



03028981

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,  
THE COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT  
TO A CONTINUING HARDSHIP EXEMPTION;  
AND IN ACCORDANCE WITH RULE 311(i)  
OF REGULATION S-T, THESE COMPUTATIONAL MATERIALS  
ARE BEING FILED IN PAPER.

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

REC'D S.E.C.  
AUG - 7 2003  
1086

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

**PROCESSED**  
AUG 08 2003  
THOMSON  
FINANCIAL

IndyMac ABS, Inc.  
(Exact Name of Registrant as Specified in Charter)

0001060764  
(Registrant CIK Number)

Form 8-K for August 7, 2003  
(Electronic Report, Schedule or Registration  
Statement of Which the Documents Are a Part  
(Give Period of Report))

333-47158  
(SEC File Number, if Available)

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

**SIGNATURES**

*Filings Made by the Registrant.* The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Pasadena, State of California, on August 7, 2003.

INDYMAC ABS, INC.

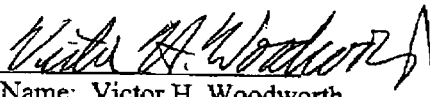
By:   
Name: Victor H. Woodworth  
Title: Vice President

Exhibit Index

Exhibit

99.1 Computational Materials Prepared by Countrywide Securities Corporation.

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE  
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A  
CONTINUING HARDSHIP EXEMPTION;  
AND IN ACCORDANCE WITH RULE 311(i)  
OF REGULATION S-T, THESE COMPUTATIONAL MATERIALS  
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Exhibit 99.1

COMPUTATIONAL MATERIALS  
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

INDYMAC ABS, INC.

IndyMac ABS, Inc.  
Home Equity Mortgage Loan Asset Backed Certificates,  
Series SPMD 2003-A

**INHEL 2003-A**  
Class MF1 and MF2 Stress Runs

	class MF-1
Break CDR	5.425 CDR
Bond Princ Writedown	308.57 (0.01%)
Cum Loss in Group	16,114,421.69 (16.04%)
Yield	6.072
WAL	18.08
Mod Duration	10.72
Princ Pmt Window	Mar18 - May33

	class MF-2
Break CDR	4.868 CDR
Bond Princ Writedown	0.00 (0.00%)
Cum Loss in Group	14,866,681.11 (14.80%)
Yield	7.090
WAL	21.72
Mod Duration	10.89
Princ Pmt Window	Jul21 - Aug32

Assumptions

**Cross-Collateralization**

Fwd LIBOR (updated -- 7/29/03 curve)  
Arms at Pricing Speed, Fixed at 10 CPR, 2nds at 30 CPR)  
100% Advancing  
3-month Lag  
6-mo Loss Holiday for Firsts, 2nds no Loss Holiday  
60% Severity for Firsts, 100% for 2nds.  
Prepayments Voluntary only (Defaults on top of Prepays)  
To Maturity  
Triggers in Effect

	class MF-1
Break CDR	5.4249 CDR
Bond Princ Writedown	128.83 (0.00%)
Cum Loss in Group	16,114,204.12 (16.04%)
Yield	6.072
WAL	18.08
Mod Duration	10.72
Princ Pmt Window	Mar18 - May33

	class MF-2
Break CDR	4.8683 CDR
Bond Princ Writedown	592,118.94 (31.03%)
Cum Loss in Group	14,866,750.82 (14.80%)
Yield	6.199
WAL	21.71
Mod Duration	10.81
Princ Pmt Window	May23 - May33

Assumptions

**NO Cross-Collateralization**

Fwd LIBOR (updated -- 7/29/03 curve)  
Arms at Pricing Speed, Fixed at 10 CPR, 2nds at 30 CPR)  
100% Advancing  
3-month Lag  
6-mo Loss Holiday for Firsts, 2nds no Loss Holiday  
60% Severity for Firsts, 100% for 2nds.  
Prepayments Voluntary only (Defaults on top of Prepays)  
To Maturity  
Triggers in Effect

**FICO Score**

Note: Cells in red font are calculations

FICO	Total Balance Amount	LTV %	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
0 - 499	\$78,267	0.02 > 65.0	\$78,267	0.02	78	64.52	491	0.02	0.02	0.02	0.01
500 - 549	\$32,353,687	9.78 > 70.0	\$16,832,878	5.09	70.3	38.25	531	8.9	9.73	8.32	7.63
550 - 574	\$48,010,155	14.51 > 70.0	\$34,560,444	10.44	74.6	38.1	562	12.69	14.09	11.25	10.77
575 - 599	\$69,162,953	20.9 > 70.0	\$55,829,702	16.87	78	39.41	587	18.78	20.47	16.42	15.62
600 - 619	\$82,943,467	25.07 > 70.0	\$69,578,950	21.03	79.7	40	610	21.65	24.27	18.05	16
620 - 649	\$55,685,020	16.83 > 80.0	\$23,178,327	7	79.5	38.66	633	14.96	16.35	9.85	11.11
650 - 679	\$20,845,591	6.3 > 80.0	\$5,942,867	1.8	77.8	37.87	661	5.07	5.91	4.17	4.47
680 - 699	\$9,644,152	2.91 > 85.0	\$1,067,432	0.32	79.1	37.91	689	2.41	2.8	1.07	1.22
700 - 749	\$9,043,504	2.73 > 85.0	\$1,734,192	0.52	80	40.3	721	1.9	2.27	1.21	1.27
750 - 799	\$3,078,406	0.93 > 85.0	\$696,086	0.21	78.9	34.97	766	0.36	0.61	0.49	0.36
>= 800	\$19,358	0.01 > 85.0	\$0	0	19.6	16.03	809	0.01	0.01	0.01	0.01
Unknown	\$32,335	0.01 > 85.0	\$32,335	0.01	90	21.87	604	86.77	96.53	70.87	68.47
<b>TOTAL</b>	<b>330,896,896</b>	<b>100%</b>	<b>209,531,480</b>	<b>63%</b>	<b>77.5</b>	<b>38.96</b>	<b>604</b>	<b>86.77</b>	<b>96.53</b>	<b>70.87</b>	<b>68.47</b>
<b>FICO: Average</b>	<b>604</b>	<b>Min:</b>	<b>488</b>	<b>Max:</b>	<b>809</b>						

**Debt To Income (DTI) Ratio**

DTI	Total Balance Amount	FICO %	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
<= 20.000	\$12,821,627	3.87 < 550	\$2,161,605	0.65	69.8	15.78	598	3.78	3.82	2.75	2.99
20.001 - 25.000	\$16,790,700	5.07 < 550	\$2,435,651	0.74	73.8	22.6	602	4.33	4.38	3.85	4.07
25.001 - 30.000	\$33,108,766	10.01 < 575	\$8,766,521	2.65	74.9	27.53	605	9.05	9.67	7.41	7.46
30.001 - 35.000	\$43,441,551	13.13 < 575	\$11,022,456	3.33	78.1	32.51	608	11.01	12.66	9.38	9.24
35.001 - 40.000	\$52,471,570	15.86 < 600	\$24,561,389	7.42	77.9	37.43	603	13.33	15.27	11.08	10.99
40.001 - 45.000	\$63,894,786	19.31 < 625	\$48,027,832	14.51	79.6	42.57	606	16.03	18.87	12.88	12.07
45.001 - 50.000	\$56,081,498	16.95 < 650	\$48,769,308	14.74	79.7	47.66	606	15.59	16.58	13	11.22
50.001 - 55.000	\$27,132,403	8.2 < 675	\$25,884,381	7.82	77.6	52.43	596	7.13	7.98	6.48	5.38
> 55.000	\$10,412,261	3.15 < 700	\$10,070,064	3.04	79.5	60.84	601	2.83	3.05	2.9	2.15
Unknown	\$14,741,734	4.46	\$0	0	72		607	3.69	4.25	1.15	2.9
<b>TOTAL</b>	<b>\$330,896,896</b>	<b>100%</b>	<b>\$181,699,207</b>	<b>55%</b>	<b>77.5</b>	<b>38.96</b>	<b>604</b>	<b>86.77</b>	<b>96.53</b>	<b>70.87</b>	<b>68.47</b>
<b>DTI: Average</b>	<b>38.96</b>	<b>Min:</b>	<b>6.5</b>	<b>Max:</b>	<b>101.24</b>						

**Loan To Value (LTV) Ratio**

LTV	Total Balance Amount	DTI %	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
<= 60.00	\$29,958,449	9.05 > 50	\$3,450,324	1.04	49.1	35.91	592	7.5	8.52	4.95	8.25
60.01 - 70.00	\$42,072,699	12.71 > 50	\$4,120,187	1.25	66.5	37.33	587	10.82	12.01	7.75	9.82
70.01 - 80.00	\$152,024,017	45.94 > 50	\$18,425,801	5.57	77.9	38.93	608	39.41	44.06	30.22	29.39
80.01 - 85.00	\$33,793,927	10.21 > 50	\$2,858,515	0.86	84.1	38.92	602	9.25	10.08	8.3	7.36
85.01 - 90.00	\$44,353,288	13.4 > 50	\$5,229,266	1.58	89	40.68	606	12.34	13.19	12.14	9.41
90.01 - 95.00	\$23,619,303	7.14 > 50	\$2,930,038	0.89	94.3	41.96	622	6.12	7.14	6.41	3.82
95.01 - 100.00	\$4,487,125	1.36 > 50	\$530,534	0.16	99.5	41.97	617	1.15	1.36	0.91	0.33
> 100.00	\$588,088	0.18 > 50	\$0	0	106.4	38.29	630	0.16	0.18	0.18	0.09
<b>TOTAL</b>	<b>\$330,896,896</b>	<b>100%</b>	<b>\$37,544,665</b>	<b>11%</b>	<b>77.5</b>	<b>38.94</b>	<b>604</b>	<b>86.77</b>	<b>96.53</b>	<b>70.87</b>	<b>68.47</b>
<b>LTV: Average</b>	<b>77.5</b>	<b>Min:</b>	<b>8.33</b>	<b>Max:</b>	<b>140</b>						

[1] Balance of the collateral cut combined with second qualifier, i.e. (LTV), FICO, DTI etc.

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

[2] Percent of the Aggregate Principal Balance.

**Principal Balance**

Scheduled Principal Balance	Total Balance		WA FICO	WA LTV	WA DTL	% SFDI/PUD	% Owner Occ	% Cashout Refl	% Full Doc
	Amount	%							
0.01 - 50,000.00	\$13,810,725	4.17	601	75.6	33.51	3.48	3.97	2.75	3.43
50,000.01 - 200,000.00	\$162,759,820	49.19	600	77.7	38.07	43.18	47.52	34.31	38.65
200,000.01 - 300,000.00	\$73,750,653	22.29	605	79.5	41.18	19.67	21.52	15.89	14.44
300,000.01 - 400,000.00	\$40,118,548	12.12	609	78.6	41.72	10.02	12.03	7.68	7.16
400,000.01 - 500,000.00	\$25,672,650	8.06	622	74.8	39.56	6.45	7.53	5.04	4.41
500,000.01 - 600,000.00	\$5,555,919	1.68	612	62.1	35.78	1.68	1.68	1.36	0.98
600,000.01 - 700,000.00	\$3,973,404	1.2	641	76.2	36.39	0.99	0.99	0.99	0.99
700,000.01 - 800,000.00	\$2,275,752	0.69	596	73.5	34.8	0.69	0.69	0.46	0.46
800,000.01 - 900,000.00	\$881,890	0.27	611	69.9	14.45	0.27	0.27	0	0
> 1,000,000.00	\$1,097,536	0.33	527	61.1		0.33	0.33	0	0.33
<b>TOTAL</b>	<b>\$330,896,897</b>	<b>100%</b>	<b>604</b>	<b>77.5</b>	<b>38.99</b>	<b>86.77</b>	<b>96.53</b>	<b>68.47</b>	<b>70.87</b>

Principal Balance: Average **\$139,973** Min: **\$1,625** Max: **\$1,097,536**

**Documentation Type**

Doc Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTL	% SFDI/PUD	% Owner Occ	% Cashout Refl
FULL	\$234,510,364	70.87	598	79.1	39.2	63.8	69.45	48.98
STATED INCOME	\$83,358,466	25.19	619	73.8	38.59	19.83	23.35	17.13
NINA	\$13,028,066	3.94	623	72	29.31	3.13	3.73	2.36
<b>TOTAL</b>	<b>\$330,896,896</b>	<b>100%</b>	<b>604</b>	<b>77.5</b>	<b>38.65</b>	<b>86.77</b>	<b>96.53</b>	<b>68.47</b>

**Property Type**

Property Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTL	% Owner Occ	% Cashout Refl	% Full Doc
SFR	\$259,319,688	78.37	603	77.8	38.9	77.21	55.94	57.78
PUD	\$27,785,492	8.4	595	78.3	39.15	8.23	4.77	6.02
2T4	\$15,845,262	4.79	627	75.8	39.68	4.22	2.48	2.03
CND	\$12,214,105	3.69	615	77.3	38.9	3.07	2.1	2.22
TWIN	\$5,630,940	1.7	592	77.5	37.15	1.43	1.5	1.31
COOP	\$3,523,160	1.06	590	62.8	40.25	1.03	0.72	0.77
3T4	\$2,579,573	0.78	665	76.5	36.94	0.56	0.37	0.16
4T4	\$1,863,313	0.56	624	73.6	44.29	0.29	0.33	0.17
CNDP	\$1,158,866	0.35	691	76.3	41.17	0.21	0.07	0.14
MINF	\$976,498	0.3	599	81	38.94	0.3	0.19	0.27
<b>TOTAL</b>	<b>\$330,896,897</b>	<b>100%</b>	<b>604</b>	<b>77.5</b>	<b>38.97</b>	<b>96.53</b>	<b>68.47</b>	<b>70.87</b>

**Loan Purpose**

Loan Purpose	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ
Refinance - Cashout	\$226,549,762	68.47	600	75.7	38.35	60.71	66.53
Purchase	\$70,730,861	21.38	623	82	40.83	16.68	20.13
Refinance - Rate&Term	\$33,616,274	10.16	596	80.1	39.24	9.37	9.87
<b>TOTAL</b>	<b>\$330,896,897</b>	<b>100%</b>	<b>604</b>	<b>77.5</b>	<b>38.97</b>	<b>86.77</b>	<b>96.53</b>

**Lien Status**

Lien Status	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
First	\$320,869,892	96.97	604	76.9	38.89	84.17	93.5	67.12
Second	\$10,027,004	3.03	617	95.2	41.32	2.59	3.03	1.35
Third Lien		0%						
<b>TOTAL</b>	<b>330,896,896</b>	<b>100%</b>	<b>604</b>	<b>77.5</b>	<b>38.96</b>	<b>86.77</b>	<b>96.53</b>	<b>68.47</b>

**Occupancy Status**

Occupancy Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
Primary Residence	\$319,423,269	96.53	603	77.7	39.06	85.44	96.53	66.53
Investment	\$9,704,239	2.93	652	72.9	36.3	0.98	0	1.59
Second Home	\$1,769,388	0.53	596	70	35.03	0.35	0	0.35
Non-owner		0%						
Other		0%						
<b>TOTAL</b>	<b>\$ 330,896,896.00</b>	<b>100%</b>	<b>604</b>	<b>77.5</b>	<b>38.96</b>	<b>86.77</b>	<b>96.53</b>	<b>68.47</b>

**Section 32 Loans**

Section 32 Loans	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
Section 32 Loans	\$0.00	0.0%	0	0.0	0	0.00%	0.00%	0.00%
Total	\$0.00	0%	0	0	0	0.00%	0.00%	0.00%

**Top 5 States**

State	%
CA	29.79%
NY	11.56%
OH	4.60%
FL	4.04%
NJ	3.97%

**Top 5 Originators**

Originator	%
IndyMac	100

**Servicer**

Servicer	%
CHL	100

**STRESS ANALYSIS**

Default Ramp - 0 to 4.5 CDR over 36 months; LIBOR Ramp: 1 month LIBOR+300 over 36 months; 50% Loss Severity; 12 month lag for liquidation losses. Solve for multiple of default ramp at first dollar principal loss for the following prepayment speeds:

	40 CPR	60 CPR	80 CPR	Cumulative Losses
AA	25 CPR	60 CPR	25 CPR	60 CPR
A				
BBB				
BBB-				



Note: Cells in red font are calculations

**Collateral Cuts for Subprime Pool**

FICO Score	Total Balance Amount	LTV %	Adjusted Balance 11 Amount	% (2)	WA LTV	WA DTI	WA FICO	% SFDI PUD	% Owner Occ.	% Full Doc	% Cashout Refi
0 - 499	\$78,267	0.09 > 65.0	\$78,267	0.09	78	64.52	491	0.09	0.09	0.09	0.03
500 - 549	\$6,010,367	7.23 > 70.0	\$3,781,570	4.55	70.3	34.96	535	6.43	7.15	6.98	6.32
550 - 574	\$10,276,608	12.37 > 70.0	\$7,403,469	8.91	75.5	37.97	563	10.71	12.37	10.07	10.38
575 - 599	\$14,991,528	18.04 > 70.0	\$12,159,300	14.63	77	38.43	587	15.8	17.4	14.64	14.17
600 - 619	\$17,714,565	21.32 > 70.0	\$14,467,397	17.41	79.8	38.68	611	17.15	20.96	17.18	14.29
620 - 649	\$19,687,859	23.7 > 80.0	\$9,511,387	11.45	78.6	34.44	634	21.7	23.39	14.83	18.44
650 - 679	\$6,540,277	7.87 > 80.0	\$1,792,715	2.16	79.3	38.19	660	5.13	6.82	5.99	5.06
680 - 699	\$3,211,677	3.87 > 85.0	\$458,046	0.55	81.3	34.23	689	2.7	3.51	1	1.42
700 - 749	\$3,350,535	4.03 > 85.0	\$721,340	0.87	78.6	37.08	723	1.62	2.44	1.32	2.05
750 - 799	\$1,171,427	1.41 > 85.0	\$277,826	0.33	77.1	35.76	760	0.51	0.69	0.54	0.69
>= 800	\$19,358	0.02 > 85.0	\$0	0	19.6	16.03	809	0.02	0.02	0.02	0.02
Unknown	\$32,335	0.04 > 65.0	\$32,335	0.04	90	21.87	614	81.9	94.87	72.31	72.87
<b>TOTAL</b>	<b>\$ 83,084,793.00</b>	<b>100%</b>	<b>\$ 50,683,652.00</b>	<b>61.00%</b>	<b>77.7</b>	<b>36.97</b>	<b>614</b>	<b>81.9</b>	<b>94.87</b>	<b>72.31</b>	<b>72.87</b>
<b>FICO: Average</b>	<b>614</b>	<b>Min:</b>	<b>488</b>	<b>Max:</b>	<b>809</b>						

**Debt To Income (DTI) Ratio**

DTI	Total Balance Amount	FICO %	Adjusted Balance 11 Amount	% (2)	WA LTV	WA DTI	WA FICO	% SFDI PUD	% Owner Occ.	% Full Doc	% Cashout Refi
<= 20.000	\$3,791,231	4.56 < 55.0	\$473,124	0.57	69.5	16.87	602	4.56	4.52	3.73	3.96
20.001 - 25.000	\$5,518,719	6.64 < 55.0	\$1,236,559	1.49	73.7	22.68	603	6.14	6.19	5.82	5.15
25.001 - 30.000	\$10,212,616	12.29 < 57.5	\$1,258,795	1.52	76	27.51	627	10.96	11.8	8.02	8.72
30.001 - 35.000	\$12,844,589	15.46 < 57.5	\$2,792,494	3.36	77.3	32.49	611	12.02	14.47	12	11.66
35.001 - 40.000	\$15,800,425	19.02 < 60.0	\$6,465,360	7.78	79	37.5	611	15.28	18.02	14.07	13.25
40.001 - 45.000	\$13,568,119	16.33 < 62.5	\$8,445,818	10.17	81.2	42.38	619	11.3	15.57	10.7	11.67
45.001 - 50.000	\$10,475,943	12.61 < 65.0	\$9,253,983	11.14	80.6	47.49	607	11.3	12.03	10.86	10.08
50.001 - 55.000	\$4,537,906	5.46 < 67.5	\$4,288,291	5.16	73.1	52.9	614	3.72	5.31	4.66	3.85
> 55.000	\$2,001,683	2.41 < 70.0	\$2,001,683	2.41	80	60.69	586	2.38	2.41	2.1	1.82
Unknown	\$4,333,561	5.22	\$0	0	76.7	37	639	3.92	4.56	0.35	2.71
<b>TOTAL</b>	<b>\$83,084,792</b>	<b>100%</b>	<b>\$36,216,107</b>	<b>55%</b>	<b>77.7</b>	<b>37</b>	<b>614</b>	<b>81.9</b>	<b>94.87</b>	<b>72.31</b>	<b>72.87</b>
<b>DTI: Average</b>	<b>37</b>	<b>Min:</b>	<b>7.92</b>	<b>Max:</b>	<b>95.88</b>						

**Loan To Value (LTV) Ratio**

LTV	Total Balance Amount	DTI %	Adjusted Balance 11 Amount	% (2)	WA LTV	WA DTI	WA FICO	% SFDI PUD	% Owner Occ.	% Full Doc	% Cashout Refi
<= 60.00	\$8,314,674	10.01 > 50	\$1,354,356	1.63	45.2	35.84	603	8.07	9.71	6.73	9.31
60.01 - 70.00	\$9,661,101	11.63 > 50	\$767,448	0.92	66.8	35.31	605	10.2	10.96	7.95	9.77
70.01 - 80.00	\$32,198,824	38.75 > 50	\$1,876,211	2.26	77.8	36.11	618	28.3	35.68	25.54	25.64
80.01 - 85.00	\$11,208,294	13.49 > 50	\$909,286	1.09	84.1	38.07	610	11.93	12.98	10.81	11.17
85.01 - 90.00	\$12,372,847	14.89 > 50	\$657,534	0.79	88.8	37.37	616	13.94	14.31	12.62	11.05
90.01 - 95.00	\$7,208,428	8.68 > 50	\$602,446	0.73	94	40.48	618	7.43	8.68	6.98	4.91
95.01 - 100.00	\$1,952,793	2.35 > 50	\$372,307	0.45	99.1	43.54	627	1.85	2.35	1.48	0.93
> 100.00	\$167,832	0.2 > 50	\$0	0	105.3	37.13	631	0.17	0.2	0.2	0.09
<b>TOTAL</b>	<b>\$83,084,793</b>	<b>100%</b>	<b>\$6,539,588</b>	<b>8%</b>	<b>77.7</b>	<b>37</b>	<b>614</b>	<b>81.9</b>	<b>94.87</b>	<b>72.31</b>	<b>72.87</b>
<b>LTV: Average</b>	<b>77.72</b>	<b>Min:</b>	<b>11.11</b>	<b>Max:</b>	<b>109.28</b>						

[1] Balance of the collateral cut combined with second qualifier, i.e. (LTV), FICO, DTI, etc.

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

[2] Percent of the Aggregate Principal Balance.

**Principal Balance**

Scheduled Principal Balance	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refl	% Full Doc
	Amount	%							
0.01 - 50,000.00	\$5,620,632	6.76	601	69.5	32.1	5.86	6.42	4.95	5.9
50,000.01 - 200,000.00	\$47,314,680	56.95	606	78	37.01	50.41	54.77	44.07	47.96
200,000.01 - 300,000.00	\$14,831,263	17.85	622	79.9	38.29	14.48	16.31	10.96	10.5
300,000.01 - 400,000.00	\$7,401,914	8.91	624	83.4	39.21	4.86	8.91	6.33	5.23
400,000.01 - 500,000.00	\$5,294,151	6.37	644	74	37.32	3.14	5.3	4.24	2.01
500,000.01 - 600,000.00	\$1,183,843	1.42	633	63.3	42.3	1.42	1.42	1.42	0.71
600,000.01 - 700,000.00	\$692,108	0.83	699	80	29.49	0.83	0.83	0	0
700,000.01 - 800,000.00	\$746,203	0.9	621	69.4	28.28	0.9	0.9	0.9	0
<b>TOTAL</b>	<b>\$83,084,794</b>	<b>100%</b>	<b>614</b>	<b>77.7</b>	<b>37.06</b>	<b>81.9</b>	<b>94.87</b>	<b>72.87</b>	<b>72.31</b>
<b>Principal Balance: Average</b>		<b>\$113,815</b>	<b>Min:</b>	<b>\$1,625</b>	<b>Max:</b>	<b>\$746,203</b>			

**Documentation Type**

Doc Type	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refl	% Full Doc
	Amount	%							
FULL	\$60,077,980	72.31	604	78.5	37.14	64.08	70.7	56.74	
STATED INCOME	\$16,771,834	22.59	639	75.8	36.48	14.17	19.74	13.69	
NINA	\$4,234,979	5.1	640	75.4	45.16	3.64	4.44	2.43	
<b>TOTAL</b>	<b>\$83,084,793</b>	<b>100%</b>	<b>614</b>	<b>77.7</b>	<b>37.4</b>	<b>81.9</b>	<b>94.87</b>	<b>72.87</b>	

**Property Type**

Property Type	Total Balance		WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refl	% Full Doc
	Amount	%						
SFR	\$63,971,022	76.99	609	77.8	36.5	75.36	59.48	61.72
2T4	\$6,859,831	8.26	642	74.5	39.12	6.87	4.51	2.52
PUD	\$4,073,912	4.9	610	81.7	38.12	4.9	3.05	2.37
TWN	\$2,151,486	2.59	608	85	40.9	2.45	2.23	2.49
CND	\$2,086,950	2.51	646	79.4	38.56	1.79	2	1.14
3T4	\$1,372,530	1.65	669	78.8	34.45	1.12	0.5	0.26
COOP	\$1,319,289	1.59	595	67	39.3	1.59	0.72	1.28
CNDP	\$555,595	0.67	727	72.2	43.4	0.13	0	0
MNF	\$395,139	0.48	593	77.1	33.27	0.48	0.2	0.37
4T4	\$299,040	0.36	657	66.9	38.11	0.18	0.18	0.18
<b>TOTAL</b>	<b>\$83,084,794</b>	<b>100%</b>	<b>614</b>	<b>77.7</b>	<b>37.01</b>	<b>94.87</b>	<b>72.87</b>	<b>72.31</b>

**Loan Purpose**

Loan Purpose	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ
Refinance - Cashout	\$60,541,580	72.87	608	75.8	36.88	62.52	71.29
Purchase	\$14,066,436	16.93	643	84.2	37.01	10.53	14.06
Refinance - Rate&Term	\$8,476,777	10.2	609	80.3	37.81	8.85	9.51
<b>TOTAL</b>	<b>\$83,084,793</b>	<b>100%</b>	<b>614</b>	<b>77.7</b>	<b>37</b>	<b>81.9</b>	<b>94.87</b>

**Lien Status**

Lien Status	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
First	\$79,014,704	95.1	614	76.8	36.7	77.61	89.97	70.52
Second	\$4,070,088	4.9	618	95.6	42.64	4.29	4.9	2.34
Third Lien		0%						
<b>TOTAL</b>	<b>83084792</b>	<b>100%</b>	<b>614</b>	<b>77.7</b>	<b>36.99</b>	<b>81.9</b>	<b>94.87</b>	<b>72.87</b>

**Occupancy Status**

Occupancy Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
Primary Residence	\$78,822,996	94.87	610	77.7	37.09	80.27	94.87	71.29
Investment	\$3,905,547	4.7	682	78.2	34.51	1.3	0	1.44
Second Home	\$356,250	0.43	609	73.4	43.25	0.34	0	0.13
Non-owner		0%						
Other		0%						
<b>TOTAL</b>	<b>\$ 83,084,793.00</b>	<b>100%</b>	<b>614</b>	<b>77.7</b>	<b>36.99</b>	<b>81.9</b>	<b>94.87</b>	<b>72.87</b>

**Section 32 Loans**

Section 32 Loans	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
Section 32 Loans	\$0.00	0.0%	0	0.0	0	0.00%	0.00%	0.00%
Total	\$0.00	0%	0	0	0	0.00%	0.00%	0.00%

**Top 5 States**

State	%
CA	21.11
NY	17.21
OH	7.46
NJ	5.75
FL	4.25

**Top 5 Originators**

Originator	%
IndyMac	100

**Servicer**

Servicer	%
CHL	100

**STRESS ANALYSIS**

Default Ramp - 0 to 4.5 CDR over 36 months; LIBOR Ramp: 1 month LIBOR+300 over 36 months; 50% Loss Severity; 12 month lag for liquidation losses. Solve for multiple of default ramp at first dollar principal loss for the following prepayment speeds:

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

Note: Cells in red font are calculations

**Collateral Cuts for Subprime Pool**

**FICO Score**

FICO	Total Balance Amount	LTV %	Adjusted Balance <sup>[1]</sup> Amount	% <sup>[2]</sup>	WA LTV	WA DTI	WA FICO	% SFDI PUD	% Owner Occ.	% Full Doc	% Cashout Refi
500 - 549	\$26,343,320	10.63 > 70.0	\$13,051,307	5.27	70.3	39.04	530	9.73	10.6	8.76	8.07
550 - 574	\$37,733,547	15.23 > 70.0	\$27,156,975	10.96	74.3	38.14	561	13.35	14.67	11.65	10.91
575 - 599	\$54,171,425	21.86 > 70.0	\$43,670,402	17.62	78.2	39.68	587	19.78	21.49	17.02	16.1
600 - 619	\$65,228,913	26.32 > 70.0	\$55,111,553	22.24	79.7	40.37	609	23.17	25.38	18.35	16.58
620 - 649	\$35,997,161	14.63 > 80.0	\$13,666,940	5.52	80	40.9	632	12.7	13.99	8.18	8.65
650 - 679	\$14,305,314	5.77 > 80.0	\$4,150,152	1.67	77.1	37.42	661	5.05	5.6	3.69	4.27
680 - 699	\$6,432,475	2.6 > 85.0	\$609,387	0.25	78	39.59	689	2.31	2.56	1.1	1.15
700 - 749	\$5,692,969	2.3 > 85.0	\$1,012,851	0.41	80.8	41.73	719	2	2.21	1.17	1.01
750 - 799	\$1,906,979	0.77 > 85.0	\$418,259	0.17	80	34.53	769	0.31	0.59	0.48	0.25
<b>TOTAL</b>	<b>\$ 247,812,103.00</b>	<b>100%</b>	<b>\$ 158,847,826.00</b>	<b>64%</b>	<b>77.4</b>	<b>39.61</b>	<b>601</b>	<b>88.4</b>	<b>97.09</b>	<b>70.39</b>	<b>66.99</b>
<b>FICO: Average</b>	<b>601</b>	<b>Min:</b>	<b>501</b>	<b>Max:</b>	<b>787</b>						

**Debt To Income (DTI) Ratio**

DTI	Total Balance Amount	FICO %	Adjusted Balance <sup>[1]</sup> Amount	% <sup>[2]</sup>	WA LTV	WA DTI	WA FICO	% SFDI PUD	% Owner Occ.	% Full Doc	% Cashout Refi
<= 20.000	\$9,030,366	3.64 < 550	\$1,688,481	0.68	69.9	15.32	596	3.51	3.59	2.42	2.66
20.001 - 25.000	\$11,271,980	4.55 < 550	\$1,199,091	0.48	73.9	22.55	601	3.72	3.77	3.19	3.7
25.001 - 30.000	\$22,896,150	9.24 < 575	\$7,507,725	3.03	74.4	27.54	596	8.4	8.95	7.21	7.04
30.001 - 35.000	\$30,596,962	12.35 < 575	\$8,229,962	3.32	78.4	32.51	606	10.66	12.05	8.5	8.43
35.001 - 40.000	\$36,671,145	14.8 < 600	\$18,096,029	7.3	77.4	37.4	600	12.68	14.35	10.08	10.23
40.001 - 45.000	\$50,326,667	20.31 < 625	\$39,582,014	15.97	79.2	42.62	603	17.52	19.97	13.61	12.21
45.001 - 50.000	\$45,605,554	18.4 < 650	\$39,515,325	15.95	79.5	47.7	605	17.03	18.11	13.72	11.6
50.001 - 55.000	\$22,594,498	9.12 < 675	\$21,596,090	8.71	78.5	52.34	592	8.27	8.88	7.1	5.9
> 55.000	\$8,410,578	3.39 < 700	\$8,068,381	3.26	79.4	60.88	604	2.98	3.26	3.16	2.26
Unknown	\$10,408,172	4.2	\$0	0	70		594	3.62	4.15	1.42	2.96
<b>TOTAL</b>	<b>\$247,812,102</b>	<b>100%</b>	<b>\$145,483,098</b>	<b>59%</b>	<b>77.4</b>	<b>39.61</b>	<b>601</b>	<b>88.4</b>	<b>97.09</b>	<b>70.39</b>	<b>66.99</b>
<b>DTI: Average</b>	<b>39.61</b>	<b>Min:</b>	<b>6.5</b>	<b>Max:</b>	<b>101.24</b>						

**Loan To Value (LTV) Ratio**

LTV	Total Balance Amount	DTI %	Adjusted Balance <sup>[1]</sup> Amount	% <sup>[2]</sup>	WA LTV	WA DTI	WA FICO	% SFDI PUD	% Owner Occ.	% Full Doc	% Cashout Refi
<= 60.00	\$21,643,775	8.73 > 50	\$2,095,968	0.85	50.6	35.93	587	7.31	8.11	4.36	7.89
60.01 - 70.00	\$32,411,598	13.08 > 50	\$3,352,739	1.35	66.4	37.97	582	11.03	12.36	7.68	9.83
70.01 - 80.00	\$119,825,193	48.35 > 50	\$16,549,590	6.68	78	39.67	606	43.14	46.87	31.79	30.65
80.01 - 85.00	\$22,585,633	9.11 > 50	\$1,949,228	0.79	84.1	39.33	598	8.35	9.11	7.46	6.09
85.01 - 90.00	\$31,980,442	12.91 > 50	\$4,571,731	1.84	89.1	41.88	602	11.8	12.82	11.98	8.87
90.01 - 95.00	\$16,410,875	6.62 > 50	\$2,327,591	0.94	94.4	42.58	624	5.68	6.62	6.22	3.45
95.01 - 100.00	\$2,534,332	1.02 > 50	\$158,228	0.06	99.7	40.73	609	0.92	1.02	0.73	0.13
> 100.00	\$420,256	0.17 > 50	\$0	0	106.9	38.75	629	0.16	0.17	0.17	0.08
<b>TOTAL</b>	<b>\$247,812,104</b>	<b>100%</b>	<b>\$31,005,075</b>	<b>13%</b>	<b>77.4</b>	<b>39.58</b>	<b>601</b>	<b>88.4</b>	<b>97.09</b>	<b>70.39</b>	<b>66.99</b>
<b>LTV: Average</b>	<b>77.43</b>	<b>Min:</b>	<b>8.33</b>	<b>Max:</b>	<b>140</b>						

[1] Balance of the collateral cut combined with second qualifier, i.e., (LTV), FICO, DTI etc.

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

[2] Percent of the Aggregate Principal Balance

**Principal Balance**

Scheduled Principal Balance	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFDI/PUD	% Owner Occ	% Cashout Refi	% Full Doc
0.01 - 50,000.00	\$8,190,093	3.3	602	79.8	34.49	2.69	3.14	2.01	2.61
50,000.01 - 200,000.00	\$115,445,140	46.59	597	77.6	38.5	40.76	45.09	31.04	35.53
200,000.01 - 300,000.00	\$58,919,390	23.78	601	79.4	41.84	21.41	23.26	17.54	15.76
300,000.01 - 400,000.00	\$32,716,634	13.2	605	77.6	42.22	11.75	13.08	8.13	7.81
400,000.01 - 500,000.00	\$21,378,499	8.63	617	75	40.16	7.57	8.28	5.3	5.22
500,000.01 - 600,000.00	\$4,372,076	1.76	606	61.8	34.01	1.76	1.76	1.34	1.07
600,000.01 - 700,000.00	\$3,281,297	1.32	628	75.4	37.85	1.05	1.05	1.32	1.32
700,000.01 - 800,000.00	\$1,529,549	0.62	584	75.5	37.99	0.62	0.62	0.31	0.62
800,000.01 - 900,000.00	\$881,890	0.36	611	69.9	14.45	0.36	0.36	0	0
> 1,000,000.00	\$1,097,536	0.44	527	61.1		0.44	0.44	0	0.44
<b>TOTAL</b>	<b>\$247,812,104</b>	<b>100%</b>	<b>601</b>	<b>77.4</b>	<b>39.62</b>	<b>88.4</b>	<b>97.09</b>	<b>66.99</b>	<b>70.39</b>

Principal Balance: Average **\$151,660** Min: **\$10,780** Max: **\$1,097,536**

**Documentation Type**

Doc Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFDI/PUD	% Owner Occ	% Cashout Refi
FULL	\$174,432,383	70.39	596	79.3	39.92	63.7	69.03	46.37
STATED INCOME	\$64,586,633	26.06	613	73.3	39.2	21.73	24.57	18.28
NINA	\$8,793,087	3.55	615	70.3	27.92	2.96	3.5	2.34
<b>TOTAL</b>	<b>\$247,812,103</b>	<b>100%</b>	<b>601</b>	<b>77.4</b>	<b>39.3</b>	<b>88.4</b>	<b>97.09</b>	<b>66.99</b>

**Property Type**

Property Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
SFR	\$195,348,667	78.83	601	77.7	39.67	77.83	54.75	56.46
PUD	\$23,711,580	9.57	592	77.7	39.34	9.34	5.55	7.24
CND	\$10,127,155	4.09	609	76.9	38.97	3.49	2.13	2.58
2T4	\$8,985,431	3.63	616	76.7	40.07	3.33	1.8	1.87
TWN	\$3,479,455	1.4	582	72.8	34.56	1.09	1.26	0.92
COOP	\$2,203,870	0.89	586	60.3	40.87	0.84	0.72	0.6
4T4	\$1,584,273	0.63	618	74.9	44.88	0.32	0.38	0.17
3T4	\$1,207,043	0.49	662	73.8	39.76	0.37	0.32	0.12
CNDP	\$603,271	0.24	659	80	39.12	0.24	0.09	0.19
MMF	\$581,359	0.23	603	83.6	42.79	0.23	0.19	0.23
<b>TOTAL</b>	<b>\$247,812,104</b>	<b>100%</b>	<b>601</b>	<b>77.4</b>	<b>39.61</b>	<b>97.09</b>	<b>66.99</b>	<b>70.39</b>

**Loan Purpose**

Loan Purpose	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ
Refinance - Cashout	\$166,008,182	66.99	596	75.7	38.88	60.1	64.94
Purchase	\$56,664,425	22.87	618	81.4	41.67	18.75	22.16
Refinance - Rate&Term	\$25,139,497	10.14	591	80	39.73	9.55	9.99
<b>TOTAL</b>	<b>\$247,812,104</b>	<b>100%</b>	<b>601</b>	<b>77.4</b>	<b>39.61</b>	<b>88.4</b>	<b>97.09</b>

**Lien Status**

Lien Status	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
First	\$241,855,188	97.6	601	77	39.59	86.37	94.69	65.97
Second	\$5,956,916	2.4	617	94.9	40.42	2.02	2.4	1.02
Third Lien		0%						
<b>TOTAL</b>	<b>\$ 247,812,104.00</b>	<b>100%</b>	<b>601</b>	<b>77.4</b>	<b>39.61</b>	<b>88.4</b>	<b>97.09</b>	<b>66.99</b>

**Occupancy Status**

Occupancy Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
Primary Residence	\$240,600,274	97.09	600	77.7	39.71	87.17	97.09	64.94
Investment	\$5,798,692	2.34	625	69.4	37.36	0.88	0	1.64
Second Home	\$1,413,138	0.57	592	69.1	32.96	0.35	0	0.42
Non-owner		0%						
Other		0%						
<b>TOTAL</b>	<b>\$ 247,812,104.00</b>	<b>100%</b>	<b>601</b>	<b>77.4</b>	<b>39.62</b>	<b>88.4</b>	<b>97.09</b>	<b>66.99</b>

**Section 32 Loans**

Section 32 Loans	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Cashout Refi
Section 32 Loans	\$0.00	0.00%	0	0.0	0	0.00%	0.00%	0.00%
Total	\$0.00	0%	0	0	0	0.00%	0.00%	0.00%

**Top 5 States**

State	%
CA	32.70%
NY	9.67%
FL	3.97%
OH	3.64%
IL	3.54%

**Top 5 Originators**

Originator	%
IndyMac	100

**Servicer**

Servicer	%
CHL	100

**STRESS ANALYSIS**

Default Ramp - 0 to 4.5 CDR over 36 months; LIBOR Ramp: 1 month LIBOR+300 over 36 months; 50% Loss Severity; 12 month lag for liquidation losses. Solve for multiple of default ramp at first dollar principal loss for the following prepayment speeds:

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

# INHEL 2003-A - Price/Yield - AF3

Countrywide

Balance	\$15,000,000.00	Delay	24	WAC(1)	7.9337
Coupon	4.0327	Dated	8/1/2003	NET(1)	7.417352
Settle	8/28/2003	First Payment	9/25/2003	WAM(1)	270

<i>Spread</i>		1
		Price
	70	100.265123
	71	100.227157
	72	100.189209
	73	100.151278
	74	100.113364
	75	100.075468
	76	100.037589
	<b>77</b>	<b>99.999727</b>
	78	99.961883
	79	99.924056
	80	99.886246
	81	99.848454
	82	99.810679
	83	99.772921
	84	99.735181

WAL	4.19
Mod Durn	3.77
Mod Convexity	0.1728
Principal Window	Aug06 - Apr09

LIBOR_1MO	1.1
LIBOR_6MO	1.139
CMT_1YR	1.25
Prepay	100 PricingSpeed
No Prepays	
Lockout and Penalties	Include Penalties
Optional Redemption	Call (Y)

Swap Mat	1YR	2YR	3YR	4YR	5YR	7YR	10YR
Yld	1.268	1.855	2.553	3.138	3.6105	4.2335	4.7835

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**IndyMac HEL 2003-A**  
**Class AV-2 cashflows**  
**Pricing Speed**

<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
0	Aug28,03	149,870,000.000	0.000	0.000	0.000
1	Sep25,03	149,870,000.000	172,517.022	0.000	172,517.022
2	Oct25,03	149,870,000.000	184,839.667	0.000	184,839.667
3	Nov25,03	149,870,000.000	191,000.989	0.000	191,000.989
4	Dec25,03	149,870,000.000	184,839.667	0.000	184,839.667
5	Jan25,04	149,870,000.000	191,000.989	0.000	191,000.989
6	Feb25,04	149,870,000.000	191,000.989	0.000	191,000.989
7	Mar25,04	149,870,000.000	178,678.344	0.000	178,678.344
8	Apr25,04	149,870,000.000	191,000.989	0.000	191,000.989
9	May25,04	149,870,000.000	184,839.667	0.000	184,839.667
10	Jun25,04	149,870,000.000	191,000.989	0.000	191,000.989
11	Jul25,04	149,870,000.000	184,839.667	0.000	184,839.667
12	Aug25,04	149,870,000.000	191,000.989	0.000	191,000.989
13	Sep25,04	149,870,000.000	191,000.989	0.000	191,000.989
14	Oct25,04	149,870,000.000	184,839.667	0.000	184,839.667
15	Nov25,04	149,870,000.000	191,000.989	0.000	191,000.989
16	Dec25,04	149,870,000.000	184,839.667	0.000	184,839.667
17	Jan25,05	149,870,000.000	191,000.989	0.000	191,000.989
18	Feb25,05	147,348,099.554	191,000.989	2,521,900.446	2,712,901.435
19	Mar25,05	138,622,981.652	169,614.035	8,725,117.901	8,894,731.936
20	Apr25,05	126,089,060.499	176,667.289	12,533,921.153	12,710,588.442
21	May25,05	113,750,954.313	155,509.841	12,338,106.186	12,493,616.028
22	Jun25,05	103,466,046.899	144,969.272	10,284,907.413	10,429,876.685
23	Jul25,05	95,266,455.937	127,608.125	8,199,590.962	8,327,199.086
24	Aug25,05	90,359,109.882	121,411.806	4,907,346.055	5,028,757.861
25	Sep25,05	86,208,420.485	115,157.666	4,150,689.397	4,265,847.063
26	Oct25,05	82,202,440.194	106,323.719	4,005,980.292	4,112,304.010
27	Nov25,05	78,327,903.487	104,762.443	3,874,536.707	3,979,299.150
28	Dec25,05	74,580,385.894	96,604.414	3,747,517.593	3,844,122.007
29	Jan25,06	70,955,614.693	95,048.558	3,624,771.201	3,719,819.760
30	Feb25,06	67,449,463.639	90,428.989	3,506,151.054	3,596,580.043
31	Mar25,06	64,057,686.390	77,641.827	3,391,777.249	3,469,419.076
32	Apr25,06	60,776,685.910	81,637.963	3,281,000.480	3,362,638.443
33	May25,06	57,602,558.289	74,957.913	3,174,127.621	3,249,085.533
34	Jun25,06	54,531,931.369	73,411.260	3,070,626.920	3,144,038.180
35	Jul25,06	51,561,365.261	67,256.049	2,970,566.108	3,037,822.156
36	Aug25,06	48,687,494.689	65,712.096	2,873,870.572	2,939,582.668
37	Sep25,06	48,687,494.689	62,049.507	0.000	62,049.507
38	Oct25,06	48,687,494.689	60,047.910	0.000	60,047.910
39	Nov25,06	48,687,494.689	62,049.507	0.000	62,049.507
40	Dec25,06	48,687,494.689	60,047.910	0.000	60,047.910
41	Jan25,07	48,687,494.689	62,049.507	0.000	62,049.507
42	Feb25,07	48,687,494.689	62,049.507	0.000	62,049.507
43	Mar25,07	48,687,494.689	56,044.716	0.000	56,044.716



<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
44	Apr25,07	48,687,494.689	62,049.507	0.000	62,049.507
45	May25,07	48,687,494.689	60,047.910	0.000	60,047.910
46	Jun25,07	47,260,793.190	62,049.507	1,426,701.499	1,488,751.006
47	Jul25,07	45,789,887.325	58,288.312	1,470,905.865	1,529,194.176
48	Aug25,07	44,366,304.897	58,356.668	1,423,582.428	1,481,939.096
49	Sep25,07	42,988,476.932	56,542.391	1,377,827.965	1,434,370.355
50	Oct25,07	41,654,887.705	53,019.122	1,333,589.228	1,386,608.349
51	Nov25,07	40,364,072.896	53,086.840	1,290,814.809	1,343,901.649
52	Dec25,07	39,114,617.825	49,782.357	1,249,455.071	1,299,237.428
53	Jan25,08	37,905,155.735	49,849.407	1,209,462.090	1,259,311.498
54	Feb25,08	36,734,366.143	48,308.015	1,170,789.592	1,219,097.607
55	Mar25,08	35,600,973.973	43,795.528	1,133,392.171	1,177,187.698
56	Apr25,08	34,503,745.787	45,371.463	1,097,228.186	1,142,599.650
57	May25,08	33,441,490.584	42,554.620	1,062,255.203	1,104,809.823
58	Jun25,08	32,413,057.587	42,619.322	1,028,432.997	1,071,052.318
59	Jul25,08	31,417,334.860	39,976.104	995,722.727	1,035,698.831
60	Aug25,08	30,453,247.973	40,039.648	964,086.888	1,004,126.536
61	Sep25,08	29,519,758.710	38,810.973	933,489.262	972,300.235
62	Oct25,08	28,615,863.833	36,407.702	903,894.877	940,302.580
63	Nov25,08	27,740,593.873	36,469.329	875,269.960	911,739.288
64	Dec25,08	26,893,011.978	34,213.399	847,581.895	881,795.294
65	Jan25,09	26,072,212.789	34,273.650	820,799.189	855,072.838
66	Feb25,09	25,277,321.365	33,227.587	794,891.424	828,119.011
67	Mar25,09	24,507,492.137	29,097.005	769,829.228	798,926.233
68	Apr25,09	23,761,907.906	31,233.437	745,584.231	776,817.669
69	May25,09	23,039,778.867	29,306.353	722,129.039	751,435.392
70	Jun25,09	22,340,341.676	29,362.918	699,437.191	728,800.109
71	Jul25,09	21,662,858.543	27,553.088	677,483.133	705,036.221
72	Aug25,09	21,006,616.359	27,608.110	656,242.184	683,850.293
73	Sep25,09	20,370,925.854	26,771.766	635,690.505	662,462.271
74	Oct25,09	19,755,120.779	25,124.142	615,805.075	640,929.216
75	Nov25,09	19,158,557.126	25,176.804	596,563.653	621,740.457
76	Dec25,09	18,580,612.365	23,628.887	577,944.761	601,573.648
77	Jan25,10	18,020,684.714	23,679.958	559,927.651	583,607.609
78	Feb25,10	17,478,192.430	22,966.362	542,492.284	565,458.645
79	Mar25,10	16,952,573.129	20,119.342	525,619.301	545,738.643
80	Apr25,10	16,443,283.125	27,152.371	509,290.004	536,442.375
81	May25,10	15,949,796.796	25,487.089	493,486.330	518,973.419
82	Jun25,10	15,471,605.966	25,546.258	478,190.830	503,737.088
83	Jul25,10	15,008,219.317	23,980.989	463,386.649	487,367.638
84	Aug25,10	14,559,161.815	24,038.165	449,057.503	473,095.667
85	Sep25,10	14,123,974.153	23,318.924	435,187.662	458,506.586
86	Oct25,10	13,702,212.224	21,892.160	421,761.929	443,654.089
87	Nov25,10	13,293,446.603	21,946.377	408,765.622	430,711.998
88	Dec25,10	12,897,262.046	20,604.842	396,184.556	416,789.399
89	Jan25,11	12,513,257.017	20,657.115	384,005.029	404,662.144
90	Feb25,11	12,141,043.218	20,042.067	372,213.799	392,255.866
91	Mar25,11	11,780,245.144	17,564.043	360,798.074	378,362.117

<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
92	Apr25,11	11,430,499.651	18,868.026	349,745.494	368,613.520
93	May25,11	11,091,455.535	17,717.274	339,044.116	356,761.390
94	Jun25,11	10,762,773.135	17,764.815	328,682.400	346,447.215
95	Jul25,11	10,444,123.938	16,682.298	318,649.197	335,331.495
96	Aug25,11	10,135,190.206	16,728.005	308,933.732	325,661.737
97	Sep25,11	9,835,664.614	16,233.196	299,525.592	315,758.789
98	Oct25,11	9,545,249.895	15,245.280	290,414.719	305,659.999
99	Nov25,11	9,263,658.507	15,288.309	281,591.388	296,879.697
100	Dec25,11	8,990,612.302	14,358.671	273,046.205	287,404.875
101	Jan25,12	8,725,842.213	14,399.964	264,770.089	279,170.053
102	Feb25,12	8,469,087.948	13,975.891	256,754.265	270,730.156
103	Mar25,12	8,220,097.695	12,689.517	248,990.253	261,679.770
104	Apr25,12	7,978,627.839	13,165.856	241,469.856	254,635.712
105	May25,12	7,744,442.687	12,366.873	234,185.152	246,552.025
106	Jun25,12	7,517,314.202	12,404.016	227,128.485	239,532.501
107	Jul25,12	7,297,021.747	11,651.837	220,292.454	231,944.291
108	Aug25,12	7,083,351.841	11,687.396	213,669.907	225,357.303
109	Sep25,12	6,876,097.913	11,345.169	207,253.928	218,599.096
110	Oct25,12	6,675,060.078	10,657.952	201,037.834	211,695.786
111	Nov25,12	6,480,044.913	10,691.221	195,015.166	205,706.387
112	Dec25,12	6,290,865.236	10,044.070	189,179.677	199,223.746
113	Jan25,13	6,107,339.907	10,075.869	183,525.330	193,601.199
114	Feb25,13	5,929,293.618	9,781.923	178,046.289	187,828.211
115	Mar25,13	5,756,556.707	8,577.711	172,736.911	181,314.623
116	Apr25,13	5,588,964.965	9,220.085	167,591.742	176,811.827
117	May25,13	5,426,359.457	8,662.896	162,605.507	171,268.403
118	Jun25,13	5,268,586.349	8,691.219	157,773.108	166,464.327
119	Jul25,13	5,115,496.734	8,166.309	153,089.615	161,255.924
120	Aug25,13	4,966,946.475	8,193.321	148,550.260	156,743.580
121	Sep25,13	4,822,796.041	7,955.393	144,150.434	152,105.827
122	Oct25,13	4,682,910.360	7,475.334	139,885.681	147,361.015
123	Nov25,13	4,547,158.669	7,500.461	135,751.691	143,252.152
124	Dec25,13	4,415,414.372	7,048.096	131,744.297	138,792.392
125	Jan25,14	4,287,554.905	7,072.022	127,859.467	134,931.490
126	Feb25,14	4,163,461.598	6,867.234	124,093.307	130,960.540
127	Mar25,14	4,002,896.285	6,023.141	160,565.313	166,588.454
128	Apr25,14	3,843,845.895	6,411.306	159,050.390	165,461.695
129	May25,14	3,689,465.273	5,957.961	154,380.622	160,338.583
130	Jun25,14	3,539,612.490	5,909.294	149,852.783	155,762.077
131	Jul25,14	3,394,150.101	5,486.399	145,462.388	150,948.788
132	Aug25,14	3,252,945.005	5,436.297	141,205.096	146,641.393
133	Sep25,14	3,115,868.296	5,210.134	137,076.709	142,286.842
134	Oct25,14	2,982,795.131	4,829.596	133,073.166	137,902.762
135	Nov25,14	2,853,604.592	4,777.444	129,190.539	133,967.982
136	Dec25,14	2,728,179.565	4,423.087	125,425.027	129,848.114
137	Jan25,15	2,606,406.609	4,369.634	121,772.956	126,142.590
138	Feb25,15	2,488,175.842	4,174.595	118,230.767	122,405.362
139	Mar25,15	2,373,380.820	3,599.561	114,795.022	118,394.583

<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
140	Apr25,15	2,261,918.430	3,801.365	111,462.390	115,263.755
141	May25,15	2,153,688.779	3,505.974	108,229.651	111,735.624
142	Jun25,15	2,048,595.091	3,449.492	105,093.688	108,543.180
143	Jul25,15	1,946,543.605	3,175.322	102,051.487	105,226.809
144	Aug25,15	1,847,443.477	3,117.714	99,100.128	102,217.842
145	Sep25,15	1,751,206.687	2,958.989	96,236.790	99,195.778
146	Oct25,15	1,657,747.949	2,714.370	93,458.738	96,173.109
147	Nov25,15	1,566,984.618	2,655.160	90,763.331	93,418.490
148	Dec25,15	1,478,836.610	2,428.826	88,148.007	90,576.834
149	Jan25,16	1,393,226.318	2,368.603	85,610.292	87,978.895
150	Feb25,16	1,310,078.530	2,231.484	83,147.788	85,379.272
151	Mar25,16	1,229,320.355	1,962.934	80,758.175	82,721.109
152	Apr25,16	1,150,881.148	1,968.961	78,439.208	80,408.169
153	May25,16	1,074,692.435	1,783.866	76,188.712	77,972.578
154	Jun25,16	1,000,687.849	1,721.299	74,004.586	75,725.885
155	Jul25,16	928,803.058	1,551.066	71,884.791	73,435.857
156	Aug25,16	858,975.702	1,487.633	69,827.357	71,314.989
157	Sep25,16	791,145.328	1,375.793	67,830.374	69,206.166
158	Oct25,16	725,253.333	1,226.275	65,891.995	67,118.270
159	Nov25,16	661,242.902	1,161.614	64,010.431	65,172.045
160	Dec25,16	599,058.953	1,024.926	62,183.950	63,208.876
161	Jan25,17	538,648.078	959.493	60,410.874	61,370.367
162	Feb25,17	479,958.497	862.735	58,689.581	59,552.316
163	Mar25,17	422,940.000	694.340	57,018.497	57,712.837
164	Apr25,17	367,543.900	677.409	55,396.100	56,073.509
165	May25,17	313,722.984	569.693	53,820.916	54,390.609
166	Jun25,17	261,431.468	502.480	52,291.516	52,793.995
167	Jul25,17	210,624.951	405.219	50,806.517	51,211.736
168	Aug25,17	161,260.370	337.351	49,364.581	49,701.932
169	Sep25,17	113,295.960	258.285	47,964.410	48,222.695
170	Oct25,17	66,691.214	175.609	46,604.747	46,780.355
171	Nov25,17	21,406.839	106.817	45,284.375	45,391.192
172	Dec25,17	0.000	33.181	21,406.839	21,440.019
173	Jan25,18				
174	Feb25,18				
175	Mar25,18				
176	Apr25,18				
177	May25,18				
178	Jun25,18				
179	Jul25,18				
180	Aug25,18				
181	Sep25,18				
182	Oct25,18				
183	Nov25,18				
184	Dec25,18				
185	Jan25,19				
186	Feb25,19				
187	Mar25,19				

<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
188	Apr25,19				
189	May25,19				
190	Jun25,19				
191	Jul25,19				
192	Aug25,19				
193	Sep25,19				
194	Oct25,19				
195	Nov25,19				
196	Dec25,19				
197	Jan25,20				
198	Feb25,20				
199	Mar25,20				
200	Apr25,20				
201	May25,20				
202	Jun25,20				
203	Jul25,20				
204	Aug25,20				
205	Sep25,20				
206	Oct25,20				
207	Nov25,20				
208	Dec25,20				
209	Jan25,21				
210	Feb25,21				
211	Mar25,21				
212	Apr25,21				
213	May25,21				
214	Jun25,21				
215	Jul25,21				
216	Aug25,21				
217	Sep25,21				
218	Oct25,21				
219	Nov25,21				
220	Dec25,21				
221	Jan25,22				
222	Feb25,22				
223	Mar25,22				
224	Apr25,22				
225	May25,22				
226	Jun25,22				
227	Jul25,22				
228	Aug25,22				
229	Sep25,22				
230	Oct25,22				
231	Nov25,22				
232	Dec25,22				
233	Jan25,23				
234	Feb25,23				
235	Mar25,23				

<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
236	Apr25,23				
237	May25,23				
238	Jun25,23				
239	Jul25,23				
240	Aug25,23				
241	Sep25,23				
242	Oct25,23				
243	Nov25,23				
244	Dec25,23				
245	Jan25,24				
246	Feb25,24				
247	Mar25,24				
248	Apr25,24				
249	May25,24				
250	Jun25,24				
251	Jul25,24				
252	Aug25,24				
253	Sep25,24				
254	Oct25,24				
255	Nov25,24				
256	Dec25,24				
257	Jan25,25				
258	Feb25,25				
259	Mar25,25				
260	Apr25,25				
261	May25,25				
262	Jun25,25				
263	Jul25,25				
264	Aug25,25				
265	Sep25,25				
266	Oct25,25				
267	Nov25,25				
268	Dec25,25				
269	Jan25,26				
270	Feb25,26				
271	Mar25,26				
272	Apr25,26				
273	May25,26				
274	Jun25,26				
275	Jul25,26				
276	Aug25,26				
277	Sep25,26				
278	Oct25,26				
279	Nov25,26				
280	Dec25,26				
281	Jan25,27				
282	Feb25,27				
283	Mar25,27				

<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
284	Apr25,27				
285	May25,27				
286	Jun25,27				
287	Jul25,27				
288	Aug25,27				
289	Sep25,27				
290	Oct25,27				
291	Nov25,27				
292	Dec25,27				
293	Jan25,28				
294	Feb25,28				
295	Mar25,28				
296	Apr25,28				
297	May25,28				
298	Jun25,28				
299	Jul25,28				
300	Aug25,28				
301	Sep25,28				
302	Oct25,28				
303	Nov25,28				
304	Dec25,28				
305	Jan25,29				
306	Feb25,29				
307	Mar25,29				
308	Apr25,29				
309	May25,29				
310	Jun25,29				
311	Jul25,29				
312	Aug25,29				
313	Sep25,29				
314	Oct25,29				
315	Nov25,29				
316	Dec25,29				
317	Jan25,30				
318	Feb25,30				
319	Mar25,30				
320	Apr25,30				
321	May25,30				
322	Jun25,30				
323	Jul25,30				
324	Aug25,30				
325	Sep25,30				
326	Oct25,30				
327	Nov25,30				
328	Dec25,30				
329	Jan25,31				
330	Feb25,31				
331	Mar25,31				

<i>Period</i>	<i>Date</i>	<i>AV2 Balance</i>	<i>AV2 Interest</i>	<i>AV2 Principal</i>	<i>AV2 CashFlow</i>
332	Apr25,31				
333	May25,31				
334	Jun25,31				
335	Jul25,31				
336	Aug25,31				
337	Sep25,31				
338	Oct25,31				
339	Nov25,31				
340	Dec25,31				
341	Jan25,32				
342	Feb25,32				
343	Mar25,32				
344	Apr25,32				
345	May25,32				
346	Jun25,32				
347	Jul25,32				
348	Aug25,32				
349	Sep25,32				
350	Oct25,32				
351	Nov25,32				
352	Dec25,32				
353	Jan25,33				
354	Feb25,33				
355	Mar25,33				
356	Apr25,33				
357	May25,33				
358	Jun25,33				

LOANNUM	LIEN	CURBAL	RATE	MARGIN	OLTV	COMBINED LTV	OWNOCD	CHL DOC	PROPCD	FICO	ZIPCD
2019459	1	\$89,463.06	9.5	5.75	90	90	OOO	STATED	SFR	633	95454
2152704	1	\$245,488.80	7.15		86.7	86.7	OOO	NINA	SFR	566	72212
2207559	1	\$350,490.15	7.25		95	95	OOO	STATED	2 FAM	629	07032
2152535	1	\$183,300.67	7.15	6	90	90	OOO	NINA	SFR	580	27520
2358228	1	\$156,318.51	8	6.25	89.71	89.71	OOO	STATED	SFR	623	95822
2358766	1	\$275,209.21	7.25		90	90	OOO	STATED	SFR	648	91765
2388956	1	\$68,803.32	7.75		89.61	89.61	OOO	STATED	PUD	689	11933
2407763	1	\$117,719.18	6.125		86.35	86.35	OOO	STATED	SFR	744	92316
2409657	1	\$135,600.06	9.875		95	95	OOO	STATED	SFR	636	37807
2419764	1	\$102,693.90	8.99	6.99	95	95	OOO	STATED	SFR	632	46319
2430798	1	\$123,994.95	9	4.875	90	90	OOO	STATED	SFR	638	67220
2441912	1	\$158,789.71	8.25	5	89.94	89.94	OOO	STATED	TOWN HM	615	29582
2498786	1	\$101,502.39	7.625		95	95	OOO	STATED	SFR	628	29541
2520506	1	\$160,241.51	6.75		89.33	89.33	OOO	NINA	SFR	706	90001
2533468	1	\$320,986.09	7.25		89.44	89.44	OOO	NINA	2 FAM	636	11417
2548019	1	\$165,933.91	8		90	90	NOO	STATED	SFR	666	07108
2557750	1	\$151,185.16	7.875		94.98	94.98	OOO	NINA	PUD	692	33351
2557876	1	\$246,758.35	7.5		90	90	NOO	NINA	SFR	747	34639
2558221	1	\$368,374.80	8.875		90	90	OOO	NINA	SFR	644	11590
2564048	1	\$214,767.75	7.5		94.99	94.99	OOO	NINA	SFR	621	34117
2566354	1	\$75,824.04	8		95	95	OOO	NINA	SFR	648	34224
2637557	1	\$254,122.72	9.375		90	90	OOO	STATED	CONDO	657	07726
2638562	1	\$264,817.63	7.875	5	85.48	85.48	OOO	STATED	SFR	599	92069
2726520	1	\$322,114.98	6.5		87.22	87.22	OOO	NINA	SFR	677	92064

LOANNUM	LIEN	CURBAL	RATE	MARGIN	OLTV	COMBINED LTV	OWNOCD	CHL DOC	PROPCD	FICO	ZIPCD
1003226	2	\$34,372.23	13		15	95	OOO	NINA	2 FAM	780	11385
1938495	2	\$66,201.94	12.125		15	95	OOO	REDUCED	SFR	631	91301
538973	2	\$22,908.08	13.125		10	90	OOO	NINA	2 FAM	637	11368
580306	2	\$12,066.85	13.625		20	95	OOO	REDUCED	SFR	634	82930
1983792	2	\$17,904.18	12.5		15	95	OOO	REDUCED	SFR	626	32340
2313055	2	\$83,119.47	10.625		15	95	OOO	REDUCED	SFR	639	92647
2318018	2	\$36,704.86	11.75		15	95	OOO	REDUCED	SFR	628	91010
2339991	2	\$19,960.93	12.25		21.053	100	OOO	REDUCED	SFR	630	92410
2340683	2	\$23,943.25	11.375		20	100	OOO	REDUCED	SFR	638	91744
2389044	2	\$91,265.21	11		15	95	OOO	NINA	2 FAM	722	11368



LOANNUM	LIEN	CURRBAL	RATE	MARGIN	OLTV	COMBINED LTV	OWNOCD	CHL DOC	PROPCD	FICO	ZIPCD
2389908	2	\$62,928.21	10.75		15	95 OOC		REDUCED	SFR	633	84062
2412194	2	\$30,539.28	11.375		15	95 OOC		REDUCED	SFR	634	20878
2414182	2	\$117,366.10	10.75		18.077	95 OOC		REDUCED	PUD	637	60173
2416092	2	\$55,440.09	11		15	95 OOC		REDUCED	SFR	621	91342
2435250	2	\$79,270.68	11.5		20.895	100 OOC		REDUCED	2 FAM	624	11236
2467615	2	\$36,896.03	11.5		14.919	94.758 OOC		REDUCED	SFR	625	80542
2479875	2	\$99,881.36	10.875		15	95 OOC		REDUCED	PUD	639	92019
2490622	2	\$71,906.63	11.5		20	100 OOC		NINA	2 FAM	734	11421
2506684	2	\$37,471.63	10.75		15	95 OOC		NINA	SFR	629	30102
2515209	2	\$20,962.71	10.875		20	100 OOC		REDUCED	SFR	633	48141
2517279	2	\$30,014.92	10.875		20	100 OOC		REDUCED	SFR	624	85257
2522188	2	\$25,935.85	10.25		20	100 OOC		REDUCED	SFR	630	84094
2522201	2	\$93,861.09	10.9		20	100 OOC		REDUCED	SFR	633	90004
2522503	2	\$24,955.21	10		6.667	86.667 OOC		REDUCED	SFR	636	11795
2524137	2	\$26,360.78	10.875		20	100 OOC		REDUCED	SFR	613	63010
2534543	2	\$21,371.32	9.99		20	100 OOC		REDUCED	SFR	630	71901
2534599	2	\$92,842.02	10.25		20	100 OOC		REDUCED	SFR	627	91737
2535600	2	\$51,140.05	10.625		20	100 OOC		REDUCED	SFR	619	91406
2536001	2	\$50,674.58	10.875		20	100 OOC		REDUCED	PUD	621	95835
2536104	2	\$33,962.30	10.875		20	100 OOC		REDUCED	SFR	620	84057
2536374	2	\$93,889.96	10.625		20	100 OOC		REDUCED	PUD	639	92683
2541548	2	\$22,752.61	10.5		20	100 OOC		REDUCED	SFR	639	33313
2547137	2	\$23,153.31	8.25		20	100 OOC		REDUCED	SFR	628	37086
2290749	2	\$27,733.60	11.875		15	95 OOC		REDUCED	2 FAM	631	60501
2364951	2	\$39,467.60	10.375		10	90 OOC		REDUCED	2 FAM	633	11211
2384940	2	\$53,950.07	11.75		15	95 OOC		REDUCED	SFR	627	91803
2434883	2	\$44,916.21	11.5		12.5	91.111 OOC		REDUCED	SFR	627	92867
2464202	2	\$25,400.99	12.375		15	95 OOC		REDUCED	CONDO	621	92706
2465570	2	\$26,083.69	11.625		15	95 OOC		REDUCED	PUD	625	18321
2472465	2	\$27,432.84	11.625		15	95 OOC		REDUCED	SFR	635	66044
2474025	2	\$38,970.49	10.75		9.75	87.75 OOC		REDUCED	CONDO	632	11360
2487786	2	\$129,821.37	9.875		18.978	88.978 OOC		REDUCED	SFR	629	91302
2490031	2	\$50,937.28	10.75		15	90 OOC		REDUCED	SFR	638	93063
2500248	2	\$40,384.37	10.625		14.429	94.429 OOC		REDUCED	CONDO	634	92879
2533712	2	\$25,481.22	10.875		15	93.861 OOC		NINA	CONDO	641	06811
2542580	2	\$44,609.26	9.875		9.995	89.988 OOC		REDUCED	PUD	637	92083

LOANNUM	LIEN	CURRBAL	RATE	MARGIN	OLTV	COMBINED LTV	OWNOCD	CHL DOC	PROPCD	FICO	ZIPCD
2549833	2	\$18,992.24	10.375		10	90	00C	REDUCED	SFR	624	11722
2565548	2	\$25,394.97	11.75		15	95	00C	REDUCED	SFR	629	81147
2566583	2	\$39,164.24	9.875		10	90	00C	REDUCED	SFR	636	95445
2575588	2	\$25,976.90	10		8.525	88.525	00C	REDUCED	PUD	632	80126
2596028	2	\$58,531.39	10.625		20	100	00C	REDUCED	SFR	636	92880
2596178	2	\$21,974.25	10.625		20	100	00C	REDUCED	SFR	634	92405
2596299	2	\$21,356.29	10.875		20	100	00C	REDUCED	SFR	613	48180
2596390	2	\$88,680.90	9.99		20	100	00C	REDUCED	SFR	635	95020
2598220	2	\$45,349.65	10.875		20	100	00C	REDUCED	SFR	619	95206
2598255	2	\$29,735.48	10.625		20	100	00C	REDUCED	SFR	633	33901
2599813	2	\$58,934.62	10.88		20	100	00C	REDUCED	PUD	631	92883
2601345	2	\$75,498.60	9.99		20	100	00C	REDUCED	SFR	613	93955
4042746	2	\$43,484.49	11		15	95	00C	REDUCED	PUD	627	98001
4043841	2	\$38,843.22	12		10	90	00C	REDUCED	2 FAM	626	11421
4044000	2	\$104,859.48	10		20	100	00C	REDUCED	SFR	623	11746
4045565	2	\$17,962.23	11.5		14.876	94.215	00C	REDUCED	SFR	636	43130
4056936	2	\$25,990.21	10.75		10	90	00C	REDUCED	SFR	621	91605
2369638	2	\$29,887.08	10.125		10	87.667	00C	REDUCED	SFR	637	11782
2480010	2	\$18,484.83	10.375		10	90	00C	REDUCED	SFR	630	97023
2492684	2	\$19,014.82	10.5		8.31	88.31	00C	REDUCED	SFR	634	92337
2561110	2	\$42,734.76	11		15	95	00C	REDUCED	SFR	635	92879
2565316	2	\$54,480.56	11		15.797	90	00C	REDUCED	PUD	620	33323
2579458	2	\$46,482.49	10.75		26.124	90.266	00C	REDUCED	CONDO	625	10962
2672980	2	\$32,316.01	12.125		15	95	00C	REDUCED	PUD	626	20165
2688020	2	\$29,975.41	10.375		20	100	00C	REDUCED	SFR	626	92253
2688124	2	\$54,935.62	10.625		20	96.909	00C	REDUCED	SFR	620	98059
2688283	2	\$64,948.11	10.5		20	100	00C	REDUCED	SFR	630	90745
2688963	2	\$22,782.22	10.875		20	100	00C	REDUCED	PUD	618	84074
4049986	2	\$42,984.67	11		10	90	00C	REDUCED	SFR	620	94514

**INHEL 2003-A**

**"Break The Bond" Run**

Class MV-2		Class MV-4	
<b>To Call</b>		<b>To Call</b>	
	40% Severity		40% Severity
Break CDR	14.074 CDR	Break CDR	11.041 CDR
Bond Princ Writedown	816.86 (0.01%)	Bond Princ Writedown	1,298.35 (0.06%)
Cum Loss in Group	27,487,132.25 (9.18%)	Cum Loss in Group	22,647,623.55 (7.56%)
Yield	4.774	Yield	5.725
WAL	4.41	WAL	4.66
Mod Duration	4.02	Mod Duration	4.12
Princ Pmt Window	Jan08 - Jan08	Princ Pmt Window	Apr08 - Apr08
<b>To Maturity</b>		<b>To Maturity</b>	
	40% Severity		40% Severity
Break CDR	12.286 CDR	Break CDR	9.574 CDR
Bond Princ Writedown	1,636.65 (0.03%)	Bond Princ Writedown	162.91 (0.01%)
Cum Loss in Group	28,616,474.39 (9.55%)	Cum Loss in Group	23,282,486.07 (7.77%)
Yield	6.294	Yield	7.582
WAL	8.89	WAL	11.06
Mod Duration	7.02	Mod Duration	7.80
Princ Pmt Window	Sep10 - May33	Princ Pmt Window	Dec12 - Aug22

Assumptions

Fwd LIBOR

35 CPR for Arms/2nds, 30 CPR for Fixed

12-month Lag

40% Severity

Prepayments Voluntary only (Defaults on top of Prepays)

100% Advancing

Triggers Failing

# INHEL 2003-A

## "Break The Bond" Run

Class MV-2		Class MV-4	
<b>To Call</b>		<b>To Call</b>	
	40% Severity		40% Severity
Break CDR	14.074 CDR	Break CDR	11.041 CDR
Bond Princ Writedown	816.86 (0.01%)	Bond Princ Writedown	1,298.35 (0.06%)
Cum Loss in Group	27,487,132.25 (9.18%)	Cum Loss in Group	22,647,623.55 (7.56%)
Yield	4.774	Yield	5.725
WAL	4.41	WAL	4.66
Mod Duration	4.02	Mod Duration	4.12
Princ Pmt Window	Jan08 - Jan08	Princ Pmt Window	Apr08 - Apr08
<b>To Maturity</b>		<b>To Maturity</b>	
	40% Severity		40% Severity
Break CDR	12.286 CDR	Break CDR	9.574 CDR
Bond Princ Writedown	1,636.65 (0.03%)	Bond Princ Writedown	162.91 (0.01%)
Cum Loss in Group	28,616,474.39 (9.55%)	Cum Loss in Group	23,282,486.07 (7.77%)
Yield	6.294	Yield	7.582
WAL	8.89	WAL	11.06
Mod Duration	7.02	Mod Duration	7.80
Princ Pmt Window	Sep10 - May33	Princ Pmt Window	Dec12 - Aug22
<u>Assumptions</u>			
Fwd LIBOR			
35 CPR for Arms/2nds, 30 CPR for Fixed			
12-month Lag			
40% Severity			
Prepayments Voluntary only (Defaults on top of Prepays)			
100% Advancing			
Triggers Failing			

## 7% DEFAULT RUN

	Class MV-2	Class MV-4
Default	7.00%	7.00%
Bond Princ Writedown	0.00 (0.00%)	0.00 (0.00%)
Cum Loss in Group	8,387,738.47 (2.80%)	8,387,738.47 (2.80%)
Yield	5.541	6.855
WAL	6.30	7.50
Mod Duration	5.43	6.03
Princ Pmt Window	Jul09 - May10	Nov10 - Jun11

Assumptions  
 Fwd LIBOR  
 35 CPR for Arms/2nds, 30 CPR for Fixed  
 12-month Lag  
 To Maturity (No Clean-up Call)  
 40% Severity  
 Prepayments Voluntary only (Defaults on top of Prepays)  
 100% Advancing  
 Triggers Failing  
**Applying Loss Distribution Curves below**

### Loss Distribution Curves

ARMS:

Year	Loss Distribution Curve
1	3%
2	17%
3	25%
4	25%
5	20%
6	10%

FIXED:

Year	Loss Distribution Curve
1	3%
2	12%
3	20%
4	25%
5	20%
6	15%
7	5%

## 7% CUM LOSS RUN

	Class MV-2	Class MV-4
CDR	8.47 CDR	8.47 CDR
Bond Princ Writedown	0.00 (0.00%)	0.00 (0.00%)
Cum Loss in Group	20,974,640.88 (7.00%)	20,974,640.88 (7.00%)
Yield	5.660	7.167
WAL	6.51	8.59
Mod Duration	5.57	6.63
Princ Pmt Window	Aug09 - Sep10	Sep11 - Nov12

### Assumptions

Fwd LIBOR

35 CPR for Arms/2nds, 30 CPR for Fixed

12-month Lag

To Maturity (No Clean-up Call)

40% Severity

Prepayments Voluntary only (Defaults on top of Prepays)

100% Advancing

Triggers Failing