	0	Index	LIBOR_1MO 1.32	WAC	7.519077
Coupon		Dated	6/13/2003	Mult / Margin		NET	6.589461
Settle	6/13/2003	First Payment	7/25/2003	Cap / Floor		WAM	353
LIBOR_1MO		FLAT					
LIBOR_6MO		FLAT					
FRM Prepay		115 PPC					
ARM Prepay		100 PPC					
Default		8.576 CDR					
Loss Severity		45%					
Liquidation Lag		12					
TRIGGERS		FAIL					
Principal Writedown		8,718.00 (0.07%)					
Total Collat Loss		135,601,708.57 (10.85%)					
Total Collat Liquidation		297,498,320.50 (23.80%)					
		14,946.39 (0.12%)					
		138,926,599.11 (11.11%)					
		249,337,572.03 (19.95%)					

Option One 2003-4 - M4 Independence Analysis

Balance	\$12,500,000.00	Delay Dated	0	Index	LIBOR_1MO 100	WAC	7.519077
Coupon		First Payment	6/13/2003	Mult / Margin		NET	6.589461
Settle	6/13/2003		7/25/2003	Cap / Floor		WAM	353
LIBOR_1MO		FWRD + 150					
LIBOR_6MO		FWRD + 150					
FRM Prepay		115 PPC					
ARM Prepay		100 PPC					
Default		5.419 CDR					
Loss Severity		45%					
Liquidation Lag		12					
TRIGGERS		FAIL					
Principal Writedown	10,221.27 (0.08%)						
Total Collat Loss	91,670,071.50 (7.33%)						
Total Collat Liquidation	201,328,771.31 (16.11%)						
		3,615.79 (0.03%)					
		92,512,910.87 (7.40%)					
		166,223,413.11 (13.30%)					

Option One 03-4 RABBO M4 Analysis

Balance Coupon Settle	\$12,500,000.00 6/13/2003	Delay Dated First Payment	0 6/13/2003 7/25/2003	Index Multi / Margin Cap / Floor	LIBOR_1MO 0	WAC NET WAM	7.519077023 6.589461 353
LIBOR_1MO		FWRD	FWRD	FWRD	Flat for 12.mos Spike to 400	Flat for 12.mos Spike to 400	
LIBOR_1MO		FWRD	FWRD	FWRD	Flat for 12.mos Spike to 400	Flat for 12.mos Spike to 400	
FRM Prepay		75 PPC	115 PPC	150 PPC	Flat for 12.mos Spike to 400	Flat for 12.mos Spike to 400	
ARM Prepay		75 *RABBO_ARM_PREPAY	100 *RABBO_ARM_PREPAY	135 *RABBO_ARM_PREPAY	75 PPC	115 PPC	150 PPC
Default		7.695 CDR	8.648 CDR	9.308 CDR	100 *RABBO_ARM_PREPAY	135 *RABBO_ARM_PREPAY	
Loss Seventy		35%	35%	35%	4.924 CDR	5.297 CDR	5.664 CDR
Liquidation Lag		12	12	12	35%	35%	35%
TRIGGERS		FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Principal Writedown		1,124.51 (0.01%)	4,349.20 (0.03%)	409.79 (0.00%)	0.00 (0.00%)	111.58 (0.00%)	5,269.17 (0.04%)
Total Collat Loss		121,928,529.98 (9.75%)	104,673,362.52 (8.37%)	88,342,611.54 (7.07%)	85,407,163.14 (6.83%)	69,208,288.28 (5.54%)	56,952,460.68 (4.56%)
Total Collat Liquidation		343,649,952.62 (27.45%)	295,389,782.31 (23.63%)	249,426,654.48 (19.95%)	240,754,711.96 (19.26%)	195,400,512.42 (15.63%)	160,881,428.24 (12.87%)

OPTION ONE 2003-4 RABBO M5 Analysis

Balance	12500000.00	Delay	0.00	Index		LIBOR_1MO 0	WAC	7.32
Coupon	37785.00	Dated	37785.00				NET	6.59
Settle	37785.00	First Payment	37827.00				WAM	353.00

LIBOR_1MO	FWRD	FWRD	FWRD	FWRD	FLAT For 12 Mos Spike 400	FLAT For 12 Mos Spike 400	FLAT For 12 Mos Spike 400
LIBOR_6MO	FWRD	FWRD	FWRD	FWRD	FLAT For 12 Mos Spike 400	FLAT For 12 Mos Spike 400	FLAT For 12 Mos Spike 400
FRM Prepay	75 PPC	115 PPC	150 PPC	75 PPC	115 PPC	150 PPC	150 PPC
ARM Prepay	6.435 CDR	7.101 CDR	7.629 CDR	4.167 CDR	4.245 CDR	4.294 CDR	4.294 CDR
Default	75 *RABBO_ARM_PREPAY	100 *RABBO_ARM_PREPAY	135 *RABBO_ARM_PREPAY	75 *RABBO_ARM_PREPAY	100 *RABBO_ARM_PREPAY	135 *RABBO_ARM_PREPAY	135 *RABBO_ARM_PREPAY
Loss Severity	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Liquidation Lag	12.00	12.00	12.00	12.00	12.00	12.00	12.00
TRIGGERS	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL

Principal Writedown	8,092.49 (0.06%)	399.60 (0.00%)	1,300.87 (0.01%)	13,185.07 (0.11%)	21,276.39 (0.17%)	18,817.97 (0.15%)
Total Collat Loss	106,037,877.85 (8.48%)	86,908,502.73 (7.11%)	74,296,146.26 (5.94%)	74,148,113.72 (5.93%)	56,858,325.88 (4.55%)	44,155,603.26 (3.53%)
Total Collat Liquidation	298,783,332.76 (23.90%)	250,867,193.20 (20.07%)	209,750,999.23 (16.78%)	208,973,142.67 (16.72%)	160,513,784.43 (12.84%)	124,723,312.59 (9.98%)

OPTION ONE 2003-4 RABBO M5 Analysis

Balance	12500000.00	Deby	0.00	Index	LIBOR_1MO10	WAC	7.52
Coupon	37785.00	Dated	37785.00			NET	6.59
Settle	37785.00	First Payment	37827.00			WAM	363.00
LIBOR_1MO		FWRD		FWRD	FLAT For 12 Mos Spike 400	FLAT For 12 Mos Spike 400	
LIBOR_1MO		FWRD		FWRD	FLAT For 12 Mos Spike 400	FLAT For 12 Mos Spike 400	
FRM Prepay		75 PPC		150 PPC	75 PPC	115 PPC	
ARM Prepay		100 *RABBO_ARM_PREPAY		4,699 CDR	100 *RABBO_ARM_PREPAY	135 *RABBO_ARM_PREPAY	
Disait		3,914 CDR		55.00%	2,621 CDR	2,667 CDR	
Less Severity		55.00%		55.00%	55.00%	55.00%	
Liquidation Lag		12.00		12.00	12.00	12.00	
TRIGGERS		FAIL		FAIL	FAIL	FAIL	
Principal/Writeown	45,451.54 (0.36%)		10,207.09 (0.08%)		612.30 (0.00%)	10,005.14 (0.08%)	410.04 (0.00%)
Total Collat Loss	110,145,540.34 (8.81%)	91,070,087.26 (7.29%)	75,359,282.50 (6.03%)	77,371,591.82 (6.19%)	50,338,195.86 (4.67%)	44,657,136.11 (3.57%)	44,657,136.11 (3.57%)
Total Collat Liquidation	197,378,016.47 (15.79%)	163,478,980.61 (13.06%)	135,366,650.69 (10.63%)	138,701,843.95 (11.10%)	104,784,574.84 (8.38%)	80,263,569.52 (6.42%)	80,263,569.52 (6.42%)

Option One 2003-4 MONY Analysis

M4

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon	6.04800	Orig Balance	12,500,000.00	Tranche Type	MEZ FLT
Margin	MULTIPLE	Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC	100 PPC
Loss Rate	12.927 CDR	11.216 CDR	9.454 CDR
Loss Severity(%)	25	25	25
Recovery Lag(Mos)	12	12	12
TRIGGERS	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD + 100	FWRD + 200
Bond Loss	\$8K	\$4K	\$7K
Pool Default (COLLAT)	\$412,988K	\$370,431K	\$323,439K
Pool Loss (COLLAT)	\$104,490K	\$93,688K	\$81,776K
Pool Default (COLLAT)	33.04%	29.63%	25.88%
Pool Loss (COLLAT)	8.36%	7.50%	6.54%

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GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Option One 2003-4 MONY Analysis

M5

Tue, Jun 3 2003 09:33 PM

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon	6.74800	Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC	100 PPC
Loss Rate	10.536 CDR	9.339 CDR	7.906 CDR
Loss Severity(%)	25	25	25
Recovery Lag(Mos)	12	12	12
TRIGGERS	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD + 100	FWRD + 200
Bond Loss	\$2K	\$6K	\$4K
Pool Default (COLLAT)	\$352,150K	\$319,898K	\$279,013K
Pool Loss (COLLAT)	\$89,111K	\$80,916K	\$70,550K
Pool Default (COLLAT)	28.17%	25.59%	22.32%
Pool Loss (COLLAT)	7.13%	6.47%	5.64%

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Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
1	1.32000	1.21100	4.70676	No	Yes
2	1.32000	1.21100	6.37458	No	Yes
3	1.32000	1.21100	6.37228	No	Yes
4	1.32000	1.21100	6.58233	No	Yes
5	1.32000	1.21100	6.36775	No	Yes
6	1.32000	1.21100	6.57770	No	Yes
7	1.32000	1.21100	6.36332	No	Yes
8	1.32000	1.21100	6.36115	No	Yes
9	1.32000	1.21100	6.79757	No	Yes
10	1.32000	1.21100	6.35692	No	Yes
11	1.32000	1.21100	6.46669	No	Yes
12	1.32000	1.21100	6.25608	No	Yes
13	1.32000	1.21100	6.46254	No	Yes
14	1.32000	1.21100	6.25205	No	Yes
15	1.32000	1.21100	6.25003	No	Yes
16	1.32000	1.21100	6.45626	No	Yes
17	1.32000	1.21100	6.24596	No	Yes
18	1.32000	1.21100	6.45205	No	Yes
19	1.32000	1.21100	6.24187	No	Yes
20	1.32000	1.21100	6.23982	No	Yes
21	1.32000	1.21100	6.90609	No	Yes
22	1.32000	1.21100	6.23570	No	Yes
23	1.32000	1.21100	6.44143	No	Yes
24	1.32000	1.21100	6.22749	No	Yes
25	1.32000	1.21100	6.43167	No	Yes
26	1.32000	1.21100	6.22220	No	Yes
27	1.32000	1.21100	6.22021	No	Yes
28	1.32000	1.21100	6.42550	No	Yes
29	1.32000	1.21100	6.21624	No	Yes
30	1.32000	1.21100	6.42140	No	Yes
31	1.32000	1.21100	5.97035	No	Yes
32	1.32000	1.21100	5.96837	No	Yes
33	1.32000	1.21100	6.60566	No	Yes
34	1.32000	1.21100	5.96449	No	Yes
35	1.32000	1.21100	6.16129	No	Yes
36	1.32000	1.21100	5.95978	No	Yes
37	1.32000	1.21100	6.15621	No	Yes
38	1.32000	1.21100	5.95570	No	Yes
39	1.32000	1.21100	5.95380	No	Yes
40	1.32000	1.21100	6.15029	No	Yes
41	1.32000	1.21100	5.95001	No	Yes
42	1.32000	1.21100	6.14640	No	Yes
43	1.32000	1.21100	5.94627	No	Yes
44	1.32000	1.21100	5.94442	No	Yes
45	1.32000	1.21100	6.57928	No	Yes
46	1.32000	1.21100	5.94075	No	Yes
47	1.32000	1.21100	6.13690	No	Yes
48	1.32000	1.21100	5.93714	No	Yes
49	1.32000	1.21100	5.98320	No	Yes
50	1.32000	1.21100	5.78842	No	Yes
51	1.32000	1.21100	5.78667	No	Yes
52	1.32000	1.21100	5.97776	No	Yes
53	1.32000	1.21100	5.78321	No	Yes
54	1.32000	1.21100	5.97423	No	Yes
55	1.32000	1.21100	5.77982	No	Yes
56	1.32000	1.21100	5.77815	No	Yes
57	1.32000	1.21100	6.17488	No	Yes
58	1.32000	1.21100	5.77487	No	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
59	1.32000	1.21100	5.96570	No	Yes
60	1.32000	1.21100	5.77166	No	Yes
61	1.32000	1.21100	5.96242	No	Yes
62	1.32000	1.21100	5.76853	No	Yes
63	1.32000	1.21100	5.76699	No	Yes
64	1.32000	1.21100	5.95765	No	Yes
65	1.32000	1.21100	5.76397	No	Yes
66	1.32000	1.21100	5.95458	No	Yes
67	1.32000	1.21100	5.76104	No	Yes
68	1.32000	1.21100	5.75960	No	Yes
69	1.32000	1.21100	6.37513	No	Yes
70	1.32000	1.21100	5.75678	No	Yes
71	1.32000	1.21100	5.94726	No	Yes
72	1.32000	1.21100	5.75405	No	Yes
73	1.32000	1.21100	5.94447	No	Yes
74	1.32000	1.21100	5.75140	No	Yes
75	1.32000	1.21100	5.75011	No	Yes
76	1.32000	1.21100	5.94046	No	Yes
77	1.32000	1.21100	5.74758	No	Yes
78	1.32000	1.21100	5.93789	No	Yes
79	1.32000	1.21100	5.74514	No	Yes
80	1.32000	1.21100	5.74395	No	Yes
81	1.32000	1.21100	6.35807	No	Yes
82	1.32000	1.21100	5.74162	No	Yes
83	1.32000	1.21100	5.93184	No	Yes
84	1.32000	1.21100	5.73938	No	Yes
85	1.32000	1.21100	5.92957	No	Yes
86	1.32000	1.21100	5.73722	No	Yes
87	1.32000	1.21100	5.73617	No	Yes
88	1.32000	1.21100	5.92631	No	Yes
89	1.32000	1.21100	5.73412	No	Yes
90	1.32000	1.21100	5.92423	No	Yes
91	1.32000	1.21100	5.73215	No	Yes
92	1.32000	1.21100	5.73120	No	Yes
93	1.32000	1.21100	6.34422	No	Yes
94	1.32000	1.21100	5.72934	No	Yes
95	1.32000	1.21100	5.91939	No	Yes
96	1.32000	1.21100	5.72756	No	Yes
97	1.32000	1.21100	5.91759	No	Yes
98	1.32000	1.21100	5.72585	No	Yes
99	1.32000	1.21100	5.72502	No	Yes
100	1.32000	1.21100	5.91501	No	Yes
101	1.32000	1.21100	5.72341	No	Yes
102	1.32000	1.21100	5.91339	No	Yes
103	1.32000	1.21100	5.72074	No	Yes
104	1.32000	1.21100	5.71962	No	Yes
105	1.32000	1.21100	6.11329	No	Yes
106	1.32000	1.21100	5.71816	No	Yes
107	1.32000	1.21100	5.90804	No	Yes
108	1.32000	1.21100	5.71677	No	Yes
109	1.32000	1.21100	5.90664	No	Yes
110	1.32000	1.21100	5.71544	No	Yes
111	1.32000	1.21100	5.71480	No	Yes
112	1.32000	1.21100	5.90464	No	Yes
113	1.32000	1.21100	5.71356	No	Yes
114	1.32000	1.21100	5.90339	No	Yes
115	1.32000	1.21100	5.71237	No	Yes
116	1.32000	1.21100	5.71180	No	Yes
117	1.32000	1.21100	6.32316	No	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
118	1.32000	1.21100	5.71069	No	Yes
119	1.32000	1.21100	5.90050	No	Yes
120	1.32000	1.21100	5.70964	No	Yes
121	1.32000	1.21100	5.89943	No	Yes
122	1.32000	1.21100	5.70863	No	Yes
123	1.32000	1.21100	5.70814	No	Yes
124	1.32000	1.21100	5.89792	No	Yes
125	1.32000	1.21100	5.70720	No	Yes
126	1.32000	1.21100	5.89698	No	Yes
127	1.32000	1.21100	5.70631	Yes	Yes
128	1.32000	1.21100	5.70588	Yes	Yes
129	1.32000	1.21100	6.31676	Yes	Yes
130	1.32000	1.21100	5.70505	Yes	Yes
131	1.32000	1.21100	5.89480	Yes	Yes
132	1.32000	1.21100	5.70426	Yes	Yes
133	1.32000	1.21100	5.89401	Yes	Yes
134	1.32000	1.21100	5.70351	Yes	Yes
135	1.32000	1.21100	5.70315	Yes	Yes
136	1.32000	1.21100	5.89289	Yes	Yes
137	1.32000	1.21100	5.70245	Yes	Yes
138	1.32000	1.21100	5.89218	Yes	Yes
139	1.32000	1.21100	5.70179	Yes	Yes
140	1.32000	1.21100	5.70147	Yes	Yes
141	1.32000	1.21100	6.31200	Yes	Yes
142	1.32000	1.21100	5.70086	Yes	Yes
143	1.32000	1.21100	5.89058	Yes	Yes
144	1.32000	1.21100	5.70028	Yes	Yes
145	1.32000	1.21100	5.89000	Yes	Yes
146	1.32000	1.21100	5.69972	Yes	Yes
147	1.32000	1.21100	5.69946	Yes	Yes
148	1.32000	1.21100	5.88917	Yes	Yes
149	1.32000	1.21100	5.69895	Yes	Yes
150	1.32000	1.21100	5.88866	Yes	Yes
151	1.32000	1.21100	5.69847	Yes	Yes
152	1.32000	1.21100	5.69823	Yes	Yes
153	1.32000	1.21100	6.09098	Yes	Yes
154	1.32000	1.21100	5.69779	Yes	Yes
155	1.32000	1.21100	5.88749	Yes	Yes
156	1.32000	1.21100	5.69737	Yes	Yes
157	1.32000	1.21100	5.88707	Yes	Yes
158	1.32000	1.21100	5.69697	Yes	Yes
159	1.32000	1.21100	5.69678	Yes	Yes
160	1.32000	1.21100	5.88648	Yes	Yes
161	1.32000	1.21100	5.69641	Yes	Yes
162	1.32000	1.21100	5.88611	Yes	Yes
163	1.32000	1.21100	5.69606	Yes	Yes
164	1.32000	1.21100	5.69589	Yes	Yes
165	1.32000	1.21100	6.30599	Yes	Yes
166	1.32000	1.21100	5.69557	Yes	Yes
167	1.32000	1.21100	5.88527	Yes	Yes
168	1.32000	1.21100	5.69526	Yes	Yes
169	1.32000	1.21100	5.88495	Yes	Yes
170	1.32000	1.21100	5.69496	Yes	Yes
171	1.32000	1.21100	5.69481	Yes	Yes
172	1.32000	1.21100	5.88449	Yes	Yes
173	1.32000	1.21100	5.69453	Yes	Yes
174	1.32000	1.21100	5.88421	Yes	Yes
175	1.32000	1.21100	5.69427	Yes	Yes
176	1.32000	1.21100	5.69414	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
177	1.32000	1.21100	6.30408	Yes	Yes
178	1.32000	1.21100	5.69390	Yes	Yes
179	1.32000	1.21100	5.88360	Yes	Yes
180	1.32000	1.21100	5.69365	Yes	Yes
181	1.32000	1.21100	5.88327	Yes	Yes
182	1.32000	1.21100	5.69333	Yes	Yes
183	1.32000	1.21100	5.69317	Yes	Yes
184	1.32000	1.21100	5.88279	Yes	Yes
185	1.32000	1.21100	5.69287	Yes	Yes
186	1.32000	1.21100	5.88248	Yes	Yes
187	1.32000	1.21100	5.69258	Yes	Yes
188	1.32000	1.21100	5.69244	Yes	Yes
189	1.32000	1.21100	6.30218	Yes	Yes
190	1.32000	1.21100	5.69215	Yes	Yes
191	1.32000	1.21100	5.88175	Yes	Yes
192	1.32000	1.21100	5.69188	Yes	Yes
193	1.32000	1.21100	5.88147	Yes	Yes
194	1.32000	1.21100	5.69161	Yes	Yes
195	1.32000	1.21100	5.69147	Yes	Yes
196	1.32000	1.21100	5.88105	Yes	Yes
197	1.32000	1.21100	5.69121	Yes	Yes
198	1.32000	1.21100	5.88078	Yes	Yes
199	1.32000	1.21100	5.69095	Yes	Yes
200	1.32000	1.21100	5.69082	Yes	Yes
201	1.32000	1.21100	6.08316	Yes	Yes
202	1.32000	1.21100	5.69057	Yes	Yes
203	1.32000	1.21100	5.88013	Yes	Yes
204	1.32000	1.21100	5.69032	Yes	Yes
205	1.32000	1.21100	5.87987	Yes	Yes
206	1.32000	1.21100	5.69007	Yes	Yes
207	1.32000	1.21100	5.68994	Yes	Yes
208	1.32000	1.21100	5.87948	Yes	Yes
209	1.32000	1.21100	5.68970	Yes	Yes
210	1.32000	1.21100	5.87923	Yes	Yes
211	1.32000	1.21100	5.68945	Yes	Yes
212	1.32000	1.21100	5.68932	Yes	Yes
213	1.32000	1.21100	6.29876	Yes	Yes
214	1.32000	1.21100	5.68908	Yes	Yes
215	1.32000	1.21100	5.87858	Yes	Yes
216	1.32000	1.21100	5.68883	Yes	Yes
217	1.32000	1.21100	5.87833	Yes	Yes
218	1.32000	1.21100	5.68858	Yes	Yes
219	1.32000	1.21100	5.68845	Yes	Yes
220	1.32000	1.21100	5.87793	Yes	Yes
221	1.32000	1.21100	5.68820	Yes	Yes
222	1.32000	1.21100	5.87767	Yes	Yes
223	1.32000	1.21100	5.68794	Yes	Yes
224	1.32000	1.21100	5.68781	Yes	Yes
225	1.32000	1.21100	6.29707	Yes	Yes
226	1.32000	1.21100	5.68755	Yes	Yes
227	1.32000	1.21100	5.87699	Yes	Yes
228	1.32000	1.21100	5.68728	Yes	Yes
229	1.32000	1.21100	5.87671	Yes	Yes
230	1.32000	1.21100	5.68700	Yes	Yes
231	1.32000	1.21100	5.68686	Yes	Yes
232	1.32000	1.21100	5.87628	Yes	Yes
233	1.32000	1.21100	5.68658	Yes	Yes
234	1.32000	1.21100	5.87598	Yes	Yes
235	1.32000	1.21100	5.68629	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
236	1.32000	1.21100	5.68614	Yes	Yes
237	1.32000	1.21100	6.29521	Yes	Yes
238	1.32000	1.21100	5.68584	Yes	Yes
239	1.32000	1.21100	5.87521	Yes	Yes
240	1.32000	1.21100	5.68553	Yes	Yes
241	1.32000	1.21100	5.87499	Yes	Yes
242	1.32000	1.21100	5.68545	Yes	Yes
243	1.32000	1.21100	5.68543	Yes	Yes
244	1.32000	1.21100	5.87493	Yes	Yes
245	1.32000	1.21100	5.68540	Yes	Yes
246	1.32000	1.21100	5.87489	Yes	Yes
247	1.32000	1.21100	5.68536	Yes	Yes
248	1.32000	1.21100	5.68534	Yes	Yes
249	1.32000	1.21100	6.07742	Yes	Yes
250	1.32000	1.21100	5.68531	Yes	Yes
251	1.32000	1.21100	5.87480	Yes	Yes
252	1.32000	1.21100	5.68528	Yes	Yes
253	1.32000	1.21100	5.87477	Yes	Yes
254	1.32000	1.21100	5.68524	Yes	Yes
255	1.32000	1.21100	5.68523	Yes	Yes
256	1.32000	1.21100	5.87472	Yes	Yes
257	1.32000	1.21100	5.68520	Yes	Yes
258	1.32000	1.21100	5.87469	Yes	Yes
259	1.32000	1.21100	5.68517	Yes	Yes
260	1.32000	1.21100	5.68516	Yes	Yes
261	1.32000	1.21100	6.29427	Yes	Yes
262	1.32000	1.21100	5.68513	Yes	Yes
263	1.32000	1.21100	5.87463	Yes	Yes
264	1.32000	1.21100	5.68511	Yes	Yes
265	1.32000	1.21100	5.87460	Yes	Yes
266	1.32000	1.21100	5.68508	Yes	Yes
267	1.32000	1.21100	5.68507	Yes	Yes
268	1.32000	1.21100	5.87456	Yes	Yes
269	1.32000	1.21100	5.68505	Yes	Yes
270	1.32000	1.21100	5.87454	Yes	Yes
271	1.32000	1.21100	5.68502	Yes	Yes
272	1.32000	1.21100	5.68501	Yes	Yes
273	1.32000	1.21100	6.29411	Yes	Yes
274	1.32000	1.21100	5.68499	Yes	Yes
275	1.32000	1.21100	5.87447	Yes	Yes
276	1.32000	1.21100	5.68496	Yes	Yes
277	1.32000	1.21100	5.87445	Yes	Yes
278	1.32000	1.21100	5.68494	Yes	Yes
279	1.32000	1.21100	5.68492	Yes	Yes
280	1.32000	1.21100	5.87441	Yes	Yes
281	1.32000	1.21100	5.68490	Yes	Yes
282	1.32000	1.21100	5.87438	Yes	Yes
283	1.32000	1.21100	5.68487	Yes	Yes
284	1.32000	1.21100	5.68486	Yes	Yes
285	1.32000	1.21100	6.29394	Yes	Yes
286	1.32000	1.21100	5.68483	Yes	Yes
287	1.32000	1.21100	5.87431	Yes	Yes
288	1.32000	1.21100	5.68480	Yes	Yes
289	1.32000	1.21100	5.87428	Yes	Yes
290	1.32000	1.21100	5.68477	Yes	Yes
291	1.32000	1.21100	5.68475	Yes	Yes
292	1.32000	1.21100	5.87423	Yes	Yes
293	1.32000	1.21100	5.68472	Yes	Yes
294	1.32000	1.21100	5.87419	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
295	1.32000	1.21100	5.68468	Yes	Yes
296	1.32000	1.21100	5.68467	Yes	Yes
297	1.32000	1.21100	6.07669	Yes	Yes
298	1.32000	1.21100	5.68463	Yes	Yes
299	1.32000	1.21100	5.87409	Yes	Yes
300	1.32000	1.21100	5.68458	Yes	Yes
301	1.32000	1.21100	5.87404	Yes	Yes
302	1.32000	1.21100	5.68453	Yes	Yes
303	1.32000	1.21100	5.68451	Yes	Yes
304	1.32000	1.21100	5.87397	Yes	Yes
305	1.32000	1.21100	5.68446	Yes	Yes
306	1.32000	1.21100	5.87391	Yes	Yes
307	1.32000	1.21100	5.68440	Yes	Yes
308	1.32000	1.21100	5.68437	Yes	Yes
309	1.32000	1.21100	6.29337	Yes	Yes
310	1.32000	1.21100	5.68430	Yes	Yes
311	1.32000	1.21100	5.87374	Yes	Yes
312	1.32000	1.21100	5.68423	Yes	Yes
313	1.32000	1.21100	5.87366	Yes	Yes
314	1.32000	1.21100	5.68414	Yes	Yes
315	1.32000	1.21100	5.68410	Yes	Yes
316	1.32000	1.21100	5.87352	Yes	Yes
317	1.32000	1.21100	5.68400	Yes	Yes
318	1.32000	1.21100	5.87341	Yes	No
319	1.32000	1.21100	5.68389	Yes	No
320	1.32000	1.21100	5.68384	Yes	No
321	1.32000	1.21100	6.29275	Yes	No
322	1.32000	1.21100	5.68371	Yes	No
323	1.32000	1.21100	5.87309	Yes	No
324	1.32000	1.21100	5.68356	Yes	No
325	1.32000	1.21100	5.87293	Yes	No
326	1.32000	1.21100	5.68340	Yes	No
327	1.32000	1.21100	5.68331	Yes	No
328	1.32000	1.21100	5.87265	Yes	No
329	1.32000	1.21100	5.68310	Yes	No
330	1.32000	1.21100	5.87242	Yes	No
331	1.32000	1.21100	5.68287	Yes	No
332	1.32000	1.21100	5.68274	Yes	No
333	1.32000	1.21100	6.29145	Yes	No
334	1.32000	1.21100	5.68244	Yes	No
335	1.32000	1.21100	5.87169	Yes	No
336	1.32000	1.21100	5.68210	Yes	No
337	1.32000	1.21100	5.87129	Yes	No
338	1.32000	1.21100	5.68168	Yes	No
339	1.32000	1.21100	5.68144	Yes	No
340	1.32000	1.21100	5.87054	Yes	No
341	1.32000	1.21100	5.68088	Yes	No
342	1.32000	1.21100	5.86990	Yes	No
343	1.32000	1.21100	5.68017	Yes	No
344	1.32000	1.21100	5.67976	Yes	No
345	1.32000	1.21100	6.07095	Yes	No
346	1.32000	1.21100	5.67873	Yes	No
347	1.32000	1.21100	5.86736	Yes	No
348	1.32000	1.21100	5.67735	Yes	No
349	1.32000	1.21100	5.86568	Yes	No
350	1.32000	1.21100	5.67540	Yes	No
351	1.32000	1.21100	5.67409	Yes	No
352	1.32000	1.21100	5.86153	Yes	No
353	1.32000	1.21100	5.67032	Yes	No

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
354	1.32000	1.21100	5.85639	Yes	No
355	1.32000	1.21100	5.66346	Yes	No
356	1.32000	1.21100	5.65739	Yes	No
357	1.32000	1.21100	6.25529	Yes	No
358	1.32000	1.21100	5.63495	Yes	No
359	1.32000	1.21100	5.82880	Yes	No
360	1.32000	1.21100	5.68758	Yes	No
361	1.32000	1.21100	0.00000	Yes	No
362	1.32000	1.21100	0.00000	Yes	No
363	1.32000	1.21100	0.00000	Yes	No

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
1	1.32000	1.21100	4.70676	No	Yes
2	1.32000	1.21100	6.37458	No	Yes
3	1.32000	1.21100	6.37228	No	Yes
4	1.32000	1.21100	6.58233	No	Yes
5	1.32000	1.21100	6.36775	No	Yes
6	1.32000	1.21100	6.57770	No	Yes
7	1.32000	1.21100	6.36332	No	Yes
8	1.32000	1.21100	6.36115	No	Yes
9	1.32000	1.21100	6.79757	No	Yes
10	1.32000	1.21100	6.35692	No	Yes
11	1.32000	1.21100	6.46669	No	Yes
12	1.32000	1.21100	6.25608	No	Yes
13	1.32000	1.21100	6.46254	No	Yes
14	1.32000	1.21100	6.25205	No	Yes
15	1.32000	1.21100	6.25003	No	Yes
16	1.32000	1.21100	6.45626	No	Yes
17	1.32000	1.21100	6.24596	No	Yes
18	1.32000	1.21100	6.45205	No	Yes
19	1.32000	1.21100	6.24187	No	Yes
20	1.32000	1.21100	6.23982	No	Yes
21	1.32000	1.21100	6.90609	No	Yes
22	1.32000	1.21100	6.23570	No	Yes
23	1.32000	1.21100	6.44143	No	Yes
24	1.32000	1.21100	6.22749	No	Yes
25	1.32000	1.21100	6.43167	No	Yes
26	1.32000	1.21100	6.22220	No	Yes
27	1.32000	1.21100	6.22021	No	Yes
28	1.32000	1.21100	6.42550	No	Yes
29	1.32000	1.21100	6.21624	No	Yes
30	1.32000	1.21100	6.42140	No	Yes
31	1.32000	1.21100	5.97035	No	Yes
32	1.32000	1.21100	5.96837	No	Yes
33	1.32000	1.21100	6.60566	No	Yes
34	1.32000	1.21100	5.96449	No	Yes
35	1.32000	1.21100	6.16129	No	Yes
36	1.32000	1.21100	5.95978	No	Yes
37	1.32000	1.21100	6.15621	No	Yes
38	1.32000	1.21100	5.95570	No	Yes
39	1.32000	1.21100	5.95380	No	Yes
40	1.32000	1.21100	6.15029	No	Yes
41	1.32000	1.21100	5.95001	No	Yes
42	1.32000	1.21100	6.14640	No	Yes
43	1.32000	1.21100	5.94627	No	Yes
44	1.32000	1.21100	5.94442	No	Yes
45	1.32000	1.21100	6.57928	No	Yes
46	1.32000	1.21100	5.94075	No	Yes
47	1.32000	1.21100	6.13690	No	Yes
48	1.32000	1.21100	5.93714	No	Yes
49	1.32000	1.21100	5.98320	No	Yes
50	1.32000	1.21100	5.78842	No	Yes
51	1.32000	1.21100	5.78667	No	Yes
52	1.32000	1.21100	5.97776	No	Yes
53	1.32000	1.21100	5.78321	No	Yes
54	1.32000	1.21100	5.97423	No	Yes
55	1.32000	1.21100	5.77982	No	Yes
56	1.32000	1.21100	5.77815	No	Yes
57	1.32000	1.21100	6.17488	No	Yes
58	1.32000	1.21100	5.77487	No	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
59	1.32000	1.21100	5.96570	No	Yes
60	1.32000	1.21100	5.77166	No	Yes
61	1.32000	1.21100	5.96242	No	Yes
62	1.32000	1.21100	5.76853	No	Yes
63	1.32000	1.21100	5.76699	No	Yes
64	1.32000	1.21100	5.95765	No	Yes
65	1.32000	1.21100	5.76397	No	Yes
66	1.32000	1.21100	5.95458	No	Yes
67	1.32000	1.21100	5.76104	No	Yes
68	1.32000	1.21100	5.75960	No	Yes
69	1.32000	1.21100	6.37513	No	Yes
70	1.32000	1.21100	5.75678	No	Yes
71	1.32000	1.21100	5.94726	No	Yes
72	1.32000	1.21100	5.75405	No	Yes
73	1.32000	1.21100	5.94447	No	Yes
74	1.32000	1.21100	5.75140	No	Yes
75	1.32000	1.21100	5.75011	No	Yes
76	1.32000	1.21100	5.94046	No	Yes
77	1.32000	1.21100	5.74758	No	Yes
78	1.32000	1.21100	5.93789	No	Yes
79	1.32000	1.21100	5.74514	No	Yes
80	1.32000	1.21100	5.74395	No	Yes
81	1.32000	1.21100	6.35807	No	Yes
82	1.32000	1.21100	5.74162	No	Yes
83	1.32000	1.21100	5.93184	No	Yes
84	1.32000	1.21100	5.73938	No	Yes
85	1.32000	1.21100	5.92957	No	Yes
86	1.32000	1.21100	5.73722	No	Yes
87	1.32000	1.21100	5.73617	No	Yes
88	1.32000	1.21100	5.92631	No	Yes
89	1.32000	1.21100	5.73412	No	Yes
90	1.32000	1.21100	5.92423	No	Yes
91	1.32000	1.21100	5.73215	No	Yes
92	1.32000	1.21100	5.73120	No	Yes
93	1.32000	1.21100	6.34422	No	Yes
94	1.32000	1.21100	5.72934	No	Yes
95	1.32000	1.21100	5.91939	No	Yes
96	1.32000	1.21100	5.72756	No	Yes
97	1.32000	1.21100	5.91759	No	Yes
98	1.32000	1.21100	5.72585	No	Yes
99	1.32000	1.21100	5.72502	No	Yes
100	1.32000	1.21100	5.91501	No	Yes
101	1.32000	1.21100	5.72341	No	Yes
102	1.32000	1.21100	5.91339	No	Yes
103	1.32000	1.21100	5.72074	No	Yes
104	1.32000	1.21100	5.71962	No	Yes
105	1.32000	1.21100	6.11329	No	Yes
106	1.32000	1.21100	5.71816	No	Yes
107	1.32000	1.21100	5.90804	No	Yes
108	1.32000	1.21100	5.71677	No	Yes
109	1.32000	1.21100	5.90664	No	Yes
110	1.32000	1.21100	5.71544	No	Yes
111	1.32000	1.21100	5.71480	No	Yes
112	1.32000	1.21100	5.90464	No	Yes
113	1.32000	1.21100	5.71356	No	Yes
114	1.32000	1.21100	5.90339	No	Yes
115	1.32000	1.21100	5.71237	No	Yes
116	1.32000	1.21100	5.71180	No	Yes
117	1.32000	1.21100	6.32316	No	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
118	1.32000	1.21100	5.71069	No	Yes
119	1.32000	1.21100	5.90050	No	Yes
120	1.32000	1.21100	5.70964	No	Yes
121	1.32000	1.21100	5.89943	No	Yes
122	1.32000	1.21100	5.70863	No	Yes
123	1.32000	1.21100	5.70814	No	Yes
124	1.32000	1.21100	5.89792	No	Yes
125	1.32000	1.21100	5.70720	No	Yes
126	1.32000	1.21100	5.89698	No	Yes
127	1.32000	1.21100	5.70631	Yes	Yes
128	1.32000	1.21100	5.70588	Yes	Yes
129	1.32000	1.21100	6.31676	Yes	Yes
130	1.32000	1.21100	5.70505	Yes	Yes
131	1.32000	1.21100	5.89480	Yes	Yes
132	1.32000	1.21100	5.70426	Yes	Yes
133	1.32000	1.21100	5.89401	Yes	Yes
134	1.32000	1.21100	5.70351	Yes	Yes
135	1.32000	1.21100	5.70315	Yes	Yes
136	1.32000	1.21100	5.89289	Yes	Yes
137	1.32000	1.21100	5.70245	Yes	Yes
138	1.32000	1.21100	5.89218	Yes	Yes
139	1.32000	1.21100	5.70179	Yes	Yes
140	1.32000	1.21100	5.70147	Yes	Yes
141	1.32000	1.21100	6.31200	Yes	Yes
142	1.32000	1.21100	5.70086	Yes	Yes
143	1.32000	1.21100	5.89058	Yes	Yes
144	1.32000	1.21100	5.70028	Yes	Yes
145	1.32000	1.21100	5.89000	Yes	Yes
146	1.32000	1.21100	5.69972	Yes	Yes
147	1.32000	1.21100	5.69946	Yes	Yes
148	1.32000	1.21100	5.88917	Yes	Yes
149	1.32000	1.21100	5.69895	Yes	Yes
150	1.32000	1.21100	5.88866	Yes	Yes
151	1.32000	1.21100	5.69847	Yes	Yes
152	1.32000	1.21100	5.69823	Yes	Yes
153	1.32000	1.21100	6.09098	Yes	Yes
154	1.32000	1.21100	5.69779	Yes	Yes
155	1.32000	1.21100	5.88749	Yes	Yes
156	1.32000	1.21100	5.69737	Yes	Yes
157	1.32000	1.21100	5.88707	Yes	Yes
158	1.32000	1.21100	5.69697	Yes	Yes
159	1.32000	1.21100	5.69678	Yes	Yes
160	1.32000	1.21100	5.88648	Yes	Yes
161	1.32000	1.21100	5.69641	Yes	Yes
162	1.32000	1.21100	5.88611	Yes	Yes
163	1.32000	1.21100	5.69606	Yes	Yes
164	1.32000	1.21100	5.69589	Yes	Yes
165	1.32000	1.21100	6.30599	Yes	Yes
166	1.32000	1.21100	5.69557	Yes	Yes
167	1.32000	1.21100	5.88527	Yes	Yes
168	1.32000	1.21100	5.69526	Yes	Yes
169	1.32000	1.21100	5.88495	Yes	Yes
170	1.32000	1.21100	5.69496	Yes	Yes
171	1.32000	1.21100	5.69481	Yes	Yes
172	1.32000	1.21100	5.88449	Yes	Yes
173	1.32000	1.21100	5.69453	Yes	Yes
174	1.32000	1.21100	5.88421	Yes	Yes
175	1.32000	1.21100	5.69427	Yes	Yes
176	1.32000	1.21100	5.69414	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
177	1.32000	1.21100	6.30408	Yes	Yes
178	1.32000	1.21100	5.69390	Yes	Yes
179	1.32000	1.21100	5.88360	Yes	Yes
180	1.32000	1.21100	5.69365	Yes	Yes
181	1.32000	1.21100	5.88327	Yes	Yes
182	1.32000	1.21100	5.69333	Yes	Yes
183	1.32000	1.21100	5.69317	Yes	Yes
184	1.32000	1.21100	5.88279	Yes	Yes
185	1.32000	1.21100	5.69287	Yes	Yes
186	1.32000	1.21100	5.88248	Yes	Yes
187	1.32000	1.21100	5.69258	Yes	Yes
188	1.32000	1.21100	5.69244	Yes	Yes
189	1.32000	1.21100	6.30218	Yes	Yes
190	1.32000	1.21100	5.69215	Yes	Yes
191	1.32000	1.21100	5.88175	Yes	Yes
192	1.32000	1.21100	5.69188	Yes	Yes
193	1.32000	1.21100	5.88147	Yes	Yes
194	1.32000	1.21100	5.69161	Yes	Yes
195	1.32000	1.21100	5.69147	Yes	Yes
196	1.32000	1.21100	5.88105	Yes	Yes
197	1.32000	1.21100	5.69121	Yes	Yes
198	1.32000	1.21100	5.88078	Yes	Yes
199	1.32000	1.21100	5.69095	Yes	Yes
200	1.32000	1.21100	5.69082	Yes	Yes
201	1.32000	1.21100	6.08316	Yes	Yes
202	1.32000	1.21100	5.69057	Yes	Yes
203	1.32000	1.21100	5.88013	Yes	Yes
204	1.32000	1.21100	5.69032	Yes	Yes
205	1.32000	1.21100	5.87987	Yes	Yes
206	1.32000	1.21100	5.69007	Yes	Yes
207	1.32000	1.21100	5.68994	Yes	Yes
208	1.32000	1.21100	5.87948	Yes	Yes
209	1.32000	1.21100	5.68970	Yes	Yes
210	1.32000	1.21100	5.87923	Yes	Yes
211	1.32000	1.21100	5.68945	Yes	Yes
212	1.32000	1.21100	5.68932	Yes	Yes
213	1.32000	1.21100	6.29876	Yes	Yes
214	1.32000	1.21100	5.68908	Yes	Yes
215	1.32000	1.21100	5.87858	Yes	Yes
216	1.32000	1.21100	5.68883	Yes	Yes
217	1.32000	1.21100	5.87833	Yes	Yes
218	1.32000	1.21100	5.68858	Yes	Yes
219	1.32000	1.21100	5.68845	Yes	Yes
220	1.32000	1.21100	5.87793	Yes	Yes
221	1.32000	1.21100	5.68820	Yes	Yes
222	1.32000	1.21100	5.87767	Yes	Yes
223	1.32000	1.21100	5.68794	Yes	Yes
224	1.32000	1.21100	5.68781	Yes	Yes
225	1.32000	1.21100	6.29707	Yes	Yes
226	1.32000	1.21100	5.68755	Yes	Yes
227	1.32000	1.21100	5.87699	Yes	Yes
228	1.32000	1.21100	5.68728	Yes	Yes
229	1.32000	1.21100	5.87671	Yes	Yes
230	1.32000	1.21100	5.68700	Yes	Yes
231	1.32000	1.21100	5.68686	Yes	Yes
232	1.32000	1.21100	5.87628	Yes	Yes
233	1.32000	1.21100	5.68658	Yes	Yes
234	1.32000	1.21100	5.87598	Yes	Yes
235	1.32000	1.21100	5.68629	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
236	1.32000	1.21100	5.68614	Yes	Yes
237	1.32000	1.21100	6.29521	Yes	Yes
238	1.32000	1.21100	5.68584	Yes	Yes
239	1.32000	1.21100	5.87521	Yes	Yes
240	1.32000	1.21100	5.68553	Yes	Yes
241	1.32000	1.21100	5.87499	Yes	Yes
242	1.32000	1.21100	5.68545	Yes	Yes
243	1.32000	1.21100	5.68543	Yes	Yes
244	1.32000	1.21100	5.87493	Yes	Yes
245	1.32000	1.21100	5.68540	Yes	Yes
246	1.32000	1.21100	5.87489	Yes	Yes
247	1.32000	1.21100	5.68536	Yes	Yes
248	1.32000	1.21100	5.68534	Yes	Yes
249	1.32000	1.21100	6.07742	Yes	Yes
250	1.32000	1.21100	5.68531	Yes	Yes
251	1.32000	1.21100	5.87480	Yes	Yes
252	1.32000	1.21100	5.68528	Yes	Yes
253	1.32000	1.21100	5.87477	Yes	Yes
254	1.32000	1.21100	5.68524	Yes	Yes
255	1.32000	1.21100	5.68523	Yes	Yes
256	1.32000	1.21100	5.87472	Yes	Yes
257	1.32000	1.21100	5.68520	Yes	Yes
258	1.32000	1.21100	5.87469	Yes	Yes
259	1.32000	1.21100	5.68517	Yes	Yes
260	1.32000	1.21100	5.68516	Yes	Yes
261	1.32000	1.21100	6.29427	Yes	Yes
262	1.32000	1.21100	5.68513	Yes	Yes
263	1.32000	1.21100	5.87463	Yes	Yes
264	1.32000	1.21100	5.68511	Yes	Yes
265	1.32000	1.21100	5.87460	Yes	Yes
266	1.32000	1.21100	5.68508	Yes	Yes
267	1.32000	1.21100	5.68507	Yes	Yes
268	1.32000	1.21100	5.87456	Yes	Yes
269	1.32000	1.21100	5.68505	Yes	Yes
270	1.32000	1.21100	5.87454	Yes	Yes
271	1.32000	1.21100	5.68502	Yes	Yes
272	1.32000	1.21100	5.68501	Yes	Yes
273	1.32000	1.21100	6.29411	Yes	Yes
274	1.32000	1.21100	5.68499	Yes	Yes
275	1.32000	1.21100	5.87447	Yes	Yes
276	1.32000	1.21100	5.68496	Yes	Yes
277	1.32000	1.21100	5.87445	Yes	Yes
278	1.32000	1.21100	5.68494	Yes	Yes
279	1.32000	1.21100	5.68492	Yes	Yes
280	1.32000	1.21100	5.87441	Yes	Yes
281	1.32000	1.21100	5.68490	Yes	Yes
282	1.32000	1.21100	5.87438	Yes	Yes
283	1.32000	1.21100	5.68487	Yes	Yes
284	1.32000	1.21100	5.68486	Yes	Yes
285	1.32000	1.21100	6.29394	Yes	Yes
286	1.32000	1.21100	5.68483	Yes	Yes
287	1.32000	1.21100	5.87431	Yes	Yes
288	1.32000	1.21100	5.68480	Yes	Yes
289	1.32000	1.21100	5.87428	Yes	Yes
290	1.32000	1.21100	5.68477	Yes	Yes
291	1.32000	1.21100	5.68475	Yes	Yes
292	1.32000	1.21100	5.87423	Yes	Yes
293	1.32000	1.21100	5.68472	Yes	Yes
294	1.32000	1.21100	5.87419	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
295	1.32000	1.21100	5.68468	Yes	Yes
296	1.32000	1.21100	5.68467	Yes	Yes
297	1.32000	1.21100	6.07669	Yes	Yes
298	1.32000	1.21100	5.68463	Yes	Yes
299	1.32000	1.21100	5.87409	Yes	Yes
300	1.32000	1.21100	5.68458	Yes	Yes
301	1.32000	1.21100	5.87404	Yes	Yes
302	1.32000	1.21100	5.68453	Yes	Yes
303	1.32000	1.21100	5.68451	Yes	Yes
304	1.32000	1.21100	5.87397	Yes	Yes
305	1.32000	1.21100	5.68446	Yes	Yes
306	1.32000	1.21100	5.87391	Yes	Yes
307	1.32000	1.21100	5.68440	Yes	Yes
308	1.32000	1.21100	5.68437	Yes	Yes
309	1.32000	1.21100	6.29337	Yes	Yes
310	1.32000	1.21100	5.68430	Yes	Yes
311	1.32000	1.21100	5.87374	Yes	Yes
312	1.32000	1.21100	5.68423	Yes	Yes
313	1.32000	1.21100	5.87366	Yes	Yes
314	1.32000	1.21100	5.68414	Yes	Yes
315	1.32000	1.21100	5.68410	Yes	Yes
316	1.32000	1.21100	5.87352	Yes	Yes
317	1.32000	1.21100	5.68400	Yes	Yes
318	1.32000	1.21100	5.87341	Yes	No
319	1.32000	1.21100	5.68389	Yes	No
320	1.32000	1.21100	5.68384	Yes	No
321	1.32000	1.21100	6.29275	Yes	No
322	1.32000	1.21100	5.68371	Yes	No
323	1.32000	1.21100	5.87309	Yes	No
324	1.32000	1.21100	5.68356	Yes	No
325	1.32000	1.21100	5.87293	Yes	No
326	1.32000	1.21100	5.68340	Yes	No
327	1.32000	1.21100	5.68331	Yes	No
328	1.32000	1.21100	5.87265	Yes	No
329	1.32000	1.21100	5.68310	Yes	No
330	1.32000	1.21100	5.87242	Yes	No
331	1.32000	1.21100	5.68287	Yes	No
332	1.32000	1.21100	5.68274	Yes	No
333	1.32000	1.21100	6.29145	Yes	No
334	1.32000	1.21100	5.68244	Yes	No
335	1.32000	1.21100	5.87169	Yes	No
336	1.32000	1.21100	5.68210	Yes	No
337	1.32000	1.21100	5.87129	Yes	No
338	1.32000	1.21100	5.68168	Yes	No
339	1.32000	1.21100	5.68144	Yes	No
340	1.32000	1.21100	5.87054	Yes	No
341	1.32000	1.21100	5.68088	Yes	No
342	1.32000	1.21100	5.86990	Yes	No
343	1.32000	1.21100	5.68017	Yes	No
344	1.32000	1.21100	5.67976	Yes	No
345	1.32000	1.21100	6.07095	Yes	No
346	1.32000	1.21100	5.67873	Yes	No
347	1.32000	1.21100	5.86736	Yes	No
348	1.32000	1.21100	5.67735	Yes	No
349	1.32000	1.21100	5.86568	Yes	No
350	1.32000	1.21100	5.67540	Yes	No
351	1.32000	1.21100	5.67409	Yes	No
352	1.32000	1.21100	5.86153	Yes	No
353	1.32000	1.21100	5.67032	Yes	No

Option One Mortgage Loan Trust 2003-4

Net WAC Cap Analysis

FRM PPC: 50%
ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Net Available Funds Cap	Call Eligible	Bond Balance Outstanding
354	1.32000	1.21100	5.85639	Yes	No
355	1.32000	1.21100	5.66346	Yes	No
356	1.32000	1.21100	5.65739	Yes	No
357	1.32000	1.21100	6.25529	Yes	No
358	1.32000	1.21100	5.63495	Yes	No
359	1.32000	1.21100	5.82880	Yes	No
360	1.32000	1.21100	5.68758	Yes	No
361	1.32000	1.21100	0.00000	Yes	No
362	1.32000	1.21100	0.00000	Yes	No
363	1.32000	1.21100	0.00000	Yes	No

Option One Mortgage Loan Trust 2003-4
NetWAC Cap schedule analysis

FRM PPC: 50.00%
 ARM CPR: 35.00%

- (1) Assumes the 6-month LIBOR remains constant at 1.211% and run at the pricing speed to call.
- (2) Assumes the 6-month LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.
- (3) Assumes 1-month LIBOR equals 20.00% and payments are received from the applicable Yield Maintenance Agreement.

Period	Pay Date	Net WAC Rate (1)	Net WAC Rate (2)	Effective Net WAC Rate (2)(3)
1	07/25/03	4.71	4.71	4.71
2	08/25/03	6.37	6.37	9.57
3	09/25/03	6.37	6.37	9.63
4	10/25/03	6.58	6.58	9.67
5	11/25/03	6.37	6.37	9.73
6	12/25/03	6.58	6.58	9.76
7	01/25/04	6.36	6.36	9.82
8	02/25/04	6.36	6.36	9.86
9	03/25/04	6.80	6.80	9.84
10	04/25/04	6.36	6.36	9.92
11	05/25/04	6.47	6.47	9.93
12	06/25/04	6.26	6.26	9.98
13	07/25/04	6.46	6.46	9.96
14	08/25/04	6.25	6.25	10.01
15	09/25/04	6.25	6.25	10.02
16	10/25/04	6.46	6.46	9.98
17	11/25/04	6.25	6.25	10.02
18	12/25/04	6.45	6.45	9.98
19	01/25/05	6.24	6.24	10.00
20	02/25/05	6.24	6.24	9.99
21	03/25/05	6.91	6.91	9.87
22	04/25/05	6.24	6.24	9.94
23	05/25/05	6.44	6.45	9.88
24	06/25/05	6.23	7.23	9.45
25	07/25/05	6.43	7.78	9.22
26	08/25/05	6.22	7.51	9.24
27	09/25/05	6.22	7.49	9.21
28	10/25/05	6.43	7.72	9.15
29	11/25/05	6.22	7.45	9.16
30	12/25/05	6.42	7.99	8.97
31	01/25/06	5.97	7.57	8.94
32	02/25/06	5.97	7.54	8.92
33	03/25/06	6.61	8.32	8.80
34	04/25/06	5.96	7.49	8.86
35	05/25/06	6.16	7.72	8.81
36	06/25/06	5.96	7.81	8.65
37	07/25/06	6.16	8.16	8.55
38	08/25/06	5.96	7.86	8.55
39	09/25/06	5.95	7.83	8.53
40	10/25/06	6.15	8.06	8.49
41	11/25/06	5.95	7.77	8.48
42	12/25/06	6.15	8.29	8.29
43	01/25/07	5.95	8.07	8.07
44	02/25/07	5.94	8.04	8.04
45	03/25/07	6.58	8.86	8.86
46	04/25/07	5.94	7.97	7.97
47	05/25/07	6.14	8.20	8.20
48	06/25/07	5.94	7.92	7.92
49	07/25/07	5.98	8.01	8.01
50	08/25/07	5.79	7.71	7.71
51	09/25/07	5.79	7.68	7.68
52	10/25/07	5.98	7.90	7.90
53	11/25/07	5.78	7.61	7.61
54	12/25/07	5.97	7.85	7.85
55	01/25/08	5.78	7.57	7.57
56	02/25/08	5.78	7.54	7.54
57	03/25/08	6.17	8.02	8.02
58	04/25/08	5.77	7.47	7.47
59	05/25/08	5.97	7.69	7.69
60	06/25/08	5.77	7.41	7.41
61	07/25/08	5.96	7.62	7.62
62	08/25/08	5.77	7.34	7.34
63	09/25/08	5.77	7.31	7.31
64	10/25/08	5.96	7.53	7.53
65	11/25/08	5.76	7.25	7.25
66	12/25/08	5.95	7.46	7.46
67	01/25/09	5.76	7.19	7.19
68	02/25/09	5.76	7.16	7.16
69	03/25/09	6.38	7.90	7.90
70	04/25/09	5.76	7.11	7.11
71	05/25/09	5.95	7.32	7.32
72	06/25/09	5.75	7.05	7.05
73	07/25/09	5.94	7.26	7.26
74	08/25/09	5.75	7.00	7.00
75	09/25/09	5.75	6.97	6.97
76	10/25/09	5.94	7.18	7.18
77	11/25/09	5.75	6.92	6.92
78	12/25/09	5.94	7.12	7.12
79	01/25/10	5.75	6.87	6.87
80	02/25/10	5.74	6.85	6.85

Option One Mortgage Loan Trust 2003-4
NetWAC Cap schedule analysis

FRM PPC: 50.00%
 ARM CPR: 35.00%

- (1) Assumes the 6-month LIBOR remains constant at 1.211% and run at the pricing speed to call.
 (2) Assumes the 6-month LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.
 (3) Assumes 1-month LIBOR equals 20.00% and payments are received from the applicable Yield Maintenance Agreement.

Period	Pay Date	Net WAC Rate (1)	Net WAC Rate (2)	Effective Net WAC Rate (2)(3)
81	03/25/10	6.36	7.55	7.55
82	04/25/10	5.74	6.80	6.80
83	05/25/10	5.93	7.00	7.00
84	06/25/10	5.74	6.75	6.75
85	07/25/10	5.93	6.95	6.95
86	08/25/10	5.74	6.71	6.71
87	09/25/10	5.74	6.69	6.69
88	10/25/10	5.93	6.89	6.89
89	11/25/10	5.73	6.64	6.64
90	12/25/10	5.92	6.84	6.84
91	01/25/11	5.73	6.60	6.60
92	02/25/11	5.73	6.58	6.58
93	03/25/11	6.34	7.27	7.27
94	04/25/11	5.73	6.55	6.55
95	05/25/11	5.92	6.74	6.74
96	06/25/11	5.73	6.51	6.51
97	07/25/11	5.92	6.71	6.71
98	08/25/11	5.73	6.47	6.47
99	09/25/11	5.73	6.45	6.45
100	10/25/11	5.92	6.65	6.65
101	11/25/11	5.72	6.42	6.42
102	12/25/11	5.91	6.62	6.62
103	01/25/12	5.72	6.39	6.39
104	02/25/12	5.72	6.37	6.37
105	03/25/12	6.11	6.79	6.79
106	04/25/12	5.72	6.34	6.34
107	05/25/12	5.91	6.54	6.54
108	06/25/12	5.72	6.31	6.31
109	07/25/12	5.91	6.51	6.51
110	08/25/12	5.72	6.28	6.28
111	09/25/12	5.71	6.27	6.27
112	10/25/12	5.90	6.47	6.47
113	11/25/12	5.71	6.24	6.24
114	12/25/12	5.90	6.44	6.44
115	01/25/13	5.71	6.22	6.22
116	02/25/13	5.71	6.21	6.21
117	03/25/13	6.32	6.86	6.86
118	04/25/13	5.71	6.18	6.18
119	05/25/13	5.90	6.38	6.38
120	06/25/13	5.71	6.16	6.16
121	07/25/13	5.90	6.35	6.35
122	08/25/13	5.71	6.14	6.14
123	09/25/13	5.71	6.13	6.13
124	10/25/13	5.90	6.32	6.32
125	11/25/13	5.71	6.11	6.11
126	12/25/13	5.90	6.30	6.30
127	01/25/14	0.00	6.09	6.09
128	02/25/14	0.00	0.00	0.00

Option One 03-4 RABBO Analysis

Tue, Jun 3 2003 09:16 PM

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	0 PPC	60 PPC	115 PPC	170 PPC
ARM Prepay	0 PPC	50 PPC	100 PPC	150 PPC
Loss Rate	7.689 CDR	9.570 CDR	11.523 CDR	12.929 CDR
Loss Severity(%)	35	35	35	35
Recovery Lag(Mos)	12	12	12	12
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD	FWRD
Bond Loss	\$25K	\$19K	\$3K	\$6K
Pool Default (COLLAT)	\$923,138K	\$488,741K	\$377,935K	\$318,717K
Pool Loss (COLLAT)	\$331,483K	\$173,431K	\$133,882K	\$112,840K
Pool Default (COLLAT)	73.85%	39.10%	30.23%	25.50%
Pool Loss (COLLAT)	26.52%	13.87%	10.71%	9.03%

These computational materials should be accompanied by a one page disclaimer which must be read in its entirety by the addressee of this communication.
If such disclaimer is not attached hereto, please contact Greenwich Capital Markets.

Option One 03-4 RABBO Analysis

Tue, Jun 3 2003 09:26 PM

GREENWICH CAPITAL MARKETS
Price/Yield Report (Group Level)

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index		Calc Spread	Interp rate@WAL	Accr Days	0

MULTIPLE									
FRM Prepay	0 PPC	60 PPC	115 PPC	170 PPC					
ARM Prepay	0 PPC	50 PPC	100 PPC	150 PPC					
Loss Rate	6.521 CDR	7.2564 CDR	8.7865 CDR	10.2693 CDR					
Loss Severity(%)	35	35	35	35					
Recovery Lag(Mos)	12	12	12	12					
TRIGGERS	FAIL	FAIL	FAIL	FAIL					
LIBOR	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW					
Bond Loss	\$10K	\$14K	\$4K	\$1K					
Pool Default (COLLAT)	\$864,808K	\$403,359K	\$304,527K	\$261,836K					
Pool Loss (COLLAT)	\$311,029K	\$143,099K	\$107,810K	\$92,646K					
Pool Default (COLLAT)	69.18%	32.27%	24.36%	20.95%					
Pool Loss (COLLAT)	24.88%	11.45%	8.62%	7.41%					

LIBOR = FLAT for 8 Months then increased 400 bps over 18 months

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Option One 03-4 RABBO Analysis

M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	0 PPC	60 PPC	115 PPC	170 PPC
ARM Prepay	0 PPC	50 PPC	100 PPC	150 PPC
Loss Rate	7.1410 CDR	8.4101 CDR	10.196 CDR	11.272 CDR
Loss Severity(%)	35	35	35	35
Recovery Lag(Mos)	12	12	12	12
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD	FWRD
Bond Loss	\$4K	\$10K	\$2K	\$6K
Pool Default (COLLAT)	\$894,865K	\$447,051K	\$343,037K	\$283,528K
Pool Loss (COLLAT)	\$321,654K	\$158,682K	\$121,530K	\$100,386K
Pool Default (COLLAT)	71.59%	35.76%	27.44%	22.68%
Pool Loss (COLLAT)	25.73%	12.69%	9.72%	8.03%

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Option One 03-4 RABBO Analysis

M3

Tranche	M3	12,500,000.00	06/13/2003
Coupon		12,500,000.00	MEZ_FLT
Margin		1,000,000	06/03
Index	MULTIPLE	Interp rate@WAL	Accr Days 0
		Calc Spread	Tranche Type
		Factor	Factor Date

FRM Prepay	0 PPC	60 PPC	115 PPC	170 PPC
ARM Prepay	0 PPC	50 PPC	100 PPC	150 PPC
Loss Rate	6.156 CDR	6.4107 CDR	7.575 CDR	8.712 CDR
Loss Severity(%)	35	35	35	35
Recovery Lag(Mos)	12	12	12	12
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW
Bond Loss	\$16K	\$6K	\$3K	\$10K
Pool Default (COLLAT)	\$841,335K	\$367,703K	\$269,055K	\$226,520K
Pool Loss (COLLAT)	\$302,818K	\$130,484K	\$95,261K	\$80,153K
Pool Default (COLLAT)	67.31%	29.42%	21.52%	18.12%
Pool Loss (COLLAT)	24.23%	10.44%	7.62%	6.41%

LIBOR = FLAT for 8 Months then increased 400 bps over 18 months

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Option One 03-4 RABBO Analysis

M4

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	0 PPC	60 PPC	115 PPC	170 PPC
ARM Prepay	0 PPC	50 PPC	100 PPC	150 PPC
Loss Rate	6.6848 CDR	7.274 CDR	8.7692 CDR	9.6807 CDR
Loss Severity(%)	35	35	35	35
Recovery Lag(Mos)	12	12	12	12
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD	FWRD
Bond Loss	\$2K	\$6K	\$1K	\$3K
Pool Default (COLLAT)	\$868,830K	\$402,710K	\$303,442K	\$248,354K
Pool Loss (COLLAT)	\$312,573K	\$142,988K	\$107,513K	\$87,937K
Pool Default (COLLAT)	69.51%	32.22%	24.28%	19.87%
Pool Loss (COLLAT)	25.01%	11.44%	8.60%	7.03%

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Option One 03-4 RABBO Analysis

M4

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	0 PPC	60 PPC	115 PPC	170 PPC
ARM Prepay	0 PPC	50 PPC	100 PPC	150 PPC
Loss Rate	5.8616 CDR	5.6331 CDR	6.363 CDR	7.1982 CDR
Loss Severity(%)	35	35	35	35
Recovery Lag(Mos)	12	12	12	12
TRIGGERS	FAIL	FAIL	FAIL	FAIL
LIBOR	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW
Bond Loss	\$13K	\$5K	\$8K	\$1K
Pool Default (COLLAT)	\$821,077K	\$332,816K	\$231,756K	\$190,824K
Pool Loss (COLLAT)	\$295,716K	\$118,135K	\$82,063K	\$67,525K
Pool Default (COLLAT)	65.69%	26.63%	18.54%	15.27%
Pool Loss (COLLAT)	23.66%	9.45%	6.57%	5.40%

LIBOR = FLAT for 8 Months then increased 400 bps over 18 months

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Option One Mortgage Loan Trust 2003-4

CDR Rate: **5.05%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **4.00%**
 Liquidation Lag: **6**
 MI Severity: **50.00%**
 Cum Collat Loss **6.86%**

Written ss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 153,635 0.35%
 M-3 (A-) 12,500,000 100.00%

CDR Rate: **7.70%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **2.00%**
 Liquidation Lag: **6**
 MI Severity: **50.00%**
 Cum Collat Loss **9.77%**

Written ss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 59,920 0.14%
 M-3 (A-) 12,500,000 100.00%

CDR Rate: **10.50%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **0.00%**
 Liquidation Lag: **6**
 MI Severity: **50.00%**
 Cum Collat Loss **12.44%**

Written ss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 3,487 0.01%
 M-3 (A-) 12,500,000 100.00%

Option One Mortgage Loan Trust 2003-4

CDR Rate: **4.23%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **4.00%**
 Liquidation Lag: **6**
 MI Severity: **50.00%**
 Cum Collat Loss **5.87%**

Written ss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 30,518 0.24%

CDR Rate: **6.78%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **2.00%**
 Liquidation Lag: **6**
 MI Severity: **50.00%**
 Cum Collat Loss **8.80%**

Written ss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 62,646 0.50%

CDR Rate: **9.48%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **0.00%**
 Liquidation Lag: **6**
 MI Severity: **50.00%**
 Cum Collat Loss **11.50%**

Written ss % Bond Bal

M-1 (AA) 0 0.00%
 M-2 (A) 0 0.00%
 M-3 (A-) 58,533 0.47%

Option One Mortgage Loan Trust 2003-4

CDR Rate: **9.00%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **4.00%**
 Liquidation Lag: **6**
 MI Severity: **30.00%**
 Cum Collat Loss **6.65%**

Writedowns ss % Bond Bal

M-1 (AA) **0** **0.00%**
 M-2 (A) **86,301** **0.20%**
 M-3 (A-) **12,500,000** **100.00%**

Option One Mortgage Loan Trust 2003-4

CDR Rate: **13.82%**
 Delinquency **100%**
 Forward LIBOR plus
 -increase **2.00%**
 Liquidation l **6**
 MI Severity: **30.00%**
 Cum Collat **9.15%**

Writedowns ss % Bond Bal

M-1 (AA) **0** **0.00%**
 M-2 (A) **81,227** **0.19%**
 M-3 (A-) **12,500,000** **100.00%**

Option One Mortgage Loan Trust 2003-4

CDR Rate: **18.95%**
 Delinquency **100%**
 Forward LIBOR plus
 -increase **0.00%**
 Liquidation l **6**
 MI Severity: **30.00%**
 Cum Collat **11.28%**

Writedowns Loss % Bond Bal

M-1 (AA) **0** **0.00%**
 M-2 (A) **74,468** **0.17%**
 M-3 (A-) **12,500,000** **100.00%**

Option One Mortgage Loan Trust 2003-4

CDR Rate: **7.41%**
 Delinquency Pct: **100%**
 Forward LIBOR plus
 -increase **4.00%**
 Liquidation Lag: **6**
 MI Severity: **30.00%**
 Cum Collat Loss **5.69%**

Writedowns ss % Bond Bal

M-1 (AA) **0** **0.00%**
 M-2 (A) **0** **0.00%**
 M-3 (A-) **39,029** **0.31%**

Option One Mortgage Loan Trust 2003-4

CDR Rate: **11.95%**
 Delinquency **100%**
 Forward LIBOR plus
 -increase **2.00%**
 Liquidation l **6**
 MI Severity: **30.00%**
 Cum Collat **8.24%**

Writedowns ss % Bond Bal

M-1 (AA) **0** **0.00%**
 M-2 (A) **0** **0.00%**
 M-3 (A-) **20,635** **0.17%**

Option One Mortgage Loan Trust 2003-4

CDR Rate: **16.80%**
 Delinquency **100%**
 Forward LIBOR plus
 -increase **0.00%**
 Liquidation l **6**
 MI Severity: **30.00%**
 Cum Collat **10.43%**

Writedowns Loss % Bond Bal

M-1 (AA) **0** **0.00%**
 M-2 (A) **0** **0.00%**
 M-3 (A-) **3,513** **0.03%**

Option One Mortgage Loan Trust 2003-4

	100.00%	95.95%	45.75%	20.48%
Default Rate:	100.00%	100%	100%	100%
Delinquency Pct:	100%	100%	100%	100%
Forward LIBOR plus -increase over 24 mos	0.00%	0.00%	0.00%	0.00%
Liquidaion Lag:	0	0	0	0
MI Severity:	17.25%	17.25%	17.25%	17.25%
Cum Collat Loss	6.00%	5.76%	4.39%	3.28%
	Writtenowns	Writtenowns	Writtenowns	Writtenowns
	Loss % Bond Bal	Loss % Bond Bal	Loss % Bond Bal	Loss % Bond Bal
M-1 (AA)	0	0	0	0
M-2 (A)	0	0	0	0
M-3 (A-)	0	0	0	0
M-4 (BBB+)	2,926,804	44,211	0	0
M-5 (BBB)	12,500,000	12,500,000	62,877	0
M-6 (BBB-)	12,500,000	12,500,000	12,500,000	11,437
M-1 (AA)	0.00%	0.00%	0.00%	0.00%
M-2 (A)	0.00%	0.00%	0.00%	0.00%
M-3 (A-)	0.00%	0.00%	0.00%	0.00%
M-4 (BBB+)	23.41%	0.35%	0.00%	0.00%
M-5 (BBB)	100.00%	100.00%	0.50%	0.00%
M-6 (BBB-)	100.00%	100.00%	100.00%	0.09%

Option One 03-4 SmithBreedeen Analysis

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

Prepay (Grp-1)	115 PPC	115 PPC	115 PPC
Prepay (Grp-2)	100 PPC	100 PPC	100 PPC
Prepay (Grp-3)	115 PPC	115 PPC	115 PPC
Prepay (Grp-4)	100 PPC	100 PPC	100 PPC
Loss Rate	22.58 CDR	17.134 CDR	13.7814 CDR
Loss Severity(%)	20	25	30
Recovery Lag(Mos)	12	12	12
TRIGGERS	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD
Bond Loss	\$2K	\$6K	\$6K
Pool Default (COLLAT)	\$611,820K	\$507,845K	\$433,438K
Pool Loss (COLLAT)	\$123,784K	\$128,463K	\$131,591K
Pool Default (COLLAT)	48.95%	40.63%	34.68%
Pool Loss (COLLAT)	9.90%	10.28%	10.53%

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Option One 03-4 TCW Breakeven

M4

Tranche	M4	12,500,000.00	06/13/2003
Coupon		12,500,000.00	MEZ_FLT
Margin		1.000000	06/03
Index	MULTIPLE	Interp rate@WAL	0
		Calc Spread	Accr Days
		Factor	Tranche Type
		Orig Balance	Settle
		Curr Balance	

FRM Prepay	115 PPC	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC	100 PPC
Loss Rate	16.858 CDR	12.174 CDR	12.174 CDR
Loss Severity(%)	20	20	20
Recovery Lag(Mos)	12	12	12
TRIGGERS	FAIL	FAIL	FAIL
LIBOR	FWRD	FWRD	FWRD + 200
Bond Loss	\$2K	\$2K	\$2K
Pool Default (COLLAT)	\$502,048K	\$395,226K	\$395,226K
Pool Loss (COLLAT)	\$101,598K	\$79,929K	\$79,929K
Pool Default (COLLAT)	40.16%	31.62%	31.62%
Pool Loss (COLLAT)	8.13%	6.39%	6.39%

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Option One 03-4 TCW Breakeven

M5

Tue, Jun 3 2003 08:48 PM

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	13.707 CDR	10.102 CDR
Loss Severity(%)	20	20
Recovery Lag(Mos)	12	12
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$7K	\$6K
Pool Default (COLLAT)	\$431,682K	\$341,236K
Pool Loss (COLLAT)	\$87,372K	\$69,018K
Pool Default (COLLAT)	34.53%	27.30%
Pool Loss (COLLAT)	6.99%	5.52%

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Option One 03-4 TCW Breakeven

Tue, Jun 3 2003 08:47 PM

M6

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	10.444 CDR	8.2993 CDR
Loss Severity(%)	20	20
Recovery Lag(Mos)	12	12
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$5K	\$1K
Pool Default (COLLAT)	\$349,696K	\$290,564K
Pool Loss (COLLAT)	\$70,792K	\$68,775K
Pool Default (COLLAT)	27.98%	23.25%
Pool Loss (COLLAT)	5.66%	4.70%

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Option One 2003-4 TCW Analysis

M4

Wed, Jun 4 2003 11:24 AM

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	11.32 CDR	8.332 CDR
Loss Severity(%)	28	28
Recovery Lag(Mos)	12	12
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$2K	\$4K
Pool Default (COLLAT)	\$372,712K	\$291,516K
Pool Loss (COLLAT)	\$105,626K	\$82,555K
Pool Default (COLLAT)	29.82%	23.32%
Pool Loss (COLLAT)	8.45%	6.60%

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Option One 2003-4 TCW Analysis

M5

Wed, Jun 4 2003 11:25 AM

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	9.2524 CDR	6.9918 CDR
Loss Severity (%)	28	28
Recovery Lag (Mos)	12	12
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$1K	\$3K
Pool Default (COLLAT)	\$317,102K	\$251,431K
Pool Loss (COLLAT)	\$89,879K	\$71,210K
Pool Default (COLLAT)	25.37%	20.11%
Pool Loss (COLLAT)	7.19%	5.70%

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Option One 2003-4 TCW Analysis

Price/Yield Report (Group Level)

M6

Tranche	M6	12,500,000.00	06/13/2003
Coupon		12,500,000.00	JUN_FLT
Margin		1.0000000	06/03
Index	MULTIPLE	Interp rate@WAL	0
		Calc Spread	Accr Days
		Factor	Tranche Type
		Orig Balance	Factor Date
		Curr Balance	

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	7.1859 CDR	5.693 CDR
Loss Severity(%)	28	28
Recovery Lag(Mos)	12	12
TRIGGERS	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$6K	\$3K
Pool Default (COLLAT)	\$256,768K	\$210,393K
Pool Loss (COLLAT)	\$72,790K	\$59,593K
Pool Default (COLLAT)	20.54%	16.83%
Pool Loss (COLLAT)	5.82%	4.77%

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Option One Mortgage Loan Trust 2003-4 : Price/Yield - M1

Price = 100

Balance \$60,625,000.00 Delay 0 Index LIBOR_1MO | 0 WAC 7.5191
 Coupon 2.07 Dated 6/13/2003 Multi / Margin 1.0, 0.75 NET 6.5895
 Settle 6/13/2003 First Payment 7/25/2003 Cap / Floor 999 / 0 WAM 353

Less Seventy Servicer Advances 27% Forward LIBOR (see tab with vectors)
 Liquidation Lag 100% 12%
 Delinq 100%

Default Rate	3.0 CDR	20 CDR	21 CDR	23 CDR	25 CDR	26 CDR	27 CDR
70 PPC							
Yield	4.2208	4.2996	4.0464	2.0269	-0.5917	-2.1137	-3.8030
Disc Margin	75	86	55	-144	-407	-561	-734
WAL	9.04	8.82	9.28	8.95	8.25	7.85	7.42
Mod Durm	7.746	7.570	7.792	7.838	7.984	8.101	8.256
Principal Window	Sep11 - May13	Jun10 - Dec16	Jun10 - Jun33	Jul10 - Jun33	Oct10 - Jun33	Nov10 - Jun33	Jan11 - Jun33
Principal Writedown	0.00 (0.00%)	2,705,920.51 (4.46%)	14,102,660.80 (23.26%)	14,102,660.80 (23.26%)	24,942,947.85 (41.14%)	30,101,192.78 (49.65%)	35,098,906.20 (57.90%)
Total Collat Group Loss	44,324,601.24 (3.55%)	190,353,587.84 (15.23%)	199,850,011.02 (15.99%)	199,850,011.02 (15.99%)	208,581,463.09 (16.69%)	212,687,784.62 (17.02%)	216,634,149.96 (17.33%)
85 PPC							
Yield	3.9744	4.0396	4.1067	3.0381	0.6544	-0.7338	-2.2538
Disc Margin	75	84	86	-27	-264	-404	-559
WAL	7.67	7.51	7.77	7.79	7.79	7.51	7.19
Mod Durm	6.777	6.646	6.832	7.108	7.209	7.291	7.397
Principal Window	Jun10 - Nov11	Aug09 - Jan15	Aug09 - Jun33	Sep09 - Jun33	Nov09 - Jun33	Dec09 - Jun33	Jan10 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	6,986,460.70 (11.52%)	17,479,781.75 (28.83%)	22,543,346.90 (37.18%)	27,469,828.96 (45.31%)
Total Collat Group Loss	38,206,560.37 (3.06%)	170,564,962.20 (13.65%)	175,674,965.37 (14.05%)	185,327,067.91 (14.83%)	194,287,621.90 (15.54%)	198,530,635.33 (15.88%)	202,626,041.09 (16.21%)
100 PPC							
Yield	3.7509	3.8200	3.8684	3.8933	1.7465	0.4550	-0.9577
Disc Margin	75	83	84	73	-140	-269	-411
WAL	6.64	6.58	6.74	7.37	7.28	7.09	6.87
Mod Durm	6.000	5.948	6.068	6.487	6.566	6.627	6.706
Principal Window	Jun09 - Sep10	Dec08 - Oct11	Dec08 - Jun12	Jan09 - Jun33	Feb09 - Jun33	Mar09 - Jun33	Apr09 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	939,125.49 (1.55%)	11,084,763.42 (18.25%)	15,987,650.59 (26.39%)	20,829,422.36 (34.36%)
Total Collat Group Loss	33,584,830.85 (2.69%)	158,109,475.51 (12.65%)	163,197,005.34 (13.06%)	172,868,231.25 (13.83%)	181,919,698.11 (14.55%)	186,230,695.59 (14.90%)	190,407,094.15 (15.23%)
115 PPC							
Yield	3.5393	3.6294	3.6712	3.7826	2.7322	1.5228	0.1964
Disc Margin	75	83	84	86	-27	-147	-280
WAL	5.84	5.87	5.98	6.32	6.73	6.64	6.49
Mod Durm	5.386	5.386	5.475	5.739	6.020	6.088	6.130
Principal Window	Oct08 - Nov09	Jun08 - Sep10	Jun08 - Feb11	Jul08 - Jan11	Jul08 - Jun33	Aug08 - Jun33	Sep08 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	10,324,674.13 (17.03%)	14,994,241.88 (24.73%)
Total Collat Group Loss	29,974,793.03 (2.40%)	147,420,104.26 (11.79%)	152,444,382.33 (12.20%)	162,047,499.65 (12.96%)	171,097,917.29 (13.69%)	175,430,003.36 (14.03%)	179,640,251.41 (14.37%)
130 PPC							
Yield	3.3525	3.4570	3.4948	3.5838	3.6088	2.5133	1.2574
Disc Margin	75	82	83	85	73	-35	-160
WAL	5.19	5.29	5.38	5.61	6.16	6.12	6.10
Mod Durm	4.839	4.917	4.988	5.178	5.542	5.586	5.637
Principal Window	Mar08 - Feb09	Jan08 - Nov09	Jan08 - Feb10	Jan08 - Jan11	Feb08 - Jun33	Feb08 - Jun33	Mar08 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	5,332,840.95 (8.80%)	9,864,340.72 (16.27%)
Total Collat Group Loss	27,077,924.59 (2.17%)	138,133,854.85 (11.05%)	143,069,972.65 (11.45%)	152,549,075.26 (12.20%)	161,536,696.11 (12.92%)	165,857,510.62 (13.27%)	170,068,567.16 (13.61%)
150 PPC							
Yield	3.1329	3.2569	3.2829	3.3548	3.4615	3.5515	2.5705
Disc Margin	75	82	82	84	86	86	-13
WAL	4.51	4.68	4.74	4.91	5.16	5.40	5.54
Mod Durm	4.261	4.399	4.453	4.592	4.804	4.995	5.077
Principal Window	Jul07 - May08	Jun07 - Jan09	Jul07 - Mar09	Jul07 - Sep09	Aug07 - Nov10	Aug07 - Jan14	Sep07 - May33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,934,434.98 (6.49%)
Total Collat Group Loss	24,000,951.13 (1.92%)	127,478,301.52 (10.20%)	132,274,945.70 (10.58%)	141,535,838.61 (11.32%)	150,377,582.70 (12.03%)	154,649,671.45 (12.37%)	158,826,748.02 (12.71%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M1

Price = 100

Balance \$43,750,000.00 Delay 0 WAC 7.5191
 Coupon 3.07 Dated 6/13/2003 NET 6.5895
 Settle 6/13/2003 First Payment 7/25/2003 WAM 353

LIBOR 1MO | 0
 1 / 1.75
 999 / 0

Index
 Mult / Margin
 Cap / Floor

Loss Severity 27%
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Forward LIBOR (see tab with vectors)

Default Rate	3.0 CDR	14.0 CDR	15.0 CDR	16.0 CDR	17.0 CDR	18.0 CDR	19.0 CDR
70 PPC							
Yield	5.5629	5.5744	4.5462	3.0000	1.0685	-1.3348	-4.5047
Disc Margin	184	177	75	-78	-272	-517	-846
WAL	10.88	11.65	11.80	11.20	10.37	9.39	8.27
Mod Durm	8.495	8.821	8.899	8.984	9.158	9.455	9.946
Principal Window	May13 - May15	Jul12 - Apr25	Oct12 - Jun33	Jan13 - Jun33	Jun13 - Jun33	Dec13 - Jun33	Nov14 - Jun33
Principal Writedown	0.00 (0.00%)	7.207,435.92 (16.47%)	14,507,522.31 (33.16%)	21,467,694.81 (49.07%)	28,092,838.21 (64.21%)	34,488,618.30 (78.83%)	34,488,618.30 (78.83%)
Total Collat Group Loss	44,324,601.24 (3.55%)	156,158,051.50 (12.49%)	162,550,733.29 (13.00%)	168,640,219.92 (13.49%)	174,447,214.40 (13.96%)	179,990,560.63 (14.40%)	179,990,560.63 (14.40%)
85 PPC							
Yield	5.3347	5.3495	5.1427	3.7782	2.0591	-0.0277	-2.5641
Disc Margin	185	180	150	16	-156	-368	-628
WAL	9.24	9.65	10.30	10.30	9.77	9.08	8.27
Mod Durm	7.535	7.739	8.129	8.198	8.326	8.535	8.556
Principal Window	Nov11 - Aug13	May11 - Sep16	Jul11 - Jun33	Sep11 - Jun33	Dec11 - Jun33	Apr12 - Jun33	Oct12 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	2,052,943.96 (4.69%)	9,000,746.79 (20.57%)	15,623,334.54 (35.71%)	22,033,177.99 (50.36%)	28,178,174.96 (64.41%)
Total Collat Group Loss	38,206,560.37 (3.06%)	135,158,242.85 (10.81%)	141,698,238.17 (11.34%)	147,958,302.21 (11.84%)	153,961,312.56 (12.32%)	159,720,769.06 (12.78%)	165,250,933.43 (13.22%)
100 PPC							
Yield	5.1276	5.1580	5.2364	4.4475	2.8709	0.9784	-1.2591
Disc Margin	185	182	181	97	-60	-250	-478
WAL	7.99	8.33	8.89	9.36	8.61	8.02	8.02
Mod Durm	6.737	6.929	7.264	7.509	7.611	7.770	8.002
Principal Window	Sep10 - Mar12	May10 - Mar14	Jul10 - Feb17	Sep10 - Jun33	Nov10 - Jun33	Feb11 - Jun33	May11 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	4,493,255.19 (10.27%)	10,816,614.69 (24.72%)	16,925,557.80 (38.69%)	22,844,948.68 (52.22%)
Total Collat Group Loss	33,584,830.85 (2.69%)	123,460,719.55 (9.89%)	129,781,046.74 (10.38%)	135,867,214.26 (10.87%)	141,731,848.64 (11.34%)	147,386,653.49 (11.79%)	152,842,494.58 (12.23%)
115 PPC							
Yield	4.9370	4.9905	5.0619	5.0133	3.5767	1.8141	-0.2494
Disc Margin	186	184	184	168	25	-151	-360
WAL	7.02	7.35	7.71	8.41	8.36	8.09	7.66
Mod Durm	6.069	6.274	6.515	6.900	6.988	7.116	7.297
Principal Window	Nov09 - Feb11	Aug09 - Aug12	Oct09 - Dec13	Nov09 - Jun33	Jan10 - Jun33	Mar10 - Jun33	Jun10 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	812,454.48 (1.86%)	6,861,042.56 (15.68%)	12,667,674.03 (28.95%)	18,357,719.90 (41.96%)
Total Collat Group Loss	29,974,793.03 (2.40%)	113,692,706.09 (9.10%)	119,782,180.87 (9.58%)	125,672,254.88 (10.05%)	131,372,461.19 (10.51%)	136,891,705.39 (10.95%)	142,238,318.45 (11.38%)
130 PPC							
Yield	4.7505	4.8373	4.9041	4.9762	4.2213	2.5489	0.6081
Disc Margin	186	186	187	185	103	-64	-259
WAL	6.23	6.57	6.84	7.25	7.69	7.24	7.24
Mod Durm	5.498	5.726	5.914	6.190	6.442	6.550	6.697
Principal Window	Feb09 - Apr10	Jan09 - Jul11	Feb09 - May12	Mar09 - Jun14	May09 - Jun33	Jun09 - Jun33	Aug09 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,453,290.08 (7.89%)	9,076,210.70 (20.75%)	14,497,878.26 (33.14%)
Total Collat Group Loss	27,077,924.59 (2.17%)	105,403,588.29 (8.43%)	111,261,531.37 (8.90%)	116,949,062.54 (9.36%)	122,473,435.14 (9.80%)	127,841,470.69 (10.23%)	133,059,592.28 (10.64%)
150 PPC							
Yield	4.5135	4.6435	4.7803	4.8662	3.4409	1.6062	-1.411
Disc Margin	185	188	189	186	43	-141	-666
WAL	5.40	5.74	6.21	6.82	6.82	6.66	6.66
Mod Durm	4.862	5.115	5.259	5.451	5.772	5.899	6.017
Principal Window	May08 - May09	May08 - May10	Jun08 - Dec10	Jul08 - Nov11	Aug08 - Sep16	Sep08 - Jun33	Nov08 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	5,035,683.50 (11.51%)	10,180,074.26 (23.27%)
Total Collat Group Loss	24,000,951.13 (1.92%)	96,110,779.87 (7.69%)	101,669,685.56 (8.13%)	107,089,673.86 (8.57%)	112,375,831.31 (8.99%)	117,532,978.42 (8.40%)	122,565,687.89 (9.81%)

Option One Mortgage Loan Trust 2003-4 : Price/Yield - M1
 Price = 100

Balance \$12,500,000.00 Delay Dated 0 Index LIBOR_TMO | 0 WAC 7.5191
 Coupon 3.57 6/13/2003 6/13/2003 7/25/2003 1/2.25 NET 6.5895
 Settlement 6/13/2003 First Payment Cap / Floor 999 / 0 WAM 353

Loss Seventy 27% Forward LIBOR (see tab with vectors)
 Servicer Advances 100%
 Liquidation Lag 12
 Delinq 100%

Default Rate	3.0 CDR	12.0 CDR	12.5 CDR	14.0 CDR	14.5 CDR	15 CDR	15.5 CDR
70 PPC							
Yield	6.3462	6.0738	5.6736	-4.9763	-13.3795	-18.4705	-23.4144
Disc Margin	245	199	154	-884	-1,674	-2,198	-2,724
WAL	12.37	14.71	16.08	10.54	8.30	7.25	6.48
Mod Durm	9.095	10.035	10.442	9.353	6.141	5.625	5.270
Principal Window	May15 - Mar16	Mar16 - Oct21	Oct16 - Jun33	Apr25 - Jun33	NA - NA	NA - NA	NA - NA
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	1,461,441.39 (11.69%)	12,176,914.75 (97.42%)	12,500,000.00 (100.00%)	12,500,000.00 (100.00%)	12,500,000.00 (100.00%)
Total Collat Group Loss	44,324,601.24 (3.55%)	134,920,732.97 (10.79%)	138,694,369.47 (11.10%)	149,439,377.62 (11.96%)	152,840,977.25 (12.23%)	156,158,051.50 (12.49%)	159,393,664.54 (12.75%)
85 PPC							
Yield	6.1486	5.8633	5.8986	1.5044	-3.3934	-15.9869	-21.9923
Disc Margin	246	205	201	-247	-740	-1,944	-2,572
WAL	10.52	11.87	12.58	12.41	10.26	7.69	6.67
Mod Durm	8.142	8.776	9.112	9.919	10.069	5.958	5.399
Principal Window	Aug13 - Apr14	Feb14 - Dec16	Jun14 - Aug18	Sep16 - Jun33	Jun19 - Jun33	NA - NA	NA - NA
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	7,397,224.78 (59.18%)	10,994,634.90 (87.96%)	12,500,000.00 (100.00%)	12,500,000.00 (100.00%)
Total Collat Group Loss	38,206,560.37 (3.06%)	121,179,084.56 (9.69%)	124,793,133.77 (9.98%)	135,158,242.85 (10.81%)	138,462,844.78 (11.09%)	141,696,238.17 (11.34%)	144,860,672.70 (11.59%)
100 PPC							
Yield	5.9496	5.6638	5.7134	3.9068	1.0576	-3.6587	-18.9029
Disc Margin	248	209	206	5	-281	-762	-2,251
WAL	9.11	10.08	10.50	12.33	11.22	9.50	7.10
Mod Durm	7.328	7.843	8.074	9.153	9.395	9.794	5.787
Principal Window	Mar12 - Nov12	Sep12 - Aug14	Nov12 - May15	Mar14 - Jun33	Feb15 - Jun33	Feb17 - Jun33	NA - NA
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	3,567,522.53 (28.54%)	7,007,769.61 (56.06%)	10,417,933.16 (83.34%)	12,500,000.00 (100.00%)
Total Collat Group Loss	33,584,830.85 (2.69%)	110,061,879.01 (8.80%)	113,511,025.82 (9.08%)	123,460,719.55 (9.88%)	126,650,980.85 (10.13%)	129,781,046.74 (10.38%)	132,852,588.60 (10.63%)
115 PPC							
Yield	5.7694	5.5217	5.5476	5.4388	3.3027	0.2180	-4.5187
Disc Margin	248	212	210	170	-43	-355	-842
WAL	8.00	8.79	9.08	11.36	11.06	10.09	8.67
Mod Durm	6.639	7.094	7.266	8.437	8.627	8.927	9.442
Principal Window	Feb11 - Sep11	Jul11 - Jan13	Sep11 - Jul13	Aug12 - Jun33	Mar13 - Jun33	Dec13 - Jun33	Jul15 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	543,004.34 (4.34%)	3,806,333.86 (30.45%)	7,056,476.31 (56.45%)	10,190,157.50 (81.52%)
Total Collat Group Loss	29,974,793.03 (2.40%)	100,873,924.08 (8.07%)	104,162,058.64 (8.33%)	113,692,708.09 (9.10%)	116,762,990.47 (9.34%)	119,782,180.87 (9.58%)	122,751,531.79 (9.82%)
130 PPC							
Yield	5.5985	5.3823	5.4091	5.5238	4.8943	2.4587	-0.8122
Disc Margin	249	216	214	203	129	-115	-448
WAL	7.10	7.80	8.02	9.38	10.36	9.95	9.09
Mod Durm	6.041	6.468	6.614	7.439	7.935	8.159	8.510
Principal Window	Apr10 - Oct10	Sep10 - Nov11	Oct10 - Mar12	Jul11 - May15	Nov11 - Jun33	May12 - Jun33	Feb13 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,178,394.28 (9.43%)	4,266,655.39 (34.13%)	7,248,068.00 (57.98%)
Total Collat Group Loss	27,077,924.59 (2.17%)	93,145,068.66 (7.45%)	96,280,121.25 (7.70%)	105,403,586.29 (8.43%)	108,354,332.50 (8.67%)	111,261,531.37 (8.90%)	114,126,134.57 (9.13%)
150 PPC							
Yield	5.3662	5.2054	5.2345	5.3357	5.3904	4.6183	2.1055
Disc Margin	249	218	218	210	205	117	-135
WAL	6.15	6.77	6.94	7.82	8.40	9.21	8.69
Mod Durm	5.364	5.776	5.897	6.480	6.845	7.289	7.532
Principal Window	May09 - Oct09	Oct09 - Sep10	Nov09 - Dec10	May10 - Aug12	Aug10 - Apr14	Dec10 - Jun33	Apr11 - Jun33
Principal Writedown	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	0.00 (0.00%)	1,205,131.18 (9.64%)	4,001,295.01 (32.01%)
Total Collat Group Loss	24,000,951.13 (1.92%)	84,554,413.56 (6.76%)	87,500,112.65 (7.00%)	96,110,779.67 (7.69%)	98,907,926.18 (7.91%)	101,669,685.56 (8.13%)	104,396,720.02 (8.35%)

Period	1-month LIBOR	6-month LIBOR
1	1.32000	1.21100
2	1.25900	1.17600
3	1.25700	1.15700
4	1.18700	1.14300
5	1.12900	1.14400
6	1.09600	1.16000
7	1.10800	1.18900
8	1.14500	1.22600
9	1.17700	1.26900
10	1.19300	1.31900
11	1.22300	1.37800
12	1.26900	1.44600
13	1.33000	1.51900
14	1.40400	1.59500
15	1.47600	1.67400
16	1.54400	1.75300
17	1.62600	1.82500
18	1.70500	1.88900
19	1.78200	1.95700
20	1.87600	2.03300
21	1.94500	2.10500
22	1.97500	2.17600
23	2.00300	2.25400
24	2.11400	2.33800
25	2.23500	2.41400
26	2.30200	2.48200
27	2.36900	2.54900
28	2.43600	2.61500
29	2.50200	2.68200
30	2.56900	2.74700
31	2.63500	2.81200
32	2.70000	2.87800
33	2.76500	2.94400
34	2.82900	3.01100
35	2.89200	3.07900
36	2.95500	3.14700
37	3.02100	3.21600
38	3.09300	3.28300
39	3.16200	3.34900
40	3.23000	3.41300
41	3.29700	3.47400
42	3.36100	3.53200
43	3.42200	3.58800
44	3.48200	3.64300
45	3.53800	3.70000
46	3.59200	3.75800
47	3.64200	3.81800
48	3.68900	3.87800

Period	1-month LIBOR	6-month LIBOR
49	3.74800	3.93800
50	3.81900	3.99500
51	3.88400	4.04500
52	3.94300	4.08800
53	3.99700	4.12400
54	4.04300	4.15200
55	4.08300	4.17200
56	4.11500	4.18900
57	4.13900	4.21000
58	4.15500	4.23500
59	4.16200	4.26700
60	4.15900	4.30600
61	4.18300	4.35300
62	4.23700	4.40400
63	4.29000	4.45300
64	4.34200	4.50100
65	4.39100	4.54500
66	4.43800	4.58800
67	4.48400	4.62800
68	4.52700	4.66600
69	4.56800	4.70100
70	4.60600	4.73400
71	4.64200	4.76300
72	4.67600	4.79000
73	4.70600	4.81400
74	4.73400	4.83400
75	4.75900	4.85100
76	4.78100	4.86500
77	4.79900	4.87500
78	4.81400	4.88200
79	4.82600	4.88500
80	4.83500	4.88700
81	4.84000	4.89000
82	4.84100	4.89600
83	4.83800	4.90500
84	4.83100	4.91800
85	4.83600	4.93400
86	4.85600	4.95400
87	4.87500	4.97300
88	4.89300	4.99200
89	4.91200	5.01000
90	4.93100	5.02900
91	4.94900	5.04800
92	4.96700	5.06700
93	4.98600	5.08600
94	5.00400	5.10500
95	5.02300	5.12400
96	5.04100	5.14300

Period	1-month LIBOR	6-month LIBOR
97	5.06000	5.16200
98	5.07800	5.18100
99	5.09700	5.20100
100	5.11600	5.22100
101	5.13500	5.24100
102	5.15400	5.26100
103	5.17300	5.28100
104	5.19300	5.30200
105	5.21300	5.32300
106	5.23300	5.34500
107	5.25400	5.36700
108	5.27400	5.38900
109	5.29600	5.41200
110	5.31700	5.43500
111	5.33900	5.45800
112	5.36100	5.48300
113	5.38400	5.50700
114	5.40700	5.53200
115	5.43100	5.55800
116	5.45600	5.58100
117	5.48000	5.59900
118	5.50600	5.61200
119	5.53200	5.61900
120	5.55800	5.62200
121	5.56800	5.61800
122	5.56100	5.61300
123	5.55500	5.60800
124	5.54900	5.60500
125	5.54400	5.60200
126	5.54000	5.60000
127	5.53700	5.59900
128	5.53400	5.59900
129	5.53300	5.60100
130	5.53200	5.60300
131	5.53300	5.60700
132	5.53500	5.61200
133	5.53800	5.61800
134	5.54200	5.62600
135	5.54700	5.63500
136	5.55400	5.64500
137	5.56200	5.65700
138	5.57200	5.67100
139	5.58300	5.68600
140	5.59500	5.70400
141	5.60900	5.72500
142	5.62500	5.74800
143	5.64200	5.77400
144	5.66100	5.80100

Period	1-month LIBOR	6-month LIBOR
145	5.68700	5.82900
146	5.71700	5.85700
147	5.74600	5.88300
148	5.77400	5.90800
149	5.80000	5.93200
150	5.82600	5.95400
151	5.84900	5.97400
152	5.87200	5.99300
153	5.89200	6.01100
154	5.91200	6.02700
155	5.93000	6.04100
156	5.94600	6.05300
157	5.96100	6.06400
158	5.97400	6.07300
159	5.98500	6.08000
160	5.99500	6.08500
161	6.00300	6.08800
162	6.00900	6.09000
163	6.01300	6.08900
164	6.01500	6.08700
165	6.01600	6.08200
166	6.01400	6.07500
167	6.01100	6.06600
168	6.00500	6.05500
169	5.99800	6.04200
170	5.98800	6.02700
171	5.97600	6.00900
172	5.96200	5.98900
173	5.94600	5.96700
174	5.92800	5.94200
175	5.90700	5.91500
176	5.88400	5.88900
177	5.85900	5.86900
178	5.83100	5.85600
179	5.80100	5.84900
180	5.76800	5.84900
181	5.75700	5.85700
182	5.76900	5.86700
183	5.78100	5.87800
184	5.79100	5.88800
185	5.80200	5.89700
186	5.81200	5.90600
187	5.82100	5.91400
188	5.83000	5.92200
189	5.83800	5.92900
190	5.84600	5.93600
191	5.85400	5.94200
192	5.86000	5.94700

Period	1-month LIBOR	6-month LIBOR
193	5.86600	5.95200
194	5.87200	5.95600
195	5.87700	5.96000
196	5.88200	5.96300
197	5.88600	5.96600
198	5.88900	5.96700
199	5.89200	5.96900
200	5.89400	5.96900
201	5.89500	5.96900
202	5.89600	5.96800
203	5.89600	5.96600
204	5.89600	5.96400
205	5.89400	5.96100
206	5.89300	5.95800
207	5.89000	5.95300
208	5.88700	5.94800
209	5.88300	5.94200
210	5.87800	5.93600
211	5.87300	5.92800
212	5.86700	5.92000
213	5.86000	5.91100
214	5.85200	5.90100
215	5.84400	5.89100
216	5.83500	5.88000
217	5.82500	5.86700
218	5.81500	5.85500
219	5.80300	5.84100
220	5.79100	5.82600
221	5.77800	5.81100
222	5.76400	5.79400
223	5.74900	5.77700
224	5.73400	5.75900
225	5.71800	5.74000
226	5.70000	5.72000
227	5.68200	5.69900
228	5.66300	5.67800
229	5.64400	5.65500
230	5.62300	5.63200
231	5.60100	5.60700
232	5.57900	5.58200
233	5.55500	5.55500
234	5.53100	5.52800
235	5.50600	5.50000
236	5.47900	5.47300
237	5.45200	5.44900
238	5.42400	5.43000
239	5.39500	5.41400
240	5.36500	5.40300

Period	1-month LIBOR	6-month LIBOR
241	5.34700	5.39600
242	5.34200	5.39100
243	5.33800	5.38600
244	5.33300	5.38200
245	5.32800	5.37700
246	5.32400	5.37200
247	5.31900	5.36700
248	5.31400	5.36200
249	5.30900	5.35700
250	5.30500	5.35200
251	5.30000	5.34700
252	5.29500	5.34200
253	5.29000	5.33700
254	5.28500	5.33200
255	5.28000	5.32600
256	5.27500	5.32100
257	5.27000	5.31600
258	5.26500	5.31100
259	5.26000	5.30600
260	5.25500	5.30100
261	5.25000	5.29600
262	5.24500	5.29000
263	5.24000	5.28500
264	5.23500	5.28000
265	5.23000	5.27500
266	5.22400	5.26900
267	5.21900	5.26400
268	5.21400	5.25900
269	5.20900	5.25400
270	5.20400	5.24900
271	5.19900	5.24300
272	5.19400	5.23800
273	5.18900	5.23300
274	5.18400	5.22800
275	5.17800	5.22200
276	5.17300	5.21700
277	5.16800	5.21200
278	5.16300	5.20700
279	5.15800	5.20200
280	5.15300	5.19700
281	5.14800	5.19100
282	5.14300	5.18600
283	5.13800	5.18100
284	5.13300	5.17600
285	5.12800	5.17100
286	5.12300	5.16600
287	5.11800	5.16100
288	5.11300	5.15600

Period	1-month LIBOR	6-month LIBOR
289	5.10800	5.15100
290	5.10300	5.14600
291	5.09800	5.14100
292	5.09400	5.13700
293	5.08900	5.13200
294	5.08400	5.12700
295	5.07900	5.12200
296	5.07500	5.11700
297	5.07000	5.11300
298	5.06500	5.10800
299	5.06100	5.10400
300	5.05600	5.09900
301	5.05200	5.09400
302	5.04700	5.09000
303	5.04300	5.08600
304	5.03800	5.08100
305	5.03400	5.07700
306	5.02900	5.07300
307	5.02500	5.06800
308	5.02100	5.06400
309	5.01700	5.06000
310	5.01300	5.05600
311	5.00900	5.05200
312	5.00500	5.04800
313	5.00100	5.04400
314	4.99700	5.04000
315	4.99300	5.03600
316	4.98900	5.03300
317	4.98500	5.02900
318	4.98200	5.02500
319	4.97800	5.02200
320	4.97400	5.01800
321	4.97100	5.01500
322	4.96800	5.01200
323	4.96400	5.00800
324	4.96100	5.00500
325	4.95800	5.00200
326	4.95500	4.99900
327	4.95100	4.99600
328	4.94800	4.99300
329	4.94600	4.99100
330	4.94300	4.98800
331	4.94000	4.98500
332	4.93700	4.98300
333	4.93500	4.98000
334	4.93200	4.97800
335	4.93000	4.97600
336	4.92700	4.97300

Period	1-month LIBOR	6-month LIBOR
337	4.92500	4.97100
338	4.92300	4.96900
339	4.92100	4.96700
340	4.91900	4.96500
341	4.91700	4.96400
342	4.91500	4.96200
343	4.91300	4.96100
344	4.91100	4.95900
345	4.91000	4.95800
346	4.90800	4.95700
347	4.90700	4.95500
348	4.90600	4.95400
349	4.90500	4.95300
350	4.90400	4.95300
351	4.90300	4.95200
352	4.90200	4.95100
353	4.90100	4.95100
354	4.90000	4.95100
355	4.90000	4.95000
356	4.89900	4.95000
357	4.89900	4.95000
358	4.89900	4.95000
359	4.89900	4.95000
360	4.89900	4.95000

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrd Excess Spread	Fwrd + 200 Excess Spread
0			
1	2.90271%	2.90271%	2.90271%
2	4.56974%	4.63003%	2.66084%
3	4.56870%	4.63096%	2.66194%
4	4.78002%	4.91146%	2.93692%
5	4.56599%	4.75473%	2.78362%
6	4.77690%	4.99821%	3.02230%
7	4.56241%	4.77184%	2.80125%
8	4.56026%	4.73311%	2.76371%
9	4.99772%	5.13893%	3.16421%
10	4.55519%	4.68058%	2.71319%
11	4.66487%	4.76062%	2.79197%
12	4.45227%	4.50259%	2.54038%
13	4.65812%	4.64825%	2.68344%
14	4.44480%	4.36195%	2.40609%
15	4.44051%	4.28670%	2.33446%
16	4.64524%	4.42446%	2.46805%
17	4.43072%	4.12923%	2.18507%
18	4.63457%	4.25539%	2.30757%
19	4.41916%	3.96433%	2.02963%
20	4.41265%	3.86553%	1.93676%
21	5.07854%	4.46381%	2.51147%
22	4.39803%	3.75416%	1.83419%
23	4.59916%	3.92830%	2.01043%
24	4.37577%	3.59628%	2.40688%
25	4.57392%	3.67642%	2.76462%
26	4.35553%	3.39289%	2.45513%
27	4.34588%	3.31818%	2.38132%
28	4.54486%	3.45226%	2.53815%
29	4.32574%	3.17056%	2.23669%
30	4.52408%	3.38614%	2.56490%
31	4.06249%	2.89324%	2.08043%
32	4.05137%	2.82158%	2.00813%
33	4.68502%	3.40204%	2.66651%
34	4.02824%	2.67999%	1.86577%
35	4.21676%	2.80718%	2.02166%
36	4.00252%	2.71945%	1.97501%
37	4.18988%	2.91183%	2.21799%
38	4.02946%	2.66848%	1.92653%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
39	4.04415%	2.61672%	1.87029%
40	4.24571%	2.75640%	2.03772%
41	4.04432%	2.48845%	1.73409%
42	4.24371%	2.79579%	2.06537%
43	4.04238%	2.57790%	1.81094%
44	4.04141%	2.51777%	1.74680%
45	4.68412%	3.14760%	2.46143%
46	4.03945%	2.40727%	1.62967%
47	4.23866%	2.56756%	1.81329%
48	4.03749%	2.44489%	1.65544%
49	4.08663%	2.50208%	1.73875%
50	3.89035%	2.22361%	1.42835%
51	3.88937%	2.15908%	1.35966%
52	4.08356%	2.30662%	1.53178%
53	3.88738%	2.04682%	1.24451%
54	4.08151%	2.32379%	1.53747%
55	3.88540%	2.10541%	1.28780%
56	3.88440%	2.07026%	1.25092%
57	4.28690%	2.47883%	1.70580%
58	3.88240%	2.02195%	1.19699%
59	4.07866%	2.22324%	1.41000%
60	3.88623%	2.06627%	1.22797%
61	4.08376%	2.27404%	1.45014%
62	3.89161%	2.01095%	1.17028%
63	3.89447%	1.96141%	1.12167%
64	4.09223%	2.12541%	1.29509%
65	3.90053%	1.86826%	1.02991%
66	4.09846%	2.13722%	1.29852%
67	3.90707%	1.91117%	1.06193%
68	3.91054%	1.87089%	1.02185%
69	4.53970%	2.52926%	1.72899%
70	3.91787%	1.79758%	0.94806%
71	4.11629%	1.98132%	1.13891%
72	3.92576%	1.80730%	0.95006%
73	4.12441%	2.02145%	1.16854%
74	3.93424%	1.77711%	0.91501%
75	3.93871%	1.75478%	0.89078%
76	4.13774%	1.95253%	1.09554%
77	3.94816%	1.72016%	0.85168%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
78	4.14745%	1.96141%	1.09693%
79	3.95828%	1.74301%	0.86615%
80	3.96361%	1.73593%	0.85617%
81	4.59341%	2.44089%	1.58447%
82	3.97484%	1.73327%	0.84694%
83	4.17490%	1.95536%	1.07488%
84	3.58640%	1.75535%	0.86079%
85	3.78613%	1.66791%	0.81675%
86	3.60236%	1.46951%	0.60782%
87	3.61074%	1.47291%	0.60867%
88	3.81209%	1.67847%	0.81505%
89	3.62832%	1.48068%	0.61141%
90	3.83081%	1.69087%	0.81944%
91	3.64706%	1.49325%	0.61869%
92	3.65688%	1.49822%	0.62124%
93	4.28992%	2.16183%	1.32704%
94	3.67745%	1.50921%	0.62747%
95	3.88189%	1.71839%	0.83425%
96	3.69934%	1.52166%	0.63527%
97	3.90441%	1.73204%	0.84315%
98	3.72261%	1.53564%	0.64472%
99	3.73479%	1.54324%	0.65010%
100	3.94091%	1.75560%	0.85983%
101	3.76028%	1.55970%	0.66220%
102	3.96467%	1.77350%	0.87330%
103	3.78148%	1.57765%	0.67782%
104	3.79255%	1.58734%	0.68726%
105	4.20435%	2.02359%	1.12137%
106	3.81619%	1.60837%	0.70773%
107	4.02190%	1.82626%	0.91591%
108	3.84131%	1.63141%	0.74409%
109	4.04655%	1.85114%	0.93687%
110	3.86451%	1.65657%	0.78553%
111	3.87610%	1.66998%	0.80708%
112	4.08125%	1.89273%	0.97285%
113	3.90038%	1.69853%	0.85192%
114	4.10622%	1.92346%	1.00005%
115	3.92619%	1.72950%	0.89919%
116	3.93969%	1.74593%	0.92377%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
117	4.57409%	2.44252%	1.52590%
118	3.96794%	1.78078%	0.97492%
119	4.17570%	2.01183%	1.08031%
120	3.99794%	1.81838%	1.02883%
121	4.20655%	2.05216%	1.11953%
122	4.02979%	1.85887%	1.08565%
123	4.04644%	1.88026%	1.11520%
124	4.25642%	2.11848%	1.18675%
125	4.08126%	1.92541%	1.17669%
126	4.29223%	2.16682%	1.24896%
127	4.11396%	1.97327%	1.24151%
128	4.12560%	1.99587%	1.27522%
129	4.75695%	2.71914%	1.78479%
130	4.14996%	2.04378%	1.34537%
131	4.35534%	2.28634%	1.42793%
132	4.17585%	2.09544%	1.41933%
133	4.38196%	2.33948%	1.50639%
134	4.20333%	2.15107%	1.49730%
135	4.21770%	2.18045%	1.53786%
136	4.42501%	2.42691%	1.63215%
137	4.24777%	2.24246%	1.62227%
138	4.45593%	2.49070%	1.72172%
139	4.27968%	2.30902%	1.71127%
140	4.29636%	2.34409%	1.75758%
141	4.93142%	3.07080%	2.21508%
142	4.33024%	2.41723%	1.85396%
143	4.53835%	2.66926%	1.96758%
144	4.36102%	2.49135%	1.95561%
145	4.56871%	2.74303%	2.07545%
146	4.39234%	2.56815%	2.06281%
147	4.40872%	2.60855%	2.11860%
148	4.61777%	2.86360%	2.24843%
149	4.44296%	2.69354%	2.23475%
150	4.65298%	2.95103%	2.37170%
151	4.47928%	2.78437%	2.35728%
152	4.49826%	2.83208%	2.42106%
153	4.91516%	3.32039%	2.65805%
154	4.53793%	2.93232%	2.55386%
155	4.75067%	3.19670%	2.71042%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
156	4.58001%	3.03928%	2.69400%
157	4.79396%	3.30675%	2.85919%
158	4.62463%	3.15335%	2.84191%
159	4.64794%	3.21318%	2.91892%
160	4.86383%	3.48569%	3.09797%
161	4.69665%	3.33871%	3.07933%
162	4.91395%	3.61485%	3.26829%
163	4.74831%	3.47243%	3.24869%
164	4.77529%	3.54252%	3.33689%
165	5.41951%	4.28901%	3.80199%
166	4.83167%	3.68945%	3.52066%
167	5.05286%	3.97579%	3.73693%
168	4.89143%	3.84580%	3.71470%
169	5.11433%	4.13664%	3.94295%
170	4.95476%	4.01211%	3.91963%
171	4.98785%	4.09921%	4.02639%
172	5.21354%	4.39745%	4.27400%
173	5.05698%	4.28168%	4.24893%
174	5.28469%	4.58527%	4.51040%
175	5.13028%	4.47574%	4.48412%
176	5.16857%	4.57731%	4.60666%
177	5.82362%	5.34906%	5.23973%
178	5.24842%	4.78955%	4.86159%
179	5.48155%	5.10752%	5.16062%
180	5.33248%	5.02009%	5.13511%
181	5.56721%	5.34570%	5.45115%
182	5.42014%	5.25685%	5.41588%
183	5.46579%	5.37867%	5.56028%
184	5.70413%	5.71070%	5.89890%
185	5.56105%	5.63334%	5.86098%
186	5.80209%	5.97263%	6.22043%
187	5.65324%	5.89226%	6.17939%
188	5.69613%	6.00711%	6.31374%
189	6.35317%	6.78654%	7.14311%
190	5.73774%	6.16522%	6.54432%
191	5.92837%	6.36539%	6.75331%
192	5.73653%	6.15493%	6.52788%
193	5.92713%	6.35485%	6.73716%
194	5.73533%	6.14483%	6.51118%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrd Excess Spread	Fwrd + 200 Excess Spread
195	5.73474%	6.13984%	6.50261%
196	5.92530%	6.33939%	6.71057%
197	5.73358%	6.13000%	6.48567%
198	5.92410%	6.32931%	6.69324%
199	5.73243%	6.12033%	6.46904%
200	5.73186%	6.11556%	6.46083%
201	6.12655%	6.53227%	6.89771%
202	5.73073%	6.10615%	6.44463%
203	5.92118%	6.30489%	6.65119%
204	5.72962%	6.09691%	6.42872%
205	5.92004%	6.29543%	6.63490%
206	5.72852%	6.08784%	6.41309%
207	5.72798%	6.08336%	6.40538%
208	5.91836%	6.28156%	6.61100%
209	5.72691%	6.07454%	6.39018%
210	5.91725%	6.27253%	6.59543%
211	5.72585%	6.06588%	6.37525%
212	5.72532%	6.06161%	6.36789%
213	6.33817%	6.70639%	7.04209%
214	5.72428%	6.05320%	6.35337%
215	5.91456%	6.25068%	6.55775%
216	5.72325%	6.04494%	6.33912%
217	5.91350%	6.24223%	6.54317%
218	5.72224%	6.03684%	6.32514%
219	5.72173%	6.03284%	6.31825%
220	5.91194%	6.22985%	6.52181%
221	5.72073%	6.02497%	6.30467%
222	5.91091%	6.22179%	6.50791%
223	5.71974%	6.01725%	6.29134%
224	5.71925%	6.01344%	6.28478%
225	6.33149%	6.65357%	6.95094%
226	5.71828%	6.00594%	6.27183%
227	5.90839%	6.20232%	6.47430%
228	5.71731%	5.99858%	6.25913%
229	5.90740%	6.19479%	6.46131%
230	5.71636%	5.99137%	6.24668%
231	5.71588%	5.98782%	6.24055%
232	5.90592%	6.18377%	6.44229%
233	5.71494%	5.98081%	6.22846%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
234	5.90495%	6.17660%	6.42993%
235	5.71400%	5.97394%	6.21661%
236	5.71353%	5.97056%	6.21077%
237	6.32518%	6.60655%	6.86982%
238	5.71260%	5.96388%	6.19927%
239	5.90254%	6.15928%	6.40006%
240	5.71167%	5.95734%	6.18800%
241	5.90167%	6.15258%	6.38842%
242	5.71095%	5.95090%	6.17671%
243	5.71060%	5.94773%	6.17113%
244	5.90061%	6.14275%	6.37114%
245	5.70993%	5.94149%	6.16016%
246	5.89992%	6.13637%	6.35992%
247	5.70927%	5.93538%	6.14941%
248	5.70895%	5.93238%	6.14412%
249	6.10233%	6.33834%	6.56226%
250	5.70831%	5.92647%	6.13371%
251	5.89827%	6.12102%	6.33287%
252	5.70769%	5.92069%	6.12352%
253	5.89763%	6.11511%	6.32245%
254	5.70709%	5.91504%	6.11354%
255	5.70679%	5.91226%	6.10863%
256	5.89671%	6.10650%	6.30723%
257	5.70620%	5.90680%	6.09897%
258	5.89611%	6.10091%	6.29736%
259	5.70563%	5.90145%	6.08951%
260	5.70535%	5.89882%	6.08486%
261	6.31632%	6.52796%	6.73172%
262	5.70479%	5.89366%	6.07571%
263	5.89467%	6.08749%	6.27358%
264	5.70425%	5.88860%	6.06675%
265	5.89412%	6.08233%	6.26442%
266	5.70372%	5.88367%	6.05799%
267	5.70346%	5.88124%	6.05368%
268	5.89331%	6.07480%	6.25106%
269	5.70295%	5.87647%	6.04520%
270	5.89279%	6.06992%	6.24239%
271	5.70245%	5.87180%	6.03690%
272	5.70220%	5.86951%	6.03282%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
273	6.31289%	6.49588%	6.67473%
274	5.70172%	5.86500%	6.02480%
275	5.89153%	6.05821%	6.22155%
276	5.70125%	5.86060%	6.01695%
277	5.89105%	6.05371%	6.21353%
278	5.70078%	5.85629%	6.00927%
279	5.70056%	5.85418%	6.00550%
280	5.89034%	6.04716%	6.20183%
281	5.70011%	5.85002%	5.99808%
282	5.88988%	6.04291%	6.19424%
283	5.69967%	5.84596%	5.99082%
284	5.69945%	5.84396%	5.98725%
285	6.30987%	6.46792%	6.62483%
286	5.69903%	5.84004%	5.98023%
287	5.88878%	6.03272%	6.17600%
288	5.69861%	5.83621%	5.97337%
289	5.88835%	6.02880%	6.16899%
290	5.69820%	5.83246%	5.96666%
291	5.69800%	5.83062%	5.96336%
292	5.88772%	6.02309%	6.15876%
293	5.69760%	5.82700%	5.95687%
294	5.88732%	6.01940%	6.15214%
295	5.69721%	5.82347%	5.95053%
296	5.69701%	5.82173%	5.94741%
297	6.08971%	6.22140%	6.35428%
298	5.69663%	5.81832%	5.94128%
299	5.88632%	6.01053%	6.13621%
300	5.69625%	5.81498%	5.93528%
301	5.88594%	6.00712%	6.13008%
302	5.69588%	5.81172%	5.92942%
303	5.69570%	5.81012%	5.92654%
304	5.88536%	6.00215%	6.12115%
305	5.69533%	5.80697%	5.92088%
306	5.88499%	5.99893%	6.11536%
307	5.69497%	5.80389%	5.91534%
308	5.69479%	5.80237%	5.91261%
309	6.30474%	6.42240%	6.54312%
310	5.69443%	5.79939%	5.90725%
311	5.88405%	5.99119%	6.10144%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
312	5.69407%	5.79648%	5.90202%
313	5.88368%	5.98821%	6.09609%
314	5.69371%	5.79363%	5.89689%
315	5.69353%	5.79222%	5.89437%
316	5.88312%	5.98386%	6.08827%
317	5.69316%	5.78946%	5.88941%
318	5.88275%	5.98104%	6.08320%
319	5.69280%	5.78676%	5.88456%
320	5.69261%	5.78542%	5.88217%
321	6.30233%	6.40383%	6.50979%
322	5.69224%	5.78279%	5.87747%
323	5.88178%	5.97422%	6.07100%
324	5.69185%	5.78022%	5.87287%
325	5.88138%	5.97157%	6.06629%
326	5.69145%	5.77768%	5.86836%
327	5.69125%	5.77643%	5.86614%
328	5.88074%	5.96769%	6.05940%
329	5.69083%	5.77395%	5.86176%
330	5.88029%	5.96515%	6.05492%
331	5.69038%	5.77151%	5.85746%
332	5.69015%	5.77029%	5.85533%
333	6.29954%	6.38720%	6.48036%
334	5.68965%	5.76788%	5.85114%
335	5.87903%	5.95890%	6.04404%
336	5.68911%	5.76548%	5.84701%
337	5.87844%	5.95643%	6.03979%
338	5.68851%	5.76308%	5.84292%
339	5.68818%	5.76187%	5.84089%
340	5.87742%	5.95268%	6.03350%
341	5.68745%	5.75943%	5.83685%
342	5.87661%	5.95013%	6.02933%
343	5.68660%	5.75693%	5.83281%
344	5.68611%	5.75565%	5.83078%
345	6.07767%	6.15118%	6.23072%
346	5.68495%	5.75296%	5.82667%
347	5.87374%	5.94326%	6.01871%
348	5.68347%	5.75004%	5.82241%
349	5.87197%	5.94006%	6.01420%
350	5.68146%	5.74672%	5.81788%

Option One 2003-4 Excess Spread

Period	Flat Excess Spread	Fwrđ Excess Spread	Fwrđ + 200 Excess Spread
351	5.68014%	5.74481%	5.81544%
352	5.86779%	5.93407%	6.00657%
353	5.67642%	5.74012%	5.80990%
354	5.86278%	5.92827%	6.00011%
355	5.66981%	5.73304%	5.80252%
356	5.66403%	5.72745%	5.79722%
357	6.26305%	6.33376%	6.41166%
358	5.64284%	5.70837%	5.78063%
359	5.83660%	5.90243%	5.97515%
360	5.69320%	5.74984%	5.81242%
361	0.00000%	0.00000%	0.00000%
362	0.00000%	0.00000%	0.00000%
363	0.00000%	0.00000%	0.00000%

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 0.00%

Table with columns: Period, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding.

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 1.00%

Table with columns: Period, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding.

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 2.00%

Table with columns: Period, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding.

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 115%

ARM PPC: 100%

Delinquency: 0%

LIBOR Shock: 0.00%

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 115%

ARM PPC: 100%

Delinquency: 0%

LIBOR Shock: 1.00%

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 115%

ARM PPC: 100%

Delinquency: 0%

LIBOR Shock: 2.00%

Table with columns: Period, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding, and Bond Outstanding. It contains three separate data blocks corresponding to the three mortgage loan trusts described in the headers above.

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
 FRM PPC: 115%
 ARM PPC: 100%
 Delinquency: 0%
 LIBOR Shock: 0.00%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
228	5.66300	5.67800	6.30181	Yes	No
229	5.64400	5.65500	6.29355	Yes	No
230	5.62300	5.63200	6.28881	Yes	No
231	5.60100	5.60700	6.28412	Yes	No
232	5.57900	5.58200	6.27947	Yes	No
233	5.55500	5.55500	6.27477	Yes	No
234	5.53100	5.52800	6.26920	Yes	No
235	5.50600	5.50000	6.26366	Yes	No
236	5.47900	5.47300	6.25812	Yes	No
237	5.45200	5.44900	6.25258	Yes	No
238	5.42400	5.43000	6.24704	Yes	No
239	5.39500	5.41400	6.24150	Yes	No
240	5.36500	5.40300	6.23596	Yes	No
241	5.34700	5.39600	6.23042	Yes	No
242	5.34200	5.39100	6.22488	Yes	No
243	5.33800	5.38600	6.21934	Yes	No
244	5.33300	5.38200	6.21380	Yes	No
245	5.32800	5.37700	6.20826	Yes	No
246	5.32400	5.37200	6.20272	Yes	No
247	5.31900	5.36700	6.19718	Yes	No
248	5.31400	5.36200	6.19164	Yes	No
249	5.30900	5.35700	6.18610	Yes	No
250	5.30500	5.35200	6.18056	Yes	No
251	5.30000	5.34700	6.17502	Yes	No
252	5.29500	5.34200	6.16948	Yes	No
253	5.29000	5.33700	6.16394	Yes	No
254	5.28500	5.33200	6.15840	Yes	No
255	5.28000	5.32600	6.15286	Yes	No
256	5.27500	5.32100	6.14732	Yes	No
257	5.27000	5.31600	6.14178	Yes	No
258	5.26500	5.31100	6.13624	Yes	No
259	5.26000	5.30600	6.13070	Yes	No
260	5.25500	5.30100	6.12516	Yes	No
261	5.25000	5.29600	6.11962	Yes	No
262	5.24500	5.29100	6.11408	Yes	No
263	5.24000	5.28600	6.10854	Yes	No
264	5.23500	5.28100	6.10300	Yes	No
265	5.23000	5.27600	6.09746	Yes	No
266	5.22400	5.27100	6.09192	Yes	No
267	5.21900	5.26600	6.08638	Yes	No
268	5.21400	5.26100	6.08084	Yes	No
269	5.20900	5.25600	6.07530	Yes	No
270	5.20400	5.25100	6.06976	Yes	No
271	5.19900	5.24600	6.06422	Yes	No
272	5.19400	5.24100	6.05868	Yes	No
273	5.18900	5.23600	6.05314	Yes	No
274	5.18400	5.23100	6.04760	Yes	No
275	5.17800	5.22600	6.04206	Yes	No
276	5.17300	5.22100	6.03652	Yes	No
277	5.16800	5.21600	6.03098	Yes	No
278	5.16300	5.21100	6.02544	Yes	No
279	5.15800	5.20600	6.01990	Yes	No
280	5.15300	5.20100	6.01436	Yes	No
281	5.14800	5.19600	6.00882	Yes	No
282	5.14300	5.19100	6.00328	Yes	No
283	5.13800	5.18600	5.99774	Yes	No
284	5.13300	5.18100	5.99220	Yes	No

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
 FRM PPC: 115%
 ARM PPC: 100%
 Delinquency: 0%
 LIBOR Shock: 2.00%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
228	7.65300	7.67800	6.43812	Yes	No
229	7.64400	7.65500	6.42840	Yes	No
230	7.62300	7.63200	6.42231	Yes	No
231	7.60100	7.60700	6.41629	Yes	No
232	7.57900	7.58200	6.41032	Yes	No
233	7.55500	7.55500	6.40431	Yes	No
234	7.53100	7.52800	6.39820	Yes	No
235	7.50600	7.50000	6.39212	Yes	No
236	7.47900	7.47300	6.38604	Yes	No
237	7.45200	7.44900	6.37996	Yes	No
238	7.42400	7.43000	6.37388	Yes	No
239	7.39500	7.41400	6.36780	Yes	No
240	7.36500	7.40300	6.36172	Yes	No
241	7.34700	7.39600	6.35564	Yes	No
242	7.34200	7.39100	6.34956	Yes	No
243	7.33800	7.38600	6.34348	Yes	No
244	7.33300	7.38100	6.33740	Yes	No
245	7.32800	7.37600	6.33132	Yes	No
246	7.32400	7.37100	6.32524	Yes	No
247	7.31900	7.36600	6.31916	Yes	No
248	7.31400	7.36100	6.31308	Yes	No
249	7.30900	7.35600	6.30700	Yes	No
250	7.30500	7.35100	6.30092	Yes	No
251	7.30000	7.34600	6.29484	Yes	No
252	7.29500	7.34100	6.28876	Yes	No
253	7.29000	7.33600	6.28268	Yes	No
254	7.28500	7.33100	6.27660	Yes	No
255	7.28000	7.32600	6.27052	Yes	No
256	7.27500	7.32100	6.26444	Yes	No
257	7.27000	7.31600	6.25836	Yes	No
258	7.26500	7.31100	6.25228	Yes	No
259	7.26000	7.30600	6.24620	Yes	No
260	7.25500	7.30100	6.24012	Yes	No
261	7.25000	7.29600	6.23404	Yes	No
262	7.24500	7.29100	6.22796	Yes	No
263	7.24000	7.28600	6.22188	Yes	No
264	7.23500	7.28100	6.21580	Yes	No
265	7.23000	7.27600	6.20972	Yes	No
266	7.22400	7.27100	6.20364	Yes	No
267	7.21900	7.26600	6.19756	Yes	No
268	7.21400	7.26100	6.19148	Yes	No
269	7.20900	7.25600	6.18540	Yes	No
270	7.20400	7.25100	6.17932	Yes	No
271	7.19900	7.24600	6.17324	Yes	No
272	7.19400	7.24100	6.16716	Yes	No
273	7.18900	7.23600	6.16108	Yes	No
274	7.18400	7.23100	6.15500	Yes	No
275	7.17800	7.22600	6.14892	Yes	No
276	7.17300	7.22100	6.14284	Yes	No
277	7.16800	7.21600	6.13676	Yes	No
278	7.16300	7.21100	6.13068	Yes	No
279	7.15800	7.20600	6.12460	Yes	No
280	7.15300	7.20100	6.11852	Yes	No
281	7.14800	7.19600	6.11244	Yes	No
282	7.14300	7.19100	6.10636	Yes	No
283	7.13800	7.18600	6.10028	Yes	No
284	7.13300	7.18100	6.09420	Yes	No

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 2.00%

Table with columns: Period, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding. Rows 285-341.

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 1.00%

Table with columns: Period, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding. Rows 285-341.

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 0.00%

Table with columns: Period, 1 Mo LIBOR, 6 Mo LIBOR, Excess Spread, Call Eligible, Bond Balance Outstanding. Rows 285-341.

Option One Mortgage Loan Trust 2003-4
Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 0.00%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding	Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
342	4.91500	4.96200	5.95428	Yes	No	342	5.91500	5.96200	5.99279	Yes	No
343	4.91300	4.96100	5.95284	Yes	No	343	5.91300	5.96100	5.99095	Yes	No
344	4.91100	4.95900	5.95147	Yes	No	344	5.91100	5.95900	5.98920	Yes	No
345	4.91000	4.95800	5.95006	Yes	No	345	5.91000	5.95800	5.98741	Yes	No
346	4.90800	4.95700	5.94861	Yes	No	346	5.90800	5.95700	5.98560	Yes	No
347	4.90700	4.95500	5.94710	Yes	No	347	5.90700	5.95500	5.98373	Yes	No
348	4.90600	4.95400	5.94533	Yes	No	348	5.90600	5.95400	5.98161	Yes	No
349	4.90500	4.95300	5.94359	Yes	No	349	5.90500	5.95300	5.97954	Yes	No
350	4.90400	4.95200	5.94177	Yes	No	350	5.90400	5.95200	5.97742	Yes	No
351	4.90300	4.95200	5.93977	Yes	No	351	5.90300	5.95200	5.97514	Yes	No
352	4.90200	4.95100	5.93751	Yes	No	352	5.90200	5.95100	5.97263	Yes	No
353	4.90100	4.95100	5.93488	Yes	No	353	5.90100	5.95100	5.96980	Yes	No
354	4.90000	4.95100	5.93159	Yes	No	354	5.90000	5.95100	5.96637	Yes	No
355	4.89900	4.95000	5.92744	Yes	No	355	5.90000	5.95000	5.96248	Yes	No
356	4.89900	4.95000	5.92167	Yes	No	356	5.89900	5.95000	5.95655	Yes	No
357	4.89900	4.95000	5.91485	Yes	No	357	5.89900	5.95000	5.95001	Yes	No
358	4.89900	4.95000	5.90208	Yes	No	358	5.89900	5.95000	5.93819	Yes	No
359	4.89900	4.95000	5.90576	Yes	No	359	5.89900	5.95000	5.94032	Yes	No
360	4.89900	4.95000	5.94443	Yes	No	360	5.89900	5.95000	5.97568	Yes	No
361	4.89900	4.95000	0.00000	Yes	No	361	6.89900	6.95000	0.00000	Yes	No
362	4.89900	4.95000	0.00000	Yes	No	362	6.89900	6.95000	0.00000	Yes	No
363	4.89900	4.95000	0.00000	Yes	No	363	6.89900	6.95000	0.00000	Yes	No

Option One Mortgage Loan Trust 2003-4
Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 1.00%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding	Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
342	5.91500	5.96200	5.99279	Yes	No	342	6.91500	6.96200	6.03559	Yes	No
343	5.91300	5.96100	5.99095	Yes	No	343	6.91300	6.96100	6.03334	Yes	No
344	5.91100	5.95900	5.98920	Yes	No	344	6.91100	6.95900	6.03118	Yes	No
345	5.91000	5.95800	5.98741	Yes	No	345	6.91000	6.95800	6.02901	Yes	No
346	5.90800	5.95700	5.98560	Yes	No	346	6.90800	6.95700	6.02682	Yes	No
347	5.90700	5.95500	5.98373	Yes	No	347	6.90700	6.95500	6.02458	Yes	No
348	5.90600	5.95400	5.98161	Yes	No	348	6.90600	6.95400	6.02209	Yes	No
349	5.90500	5.95300	5.97954	Yes	No	349	6.90500	6.95300	6.01969	Yes	No
350	5.90400	5.95200	5.97742	Yes	No	350	6.90400	6.95300	6.01725	Yes	No
351	5.90300	5.95200	5.97514	Yes	No	351	6.90300	6.95200	6.01468	Yes	No
352	5.90200	5.95100	5.97263	Yes	No	352	6.90200	6.95100	6.01183	Yes	No
353	5.90100	5.95100	5.96980	Yes	No	353	6.90100	6.95100	6.00889	Yes	No
354	5.90000	5.95100	5.96637	Yes	No	354	6.90000	6.95100	6.00534	Yes	No
355	5.90000	5.95000	5.96248	Yes	No	355	6.90000	6.95000	6.00113	Yes	No
356	5.89900	5.95000	5.95655	Yes	No	356	6.89900	6.95000	5.99568	Yes	No
357	5.89900	5.95000	5.95001	Yes	No	357	6.89900	6.95000	5.98948	Yes	No
358	5.89900	5.95000	5.93819	Yes	No	358	6.89900	6.95000	5.97873	Yes	No
359	5.89900	5.95000	5.94032	Yes	No	359	6.89900	6.95000	5.96042	Yes	No
360	5.89900	5.95000	5.97568	Yes	No	360	6.89900	6.95000	6.01082	Yes	No
361	6.89900	6.95000	0.00000	Yes	No	361	6.89900	6.95000	0.00000	Yes	No
362	6.89900	6.95000	0.00000	Yes	No	362	6.89900	6.95000	0.00000	Yes	No
363	6.89900	6.95000	0.00000	Yes	No	363	6.89900	6.95000	0.00000	Yes	No

Option One Mortgage Loan Trust 2003-4
Excess Spread Analysis
FRM PPC: 115%
ARM PPC: 100%
Delinquency: 0%
LIBOR Shock: 2.00%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding	Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
342	6.91500	6.96200	6.03559	Yes	No	342	6.91500	6.96200	6.03559	Yes	No
343	6.91300	6.96100	6.03334	Yes	No	343	6.91300	6.96100	6.03334	Yes	No
344	6.91100	6.95900	6.03118	Yes	No	344	6.91100	6.95900	6.03118	Yes	No
345	6.91000	6.95800	6.02901	Yes	No	345	6.91000	6.95800	6.02901	Yes	No
346	6.90800	6.95700	6.02682	Yes	No	346	6.90800	6.95700	6.02682	Yes	No
347	6.90700	6.95500	6.02458	Yes	No	347	6.90700	6.95500	6.02458	Yes	No
348	6.90600	6.95400	6.02209	Yes	No	348	6.90600	6.95400	6.02209	Yes	No
349	6.90500	6.95300	6.01969	Yes	No	349	6.90500	6.95300	6.01969	Yes	No
350	6.90400	6.95300	6.01725	Yes	No	350	6.90400	6.95300	6.01725	Yes	No
351	6.90300	6.95200	6.01468	Yes	No	351	6.90300	6.95200	6.01468	Yes	No
352	6.90200	6.95100	6.01183	Yes	No	352	6.90200	6.95100	6.01183	Yes	No
353	6.90100	6.95100	6.00889	Yes	No	353	6.90100	6.95100	6.00889	Yes	No
354	6.90000	6.95100	6.00534	Yes	No	354	6.90000	6.95100	6.00534	Yes	No
355	6.90000	6.95000	6.00113	Yes	No	355	6.90000	6.95000	6.00113	Yes	No
356	6.89900	6.95000	5.99568	Yes	No	356	6.89900	6.95000	5.99568	Yes	No
357	6.89900	6.95000	5.98948	Yes	No	357	6.89900	6.95000	5.98948	Yes	No
358	6.89900	6.95000	5.97873	Yes	No	358	6.89900	6.95000	5.97873	Yes	No
359	6.89900	6.95000	5.96042	Yes	No	359	6.89900	6.95000	5.96042	Yes	No
360	6.89900	6.95000	6.01082	Yes	No	360	6.89900	6.95000	6.01082	Yes	No
361	6.89900	6.95000	0.00000	Yes	No	361	6.89900	6.95000	0.00000	Yes	No
362	6.89900	6.95000	0.00000	Yes	No	362	6.89900	6.95000	0.00000	Yes	No
363	6.89900	6.95000	0.00000	Yes	No	363	6.89900	6.95000	0.00000	Yes	No

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
1	1.32000	1.21100	4.06380	No	Yes
2	1.32000	1.21100	4.71628	No	Yes
3	1.32000	1.21100	4.70953	No	Yes
4	1.32000	1.21100	4.76332	No	Yes
5	1.32000	1.21100	4.69576	No	Yes
6	1.32000	1.21100	4.74967	No	Yes
7	1.32000	1.21100	4.68162	No	Yes
8	1.32000	1.21100	4.67440	No	Yes
9	1.32000	1.21100	4.78991	No	Yes
10	1.32000	1.21100	4.65964	No	Yes
11	1.32000	1.21100	4.61387	No	Yes
12	1.32000	1.21100	4.54446	No	Yes
13	1.32000	1.21100	4.59883	No	Yes
14	1.32000	1.21100	4.52883	No	Yes
15	1.32000	1.21100	4.52084	No	Yes
16	1.32000	1.21100	4.57542	No	Yes
17	1.32000	1.21100	4.50450	No	Yes
18	1.32000	1.21100	4.55925	No	Yes
19	1.32000	1.21100	4.48770	No	Yes
20	1.32000	1.21100	4.47913	No	Yes
21	1.32000	1.21100	4.66159	No	Yes
22	1.32000	1.21100	4.46163	No	Yes
23	1.32000	1.21100	4.51687	No	Yes
24	1.32000	1.21100	4.43945	No	Yes
25	1.32000	1.21100	4.49363	No	Yes
26	1.32000	1.21100	4.41985	No	Yes
27	1.32000	1.21100	4.41055	No	Yes
28	1.32000	1.21100	4.46645	No	Yes
29	1.32000	1.21100	4.39162	No	Yes
30	1.32000	1.21100	4.44778	No	Yes
31	1.32000	1.21100	4.12225	No	Yes
32	1.32000	1.21100	4.11240	No	Yes
33	1.32000	1.21100	4.30208	No	Yes
34	1.32000	1.21100	4.09243	No	Yes
35	1.32000	1.21100	4.14932	No	Yes
36	1.32000	1.21100	4.07115	No	Yes
37	1.32000	1.21100	4.12813	No	Yes
38	1.32000	1.21100	4.08898	No	Yes
39	1.32000	1.21100	4.10999	No	Yes
40	1.32000	1.21100	4.18027	No	Yes
41	1.32000	1.21100	4.11555	No	Yes
42	1.32000	1.21100	4.17919	No	Yes
43	1.32000	1.21100	4.11169	No	Yes
44	1.32000	1.21100	4.10978	No	Yes
45	1.32000	1.21100	4.30460	No	Yes
46	1.32000	1.21100	4.10600	No	Yes
47	1.32000	1.21100	4.16970	No	Yes
48	1.32000	1.21100	4.10227	No	Yes
49	1.32000	1.21100	4.01601	No	Yes
50	1.32000	1.21100	3.94861	No	Yes
51	1.32000	1.21100	3.94680	No	Yes
52	1.32000	1.21100	4.01058	No	Yes
53	1.32000	1.21100	3.94323	No	Yes
54	1.32000	1.21100	4.00705	No	Yes

Option One Mortgage Loan Trust 2003-4**Excess Spread Analysis**

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
55	1.32000	1.21100	3.93974	No	Yes
56	1.32000	1.21100	3.93801	No	Yes
57	1.32000	1.21100	4.06746	No	Yes
58	1.32000	1.21100	3.93463	No	Yes
59	1.32000	1.21100	3.99853	No	Yes
60	1.32000	1.21100	3.93131	No	Yes
61	1.32000	1.21100	3.99526	No	Yes
62	1.32000	1.21100	3.92808	No	Yes
63	1.32000	1.21100	3.92650	No	Yes
64	1.32000	1.21100	3.99050	No	Yes
65	1.32000	1.21100	3.92338	No	Yes
66	1.32000	1.21100	3.98743	No	Yes
67	1.32000	1.21100	3.92035	No	Yes
68	1.32000	1.21100	3.91887	No	Yes
69	1.32000	1.21100	4.11412	No	Yes
70	1.32000	1.21100	3.91597	No	Yes
71	1.32000	1.21100	3.98012	No	Yes
72	1.32000	1.21100	3.91315	No	Yes
73	1.32000	1.21100	3.97846	No	Yes
74	1.32000	1.21100	3.91346	No	Yes
75	1.32000	1.21100	3.91403	No	Yes
76	1.32000	1.21100	3.97999	No	Yes
77	1.32000	1.21100	3.91529	No	Yes
78	1.32000	1.21100	3.98120	No	Yes
79	1.32000	1.21100	3.91671	No	Yes
80	1.32000	1.21100	3.91747	No	Yes
81	1.32000	1.21100	4.11337	No	Yes
82	1.32000	1.21100	3.91913	No	Yes
83	1.32000	1.21100	3.98491	No	Yes
84	1.32000	1.21100	3.92094	No	Yes
85	1.32000	1.21100	3.98667	No	Yes
86	1.32000	1.21100	3.92291	No	Yes
87	1.32000	1.21100	3.92396	No	Yes
88	1.32000	1.21100	3.98961	No	Yes
89	1.32000	1.21100	3.92618	No	Yes
90	1.32000	1.21100	3.99176	No	Yes
91	1.32000	1.21100	3.92855	No	Yes
92	1.32000	1.21100	3.92980	No	Yes
93	1.32000	1.21100	4.12369	No	Yes
94	1.32000	1.21100	3.93242	No	Yes
95	1.32000	1.21100	3.99784	No	Yes
96	1.32000	1.21100	3.93520	No	Yes
97	1.32000	1.21100	4.00056	No	Yes
98	1.32000	1.21100	3.93815	No	Yes
99	1.32000	1.21100	3.93968	No	Yes
100	1.32000	1.21100	4.00493	No	Yes
101	1.32000	1.21100	3.94287	No	Yes
102	1.32000	1.21100	4.00804	No	Yes
103	1.32000	1.21100	3.94514	No	Yes
104	1.32000	1.21100	3.94651	No	Yes
105	1.32000	1.21100	4.07482	No	Yes
106	1.32000	1.21100	3.95012	No	Yes
107	1.32000	1.21100	4.01508	No	Yes
108	1.32000	1.21100	3.95389	No	Yes
109	1.32000	1.21100	4.01877	No	Yes

Option One Mortgage Loan Trust 2003-4**Excess Spread Analysis**FRM PPC: 50%
ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
110	1.32000	1.21100	3.95783	No	Yes
111	1.32000	1.21100	3.95986	No	Yes
112	1.32000	1.21100	4.02461	No	Yes
113	1.32000	1.21100	3.96406	No	Yes
114	1.32000	1.21100	4.02872	No	Yes
115	1.32000	1.21100	3.96844	No	Yes
116	1.32000	1.21100	3.97069	No	Yes
117	1.32000	1.21100	4.15963	No	Yes
118	1.32000	1.21100	3.97533	No	Yes
119	1.32000	1.21100	4.03974	No	Yes
120	1.32000	1.21100	3.98015	No	Yes
121	1.32000	1.21100	4.04446	No	Yes
122	1.32000	1.21100	3.98514	No	Yes
123	1.32000	1.21100	3.98771	No	Yes
124	1.32000	1.21100	4.05186	No	Yes
125	1.32000	1.21100	3.99298	No	Yes
126	1.32000	1.21100	4.05702	No	Yes
127	1.32000	1.21100	3.58870	Yes	Yes
128	1.32000	1.21100	3.59212	Yes	Yes
129	1.32000	1.21100	3.80937	Yes	Yes
130	1.32000	1.21100	3.59911	Yes	Yes
131	1.32000	1.21100	3.67236	Yes	Yes
132	1.32000	1.21100	3.60633	Yes	Yes
133	1.32000	1.21100	3.67968	Yes	Yes
134	1.32000	1.21100	3.61378	Yes	Yes
135	1.32000	1.21100	3.61759	Yes	Yes
136	1.32000	1.21100	3.69109	Yes	Yes
137	1.32000	1.21100	3.62539	Yes	Yes
138	1.32000	1.21100	3.69899	Yes	Yes
139	1.32000	1.21100	3.63343	Yes	Yes
140	1.32000	1.21100	3.63754	Yes	Yes
141	1.32000	1.21100	3.85542	Yes	Yes
142	1.32000	1.21100	3.64596	Yes	Yes
143	1.32000	1.21100	3.71985	Yes	Yes
144	1.32000	1.21100	3.65464	Yes	Yes
145	1.32000	1.21100	3.72865	Yes	Yes
146	1.32000	1.21100	3.66359	Yes	Yes
147	1.32000	1.21100	3.66816	Yes	Yes
148	1.32000	1.21100	3.74219	Yes	Yes
149	1.32000	1.21100	3.67752	Yes	Yes
150	1.32000	1.21100	3.75157	Yes	Yes
151	1.32000	1.21100	3.68717	Yes	Yes
152	1.32000	1.21100	3.69211	Yes	Yes
153	1.32000	1.21100	3.83691	Yes	Yes
154	1.32000	1.21100	3.70221	Yes	Yes
155	1.32000	1.21100	3.77631	Yes	Yes
156	1.32000	1.21100	3.71262	Yes	Yes
157	1.32000	1.21100	3.78675	Yes	Yes
158	1.32000	1.21100	3.72335	Yes	Yes
159	1.32000	1.21100	3.72884	Yes	Yes
160	1.32000	1.21100	3.80302	Yes	Yes
161	1.32000	1.21100	3.74008	Yes	Yes
162	1.32000	1.21100	3.81430	Yes	Yes
163	1.32000	1.21100	3.75166	Yes	Yes
164	1.32000	1.21100	3.75759	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
165	1.32000	1.21100	3.96879	Yes	Yes
166	1.32000	1.21100	3.76973	Yes	Yes
167	1.32000	1.21100	3.84331	Yes	Yes
168	1.32000	1.21100	3.78040	Yes	Yes
169	1.32000	1.21100	3.85336	Yes	Yes
170	1.32000	1.21100	3.79097	Yes	Yes
171	1.32000	1.21100	3.79638	Yes	Yes
172	1.32000	1.21100	3.86906	Yes	Yes
173	1.32000	1.21100	3.80747	Yes	Yes
174	1.32000	1.21100	3.87995	Yes	Yes
175	1.32000	1.21100	3.81891	Yes	Yes
176	1.32000	1.21100	3.82477	Yes	Yes
177	1.32000	1.21100	4.02941	Yes	Yes
178	1.32000	1.21100	3.83673	Yes	Yes
179	1.32000	1.21100	3.90867	Yes	Yes
180	1.32000	1.21100	3.84884	Yes	Yes
181	1.32000	1.21100	3.92023	Yes	Yes
182	1.32000	1.21100	3.86078	Yes	Yes
183	1.32000	1.21100	3.86684	Yes	Yes
184	1.32000	1.21100	3.93687	Yes	Yes
185	1.32000	1.21100	3.87725	Yes	Yes
186	1.32000	1.21100	3.94709	Yes	Yes
187	1.32000	1.21100	3.88798	Yes	Yes
188	1.32000	1.21100	3.89347	Yes	Yes
189	1.32000	1.21100	4.09095	Yes	Yes
190	1.32000	1.21100	3.90471	Yes	Yes
191	1.32000	1.21100	3.97405	Yes	Yes
192	1.32000	1.21100	3.91630	Yes	Yes
193	1.32000	1.21100	3.98543	Yes	Yes
194	1.32000	1.21100	3.92825	Yes	Yes
195	1.32000	1.21100	3.93437	Yes	Yes
196	1.32000	1.21100	4.00319	Yes	Yes
197	1.32000	1.21100	3.94691	Yes	Yes
198	1.32000	1.21100	4.01550	Yes	Yes
199	1.32000	1.21100	3.95985	Yes	Yes
200	1.32000	1.21100	3.96647	Yes	Yes
201	1.32000	1.21100	4.09625	Yes	Yes
202	1.32000	1.21100	3.98005	Yes	Yes
203	1.32000	1.21100	4.04807	Yes	Yes
204	1.32000	1.21100	3.99407	Yes	Yes
205	1.32000	1.21100	4.06185	Yes	Yes
206	1.32000	1.21100	4.00855	Yes	Yes
207	1.32000	1.21100	4.01598	Yes	Yes
208	1.32000	1.21100	4.08340	Yes	Yes
209	1.32000	1.21100	4.03120	Yes	Yes
210	1.32000	1.21100	4.09837	Yes	Yes
211	1.32000	1.21100	4.04694	Yes	Yes
212	1.32000	1.21100	4.05501	Yes	Yes
213	1.32000	1.21100	4.23893	Yes	Yes
214	1.32000	1.21100	4.07157	Yes	Yes
215	1.32000	1.21100	4.13808	Yes	Yes
216	1.32000	1.21100	4.08871	Yes	Yes
217	1.32000	1.21100	4.15495	Yes	Yes
218	1.32000	1.21100	4.10645	Yes	Yes
219	1.32000	1.21100	4.11555	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 50%
 ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
220	1.32000	1.21100	4.18137	Yes	Yes
221	1.32000	1.21100	4.13425	Yes	Yes
222	1.32000	1.21100	4.19978	Yes	Yes
223	1.32000	1.21100	4.15099	Yes	Yes
224	1.32000	1.21100	4.15711	Yes	Yes
225	1.32000	1.21100	4.32921	Yes	Yes
226	1.32000	1.21100	4.16969	Yes	Yes
227	1.32000	1.21100	4.23102	Yes	Yes
228	1.32000	1.21100	4.18273	Yes	Yes
229	1.32000	1.21100	4.24387	Yes	Yes
230	1.32000	1.21100	4.19627	Yes	Yes
231	1.32000	1.21100	4.20324	Yes	Yes
232	1.32000	1.21100	4.26408	Yes	Yes
233	1.32000	1.21100	4.21757	Yes	Yes
234	1.32000	1.21100	4.27821	Yes	Yes
235	1.32000	1.21100	4.23246	Yes	Yes
236	1.32000	1.21100	4.24013	Yes	Yes
237	1.32000	1.21100	4.40546	Yes	Yes
238	1.32000	1.21100	4.25592	Yes	Yes
239	1.32000	1.21100	4.31603	Yes	Yes
240	1.32000	1.21100	4.27236	Yes	Yes
241	1.32000	1.21100	4.33211	Yes	Yes
242	1.32000	1.21100	4.28911	Yes	Yes
243	1.32000	1.21100	4.29772	Yes	Yes
244	1.32000	1.21100	4.35708	Yes	Yes
245	1.32000	1.21100	4.31543	Yes	Yes
246	1.32000	1.21100	4.37456	Yes	Yes
247	1.32000	1.21100	4.33369	Yes	Yes
248	1.32000	1.21100	4.34289	Yes	Yes
249	1.32000	1.21100	4.45051	Yes	Yes
250	1.32000	1.21100	4.36186	Yes	Yes
251	1.32000	1.21100	4.42013	Yes	Yes
252	1.32000	1.21100	4.38162	Yes	Yes
253	1.32000	1.21100	4.43965	Yes	Yes
254	1.32000	1.21100	4.40181	Yes	Yes
255	1.32000	1.21100	4.41064	Yes	Yes
256	1.32000	1.21100	4.46660	Yes	Yes
257	1.32000	1.21100	4.42889	Yes	Yes
258	1.32000	1.21100	4.48464	Yes	Yes
259	1.32000	1.21100	4.44794	Yes	Yes
260	1.32000	1.21100	4.45778	Yes	Yes
261	1.32000	1.21100	4.60398	Yes	Yes
262	1.32000	1.21100	4.47813	Yes	Yes
263	1.32000	1.21100	4.53336	Yes	Yes
264	1.32000	1.21100	4.49941	Yes	Yes
265	1.32000	1.21100	4.55443	Yes	Yes
266	1.32000	1.21100	4.52169	Yes	Yes
267	1.32000	1.21100	4.53323	Yes	Yes
268	1.32000	1.21100	4.58793	Yes	Yes
269	1.32000	1.21100	4.55713	Yes	Yes
270	1.32000	1.21100	4.61161	Yes	Yes
271	1.32000	1.21100	4.58220	Yes	Yes
272	1.32000	1.21100	4.59521	Yes	Yes
273	1.32000	1.21100	4.73105	Yes	Yes
274	1.32000	1.21100	4.62220	Yes	Yes

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
275	1.32000	1.21100	4.67615	Yes	Yes
276	1.32000	1.21100	4.65058	Yes	Yes
277	1.32000	1.21100	4.70432	Yes	Yes
278	1.32000	1.21100	4.68045	Yes	Yes
279	1.32000	1.21100	4.69598	Yes	Yes
280	1.32000	1.21100	4.74943	Yes	Yes
281	1.32000	1.21100	4.72832	Yes	Yes
282	1.32000	1.21100	4.78158	Yes	Yes
283	1.32000	1.21100	4.76245	Yes	Yes
284	1.32000	1.21100	4.78024	Yes	Yes
285	1.32000	1.21100	4.90264	Yes	Yes
286	1.32000	1.21100	4.81735	Yes	Yes
287	1.32000	1.21100	4.87019	Yes	Yes
288	1.32000	1.21100	4.85665	Yes	Yes
289	1.32000	1.21100	4.90935	Yes	Yes
290	1.32000	1.21100	4.89834	Yes	Yes
291	1.32000	1.21100	4.92015	Yes	Yes
292	1.32000	1.21100	4.97268	Yes	Yes
293	1.32000	1.21100	4.96582	Yes	Yes
294	1.32000	1.21100	5.01828	Yes	Yes
295	1.32000	1.21100	5.01445	Yes	Yes
296	1.32000	1.21100	5.03996	Yes	Yes
297	1.32000	1.21100	5.11844	Yes	Yes
298	1.32000	1.21100	5.09358	Yes	Yes
299	1.32000	1.21100	5.14604	Yes	Yes
300	1.32000	1.21100	5.15095	Yes	Yes
301	1.32000	1.21100	5.20351	Yes	Yes
302	1.32000	1.21100	5.21245	Yes	Yes
303	1.32000	1.21100	5.24489	Yes	Yes
304	1.32000	1.21100	5.29774	Yes	Yes
305	1.32000	1.21100	5.31344	Yes	Yes
306	1.32000	1.21100	5.36661	Yes	Yes
307	1.32000	1.21100	5.38738	Yes	Yes
308	1.32000	1.21100	5.42655	Yes	Yes
309	1.32000	1.21100	5.50666	Yes	Yes
310	1.32000	1.21100	5.50977	Yes	Yes
311	1.32000	1.21100	5.56433	Yes	Yes
312	1.32000	1.21100	5.60016	Yes	Yes
313	1.32000	1.21100	5.65559	Yes	Yes
314	1.32000	1.21100	5.69542	Yes	Yes
315	1.32000	1.21100	5.73849	Yes	Yes
316	1.32000	1.21100	5.78648	Yes	Yes
317	1.32000	1.21100	5.83083	Yes	Yes
318	1.32000	1.21100	5.87341	Yes	No
319	1.32000	1.21100	5.87336	Yes	No
320	1.32000	1.21100	5.87330	Yes	No
321	1.32000	1.21100	5.87323	Yes	No
322	1.32000	1.21100	5.87316	Yes	No
323	1.32000	1.21100	5.87309	Yes	No
324	1.32000	1.21100	5.87301	Yes	No
325	1.32000	1.21100	5.87293	Yes	No
326	1.32000	1.21100	5.87284	Yes	No
327	1.32000	1.21100	5.87275	Yes	No
328	1.32000	1.21100	5.87265	Yes	No
329	1.32000	1.21100	5.87254	Yes	No

Option One Mortgage Loan Trust 2003-4

Excess Spread Analysis

FRM PPC: 50%

ARM CPR: 35%

Period	1 Mo LIBOR	6 Mo LIBOR	Excess Spread	Call Eligible	Bond Balance Outstanding
330	1.32000	1.21100	5.87242	Yes	No
331	1.32000	1.21100	5.87230	Yes	No
332	1.32000	1.21100	5.87216	Yes	No
333	1.32000	1.21100	5.87202	Yes	No
334	1.32000	1.21100	5.87186	Yes	No
335	1.32000	1.21100	5.87169	Yes	No
336	1.32000	1.21100	5.87150	Yes	No
337	1.32000	1.21100	5.87129	Yes	No
338	1.32000	1.21100	5.87107	Yes	No
339	1.32000	1.21100	5.87082	Yes	No
340	1.32000	1.21100	5.87054	Yes	No
341	1.32000	1.21100	5.87024	Yes	No
342	1.32000	1.21100	5.86990	Yes	No
343	1.32000	1.21100	5.86951	Yes	No
344	1.32000	1.21100	5.86908	Yes	No
345	1.32000	1.21100	5.86859	Yes	No
346	1.32000	1.21100	5.86802	Yes	No
347	1.32000	1.21100	5.86736	Yes	No
348	1.32000	1.21100	5.86659	Yes	No
349	1.32000	1.21100	5.86568	Yes	No
350	1.32000	1.21100	5.86458	Yes	No
351	1.32000	1.21100	5.86323	Yes	No
352	1.32000	1.21100	5.86153	Yes	No
353	1.32000	1.21100	5.85933	Yes	No
354	1.32000	1.21100	5.85639	Yes	No
355	1.32000	1.21100	5.85225	Yes	No
356	1.32000	1.21100	5.84597	Yes	No
357	1.32000	1.21100	5.83827	Yes	No
358	1.32000	1.21100	5.82278	Yes	No
359	1.32000	1.21100	5.82880	Yes	No
360	1.32000	1.21100	5.87717	Yes	No
361	1.32000	1.21100	0.00000	Yes	No
362	1.32000	1.21100	0.00000	Yes	No
363	1.32000	1.21100	0.00000	Yes	No

Option One 2003-4 - Clas M2 - BONY Analysis

7.519077
6.589461
353

LIBOR_1MO | 0

Index
Mult / Margin
Cap / Floor

WAC
NET
WAM

Balance	Delay Dated	First Payment	Index Mult / Margin Cap / Floor	WAC NET WAM
Coupon	\$43,750,000.00	6/13/2003		
Settle		7/25/2003		
LIBOR_1MO		FWRD	FWRD	
LIBOR_GMO		FWRD	FWRD	
FRM Prepay		33 CPR	115 PPC	
ARM Prepay		33 CPR	100 PPC	
FRM Default		12	14.954 CDR	
ARM Default		28%	28%	
FRM Loss Severity		12		
FRM Liquidation Lag		12	14.954 CDR	
ARM Liquidation Lag		28%	28%	
TRIGGERS		12	FAIL	
WAL		6.05	8.87	
Mod Durm		5.36	7.24	
Principal Window		Dec08 - Feb10	May10 - Jun33	
Principal Writedown		0.00 (0.00%)	1,753.67 (0.00%)	
Total Collat Loss		44,309,908.96 (3.54%)	130,473,181.83 (10.44%)	
Total Collat Liquidation		156,275,177.94 (12.50%)	460,481,578.01 (36.84%)	

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

Option One 2003-4 GENERIC Breakeven

Tue, Jun 3 2003 08:42 PM

M1

Tranche	M1	Curr Balance	60,625,000.00	Settle	06/13/2003
Coupon		Orig Balance	60,625,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.0000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC
ARM Prepay	100 PPC
Loss Rate	20.186 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$4K
Pool Default (COLLAT)	\$569,336K
Pool Loss (COLLAT)	\$143,886K
Pool Default (COLLAT)	45.55%
Pool Loss (COLLAT)	11.51%

These computational materials should be accompanied by a one page disclaimer which must be read in its entirety by the addressee of this communication.
If such disclaimer is not attached hereto, please contact Greenwich Capital Markets.

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Option One 2003-4 GENERIC Breakeven

Tue, Jun 3 2003 08:41 PM

M2

Tranche	M2	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC
ARM Prepay	100 PPC
Loss Rate	12.5043 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$1K
Pool Default (COLLAT)	\$403,386K
Pool Loss (COLLAT)	\$101,979K
Pool Default (COLLAT)	32.27%
Pool Loss (COLLAT)	8.16%

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Option One 2003-4 GENERIC Breakeven

M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC
ARM Prepay	100 PPC
Loss Rate	10.660 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$4K
Pool Default (COLLAT)	\$356,138K
Pool Loss (COLLAT)	\$90,044K
Pool Default (COLLAT)	28.49%
Pool Loss (COLLAT)	7.20%

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If such disclaimer is not attached hereto, please contact Greenwich Capital Markets.

Option One 2003-4 GENERIC Breakeven

M4

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC
ARM Prepay	100 PPC
Loss Rate	8.909 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGER	FAIL
LIBOR	FWRD
Bond Loss	\$7K
Pool Default (COLLAT)	\$308,043K
Pool Loss (COLLAT)	\$77,893K
Pool Default (COLLAT)	24.64%
Pool Loss (COLLAT)	6.23%

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Option One 2003-4 GENERIC Breakeven

Tue, Jun 3 2003 08:36 PM

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC
ARM Prepay	100 PPC
Loss Rate	7.2240 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGER	FAIL
LIBOR	FWRD
Bond Loss	\$2K
Pool Default (COLLAT)	\$258,466K
Pool Loss (COLLAT)	\$65,365K
Pool Default (COLLAT)	20.68%
Pool Loss (COLLAT)	5.23%

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Option One 2003-4 GENERIC Breakeven

M6

Tue, Jun 3 2003 08:35 PM

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC
ARM Prepay	100 PPC
Loss Rate	5.851 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGER	FAIL
LIBOR	FWRD
Bond Loss	\$19K
Pool Default (COLLAT)	\$215.440K
Pool Loss (COLLAT)	\$54.490K
Pool Default (COLLAT)	17.24%
Pool Loss (COLLAT)	4.36%

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Option One 2003-4 TCW Breakeven

M4

Tue, Jun 3 2003 08:37 PM

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	8.909 CDR	5.4486 CDR
Loss Severity(%)	25	25
Recovery Lag(Mos)	12	12
TRIGGER	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$7K	\$7K
Pool Default (COLLAT)	\$308,043K	\$202,657K
Pool Loss (COLLAT)	\$77,893K	\$51,228K
Pool Default (COLLAT)	24.64%	16.21%
Pool Loss (COLLAT)	6.23%	4.10%

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Option One 2003-4 TCW Breakeven

M5

Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	7.2240 CDR	4.043 CDR
Loss Severity(%)	25	25
Recovery Lag(Mos)	12	12
TRIGGER	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$2K	\$7K
Pool Default (COLLAT)	\$258,466K	\$155,048K
Pool Loss (COLLAT)	\$65,365K	\$39,198K
Pool Default (COLLAT)	20.68%	12.40%
Pool Loss (COLLAT)	5.23%	3.14%

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Option One 2003-4 TCW Breakeven

Tue, Jun 3 2003 08:35 PM

M6

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

FRM Prepay	115 PPC	115 PPC
ARM Prepay	100 PPC	100 PPC
Loss Rate	5.851 CDR	2.9217 CDR
Loss Severity(%)	25	25
Recovery Lag(Mos)	12	12
TRIGGER	FAIL	FAIL
LIBOR	FWRD	FWRD + 200
Bond Loss	\$19K	\$22K
Pool Default (COLLAT)	\$215.440K	\$114.892K
Pool Loss (COLLAT)	\$54.490K	\$29.049K
Pool Default (COLLAT)	17.24%	9.19%
Pool Loss (COLLAT)	4.36%	2.32%

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Option 03-4 Generic Analysis

M1

Tranche	M1	Curr Balance	60,625,000.00	Settle	06/13/2003
Coupon		Orig Balance	60,625,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	25.845 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$3K
Pool Default (COLLAT)	\$665,888K
Pool Loss (COLLAT)	\$168,386K
Pool Default (COLLAT)	53.27%
Pool Loss (COLLAT)	13.47%

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Option 03-4 Generic Analysis

MZ

Tue, Jun 3 2003 08:57 PM

Tranche	MZ	Curr Balance	43,750,000.00	Settle	06/13/2003
Coupon		Orig Balance	43,750,000.00	Tranche Type	MEZ_FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	17.1335 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$3K
Pool Default (COLLAT)	\$507,835K
Pool Loss (COLLAT)	\$128,460K
Pool Default (COLLAT)	40.63%
Pool Loss (COLLAT)	10.28%

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Option 03-4 Generic Analysis

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M3

Tranche	M3	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	15.05 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$2K
Pool Default (COLLAT)	\$462,647K
Pool Loss (COLLAT)	\$117,041K
Pool Default (COLLAT)	37.01%
Pool Loss (COLLAT)	9.36%

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Option 03-4 Generic Analysis

M4

Tranche	M4	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	MEZ FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	12.9259 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$2K
Pool Default (COLLAT)	\$412,961K
Pool Loss (COLLAT)	\$104,484K
Pool Default (COLLAT)	33.04%
Pool Loss (COLLAT)	8.36%

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Option 03-4 Generic Analysis

M5

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Tranche	M5	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN FLT
Margin		Factor	1.000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	10.5361 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$3K
Pool Default (COLLAT)	\$352,153K
Pool Loss (COLLAT)	\$89,112K
Pool Default (COLLAT)	28.17%
Pool Loss (COLLAT)	7.13%

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Option 03-4 Generic Analysis

GREENWICH CAPITAL MARKETS

Price/Yield Report (Group Level)

Tue, Jun 3 2003 08:58 PM

M6

Tranche	M6	Curr Balance	12,500,000.00	Settle	06/13/2003
Coupon		Orig Balance	12,500,000.00	Tranche Type	JUN_FLT
Margin		Factor	1.0000000	Factor Date	06/03
Index	MULTIPLE	Calc Spread	Interp rate@WAL	Accr Days	0

Prepay (Grp-1)	115 PPC
Prepay (Grp-2)	100 PPC
Prepay (Grp-3)	115 PPC
Prepay (Grp-4)	100 PPC
Loss Rate	8.1440 CDR
Loss Severity(%)	25
Recovery Lag(Mos)	12
TRIGGERS	FAIL
LIBOR	FWRD
Bond Loss	\$17K
Pool Default (COLLAT)	\$285,370K
Pool Loss (COLLAT)	\$72,225K
Pool Default (COLLAT)	22.83%
Pool Loss (COLLAT)	5.78%

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Original WA LTV	MI Adjusted WA LTV	Severity Adjustment
77.98%	61.54%	21.08%

Gross Severity	MI Adjusted Severity
40.00%	19.00%
50.00%	29.00%
60.00%	39.00%
70.00%	49.00%

RBS Greenwich Capital

Option One Mortgage 2003-4 : Fixed Rate Loans

FICO Score

FICO	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE
	Amount	%					
500 - 519	8,685,913.34	2.73	8.52	0.00	70.94	509	129,640.50
520 - 539	12,873,123.67	4.05	8.44	0.00	71.24	530	135,506.56
540 - 559	14,073,074.44	4.43	8.34	0.00	71.87	550	131,524.06
560 - 579	19,188,845.20	6.04	7.77	0.00	73.19	570	153,510.76
580 - 599	24,294,355.00	7.64	7.45	0.00	72.88	591	154,741.11
600 - 619	27,125,353.70	8.53	7.45	0.00	73.52	609	151,538.29
620 - 639	41,905,657.30	13.18	7.32	0.00	77.49	630	154,064.92
640 - 659	40,912,507.60	12.87	7.02	0.00	75.91	650	163,650.03
660 - 679	38,948,734.98	12.25	6.88	0.00	77.77	670	164,340.65
680 - 699	24,649,870.31	7.76	6.95	0.00	79.57	688	149,393.15
700 - 719	23,122,806.23	7.27	6.92	0.00	84.90	708	165,162.90
720 - 739	16,233,153.27	5.11	6.89	0.00	85.06	729	167,352.10
740 - 759	10,382,552.15	3.27	6.82	0.00	78.63	750	167,480.52
760 - 779	6,134,604.68	1.93	6.56	0.00	78.33	769	161,436.97
780 - 799	4,058,844.32	1.28	6.61	0.00	82.89	789	213,623.39
800 >=	127,500.00	0.04	8.10	0.00	85.00	800	127,500.00
Not Available	5,130,102.93	1.61	9.16	0.00	71.38	0	88,450.05
TOTAL POOL	317,846,999.12	100.00	7.31	0.00	76.80	642	153,623.49

FICO Min: Max:

Loan To Value (LTV) Ratio

LTV	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
20.00 - 24.99	493,113.20	0.16	6.55	0.00	21.17	717	164,371.07	1	0.16	0.00
25.00 - 29.99	639,991.13	0.20	7.12	0.00	28.36	628	91,427.30	1	0.20	0.00
30.00 - 34.99	1,176,604.37	0.37	6.55	0.00	33.02	627	117,660.44	1	0.37	0.00
35.00 - 39.99	1,993,140.32	0.63	7.13	0.00	38.15	655	110,730.02	3	0.63	0.00
40.00 - 44.99	4,563,469.28	1.44	6.66	0.00	42.46	639	126,763.04	1	1.44	0.00
45.00 - 49.99	5,945,772.70	1.87	6.87	0.00	47.39	625	138,273.78	1	1.82	0.05
50.00 - 54.99	8,767,008.10	2.76	7.03	0.00	52.57	630	141,403.36	1	2.72	0.04
55.00 - 59.99	12,251,592.15	3.85	6.84	0.00	57.46	628	165,562.06	2	3.85	0.00
60.00 - 64.99	20,201,640.52	6.36	7.18	0.00	62.39	608	153,042.73	2	6.27	0.08
65.00 - 69.99	27,857,659.54	8.76	7.25	0.00	67.18	628	153,064.06	2	8.62	0.14
70.00 - 74.99	29,501,860.32	9.28	7.24	0.00	72.09	618	158,612.15	2	9.18	0.10
75.00 - 79.99	39,279,192.34	12.36	7.27	0.00	77.11	632	163,663.30	2	12.25	0.11
80.00 - 84.99	62,843,393.04	19.77	7.37	0.00	80.51	639	153,651.33	1	19.69	0.08
85.00 - 89.99	31,289,424.49	9.84	7.27	0.00	86.17	656	156,447.12	1	9.84	0.00
90.00 - 94.99	42,651,590.87	13.42	7.54	0.00	90.32	666	154,534.75	1	13.42	0.00
95.00 - 99.99	21,973,969.61	6.91	7.64	0.00	95.11	677	148,472.77	1	6.91	0.00
100	6,417,577.14	2.02	7.76	0.00	100.00	719	149,245.98	1	1.95	0.07
TOTAL POOL	317,846,999.12	100.00	7.31	0.00	76.80	642	153,623.49	1	99.33	0.67

LTV Min: Max:

Documentation Type

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	207,281,491.63	65.21	7.26	0.00	77.57	633	149,016.17	1	64.83	0.38
Lite Documentation	3,563,085.40	1.12	8.19	0.00	71.68	618	118,769.51	17	1.10	0.02
No Documentation	4,765,440.96	1.5	7.22	0.00	84.60	718	183,286.19	1	1.50	0.00
Stated Income Documentati	102,236,981.13	32.17	7.37	0.00	75.06	658	164,368.14	1	31.90	0.27
TOTAL POOL	317,846,999.12	100.00	7.31	0.00	76.80	642	153,623.49	1	99.33	0.67

Documentation Type (LTV > 85%)

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	57,936,021.09	70.03	7.52	0.00	92.44	663	144,840.05	1	69.75	0.28
Lite Documentation	109,696.82	0.13	6.30	0.00	90.00	733	109,696.82	1	0.13	0.00
No Documentation	2,273,197.59	2.75	7.75	0.00	91.01	714	227,319.76	1	2.75	0.00
Stated Income Documentati	22,407,922.51	27.09	7.54	0.00	91.09	697	176,440.33	1	27.09	0.00
TOTAL POOL	82,726,838.01	100.00	7.53	0.00	92.03	674	153,767.36	1	99.72	0.28

RBS Greenwich Capital

Option One Mortgage 2003-4 : Adjustable Rate Loans

FICO Score

FICO	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE
	Amount	%					
500 - 519	65,918,611.98	10.45	8.33	5.77	74.53	510	154,376.14
520 - 539	80,025,886.32	12.69	8.23	5.67	74.06	530	155,390.07
540 - 559	70,985,066.11	11.25	8.06	5.58	74.77	549	159,517.00
560 - 579	67,274,735.94	10.67	7.84	5.42	76.37	569	160,560.23
580 - 599	69,513,618.47	11.02	7.43	4.97	78.57	589	162,036.41
600 - 619	84,855,590.57	13.45	7.25	4.85	81.34	610	169,035.04
620 - 639	67,986,095.79	10.78	7.12	4.65	83.70	629	164,217.62
640 - 659	45,025,237.76	7.14	7.04	4.57	82.87	649	166,144.79
660 - 679	26,257,283.24	4.16	6.93	4.41	83.13	669	181,084.71
680 - 699	15,873,495.81	2.52	6.96	4.60	83.58	688	195,969.08
700 - 719	10,578,801.85	1.68	7.01	4.41	86.91	707	176,313.36
720 - 739	4,821,672.26	0.76	6.99	4.47	81.41	730	160,722.41
740 - 759	3,053,604.62	0.48	7.22	4.20	78.11	745	203,573.64
760 - 779	947,531.37	0.15	6.31	3.92	80.44	774	157,921.89
780 - 799	1,413,952.38	0.22	7.37	4.76	83.06	786	176,744.05
800 >=	132,000.00	0.02	7.40	4.00	80.00	800	132,000.00
Not Available	16,055,884.45	2.55	8.17	5.43	76.16	0	118,057.97
TOTAL POOL	630,719,068.92	100.00	7.63	5.14	78.57	588	161,557.14

FICO Min: Max:

Loan To Value (LTV) Ratio

LTV	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
15.00 - 19.99	209,307.06	0.03	10.03	7.06	17.99	539	69769.02	1	0.03	0.00
20.00 - 24.99	337,845.76	0.05	7.47	5.36	22.94	564	84461.44	2	0.05	0.00
25.00 - 29.99	1,350,420.00	0.21	7.21	4.72	27.74	605	122765.45	1	0.21	0.00
30.00 - 34.99	2,097,721.63	0.33	7.85	5.28	32.79	581	110406.40	1	0.33	0.00
35.00 - 39.99	3,220,866.20	0.51	7.34	4.70	37.25	588	123879.47	1	0.51	0.00
40.00 - 44.99	4,855,880.65	0.77	7.54	4.96	42.95	576	138739.45	1	0.77	0.00
45.00 - 49.99	6,362,711.97	1.01	7.38	4.78	47.35	575	127254.24	1	1.01	0.00
50.00 - 54.99	11,230,848.79	1.78	7.16	4.62	52.60	587	165159.54	1	1.78	0.00
55.00 - 59.99	19,152,381.30	3.04	7.59	5.02	57.71	575	174112.56	1	3.04	0.00
60.00 - 64.99	26,698,990.93	4.23	7.40	4.86	62.34	567	166868.69	1	4.23	0.00
65.00 - 69.99	41,089,477.38	6.51	7.64	5.10	67.24	564	167030.40	1	6.51	0.00
70.00 - 74.99	54,856,350.13	8.70	7.54	5.00	72.02	569	170892.06	1	8.70	0.00
75.00 - 79.99	80,696,926.76	12.79	7.67	5.09	76.69	572	168822.02	1	12.79	0.00
80.00 - 84.99	169,460,360.95	26.87	7.66	5.08	80.27	581	151710.26	1	26.87	0.00
85.00 - 89.99	54,382,821.27	8.62	7.59	5.23	86.31	609	167331.76	1	8.62	0.00
90.00 - 94.99	97,754,746.47	15.50	7.71	5.40	90.34	608	162924.58	1	15.50	0.00
95.00 - 99.99	55,643,322.94	8.82	7.70	5.39	95.01	630	172270.35	1	8.82	0.00
100	1,318,088.73	0.21	7.08	4.80	100.00	709	164761.09	1	0.21	0.00
TOTAL POOL	630,719,068.92	100	7.63	5.14	78.57	588	161,557.14	1	100.00	0.00

LTV Min: Max:

Documentation Type

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	416,896,649.14	66.10	7.59	5.20	79.91	584	154291.88	1	66.10	0.00
Lite Documentation	4,498,846.35	0.71	7.53	4.67	74.13	590	160673.08	1	0.71	0.00
No Documentation	3,296,077.50	0.52	7.33	4.66	81.93	715	164803.88	1	0.52	0.00
Stated Income Documentation	206,027,495.93	32.67	7.70	5.03	75.92	595	178533.36	1	32.67	0.00
TOTAL POOL	630,719,068.92	100.00	7.63	5.14	78.57	588	161,557.14	1	100.00	0.00

Documentation Type (LTV >85%)

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	144,411,134.87	82.75	7.70	5.45	91.96	607	163361.01	1	82.75	0.00
No Documentation	1,215,034.44	0.70	8.38	5.76	94.99	713	202505.74	1	0.70	0.00
Stated Income Documentation	28,889,095.40	16.55	7.59	5.07	90.30	660	186381.26	1	16.55	0.00
TOTAL POOL	174,515,264.71	100.00	7.69	5.39	91.70	617	167,000.25	1	100.00	0.00

RBS Greenwich Capital

Option One Mortgage 2003-4 : Fixed Rate Loans - Loans with No MI Coverage

FICO Score

FICO	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE
	Amount	%					
500 - 519	8,685,913.34	9.68	8.52	0.00	70.94	509	129,640.50
520 - 539	12,873,123.67	14.34	8.44	0.00	71.24	530	135,506.56
540 - 559	14,073,074.44	15.68	8.34	0.00	71.87	550	131,524.06
560 - 579	10,550,285.17	11.75	7.75	0.00	70.74	567	146,531.74
580 - 599	3,004,171.23	3.35	7.32	0.00	52.91	590	103,592.11
600 - 619	8,020,697.71	8.94	7.37	0.00	60.27	610	154,244.19
620 - 639	5,496,460.08	6.12	6.96	0.00	57.65	630	157,041.72
640 - 659	6,191,284.14	6.90	6.73	0.00	56.30	651	151,006.93
660 - 679	7,070,658.21	7.88	6.66	0.00	63.91	670	214,262.37
680 - 699	3,556,515.12	3.96	6.56	0.00	58.67	690	161,659.78
700 - 719	2,255,741.50	2.51	6.66	0.00	67.71	708	205,067.41
720 - 739	397,938.72	0.44	6.28	0.00	47.33	728	132,646.24
740 - 759	1,505,169.24	1.68	6.29	0.00	40.01	749	188,146.16
760 - 779	705,296.03	0.79	5.72	0.00	48.57	771	100,756.58
780 - 799	249,762.79	0.28	6.25	0.00	40.98	783	249,762.79
Not Available	5,130,102.93	5.71	9.16	0.00	71.38	0	88,450.05
TOTAL POOL	89,766,194.32	100.00	7.72	0.00	65.75	592	140,040.86

FICO Min: Max:

Loan To Value (LTV) Ratio

LTV	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
20.00 - 24.99	493,113.20	0.55	6.55	0.00	21.17	717	164,371.07	1	0.55	0.00
25.00 - 29.99	639,991.13	0.71	7.12	0.00	28.36	628	91,427.30	1	0.71	0.00
30.00 - 34.99	1,176,604.37	1.31	6.55	0.00	33.02	627	117,660.44	1	1.31	0.00
35.00 - 39.99	1,993,140.32	2.22	7.13	0.00	38.15	655	110,730.02	3	2.22	0.00
40.00 - 44.99	4,563,469.28	5.08	6.66	0.00	42.46	639	126,763.04	1	5.08	0.00
45.00 - 49.99	5,945,772.70	6.62	6.87	0.00	47.39	625	138,273.78	1	6.46	0.17
50.00 - 54.99	8,767,008.10	9.77	7.03	0.00	52.57	630	141,403.36	1	9.62	0.14
55.00 - 59.99	12,251,592.15	13.65	6.84	0.00	57.46	628	165,562.06	2	13.65	0.00
60.00 - 64.99	7,232,813.26	8.06	8.02	0.00	61.65	558	139,092.56	4	7.77	0.29
65.00 - 69.99	6,916,409.52	7.70	8.36	0.00	66.60	548	130,498.29	6	7.21	0.50
70.00 - 74.99	7,738,518.20	8.62	8.17	0.00	72.28	549	138,187.83	3	8.27	0.35
75.00 - 79.99	6,714,852.16	7.48	8.59	0.00	76.53	546	111,914.20	6	7.11	0.38
80.00 - 84.99	13,700,572.78	15.26	8.38	0.00	80.40	560	135,649.24	3	14.97	0.29
85.00 - 89.99	5,369,928.59	5.98	7.70	0.00	85.89	603	191,783.16	1	5.98	0.00
90.00 - 94.99	4,738,021.37	5.28	8.54	0.00	90.16	567	163,380.05	3	5.28	0.00
95.00 - 99.99	849,970.85	0.95	7.73	0.00	95.22	651	212,492.71	1	0.95	0.00
100	674,416.34	0.75	9.46	0.00	100.00	676	134,883.27	1	0.50	0.26
TOTAL POOL	89,766,194.32	100.00	7.72	0.00	65.75	592	140,040.86	3	97.63	2.37

LTV Min: Max:

Documentation Type

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	61,670,761.34	68.7	7.70	0.00	67.49	584	135,242.90	2	67.35	1.35
Lite Documentation	1,811,312.53	2.02	9.67	0.00	69.58	522	113,207.03	33	1.96	0.06
Stated Income Documentatio	26,284,120.45	29.28	7.63	0.00	61.39	613	155,527.34	2	28.32	0.96
TOTAL POOL	89,766,194.32	100.00	7.72	0.00	65.75	592	140,040.86	3	97.63	2.37

Documentation Type (LTV >85%)

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	7,095,003.15	89.66	8.44	0.00	91.29	594	168,928.65	2	86.76	2.91
Stated Income Documentatio	818,050.05	10.34	6.76	0.00	89.25	678	204,512.51	2	10.34	0.00
TOTAL POOL	7,913,053.20	100.00	8.27	0.00	91.08	598	172,022.90	2	97.09	2.91

RBS Greenwich Capital

Option One Mortgage 2003-4 : Adjustable Rate Loans - Loans with No MI Coverage

FICO Score

FICO	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE
	Amount	%					
500 - 519	65,918,611.98	21.37	8.33	5.77	74.53	510	154,376.14
520 - 539	80,025,886.32	25.95	8.23	5.67	74.06	530	155,390.07
540 - 559	70,985,066.11	23.01	8.06	5.58	74.77	549	159,517.00
560 - 579	38,347,601.12	12.43	7.82	5.42	72.77	566	160,450.21
580 - 599	10,372,433.17	3.36	7.37	4.88	61.78	589	178,835.05
600 - 619	14,156,963.67	4.59	7.29	4.79	70.25	611	193,931.01
620 - 639	5,233,775.67	1.70	6.93	4.47	68.64	627	186,920.56
640 - 659	2,942,544.24	0.95	6.29	3.79	58.88	647	154,870.75
660 - 679	1,071,495.63	0.35	6.38	3.68	48.85	669	153,070.80
680 - 699	1,635,089.76	0.53	6.72	4.33	61.36	685	181,676.64
700 - 719	815,915.46	0.26	6.83	3.62	71.96	706	271,971.82
720 - 739	530,770.63	0.17	5.88	3.39	42.10	732	106,154.13
740 - 759	249,452.73	0.08	5.50	3.00	27.59	746	249,452.73
780 - 799	99,820.95	0.03	6.55	4.05	35.09	794	99,820.95
Not Available	16,055,884.45	5.21	8.17	5.43	76.16	0	118,057.97
TOTAL POOL	308,441,311.89	100.00	8.02	5.50	73.18	546	156,887.75

FICO Min: Max:

Loan To Value (LTV) Ratio

LTV	Total Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
15.00 - 19.99	209,307.06	0.07	10.03	7.06	17.99	539	69769.02	1	0.07	0.00
20.00 - 24.99	337,845.76	0.11	7.47	5.36	22.94	564	84461.44	2	0.11	0.00
25.00 - 29.99	1,350,420.00	0.44	7.21	4.72	27.74	605	122765.45	1	0.44	0.00
30.00 - 34.99	2,097,721.63	0.68	7.85	5.28	32.79	581	110406.40	1	0.68	0.00
35.00 - 39.99	3,220,866.20	1.04	7.34	4.70	37.25	568	123879.47	1	1.04	0.00
40.00 - 44.99	4,855,880.65	1.57	7.54	4.96	42.95	576	138739.45	1	1.57	0.00
45.00 - 49.99	6,362,711.97	2.06	7.38	4.78	47.35	575	127254.24	1	2.06	0.00
50.00 - 54.99	11,230,848.79	3.64	7.16	4.62	52.60	587	165159.54	1	3.64	0.00
55.00 - 59.99	19,152,381.30	6.21	7.59	5.02	57.71	575	174112.56	1	6.21	0.00
60.00 - 64.99	18,635,738.05	6.04	7.72	5.21	62.26	542	166390.52	1	6.04	0.00
65.00 - 69.99	26,911,664.22	8.73	8.14	5.60	67.16	535	162118.46	1	8.73	0.00
70.00 - 74.99	32,568,765.47	10.56	7.97	5.47	71.73	533	164488.71	1	10.56	0.00
75.00 - 79.99	46,327,264.65	15.02	8.23	5.54	76.33	534	158655.02	1	15.02	0.00
80.00 - 84.99	85,245,936.31	27.64	8.15	5.56	80.24	536	145470.88	1	27.64	0.00
85.00 - 89.99	18,226,602.56	5.91	8.06	5.70	85.89	569	167216.54	1	5.91	0.00
90.00 - 94.99	26,182,659.93	8.49	8.35	6.23	90.07	546	178113.33	1	8.49	0.00
95.00 - 99.99	5,524,697.34	1.79	8.23	5.90	95.00	571	184156.58	2	1.79	0.00
TOTAL POOL	308,441,311.89	100	8.02	5.50	73.18	546	156,887.75	1	100.00	0.00

LTV Min: Max:

Documentation Type

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	202,854,821.12	65.77	8.01	5.58	74.26	543	148938.93	1	65.77	0.00
Lite Documentation	2,165,608.34	0.70	7.92	5.18	70.03	543	180467.36	2	0.70	0.00
No Documentation	263,391.95	0.09	6.68	3.87	43.55	748	87797.32	1	0.09	0.00
Stated Income Documentation	103,157,490.48	33.44	8.04	5.34	71.21	552	175140.05	1	33.44	0.00
TOTAL POOL	308,441,311.89	100.00	8.02	5.50	73.18	546	156,887.75	1	100.00	0.00

Documentation Type (LTV >85%)

Documentation Type	Pool Balance		WAC	WA MARGIN	WA LTV	WA FICO	AVG BALANCE	WA SEASON	% of First Lien	% of Second Lien
	Amount	%								
Full Documentation	33,568,550.52	93.76	8.34	6.19	90.79	548	175751.57	1	93.76	0.00
Stated Income Documentation	2,233,053.17	6.24	8.04	5.84	89.38	590	223305.32	1	6.24	0.00
TOTAL POOL	35,801,603.69	100.00	8.32	6.17	90.70	551	178,117.43	1	100.00	0.00

Option One Mortgage Loan Trust 2003-4

Doc Type	Grade	#	Current Balance	Avg Current Balance	WA FICO	WA Debt Ratio	Owner Occupied	WA Gross Coupon	WA Gross Margin	2-4 Family	Manuf Home	1st Lien
Lite Documentation	A	14	1,617,016	115,501	561	44.8	97.75%	8.84	4.58	0.00%	0.00%	96.58%
Lite Documentation	AA	22	3,125,972	142,090	594	40.2	95.89%	7.47	4.41	0.00%	0.00%	100.00%
Lite Documentation	AA+	13	1,783,676	137,206	689	37.4	66.42%	6.65	3.93	0.00%	0.00%	100.00%
Lite Documentation	B	5	867,082	173,416	540	46.2	100.00%	8.31	5.19	0.00%	0.00%	100.00%
Lite Documentation	C	2	415,544	207,772	510	48.9	100.00%	9.11	0.00	0.00%	0.00%	100.00%
Lite Documentation	CC	2	252,640	126,320	564	28.5	100.00%	10.15	6.92	0.00%	0.00%	100.00%
No Documentation	AA+	46	8,061,518	175,250	717	0.0	98.28%	7.26	4.66	0.00%	0.00%	100.00%
Stated Income Document	A	415	71,553,656	172,419	594	38.8	89.84%	7.75	5.13	0.00%	0.49%	99.93%
Stated Income Document	AA	845	150,937,863	178,625	618	38.3	93.91%	7.35	4.70	0.00%	0.96%	99.50%
Stated Income Document	AA+	275	47,836,413	173,951	699	36.8	70.50%	7.25	4.61	0.00%	0.00%	100.00%
Stated Income Document	B	199	31,716,733	159,381	544	38.4	95.97%	8.46	5.81	0.00%	0.00%	99.83%
Stated Income Document	C	38	5,751,485	151,355	538	37.2	100.00%	9.41	6.70	0.00%	0.00%	100.00%
Stated Income Document	CC	4	468,126	117,032	564	31.1	100.00%	11.39	7.76	0.00%	0.00%	100.00%

Option One Mortgage Loan Trust 2003-4: Loans with No MI Coverage

Doc Type	Grade	#	Current Balance	Avg Current Balance	WA FICO	WA Debt Ratio	Owner Occupied	WA Gross Coupon	WA Gross Margin	2-4 Family	Manuf Home	1st Lien
Lite Documentation	A	12	1,310,435	109,203	554	44.2	97.22%	9.07	4.28	0.00%	0.00%	95.78%
Lite Documentation	AA	7	1,131,219	161,603	525	37.1	100.00%	8.17	5.10	0.00%	0.00%	100.00%
Lite Documentation	B	5	867,082	173,416	540	46.2	100.00%	8.31	5.19	0.00%	0.00%	100.00%
Lite Documentation	C	2	415,544	207,772	510	48.9	100.00%	9.11	0.00	0.00%	0.00%	100.00%
Lite Documentation	CC	2	252,640	126,320	564	28.5	100.00%	10.15	6.92	0.00%	0.00%	100.00%
No Documentation	AA+	3	263,392	87,797	748	0.0	100.00%	6.68	3.87	0.00%	0.00%	100.00%
Stated Income Document	A	216	37,926,432	175,585	557	39.7	94.80%	7.89	5.23	0.00%	0.47%	99.87%
Stated Income Document	AA	305	53,811,685	176,432	580	39.3	95.33%	7.57	4.86	0.00%	0.30%	98.60%
Stated Income Document	AA+	15	3,094,636	206,309	678	43.1	42.00%	7.22	3.85	0.00%	0.00%	100.00%
Stated Income Document	B	180	28,389,246	157,718	538	38.4	96.30%	8.51	5.86	0.00%	0.00%	99.81%
Stated Income Document	C	38	5,751,485	151,355	538	37.2	100.00%	9.41	6.70	0.00%	0.00%	100.00%
Stated Income Document	CC	4	468,126	117,032	564	31.1	100.00%	11.39	7.76	0.00%	0.00%	100.00%

RBS Greenwich Capital

Option One Mortgage 2003-4 Special Report

Bracket	# of Loans	Balance	WAC	WAM	Wgt Ave Fico	Wgt Ave Ltv	% Full	% Primary	% SF	Wgt Ave Debt Ratio	% Ind Lien	Wgt Ave CLTV
TOTAL	5,973	948,566,068.04	7.5193	353	607	77.98	65.80	93.64	75.33	38.96	0.22	
BALANCE 25,000.01 - 30,000	64	3,158,103.67	8.6002	300	593	59.91	72.15	89.70	88.93	32.99	11.04	
BALANCE 50,000.01 - 75,000	836	52,899,800.98	8.4095	341	597	75.78	72.73	89.16	81.34	35.06	1.67	
BALANCE 400,000.00-499,999.99	127	56,872,875.54	7.2347	359	624	78.50	43.57	88.42	68.78	39.99		
BALANCE 500,000.00-599,999.99	15	8,117,079.31	6.7404	359	656	75.94	79.94	100.00	59.95	44.55		
BALANCE 600,000.00-699,999.99	8	5,267,673.62	6.9870	315	591	72.00	100.00	100.00	87.66	41.07		
BALANCE 700,000.00-799,999.99	4	2,916,680.00	6.6370	359	591	72.97	100.00	100.00	100.00	41.40		
BALANCE 900,000.00-999,999.99	1	949,078.61	6.2500	359	595	67.86	100.00	100.00	100.00	45.60		
FICO 0	194	21,185,987.38	8.4076	342	0	75.01	58.27	93.50	85.65	37.65		
FICO 500-524	646	97,040,760.70	8.3513	357	513	73.87	72.34	97.96	81.15	39.76		
FICO 525-549	762	119,072,918.52	8.1890	356	537	73.70	68.07	97.12	82.40	39.79		
FICO 550-574	647	99,104,171.99	7.9511	355	562	75.43	69.05	96.51	76.89	39.11		
FICO 575-599	731	117,615,359.26	7.4776	353	587	76.91	75.37	96.69	77.38	38.91		
New York Loans	648	139,465,808.29	7.3963	353	600	74.91	56.08	94.83	68.20	40.40		
Massachusetts Loans	400	80,816,790.97	7.2834	356	613	73.09	59.28	92.52	65.88	40.13		
LTV 080.01-84.99	145	23,691,708.47	7.1294	352	628	83.30	80.47	92.67	70.90	39.65		
LTV 85.00-89.99	525	85,672,245.76	7.4758	354	626	86.26	72.63	92.18	75.19	39.71		
LTV 90.00-94.99	876	140,406,337.34	7.6570	357	626	90.34	72.23	92.65	70.91	39.44		
LTV 95.00-99.99	471	77,617,292.55	7.6816	358	644	95.04	88.56	99.39	75.58	38.86		
LTV 100.00	51	7,735,665.87	7.6441	346	717	100.00	100.00	100.00	76.91	41.02		
LTV > 60 and No Mf	1,987	307,453,810.49	8.1619	356	543	77.67	68.14	97.19	81.94	39.68		
Investor	342	45,320,911.95	7.8887	350	660	76.94	49.94	0.00	43.83	36.86		
Second Home	91	14,992,602.44	7.3957	352	628	76.26	32.89	0.00	65.44	40.66		
2nd Lien	31	2,128,430.34	10.1690	233	604	72.29	57.04	87.47	73.00	41.39		
DTI 040.01-45.00	1,216	204,455,766.21	7.5728	354	608	80.36	65.29	94.69	73.64	42.60		
DTI 045.01-50.00	1,103	196,613,026.27	7.4768	353	606	78.77	68.77	93.78	71.96	47.53		
DTI 050.01-55.00	382	66,631,085.86	7.4900	353	587	74.40	79.06	92.67	69.42	51.91		
DTI 055.01-60.00	49	8,160,000.40	7.4000	354	576	69.15	84.66	98.65	74.05	57.07		
DTI 060.01-65.00	9	1,156,931.75	8.6889	359	537	70.50	64.76	100.00	63.47	61.60		
DTI 065.01-70.00	3	756,911.44	7.8793	327	630	76.33	100.00	30.84	30.84	69.41		
DTI 075.01-80.00	1	149,657.96	7.5500	358	613	59.52	100.00	100.00	0.00	78.68		
Saved	1,776	308,284,477.06	7.5890	353	616	75.63	0.00	89.67	71.11	38.15		
No Due	46	8,061,518.46	7.2608	355	717	83.51	0.00	98.28	80.55	0.00		
Limited	58	8,061,931.75	7.8230	339	601	73.05	0.00	90.52	75.38	40.98		
2 to 4 Family	514	104,237,993.04	7.5241	355	624	76.57	54.72	80.67	0.00	40.72		
COUPON 10.001-10.500	90	8,595,029.65	10.2863	349	543	75.73	88.12	93.84	76.48	36.16		
COUPON 10.501-11.000	37	6,146,026.48	10.7813	346	538	70.66	70.30	88.20	86.82	37.79		
COUPON 11.001-11.500	35	3,112,371.59	11.2763	340	542	69.34	76.91	88.88	83.49	40.89		
COUPON 11.501-12.000	17	1,341,522.74	11.8496	341	526	62.95	70.00	88.65	86.60	40.02		
COUPON 12.001-12.500	6	474,811.41	12.2515	291	525	66.18	59.57	100.00	83.51	42.94		
COUPON 12.501-13.000	3	207,954.07	12.7206	268	513	72.49	69.64	100.00	100.00	36.24		
COUPON 13.001-13.500	1	75,860.38	13.0500	278	0	80.00	0.00	100.00	100.00	46.50		
COUPON 13.501-14.000	1	52,619.42	13.9000	281	0	89.23	100.00	100.00	100.00	41.30		
COUPON 14.501-14.625	1	120,875.79	14.6000	281	0	65.00	0.00	100.00	100.00	37.28		
Cashout Refi	4,055	656,113,580.40	7.4818	352	600	75.63	66.30	94.10	77.42	38.91		
Grade B	681	100,081,353.35	8.1908	356	540	72.68	67.44	97.08	79.61	38.89		
Grade C	167	22,737,140.10	9.0915	359	537	67.42	72.90	97.16	79.33	38.97		
Grade-CC	119	14,927,845.19	10.1624	358	549	60.75	95.17	98.89	79.84	39.21		
Silent 2nd	201	30,974,110.26	6.9731	357	629	77.51	75.92	98.16	73.79	41.60		

**Option One Mortgage Loan Trust
2003-4**

Marketing Materials



\$1,235,625,000 (Approximate)

Option One Mortgage Acceptance Corporation
Depositor

Option One Mortgage Corporation
Originator and Master Servicer

RBS Greenwich Capital

Banc of America Securities LLC

Co-Lead Underwriters

JP Morgan Chase

Lehman Brothers

UBS Warburg LLC

Co-Underwriters

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Yield Maintenance Agreement:

On the Closing Date, the Trustee will enter into a Yield Maintenance Agreement with a counterparty ("the **Counterparty**") for the benefit of the Offered Certificates. The notional balance of the Yield Maintenance Agreement and the strike rates are in the table below. The Counterparty will be obligated to make monthly payments to the Trustee when one-month LIBOR exceeds the strike rate. Such payments will be capped at their maximum amount when one-month LIBOR equals or exceeds [9.23]%. The Yield Maintenance Agreement will terminate after the Distribution Date in [November 2006]. Any payments received from the Yield Maintenance Agreement will be deposited in the Net WAC Rate Carryover Reserve Account.

Yield Maintenance Agreement Schedule					
Period	Notional (\$)	Strike (%)	Period	Notional (\$)	Strike (%)
1	1,235,625,000	6.05694	22	836,398,449	5.96264
2	1,228,725,379	6.05694	23	810,677,691	6.18429
3	1,220,258,424	6.05701	24	784,863,250	7.24173
4	1,210,231,792	6.26967	25	759,792,368	7.92086
5	1,198,659,073	6.05721	26	735,575,270	7.64638
6	1,185,560,707	6.27024	27	712,141,298	7.63759
7	1,170,962,318	6.05822	28	689,464,412	7.89383
8	1,154,895,519	6.05841	29	667,519,470	7.62419
9	1,137,408,210	6.49852	30	646,282,410	8.30491
10	1,118,550,395	6.05886	31	625,754,239	7.91034
11	1,098,443,965	6.17178	32	605,893,872	7.89893
12	1,077,139,064	5.96299	33	586,670,989	8.76673
13	1,055,085,229	6.17311	34	568,064,519	7.87683
14	1,032,476,012	5.96381	35	550,054,212	8.14223
15	1,009,346,890	5.96386	36	532,620,463	8.37679
16	985,736,140	6.17328	37	515,769,867	8.83012
17	961,684,605	5.96368	38	502,021,592	8.51984
18	937,235,489	6.17319	39	486,598,814	8.50459
19	912,434,179	5.96379	40	471,666,551	8.78335
20	887,327,964	5.96364	41	457,208,743	8.47830
21	861,965,943	6.63624			

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Net WAC Rate

Period	Dist Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ^{(2) (3)}	Period	Dist Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ^{(2) (3)}
1	07/25/03	4.707%	4.707%	7.843%	43	01/25/07	6.010%	9.332%	9.332%
2	08/25/03	6.377%	6.377%	9.513%	44	02/25/07	6.009%	9.314%	9.314%
3	09/25/03	6.377%	6.377%	9.513%	45	03/25/07	6.651%	10.292%	10.292%
4	10/25/03	6.590%	6.590%	9.515%	46	04/25/07	6.007%	9.278%	9.278%
5	11/25/03	6.377%	6.377%	9.512%	47	05/25/07	6.206%	9.568%	9.568%
6	12/25/03	6.590%	6.590%	9.515%	48	06/25/07	6.005%	9.281%	9.281%
7	01/25/04	6.378%	6.378%	9.512%	49	07/25/07	6.054%	9.435%	9.435%
8	02/25/04	6.378%	6.378%	9.511%	50	08/25/07	5.858%	9.112%	9.112%
9	03/25/04	6.818%	6.819%	9.516%	51	09/25/07	5.857%	9.093%	9.093%
10	04/25/04	6.378%	6.379%	9.510%	52	10/25/07	6.051%	9.377%	9.377%
11	05/25/04	6.491%	6.492%	9.510%	53	11/25/07	5.855%	9.055%	9.055%
12	06/25/04	6.282%	6.283%	9.507%	54	12/25/07	6.049%	9.375%	9.375%
13	07/25/04	6.492%	6.493%	9.509%	55	01/25/08	5.853%	9.066%	9.066%
14	08/25/04	6.282%	6.284%	9.505%	56	02/25/08	5.852%	9.046%	9.046%
15	09/25/04	6.282%	6.284%	9.504%	57	03/25/08	6.254%	9.650%	9.650%
16	10/25/04	6.492%	6.493%	9.506%	58	04/25/08	5.850%	9.008%	9.008%
17	11/25/04	6.282%	6.284%	9.502%	59	05/25/08	6.044%	9.288%	9.288%
18	12/25/04	6.491%	6.493%	9.504%	60	06/25/08	5.848%	8.969%	8.969%
19	01/25/05	6.282%	6.284%	9.499%	61	07/25/08	6.042%	9.248%	9.248%
20	02/25/05	6.281%	6.284%	9.498%	62	08/25/08	5.846%	8.930%	8.930%
21	03/25/05	6.954%	6.956%	9.507%	63	09/25/08	5.845%	8.911%	8.911%
22	04/25/05	6.280%	6.283%	9.495%	64	10/25/08	6.038%	9.188%	9.188%
23	05/25/05	6.488%	6.504%	9.497%	65	11/25/08	5.843%	8.872%	8.872%
24	06/25/05	6.273%	7.562%	9.514%	66	12/25/08	6.036%	9.148%	9.148%
25	07/25/05	6.479%	8.241%	9.526%	67	01/25/09	5.841%	8.833%	8.833%
26	08/25/05	6.269%	7.966%	9.520%	68	02/25/09	5.840%	8.814%	8.814%
27	09/25/05	6.268%	7.958%	9.518%	69	03/25/09	6.464%	9.737%	9.737%
28	10/25/05	6.476%	8.214%	9.523%	70	04/25/09	5.838%	8.775%	8.775%
29	11/25/05	6.266%	7.944%	9.516%	71	05/25/09	6.031%	9.048%	9.048%
30	12/25/05	6.474%	8.625%	9.530%	72	06/25/09	5.836%	8.736%	8.736%
31	01/25/06	6.023%	8.230%	9.520%	73	07/25/09	6.029%	9.008%	9.008%
32	02/25/06	6.022%	8.219%	9.519%	74	08/25/09	5.834%	8.698%	8.698%
33	03/25/06	6.666%	9.087%	9.539%	75	09/25/09	5.833%	8.678%	8.678%
34	04/25/06	6.020%	8.197%	9.517%	76	10/25/09	6.026%	8.947%	8.947%
35	05/25/06	6.220%	8.462%	9.522%	77	11/25/09	5.831%	8.639%	8.639%
36	06/25/06	6.017%	8.697%	9.528%	78	12/25/09	6.024%	8.907%	8.907%
37	07/25/06	6.216%	9.150%	9.539%	79	01/25/10	5.829%	8.601%	8.601%
38	08/25/06	6.015%	8.840%	9.534%	80	02/25/10	5.828%	8.581%	8.581%
39	09/25/06	6.014%	8.825%	9.533%	81	03/25/10	6.451%	9.480%	9.480%
40	10/25/06	6.213%	9.103%	9.540%	82	04/25/10	5.826%	8.543%	8.543%
41	11/25/06	6.012%	8.798%	9.533%	83	05/25/10	6.019%	8.808%	8.808%
42	12/25/06	6.211%	9.516%	9.516%					

(1) Assumes 6-month LIBOR remains constant at 1.211% and is run at the pricing prepayment speed to call.

(2) Assumes 6-month LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and is run at the pricing prepayment speed to call.

(3) Assumes 1-month LIBOR equals 20.00% and payments are received from the Yield Maintenance Agreement.

COMPUTATIONAL MATERIALS DISCLAIMER

The attached tables and other statistical analyses (the "Computational Materials") are privileged and intended for use by the addressee only. These Computational Materials have been prepared by Greenwich Capital Markets, Inc. in reliance upon information furnished by the issuer of the securities and its affiliates. These Computational Materials are furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities. They may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

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

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

Although a registration statement (including the Prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities laws of any such state. Prospective purchasers are referred to the final prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials and any matter discussed in this communication. Once available, a final prospectus and prospectus supplement may be obtained by contacting the Greenwich Capital Markets, Inc. Trading Desk at (203) 625-6160.

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

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

**Option One Mortgage Loan Trust
2003-4**

Marketing Materials



\$1,235,625,000 (Approximate)

Option One Mortgage Acceptance Corporation
Depositor

Option One Mortgage Corporation
Originator and Master Servicer

RBS Greenwich Capital

Banc of America Securities LLC

Co-Lead Underwriters

JP Morgan Chase

Lehman Brothers

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Preliminary Term Sheet

Date Prepared: June [4], 2003

\$1,235,625,000 (Approximate)
Option One Mortgage Loan Trust 2003-4

<u>Class^(1,3,4)</u>	<u>Principal Amount (\$)</u>	<u>WAL Call/Mat⁽²⁾</u>	<u>Pymt Window (Mths) Call/Mat⁽²⁾</u>	<u>Expected Rating (Moody's/S&P/Fitch)</u>	<u>Assumed Final Distribution Date</u>	<u>Certificate Type</u>
A-1	\$890,988,000	Not Marketed Hereby		Aaa/AAA/AAA	July 2033	Fltg Rate Group I Senior
A-2	\$190,262,000	2.86/3.07	1-83/1-186	Aaa/AAA/AAA	July 2033	Fltg Rate Group II Senior
M-1	\$60,625,000	4.83/5.28	38-83/38-142	Aa2/AA/AA	July 2033	Fltg Rate Subordinate
M-2	\$43,750,000	4.82/5.18	37-83/37-126	A2/A/A	July 2033	Fltg Rate Subordinate
M-3	\$12,500,000	4.81/5.08	37-83/37-108	A3/A-/A-	July 2033	Fltg Rate Subordinate
M-4	\$12,500,000	4.81/5.00	37-83/37-101	Baa1/BBB+/BBB+	July 2033	Fltg Rate Subordinate
M-5	\$12,500,000	4.80/4.85	37-83/37-91	Baa2/BBB/BBB	July 2033	Fltg Rate Subordinate
M-6	\$12,500,000	4.51/4.51	37-78/37-78	Baa3/BBB-/BBB-	July 2033	Fltg Rate Subordinate
Total:	\$1,235,625,000					

- (1) The Class A-1 Certificates are backed primarily by the cash flow from the Group I Mortgage Loans (as defined herein). The Class A-2 Certificates are backed primarily by the cash flow from the Group II Mortgage Loans (as defined herein). The Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates are backed by the cash flows from the Group I Mortgage Loans and the Group II Mortgage Loans. The principal balance of each Class of Offered Certificates (as defined herein) is subject to a 10% variance.
- (2) See "Pricing Prepayment Speed" herein.
- (3) The Class A-1, Class A-2, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates are priced to call. The margin on the Class A-1 and Class A-2 Certificates doubles and the margin on the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates is equal to 1.5x the original margin after the clean-up call date.
- (4) See "Net WAC Rate" herein.

Depositor: Option One Mortgage Acceptance Corporation.

Originator and Master Servicer: Option One Mortgage Corporation ("Option One").

Co-Lead Underwriters: Greenwich Capital Markets, Inc. ("**RBS Greenwich Capital**") and Banc of America Securities LLC.

Co-Underwriters: UBS Warburg LLC, JP Morgan Chase and Lehman Brothers.

Trustee: Wells Fargo Bank Minnesota, N.A.

PMI Insurer: Radian Guaranty Inc. ("**Radian**").



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- Offered Certificates:** The Class A-1 and Class A-2 Certificates are collectively referred to herein as the “**Senior Certificates**.” The Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates are collectively referred to herein as the “**Subordinate Certificates**.” The Senior Certificates and the Subordinate Certificates are collectively referred to herein as the “**Offered Certificates**.”
- Federal Tax Status:** It is anticipated that the Offered Certificates generally will represent ownership of REMIC regular interests for tax purposes.
- Registration:** The Offered Certificates will be available in book-entry form through DTC and only upon request through Clearstream, Luxembourg and the Euroclear System.
- Cut-off Date:** For each Mortgage Loan in the mortgage pool on the Closing Date, the later of (i) the origination date of the Mortgage Loan or (ii) June 1, 2003. For each Mortgage Loan subsequently acquired by the trust with funds from the Pre-Funding Account, the later of the (i) origination date of the Mortgage Loan or (ii) the first day of the month in which such Mortgage Loan was acquired.
- Expected Pricing Date:** On or about June [5], 2003.
- Expected Closing Date:** On or about June 13, 2003.
- Expected Settlement Date:** On or about June 13, 2003.
- Distribution Date:** The 25th day of each month (or if not a business day, the next succeeding business day) commencing in July 2003.
- Accrued Interest:** The price to be paid by investors for the Offered Certificates will not include accrued interest (settling flat).
- Interest Accrual Period:** The interest accrual period for each Distribution Date with respect to the Offered Certificates will be the period beginning with the previous Distribution Date (or, in the case of the first Distribution Date, the Closing Date) and ending on the day prior to such Distribution Date (on an actual/360 basis).
- ERISA Eligibility:** The Offered Certificates are expected to be ERISA eligible.
- SMMEA Eligibility:** The Offered Certificates are not expected to constitute “mortgage related securities” for purposes of SMMEA.
- Servicing Fee:** Approximately 0.30% of the aggregate principal balance of the Mortgage Loans for the first 10 due periods, approximately 0.40% of the aggregate principal balance of the Mortgage Loans for due periods 11 through 30, approximately 0.65% of the aggregate principal balance of the Mortgage Loans for due periods 31 through 48, and approximately 0.80% of the aggregate principal balance of the Mortgage Loans for due periods 49 and thereafter.

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- Trustee Fee:** Approximately 0.003% per annum on the aggregate principal balance of the Mortgage Loans.
- Optional Termination:** The terms of the transaction allow for a clean-up call of the Mortgage Loans and the retirement of the Offered Certificates (the "**Clean-up Call**"), which may be exercised once the aggregate principal balance of the Mortgage Loans is less than or equal to 10% of the sum of (i) the aggregate principal balance of the Initial Mortgage Loans as of the Cut-off Date and (ii) the amounts on deposit in the Pre-Funding Account on the Closing Date.
- Pricing Prepayment Speed:** The Offered Certificates will be priced based on the following collateral prepayment assumptions:
FRM Loans: 115% PPC (100% PPC: 4.00% - 20.00% CPR over 12 months)
ARM Loans: 100% PPC (100% PPC: 4.00% - 35.00% CPR over 24 months)
- Initial Mortgage Loans:** As of the Cut-off Date, the aggregate principal balance of the Initial Mortgage Loans was approximately \$948,566,069, of which: (i) approximately \$781,649,503 consisted of a pool of conforming balance fixed-rate and adjustable-rate Mortgage Loans (the "**Group I Initial Mortgage Loans**") and (ii) approximately \$166,916,566 consisted of a pool of conforming and non-conforming balance fixed-rate and adjustable-rate mortgage loans (the "**Group II Initial Mortgage Loans**") and together with the Group I Initial Mortgage Loans, the "**Initial Mortgage Loans**"). See the attached collateral descriptions for additional information on the Initial Mortgage Loans.
- Pre-Funding Account:** An account (the "**Pre-Funding Account**") will be established on the Closing Date into which approximately \$301,433,931 will be deposited, of which approximately (i) \$248,394,464 will be used to purchase subsequent conforming balance fixed-rate and adjustable-rate Mortgage Loans (the "**Group I Subsequent Mortgage Loans**") and (ii) \$53,039,467 will be used to purchase subsequent conforming and non-conforming balance fixed-rate and adjustable-rate mortgage loans (the "**Group II Subsequent Mortgage Loans**") and together with the Group I Subsequent Mortgage Loans, the "**Subsequent Mortgage Loans**"). On or prior to June 30, 2003 (the "**Pre-Funding Period**"), the amounts on deposit in the Pre-Funding Account will be used to purchase Subsequent Mortgage Loans having similar characteristics to the related Initial Mortgage Loans (with any unused portion of such deposit amount to be distributed as a payment of principal of the related Offered Certificates on the Distribution Date immediately following such date).

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- Pass-Through Rate:** The "**Pass-Through Rate**" on each Class of Offered Certificates will be equal to the lesser of (i) the related Formula Rate and (ii) the Net WAC Rate.
- Formula Rate:** The "**Formula Rate**" on each Class of Offered Certificates will be equal to the lesser of (i) One Month LIBOR plus the margin for such Class and (ii) the Maximum Cap.
- Adjusted Net Mortgage Rate:** The "**Adjusted Net Mortgage Rate**" for each Mortgage Loan is equal to the loan rate less the sum of (i) the Servicing Fee Rate, (ii) the Trustee Fee Rate and (iii) the PMI Insurer fee rate, if applicable.
- Adjusted Net Maximum Mortgage Rate:** The "**Adjusted Net Maximum Mortgage Rate**" for each Mortgage Loan is equal to the maximum loan rate (or the loan rate in the case of any fixed-rate Mortgage Loan) less the sum of (i) the Servicing Fee Rate, (ii) the Trustee Fee Rate and (iii) the PMI Insurer fee rate, if applicable.
- Net WAC Rate:** The "**Net WAC Rate**" for the Offered Certificates is equal to the weighted average of the Adjusted Net Mortgage Rates of the Mortgage Loans adjusted to an effective rate reflecting the accrual of interest on an actual/360 basis.
- Maximum Cap:** The "**Maximum Cap**" for the Offered Certificates is equal to the weighted average of the Adjusted Net Maximum Mortgage Rates of the Mortgage Loans adjusted to an effective rate reflecting the accrual of interest on an actual/360 basis.
- Net WAC Rate Carryover Amount:** If on any Distribution Date the Pass-Through Rate for any Class of Offered Certificates is limited by the related Net WAC Rate, the "**Net WAC Rate Carryover Amount**" for such Class is equal to the sum of (i) the excess of (a) the amount of interest that would have accrued on such Class based on the Formula Rate over (b) the amount of interest actually accrued on such Class based on the related Net WAC Rate and (ii) the unpaid portion of any related Net WAC Rate Carryover Amount from the prior Distribution Date together with accrued interest at the related Formula Rate. Any Net WAC Rate Carryover Amount will be paid on such Distribution Date or future Distribution Dates to the extent of funds available.
- Credit Enhancement:** Consists of the following:
1) PMI Policy issued by Radian
2) Excess Cashflow
3) Overcollateralization Amount and
4) Subordination
- The PMI Policy:** As of the Cut-off Date, approximately 58.02% of the Initial Mortgage Loans (approximately 58.76% of the Group I Initial Mortgage Loans and approximately 54.55% of the Group II Initial Mortgage Loans) will be covered by a primary mortgage insurance policy (the "**PMI Policy**") issued by Radian. For each of these Initial Mortgage Loans, Radian provides insurance coverage, subject to certain carveouts, down to 60% of the value of the related mortgaged property. It is expected that Radian will provide such coverage on a similar percentage of the Subsequent Mortgage Loans.

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Excess Cashflow: The “**Excess Cashflow**” for any Distribution Date will be equal to the available funds remaining after priorities 1) and 2) under “Priority of Distributions.”

Overcollateralization Amount:

The “**Overcollateralization Amount**” (or “**O/C**”) is equal to the excess of the aggregate principal balance of the Mortgage Loans and any remaining amounts in the Pre-Funding Account over the aggregate principal balance of the Offered Certificates. On the Closing Date, the Overcollateralization Amount will be equal to approximately 1.15% of the sum of (i) the aggregate principal balance of the Initial Mortgage Loans as of the Cut-off Date and (ii) the amounts on deposit in the Pre-Funding Account on the Closing Date. To the extent the Overcollateralization Amount is reduced below the Overcollateralization Target Amount, Excess Cashflow will be directed to build O/C until the Overcollateralization Target Amount is reached.

Overcollateralization Target Amount:

Prior to the Stepdown Date, the “**Overcollateralization Target Amount**” is approximately 1.15% of the sum of (i) the aggregate principal balance of the Initial Mortgage Loans as of the Cut-off Date and (ii) amounts on deposit in the Pre-Funding Account on the Closing Date.

On or after the Stepdown Date, the Overcollateralization Target Amount is approximately 2.30% of the aggregate principal balance of the Mortgage Loans for the related Distribution Date, subject to a floor equal to 0.50% of the sum of (i) the aggregate principal balance of the Initial Mortgage Loans as of the Cut-off Date and (ii) amounts on deposit in the Pre-Funding Account on the Closing Date.

Provided, however, if a Trigger Event has occurred on the related Distribution Date, the Overcollateralization Target Amount shall be equal to the Overcollateralization Target Amount for the previous Distribution Date.

Stepdown Date:

The earlier to occur of

- (i) the Distribution Date on which the principal balance of the Class A Certificates has been reduced to zero; and
- (ii) the later to occur of
 - (x) the Distribution Date occurring in July 2006 and
 - (y) the first Distribution Date on which the Credit Enhancement Percentage is greater than or equal to 27.00%.

Credit Enhancement Percentage:

The “**Credit Enhancement Percentage**” for a Distribution Date is equal to (i) the sum of (a) the aggregate principal balance of the Subordinate Certificates and (b) the Overcollateralization Amount divided by (ii) the sum of (a) the aggregate principal balance of the Mortgage Loans and (b) any remaining amounts in the Pre-Funding Account.



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Trigger Event:

A “**Trigger Event**” is in effect on any Distribution Date on or after the Stepdown Date, if either (i) the 60+ delinquency percentage exceeds 59.35% of the current Credit Enhancement Percentage or (ii) cumulative realized losses as a percentage of the sum of (a) the aggregate principal balance of the Initial Mortgage Loans as of the Cut-off Date and (b) the amounts on deposit in the Pre-Funding Account on the Closing Date, for the related Distribution Date are greater than:

Distribution Date	Percentage
July 2006 – June 2007	2.25%
July 2007 – June 2008	3.25%
July 2008 – June 2009	4.00%
July 2009 and thereafter	4.60%

Realized Losses:

If a Mortgage Loan becomes a liquidated loan, the net liquidation proceeds (including any insurance proceeds from the PMI Policy, if applicable) relating thereto may be less than the principal balance on such Mortgage Loan. The amount of such insufficiency is a “**Realized Loss**.” Realized Losses on the Mortgage Loans will, in effect, be absorbed first by the Excess Cashflow and second by the reduction of the Overcollateralization Amount. Following the reduction of any Overcollateralization Amount to zero, all allocable Realized Losses will be applied in reverse sequential order, first to the Class M-6 Certificates, then to the Class M-5 Certificates, then to the Class M-4 Certificates, then to the Class M-3 Certificates, then to the Class M-2 Certificates and then to the Class M-1 Certificates.

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**Priority of
Distributions:**

Available funds from the Mortgage Loans will be distributed as follows:

- 1) Interest funds, as follows: first, servicing fees, trustee fees and PMI Insurer fees, second, monthly interest plus any previously unpaid interest to the Senior Certificates *pro rata*, generally from the related loan group, third, monthly interest to the Class M-1 Certificates, fourth, monthly interest to the Class M-2 Certificates, fifth, monthly interest to the Class M-3 Certificates, sixth, monthly interest to the Class M-4 Certificates, seventh, monthly interest to the Class M-5 Certificates and eighth, monthly interest to the Class M-6 Certificates.
- 2) Principal funds, as follows: monthly principal to the Senior Certificates generally *pro rata*, based on the principal collected in the related loan group, as described under "Principal Paydown", then monthly principal to the Class M-1 Certificates as described under "Principal Paydown", then monthly principal to the Class M-2 Certificates as described under "Principal Paydown", then monthly principal to the Class M-3 Certificates as described under "Principal Paydown", then monthly principal to the Class M-4 Certificates as described under "Principal Paydown", then monthly principal to the Class M-5 Certificates as described under "Principal Paydown", and lastly, monthly principal to the Class M-6 Certificates as described under "Principal Paydown."
- 3) Excess Cashflow as follows: as principal to the Offered Certificates to replenish or maintain O/C as described under "Principal Paydown", then any previously unpaid interest to the Class M-1 Certificates, then any unpaid applied Realized Loss amount to the Class M-1 Certificates, then any previously unpaid interest to the Class M-2 Certificates, then any unpaid applied Realized Loss amount to the Class M-2 Certificates, then any previously unpaid interest to the Class M-3 Certificates, then any unpaid applied Realized Loss amount to the Class M-3 Certificates, then any previously unpaid interest to the Class M-4 Certificates, then any unpaid applied Realized Loss amount to the Class M-4 Certificates, then any previously unpaid interest to the Class M-5 Certificates, then any unpaid applied Realized Loss amount to the Class M-5 Certificates, then any previously unpaid interest to the Class M-6 Certificates, and then any unpaid applied Realized Loss amount to the Class M-6 Certificates.
- 4) Any remaining Excess Cashflow to the Net WAC Rate Carryover Reserve Account, to the extent of any unpaid Net WAC Rate Carryover Amount payable to the Offered Certificates, after taking into account payments received by the trust from the Yield Maintenance Agreement.
- 5) Any remaining Excess Cashflow to the PMI Insurer and the holders of the non-offered classes of certificates as further described in the pooling agreement.

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Principal Paydown:

- 1) Prior to the Stepdown Date or if a Trigger Event is in effect, 100% of principal will be paid to the Senior Certificates generally *pro rata*, based on principal collected in the related loan group, provided, however if the Senior Certificates have been retired, principal will be applied sequentially in the following order of priority: i) the Class M-1 Certificates, ii) the Class M-2 Certificates, iii) the Class M-3 Certificates, iv) the Class M-4 Certificates, v) the Class M-5 Certificates and then vi) the Class M-6 Certificates.
- 2) On or after the Stepdown Date and if a Trigger Event is not in effect, all the Offered Certificates will be entitled to receive payments of principal in the following order of priority: first to the Senior Certificates, generally *pro rata*, based on the principal collected in the related loan group, such that the Senior Certificates will have at least 27.00% credit enhancement, second to the Class M-1 Certificates such that the Class M-1 Certificates will have at least 17.30% credit enhancement, third to the Class M-2 Certificates such that the Class M-2 Certificates will have at least 10.30% credit enhancement, fourth to the Class M-3 Certificates such that the Class M-3 Certificates will have at least 8.30% credit enhancement, fifth to the Class M-4 Certificates such that the Class M-4 Certificates will have at least 6.30% credit enhancement, sixth to the Class M-5 Certificates such that the Class M-5 Certificates will have at least 4.30% credit enhancement, and seventh to the Class M-6 Certificates such that the Class M-6 Certificates will have at least 2.30% credit enhancement (subject, in each case, to any overcollateralization floors).



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Yield Maintenance Agreement:

On the Closing Date, the Trustee will enter into a Yield Maintenance Agreement with a counterparty (“the **Counterparty**”) for the benefit of the Offered Certificates. The notional balance of the Yield Maintenance Agreement and the strike rates are in the table below. The Counterparty will be obligated to make monthly payments to the Trustee when one-month LIBOR exceeds the strike rate. Such payments will be capped at their maximum amount when one-month LIBOR equals or exceeds [9.23]%. The Yield Maintenance Agreement will terminate after the Distribution Date in [November 2006]. Any payments received from the Yield Maintenance Agreement will be deposited in the Net WAC Rate Carryover Reserve Account.

Yield Maintenance Agreement Schedule					
Period	Notional (\$)	Strike (%)	Period	Notional (\$)	Strike (%)
1	1,235,625,000	6.05694	22	836,398,449	5.96264
2	1,228,725,379	6.05694	23	810,677,691	6.18429
3	1,220,258,424	6.05701	24	784,863,250	7.24173
4	1,210,231,792	6.26967	25	759,792,368	7.92086
5	1,198,659,073	6.05721	26	735,575,270	7.64638
6	1,185,560,707	6.27024	27	712,141,298	7.63759
7	1,170,962,318	6.05822	28	689,464,412	7.89383
8	1,154,895,519	6.05841	29	667,519,470	7.62419
9	1,137,408,210	6.49852	30	646,282,410	8.30491
10	1,118,550,395	6.05886	31	625,754,239	7.91034
11	1,098,443,965	6.17178	32	605,893,872	7.89893
12	1,077,139,064	5.96299	33	586,670,989	8.76673
13	1,055,085,229	6.17311	34	568,064,519	7.87683
14	1,032,476,012	5.96381	35	550,054,212	8.14223
15	1,009,346,890	5.96386	36	532,620,463	8.37679
16	985,736,140	6.17328	37	515,769,867	8.83012
17	961,684,605	5.96368	38	502,021,592	8.51984
18	937,235,489	6.17319	39	486,598,814	8.50459
19	912,434,179	5.96379	40	471,666,551	8.78335
20	887,327,964	5.96364	41	457,208,743	8.47830
21	861,965,943	6.63624			

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Net WAC Rate Carryover

Reserve Account:

Amounts deposited in the Net WAC Rate Carryover Reserve Account will be distributed as follows:

- A) First to the Offered Certificates, any related unpaid Net WAC Rate Carryover Amount (in each case only up to a maximum amount equal to the Cap Amount for the related class) distributed in the following order of priority:
 - i) to the Class A Certificates, on a *pro rata* basis based on their respective entitlements.
 - ii) to the Class M-1 Certificates.
 - iii) to the Class M-2 Certificates.
 - iv) to the Class M-3 Certificates.
 - v) to the Class M-4 Certificates.
 - vi) to the Class M-5 Certificates.
 - vii) to the Class M-6 Certificates.
- B) Second to the Offered Certificates, any related unpaid Net WAC Rate Carryover Amount (after taking into account distributions pursuant to A) above) distributed in the following order of priority:
 - i) to the Class A Certificates, on a *pro rata* basis based on their respective entitlements.
 - ii) to the Class M-1 Certificates.
 - iii) to the Class M-2 Certificates.
 - iv) to the Class M-3 Certificates.
 - v) to the Class M-4 Certificates.
 - vi) to the Class M-5 Certificates.
 - vii) to the Class M-6 Certificates.

Cap Amount:

The "**Cap Amount**" for each class of Offered Certificates is equal to (i) the aggregate amount received by the trust from the Yield Maintenance Agreement multiplied by (ii) a fraction equal to (a) the aggregate principal balance of such class divided by (b) the aggregate principal balance of all classes of Offered Certificates.



COMPUTATIONAL MATERIALS DISCLAIMER

The attached tables and other statistical analyses (the "Computational Materials") are privileged and intended for use by the addressee only. These Computational Materials have been prepared by Greenwich Capital Markets, Inc. in reliance upon information furnished by the issuer of the securities and its affiliates. These Computational Materials are furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities. They may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

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

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

Although a registration statement (including the Prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities laws of any such state. Prospective purchasers are referred to the final prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials and any matter discussed in this communication. Once available, a final prospectus and prospectus supplement may be obtained by contacting the Greenwich Capital Markets, Inc. Trading Desk at (203) 625-6160.

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

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



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Net WAC Rate

Period	Dist Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ⁽²⁾⁽³⁾	Period	Dist Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ⁽²⁾⁽³⁾
1	07/25/03	4.707%	4.707%	7.843%	43	01/25/07	6.010%	9.332%	9.332%
2	08/25/03	6.377%	6.377%	9.513%	44	02/25/07	6.009%	9.314%	9.314%
3	09/25/03	6.377%	6.377%	9.513%	45	03/25/07	6.651%	10.292%	10.292%
4	10/25/03	6.590%	6.590%	9.515%	46	04/25/07	6.007%	9.278%	9.278%
5	11/25/03	6.377%	6.377%	9.512%	47	05/25/07	6.206%	9.568%	9.568%
6	12/25/03	6.590%	6.590%	9.515%	48	06/25/07	6.005%	9.281%	9.281%
7	01/25/04	6.378%	6.378%	9.512%	49	07/25/07	6.054%	9.435%	9.435%
8	02/25/04	6.378%	6.378%	9.511%	50	08/25/07	5.858%	9.112%	9.112%
9	03/25/04	6.818%	6.819%	9.516%	51	09/25/07	5.857%	9.093%	9.093%
10	04/25/04	6.378%	6.379%	9.510%	52	10/25/07	6.051%	9.377%	9.377%
11	05/25/04	6.491%	6.492%	9.510%	53	11/25/07	5.855%	9.055%	9.055%
12	06/25/04	6.282%	6.283%	9.507%	54	12/25/07	6.049%	9.375%	9.375%
13	07/25/04	6.492%	6.493%	9.509%	55	01/25/08	5.853%	9.066%	9.066%
14	08/25/04	6.282%	6.284%	9.505%	56	02/25/08	5.852%	9.046%	9.046%
15	09/25/04	6.282%	6.284%	9.504%	57	03/25/08	6.254%	9.650%	9.650%
16	10/25/04	6.492%	6.493%	9.506%	58	04/25/08	5.850%	9.008%	9.008%
17	11/25/04	6.282%	6.284%	9.502%	59	05/25/08	6.044%	9.288%	9.288%
18	12/25/04	6.491%	6.493%	9.504%	60	06/25/08	5.848%	8.969%	8.969%
19	01/25/05	6.282%	6.284%	9.499%	61	07/25/08	6.042%	9.248%	9.248%
20	02/25/05	6.281%	6.284%	9.498%	62	08/25/08	5.846%	8.930%	8.930%
21	03/25/05	6.954%	6.956%	9.507%	63	09/25/08	5.845%	8.911%	8.911%
22	04/25/05	6.280%	6.283%	9.495%	64	10/25/08	6.038%	9.188%	9.188%
23	05/25/05	6.488%	6.504%	9.497%	65	11/25/08	5.843%	8.872%	8.872%
24	06/25/05	6.273%	7.562%	9.514%	66	12/25/08	6.036%	9.148%	9.148%
25	07/25/05	6.479%	8.241%	9.526%	67	01/25/09	5.841%	8.833%	8.833%
26	08/25/05	6.269%	7.966%	9.520%	68	02/25/09	5.840%	8.814%	8.814%
27	09/25/05	6.268%	7.958%	9.518%	69	03/25/09	6.464%	9.737%	9.737%
28	10/25/05	6.476%	8.214%	9.523%	70	04/25/09	5.838%	8.775%	8.775%
29	11/25/05	6.266%	7.944%	9.516%	71	05/25/09	6.031%	9.048%	9.048%
30	12/25/05	6.474%	8.625%	9.530%	72	06/25/09	5.836%	8.736%	8.736%
31	01/25/06	6.023%	8.230%	9.520%	73	07/25/09	6.029%	9.008%	9.008%
32	02/25/06	6.022%	8.219%	9.519%	74	08/25/09	5.834%	8.698%	8.698%
33	03/25/06	6.666%	9.087%	9.539%	75	09/25/09	5.833%	8.678%	8.678%
34	04/25/06	6.020%	8.197%	9.517%	76	10/25/09	6.026%	8.947%	8.947%
35	05/25/06	6.220%	8.462%	9.522%	77	11/25/09	5.831%	8.639%	8.639%
36	06/25/06	6.017%	8.697%	9.528%	78	12/25/09	6.024%	8.907%	8.907%
37	07/25/06	6.216%	9.150%	9.539%	79	01/25/10	5.829%	8.601%	8.601%
38	08/25/06	6.015%	8.840%	9.534%	80	02/25/10	5.828%	8.581%	8.581%
39	09/25/06	6.014%	8.825%	9.533%	81	03/25/10	6.451%	9.480%	9.480%
40	10/25/06	6.213%	9.103%	9.540%	82	04/25/10	5.826%	8.543%	8.543%
41	11/25/06	6.012%	8.798%	9.533%	83	05/25/10	6.019%	8.808%	8.808%
42	12/25/06	6.211%	9.516%	9.516%					

(1) Assumes 6-month LIBOR remains constant at 1.211% and is run at the pricing prepayment speed to call.

(2) Assumes 6-month LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and is run at the pricing prepayment speed to call.

(3) Assumes 1-month LIBOR equals 20.00% and payments are received from the Yield Maintenance Agreement.

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Weighted Average Life Tables

Class A-1 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	18.81	5.13	3.71	2.88	2.34	1.97	1.66
MDUR (yr)	15.65	4.77	3.52	2.76	2.26	1.91	1.62
First Prin Pay	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03
Last Prin Pay	02/25/32	07/25/16	09/25/12	05/25/10	12/25/08	01/25/08	04/25/07

Class A-1 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	18.86	5.50	4.01	3.10	2.51	2.11	1.77
MDUR (yr)	15.68	5.06	3.76	2.95	2.41	2.04	1.72
First Prin Pay	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03
Last Prin Pay	05/25/33	05/25/29	12/25/23	02/25/19	11/25/15	10/25/13	01/25/12

Class A-2 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	18.73	5.10	3.69	2.86	2.33	1.96	1.66
MDUR (yr)	15.54	4.73	3.49	2.74	2.25	1.90	1.61
First Prin Pay	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03
Last Prin Pay	02/25/32	07/25/16	09/25/12	05/25/10	12/25/08	01/25/08	04/25/07

Class A-2 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	18.78	5.45	3.97	3.07	2.49	2.10	1.75
MDUR (yr)	15.57	5.01	3.72	2.93	2.39	2.02	1.70
First Prin Pay	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03	07/25/03
Last Prin Pay	05/25/33	02/25/29	09/25/23	12/25/18	09/25/15	08/25/13	11/25/11



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Weighted Average Life Tables

Class M-1 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.14	8.86	6.28	4.83	4.15	3.90	3.85
MDUR (yr)	19.90	7.93	5.79	4.53	3.93	3.71	3.66
First Prin Pay	02/25/25	12/25/07	09/25/06	08/25/06	09/25/06	11/25/06	02/25/07
Last Prin Pay	02/25/32	07/25/16	09/25/12	05/25/10	12/25/08	01/25/08	04/25/07

Class M-1 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.27	9.63	6.87	5.28	4.49	4.18	4.25
MDUR (yr)	19.97	8.49	6.26	4.90	4.22	3.95	4.03
First Prin Pay	02/25/25	12/25/07	09/25/06	08/25/06	09/25/06	11/25/06	02/25/07
Last Prin Pay	03/25/33	09/25/24	02/25/19	04/25/15	10/25/12	02/25/11	11/25/09

Class M-2 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.14	8.86	6.28	4.82	4.08	3.73	3.61
MDUR (yr)	17.61	7.53	5.57	4.39	3.76	3.47	3.36
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	08/25/06	09/25/06	10/25/06
Last Prin Pay	02/25/32	07/25/16	09/25/12	05/25/10	12/25/08	01/25/08	04/25/07

Class M-2 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.26	9.50	6.77	5.18	4.35	3.96	3.79
MDUR (yr)	17.65	7.94	5.92	4.67	3.99	3.66	3.52
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	08/25/06	09/25/06	10/25/06
Last Prin Pay	01/25/33	08/25/22	06/25/17	12/25/13	09/25/11	04/25/10	02/25/09



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Weighted Average Life Tables

Class M-3 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.14	8.86	6.28	4.81	4.06	3.67	3.47
MDUR (yr)	16.60	7.34	5.47	4.31	3.70	3.38	3.21
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	08/25/06	08/25/06	09/25/06
Last Prin Pay	02/25/32	07/25/16	09/25/12	05/25/10	12/25/08	01/25/08	04/25/07

Class M-3 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.24	9.33	6.64	5.08	4.26	3.84	3.60
MDUR (yr)	16.63	7.63	5.71	4.52	3.86	3.51	3.32
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	08/25/06	08/25/06	09/25/06
Last Prin Pay	10/25/32	03/25/20	06/25/15	06/25/12	07/25/10	04/25/09	05/25/08

Class M-4 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.14	8.86	6.28	4.81	4.04	3.64	3.43
MDUR (yr)	15.23	7.07	5.31	4.22	3.62	3.29	3.12
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	07/25/06	08/25/06	09/25/06
Last Prin Pay	02/25/32	07/25/16	09/25/12	05/25/10	12/25/08	01/25/08	04/25/07

Class M-4 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.22	9.18	6.53	5.00	4.18	3.75	3.52
MDUR (yr)	15.25	7.25	5.47	4.35	3.72	3.38	3.19
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	07/25/06	08/25/06	09/25/06
Last Prin Pay	08/25/32	02/25/19	08/25/14	11/25/11	01/25/10	12/25/08	01/25/08



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Weighted Average Life Tables

Class M-5 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.14	8.84	6.27	4.80	4.01	3.62	3.37
MDUR (yr)	14.41	6.89	5.20	4.15	3.55	3.24	3.04
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	07/25/06	07/25/06	08/25/06
Last Prin Pay	02/25/32	07/25/16	09/25/12	05/25/10	12/25/08	01/25/08	04/25/07

Class M-5 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	26.16	8.92	6.32	4.85	4.05	3.64	3.39
MDUR (yr)	14.41	6.93	5.24	4.18	3.57	3.26	3.05
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	07/25/06	07/25/06	08/25/06
Last Prin Pay	05/25/32	10/25/17	08/25/13	01/25/11	06/25/09	06/25/08	08/25/07

Class M-6 To Call

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	25.93	8.28	5.87	4.51	3.79	3.40	3.21
MDUR (yr)	14.36	6.58	4.94	3.94	3.37	3.06	2.90
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	07/25/06	07/25/06	07/25/06
Last Prin Pay	11/25/31	10/25/15	03/25/12	12/25/09	08/25/08	10/25/07	02/25/07

Class M-6 To Maturity

FRM Prepay Speed	0% PPC	60% PPC	85% PPC	115% PPC	145% PPC	170% PPC	200% PPC
ARM Prepay Speed	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC	175% PPC
WAL (yr)	25.93	8.28	5.87	4.51	3.79	3.40	3.21
MDUR (yr)	14.36	6.58	4.94	3.94	3.37	3.06	2.90
First Prin Pay	02/25/25	12/25/07	09/25/06	07/25/06	07/25/06	07/25/06	07/25/06
Last Prin Pay	11/25/31	10/25/15	03/25/12	12/25/09	08/25/08	10/25/07	02/25/07



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

Total Mortgage Loan Statistics As of the Cut-off Date

NUMBER OF LOANS:	5,973		
TOTAL OUTSTANDING PRINCIPAL BAL:	948,566,068		
		Minimum	Maximum
AVG OUTSTANDING PRINCIPAL BAL:	\$158,808.99	\$36,393.08	\$949,098.61
AVG ORIGINAL BALANCE:	\$159,045.56	\$50,000.00	\$950,000.00
WAVG CURRENT LOAN RATE:	7.519 %	5.000 %	14.600 %
ARM CHARACTERISTICS:			
WAVG GROSS MARGIN:	5.141 %	2.750 %	10.150 %
WAVG MAXIMUM LOAN RATE:	13.635 %	11.100 %	18.200 %
WAVG MINIMUM LOAN RATE:	7.612 %	4.125 %	12.200 %
WAVG INITIAL PERIODIC RATE CAP:	2.998 %	1.000 %	4.000 %
WAVG PERIODIC RATE CAP:	1.001 %	1.000 %	1.500 %
WAVG MONTHS TO ROLL:	27 months	5 months	180 months
WAVG ORIGINAL TERM:	354 months	120 months	360 months
WAVG REMAINING TERM:	353 months	100 months	360 months
WAVG CREDIT SCORE:	607	500	800
WAVG COMBINED ORIGINAL LTV:	77.98 %	16.22 %	100.00 %
FIRST PAY DATE:		Aug 03, 1996	Jul 01, 2003
MATURITY DATE:		Oct 01, 2011	Jun 01, 2033
TOP STATE CONC (\$):	20.06 % California, 14.70 % New York, 8.52 % Massachusetts		
MAXIMUM ZIP CODE CONC (\$):	0.29 % 11236		

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PRINCIPAL BALANCE (\$)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
36,393 - 50,000	64	3,158,103.67	0.33
50,001 - 100,000	1,700	128,919,204.85	13.59
100,001 - 150,000	1,692	209,540,183.26	22.09
150,001 - 200,000	1,064	185,030,877.73	19.51
200,001 - 250,000	609	136,383,178.56	14.38
250,001 - 300,000	366	100,493,313.30	10.59
300,001 - 350,000	206	67,040,693.85	7.07
350,001 - 400,000	119	44,677,105.74	4.71
400,001 - 450,000	71	30,107,547.39	3.17
450,001 - 500,000	57	27,465,328.15	2.90
500,001 - 550,000	7	3,709,927.61	0.39
550,001 - 600,000	5	2,907,151.70	0.31
600,001 - 650,000	5	3,196,887.10	0.34
650,001 - 700,000	3	2,070,786.52	0.22
700,001 - 750,000	4	2,916,680.00	0.31
900,001 - 949,099	1	949,098.61	0.10
Total	5,973	948,566,068.04	100.00

CREDIT SCORE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Not Available	194	21,185,987.38	2.23
500	13	2,329,057.93	0.25
501 - 550	1,418	217,010,770.36	22.88
551 - 600	1,392	219,050,569.23	23.09
601 - 650	1,632	265,113,512.89	27.95
651 - 700	861	145,393,982.38	15.33
701 - 750	359	59,902,399.77	6.32
751 - 800	104	18,579,788.10	1.96
Total	5,973	948,566,068.04	100.00

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ORIGINAL TERM (MONTHS)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
120	4	298,769.59	0.03
180	195	21,434,309.43	2.26
240	105	11,984,928.27	1.26
360	5,669	914,848,060.75	96.45
Total	5,973	948,566,068.04	100.00

REMAINING TERM (MONTHS)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
100 - 102	7	381,750.99	0.04
103 - 108	2	127,396.83	0.01
115 - 120	4	298,769.59	0.03
175 - 180	186	20,925,161.61	2.21
229 - 234	1	52,587.81	0.01
235 - 240	104	11,932,340.46	1.26
277 - 282	19	1,451,187.92	0.15
349 - 354	54	8,441,306.50	0.89
355 - 360	5,596	904,955,566.33	95.40
Total	5,973	948,566,068.04	100.00

PROPERTY TYPE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Single Family Detached	4,542	704,991,876.13	74.32
2-4 Units Detached	470	88,390,085.84	9.32
PUD Detached	424	76,440,212.91	8.06
Condo Low-Rise Attached	249	34,892,411.92	3.68
2-4 Units Attached	64	15,847,907.20	1.67
Single Family Attached	64	9,585,035.14	1.01
Manufactured Housing	90	8,264,849.79	0.87
PUD Attached	46	6,666,368.14	0.70
Condo High-Rise Attached	21	3,023,391.40	0.32
Condo Low-Rise Detached	3	463,929.57	0.05
Total	5,973	948,566,068.04	100.00

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OCCUPANCY STATUS	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Primary	5,540	888,243,553.65	93.64
Non-owner	342	45,329,911.95	4.78
Second Home	91	14,992,602.44	1.58
Total	5,973	948,566,068.04	100.00

PURPOSE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Cash Out Refinance	4,055	656,113,580.40	69.17
Purchase	1,304	196,784,584.34	20.75
Rate/Term Refinance	614	95,667,903.30	10.09
Total	5,973	948,566,068.04	100.00

COMBINED ORIGINAL LTV (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
16.22 - 20.00	3	209,307.06	0.02
20.01 - 25.00	7	830,958.96	0.09
25.01 - 30.00	18	1,990,411.13	0.21
30.01 - 35.00	29	3,274,326.00	0.35
35.01 - 40.00	48	5,439,729.33	0.57
40.01 - 45.00	71	9,549,861.09	1.01
45.01 - 50.00	102	13,392,334.58	1.41
50.01 - 55.00	125	20,098,558.23	2.12
55.01 - 60.00	217	35,968,209.34	3.79
60.01 - 65.00	385	59,932,724.70	6.32
65.01 - 70.00	475	76,843,425.67	8.10
70.01 - 75.00	652	106,399,327.42	11.22
75.01 - 80.00	1,773	279,513,644.54	29.47
80.01 - 85.00	485	77,881,147.27	8.21
85.01 - 90.00	982	158,735,444.99	16.73
90.01 - 95.00	541	89,295,533.40	9.41
95.01 - 100.00	60	9,211,124.33	0.97
Total	5,973	948,566,068.04	100.00

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PROPERTY STATE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Alabama	19	2,040,926.51	0.22
Alaska	1	154,945.35	0.02
Arizona	126	15,818,235.53	1.67
Arkansas	4	361,089.07	0.04
California	887	190,269,354.90	20.06
Colorado	149	23,852,665.82	2.51
Connecticut	155	24,901,886.17	2.63
Delaware	20	3,494,049.50	0.37
District of Columbia	1	61,428.32	0.01
Florida	501	59,707,496.27	6.29
Georgia	160	20,066,487.56	2.12
Hawaii	2	532,648.71	0.06
Idaho	18	2,333,501.94	0.25
Illinois	224	32,515,997.56	3.43
Indiana	77	6,565,306.44	0.69
Iowa	12	1,179,406.04	0.12
Kansas	23	2,634,358.67	0.28
Kentucky	33	3,792,036.06	0.40
Louisiana	48	5,162,683.39	0.54
Maine	87	10,354,184.88	1.09
Maryland	119	19,855,176.76	2.09
Massachusetts	400	80,816,790.97	8.52
Michigan	211	25,934,754.83	2.73
Minnesota	83	12,319,807.05	1.30
Mississippi	9	1,062,358.61	0.11
Missouri	77	8,828,825.61	0.93
Montana	2	536,903.20	0.06
Nebraska	10	1,241,352.35	0.13
Nevada	49	7,855,586.48	0.83
New Hampshire	65	10,838,129.09	1.14
New Jersey	271	46,890,794.23	4.94
New Mexico	15	1,946,086.12	0.21
New York	648	139,465,808.29	14.70
North Carolina	179	19,645,446.39	2.07
North Dakota	1	102,936.24	0.01
Ohio	159	17,373,269.85	1.83
Oklahoma	7	713,028.94	0.08

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PROPERTY STATE (cont.)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Oregon	30	4,703,251.66	0.50
Pennsylvania	177	20,098,130.63	2.12
Rhode Island	96	13,620,186.40	1.44
South Carolina	60	6,874,694.51	0.72
Tennessee	47	4,432,672.52	0.47
Texas	347	41,760,362.82	4.40
Utah	13	1,641,282.63	0.17
Vermont	15	1,670,518.69	0.18
Virginia	176	29,505,471.20	3.11
Washington	82	14,940,264.50	1.58
West Virginia	1	76,899.78	0.01
Wisconsin	69	7,080,997.38	0.75
Wyoming	8	935,591.62	0.10
Total	5,973	948,566,068.04	100.00

DOCUMENTATION LEVEL	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Full Documentation	4,093	624,178,140.77	65.80
Stated Income Documentation	1,776	308,264,477.06	32.50
Lite Documentation	58	8,061,931.75	0.85
No Documentation	46	8,061,518.46	0.85
Total	5,973	948,566,068.04	100.00

CREDIT GRADE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
AA+	746	117,204,061.39	12.36
AA	2,767	457,816,421.68	48.26
A	1,493	235,779,246.33	24.86
B	681	100,081,353.35	10.55
C	167	22,757,140.10	2.40
CC	119	14,927,845.19	1.57
Total	5,973	948,566,068.04	100.00

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FIXED/ARM	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
ARM	3,904	630,719,068.92	66.49
Fixed Rate	2,069	317,846,999.12	33.51
Total	5,973	948,566,068.04	100.00

PRODUCT	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
2/28 6 Mo LIBOR ARM	3,379	559,649,385.19	59.00
Fixed Rate 30 Yr	1,777	285,088,915.98	30.05
3/27 6 Mo LIBOR ARM	415	56,126,364.22	5.92
Fixed Rate 15 Yr	180	20,263,601.86	2.14
15/15 6 Mo LIBOR ARM	95	13,289,729.52	1.40
Fixed Rate 20 Yr	105	11,984,928.27	1.26
2/13 6 Mo LIBOR ARM	10	738,014.78	0.08
6 Mo LIBOR ARM 30 Yr	3	693,665.84	0.07
Fixed 30/15 Balloon	4	259,807.34	0.03
Fixed Rate 10 YR	3	249,745.67	0.03
3/12 6 Mo LIBOR ARM	2	221,909.37	0.02
Total	5,973	948,566,068.04	100.00

BALLOON FLAG	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Fully Amortizing	5,969	948,306,260.70	99.97
Balloon	4	259,807.34	0.03
Total	5,973	948,566,068.04	100.00

LIEN POSITION	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
First Lien	5,942	946,437,637.70	99.78
Second Lien	31	2,128,430.34	0.22
Total	5,973	948,566,068.04	100.00

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PREPAYMENT TERM (MONTHS)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
12 Mos PREPAYMENT PENALTY	333	65,297,054.57	6.88
24 Mos PREPAYMENT PENALTY	2,487	404,168,695.97	42.61
30 Mos PREPAYMENT PENALTY	19	4,225,711.89	0.45
36 Mos PREPAYMENT PENALTY	1,566	238,917,817.14	25.19
60 Mos PREPAYMENT PENALTY	16	1,038,136.26	0.11
NO PREPAYMENT PENALTY	1,552	234,918,652.21	24.77
Total	5,973	948,566,068.04	100.00

DELINQUENCY	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Current	5,964	947,479,474.32	99.89
Delq 30 Days	9	1,086,593.72	0.11
Total	5,973	948,566,068.04	100.00

MORTGAGE INSURANCE COMPANY	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Radian	3,366	550,358,561.83	58.02
No MI	2,607	398,207,506.21	41.98
Total	5,973	948,566,068.04	100.00

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CURRENT LOAN RATE (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
5.000 - 5.000	1	156,221.17	0.02
5.001 - 6.000	265	49,931,969.82	5.26
6.001 - 7.000	1,711	317,209,218.70	33.44
7.001 - 8.000	1,984	323,248,805.29	34.08
8.001 - 9.000	1,271	178,275,309.18	18.79
9.001 - 10.000	530	59,617,472.35	6.29
10.001 - 11.000	147	14,741,056.13	1.55
11.001 - 12.000	52	4,453,894.33	0.47
12.001 - 13.000	9	682,765.48	0.07
13.001 - 14.000	2	128,479.80	0.01
14.001 - 14.600	1	120,875.79	0.01
Total	5,973	948,566,068.04	100.00

GROSS MARGIN (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
2.750 - 3.000	23	4,710,322.06	0.75
3.001 - 4.000	419	80,869,985.67	12.82
4.001 - 5.000	1,276	224,912,112.67	35.66
5.001 - 6.000	1,320	205,154,627.62	32.53
6.001 - 7.000	613	83,734,090.59	13.28
7.001 - 8.000	217	27,582,662.48	4.37
8.001 - 9.000	29	3,226,432.66	0.51
9.001 - 10.000	5	320,687.06	0.05
10.001 - 10.150	2	208,148.11	0.03
Total	3,904	630,719,068.92	100.00

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MAXIMUM LOAN RATE (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
11.100 - 12.000	186	35,462,137.22	5.62
12.001 - 13.000	907	174,069,445.59	27.60
13.001 - 14.000	1,335	223,836,312.56	35.49
14.001 - 15.000	940	135,527,569.97	21.49
15.001 - 16.000	402	47,761,932.66	7.57
16.001 - 17.000	102	11,247,447.18	1.78
17.001 - 18.000	30	2,661,308.69	0.42
18.001 - 18.200	2	152,915.05	0.02
Total	3,904	630,719,068.92	100.00

MINIMUM LOAN RATE (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
4.125 - 5.000	7	1,753,861.55	0.28
5.001 - 6.000	193	36,827,020.55	5.84
6.001 - 7.000	913	175,161,711.52	27.77
7.001 - 8.000	1,325	221,969,183.71	35.19
8.001 - 9.000	944	135,325,697.44	21.46
9.001 - 10.000	393	46,393,853.78	7.36
10.001 - 11.000	97	10,473,516.63	1.66
11.001 - 12.000	30	2,661,308.69	0.42
12.001 - 12.200	2	152,915.05	0.02
Total	3,904	630,719,068.92	100.00

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<u>NEXT ADJUSTMENT DATE (ARMS ONLY)</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
11/01/03	3	444,162.65	0.07
12/01/03	1	299,250.00	0.05
07/01/04	1	196,248.15	0.03
09/01/04	1	130,619.35	0.02
10/01/04	2	292,921.08	0.05
11/01/04	2	233,518.07	0.04
12/01/04	39	6,447,831.41	1.02
01/01/05	120	17,571,192.82	2.79
02/01/05	16	1,890,117.81	0.30
03/01/05	31	6,418,745.30	1.02
04/01/05	48	8,821,477.90	1.40
05/01/05	2,294	382,413,183.06	60.63
06/01/05	835	135,971,545.02	21.56
10/01/05	1	242,016.38	0.04
11/01/05	1	129,094.59	0.02
12/01/05	4	379,787.65	0.06
01/01/06	15	2,177,332.98	0.35
02/01/06	1	171,543.24	0.03
03/01/06	6	1,456,509.40	0.23
04/01/06	2	163,311.58	0.03
05/01/06	296	39,474,253.96	6.26
06/01/06	90	12,104,677.00	1.92
12/01/17	2	233,724.40	0.04
01/01/18	2	374,861.32	0.06
02/01/18	2	343,702.49	0.05
04/01/18	1	74,669.56	0.01
05/01/18	60	8,376,211.75	1.33
06/01/18	28	3,886,560.00	0.62
Total	3,904	630,719,068.92	100.00



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INITIAL PERIODIC RATE CAP (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
1.000	4	743,412.65	0.12
2.000	1	81,951.83	0.01
3.000	3,898	629,733,174.27	99.84
4.000	1	160,530.17	0.03
Total	3,904	630,719,068.92	100.00

PERIODIC RATE CAP (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
1.000	3,899	629,800,708.13	99.85
1.500	5	918,360.79	0.15
Total	3,904	630,719,068.92	100.00

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Group I Mortgage Loan Statistics

As of the Cut-off Date

NUMBER OF LOANS:	5,329		
TOTAL OUTSTANDING PRINCIPAL BAL:	781,649,503		
		Minimum	Maximum
AVG OUTSTANDING PRINCIPAL BAL:	\$146,678.46	\$36,393.08	\$476,363.14
AVG ORIGINAL BAL:	\$146,891.88	\$50,000.00	\$477,000.00
WAVG CURRENT LOAN RATE:	7.552 %	5.000 %	12.850 %
ARM CHARACTERISTICS:			
WAVG GROSS MARGIN:	5.159 %	2.750 %	8.000 %
WAVG MAXIMUM LOAN RATE:	13.676 %	11.100 %	18.200 %
WAVG MINIMUM LOAN RATE:	7.654 %	4.125 %	12.200 %
WAVG INITIAL PERIODIC RATE CAP:	2.997 %	1.000 %	4.000 %
WAVG PERIODIC RATE CAP:	1.001 %	1.000 %	1.500 %
WAVG MONTHS TO ROLL:	27 months	5 months	180 months
WAVG ORIGINAL TERM:	354 months	120 months	360 months
WAVG REMAINING TERM:	353 months	100 months	360 months
WAVG CREDIT SCORE:	606	500	800
WAVG COMBINED ORIGINAL LTV:	77.91 %	16.22 %	100.00 %
FIRST PAY DATE:		Nov 01, 1996	Jul 01, 2003
MATURITY DATE:		Oct 01, 2011	Jun 01, 2033
TOP STATE CONC (\$):	17.85 % California, 14.89 % New York, 8.49 % Massachusetts		
MAXIMUM ZIP CODE CONC (\$):	0.35 % 11236		

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PRINCIPAL BALANCE (\$)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
36,393 - 50,000	55	2,713,398.20	0.35
50,001 - 100,000	1,509	114,344,657.88	14.63
100,001 - 150,000	1,607	199,584,080.49	25.53
150,001 - 200,000	1,049	182,403,455.40	23.34
200,001 - 250,000	601	134,566,977.78	17.22
250,001 - 300,000	365	100,237,620.30	12.82
300,001 - 350,000	112	35,506,062.44	4.54
350,001 - 400,000	18	6,666,758.01	0.85
400,001 - 450,000	8	3,312,837.16	0.42
450,001 - 476,363	5	2,313,654.85	0.30
Total	5,329	781,649,502.51	100.00

CREDIT SCORE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Not Available	166	18,058,912.10	2.31
500	12	1,979,528.58	0.25
501 - 550	1,232	177,682,226.76	22.73
551 - 600	1,263	186,598,182.70	23.87
601 - 650	1,458	215,953,476.72	27.63
651 - 700	783	119,703,099.87	15.31
701 - 750	319	46,741,712.98	5.98
751 - 800	96	14,932,362.80	1.91
Total	5,329	781,649,502.51	100.00

ORIGINAL TERM (MONTHS)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
120	3	249,745.67	0.03
180	174	18,051,518.40	2.31
240	84	10,089,106.13	1.29
360	5,068	753,259,132.31	96.37
Total	5,329	781,649,502.51	100.00

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<u>REMAINING TERM (MONTHS)</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
100 - 102	6	335,613.65	0.04
103 - 108	1	72,136.26	0.01
115 - 120	3	249,745.67	0.03
175 - 180	167	17,643,768.49	2.26
235 - 240	84	10,089,106.13	1.29
277 - 282	14	1,079,653.82	0.14
349 - 354	47	6,901,096.31	0.88
355 - 360	5,007	745,278,382.18	95.35
Total	5,329	781,649,502.51	100.00

<u>PROPERTY TYPE</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
Single Family Detached	4,029	571,633,796.73	73.13
2-4 Units Detached	444	80,780,645.49	10.33
PUD Detached	370	59,700,119.21	7.64
Condo Low-Rise Attached	224	29,392,521.84	3.76
2-4 Units Attached	62	15,185,333.58	1.94
Single Family Attached	57	8,524,379.66	1.09
Manufactured Housing	76	7,062,717.60	0.90
PUD Attached	44	6,330,667.43	0.81
Condo High-Rise Attached	20	2,575,391.40	0.33
Condo Low-Rise Detached	3	463,929.57	0.06
Total	5,329	781,649,502.51	100.00

<u>OCCUPANCY STATUS</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
Primary	4,938	732,566,305.72	93.72
Non-owner	314	38,623,505.90	4.94
Second Home	77	10,459,690.89	1.34
Total	5,329	781,649,502.51	100.00

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PURPOSE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Cash Out Refinance	3,577	534,187,620.21	68.34
Purchase	1,197	166,280,095.33	21.27
Rate/Term Refinance	555	81,181,786.97	10.39
Total	5,329	781,649,502.51	100.00

COMBINED ORIGINAL LTV (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
16.22 - 20.00	3	209,307.06	0.03
20.01 - 25.00	6	451,666.29	0.06
25.01 - 30.00	15	1,691,182.43	0.22
30.01 - 35.00	28	3,204,550.71	0.41
35.01 - 40.00	45	4,871,135.14	0.62
40.01 - 45.00	65	8,498,462.26	1.09
45.01 - 50.00	96	12,673,622.29	1.62
50.01 - 55.00	108	15,507,530.82	1.98
55.01 - 60.00	185	27,287,663.45	3.49
60.01 - 65.00	333	48,968,085.21	6.26
65.01 - 70.00	433	64,756,148.38	8.28
70.01 - 75.00	584	88,257,839.85	11.29
75.01 - 80.00	1,597	232,013,268.86	29.68
80.01 - 85.00	423	63,133,701.95	8.08
85.01 - 90.00	870	129,269,689.84	16.54
90.01 - 95.00	482	72,505,704.04	9.28
95.01 - 100.00	56	8,349,943.93	1.07
Total	5,329	781,649,502.51	100.00

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<u>PROPERTY STATE</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
Alabama	18	1,964,681.46	0.25
Alaska	1	154,945.35	0.02
Arizona	123	15,298,161.16	1.96
Arkansas	3	300,374.90	0.04
California	743	139,498,099.98	17.85
Colorado	137	20,036,101.69	2.56
Connecticut	146	21,742,698.00	2.78
Delaware	18	2,636,977.97	0.34
District of Columbia	1	61,428.32	0.01
Florida	443	51,714,151.78	6.62
Georgia	150	17,483,393.09	2.24
Hawaii	2	532,648.71	0.07
Idaho	18	2,333,501.94	0.30
Illinois	206	26,639,569.45	3.41
Indiana	63	5,471,178.01	0.70
Iowa	11	1,101,406.04	0.14
Kansas	21	2,180,389.67	0.28
Kentucky	27	2,737,289.25	0.35
Louisiana	41	4,258,126.40	0.54
Maine	68	8,154,648.43	1.04
Maryland	98	14,679,488.42	1.88
Massachusetts	362	66,396,483.70	8.49
Michigan	185	22,282,802.99	2.85
Minnesota	81	11,504,537.33	1.47
Mississippi	8	978,446.63	0.13
Missouri	73	8,523,433.90	1.09
Montana	1	139,865.87	0.02
Nebraska	9	1,160,745.40	0.15
Nevada	44	7,419,888.68	0.95
New Hampshire	60	9,059,567.42	1.16
New Jersey	242	38,422,085.41	4.92
New Mexico	14	1,854,291.34	0.24
New York	585	116,389,325.37	14.89
North Carolina	170	18,369,401.22	2.35
North Dakota	1	102,936.24	0.01
Ohio	131	13,687,461.42	1.75
Oklahoma	6	524,597.11	0.07



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PROPERTY STATE (cont.)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Oregon	29	4,244,251.66	0.54
Pennsylvania	160	18,038,185.78	2.31
Rhode Island	94	13,131,054.20	1.68
South Carolina	55	5,845,870.59	0.75
Tennessee	40	3,816,091.14	0.49
Texas	326	36,881,648.50	4.72
Utah	13	1,641,282.63	0.21
Vermont	14	1,571,518.69	0.20
Virginia	143	21,051,007.43	2.69
Washington	72	11,884,085.08	1.52
West Virginia	1	76,899.78	0.01
Wisconsin	64	6,736,885.36	0.86
Wyoming	8	935,591.62	0.12
Total	5,329	781,649,502.51	100.00

DOCUMENTATION LEVEL	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Full Documentation	3,666	518,827,652.83	66.38
Stated Income Documentation	1,570	249,656,395.36	31.94
Lite Documentation	52	7,038,301.85	0.90
No Documentation	41	6,127,152.47	0.78
Total	5,329	781,649,502.51	100.00

CREDIT GRADE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
AA+	684	97,042,608.42	12.42
AA	2,479	374,004,758.87	47.85
A	1,335	195,868,543.99	25.06
B	591	82,799,330.39	10.59
C	147	19,567,121.67	2.50
CC	93	12,367,139.17	1.58
Total	5,329	781,649,502.51	100.00



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FIXED/ARM	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
ARM	3,457	515,294,487.62	65.92
Fixed Rate	1,872	266,355,014.89	34.08
Total	5,329	781,649,502.51	100.00

PRODUCT	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
2/28 6 Mo LIBOR ARM	2,993	455,192,897.94	58.23
Fixed Rate 30 Yr	1,621	238,792,862.34	30.55
3/27 6 Mo LIBOR ARM	369	48,072,197.82	6.15
Fixed Rate 15 Yr	161	17,018,753.98	2.18
15/15 6 Mo LIBOR ARM	82	10,507,508.37	1.34
Fixed Rate 20 Yr	84	10,089,106.13	1.29
6 Mo LIBOR ARM 30 Yr	3	693,665.84	0.09
2/13 6 Mo LIBOR ARM	8	606,308.28	0.08
Fixed Rate 10 YR	3	249,745.67	0.03
3/12 6 Mo LIBOR ARM	2	221,909.37	0.03
Fixed 30/15 Balloon	3	204,546.77	0.03
Total	5,329	781,649,502.51	100.00

BALLOON FLAG	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Fully Amortizing	5,326	781,444,955.74	99.97
Balloon	3	204,546.77	0.03
Total	5,329	781,649,502.51	100.00

LIEN POSITION	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
First Lien	5,321	781,102,635.57	99.93
Second Lien	8	546,866.94	0.07
Total	5,329	781,649,502.51	100.00

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PREPAYMENT TERM (MONTHS)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
12 Mos PREPAYMENT PENALTY	307	54,310,915.01	6.95
24 Mos PREPAYMENT PENALTY	2,184	324,111,929.94	41.47
30 Mos PREPAYMENT PENALTY	18	3,842,335.23	0.49
36 Mos PREPAYMENT PENALTY	1,392	197,113,354.28	25.22
60 Mos PREPAYMENT PENALTY	14	921,764.90	0.12
NO PREPAYMENT PENALTY	1,414	201,349,203.15	25.76
Total	5,329	781,649,502.51	100.00

DELINQUENCY	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Current	5,321	780,631,711.48	99.87
Delq 30 Days	8	1,017,791.03	0.13
Total	5,329	781,649,502.51	100.00

MORTGAGE INSURANCE COMPANY	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Radian	3,064	459,297,649.25	58.76
No MI	2,265	322,351,853.26	41.24
Total	5,329	781,649,502.51	100.00

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CURRENT LOAN RATE (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
5.000 - 5.000	1	156,221.17	0.02
5.001 - 6.000	232	39,278,012.37	5.03
6.001 - 7.000	1,516	250,009,175.16	31.98
7.001 - 8.000	1,784	269,800,209.08	34.52
8.001 - 9.000	1,159	154,498,712.62	19.77
9.001 - 10.000	480	52,747,074.52	6.75
10.001 - 11.000	120	11,855,687.90	1.52
11.001 - 12.000	31	2,826,864.46	0.36
12.001 - 12.850	6	477,545.23	0.06
Total	5,329	781,649,502.51	100.00

GROSS MARGIN (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
2.750 - 3.000	22	4,371,000.31	0.85
3.001 - 4.000	363	61,518,083.80	11.94
4.001 - 5.000	1,128	180,970,654.31	35.12
5.001 - 6.000	1,187	172,501,648.27	33.48
6.001 - 7.000	558	72,241,836.78	14.02
7.001 - 8.000	199	23,691,264.15	4.60
Total	3,457	515,294,487.62	100.00

MAXIMUM LOAN RATE (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
11.100 - 12.000	160	27,334,279.40	5.30
12.001 - 13.000	790	135,206,205.69	26.24
13.001 - 14.000	1,185	183,615,748.57	35.63
14.001 - 15.000	855	116,376,949.52	22.58
15.001 - 16.000	359	41,374,591.24	8.03
16.001 - 17.000	88	9,496,271.62	1.84
17.001 - 18.000	19	1,802,489.75	0.35
18.001 - 18.200	1	87,951.83	0.02
Total	3,457	515,294,487.62	100.00



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MINIMUM LOAN RATE (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
4.125 - 5.000	5	912,448.97	0.18
5.001 - 6.000	168	29,177,118.28	5.66
6.001 - 7.000	796	136,275,490.62	26.45
7.001 - 8.000	1,173	180,952,944.00	35.12
8.001 - 9.000	861	117,115,174.36	22.73
9.001 - 10.000	350	40,178,014.73	7.80
10.001 - 11.000	84	8,792,855.08	1.71
11.001 - 12.000	19	1,802,489.75	0.35
12.001 - 12.200	1	87,951.83	0.02
Total	3,457	515,294,487.62	100.00



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<u>NEXT ADJUSTMENT DATE (ARMS ONLY)</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
11/01/03	3	444,162.65	0.09
12/01/03	1	299,250.00	0.06
07/01/04	1	196,248.15	0.04
09/01/04	1	130,619.35	0.03
10/01/04	1	213,196.36	0.04
11/01/04	2	233,518.07	0.05
12/01/04	34	5,229,362.32	1.01
01/01/05	106	14,765,226.47	2.87
02/01/05	16	1,890,117.81	0.37
03/01/05	27	5,163,514.46	1.00
04/01/05	45	7,630,213.04	1.48
05/01/05	2,020	305,564,328.78	59.30
06/01/05	748	114,782,861.41	22.28
11/01/05	1	129,094.59	0.03
12/01/05	4	379,787.65	0.07
01/01/06	14	2,067,805.85	0.40
02/01/06	1	171,543.24	0.03
03/01/06	5	978,553.85	0.19
04/01/06	2	163,311.58	0.03
05/01/06	265	34,037,766.62	6.61
06/01/06	78	10,316,497.00	2.00
12/01/17	2	233,724.40	0.05
01/01/18	2	374,861.32	0.07
02/01/18	2	343,702.49	0.07
05/01/18	52	6,605,610.16	1.28
06/01/18	24	2,949,610.00	0.57
Total	3,457	515,294,487.62	100.00

<u>INITIAL PERIODIC RATE CAP (%)</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
1.000	4	743,412.65	0.14
2.000	1	81,951.83	0.02
3.000	3,451	514,308,592.97	99.81
4.000	1	160,530.17	0.03
Total	3,457	515,294,487.62	100.00

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PERIODIC RATE CAP (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
1.000	3,453	514,618,143.21	99.87
1.500	4	676,344.41	0.13
Total	3,457	515,294,487.62	100.00

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Group II Mortgage Loan Statistics

As of the Cut-off Date

NUMBER OF LOANS:	644		
TOTAL OUTSTANDING PRINCIPAL BAL:	166,916,566		
		Minimum	Maximum
AVG OUTSTANDING PRINCIPAL BAL:	\$259,187.21	\$46,137.34	\$949,098.61
AVG ORIGINAL BALANCE:	\$259,615.37	\$50,000.00	\$950,000.00
WAVG CURRENT LOAN RATE:	7.368 %	5.400 %	14.600 %
ARM CHARACTERISTICS:			
WAVG GROSS MARGIN:	5.062 %	3.000 %	10.150 %
WAVG MAXIMUM LOAN RATE:	13.451 %	11.400 %	18.050 %
WAVG MINIMUM LOAN RATE:	7.423 %	4.250 %	12.050 %
WAVG INITIAL PERIODIC RATE CAP:	3.000 %	3.000 %	3.000 %
WAVG PERIODIC RATE CAP:	1.001 %	1.000 %	1.500 %
WAVG MONTHS TO ROLL:	28 months	16 months	180 months
WAVG ORIGINAL TERM:	355 months	120 months	360 months
WAVG REMAINING TERM:	354 months	100 months	360 months
WAVG CREDIT SCORE:	609	500	795
WAVG COMBINED ORIGINAL LTV:	78.31 %	20.40 %	100.00 %
FIRST PAY DATE:		Aug 03, 1996	Jul 01, 2003
MATURITY DATE:		Oct 01, 2011	Jun 01, 2033
TOP STATE CONC (\$):	30.42 % California, 13.83 % New York, 8.64 % Massachusetts		
MAXIMUM ZIP CODE CONC (\$):	0.84 % 95076		

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PRINCIPAL BALANCE (\$)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
46,137 - 50,000	9	444,705.47	0.27
50,001 - 100,000	191	14,574,546.97	8.73
100,001 - 150,000	85	9,956,102.77	5.96
150,001 - 200,000	15	2,627,422.33	1.57
200,001 - 250,000	8	1,816,200.78	1.09
250,001 - 300,000	1	255,693.00	0.15
300,001 - 350,000	94	31,534,631.41	18.89
350,001 - 400,000	101	38,010,347.73	22.77
400,001 - 450,000	63	26,794,710.23	16.05
450,001 - 500,000	52	25,151,673.30	15.07
500,001 - 550,000	7	3,709,927.61	2.22
550,001 - 600,000	5	2,907,151.70	1.74
600,001 - 650,000	5	3,196,887.10	1.92
650,001 - 700,000	3	2,070,786.52	1.24
700,001 - 750,000	4	2,916,680.00	1.75
900,001 - 949,099	1	949,098.61	0.57
Total	644	166,916,565.53	100.00

CREDIT SCORE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Not Available	28	3,127,075.28	1.87
500	1	349,529.35	0.21
501 - 550	186	39,328,543.60	23.56
551 - 600	129	32,452,386.53	19.44
601 - 650	174	49,160,036.17	29.45
651 - 700	78	25,690,882.51	15.39
701 - 750	40	13,160,686.79	7.88
751 - 795	8	3,647,425.30	2.19
Total	644	166,916,565.53	100.00

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<u>ORIGINAL TERM (MONTHS)</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
120	1	49,023.92	0.03
180	21	3,382,791.03	2.03
240	21	1,895,822.14	1.14
360	601	161,588,928.44	96.81
Total	644	166,916,565.53	100.00

<u>REMAINING TERM (MONTHS)</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
100 - 102	1	46,137.34	0.03
103 - 108	1	55,260.57	0.03
115 - 120	1	49,023.92	0.03
175 - 180	19	3,281,393.12	1.97
229 - 234	1	52,587.81	0.03
235 - 240	20	1,843,234.33	1.10
277 - 282	5	371,534.10	0.22
349 - 354	7	1,540,210.19	0.92
355 - 360	589	159,677,184.15	95.66
Total	644	166,916,565.53	100.00

<u>PROPERTY TYPE</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
Single Family Detached	513	133,358,079.40	79.90
PUD Detached	54	16,740,093.70	10.03
2-4 Units Detached	26	7,609,440.35	4.56
Condo Low-Rise Attached	25	5,499,890.08	3.29
Manufactured Housing	14	1,202,132.19	0.72
Single Family Attached	7	1,060,655.48	0.64
2-4 Units Attached	2	662,573.62	0.40
Condo High-Rise Attached	1	448,000.00	0.27
PUD Attached	2	335,700.71	0.20
Total	644	166,916,565.53	100.00



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OCCUPANCY STATUS	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Primary	602	155,677,247.93	93.27
Non-owner	28	6,706,406.05	4.02
Second Home	14	4,532,911.55	2.72
Total	644	166,916,565.53	100.00

PURPOSE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Cash Out Refinance	478	121,925,960.19	73.05
Purchase	107	30,504,489.01	18.28
Rate/Term Refinance	59	14,486,116.33	8.68
Total	644	166,916,565.53	100.00

COMBINED ORIGINAL LTV (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
20.40 - 25.00	1	379,292.67	0.23
25.01 - 30.00	3	299,228.70	0.18
30.01 - 35.00	1	69,775.29	0.04
35.01 - 40.00	3	568,594.19	0.34
40.01 - 45.00	6	1,051,398.83	0.63
45.01 - 50.00	6	718,712.29	0.43
50.01 - 55.00	17	4,591,027.41	2.75
55.01 - 60.00	32	8,680,545.89	5.20
60.01 - 65.00	52	10,964,639.49	6.57
65.01 - 70.00	42	12,087,277.29	7.24
70.01 - 75.00	68	18,141,487.57	10.87
75.01 - 80.00	176	47,500,375.68	28.46
80.01 - 85.00	62	14,747,445.32	8.84
85.01 - 90.00	112	29,465,755.15	17.65
90.01 - 95.00	59	16,789,829.36	10.06
95.01 - 100.00	4	861,180.40	0.52
Total	644	166,916,565.53	100.00

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PROPERTY STATE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Alabama	1	76,245.05	0.05
Arizona	3	520,074.37	0.31
Arkansas	1	60,714.17	0.04
California	144	50,771,254.92	30.42
Colorado	12	3,816,564.13	2.29
Connecticut	9	3,159,188.17	1.89
Delaware	2	857,071.53	0.51
Florida	58	7,993,344.49	4.79
Georgia	10	2,583,094.47	1.55
Illinois	18	5,876,428.11	3.52
Indiana	14	1,094,128.43	0.66
Iowa	1	78,000.00	0.05
Kansas	2	453,969.00	0.27
Kentucky	6	1,054,746.81	0.63
Louisiana	7	904,556.99	0.54
Maine	19	2,199,536.45	1.32
Maryland	21	5,175,688.34	3.10
Massachusetts	38	14,420,307.27	8.64
Michigan	26	3,651,951.84	2.19
Minnesota	2	815,269.72	0.49
Mississippi	1	83,911.98	0.05
Missouri	4	305,391.71	0.18
Montana	1	397,037.33	0.24
Nebraska	1	80,606.95	0.05
Nevada	5	435,697.80	0.26
New Hampshire	5	1,778,561.67	1.07
New Jersey	29	8,468,708.82	5.07
New Mexico	1	91,794.78	0.05
New York	63	23,076,482.92	13.83
North Carolina	9	1,276,045.17	0.76
Ohio	28	3,685,808.43	2.21
Oklahoma	1	188,431.83	0.11
Oregon	1	459,000.00	0.27
Pennsylvania	17	2,059,944.85	1.23
Rhode Island	2	489,132.20	0.29
South Carolina	5	1,028,823.92	0.62



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PROPERTY STATE (cont.)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Tennessee	7	616,581.38	0.37
Texas	21	4,878,714.32	2.92
Vermont	1	99,000.00	0.06
Virginia	33	8,454,463.77	5.07
Washington	10	3,056,179.42	1.83
Wisconsin	5	344,112.02	0.21
Total	644	166,916,565.53	100.00

DOCUMENTATION LEVEL	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Full Documentation	427	105,350,487.94	63.12
Stated Income Documentation	206	58,608,081.70	35.11
No Documentation	5	1,934,365.99	1.16
Lite Documentation	6	1,023,629.90	0.61
Total	644	166,916,565.53	100.00

CREDIT GRADE	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
AA+	62	20,161,452.97	12.08
AA	288	83,811,662.81	50.21
A	158	39,910,702.34	23.91
B	90	17,282,022.96	10.35
C	20	3,190,018.43	1.91
CC	26	2,560,706.02	1.53
Total	644	166,916,565.53	100.00

FIXED/ARM	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
ARM	447	115,424,581.30	69.15
Fixed Rate	197	51,491,984.23	30.85
Total	644	166,916,565.53	100.00



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PRODUCT	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
2/28 6 Mo LIBOR ARM	386	104,456,487.25	62.58
Fixed Rate 30 Yr	156	46,296,053.64	27.74
3/27 6 Mo LIBOR ARM	46	8,054,166.40	4.83
Fixed Rate 15 Yr	19	3,244,847.88	1.94
15/15 6 Mo LIBOR ARM	13	2,782,221.15	1.67
Fixed Rate 20 Yr	21	1,895,822.14	1.14
2/13 6 Mo LIBOR ARM	2	131,706.50	0.08
Fixed 30/15 Balloon	1	55,260.57	0.03
Total	644	166,916,565.53	100.00

BALLOON FLAG	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Fully Amortizing	643	166,861,304.96	99.97
Balloon	1	55,260.57	0.03
Total	644	166,916,565.53	100.00

LIEN POSITION	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
First Lien	621	165,335,002.13	99.05
Second Lien	23	1,581,563.40	0.95
Total	644	166,916,565.53	100.00

PREPAYMENT TERM (MONTHS)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
12 Mos PREPAYMENT PENALTY	26	10,986,139.56	6.58
24 Mos PREPAYMENT PENALTY	303	80,056,766.03	47.96
30 Mos PREPAYMENT PENALTY	1	383,376.66	0.23
36 Mos PREPAYMENT PENALTY	174	41,804,462.86	25.05
60 Mos PREPAYMENT PENALTY	2	116,371.36	0.07
NO PREPAYMENT PENALTY	138	33,569,449.06	20.11
Total	644	166,916,565.53	100.00

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DELINQUENCY	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Current	643	166,847,762.84	99.96
Delq 30 Days	1	68,802.69	0.04
Total	644	166,916,565.53	100.00

MORTGAGE INSURANCE COMPANY	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
Radian	302	91,060,912.58	54.55
No MI	342	75,855,652.95	45.45
Total	644	166,916,565.53	100.00

CURRENT LOAN RATE (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
5.400 - 6.000	33	10,653,957.45	6.38
6.001 - 7.000	195	67,200,043.54	40.26
7.001 - 8.000	200	53,448,596.21	32.02
8.001 - 9.000	112	23,776,596.56	14.24
9.001 - 10.000	50	6,870,397.83	4.12
10.001 - 11.000	27	2,885,368.23	1.73
11.001 - 12.000	21	1,627,029.87	0.97
12.001 - 13.000	3	205,220.25	0.12
13.001 - 14.000	2	128,479.80	0.08
14.001 - 14.600	1	120,875.79	0.07
Total	644	166,916,565.53	100.00

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GROSS MARGIN (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
3.000 - 3.000	1	339,321.75	0.29
3.001 - 4.000	56	19,351,901.87	16.77
4.001 - 5.000	148	43,941,458.36	38.07
5.001 - 6.000	133	32,652,979.35	28.29
6.001 - 7.000	55	11,492,253.81	9.96
7.001 - 8.000	18	3,891,398.33	3.37
8.001 - 9.000	29	3,226,432.66	2.80
9.001 - 10.000	5	320,687.06	0.28
10.001 - 10.150	2	208,148.11	0.18
Total	447	115,424,581.30	100.00

MAXIMUM LOAN RATE (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
11.400 - 12.000	26	8,127,857.82	7.04
12.001 - 13.000	117	38,863,239.90	33.67
13.001 - 14.000	150	40,220,563.99	34.85
14.001 - 15.000	85	19,150,620.45	16.59
15.001 - 16.000	43	6,387,341.42	5.53
16.001 - 17.000	14	1,751,175.56	1.52
17.001 - 18.000	11	858,818.94	0.74
18.001 - 18.050	1	64,963.22	0.06
Total	447	115,424,581.30	100.00

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MINIMUM LOAN RATE (%) (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
4.250 - 5.000	2	841,412.58	0.73
5.001 - 6.000	25	7,649,902.27	6.63
6.001 - 7.000	117	38,886,220.90	33.69
7.001 - 8.000	152	41,016,239.71	35.54
8.001 - 9.000	83	18,210,523.08	15.78
9.001 - 10.000	43	6,215,839.05	5.39
10.001 - 11.000	13	1,680,661.55	1.46
11.001 - 12.000	11	858,818.94	0.74
12.001 - 12.050	1	64,963.22	0.06
Total	447	115,424,581.30	100.00

NEXT ADJUSTMENT DATE (ARMS ONLY)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
10/01/04	1	79,724.72	0.07
12/01/04	5	1,218,469.09	1.06
01/01/05	14	2,805,966.35	2.43
03/01/05	4	1,255,230.84	1.09
04/01/05	3	1,191,264.86	1.03
05/01/05	274	76,848,854.28	66.58
06/01/05	87	21,188,683.61	18.36
10/01/05	1	242,016.38	0.21
01/01/06	1	109,527.13	0.09
03/01/06	1	477,955.55	0.41
05/01/06	31	5,436,487.34	4.71
06/01/06	12	1,788,180.00	1.55
04/01/18	1	74,669.56	0.06
05/01/18	8	1,770,601.59	1.53
06/01/18	4	936,950.00	0.81
Total	447	115,424,581.30	100.00

INITIAL PERIODIC RATE CAP (%)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
3.000	447	115,424,581.30	100.00
Total	447	115,424,581.30	100.00

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<u>PERIODIC RATE CAP (%) (ARMS ONLY)</u>	<u>Number of Mortgage Loans</u>	<u>Principal Balance Outstanding as of the Cut-off Date</u>	<u>% of Aggregate Principal Balance Outstanding as of the Cut-off Date</u>
1.000	446	115,182,564.92	99.79
1.500	1	242,016.38	0.21
Total	447	115,424,581.30	100.00