

**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

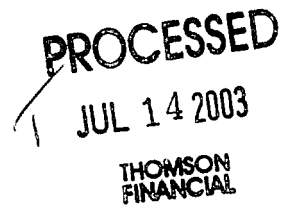
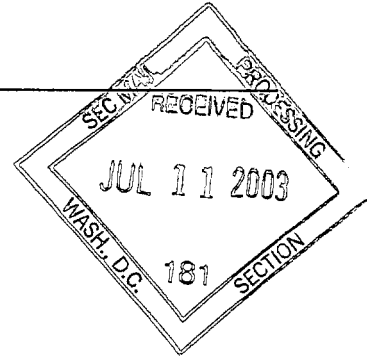
Form 8-K, July 10, 2003, Series 2003-5

333-14625

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



03026740



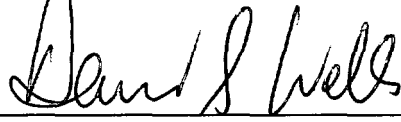
SIGNATURES

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

Dated: July 10, 2003

OPTION ONE MORTGAGE ACCEPTANCE
CORPORATION

By: _____



Name:

David S. Wells

Title:

Vice President

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

EXHIBIT INDEX

| <u>Exhibit No.</u> | <u>Description</u> | <u>Format</u> |
|--------------------|------------------------|---------------|
| 99.1 | Collateral Term Sheets | P* |

* The Collateral Term Sheets have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

OOMLT 2003-5
Total Pool
Collateral Summary



1. Mortgage Coupons

| Mortgage Coupons | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 5.001 - 5.500 | 11 | \$2,496,200.00 | 0.83% | 40.85% | 5.324% | 618 | 72.45% | 360 | 360 | 0 |
| 5.501 - 6.000 | 43 | 7,861,785.82 | 2.62 | 42.22 | 5.876 | 648 | 74.16 | 348 | 348 | 0 |
| 6.001 - 6.500 | 132 | 24,643,456.30 | 8.22 | 39.71 | 6.338 | 645 | 76.03 | 355 | 355 | 0 |
| 6.501 - 7.000 | 279 | 49,152,508.97 | 16.39 | 38.32 | 6.819 | 623 | 76.77 | 354 | 354 | 0 |
| 7.001 - 7.500 | 309 | 51,698,695.01 | 17.24 | 38.87 | 7.319 | 614 | 79.34 | 356 | 356 | 0 |
| 7.501 - 8.000 | 381 | 59,393,048.60 | 19.80 | 39.45 | 7.802 | 602 | 80.21 | 358 | 358 | 0 |
| 8.001 - 8.500 | 229 | 31,692,462.35 | 10.57 | 39.02 | 8.303 | 588 | 80.69 | 356 | 356 | 0 |
| 8.501 - 9.000 | 233 | 30,751,054.70 | 10.25 | 39.05 | 8.786 | 566 | 80.09 | 357 | 357 | 0 |
| 9.001 - 9.500 | 135 | 16,204,194.92 | 5.40 | 37.46 | 9.254 | 559 | 78.86 | 355 | 355 | 0 |
| 9.501 - 10.000 | 128 | 14,426,508.06 | 4.81 | 39.35 | 9.764 | 550 | 79.09 | 355 | 354 | 0 |
| 10.001 - 10.500 | 53 | 5,443,535.97 | 1.81 | 38.78 | 10.246 | 546 | 72.83 | 352 | 352 | 0 |
| 10.501 - 11.000 | 40 | 3,959,514.26 | 1.32 | 37.76 | 10.798 | 550 | 73.84 | 343 | 343 | 0 |
| 11.001 - 11.500 | 16 | 1,481,722.00 | 0.49 | 34.71 | 11.199 | 541 | 72.39 | 347 | 347 | 0 |
| 11.501 - 12.000 | 8 | 725,290.00 | 0.24 | 32.92 | 11.776 | 543 | 71.11 | 342 | 342 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

W.A.: 7.803%
Lowest: 5.100%
Highest: 12.000%

2. Combined Original LTV

| Combined Original LTV | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 15.01 - 20.00 | 4 | \$281,469.99 | 0.09% | 36.58% | 8.643% | 565 | 17.98% | 360 | 360 | 0 |
| 20.01 - 25.00 | 2 | 150,000.00 | 0.05 | 29.51 | 8.910 | 567 | 21.28 | 360 | 360 | 0 |
| 25.01 - 30.00 | 9 | 731,477.07 | 0.24 | 38.12 | 8.500 | 584 | 27.78 | 338 | 337 | 1 |
| 30.01 - 35.00 | 4 | 393,000.00 | 0.13 | 33.32 | 7.041 | 591 | 32.98 | 360 | 360 | 0 |
| 35.01 - 40.00 | 13 | 1,192,000.00 | 0.40 | 35.88 | 8.201 | 583 | 37.34 | 353 | 353 | 0 |
| 40.01 - 45.00 | 15 | 1,436,600.00 | 0.48 | 31.86 | 7.726 | 599 | 43.31 | 341 | 341 | 0 |
| 45.01 - 50.00 | 21 | 3,167,652.55 | 1.06 | 39.14 | 7.546 | 580 | 47.81 | 356 | 356 | 0 |
| 50.01 - 55.00 | 29 | 4,419,399.34 | 1.47 | 41.54 | 7.617 | 577 | 52.72 | 360 | 360 | 0 |
| 55.01 - 60.00 | 68 | 10,385,801.77 | 3.46 | 37.19 | 7.221 | 574 | 58.14 | 351 | 351 | 0 |
| 60.01 - 65.00 | 128 | 20,803,228.15 | 6.94 | 39.21 | 7.809 | 584 | 63.63 | 357 | 356 | 0 |
| 65.01 - 70.00 | 156 | 25,017,704.87 | 8.34 | 36.82 | 7.714 | 588 | 68.80 | 351 | 351 | 0 |
| 70.01 - 75.00 | 233 | 36,087,749.75 | 12.03 | 38.43 | 7.845 | 581 | 74.20 | 355 | 355 | 0 |
| 75.01 - 80.00 | 612 | 89,380,269.14 | 29.80 | 39.54 | 7.901 | 589 | 79.63 | 357 | 357 | 0 |
| 80.01 - 85.00 | 165 | 25,073,346.55 | 8.36 | 37.93 | 7.657 | 616 | 84.53 | 353 | 353 | 0 |
| 85.01 - 90.00 | 328 | 51,318,864.40 | 17.11 | 39.04 | 7.842 | 619 | 89.74 | 358 | 358 | 0 |
| 90.01 - 95.00 | 198 | 28,544,513.38 | 9.52 | 40.55 | 7.801 | 646 | 94.82 | 357 | 357 | 0 |
| 95.01 - 100.00 | 13 | 1,546,900.00 | 0.52 | 42.47 | 7.960 | 694 | 100.00 | 355 | 355 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

W.A.: 78.56%
Lowest: 15.29%
Highest: 100.00%

OOMLT 2003-5
Total Pool
Collateral Summary

3. Principal Balance

| Principal Balance | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| less than 50,000.00 | 23 | \$1,150,000.00 | 0.38% | 36.38% | 9.110% | 568 | 59.03% | 313 | 313 | 0 |
| 50,000.01 - 75,000.00 | 362 | 22,877,721.68 | 7.63 | 35.57 | 8.646 | 597 | 77.08 | 347 | 346 | 0 |
| 75,000.01 - 100,000.00 | 333 | 29,236,242.20 | 9.75 | 35.82 | 8.236 | 603 | 79.69 | 352 | 352 | 0 |
| 100,000.01 - 125,000.00 | 270 | 30,410,880.51 | 10.14 | 38.57 | 7.923 | 608 | 77.90 | 354 | 354 | 0 |
| 125,000.01 - 150,000.00 | 222 | 30,632,670.19 | 10.21 | 37.39 | 7.909 | 592 | 78.59 | 358 | 358 | 0 |
| 150,000.01 - 175,000.00 | 194 | 31,551,853.57 | 10.52 | 38.68 | 7.644 | 602 | 77.40 | 353 | 353 | 0 |
| 175,000.01 - 200,000.00 | 162 | 30,465,027.27 | 10.16 | 40.75 | 7.623 | 593 | 78.58 | 356 | 356 | 0 |
| 200,000.01 - 225,000.00 | 106 | 22,662,828.63 | 7.56 | 37.14 | 7.746 | 596 | 78.98 | 354 | 354 | 0 |
| 225,000.01 - 250,000.00 | 77 | 18,357,443.76 | 6.12 | 43.06 | 7.678 | 598 | 80.82 | 358 | 358 | 0 |
| 250,000.01 - 275,000.00 | 69 | 18,004,216.66 | 6.00 | 40.88 | 7.537 | 599 | 79.08 | 360 | 360 | 0 |
| 275,000.01 - 300,000.00 | 49 | 14,115,012.30 | 4.71 | 39.29 | 7.759 | 608 | 79.26 | 360 | 360 | 0 |
| 300,000.01 - 325,000.00 | 33 | 10,273,231.29 | 3.43 | 43.25 | 7.270 | 607 | 79.83 | 360 | 360 | 0 |
| 325,000.01 - 350,000.00 | 23 | 7,725,775.40 | 2.58 | 44.91 | 8.048 | 593 | 79.58 | 360 | 360 | 0 |
| 350,000.01 - 375,000.00 | 18 | 6,530,007.22 | 2.18 | 36.19 | 7.441 | 593 | 83.06 | 360 | 360 | 0 |
| 375,000.01 - 400,000.00 | 17 | 6,704,747.26 | 2.24 | 41.51 | 7.134 | 596 | 72.17 | 360 | 360 | 0 |
| 400,000.01 - 425,000.00 | 9 | 3,727,600.00 | 1.24 | 43.14 | 7.070 | 620 | 79.87 | 360 | 360 | 0 |
| 425,000.01 - 450,000.00 | 7 | 3,081,203.60 | 1.03 | 31.90 | 7.325 | 634 | 83.59 | 360 | 360 | 0 |
| 450,000.01 - 475,000.00 | 6 | 2,772,492.84 | 0.92 | 48.77 | 6.935 | 620 | 74.38 | 360 | 360 | 0 |
| 475,000.01 - 500,000.00 | 10 | 4,866,501.82 | 1.62 | 46.64 | 7.825 | 627 | 81.49 | 360 | 360 | 0 |
| 500,000.01 - 525,000.00 | 2 | 1,039,606.30 | 0.35 | 30.94 | 7.100 | 628 | 80.00 | 360 | 359 | 1 |
| 525,000.01 - 550,000.00 | 1 | 536,250.00 | 0.18 | 0.00 | 6.800 | 625 | 65.00 | 360 | 360 | 0 |
| 575,000.01 - 600,000.00 | 2 | 1,181,250.00 | 0.39 | 0.00 | 6.937 | 604 | 69.68 | 360 | 360 | 0 |
| 600,000.01 - 625,000.00 | 2 | 1,223,000.00 | 0.41 | 0.00 | 6.665 | 589 | 79.68 | 360 | 360 | 0 |
| 800,000.01 - 825,000.00 | 1 | 804,414.43 | 0.27 | 0.00 | 7.600 | 576 | 70.00 | 360 | 359 | 1 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

Average: \$150,115.10
Lowest: \$50,000.00
Highest: \$804,414.43

4. Original Term to Maturity

| Original Term to Maturity | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 120 | 1 | \$69,400.00 | 0.02% | 0.00% | 5.950% | 744 | 59.32% | 120 | 120 | 0 |
| 180 | 42 | 3,921,938.75 | 1.31 | 40.50 | 7.833 | 647 | 75.68 | 180 | 180 | 0 |
| 240 | 47 | 5,062,460.00 | 1.69 | 38.56 | 8.048 | 602 | 74.43 | 240 | 240 | 0 |
| 360 | 1,908 | 290,876,178.21 | 96.98 | 38.85 | 7.799 | 600 | 78.68 | 360 | 360 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

5. Remaining Term to Maturity

| Remaining Term to Maturity | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|----------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 116 - 120 | 1 | \$69,400.00 | 0.02% | 0.00% | 5.950% | 744 | 59.32% | 120 | 120 | 0 |
| 176 - 180 | 42 | 3,921,938.75 | 1.31 | 40.50 | 7.833 | 647 | 75.68 | 180 | 180 | 0 |
| 236 - 240 | 47 | 5,062,460.00 | 1.69 | 38.56 | 8.048 | 602 | 74.43 | 240 | 240 | 0 |
| 351 - 355 | 2 | 232,670.88 | 0.08 | 35.75 | 8.221 | 587 | 75.01 | 360 | 354 | 6 |
| 356 - 360 | 1,906 | 290,643,507.33 | 96.90 | 38.86 | 7.799 | 600 | 78.68 | 360 | 360 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

W.A.: 355.5 months
Lowest: 120 months
Highest: 360 months

OOMLT 2003-5
Total Pool
Collateral Summary

6. Credit Score

| Credit Score | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 751 - 800 | 23 | \$3,104,510.00 | 1.04% | 32.48% | 7.098% | 771 | 85.30% | 348 | 348 | 0 |
| 701 - 750 | 94 | 14,966,847.77 | 4.99 | 38.10 | 7.093 | 720 | 86.31 | 352 | 352 | 0 |
| 651 - 700 | 289 | 43,563,350.55 | 14.52 | 38.71 | 7.173 | 672 | 82.30 | 354 | 354 | 0 |
| 601 - 650 | 545 | 82,759,504.62 | 27.59 | 39.32 | 7.420 | 624 | 80.58 | 354 | 354 | 0 |
| 551 - 600 | 504 | 76,883,554.81 | 25.63 | 38.40 | 8.019 | 575 | 76.05 | 357 | 357 | 0 |
| 501 - 550 | 493 | 72,185,961.23 | 24.07 | 39.08 | 8.511 | 527 | 75.14 | 358 | 358 | 0 |
| 451 - 500 | 9 | 1,772,900.00 | 0.59 | 48.02 | 8.155 | 500 | 74.48 | 360 | 360 | 0 |
| 0 | 41 | 4,693,347.98 | 1.56 | 39.50 | 8.588 | 0 | 74.39 | 356 | 356 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

W.A.: 600
Lowest: 500
Highest: 798

7. Credit Grade

| Credit Grade | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| A | 536 | \$82,216,610.65 | 27.41% | 37.82% | 7.900% | 581 | 78.31% | 358 | 358 | 0 |
| AA | 850 | 130,026,042.23 | 43.35 | 39.14 | 7.466 | 611 | 79.59 | 355 | 355 | 0 |
| AA+ | 247 | 34,694,682.12 | 11.57 | 40.45 | 7.288 | 689 | 85.47 | 349 | 349 | 0 |
| B | 264 | 38,431,522.87 | 12.81 | 40.11 | 8.534 | 545 | 73.38 | 357 | 357 | 0 |
| C | 64 | 9,307,981.09 | 3.10 | 36.12 | 9.239 | 537 | 70.49 | 359 | 359 | 0 |
| CC | 37 | 5,253,138.00 | 1.75 | 36.80 | 10.155 | 553 | 63.65 | 360 | 360 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

8. Property Type

| Property Type | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| SFR - Detached | 1,489 | \$220,642,617.19 | 73.56% | 38.72% | 7.800% | 595 | 78.25% | 355 | 355 | 0 |
| 2-4 Family - Detached | 163 | 30,108,983.91 | 10.04 | 38.61 | 7.633 | 627 | 76.88 | 355 | 355 | 0 |
| PUD - Detached | 157 | 26,395,621.66 | 8.80 | 39.01 | 7.897 | 598 | 81.95 | 356 | 355 | 0 |
| Low Rise Condo - Attached | 107 | 13,868,632.70 | 4.62 | 40.33 | 7.811 | 619 | 79.66 | 360 | 360 | 0 |
| MF Housing - Detached | 40 | 3,576,989.00 | 1.19 | 38.31 | 8.507 | 612 | 83.69 | 354 | 354 | 0 |
| SFR - Attached | 17 | 2,101,346.45 | 0.70 | 40.74 | 8.457 | 585 | 78.26 | 357 | 357 | 0 |
| 2-4 Family - Attached | 10 | 1,657,075.00 | 0.55 | 43.36 | 7.563 | 661 | 78.80 | 360 | 360 | 0 |
| High Rise Condo- Attached | 10 | 972,620.00 | 0.32 | 42.24 | 7.926 | 623 | 76.80 | 351 | 351 | 0 |
| PUD - Attached | 5 | 606,091.05 | 0.20 | 31.18 | 7.262 | 613 | 77.17 | 360 | 360 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

9. Occupancy Status

| Occupancy Status | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|--------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Owner Occupied | 1,808 | \$276,825,684.30 | 92.30% | 39.11% | 7.793% | 597 | 78.60% | 356 | 355 | 0 |
| Non-Owner Occupied | 155 | 17,704,820.88 | 5.90 | 36.27 | 8.096 | 652 | 77.87 | 355 | 355 | 0 |
| Second Home | 35 | 5,399,471.78 | 1.80 | 37.92 | 7.379 | 624 | 78.82 | 359 | 359 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

OOMLT 2003-5
Total Pool
Collateral Summary

10. Documentation

| Documentation | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Full Documentation | 1,338 | \$188,327,890.64 | 62.79% | 39.62% | 7.801% | 594 | 79.98% | 356 | 356 | 0 |
| Stated Income Documentation | 629 | 106,525,782.32 | 35.52 | 37.67 | 7.819 | 610 | 76.22 | 355 | 355 | 0 |
| Lite Documentation | 17 | 3,282,000.00 | 1.09 | 36.33 | 7.866 | 587 | 74.25 | 358 | 358 | 0 |
| No Doc | 14 | 1,794,304.00 | 0.60 | 0.00 | 6.953 | 698 | 75.96 | 351 | 351 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

11. Loan Purpose

| Loan Purpose | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|--------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| C/O Refi | 1,324 | \$204,044,297.76 | 68.03% | 39.30% | 7.800% | 593 | 76.44% | 354 | 354 | 0 |
| Purchase | 489 | 69,157,236.34 | 23.06 | 37.65 | 7.847 | 627 | 84.81 | 359 | 359 | 0 |
| R/T Refi | 185 | 26,728,442.86 | 8.91 | 38.28 | 7.716 | 589 | 78.58 | 355 | 355 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

12. Product Type

| Product Type | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 2/28 ARM | 1,146 | \$180,687,320.78 | 60.24% | 38.63% | 7.881% | 586 | 79.03% | 360 | 360 | 0 |
| 30 Year Fixed | 603 | 89,572,789.68 | 29.86 | 39.49 | 7.635 | 631 | 77.69 | 360 | 360 | 0 |
| 3/27 ARM | 129 | 17,323,002.23 | 5.78 | 37.09 | 7.784 | 585 | 80.39 | 360 | 360 | 0 |
| 20 Year Fixed | 47 | 5,062,460.00 | 1.69 | 38.56 | 8.048 | 602 | 74.43 | 240 | 240 | 0 |
| 15 Year Fixed | 39 | 3,603,813.75 | 1.20 | 40.08 | 7.798 | 649 | 74.49 | 180 | 180 | 0 |
| 15/15 ARM | 29 | 3,210,466.12 | 1.07 | 37.98 | 7.838 | 598 | 77.18 | 360 | 360 | 0 |
| 2/13 ARM | 3 | 318,125.00 | 0.11 | 44.99 | 8.228 | 629 | 89.14 | 180 | 180 | 0 |
| 0.5/29.5 ARM | 1 | 82,600.00 | 0.03 | 0.00 | 7.650 | 527 | 70.00 | 360 | 360 | 0 |
| 10 Year Fixed | 1 | 69,400.00 | 0.02 | 0.00 | 5.950 | 744 | 59.32 | 120 | 120 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

13. Amortization

| Amortization | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|------------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Fully Amortizing | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

14. Lien Position

| Lien Position | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 1 | 1,974 | \$298,117,604.96 | 99.40% | 38.86% | 7.789% | 600 | 78.57% | 356 | 356 | 0 |
| 2 | 24 | 1,812,372.00 | 0.60 | 40.77 | 10.200 | 595 | 77.59 | 274 | 274 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

OOMLT 2003-5
Total Pool
Collateral Summary

15. Prepayment Penalty Term

| Prepayment Penalty Term | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 0 | 519 | \$75,266,287.32 | 25.09% | 40.08% | 7.950% | 597 | 78.01% | 354 | 354 | 0 |
| 12 | 107 | 20,663,539.70 | 6.89 | 40.27 | 7.452 | 617 | 71.88 | 352 | 352 | 0 |
| 24 | 855 | 132,076,995.05 | 44.04 | 38.40 | 7.844 | 589 | 79.83 | 360 | 360 | 0 |
| 30 | 3 | 492,500.00 | 0.16 | 37.16 | 7.429 | 595 | 79.85 | 360 | 360 | 0 |
| 36 | 513 | 71,307,654.89 | 23.77 | 38.40 | 7.679 | 620 | 78.78 | 351 | 351 | 0 |
| 60 | 1 | 123,000.00 | 0.04 | 0.00 | 5.900 | 580 | 43.16 | 360 | 360 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

16. Geographic Distribution

| Geographic Distribution | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| California | 224 | \$46,401,762.30 | 15.47% | 41.44% | 7.375% | 605 | 77.85% | 357 | 357 | 0 |
| New York | 215 | 44,677,237.51 | 14.90 | 40.76 | 7.601 | 593 | 73.68 | 355 | 355 | 0 |
| Massachusetts | 135 | 25,016,445.00 | 8.34 | 38.47 | 7.516 | 612 | 75.86 | 356 | 356 | 0 |
| New Jersey | 117 | 21,518,585.85 | 7.17 | 40.52 | 7.953 | 591 | 76.33 | 358 | 358 | 0 |
| Texas | 152 | 17,120,816.31 | 5.71 | 38.58 | 8.348 | 599 | 78.97 | 349 | 349 | 0 |
| Florida | 153 | 16,952,978.87 | 5.65 | 39.08 | 8.182 | 604 | 82.36 | 353 | 353 | 0 |
| Virginia | 76 | 12,720,550.16 | 4.24 | 34.52 | 7.649 | 607 | 82.81 | 357 | 357 | 0 |
| Pennsylvania | 91 | 10,705,791.46 | 3.57 | 36.35 | 8.044 | 595 | 79.39 | 342 | 342 | 0 |
| Illinois | 63 | 9,472,906.08 | 3.16 | 37.35 | 7.561 | 605 | 80.30 | 357 | 357 | 0 |
| Michigan | 72 | 7,740,332.61 | 2.58 | 35.95 | 8.110 | 594 | 79.94 | 359 | 359 | 0 |
| Connecticut | 47 | 6,743,754.22 | 2.25 | 32.28 | 7.704 | 603 | 77.88 | 360 | 360 | 0 |
| Colorado | 40 | 6,675,595.00 | 2.23 | 41.67 | 7.799 | 610 | 85.63 | 359 | 359 | 0 |
| Georgia | 60 | 6,674,233.45 | 2.23 | 39.93 | 8.539 | 597 | 82.27 | 357 | 357 | 0 |
| Ohio | 61 | 6,412,363.59 | 2.14 | 34.32 | 7.977 | 602 | 83.79 | 358 | 358 | 0 |
| North Carolina | 57 | 5,945,746.66 | 1.98 | 36.89 | 8.278 | 586 | 83.17 | 350 | 350 | 0 |
| Rhode Island | 37 | 5,625,280.00 | 1.88 | 39.51 | 7.601 | 618 | 76.21 | 357 | 357 | 0 |
| Maryland | 35 | 5,583,114.43 | 1.86 | 38.30 | 7.879 | 594 | 78.50 | 360 | 360 | 0 |
| New Hampshire | 27 | 4,392,331.00 | 1.46 | 39.70 | 7.835 | 590 | 74.15 | 360 | 360 | 0 |
| Arizona | 29 | 4,268,257.13 | 1.42 | 37.28 | 7.697 | 599 | 80.44 | 358 | 358 | 0 |
| Washington | 19 | 3,249,970.00 | 1.08 | 40.25 | 7.446 | 593 | 78.77 | 360 | 360 | 0 |
| Nevada | 18 | 2,981,159.00 | 0.99 | 42.28 | 7.646 | 618 | 83.46 | 360 | 360 | 0 |
| Minnesota | 20 | 2,890,335.26 | 0.96 | 40.95 | 8.425 | 568 | 80.95 | 360 | 360 | 0 |
| Maine | 19 | 2,578,050.00 | 0.86 | 38.06 | 7.803 | 626 | 76.91 | 344 | 344 | 0 |
| South Carolina | 30 | 2,529,843.24 | 0.84 | 33.54 | 8.185 | 601 | 81.21 | 342 | 342 | 0 |
| Indiana | 26 | 2,378,380.00 | 0.79 | 38.00 | 8.196 | 593 | 80.95 | 360 | 360 | 0 |
| Wisconsin | 22 | 2,337,960.00 | 0.78 | 44.07 | 8.130 | 596 | 82.90 | 360 | 360 | 0 |
| Tennessee | 22 | 2,086,435.00 | 0.70 | 31.93 | 8.168 | 620 | 79.34 | 355 | 355 | 0 |
| Missouri | 18 | 1,748,210.00 | 0.58 | 38.37 | 8.571 | 569 | 84.73 | 360 | 360 | 0 |
| Oregon | 12 | 1,671,343.83 | 0.56 | 43.33 | 7.471 | 605 | 81.03 | 360 | 360 | 0 |
| Kansas | 14 | 1,631,430.00 | 0.54 | 46.25 | 8.517 | 571 | 83.92 | 360 | 360 | 0 |
| Louisiana | 16 | 1,531,735.00 | 0.51 | 38.18 | 8.628 | 601 | 84.85 | 360 | 360 | 0 |
| Kentucky | 12 | 1,321,954.00 | 0.44 | 35.07 | 8.533 | 604 | 84.06 | 360 | 360 | 0 |
| Vermont | 8 | 969,500.00 | 0.32 | 47.33 | 7.456 | 603 | 77.69 | 328 | 328 | 0 |
| Alabama | 9 | 948,863.00 | 0.32 | 36.20 | 8.729 | 591 | 81.23 | 360 | 360 | 0 |
| Wyoming | 5 | 746,700.00 | 0.25 | 32.20 | 6.933 | 604 | 72.07 | 360 | 360 | 0 |
| Idaho | 7 | 665,760.00 | 0.22 | 33.95 | 7.612 | 615 | 82.77 | 360 | 360 | 0 |
| Utah | 5 | 655,030.00 | 0.22 | 36.27 | 7.875 | 616 | 92.66 | 360 | 360 | 0 |
| Mississippi | 5 | 402,812.00 | 0.13 | 38.08 | 9.843 | 542 | 85.32 | 360 | 360 | 0 |
| Delaware | 5 | 387,300.00 | 0.13 | 31.35 | 9.253 | 615 | 65.21 | 360 | 360 | 0 |
| Iowa | 4 | 338,050.00 | 0.11 | 43.04 | 8.359 | 559 | 81.85 | 360 | 360 | 0 |
| Alaska | 2 | 319,325.00 | 0.11 | 17.12 | 7.335 | 575 | 75.89 | 360 | 360 | 0 |
| Nebraska | 4 | 295,050.00 | 0.10 | 29.14 | 8.588 | 617 | 86.40 | 360 | 360 | 0 |
| Hawaii | 1 | 281,000.00 | 0.09 | 0.00 | 7.850 | 680 | 100.00 | 360 | 360 | 0 |
| Arkansas | 2 | 192,600.00 | 0.06 | 0.00 | 7.568 | 664 | 92.66 | 360 | 360 | 0 |
| New Mexico | 1 | 75,500.00 | 0.03 | 0.00 | 8.000 | 732 | 90.00 | 360 | 360 | 0 |
| Oklahoma | 1 | 66,600.00 | 0.02 | 27.00 | 8.200 | 632 | 90.00 | 360 | 360 | 0 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% | 7.803% | 600 | 78.56% | 356 | 355 | 0 |

OOMLT 2003-5
Total Pool
Collateral Summary

17. Gross Margin

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Gross Margin | | | | | | | | | | |
| 2.001 - 2.500 | 1 | \$581,250.00 | 0.29% | 0.00% | 5.375% | 642 | 75.00% | 360 | 360 | 0 |
| 2.501 - 3.000 | 1 | 162,500.00 | 0.08 | 20.39 | 6.550 | 598 | 65.00 | 360 | 360 | 0 |
| 3.001 - 3.500 | 25 | 4,289,888.14 | 2.13 | 39.57 | 6.022 | 632 | 69.92 | 355 | 355 | 0 |
| 3.501 - 4.000 | 66 | 11,946,715.17 | 5.93 | 38.15 | 6.528 | 639 | 76.12 | 360 | 360 | 0 |
| 4.001 - 4.500 | 139 | 24,200,249.12 | 12.00 | 39.34 | 6.897 | 610 | 76.52 | 360 | 360 | 0 |
| 4.501 - 5.000 | 214 | 37,290,971.51 | 18.50 | 39.33 | 7.309 | 603 | 80.99 | 360 | 360 | 0 |
| 5.001 - 5.500 | 251 | 38,792,976.87 | 19.24 | 37.77 | 7.780 | 586 | 78.57 | 360 | 360 | 0 |
| 5.501 - 6.000 | 216 | 31,187,440.26 | 15.47 | 38.77 | 8.133 | 571 | 80.61 | 360 | 360 | 0 |
| 6.001 - 6.500 | 157 | 23,413,960.89 | 11.61 | 38.01 | 8.673 | 556 | 82.02 | 360 | 360 | 0 |
| 6.501 - 7.000 | 103 | 13,413,618.14 | 6.65 | 39.11 | 9.008 | 562 | 82.20 | 358 | 358 | 0 |
| 7.001 - 7.500 | 63 | 7,726,728.09 | 3.83 | 39.19 | 9.570 | 552 | 77.52 | 359 | 358 | 0 |
| 7.501 - 8.000 | 48 | 6,038,499.49 | 2.99 | 35.42 | 9.890 | 537 | 74.10 | 360 | 360 | 0 |
| 8.001 - 8.500 | 9 | 837,900.00 | 0.42 | 34.76 | 10.510 | 555 | 74.82 | 360 | 360 | 0 |
| 8.501 - 9.000 | 13 | 1,566,816.45 | 0.78 | 42.57 | 10.261 | 530 | 70.95 | 360 | 360 | 0 |
| 9.001 - 9.500 | 2 | 172,000.00 | 0.09 | 34.36 | 10.506 | 520 | 81.67 | 360 | 360 | 0 |
| Total: | 1,308 | \$201,621,514.13 | 100.00% | 38.50% | 7.872% | 586 | 79.13% | 360 | 360 | 0 |

W.A.: 5.418%
Lowest: 2.375%
Highest: 9.400%

18. Initial Cap

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Initial Cap | | | | | | | | | | |
| 1.000 | 1 | \$82,600.00 | 0.04% | 0.00% | 7.650% | 527 | 70.00% | 360 | 360 | 0 |
| 3.000 | 1,307 | 201,538,914.13 | 99.96 | 38.50 | 7.872 | 586 | 79.14 | 360 | 360 | 0 |
| Total: | 1,308 | \$201,621,514.13 | 100.00% | 38.50% | 7.872% | 586 | 79.13% | 360 | 360 | 0 |

W.A.: 2.9999%
Lowest: 1.000%
Highest: 3.000%

19. Periodic Cap

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|--------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Periodic Cap | | | | | | | | | | |
| 1.000 | 1,308 | \$201,621,514.13 | 100.00% | 38.50% | 7.872% | 586 | 79.13% | 360 | 360 | 0 |
| Total: | 1,308 | \$201,621,514.13 | 100.00% | 38.50% | 7.872% | 586 | 79.13% | 360 | 360 | 0 |

W.A.: 1.000%
Lowest: 1.000%
Highest: 1.000%

20. Maximum Rate

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Maximum Rate | | | | | | | | | | |
| 11.001 - 11.500 | 11 | \$2,496,200.00 | 1.24% | 40.85% | 5.324% | 618 | 72.45% | 360 | 360 | 0 |
| 11.501 - 12.000 | 24 | 4,415,163.14 | 2.19 | 46.67 | 5.842 | 628 | 76.35 | 360 | 360 | 0 |
| 12.001 - 12.500 | 72 | 14,314,871.14 | 7.10 | 38.83 | 6.359 | 627 | 76.39 | 359 | 358 | 0 |
| 12.501 - 13.000 | 151 | 27,206,431.34 | 13.49 | 38.25 | 6.818 | 609 | 78.49 | 360 | 360 | 0 |
| 13.001 - 13.500 | 201 | 34,678,572.37 | 17.20 | 40.30 | 7.326 | 596 | 80.35 | 360 | 360 | 0 |
| 13.501 - 14.000 | 263 | 42,094,775.74 | 20.88 | 37.84 | 7.803 | 590 | 79.71 | 360 | 360 | 0 |
| 14.001 - 14.500 | 160 | 22,592,859.44 | 11.21 | 38.46 | 8.290 | 574 | 81.00 | 360 | 360 | 0 |
| 14.501 - 15.000 | 180 | 24,067,419.70 | 11.94 | 37.07 | 8.784 | 561 | 79.92 | 359 | 359 | 0 |
| 15.001 - 15.500 | 99 | 12,780,576.92 | 6.34 | 38.32 | 9.249 | 552 | 79.54 | 360 | 360 | 0 |
| 15.501 - 16.000 | 78 | 9,221,728.32 | 4.57 | 39.41 | 9.751 | 540 | 79.84 | 360 | 360 | 0 |
| 16.001 - 16.500 | 53 | 3,796,761.76 | 1.88 | 38.90 | 10.229 | 542 | 71.56 | 357 | 357 | 0 |
| 16.501 - 17.000 | 25 | 2,853,414.26 | 1.42 | 36.51 | 10.806 | 548 | 74.25 | 360 | 360 | 0 |
| 17.001 - 17.500 | 7 | 649,350.00 | 0.32 | 36.01 | 11.214 | 533 | 68.76 | 360 | 360 | 0 |
| 17.501 - 18.000 | 4 | 453,390.00 | 0.22 | 32.65 | 11.760 | 542 | 70.09 | 360 | 360 | 0 |
| Total: | 1,308 | \$201,621,514.13 | 100.00% | 38.50% | 7.872% | 586 | 79.13% | 360 | 360 | 0 |

W.A.: 13.872%
Lowest: 11.100%
Highest: 18.000%

**OOMLT 2003-5
Total Pool
Collateral Summary**

21. Minimum Rate

| Minimum Rate | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 5.001 - 5.500 | 11 | \$2,496,200.00 | 1.24% | 40.85% | 5.324% | 618 | 72.45% | 360 | 360 | 0 |
| 5.501 - 6.000 | 24 | 4,415,163.14 | 2.19 | 46.67 | 5.842 | 628 | 76.35 | 360 | 360 | 0 |
| 6.001 - 6.500 | 72 | 14,314,871.14 | 7.10 | 38.83 | 6.359 | 627 | 76.39 | 359 | 358 | 0 |
| 6.501 - 7.000 | 151 | 27,206,431.34 | 13.49 | 38.25 | 6.818 | 609 | 78.49 | 360 | 360 | 0 |
| 7.001 - 7.500 | 201 | 34,678,572.37 | 17.20 | 40.30 | 7.326 | 596 | 80.35 | 360 | 360 | 0 |
| 7.501 - 8.000 | 263 | 42,094,775.74 | 20.88 | 37.84 | 7.803 | 590 | 79.71 | 360 | 360 | 0 |
| 8.001 - 8.500 | 160 | 22,592,859.44 | 11.21 | 38.46 | 8.290 | 574 | 81.00 | 360 | 360 | 0 |
| 8.501 - 9.000 | 180 | 24,067,419.70 | 11.94 | 37.07 | 8.784 | 561 | 79.92 | 359 | 359 | 0 |
| 9.001 - 9.500 | 99 | 12,780,576.92 | 6.34 | 38.32 | 9.249 | 552 | 79.54 | 360 | 360 | 0 |
| 9.501 - 10.000 | 78 | 9,221,728.32 | 4.57 | 39.41 | 9.751 | 540 | 79.84 | 360 | 360 | 0 |
| 10.001 - 10.500 | 33 | 3,796,761.76 | 1.88 | 38.90 | 10.229 | 542 | 71.56 | 357 | 357 | 0 |
| 10.501 - 11.000 | 25 | 2,853,414.26 | 1.42 | 36.51 | 10.806 | 548 | 74.25 | 360 | 360 | 0 |
| 11.001 - 11.500 | 7 | 649,350.00 | 0.32 | 36.01 | 11.214 | 533 | 68.76 | 360 | 360 | 0 |
| 11.501 - 12.000 | 4 | 453,390.00 | 0.22 | 32.65 | 11.760 | 542 | 70.09 | 360 | 360 | 0 |
| Total: | 1,308 | \$201,621,514.13 | 100.00% | 38.50% | 7.872% | 586 | 79.13% | 360 | 360 | 0 |

W.A.: 7.872%
Lowest: 5.100%
Highest: 12.000%

22. Next Rate Adjustment Date

| Next Rate Adjustment Date | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 12/1/2003 | 1 | \$82,600.00 | 0.04% | 0.00% | 7.650% | 527 | 70.00% | 360 | 360 | 0 |
| 11/1/2004 | 1 | 58,328.45 | 0.03 | 0.00 | 10.375 | 707 | 90.00 | 360 | 353 | 7 |
| 1/1/2005 | 1 | 174,342.43 | 0.09 | 35.75 | 7.500 | 547 | 70.00 | 360 | 355 | 5 |
| 2/1/2005 | 1 | 71,793.97 | 0.04 | 0.00 | 7.750 | 571 | 80.00 | 360 | 356 | 4 |
| 3/1/2005 | 5 | 632,483.09 | 0.31 | 0.00 | 8.722 | 528 | 72.63 | 360 | 357 | 3 |
| 4/1/2005 | 5 | 1,278,972.72 | 0.63 | 43.81 | 7.485 | 593 | 81.41 | 360 | 358 | 2 |
| 5/1/2005 | 45 | 8,743,025.12 | 4.34 | 39.58 | 8.160 | 588 | 77.62 | 360 | 359 | 1 |
| 6/1/2005 | 1,030 | 161,061,690.00 | 79.88 | 38.61 | 7.878 | 586 | 79.21 | 360 | 360 | 0 |
| 7/1/2005 | 61 | 8,984,810.00 | 4.46 | 41.14 | 7.658 | 584 | 77.75 | 360 | 360 | 0 |
| 4/1/2006 | 1 | 178,869.27 | 0.09 | 30.66 | 8.775 | 525 | 65.00 | 360 | 358 | 2 |
| 5/1/2006 | 5 | 808,683.96 | 0.40 | 39.41 | 7.867 | 555 | 83.81 | 360 | 359 | 1 |
| 6/1/2006 | 117 | 15,798,099.00 | 7.84 | 37.11 | 7.777 | 587 | 80.56 | 360 | 360 | 0 |
| 7/1/2006 | 6 | 537,350.00 | 0.27 | 0.00 | 7.544 | 598 | 75.43 | 360 | 360 | 0 |
| 5/1/2018 | 2 | 256,646.12 | 0.13 | 34.78 | 8.556 | 520 | 80.00 | 360 | 359 | 1 |
| 6/1/2018 | 25 | 2,796,820.00 | 1.39 | 38.51 | 7.859 | 603 | 77.01 | 360 | 360 | 0 |
| 7/1/2018 | 2 | 157,000.00 | 0.08 | 0.00 | 6.276 | 647 | 75.62 | 360 | 360 | 0 |
| Total: | 1,308 | \$201,621,514.13 | 100.00% | 38.50% | 7.872% | 586 | 79.13% | 360 | 360 | 0 |

Banc of America Securities LLC
7/7/2003 17:35

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Global Structured Finance

OOMLT 2003-05

Group 2

Collateral Summary

1. Mortgage Coupons

| Mortgage Coupons | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 5.001 - 5.500 | 6 | \$1,707,850.00 | 1.31% | 36.30% | 5.360% | 600 | 70.34% | 360 | 360 | 0 |
| 5.501 - 6.000 | 17 | 3,247,012.68 | 2.50 | 45.73 | 5.869 | 654 | 74.42 | 340 | 340 | 0 |
| 6.001 - 6.500 | 56 | 11,776,587.16 | 9.08 | 41.28 | 6.358 | 646 | 77.58 | 357 | 357 | 0 |
| 6.501 - 7.000 | 103 | 19,732,804.76 | 15.19 | 37.28 | 6.805 | 623 | 77.42 | 357 | 357 | 0 |
| 7.001 - 7.500 | 134 | 23,720,179.55 | 18.26 | 38.02 | 7.337 | 609 | 79.29 | 358 | 358 | 0 |
| 7.501 - 8.000 | 166 | 25,813,633.81 | 19.87 | 39.03 | 7.801 | 600 | 79.52 | 359 | 359 | 0 |
| 8.001 - 8.500 | 99 | 13,507,414.71 | 10.40 | 42.40 | 8.304 | 587 | 81.91 | 357 | 357 | 0 |
| 8.501 - 9.000 | 87 | 10,735,630.04 | 8.28 | 41.18 | 8.804 | 568 | 78.21 | 356 | 356 | 0 |
| 9.001 - 9.500 | 66 | 7,628,910.44 | 5.87 | 39.77 | 9.244 | 554 | 79.38 | 352 | 352 | 0 |
| 9.501 - 10.000 | 58 | 5,954,062.25 | 4.58 | 38.11 | 9.774 | 562 | 77.69 | 350 | 350 | 0 |
| 10.001 - 10.500 | 27 | 2,203,680.88 | 1.70 | 41.30 | 10.276 | 548 | 77.48 | 346 | 346 | 0 |
| 10.501 - 11.000 | 27 | 2,441,938.00 | 1.88 | 37.21 | 10.792 | 559 | 70.99 | 333 | 333 | 0 |
| 11.001 - 11.500 | 13 | 928,972.00 | 0.71 | 36.12 | 11.207 | 555 | 72.75 | 339 | 339 | 0 |
| 11.501 - 12.000 | 7 | 528,300.00 | 0.41 | 32.79 | 11.860 | 538 | 67.79 | 335 | 335 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

W.A.: 7.803%

Lowest: 5.100%

Highest: 12.000%

S.D.: 1.285%

2. Combined Original LTV

| Combined Original LTV | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 15.01 - 20.00 | 3 | \$231,469.99 | 0.18% | 31.87% | 8.166% | 577 | 18.54% | 360 | 360 | 0 |
| 20.01 - 25.00 | 2 | 150,000.00 | 0.12 | 29.51 | 8.910 | 567 | 21.28 | 360 | 360 | 0 |
| 25.01 - 30.00 | 1 | 50,000.00 | 0.04 | 53.43 | 7.550 | 512 | 27.78 | 360 | 360 | 0 |
| 30.01 - 35.00 | 1 | 60,000.00 | 0.05 | 46.72 | 6.750 | 580 | 34.68 | 360 | 360 | 0 |
| 35.01 - 40.00 | 7 | 514,200.00 | 0.40 | 35.58 | 9.513 | 572 | 37.58 | 344 | 344 | 0 |
| 40.01 - 45.00 | 7 | 688,200.00 | 0.53 | 36.87 | 7.243 | 594 | 43.53 | 321 | 321 | 0 |
| 45.01 - 50.00 | 7 | 866,000.00 | 0.67 | 32.68 | 7.755 | 593 | 47.53 | 360 | 360 | 0 |
| 50.01 - 55.00 | 9 | 1,614,151.20 | 1.24 | 45.38 | 7.559 | 557 | 51.87 | 360 | 360 | 0 |
| 55.01 - 60.00 | 30 | 5,111,719.00 | 3.93 | 33.94 | 7.150 | 573 | 58.35 | 349 | 349 | 0 |
| 60.01 - 65.00 | 56 | 9,484,057.37 | 7.30 | 41.13 | 7.922 | 581 | 63.45 | 358 | 358 | 0 |
| 65.01 - 70.00 | 66 | 10,246,502.03 | 7.89 | 35.91 | 7.858 | 592 | 68.94 | 351 | 351 | 0 |
| 70.01 - 75.00 | 104 | 15,646,074.59 | 12.04 | 38.38 | 7.843 | 580 | 74.00 | 355 | 354 | 0 |
| 75.01 - 80.00 | 284 | 40,217,253.81 | 30.95 | 40.32 | 7.918 | 589 | 79.56 | 356 | 356 | 0 |
| 80.01 - 85.00 | 72 | 11,508,521.07 | 8.86 | 37.34 | 7.626 | 615 | 84.63 | 356 | 356 | 0 |
| 85.01 - 90.00 | 134 | 21,152,703.10 | 16.28 | 40.05 | 7.797 | 621 | 89.69 | 359 | 359 | 0 |
| 90.01 - 95.00 | 78 | 11,874,524.12 | 9.14 | 41.54 | 7.641 | 656 | 94.91 | 358 | 358 | 0 |
| 95.01 - 100.00 | 5 | 511,600.00 | 0.39 | 41.01 | 8.378 | 673 | 100.00 | 344 | 344 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

W.A.: 78.49%

Lowest: 15.29%

Highest: 100.00%

S.D.: 12.40%

3. Principal Balance

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Principal Balance | | | | | | | | | | |
| less than 50,000.00 | 12 | \$600,000.00 | 0.46% | 36.56% | 9.720% | 546 | 55.03% | 285 | 285 | 0 |
| 50,000.01 - 75,000.00 | 204 | 12,755,740.43 | 9.82 | 36.18 | 8.838 | 594 | 76.87 | 339 | 339 | 0 |
| 75,000.01 - 100,000.00 | 158 | 13,786,901.59 | 10.61 | 35.55 | 8.354 | 601 | 79.12 | 353 | 353 | 0 |
| 100,000.01 - 125,000.00 | 122 | 13,874,843.31 | 10.53 | 42.19 | 7.958 | 607 | 78.14 | 354 | 354 | 0 |
| 125,000.01 - 150,000.00 | 74 | 10,200,289.59 | 7.85 | 37.30 | 7.936 | 594 | 79.71 | 360 | 360 | 0 |
| 150,000.01 - 175,000.00 | 70 | 11,397,576.77 | 8.77 | 38.27 | 7.549 | 602 | 77.93 | 358 | 357 | 0 |
| 175,000.01 - 200,000.00 | 53 | 9,989,469.02 | 7.69 | 42.06 | 7.736 | 582 | 79.27 | 356 | 356 | 0 |
| 200,000.01 - 225,000.00 | 32 | 6,837,903.00 | 5.26 | 32.44 | 7.430 | 602 | 79.13 | 360 | 360 | 0 |
| 225,000.01 - 250,000.00 | 10 | 2,350,490.00 | 1.81 | 45.09 | 7.053 | 633 | 76.65 | 360 | 360 | 0 |
| 250,000.01 - 275,000.00 | 16 | 4,170,450.00 | 3.21 | 42.61 | 7.446 | 612 | 81.79 | 360 | 360 | 0 |
| 275,000.01 - 300,000.00 | 18 | 5,165,120.00 | 3.98 | 37.56 | 7.726 | 604 | 80.24 | 360 | 360 | 0 |
| 300,000.01 - 325,000.00 | 9 | 2,826,000.00 | 2.18 | 48.14 | 7.235 | 592 | 82.34 | 360 | 360 | 0 |
| 325,000.01 - 350,000.00 | 21 | 7,058,675.40 | 5.43 | 44.46 | 8.060 | 592 | 79.12 | 360 | 360 | 0 |
| 350,000.01 - 375,000.00 | 15 | 5,435,057.22 | 4.18 | 36.19 | 7.476 | 592 | 82.13 | 360 | 360 | 0 |
| 375,000.01 - 400,000.00 | 16 | 6,309,747.26 | 4.86 | 40.79 | 7.136 | 594 | 72.67 | 360 | 360 | 0 |
| 400,000.01 - 425,000.00 | 8 | 3,307,600.00 | 2.55 | 43.14 | 6.990 | 620 | 79.85 | 360 | 360 | 0 |
| 425,000.01 - 450,000.00 | 6 | 2,641,203.60 | 2.03 | 31.90 | 7.380 | 629 | 84.19 | 360 | 360 | 0 |
| 450,000.01 - 475,000.00 | 6 | 2,772,492.84 | 2.13 | 48.77 | 6.935 | 620 | 74.38 | 360 | 360 | 0 |
| 475,000.01 - 500,000.00 | 9 | 4,382,501.82 | 3.37 | 46.64 | 7.807 | 621 | 80.78 | 360 | 360 | 0 |
| 500,000.01 - 525,000.00 | 1 | 520,000.00 | 0.40 | 30.94 | 6.800 | 684 | 80.00 | 360 | 360 | 0 |
| 525,000.01 - 550,000.00 | 1 | 536,250.00 | 0.41 | 0.00 | 6.800 | 625 | 65.00 | 360 | 360 | 0 |
| 575,000.01 - 600,000.00 | 2 | 1,181,250.00 | 0.91 | 0.00 | 6.937 | 604 | 69.68 | 360 | 360 | 0 |
| 600,000.01 - 625,000.00 | 2 | 1,223,000.00 | 0.94 | 0.00 | 6.665 | 589 | 79.68 | 360 | 360 | 0 |
| 800,000.01 - 825,000.00 | 1 | 804,414.43 | 0.62 | 0.00 | 7.600 | 576 | 70.00 | 360 | 359 | 1 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

Average: \$150,031.15

Lowest: \$50,000.00

Highest: \$804,414.43

4. Original Term to Maturity

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Original Term to Maturity | | | | | | | | | | |
| 120 | 1 | \$69,400.00 | 0.05% | 0.00% | 5.950% | 744 | 59.32% | 120 | 120 | 0 |
| 180 | 25 | 1,939,963.00 | 1.49 | 39.70 | 8.101 | 654 | 72.69 | 180 | 180 | 0 |
| 240 | 23 | 1,591,325.00 | 1.22 | 37.46 | 9.571 | 578 | 75.45 | 240 | 240 | 0 |
| 360 | 817 | 126,326,288.28 | 97.23 | 39.34 | 7.777 | 600 | 78.63 | 360 | 360 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

5. Remaining Term to Maturity

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|----------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Remaining Term to Maturity | | | | | | | | | | |
| 116 - 120 | 1 | \$69,400.00 | 0.05% | 0.00% | 5.950% | 744 | 59.32% | 120 | 120 | 0 |
| 176 - 180 | 25 | 1,939,963.00 | 1.49 | 39.70 | 8.101 | 654 | 72.69 | 180 | 180 | 0 |
| 236 - 240 | 23 | 1,591,325.00 | 1.22 | 37.46 | 9.571 | 578 | 75.45 | 240 | 240 | 0 |
| 351 - 355 | 1 | 58,328.45 | 0.04 | 0.00 | 10.375 | 707 | 90.00 | 360 | 353 | 7 |
| 356 - 360 | 816 | 126,267,959.83 | 97.18 | 39.34 | 7.776 | 600 | 78.62 | 360 | 360 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

W.A.: 355.6 months

Lowest: 120 months

Highest: 360 months

6. Credit Score

| Credit Score | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 751 - 800 | 11 | \$1,537,120.00 | 1.18% | 34.71% | 6.967% | 767 | 88.40% | 337 | 337 | 0 |
| 701 - 750 | 47 | 7,322,183.48 | 5.64 | 36.75 | 7.067 | 724 | 86.79 | 349 | 349 | 0 |
| 651 - 700 | 101 | 15,425,590.28 | 11.87 | 38.33 | 7.133 | 672 | 81.77 | 357 | 357 | 0 |
| 601 - 650 | 232 | 36,802,951.70 | 28.33 | 39.56 | 7.432 | 625 | 81.38 | 355 | 355 | 0 |
| 551 - 600 | 219 | 33,411,613.18 | 25.72 | 39.49 | 8.021 | 575 | 75.41 | 357 | 357 | 0 |
| 501 - 550 | 211 | 29,795,719.66 | 22.93 | 39.48 | 8.458 | 527 | 74.87 | 357 | 357 | 0 |
| 451 - 500 | 4 | 938,450.00 | 0.72 | 52.64 | 8.022 | 500 | 75.30 | 360 | 360 | 0 |
| No FICO Available | 41 | 4,693,347.98 | 3.61 | 39.50 | 8.588 | 0 | 74.39 | 356 | 356 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

W.A.: 601
 Lowest: 500
 Highest: 797

7. Credit Grade

| Credit Grade | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| AA+ | 104 | \$14,147,862.48 | 10.89% | 41.97% | 7.283% | 686 | 85.16% | 350 | 350 | 0 |
| AA | 370 | 59,412,235.58 | 45.73 | 38.98 | 7.456 | 612 | 79.39 | 355 | 355 | 0 |
| A | 220 | 32,647,993.88 | 25.13 | 38.04 | 7.839 | 577 | 78.53 | 358 | 358 | 0 |
| B | 125 | 18,014,996.34 | 13.87 | 40.75 | 8.634 | 546 | 74.01 | 356 | 355 | 0 |
| C | 27 | 3,157,000.00 | 2.43 | 37.82 | 9.511 | 539 | 69.76 | 358 | 358 | 0 |
| CC | 20 | 2,546,888.00 | 1.98 | 38.31 | 10.344 | 549 | 62.61 | 360 | 360 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

8. Property Type

| Property Type | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|----------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| SFR - Detached | 683 | \$100,683,011.29 | 77.49% | 39.37% | 7.803% | 596 | 78.04% | 355 | 355 | 0 |
| PUD - Detached | 76 | 12,011,029.81 | 9.24 | 38.95 | 7.715 | 596 | 80.90 | 357 | 357 | 0 |
| 2-4 Family - Detached | 55 | 9,165,973.47 | 7.05 | 36.92 | 7.642 | 644 | 79.33 | 359 | 359 | 0 |
| Low Rise Condo - Attached | 33 | 3,694,641.26 | 3.00 | 44.02 | 7.867 | 616 | 77.27 | 360 | 360 | 0 |
| MF Housing - Detached | 27 | 2,280,879.00 | 1.78 | 37.88 | 8.627 | 608 | 84.32 | 350 | 350 | 0 |
| SFR - Attached | 8 | 1,195,391.45 | 0.92 | 40.56 | 8.156 | 568 | 73.36 | 355 | 355 | 0 |
| 2-4 Family - Attached | 2 | 595,250.00 | 0.46 | 41.12 | 7.633 | 713 | 89.18 | 360 | 360 | 0 |
| High Rise Condo - Attached | 2 | 100,800.00 | 0.08 | 0.00 | 9.325 | 594 | 77.00 | 270 | 270 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

9. Occupancy Status

| Occupancy Status | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|--------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Owner Occupied | 785 | \$121,080,902.83 | 93.19% | 39.50% | 7.790% | 597 | 78.43% | 356 | 356 | 0 |
| Non-Owner Occupied | 68 | 6,760,808.45 | 5.20 | 36.44 | 8.194 | 661 | 79.34 | 355 | 355 | 0 |
| Second Home | 13 | 2,085,265.00 | 1.60 | 42.36 | 7.331 | 613 | 79.45 | 357 | 357 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

10. Documentation

| Documentation | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Full Documentation | 592 | \$81,758,031.88 | 62.93% | 40.84% | 7.825% | 594 | 79.95% | 356 | 356 | 0 |
| Stated Income Documentation | 257 | 45,589,894.40 | 35.09 | 36.36 | 7.768 | 613 | 76.13 | 355 | 355 | 0 |
| Lite Documentation | 9 | 1,832,100.00 | 1.41 | 52.87 | 7.966 | 590 | 73.34 | 356 | 356 | 0 |
| No Doc | 8 | 746,950.00 | 0.57 | 0.00 | 7.192 | 708 | 75.69 | 338 | 338 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

11. Loan Purpose

| Loan Purpose | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| C/O Refi | 579 | \$88,277,639.66 | 67.94% | 40.21% | 7.808% | 593 | 76.46% | 354 | 354 | 0 |
| Purchase | 211 | 30,216,327.39 | 23.26 | 36.79 | 7.859 | 629 | 84.57 | 360 | 360 | 0 |
| R/T Refi | 76 | 11,433,009.23 | 8.80 | 37.84 | 7.617 | 586 | 78.12 | 357 | 357 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

12. Product Type

| Product Type | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 2/28 ARM | 503 | \$80,628,096.75 | 62.06% | 39.34% | 7.860% | 586 | 78.98% | 360 | 360 | 0 |
| 30 Year Fixed | 252 | 37,912,798.49 | 29.18 | 39.45 | 7.677 | 632 | 77.68 | 360 | 360 | 0 |
| 3/27 ARM | 50 | 6,755,973.04 | 5.20 | 38.90 | 7.311 | 593 | 79.41 | 360 | 360 | 0 |
| 15 Year Fixed | 24 | 1,875,838.00 | 1.44 | 40.03 | 8.033 | 656 | 71.92 | 180 | 180 | 0 |
| 20 Year Fixed | 23 | 1,591,325.00 | 1.22 | 37.46 | 9.571 | 578 | 75.45 | 240 | 240 | 0 |
| 15/15 ARM | 11 | 946,820.00 | 0.73 | 37.69 | 8.082 | 594 | 81.85 | 360 | 360 | 0 |
| 6 Mo ARM | 1 | 82,600.00 | 0.06 | 0.00 | 7.650 | 527 | 70.00 | 360 | 360 | 0 |
| 10 Year Fixed | 1 | 89,400.00 | 0.05 | 0.00 | 5.950 | 744 | 59.32 | 120 | 120 | 0 |
| 2/13 ARM | 1 | 84,125.00 | 0.05 | 34.29 | 10.100 | 603 | 95.00 | 180 | 180 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

13. Amortization

| Amortization | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Fully Amortizing | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

14. Lien Position

| Lien Position | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 1 | 842 | \$128,114,604.28 | 98.61% | 39.28% | 7.769% | 601 | 78.50% | 357 | 357 | 0 |
| 2 | 24 | 1,812,372.00 | 1.39 | 40.77 | 10.200 | 595 | 77.59 | 274 | 274 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

15. Prepayment Penalty Term

| Prepayment Penalty Term | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 0 | 270 | \$37,446,783.50 | 28.82% | 41.92% | 8.005% | 600 | 77.84% | 352 | 352 | 0 |
| 12 | 36 | 8,707,132.14 | 6.70 | 37.73 | 7.367 | 634 | 74.59 | 355 | 355 | 0 |
| 24 | 359 | 57,410,068.15 | 44.19 | 38.98 | 7.788 | 589 | 79.65 | 360 | 360 | 0 |
| 30 | 2 | 311,700.00 | 0.24 | 37.16 | 8.605 | 536 | 79.76 | 360 | 360 | 0 |
| 36 | 198 | 25,928,292.49 | 19.96 | 37.76 | 7.691 | 618 | 78.34 | 352 | 352 | 0 |
| 60 | 1 | 123,000.00 | 0.09 | 0.00 | 5.900 | 580 | 43.16 | 360 | 360 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

16. Geographic Distribution

| Geographic Distribution | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| California | 93 | \$20,554,351.77 | 15.82% | 45.01% | 7.286% | 607 | 78.85% | 359 | 359 | 0 |
| New York | 79 | 19,268,317.90 | 14.83 | 41.21 | 7.552 | 608 | 75.91 | 357 | 357 | 0 |
| Texas | 109 | 12,113,544.05 | 9.32 | 40.50 | 8.364 | 594 | 76.29 | 349 | 349 | 0 |
| New Jersey | 49 | 10,210,506.41 | 7.86 | 42.99 | 7.881 | 584 | 75.83 | 359 | 358 | 0 |
| Florida | 67 | 7,209,327.69 | 5.55 | 37.88 | 8.193 | 597 | 81.67 | 348 | 348 | 0 |
| Georgia | 60 | 6,674,233.45 | 5.14 | 39.93 | 8.539 | 597 | 82.27 | 357 | 357 | 0 |
| Massachusetts | 33 | 6,631,875.00 | 5.10 | 35.86 | 7.441 | 612 | 76.87 | 358 | 358 | 0 |
| Virginia | 35 | 5,957,826.42 | 4.59 | 33.40 | 7.421 | 608 | 82.15 | 360 | 360 | 0 |
| Pennsylvania | 42 | 4,916,686.45 | 3.78 | 36.07 | 8.189 | 583 | 79.71 | 345 | 345 | 0 |
| Illinois | 24 | 4,266,225.00 | 3.28 | 36.07 | 7.294 | 590 | 75.67 | 360 | 360 | 0 |
| Michigan | 37 | 3,589,528.78 | 2.76 | 38.74 | 8.507 | 592 | 78.93 | 357 | 357 | 0 |
| Connecticut | 23 | 3,568,404.22 | 2.74 | 31.49 | 7.755 | 601 | 77.42 | 360 | 360 | 0 |
| Ohio | 31 | 3,266,244.59 | 2.51 | 31.39 | 7.853 | 605 | 85.21 | 357 | 357 | 0 |
| North Carolina | 20 | 2,312,895.00 | 1.78 | 37.32 | 8.071 | 604 | 83.60 | 347 | 347 | 0 |
| Colorado | 15 | 2,208,039.00 | 1.70 | 42.94 | 7.771 | 607 | 82.36 | 356 | 356 | 0 |
| Arizona | 11 | 1,755,662.05 | 1.35 | 35.85 | 7.778 | 587 | 76.89 | 355 | 355 | 0 |
| Rhode Island | 9 | 1,663,030.00 | 1.28 | 28.77 | 7.471 | 622 | 77.27 | 360 | 360 | 0 |
| Nevada | 7 | 1,345,119.00 | 1.04 | 44.20 | 7.833 | 606 | 82.84 | 360 | 360 | 0 |
| Maryland | 8 | 1,303,553.00 | 1.00 | 43.99 | 7.427 | 637 | 85.84 | 360 | 360 | 0 |
| New Hampshire | 9 | 1,095,700.00 | 0.84 | 41.77 | 8.176 | 574 | 67.84 | 360 | 360 | 0 |
| Washington | 6 | 1,018,520.00 | 0.78 | 40.05 | 6.938 | 594 | 73.86 | 360 | 360 | 0 |
| Tennessee | 11 | 873,765.00 | 0.67 | 35.79 | 8.389 | 615 | 79.94 | 349 | 349 | 0 |
| South Carolina | 12 | 840,393.24 | 0.65 | 39.72 | 7.812 | 623 | 80.06 | 318 | 318 | 0 |
| Wisconsin | 7 | 784,625.00 | 0.60 | 43.59 | 8.173 | 621 | 79.82 | 360 | 360 | 0 |
| Indiana | 10 | 773,650.00 | 0.60 | 40.21 | 8.200 | 579 | 77.27 | 360 | 360 | 0 |
| Louisiana | 7 | 597,250.00 | 0.46 | 34.58 | 8.788 | 650 | 87.73 | 360 | 360 | 0 |
| Missouri | 8 | 578,980.00 | 0.45 | 40.57 | 7.931 | 602 | 88.22 | 360 | 360 | 0 |
| Kansas | 6 | 561,350.00 | 0.43 | 42.27 | 8.461 | 567 | 90.37 | 360 | 360 | 0 |
| Minnesota | 4 | 552,330.26 | 0.43 | 0.00 | 8.216 | 593 | 80.21 | 360 | 360 | 0 |
| Vermont | 5 | 494,500.00 | 0.38 | 41.84 | 7.838 | 596 | 86.43 | 360 | 360 | 0 |
| Wyoming | 2 | 485,500.00 | 0.37 | 0.00 | 6.856 | 590 | 64.67 | 360 | 360 | 0 |
| Kentucky | 5 | 465,600.00 | 0.36 | 33.28 | 8.541 | 613 | 84.96 | 360 | 360 | 0 |
| Maine | 5 | 405,250.00 | 0.31 | 51.49 | 8.148 | 584 | 60.43 | 316 | 316 | 0 |
| Oregon | 3 | 403,600.00 | 0.31 | 25.95 | 7.471 | 591 | 67.84 | 360 | 360 | 0 |
| Alabama | 3 | 270,408.00 | 0.21 | 42.18 | 8.661 | 562 | 70.06 | 360 | 360 | 0 |
| Idaho | 2 | 191,000.00 | 0.15 | 27.95 | 8.852 | 573 | 76.12 | 360 | 360 | 0 |
| Mississippi | 2 | 145,900.00 | 0.11 | 0.00 | 9.960 | 583 | 87.96 | 360 | 360 | 0 |
| Iowa | 2 | 121,750.00 | 0.09 | 42.15 | 9.501 | 518 | 77.14 | 360 | 360 | 0 |
| Utah | 1 | 116,905.00 | 0.09 | 0.00 | 8.200 | 575 | 90.00 | 360 | 360 | 0 |
| Arkansas | 1 | 102,600.00 | 0.08 | 0.00 | 6.750 | 654 | 95.00 | 360 | 360 | 0 |
| Delaware | 1 | 95,800.00 | 0.07 | 20.08 | 12.000 | 580 | 36.56 | 360 | 360 | 0 |
| New Mexico | 1 | 76,500.00 | 0.06 | 0.00 | 8.000 | 732 | 90.00 | 360 | 360 | 0 |
| Nebraska | 1 | 61,750.00 | 0.05 | 0.00 | 7.750 | 663 | 93.56 | 360 | 360 | 0 |
| Total: | 866 | \$129,926,976.28 | 100.00% | 39.31% | 7.803% | 601 | 78.49% | 356 | 356 | 0 |

17. Gross Margin

| Gross Margin | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|----------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 2.001 - 2.500 | 1 | \$581,250.00 | 0.66% | 0.00% | 5.375% | 642 | 75.00% | 360 | 360 | 0 |
| 3.001 - 3.500 | 10 | 1,785,840.00 | 2.02 | 40.38 | 5.926 | 627 | 69.05 | 360 | 360 | 0 |
| 3.501 - 4.000 | 21 | 4,211,780.00 | 4.76 | 38.38 | 6.398 | 658 | 79.44 | 360 | 360 | 0 |
| 4.001 - 4.500 | 59 | 11,572,260.83 | 13.08 | 40.40 | 6.904 | 602 | 75.93 | 360 | 360 | 0 |
| 4.501 - 5.000 | 101 | 18,024,018.00 | 20.37 | 39.10 | 7.342 | 600 | 80.47 | 360 | 360 | 0 |
| 5.001 - 5.500 | 115 | 17,887,625.00 | 20.22 | 39.19 | 7.739 | 585 | 80.17 | 360 | 360 | 0 |
| 5.501 - 6.000 | 98 | 14,074,167.09 | 15.91 | 39.85 | 8.095 | 571 | 80.19 | 360 | 360 | 0 |
| 6.001 - 6.500 | 63 | 8,650,182.16 | 9.78 | 37.28 | 8.558 | 559 | 81.66 | 360 | 360 | 0 |
| 6.501 - 7.000 | 41 | 5,746,650.26 | 6.50 | 39.16 | 9.199 | 561 | 79.56 | 360 | 360 | 0 |
| 7.001 - 7.500 | 18 | 1,386,925.00 | 1.57 | 38.57 | 9.649 | 564 | 81.13 | 352 | 352 | 0 |
| 7.501 - 8.000 | 20 | 2,531,750.00 | 2.86 | 36.71 | 10.106 | 545 | 70.73 | 360 | 360 | 0 |
| 8.001 - 8.500 | 4 | 286,350.00 | 0.32 | 34.85 | 10.828 | 569 | 71.88 | 360 | 360 | 0 |
| 8.501 - 9.000 | 13 | 1,566,816.45 | 1.77 | 42.57 | 10.261 | 530 | 70.95 | 360 | 360 | 0 |
| 9.001 - 9.500 | 2 | 172,000.00 | 0.19 | 34.36 | 10.506 | 520 | 81.67 | 360 | 360 | 0 |
| Total: | 566 | \$88,477,614.79 | 100.00% | 39.27% | 7.822% | 586 | 79.05% | 360 | 360 | 0 |

W.A.: 5.385%
 Lowest: 2.375%
 Highest: 9.400%

18. Initial Cap

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Initial Cap | | | | | | | | | | |
| 1.000 | 1 | \$82,800.00 | 0.09% | 0.00% | 7.650% | 527 | 70.00% | 360 | 360 | 0 |
| 3.000 | 565 | \$8,395,014.79 | 99.91% | 39.27% | 7.822% | 587 | 79.06% | 360 | 360 | 0 |
| Total: | 566 | \$88,477,614.79 | 100.00% | 39.27% | 7.822% | 586 | 79.05% | 360 | 360 | 0 |

W.A.: 2.998%
 Lowest: 1.000%
 Highest: 3.000%

19. Periodic Cap

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Periodic Cap | | | | | | | | | | |
| 1.000 | 566 | \$88,477,614.79 | 100.00% | 39.27% | 7.822% | 586 | 79.05% | 360 | 360 | 0 |
| Total: | 566 | \$88,477,614.79 | 100.00% | 39.27% | 7.822% | 586 | 79.05% | 360 | 360 | 0 |

W.A.: 1.000%
 Lowest: 1.000%
 Highest: 1.000%

20. Maximum Rate

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Maximum Rate | | | | | | | | | | |
| 11.001 - 11.500 | 6 | \$1,707,850.00 | 1.93% | 36.30% | 5.360% | 600 | 70.34% | 360 | 360 | 0 |
| 11.501 - 12.000 | 9 | 1,872,940.00 | 2.12% | 0.00% | 5.810% | 631 | 75.49% | 360 | 360 | 0 |
| 12.001 - 12.500 | 31 | 7,213,898.00 | 8.15% | 40.28% | 6.364% | 626 | 79.16% | 360 | 360 | 0 |
| 12.501 - 13.000 | 59 | 11,400,079.76 | 12.88% | 40.63% | 6.820% | 612 | 79.02% | 360 | 360 | 0 |
| 13.001 - 13.500 | 86 | 15,582,963.55 | 17.61% | 39.16% | 7.343% | 584 | 80.06% | 360 | 360 | 0 |
| 13.501 - 14.000 | 123 | 19,583,476.82 | 22.13% | 37.98% | 7.795% | 591 | 79.27% | 360 | 360 | 0 |
| 14.001 - 14.500 | 69 | 9,818,690.71 | 11.10% | 42.89% | 8.290% | 573 | 81.97% | 360 | 360 | 0 |
| 14.501 - 15.000 | 68 | 8,606,510.04 | 9.73% | 36.66% | 8.797% | 566 | 77.97% | 360 | 360 | 0 |
| 15.001 - 15.500 | 47 | 5,851,897.44 | 6.61% | 40.58% | 9.226% | 551 | 80.86% | 360 | 360 | 0 |
| 15.501 - 16.000 | 28 | 3,134,139.59 | 3.54% | 38.75% | 9.755% | 547 | 77.91% | 360 | 360 | 0 |
| 16.001 - 16.500 | 16 | 1,401,780.88 | 1.58% | 41.05% | 10.259% | 545 | 78.43% | 352 | 351 | 0 |
| 16.501 - 17.000 | 16 | 1,706,638.00 | 1.93% | 33.98% | 10.801% | 556 | 69.41% | 360 | 360 | 0 |
| 17.001 - 17.500 | 5 | 340,350.00 | 0.38% | 34.43% | 11.142% | 537 | 68.29% | 360 | 360 | 0 |
| 17.501 - 18.000 | 3 | 256,400.00 | 0.29% | 32.18% | 11.921% | 532 | 62.48% | 360 | 360 | 0 |
| Total: | 566 | \$88,477,614.79 | 100.00% | 39.27% | 7.82% | 586 | 79.05% | 360 | 360 | 0 |

W.A.: 13.822%
 Lowest: 11.100%
 Highest: 18.000%

21. Minimum Rate

| Minimum Rate | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 5.001 - 5.500 | 6 | \$1,707,850.00 | 1.93% | 36.30% | 5.360% | 600 | 70.34% | 360 | 360 | 0 |
| 5.501 - 6.000 | 9 | 1,872,940.00 | 2.12 | 0.00 | 5.810 | 631 | 75.49 | 360 | 360 | 0 |
| 6.001 - 6.500 | 31 | 7,213,898.00 | 8.15 | 40.28 | 6.364 | 626 | 79.16 | 360 | 360 | 0 |
| 6.501 - 7.000 | 59 | 11,400,079.76 | 12.88 | 40.63 | 6.820 | 612 | 79.02 | 360 | 360 | 0 |
| 7.001 - 7.500 | 86 | 15,582,963.55 | 17.61 | 39.16 | 7.343 | 584 | 80.06 | 360 | 360 | 0 |
| 7.501 - 8.000 | 123 | 19,583,476.82 | 22.13 | 37.98 | 7.795 | 591 | 79.27 | 360 | 360 | 0 |
| 8.001 - 8.500 | 69 | 9,818,690.71 | 11.10 | 42.89 | 8.290 | 573 | 81.97 | 360 | 360 | 0 |
| 8.501 - 9.000 | 68 | 8,606,510.04 | 9.73 | 36.66 | 8.797 | 566 | 77.97 | 360 | 360 | 0 |
| 9.001 - 9.500 | 47 | 5,851,897.44 | 6.61 | 40.58 | 9.226 | 551 | 80.86 | 360 | 360 | 0 |
| 9.501 - 10.000 | 28 | 3,134,139.59 | 3.54 | 38.75 | 9.755 | 547 | 77.91 | 360 | 360 | 0 |
| 10.001 - 10.500 | 16 | 1,401,780.88 | 1.58 | 41.05 | 10.259 | 545 | 78.43 | 352 | 351 | 0 |
| 10.501 - 11.000 | 16 | 1,706,638.00 | 1.93 | 33.98 | 10.801 | 556 | 69.41 | 360 | 360 | 0 |
| 11.001 - 11.500 | 5 | 340,350.00 | 0.38 | 34.43 | 11.142 | 537 | 68.29 | 360 | 360 | 0 |
| 11.501 - 12.000 | 3 | 256,400.00 | 0.29 | 32.18 | 11.921 | 532 | 62.48 | 360 | 360 | 0 |
| Total: | 566 | \$88,477,614.79 | 100.00% | 39.27% | 7.822% | 586 | 79.05% | 360 | 360 | 0 |

W.A.: 7.822%

Lowest: 5.100%

Highest: 12.000%

22. Next Rate Adjustment Date

| Next Rate Adjustment Date | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| December 1, 2003 | 1 | \$82,600.00 | 0.09% | 0.00% | 7.650% | 527 | 70.00% | 360 | 360 | 0 |
| November 1, 2004 | 1 | 58,328.45 | 0.07 | 0.00 | 10.375 | 707 | 90.00 | 360 | 353 | 7 |
| March 1, 2005 | 4 | 515,646.45 | 0.58 | 0.00 | 8.478 | 534 | 72.10 | 360 | 357 | 3 |
| April 1, 2005 | 1 | 161,221.12 | 0.18 | 0.00 | 6.750 | 651 | 95.00 | 360 | 358 | 2 |
| May 1, 2005 | 21 | 4,891,558.73 | 5.53 | 37.93 | 8.032 | 596 | 80.59 | 360 | 359 | 1 |
| June 1, 2005 | 451 | 71,195,362.00 | 80.47 | 39.35 | 7.853 | 586 | 79.19 | 360 | 360 | 0 |
| July 1, 2005 | 26 | 3,870,105.00 | 4.37 | 0.00 | 7.516 | 580 | 73.43 | 360 | 360 | 0 |
| April 1, 2006 | 1 | 178,869.27 | 0.20 | 30.66 | 8.775 | 525 | 65.00 | 360 | 358 | 2 |
| May 1, 2006 | 1 | 185,248.77 | 0.21 | 44.22 | 7.025 | 601 | 90.00 | 360 | 359 | 1 |
| June 1, 2006 | 45 | 6,106,605.00 | 6.90 | 39.21 | 7.269 | 593 | 79.45 | 360 | 360 | 0 |
| July 1, 2006 | 3 | 283,250.00 | 0.32 | 0.00 | 7.483 | 620 | 80.74 | 360 | 360 | 0 |
| June 1, 2018 | 11 | 946,820.00 | 1.07 | 37.69 | 8.082 | 594 | 81.85 | 360 | 360 | 0 |
| Total: | 566 | \$88,477,614.79 | 100.00% | 39.27% | 7.822% | 586 | 79.05% | 360 | 360 | 0 |

Banc of America Securities LLC
6/30/2003 21:25

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Global Structured Finance

OOMLT 2003-05

Group 1

Collateral Summary

1. Mortgage Coupons

| Mortgage Coupons | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 5.001 - 5.500 | 5 | \$788,350.00 | 0.46% | 48.81% | 5.246% | 657 | 77.01% | 360 | 360 | 0 |
| 5.501 - 6.000 | 26 | 4,614,773.14 | 2.71 | 40.10 | 5.881 | 644 | 73.97 | 354 | 354 | 0 |
| 6.001 - 6.500 | 76 | 12,868,869.14 | 7.57 | 38.54 | 6.319 | 644 | 74.61 | 353 | 353 | 0 |
| 6.501 - 7.000 | 176 | 29,419,704.21 | 17.31 | 38.94 | 6.828 | 623 | 76.33 | 353 | 353 | 0 |
| 7.001 - 7.500 | 175 | 27,978,515.46 | 16.46 | 39.71 | 7.303 | 618 | 79.39 | 355 | 354 | 0 |
| 7.501 - 8.000 | 215 | 33,579,414.79 | 19.75 | 39.67 | 7.802 | 603 | 80.73 | 357 | 357 | 0 |
| 8.001 - 8.500 | 130 | 18,185,047.64 | 10.70 | 37.07 | 8.301 | 589 | 79.79 | 355 | 355 | 0 |
| 8.501 - 9.000 | 146 | 20,015,424.66 | 11.77 | 37.94 | 8.777 | 565 | 81.09 | 357 | 357 | 0 |
| 9.001 - 9.500 | 70 | 8,575,284.48 | 5.04 | 35.97 | 9.262 | 562 | 78.39 | 357 | 357 | 0 |
| 9.501 - 10.000 | 70 | 8,472,445.81 | 4.98 | 40.12 | 9.757 | 542 | 80.08 | 357 | 357 | 0 |
| 10.001 - 10.500 | 26 | 3,239,855.09 | 1.91 | 36.25 | 10.226 | 544 | 69.66 | 357 | 356 | 0 |
| 10.501 - 11.000 | 13 | 1,517,576.26 | 0.89 | 38.51 | 10.808 | 536 | 78.43 | 360 | 360 | 0 |
| 11.001 - 11.500 | 3 | 552,750.00 | 0.33 | 33.00 | 11.186 | 524 | 71.80 | 360 | 360 | 0 |
| 11.501 - 12.000 | 1 | 199,990.00 | 0.12 | 33.26 | 11.550 | 556 | 80.00 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

W.A.: 7.803%

Lowest: 5.200%

Highest: 11.550%

S.D.: 1.125%

2. Combined Original LTV

| Combined Original LTV | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 15.01 - 20.00 | 1 | \$50,000.00 | 0.03% | 42.47% | 10.850% | 511 | 15.38% | 360 | 360 | 0 |
| 25.01 - 30.00 | 8 | 681,477.07 | 0.40 | 34.47 | 8.570 | 589 | 27.78 | 336 | 336 | 1 |
| 30.01 - 35.00 | 3 | 333,000.00 | 0.20 | 29.63 | 7.094 | 593 | 32.67 | 360 | 360 | 0 |
| 35.01 - 40.00 | 6 | 677,800.00 | 0.40 | 36.93 | 7.206 | 588 | 37.17 | 360 | 360 | 0 |
| 40.01 - 45.00 | 8 | 748,400.00 | 0.44 | 29.48 | 8.170 | 603 | 43.12 | 360 | 360 | 0 |
| 45.01 - 50.00 | 14 | 2,301,652.55 | 1.35 | 40.75 | 7.468 | 576 | 47.92 | 354 | 354 | 0 |
| 50.01 - 55.00 | 20 | 2,805,248.14 | 1.65 | 40.55 | 7.651 | 588 | 53.21 | 360 | 360 | 0 |
| 55.01 - 60.00 | 38 | 5,274,082.77 | 3.10 | 39.37 | 7.290 | 574 | 57.94 | 353 | 353 | 0 |
| 60.01 - 65.00 | 72 | 11,319,170.78 | 6.66 | 37.82 | 7.715 | 586 | 63.79 | 356 | 356 | 0 |
| 65.01 - 70.00 | 90 | 14,771,202.84 | 8.69 | 37.28 | 7.615 | 584 | 68.71 | 351 | 351 | 0 |
| 70.01 - 75.00 | 129 | 20,441,675.16 | 12.02 | 38.48 | 7.846 | 581 | 74.35 | 355 | 355 | 0 |
| 75.01 - 80.00 | 328 | 49,163,015.33 | 28.92 | 38.97 | 7.887 | 590 | 79.69 | 357 | 357 | 0 |
| 80.01 - 85.00 | 93 | 13,564,825.48 | 7.98 | 38.52 | 7.683 | 617 | 84.45 | 351 | 351 | 0 |
| 85.01 - 90.00 | 194 | 30,166,161.30 | 17.74 | 38.41 | 7.874 | 618 | 89.77 | 357 | 357 | 0 |
| 90.01 - 95.00 | 120 | 16,669,989.26 | 9.81 | 39.91 | 7.916 | 640 | 94.75 | 357 | 357 | 0 |
| 95.01 - 100.00 | 8 | 1,035,300.00 | 0.61 | 43.48 | 7.754 | 704 | 100.00 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

W.A.: 78.61%

Lowest: 15.38%

Highest: 100.00%

S.D.: 12.77%

3. Principal Balance

| Principal Balance | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| less than 50,000.00 | 11 | \$550,000.00 | 0.32% | 36.15% | 8.445% | 589 | 63.40% | 344 | 344 | 0 |
| 50,000.01 - 75,000.00 | 158 | 10,121,981.25 | 5.95 | 34.82 | 8.405 | 601 | 77.35 | 358 | 358 | 0 |
| 75,000.01 - 100,000.00 | 175 | 15,449,340.61 | 9.09 | 36.04 | 8.130 | 604 | 80.20 | 352 | 352 | 0 |
| 100,000.01 - 125,000.00 | 148 | 16,736,037.20 | 9.84 | 36.18 | 7.894 | 609 | 77.70 | 353 | 353 | 0 |
| 125,000.01 - 150,000.00 | 148 | 20,432,380.60 | 12.02 | 37.43 | 7.895 | 591 | 78.03 | 357 | 356 | 0 |
| 150,000.01 - 175,000.00 | 124 | 20,154,276.80 | 11.86 | 38.87 | 7.697 | 601 | 77.11 | 351 | 351 | 0 |
| 175,000.01 - 200,000.00 | 109 | 20,475,558.25 | 12.04 | 39.94 | 7.568 | 598 | 78.24 | 357 | 356 | 0 |
| 200,000.01 - 225,000.00 | 74 | 15,824,925.63 | 9.31 | 38.59 | 7.883 | 593 | 78.91 | 352 | 352 | 0 |
| 225,000.01 - 250,000.00 | 67 | 16,006,953.76 | 9.42 | 42.82 | 7.770 | 594 | 81.43 | 358 | 358 | 0 |
| 250,000.01 - 275,000.00 | 53 | 13,833,766.69 | 8.14 | 40.52 | 7.565 | 595 | 78.26 | 360 | 360 | 0 |
| 275,000.01 - 300,000.00 | 31 | 8,949,892.30 | 5.26 | 41.23 | 7.778 | 611 | 78.69 | 360 | 360 | 0 |
| 300,000.01 - 325,000.00 | 24 | 7,447,231.29 | 4.38 | 41.34 | 7.283 | 612 | 78.88 | 360 | 360 | 0 |
| 325,000.01 - 350,000.00 | 2 | 667,100.00 | 0.39 | 47.18 | 7.923 | 605 | 84.39 | 360 | 360 | 0 |
| 350,000.01 - 375,000.00 | 3 | 1,094,950.00 | 0.64 | 0.00 | 7.267 | 598 | 87.71 | 360 | 360 | 0 |
| 375,000.01 - 400,000.00 | 1 | 395,000.00 | 0.23 | 45.05 | 7.100 | 634 | 64.23 | 360 | 360 | 0 |
| 400,000.01 - 425,000.00 | 1 | 420,000.00 | 0.25 | 0.00 | 7.700 | 626 | 80.00 | 360 | 360 | 0 |
| 425,000.01 - 450,000.00 | 1 | 440,000.00 | 0.26 | 0.00 | 7.000 | 666 | 80.00 | 360 | 360 | 0 |
| 475,000.01 - 500,000.00 | 1 | 484,000.00 | 0.28 | 0.00 | 7.990 | 681 | 88.00 | 360 | 360 | 0 |
| 500,000.01 - 525,000.00 | 1 | 519,606.30 | 0.31 | 0.00 | 7.400 | 572 | 80.00 | 360 | 358 | 2 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

Average: \$150,179.33

Lowest: \$50,000.00

Highest: \$519,606.30

4. Original Term to Maturity

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Original Term to Maturity | | | | | | | | | | |
| 180 | 17 | \$1,981,975.75 | 1.17% | 41.26% | 7.570% | 641 | 78.61% | 180 | 180 | 0 |
| 240 | 24 | 3,471,135.00 | 2.04 | 39.26 | 7.350 | 613 | 73.96 | 240 | 240 | 0 |
| 360 | 1,091 | 164,549,889.93 | 96.79 | 38.53 | 7.815 | 599 | 78.71 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

5. Remaining Term to Maturity

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|----------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Remaining Term to Maturity | | | | | | | | | | |
| 176 - 180 | 17 | \$1,981,975.75 | 1.17% | 41.26% | 7.570% | 641 | 78.61% | 180 | 180 | 0 |
| 236 - 240 | 24 | 3,471,135.00 | 2.04 | 39.26 | 7.350 | 613 | 73.96 | 240 | 240 | 0 |
| 351 - 355 | 1 | 174,342.43 | 0.10 | 35.75 | 7.500 | 547 | 70 | 360 | 355 | 5 |
| 356 - 360 | 1,090 | 164,375,547.50 | 96.69 | 38.53 | 7.816 | 599 | 78.72 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

W.A.: 355.4 months
 Lowest: 179 months
 Highest: 360 months

6. Credit Score

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Credit Score | | | | | | | | | | |
| 751 - 800 | 12 | \$1,567,390.00 | 0.92% | 30.71% | 7.227% | 775 | 82.26% | 360 | 360 | 0 |
| 701 - 750 | 47 | 7,644,664.29 | 4.50 | 39.24 | 7.118 | 717 | 85.85 | 354 | 354 | 0 |
| 651 - 700 | 188 | 28,137,760.27 | 16.55 | 38.97 | 7.195 | 672 | 82.59 | 352 | 352 | 0 |
| 601 - 650 | 313 | 45,956,552.92 | 27.03 | 39.17 | 7.410 | 624 | 79.93 | 353 | 353 | 0 |
| 551 - 600 | 285 | 43,471,941.63 | 25.57 | 37.69 | 8.016 | 575 | 76.54 | 357 | 357 | 0 |
| 501 - 550 | 282 | 42,390,241.57 | 24.93 | 38.87 | 8.548 | 526 | 75.34 | 358 | 358 | 0 |
| 451 - 500 | 5 | 834,450.00 | 0.49 | 37.70 | 8.305 | 500 | 73.56 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

W.A.: 600
 Lowest: 500
 Highest: 798

7. Credit Grade

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Credit Grade | | | | | | | | | | |
| AA+ | 143 | \$20,546,819.64 | 12.09% | 39.30% | 7.291% | 685 | 85.68% | 349 | 349 | 0 |
| AA | 480 | 70,613,806.65 | 41.54 | 39.27 | 7.473 | 611 | 79.76 | 354 | 354 | 0 |
| A | 316 | 49,568,616.77 | 29.16 | 0.377 | 7.940 | 583 | 78.16 | 358 | 358 | 0 |
| B | 139 | 20,416,526.53 | 12.01 | 39.57 | 8.446 | 544 | 72.83 | 358 | 358 | 0 |
| C | 37 | 6,150,981.09 | 3.62 | 35.42 | 9.100 | 537 | 70.86 | 360 | 360 | 0 |
| CC | 17 | 2,706,250.00 | 1.59 | 35.35 | 9.978 | 557 | 64.63 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

8. Property Type

| Property Type | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| SFR - Detached | 826 | \$119,959,605.90 | 70.56% | 38.25% | 7.797% | 594 | 78.42% | 355 | 355 | 0 |
| 2-4 Family - Detached | 108 | 20,943,010.44 | 12.32 | 39.65 | 7.629 | 621 | 75.81 | 353 | 353 | 0 |
| PUD - Detached | 81 | 14,384,591.85 | 8.46 | 39.04 | 8.048 | 599 | 82.82 | 354 | 354 | 0 |
| Low Rise Condo - Attached | 74 | 9,973,991.44 | 5.87 | 38.51 | 7.789 | 621 | 80.59 | 360 | 360 | 0 |
| MF Housing - Detached | 13 | 1,296,110.00 | 0.76 | 38.76 | 8.297 | 619 | 82.60 | 360 | 360 | 0 |
| 2-4 Family - Attached | 8 | 1,061,825.00 | 0.62 | 44.62 | 7.523 | 632 | 72.98 | 360 | 360 | 0 |
| SFR - Attached | 9 | 905,955.00 | 0.53 | 40.98 | 8.855 | 606 | 84.73 | 360 | 360 | 0 |
| High Rise Condo- Attached | 8 | 871,820.00 | 0.51 | 42.24 | 7.765 | 625 | 78.78 | 360 | 360 | 0 |
| PUD - Attached | 5 | 606,091.05 | 0.36 | 31.18 | 7.262 | 613 | 77.17 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

9. Occupancy Status

| Occupancy Status | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|--------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Owner Occupied | 1,023 | \$155,744,781.47 | 91.61% | 38.84% | 7.795% | 596 | 78.74% | 355 | 355 | 0 |
| Non-Owner Occupied | 87 | 10,944,012.43 | 6.44 | 36.16 | 8.036 | 647 | 76.96 | 355 | 354 | 0 |
| Second Home | 22 | 3,314,206.78 | 1.95 | 37.01 | 7.410 | 631 | 78.43 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

10. Documentation

| Documentation | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Full Documentation | 746 | \$106,569,858.76 | 62.69% | 38.79% | 7.783% | 595 | 80.01% | 356 | 356 | 0 |
| Stated Income Documentation | 372 | 60,935,887.92 | 35.84 | 38.58 | 7.856 | 608 | 76.30 | 355 | 355 | 0 |
| Lite Documentation | 8 | 1,449,900.00 | 0.85 | 30.00 | 7.740 | 583 | 75.39 | 360 | 360 | 0 |
| No Doc | 6 | 1,047,354.00 | 0.62 | 0.00 | 6.783 | 691 | 76.15 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

11. Loan Purpose

| Loan Purpose | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| C/O Refi | 745 | \$115,766,658.10 | 68.10% | 38.68% | 7.793% | 593 | 76.42% | 354 | 354 | 0 |
| Purchase | 278 | 38,940,908.95 | 22.91 | 38.23 | 7.838 | 625 | 85.00 | 359 | 359 | 0 |
| R/T Refi | 109 | 15,295,433.63 | 9.00 | 38.61 | 7.791 | 592 | 78.93 | 354 | 354 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

12. Product Type

| Product Type | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 2/28 ARM | 643 | \$100,059,224.03 | 58.86% | 38.12% | 7.897% | 585 | 79.07% | 360 | 360 | 0 |
| 30 Year Fixed | 351 | 51,659,990.59 | 30.39 | 39.52 | 7.604 | 630 | 77.70 | 360 | 360 | 0 |
| 3/27 ARM | 79 | 10,567,029.19 | 6.22 | 36.28 | 8.087 | 580 | 81.02 | 360 | 360 | 0 |
| 20 Year Fixed | 24 | 3,471,135.00 | 2.04 | 39.26 | 7.350 | 613 | 73.96 | 240 | 240 | 0 |
| 15/15 ARM | 18 | 2,263,646.12 | 1.33 | 38.10 | 7.736 | 599 | 75.23 | 360 | 360 | 0 |
| 15 Year Fixed | 15 | 1,727,975.75 | 1.02 | 40.13 | 7.543 | 642 | 77.28 | 180 | 180 | 0 |
| 2/13 ARM | 2 | 254,000.00 | 0.15 | 50.06 | 7.755 | 636 | 87.66 | 180 | 180 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

13. Amortization

| Amortization | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Fully Amortizing | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

14. Lien Position

| Lien Position | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 1 | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

15. Prepayment Penalty Term

| Prepayment Penalty Term | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 0 | 249 | \$37,819,503.82 | 22.25% | 37.70% | 7.896% | 595 | 78.18% | 355 | 355 | 0 |
| 12 | 71 | 11,956,407.56 | 7.03 | 42.42 | 7.514 | 605 | 69.91 | 350 | 349 | 0 |
| 24 | 495 | 74,666,926.90 | 43.92 | 38.04 | 7.887 | 589 | 79.97 | 360 | 360 | 0 |
| 30 | 1 | 180,600.00 | 0.11 | 0.00 | 5.400 | 696 | 80.00 | 360 | 360 | 0 |
| 36 | 315 | 45,379,362.40 | 26.69 | 38.69 | 7.672 | 621 | 79.03 | 350 | 350 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

16. Geographic Distribution

| Geographic Distribution | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| California | 131 | \$25,847,410.53 | 15.20% | 40.27% | 7.446% | 603 | 77.06% | 355 | 355 | 0 |
| New York | 136 | 25,408,919.61 | 14.95 | 40.27 | 7.638 | 583 | 71.98 | 354 | 354 | 0 |
| Massachusetts | 102 | 18,384,570.00 | 10.81 | 39.49 | 7.543 | 612 | 75.50 | 355 | 355 | 0 |
| New Jersey | 68 | 11,308,079.44 | 6.65 | 37.89 | 8.018 | 598 | 76.77 | 358 | 358 | 0 |
| Florida | 86 | 9,743,651.18 | 5.73 | 39.82 | 8.174 | 609 | 82.86 | 357 | 357 | 0 |
| Virginia | 41 | 6,762,723.74 | 3.98 | 34.99 | 7.850 | 607 | 83.40 | 354 | 354 | 0 |
| Pennsylvania | 49 | 5,789,105.01 | 3.41 | 36.53 | 7.921 | 605 | 79.12 | 339 | 339 | 0 |
| Illinois | 39 | 5,206,681.08 | 3.06 | 38.14 | 7.780 | 616 | 84.09 | 354 | 354 | 0 |
| Texas | 43 | 5,007,272.26 | 2.95 | 35.47 | 8.309 | 609 | 85.47 | 350 | 350 | 0 |
| Colorado | 25 | 4,467,556.00 | 2.63 | 41.28 | 7.813 | 612 | 87.25 | 360 | 360 | 0 |
| Maryland | 27 | 4,279,561.43 | 2.52 | 36.67 | 8.017 | 580 | 76.26 | 360 | 360 | 0 |
| Michigan | 35 | 4,150,803.83 | 2.44 | 30.60 | 7.768 | 594 | 80.81 | 360 | 360 | 0 |
| Rhode Island | 28 | 3,962,250.00 | 2.33 | 44.32 | 7.656 | 616 | 75.77 | 356 | 356 | 0 |
| North Carolina | 37 | 3,632,851.66 | 2.14 | 36.56 | 8.410 | 575 | 82.90 | 352 | 352 | 0 |
| New Hampshire | 18 | 3,296,631.00 | 1.94 | 39.36 | 7.721 | 595 | 76.25 | 360 | 360 | 0 |
| Connecticut | 24 | 3,177,350.00 | 1.87 | 33.24 | 7.646 | 605 | 78.40 | 360 | 360 | 0 |
| Ohio | 30 | 3,146,119.00 | 1.85 | 36.53 | 8.107 | 598 | 82.33 | 360 | 360 | 0 |
| Arizona | 18 | 2,512,595.08 | 1.48 | 38.26 | 7.640 | 608 | 82.92 | 360 | 360 | 0 |
| Minnesota | 16 | 2,338,005.00 | 1.38 | 40.95 | 8.475 | 562 | 81.12 | 360 | 360 | 0 |
| Washington | 13 | 2,231,450.00 | 1.31 | 40.42 | 7.677 | 593 | 81.01 | 360 | 360 | 0 |
| Maine | 14 | 2,172,800.00 | 1.28 | 36.32 | 7.739 | 634 | 79.98 | 350 | 350 | 0 |
| South Carolina | 18 | 1,889,450.00 | 0.99 | 29.97 | 8.371 | 591 | 81.78 | 354 | 354 | 0 |
| Nevada | 11 | 1,636,040.00 | 0.96 | 41.12 | 7.493 | 627 | 84.13 | 360 | 360 | 0 |
| Indiana | 16 | 1,604,730.00 | 0.94 | 36.02 | 8.194 | 599 | 82.72 | 360 | 360 | 0 |
| Wisconsin | 15 | 1,553,335.00 | 0.91 | 44.10 | 8.109 | 584 | 84.55 | 360 | 360 | 0 |
| Oregon | 9 | 1,267,743.83 | 0.75 | 46.46 | 7.471 | 610 | 85.23 | 360 | 360 | 0 |
| Tennessee | 11 | 1,212,670.00 | 0.71 | 29.00 | 8.010 | 623 | 78.91 | 360 | 360 | 0 |
| Missouri | 10 | 1,169,250.00 | 0.69 | 36.30 | 8.888 | 553 | 83.00 | 360 | 360 | 0 |
| Kansas | 8 | 1,070,080.00 | 0.63 | 47.55 | 8.546 | 572 | 80.54 | 360 | 360 | 0 |
| Louisiana | 9 | 934,485.00 | 0.55 | 39.94 | 8.526 | 569 | 83.01 | 360 | 360 | 0 |
| Kentucky | 7 | 856,354.00 | 0.50 | 36.40 | 8.529 | 598 | 83.57 | 360 | 360 | 0 |
| Alabama | 6 | 678,455.00 | 0.40 | 34.25 | 8.757 | 600 | 85.68 | 360 | 360 | 0 |
| Utah | 4 | 538,125.00 | 0.32 | 36.27 | 7.804 | 625 | 93.24 | 360 | 360 | 0 |
| Vermont | 3 | 475,000.00 | 0.28 | 52.44 | 7.058 | 611 | 68.60 | 294 | 294 | 0 |
| Idaho | 5 | 474,760.00 | 0.28 | 47.82 | 7.113 | 632 | 85.44 | 360 | 360 | 0 |
| Alaska | 2 | 319,325.00 | 0.19 | 17.12 | 7.335 | 575 | 75.89 | 360 | 360 | 0 |
| Delaware | 4 | 291,500.00 | 0.17 | 37.18 | 8.350 | 633 | 74.63 | 360 | 360 | 0 |
| Hawaii | 1 | 281,000.00 | 0.17 | 0.00 | 7.850 | 680 | 100.00 | 360 | 360 | 0 |
| Wyoming | 3 | 261,200.00 | 0.15 | 32.20 | 7.075 | 631 | 85.82 | 360 | 360 | 0 |
| Mississippi | 3 | 256,912.00 | 0.15 | 38.08 | 9.777 | 530 | 83.82 | 360 | 360 | 0 |
| Nebraska | 3 | 233,300.00 | 0.14 | 29.14 | 8.810 | 605 | 84.51 | 360 | 360 | 0 |
| Iowa | 2 | 216,300.00 | 0.13 | 43.36 | 7.716 | 582 | 84.50 | 360 | 360 | 0 |
| Arkansas | 1 | 90,000.00 | 0.05 | 0.00 | 8.500 | 675 | 90.00 | 360 | 360 | 0 |
| Oklahoma | 1 | 66,600.00 | 0.04 | 27.00 | 8.200 | 632 | 90.00 | 360 | 360 | 0 |
| Total: | 1,132 | \$170,003,000.68 | 100.00% | 38.59% | 7.803% | 600 | 78.61% | 355 | 355 | 0 |

17. Gross Margin

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Gross Margin | | | | | | | | | | |
| 2.501 - 3.000 | 1 | \$162,500.00 | 0.14% | 20.39% | 6.550% | 598 | 65.00% | 360 | 360 | 0 |
| 3.001 - 3.500 | 15 | 2,504,048.14 | 2.21 | 38.66 | 6.090 | 636 | 70.53 | 351 | 351 | 0 |
| 3.501 - 4.000 | 45 | 7,734,935.17 | 6.84 | 38.07 | 6.599 | 630 | 74.31 | 360 | 360 | 0 |
| 4.001 - 4.500 | 80 | 12,627,988.29 | 11.16 | 38.40 | 6.891 | 617 | 77.05 | 360 | 360 | 0 |
| 4.501 - 5.000 | 113 | 19,266,953.51 | 17.03 | 39.48 | 7.278 | 607 | 81.48 | 360 | 360 | 0 |
| 5.001 - 5.500 | 136 | 20,905,351.87 | 18.48 | 36.79 | 7.815 | 588 | 77.21 | 360 | 360 | 0 |
| 5.501 - 6.000 | 118 | 17,113,273.17 | 15.13 | 37.50 | 8.165 | 570 | 80.96 | 360 | 360 | 0 |
| 6.001 - 6.500 | 94 | 14,763,778.73 | 13.05 | 38.25 | 8.741 | 554 | 82.24 | 360 | 360 | 0 |
| 6.501 - 7.000 | 62 | 7,666,967.88 | 6.78 | 39.08 | 8.865 | 583 | 84.17 | 357 | 357 | 0 |
| 7.001 - 7.500 | 45 | 6,339,803.09 | 5.60 | 39.36 | 9.553 | 549 | 76.73 | 360 | 360 | 0 |
| 7.501 - 8.000 | 28 | 3,508,749.49 | 3.10 | 34.60 | 9.734 | 531 | 76.53 | 360 | 360 | 0 |
| 8.001 - 8.500 | 5 | 551,550.00 | 0.49 | 34.71 | 10.345 | 549 | 76.35 | 360 | 360 | 0 |
| Total: | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |

W.A.: 5.444%
 Lowest: 3.000%
 Highest: 8.500%

18. Initial Cap

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Initial Cap | | | | | | | | | | |
| 3.000 | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |
| Total: | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |

W.A.: 3.000%
 Lowest: 3.000%
 Highest: 3.000%

19. Periodic Cap

| | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| Periodic Cap | | | | | | | | | | |
| 1.000 | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |
| Total: | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |

W.A.: 1.000%
 Lowest: 1.000%
 Highest: 1.000%

20. Maximum Rate

| Maximum Rate | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 11.001 - 11.500 | 5 | \$788,350.00 | 0.70% | 48.61% | 5.246% | 657 | 77.01% | 360 | 360 | 0 |
| 11.501 - 12.000 | 15 | 2,542,223.14 | 2.25 | 46.67 | 5.865 | 625 | 76.99 | 360 | 360 | 0 |
| 12.001 - 12.500 | 41 | 7,100,973.14 | 6.28 | 37.76 | 6.354 | 627 | 73.57 | 357 | 357 | 0 |
| 12.501 - 13.000 | 92 | 15,806,351.58 | 13.97 | 38.90 | 6.817 | 607 | 78.12 | 360 | 360 | 0 |
| 13.001 - 13.500 | 115 | 19,095,608.82 | 16.88 | 41.45 | 7.312 | 606 | 80.58 | 360 | 360 | 0 |
| 13.501 - 14.000 | 140 | 22,511,298.92 | 19.90 | 37.75 | 7.809 | 589 | 80.09 | 360 | 360 | 0 |
| 14.001 - 14.500 | 91 | 12,774,168.73 | 11.29 | 35.77 | 8.291 | 575 | 80.28 | 360 | 360 | 0 |
| 14.501 - 15.000 | 112 | 15,460,909.66 | 13.66 | 37.29 | 8.776 | 559 | 81.00 | 358 | 358 | 0 |
| 15.001 - 15.500 | 52 | 6,928,679.48 | 6.12 | 36.95 | 9.268 | 553 | 78.44 | 360 | 360 | 0 |
| 15.501 - 16.000 | 50 | 6,087,588.73 | 5.38 | 39.79 | 9.749 | 536 | 80.83 | 360 | 360 | 0 |
| 16.001 - 16.500 | 17 | 2,394,980.88 | 2.12 | 36.76 | 10.212 | 541 | 67.53 | 360 | 360 | 0 |
| 16.501 - 17.000 | 9 | 1,146,776.26 | 1.01 | 39.48 | 10.814 | 537 | 81.45 | 360 | 360 | 0 |
| 17.001 - 17.500 | 2 | 309,000.00 | 0.27 | 37.62 | 11.293 | 530 | 69.27 | 360 | 360 | 0 |
| 17.501 - 18.000 | 1 | 196,990.00 | 0.17 | 33.26 | 11.550 | 556 | 80.00 | 360 | 360 | 0 |
| Total: | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |

W.A. : 13.911%

Lowest: 11.200%

Highest: 17.550%

21. Minimum Rate

| Minimum Rate | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|-----------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| 5.001 - 5.500 | 5 | \$788,350.00 | 0.70% | 48.61% | 5.246% | 657 | 77.01% | 360 | 360 | 0 |
| 5.501 - 6.000 | 15 | 2,542,223.14 | 2.25 | 46.67 | 5.865 | 625 | 76.99 | 360 | 360 | 0 |
| 6.001 - 6.500 | 41 | 7,100,973.14 | 6.28 | 37.76 | 6.354 | 627 | 73.57 | 357 | 357 | 0 |
| 6.501 - 7.000 | 92 | 15,806,351.58 | 13.97 | 38.90 | 6.817 | 607 | 78.12 | 360 | 360 | 0 |
| 7.001 - 7.500 | 115 | 19,095,608.82 | 16.88 | 41.45 | 7.312 | 606 | 80.58 | 360 | 360 | 0 |
| 7.501 - 8.000 | 140 | 22,511,298.92 | 19.90 | 37.75 | 7.809 | 589 | 80.09 | 360 | 360 | 0 |
| 8.001 - 8.500 | 91 | 12,774,168.73 | 11.29 | 35.77 | 8.291 | 575 | 80.28 | 360 | 360 | 0 |
| 8.501 - 9.000 | 112 | 15,460,909.66 | 13.66 | 37.29 | 8.776 | 559 | 81.00 | 358 | 358 | 0 |
| 9.001 - 9.500 | 52 | 6,928,679.48 | 6.12 | 36.95 | 9.268 | 553 | 78.44 | 360 | 360 | 0 |
| 9.501 - 10.000 | 50 | 6,087,588.73 | 5.38 | 39.79 | 9.749 | 536 | 80.83 | 360 | 360 | 0 |
| 10.001 - 10.500 | 17 | 2,394,980.88 | 2.12 | 36.76 | 10.212 | 541 | 67.53 | 360 | 360 | 0 |
| 10.501 - 11.000 | 9 | 1,146,776.26 | 1.01 | 39.48 | 10.814 | 537 | 81.45 | 360 | 360 | 0 |
| 11.001 - 11.500 | 2 | 309,000.00 | 0.27 | 37.62 | 11.293 | 530 | 69.27 | 360 | 360 | 0 |
| 11.501 - 12.000 | 1 | 196,990.00 | 0.17 | 33.26 | 11.550 | 556 | 80.00 | 360 | 360 | 0 |
| Total: | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |

W.A. : 7.911%

Lowest: 5.200%

Highest: 11.550%

22. Next Rate Adjustment Date

| Next Rate Adjustment Date | Number of Mortgage Loans | Aggregate Principal Balance | Percent of Loans by Principal Balance | W.A. DTI | W.A. Gross Coupon | W.A. Credit Score | W.A. Combined Original LTV | W.A. Original Term to Maturity | W.A. Remaining Term to Maturity | W.A. Loan Age |
|---------------------------|--------------------------|-----------------------------|---------------------------------------|---------------|-------------------|-------------------|----------------------------|--------------------------------|---------------------------------|---------------|
| January 1, 2005 | 1 | \$174,342.43 | 0.15% | 35.75% | 7.500% | 547 | 70.00% | 360 | 355 | 5 |
| February 1, 2005 | 1 | 71,793.97 | 0.06 | 0.00 | 7.750 | 571 | 80.00 | 360 | 356 | 4 |
| March 1, 2005 | 1 | 116,836.64 | 0.10 | 0.00 | 9.800 | 507 | 75.00 | 360 | 357 | 3 |
| April 1, 2005 | 4 | 1,117,751.60 | 0.99 | 43.81 | 7.591 | 585 | 79.45 | 360 | 358 | 2 |
| May 1, 2005 | 24 | 3,851,466.39 | 3.40 | 40.00 | 8.285 | 579 | 73.85 | 360 | 359 | 1 |
| June 1, 2005 | 579 | 89,866,328.00 | 79.43 | 38.05 | 7.890 | 586 | 79.23 | 359 | 359 | 0 |
| July 1, 2005 | 35 | 5,114,705.00 | 4.52 | 41.14 | 7.765 | 588 | 81.02 | 360 | 360 | 0 |
| May 1, 2006 | 4 | 623,435.19 | 0.55 | 36.14 | 8.117 | 541 | 81.97 | 360 | 359 | 1 |
| June 1, 2006 | 72 | 9,689,494.00 | 8.56 | 36.29 | 8.097 | 583 | 81.26 | 360 | 360 | 0 |
| July 1, 2006 | 3 | 254,100.00 | 0.22 | 0.00 | 7.613 | 573 | 69.51 | 360 | 360 | 0 |
| May 1, 2018 | 2 | 256,646.12 | 0.23 | 34.78 | 8.556 | 520 | 80.00 | 360 | 359 | 1 |
| June 1, 2018 | 14 | 1,850,000.00 | 1.64 | 38.96 | 7.746 | 606 | 74.53 | 360 | 360 | 0 |
| July 1, 2018 | 2 | 157,000.00 | 0.14 | 0.00 | 6.276 | 647 | 75.62 | 360 | 360 | 0 |
| Total: | 742 | \$113,143,899.34 | 100.00% | 37.98% | 7.911% | 585 | 79.20% | 360 | 360 | 0 |

Banc of America Securities LLC
6/30/2003 21:22

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**OOMLT 2003-5
Collateral Summary**

#3

% Orig Comb LTV >80: 35.51%

| Loans Covered by MGIC | % Balance | MI Adjusted OCLTV |
|-----------------------|-----------|-------------------|
| OCLTV >80-85 | 9.88% | 59.52% |
| >85-90 | 20.36% | 59.42% |
| >90-95 | 11.41% | 59.83% |
| >95 | 0.44% | 60.00% |

Murrayhill is not on the deal.

#4

Loans with Silent Seconds

| | OCLTV | % Balance | |
|--|---------------|-----------|-----------------|
| | >70-75 | 2.77% | W.A.: 79.63% |
| | >75-80 | 71.99% | Lowest: 34.68% |
| | >80-85 | 4.21% | Highest: 90.00% |
| | >85-90 | 14.34% | |
| | COCLTV >70-75 | 2.77% | W.A.: 79.63% |
| | >75-80 | 71.99% | Lowest: 34.68% |
| | >80-85 | 4.21% | Highest: 90.00% |
| | >85-90 | 14.34% | |

#5

| DTI | Number of Mortgage Loans | Aggregate Current Principal Balance | Percent of Loans by Principal Balance | W.A. DTI |
|---------------|--------------------------|-------------------------------------|---------------------------------------|---------------|
| = 0 | 1,139 | \$181,195,866.14 | 60.41% | 0.00% |
| 0.01 - 10.00 | 2 | 162,800.00 | 0.05 | 7.51 |
| 10.01 - 20.00 | 43 | 4,492,250.00 | 1.5 | 16.91 |
| 20.01 - 30.00 | 159 | 18,565,906.53 | 6.19 | 26.18 |
| 30.01 - 40.00 | 246 | 33,165,479.65 | 11.06 | 35.27 |
| 40.01 - 50.00 | 343 | 51,229,316.06 | 17.08 | 44.69 |
| 50.01 - 60.00 | 65 | 10,999,608.58 | 3.67 | 52.04 |
| 60.01 >= | 1 | 118,750.00 | 0.04 | 181.87 |
| Total: | 1,998 | \$299,929,976.96 | 100.00% | 38.88% |

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Option One 2003-5

Loans Covered with MI

| <u>Summary</u> | <u>Total</u> | <u>Minimum</u> | <u>Maximum</u> |
|---|------------------|----------------|----------------|
| Statistical Calculation Date Principal Balance | \$176,313,922.61 | \$50,000.00 | \$600,000.00 |
| Number of Loans | 1,206 | | |
| Average Original Loan Balance | \$146,202.71 | | |
| Average Current Loan Balance | \$146,197.28 | | |
| (1) Weighted Average Combined Original LTV | 81.45% | 60.40% | 100.00% |
| (1) Weighted Average Gross Coupon | 7.468% | 5.150% | 11.550% |
| (1) (2) Weighted Average Gross Margin | 5.078% | 2.375% | 9.000% |
| (1) (2) Weighted Average Term to Next Rate Adjustment Date (months) | 28.0 | 6 | 180 |
| (1) Weighted Average Remaining Term to Maturity (months) | 355.1 | 180 | 360 |
| (1) (3) Weighted Average FICO Score | 625 | 501 | 798 |

(1) Weighted Average reflected in Total.

(2) Adjustable Loans Only

(3) 100.00% of the Mortgage Loans have FICO Scores.

| | <u>Range</u> | <u>Percent of Statistical Calculation Date Principal Balance</u> |
|---------------------------------|----------------------|--|
| Product Type | Adjustable | 61.53% |
| | Fixed | 38.47% |
| Fully Amortizing Mortgage Loans | | 100.00% |
| Lien | First | 100.00% |
| | Second | 0.00% |
| Property Type | SFR | 71.19% |
| | 2-4 Family | 11.18% |
| | PUD | 10.52% |
| | Condo | 5.52% |
| Occupancy Status | Manufactured Housing | 1.59% |
| | Owner Occupied | 91.93% |
| | Non-Owner Occupied | 5.59% |
| Geographic Distribution | Second Home | 2.48% |
| | California | 15.48% |
| | New York | 11.65% |
| | Massachusetts | 8.48% |
| | Florida | 6.52% |
| | New Jersey | 6.08% |
| Largest Zip Code Concentration | 60010 | 0.56% |
| Loans with Mortgage Insurance | | 100.00% |
| Loans with Prepayment Penalties | | 76.92% |

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Loans Without MI with LTV <= 60%

| Summary | Total | Minimum | Maximum |
|--|-----------------|----------------|----------------|
| Statistical Calculation Date Principal Balance | \$22,157,400.72 | \$50,000.00 | \$471,011.00 |
| Number of Loans | 165 | | |
| Average Original Loan Balance | \$134,299.02 | | |
| Average Current Loan Balance | \$134,287.28 | | |
| (1) Weighted Average Combined Original LTV | 51.30% | 15.29% | 60.00% |
| (1) Weighted Average Gross Coupon | 7.501% | 5.100% | 12.000% |
| (1)(2) Weighted Average Gross Margin | 5.049% | 3.100% | 8.800% |
| (1)(2) Weighted Average Term to Next Rate Adjustment Date (months) | 29.4 | 21 | 180 |
| (1) Weighted Average Remaining Term to Maturity (months) | 352.6 | 120 | 360 |
| (1)(3) Weighted Average FICO Score | 578 | 500 | 744 |

(1) Weighted Average reflected in Total.

(2) Adjustable Loans Only

(3) 98.22% of the Mortgage Loans have FICO Scores.

| | Range | Percent of Statistical Calculation Date Principal Balance |
|---------------------------------|----------------------|--|
| Product Type | Adjustable | 57.25% |
| | Fixed | 42.75% |
| Fully Amortizing Mortgage Loans | | 100.00% |
| Lien | First | 99.55% |
| | Second | 0.45% |
| Property Type | SFR | 78.27% |
| | 2-4 Family | 11.16% |
| | PUD | 6.66% |
| | Condo | 3.91% |
| | Manufactured Housing | 0.00% |
| Occupancy Status | Owner Occupied | 92.55% |
| | Non-Owner Occupied | 3.99% |
| | Second Home | 3.45% |
| Geographic Distribution | New York | 26.52% |
| | California | 17.61% |
| | Massachusetts | 11.49% |
| | New Jersey | 11.08% |
| | Rhode Island | 4.50% |
| | Texas | 3.52% |
| Largest Zip Code Concentration | 10518 | 2.13% |
| Loans with Mortgage Insurance | | 0.00% |
| Loans with Prepayment Penalties | | 73.40% |

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Loans Without MI with LTV > 60%

| Summary | Total | Minimum | Maximum |
|---|------------------|----------------|----------------|
| Statistical Calculation Date Principal Balance | \$101,458,653.63 | \$50,000.00 | \$804,414.43 |
| Number of Loans | 627 | | |
| Average Original Loan Balance | \$161,824.81 | | |
| Average Current Loan Balance | \$161,816.03 | | |
| (1) Weighted Average Combined Original LTV | 79.49% | 60.09% | 100.00% |
| (1) Weighted Average Gross Coupon | 8.452% | 5.200% | 11.990% |
| (1) (2) Weighted Average Gross Margin | 5.935% | 3.000% | 9.400% |
| (1) (2) Weighted Average Term to Next Rate Adjustment Date (months) | 26.4 | 19 | 180 |
| (1) Weighted Average Remaining Term to Maturity (months) | 356.8 | 180 | 360 |
| (1) (3) Weighted Average FICO Score | 561 | 500 | 748 |

(1) Weighted Average reflected in Total.

(2) Adjustable Loans Only

(3) 100.00% of the Mortgage Loans have FICO Scores.

| | Range | Percent of Statistical Calculation Date Principal Balance |
|---------------------------------|----------------------|--|
| Product Type | Adjustable | 79.29% |
| | Fixed | 20.71% |
| Fully Amortizing Mortgage Loans | | 100.00% |
| Lien | First | 98.31% |
| | Second | 1.69% |
| Property Type | SFR | 78.73% |
| | 2-4 Family | 9.45% |
| | PUD | 6.88% |
| | Condo | 4.18% |
| | Manufactured Housing | 0.76% |
| Occupancy Status | Owner Occupied | 92.88% |
| | Non-Owner Occupied | 6.86% |
| | Second Home | 0.26% |
| Geographic Distribution | New York | 18.00% |
| | California | 14.99% |
| | New Jersey | 8.23% |
| | Massachusetts | 7.40% |
| | Texas | 6.06% |
| | Florida | 4.80% |
| Largest Zip Code Concentration | 76262 | 0.79% |
| Loans with Mortgage Insurance | | 0.00% |
| Loans with Prepayment Penalties | | 71.73% |

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Option One 2003-5

NEW LEAS AND FINANCIAL ASSISTANCE

| FICO Score | Total Balance | | LTV | Adjusted Balance [1] | | WA LTV | WA DTI | WA FICO | % SFD/ PUD | % Owner Occ. |
|----------------------|-----------------------|---------------|-------------|-----------------------|---------------|--------------|--------------|------------|------------|--------------|
| | Amount | % [2] | | Amount | % [2] | | | | | |
| 0 | 4,893,347.89 | 1.35% | > 65.0 | 4,028,957.99 | 1.34% | 74.39 | 39.50 | 0 | 93.49 | 93.49 |
| 500 - 549.99 | 32,280,317.09 | 3.40% | > 70.0 | 32,000,146.48 | 3.40% | 75.14 | 39.35 | 525 | 91.07 | 96.15 |
| 550 - 574.99 | 37,095,117.37 | 3.95% | > 70.0 | 36,815,000.00 | 3.95% | 75.34 | 39.35 | 662 | 91.26 | 96.32 |
| 575 - 599.99 | 34,072,801.58 | 3.62% | > 70.0 | 33,792,635.11 | 3.62% | 75.80 | 39.71 | 600 | 91.79 | 96.35 |
| 600 - 619.99 | 48,300,302.64 | 5.14% | > 80.0 | 47,922,163.21 | 5.14% | 80.33 | 39.64 | 634 | 79.06 | 91.38 |
| 620 - 649.99 | 30,118,516.20 | 3.23% | > 80.0 | 29,840,354.32 | 3.23% | 80.30 | 39.31 | 663 | 77.39 | 81.31 |
| 650 - 679.99 | 14,579,009.35 | 1.56% | > 85.0 | 14,398,826.35 | 1.56% | 84.09 | 39.49 | 697 | 73.14 | 79.06 |
| 680 - 699.99 | 14,897,497.77 | 1.59% | > 85.0 | 14,717,314.77 | 1.59% | 86.44 | 38.13 | 720 | 63.12 | 84.74 |
| 700 - 749.99 | 3,367,510.00 | 0.36% | > 85.0 | 3,367,510.00 | 0.36% | 84.38 | 32.46 | 759 | 62.11 | 83.44 |
| > 800 | 293,939,976.96 | 31.50% | > 95.0 | 197,535,871.77 | 21.25% | 78.56 | 38.88 | 600 | 0 | 0.00 |
| TOTAL | 493,939,976.96 | 52.50% | Min: | 493,939,976.96 | 52.50% | 78.56 | 38.88 | 600 | 0 | 0.00 |
| FICO: Average | 600 | | Max: | 500 | | 799 | | | | 92.30 |

Debt To Income (DTI) Ratio

| DTI | Total Balance | | FICO | Adjusted Balance [1] | | WA LTV | WA DTI | WA FICO | % SFD/ PUD | % Owner Occ. |
|----------------|-----------------------|---------------|-------------|-----------------------|---------------|--------------|--------------|------------|--------------|--------------|
| | Amount | % [2] | | Amount | % [2] | | | | | |
| <= 20 | 185,850,916.14 | 37.85% | < 550 | 142,923,105.03 | 28.76% | 78.79 | 16.58 | 602 | 84.7 | 83.16 |
| 20.001 - 25.00 | 5,498,698.42 | 1.11% | < 550 | 5,498,698.42 | 1.11% | 77.29 | 22.86 | 608 | 73.81 | 84.82 |
| 25.001 - 30.00 | 13,107,208.11 | 2.65% | < 575 | 13,107,208.11 | 2.65% | 76.63 | 27.56 | 611 | 81.61 | 90.71 |
| 30.001 - 35.00 | 14,753,534.39 | 2.97% | < 575 | 14,753,534.39 | 2.97% | 77.73 | 32.46 | 597 | 87.08 | 91.59 |
| 35.001 - 40.00 | 18,411,945.26 | 3.73% | < 600 | 18,411,945.26 | 3.73% | 76.67 | 37.53 | 596 | 80.27 | 87.77 |
| 40.001 - 45.00 | 28,224,079.08 | 5.71% | < 625 | 28,224,079.08 | 5.71% | 80.57 | 42.49 | 600 | 82.17 | 92.26 |
| 45.001 - 50.00 | 23,005,236.98 | 4.66% | < 650 | 23,005,236.98 | 4.66% | 78.92 | 47.38 | 594 | 79.48 | 89.42 |
| 50.001 - 55.00 | 9,589,308.88 | 1.94% | < 675 | 9,589,308.88 | 1.94% | 76.14 | 51.38 | 553 | 84.11 | 97.49 |
| 55.001 - 60.00 | 1,530,050.00 | 0.31% | > 675 | 1,530,050.00 | 0.31% | 75.29 | 66.28 | 553 | 76.83 | 100.00 |
| TOTAL | 293,939,976.96 | 60.00% | Min: | 142,923,105.03 | 28.76% | 78.36 | 38.88 | 600 | 83.27 | 92.30 |

Loan To Value (LTV) Ratio

| Combined LTV | Total Balance | | DTI | Adjusted Balance [1] | | WA LTV | WA DTI | WA FICO | % SFD/ PUD | % Owner Occ. |
|---------------|-----------------------|----------------|-------------|----------------------|--------------|--------------|--------------|------------|--------------|--------------|
| | Amount | % [2] | | Amount | % [2] | | | | | |
| < 60.00 | 22,157,400.72 | 7.35% | > 50 | 1,005,909.00 | 0.34% | 51.30 | 37.87 | 578 | 84.93 | 92.55 |
| 60.01 - 70.00 | 45,820,933.02 | 15.28% | > 50 | 2,639,740.67 | 0.88% | 66.46 | 37.83 | 586 | 81.41 | 92.46 |
| 70.01 - 80.00 | 125,468,018.99 | 41.83% | > 50 | 4,052,725.00 | 1.35% | 78.07 | 39.22 | 597 | 82.97 | 91.52 |
| 80.01 - 85.00 | 25,073,346.55 | 8.36% | > 50 | 893,699.91 | 0.30% | 84.53 | 37.93 | 616 | 84.48 | 90.38 |
| 85.01 - 90.00 | 51,318,864.40 | 17.11% | > 50 | 1,947,290.00 | 0.65% | 89.74 | 39.04 | 619 | 80.79 | 91.32 |
| 90.01 - 95.00 | 28,544,513.38 | 9.42% | > 50 | 560,995.00 | 0.19% | 94.82 | 40.55 | 646 | 89.36 | 98.26 |
| > 95.01 | 1,546,900.00 | 0.52% | > 50 | 0.00 | 0.00% | 100.00 | 42.47 | 694 | 88.95 | 100.00 |
| TOTAL | 293,939,976.96 | 100.00% | Min: | 1,119,129.65 | 0.37% | 78.56 | 38.88 | 600 | 83.27 | 92.30 |

[1] Balance of the collateral cut combined with second quarter, i.e. G.LTV, FICO, DTI etc.

All other cuts except the adjusted balance are only for the main bucket

[2] Percent of the Adjusted Principal Balance - calculated automatically.

Principal Balance

| Scheduled Principal Balance | Total Balance | | WA FICO | WA LTV | WA DTI | % SFD/PUD | % Owner Occ | % Without Rpt | % Full Dec |
|-----------------------------------|-----------------------|----------------|-------------|-------------------|--------------|-------------------|--------------|---------------|--------------|
| | Amount | % [2] | | | | | | | |
| \$0 - \$50K | 1,150,000.00 | 0.39% | 569 | 59.03 | 36.39 | 95.65 | 95.65 | 86.95 | 79.26 |
| \$50.1 - \$200K | 175,174,395.42 | 59.61% | 599 | 78.24 | 37.87 | 84.17 | 90.95 | 65.81 | 68.29 |
| \$200.1 - \$300K | 41,020,272.39 | 13.62% | 597 | 79.80 | 39.16 | 83.10 | 96.69 | 69.59 | 62.87 |
| \$300.1 - \$400K | 32,119,228.99 | 10.71% | 603 | 79.16 | 40.30 | 79.58 | 93.23 | 73.06 | 54.07 |
| \$400.1 - \$500K | 31,233,761.17 | 10.43% | 596 | 78.80 | 41.82 | 84.78 | 95.48 | 77.46 | 48.11 |
| \$500.1 - \$600K | 14,447,798.26 | 4.91% | 625 | 80.16 | 44.51 | 84.41 | 96.09 | 41.20 | 41.20 |
| \$600.1 - \$700K | 2,157,106.30 | 0.73% | 611 | 72.65 | 30.94 | 82.29 | 100.00 | 61.15 | 59.38 |
| > \$700K | 2,523,717.96 | 0.86% | 604 | 78.56 | 38.88 | 100.00 | 60.32 | 60.00 | 60.00 |
| TOTAL | 293,939,976.96 | 100.00% | Min: | 50,000.00 | 38.88 | 83.27 | 92.30 | 68.89 | 62.78 |
| Principal Balance: Average | \$150,115.10 | | | \$0,000.00 | | 804,414.43 | | | |

Documentation Type

| Doc Type | Amount | Total Balance | %[2] | WA | FICO | WA LTV | WA DTI | % SFD/PUID | % Owner Occ | % Cashout Refi |
|--------------------|----------------|---------------|------|-------|-------|--------|--------|------------|-------------|----------------|
| Full Documentation | 188,327,890.64 | 6.273% | 594 | 79.98 | 39.62 | 64.06 | 93.57 | 65.9 | | |
| Stated | 106,525,782.32 | 35.529% | 610 | 76.22 | 37.67 | 80.72 | 90.50 | 65.19 | | |
| Limited | 3,262,000.00 | 1.034% | 653 | 74.25 | 36.33 | 83.83 | 85.05 | 60.95 | | |
| No Doc | 1,794,304.00 | 0.58% | 688 | 78.96 | 0.00 | 66.86 | 76.09 | 53.76 | | |
| TOTAL | 299,929,976.96 | 100.00% | 600 | 78.56 | 38.88 | 83.27 | 92.30 | 68.03 | | |

Property Type

| Property Type | Amount | Total Balance | %[2] | WA | FICO | WA LTV | WA DTI | % Owner Occ | % Cashout Refi | % Full Doc |
|-------------------------------|----------------|---------------|------|-------|-------|--------|--------|-------------|----------------|------------|
| Single Family Residence/Other | 220,642,617.19 | 73.59% | 595 | 78.25 | 38.72 | 95.59 | 70.12 | 63.32 | | |
| PD/Deceased | 26,385,621.60 | 8.80% | 598 | 81.95 | 39.01 | 91.15 | 49.96 | 69.69 | | |
| DD/Annuity | 8,099,525.19 | 2.70% | 613 | 77.17 | 31.18 | 61.34 | 69.40 | 60.40 | | |
| Multi Unit | 31,766,068.91 | 10.59% | 629 | 78.58 | 39.18 | 92.39 | 72.71 | 62.30 | | |
| Single Family Residence/Altae | 2,101,348.45 | 0.70% | 565 | 78.26 | 40.74 | 86.31 | 61.60 | 63.65 | | |
| Manufactured Home | 3,576,989.00 | 1.19% | 612 | 83.69 | 39.31 | 100.00 | 71.84 | 78.29 | | |
| TOTAL | 299,929,976.96 | 100.00% | 600 | 78.56 | 38.88 | 92.30 | 68.03 | 62.79 | | |

Loan Purpose

| Loan Purpose | Amount | Total Balance | %[2] | WA | FICO | WA LTV | WA DTI | % SFD/PUID | % Owner Occ |
|-----------------------|----------------|---------------|------|-------|-------|--------|--------|------------|-------------|
| Refinance - Rate Term | 26,128,442.86 | 8.71% | 589 | 78.58 | 38.28 | 81.44 | 85.11 | | |
| Refinance - Cashout | 204,044,287.76 | 68.03% | 593 | 76.44 | 39.30 | 83.10 | 93.97 | | |
| Purchase | 69,157,236.34 | 23.06% | 627 | 84.81 | 37.65 | 80.59 | 86.18 | | |
| TOTAL | 299,329,976.96 | 100.00% | 600 | 78.56 | 38.88 | 83.27 | 92.30 | | |

Fixed vs. Floating Collateral

| Lien Status | Amount | Total Balance | %[2] | WA | FICO | WA LTV | WA DTI | % SFD/PUID | % Owner Occ | % Cashout Refi | Index | Margin |
|--------------|----------------|---------------|------|-------|-------|--------|--------|------------|-------------|----------------|-------|--------|
| Fixed | 99,308,462.83 | 32.78% | 630 | 77.39 | 39.47 | 78.17 | 87.81 | 72.64 | 0.000 | | | |
| Rate ARM | 82,900.00 | 0.03% | 577 | 80.00 | 0.00 | 100.00 | 100.00 | 100.00 | 4.300 | | | |
| 15/15 ARM | 118,118,118.12 | 39.38% | 579 | 79.14 | 41.58 | 100.00 | 100.00 | 57.96 | 5.920 | | | |
| 15/15 ARM | 3,210,456.12 | 1.07% | 588 | 79.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | | | |
| 2/28 | 180,687,320.78 | 59.74% | 586 | 79.03 | 38.63 | 85.41 | 84.41 | 65.57 | 5.413 | | | |
| 3/27 | 17,323,002.23 | 5.78% | 565 | 80.39 | 37.09 | 90.70 | 95.13 | 65.42 | 5.423 | | | |
| TOTAL | 299,329,976.96 | 100.00% | 600 | 78.56 | 38.88 | 83.27 | 92.30 | 68.03 | 5.418 | | | |

Lien Status

| Lien Status | Amount | Total Balance | %[2] | WA | FICO | WA LTV | WA DTI | % SFD/PUID | % Owner Occ | % Cashout Refi |
|--------------|----------------|---------------|------|-------|-------|--------|--------|------------|-------------|----------------|
| First Lien | 288,117,694.86 | 96.06% | 600 | 78.57 | 38.86 | 83.17 | 92.32 | 67.95 | | |
| Second Lien | 1,812,372.00 | 0.61% | 592 | 77.33 | 40.37 | 100.00 | 93.60 | 0.00 | | |
| Third Lien | 0.00 | 0.00% | 600 | 78.56 | 38.88 | 83.27 | 92.30 | 68.03 | | |
| TOTAL | 289,929,976.96 | 100.00% | 600 | 78.56 | 38.88 | 83.27 | 92.30 | 68.03 | | |

Occupancy Status

| Occupancy Type | Amount | Total Balance | %[2] | WA | FICO | WA LTV | WA DTI | % SFD/PUID | % Owner Occ | % Cashout Refi |
|-------------------|----------------|---------------|------|-------|-------|--------|--------|------------|-------------|----------------|
| Primary Residence | 276,825,684.30 | 92.30% | 597 | 78.60 | 39.11 | 85.79 | 100.00 | 65.19 | | |
| Second Home | 5,399,471.78 | 1.80% | 624 | 78.82 | 37.92 | 79.95 | 0.00 | 22.54 | | |
| Investment | 17,704,820.88 | 5.90% | 652 | 77.87 | 36.27 | 44.78 | 0.00 | 63.76 | | |
| TOTAL | 299,929,976.96 | 100.00% | 600 | 78.56 | 38.88 | 83.27 | 92.30 | 68.03 | | |

Prepayment Penalty

| Origination | Term at Origination | Total Balance | | # of Loans | WA FICO | WA LTV | WA DTI | % SFD/PUO | % Owner Occ | % Cashout Refi |
|--------------|---------------------|----------------|---------|------------|---------|--------|--------|-----------|-------------|----------------|
| | | Amount | %[2] | | | | | | | |
| 0 | | 75,266,287.32 | 25.03% | 519 | 597 | 78.01 | 40.08 | 83.18 | 92.98 | 75.60 |
| 12 | | 20,663,639.70 | 6.89% | 107 | 617 | 71.88 | 40.27 | 63.24 | 91.56 | 79.88 |
| 30 | | 13,206,995.05 | 4.12% | 855 | 589 | 78.93 | 38.40 | 86.09 | 93.93 | 61.86 |
| 36 | | 71,307,654.83 | 23.72% | 513 | 625 | 78.78 | 34.46 | 100.00 | 100.00 | 67.29 |
| 60 | | 123,000.00 | 0.04% | 1 | 560 | 43.16 | 0.00 | 0.00 | 100.00 | 100.00 |
| TOTAL | | 294,933,974.36 | 100.00% | 1,998 | 600 | 78.56 | 38.88 | 83.27 | 92.20 | 68.03 |

Section 32 Loans

| Section 32 Loans | Amount | %[2] | WA FICO | WA LTV | WA DTI | % SFD/PUO | % Owner Occ | % Cashout Refi |
|------------------|--------|------|---------|--------|--------|-----------|-------------|----------------|
| Total | 0 | 0% | 0 | 0 | 0 | 0 | 0 | 0 |

GA % and Top 5 States

| State | %[2] |
|------------|--------|
| Georgia | 2.23% |
| California | 15.47% |
| Florida | 18.34% |
| Maryland | 1.14% |
| New Jersey | 7.17% |
| Texas | 5.71% |

Top 5 Originators

| Originator | %[2] |
|------------|------|
| | |
| | |
| | |
| | |

Servicers

| Servicer | %[2] |
|----------|------|
| | |
| | |
| | |
| | |

STRESS ANALYSIS

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 50% Loss Severity; 12 month lag for liquidation losses. Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

| | 25 CPR | Breakeven CDR | 40 CPR | 60 CPR | Cumulative Losses |
|------|--------|---------------|--------|--------|-------------------|
| AA | | | | | |
| A | | | | | |
| BBB | | | | | |
| BBB- | | | | | |

Default Ramp - 0 to 4.5 CDR over 36 months; and other assumptions remaining same as breakeven CDR, solve for a multiple of default ramp at first dollar principal loss for the following prepayment speeds:

| | 25 CPR | 40 CPR | 60 CPR | Multiple of Default Ramp | 25 CPR | 40 CPR | 60 CPR |
|------|--------|--------|--------|--------------------------|--------|--------|--------|
| AA | | | | | | | |
| A | | | | | | | |
| BBB | | | | | | | |
| BBB- | | | | | | | |

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