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

RECEIVED
SEP 15 2003

Nomura Asset Acceptance Corporation
Exact Name of Registrant as Specified in Charter

0000888874
Registrant CIK Number

Form 8-K, September 12, 2003, Series 2003-A3
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

033-48481
SEC File Number, if available

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

03031046

PROCESSED
SEP 16 2003
THOMSON FINANCIAL

SIGNATURES

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

Dated: September 12, 2003

NOMURA ASSET ACCEPTANCE CORPORATION

By: _____

Name: Jay Gracin

Title: Assistant Secretary

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

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	Preliminary Collateral Term Sheet	P*

* The Preliminary Structural and Collateral Term Sheet has been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

Collateral Stratifications – Top 5 Originators

1. ORIGINATOR

ORIGINATOR	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
PROVIDENT SAVINGS BANK F.S.B	22	9,932,945	4.70	5.874	743	356	3	451,497	66.37
SIB MORTGAGE CORP	294	57,836,386	27.36	6.499	673	342	3	196,722	76.84
TAYLOR BEAN & WHITAKER MORTGAGE CORP.	50	12,856,150	6.08	6.210	690	323	4	257,123	77.04
THE NEW YORK MORTGAGE COMPANY LLC	52	16,399,440	7.76	6.388	695	333	2	315,374	72.02
WELLS FARGO HOME MORTGAGE INC	369	114,393,907	54.11	6.574	730	343	9	310,011	72.70
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

2. Principal Balances

Principal Balances	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
1 - 25,000	5	120,382	0.06	7.092	655	349	11	24,076	90.00
25,001 - 50,000	22	886,370	0.42	6.854	686	310	7	40,290	85.44
50,001 - 75,000	51	3,217,511	1.52	7.108	688	321	6	63,088	78.50
75,001 - 100,000	56	4,904,591	2.32	6.824	689	326	6	87,582	80.67
100,001 - 125,000	69	7,762,076	3.67	6.611	673	340	6	112,494	82.48
125,001 - 150,000	68	9,184,911	4.34	6.675	686	339	5	135,072	83.58
150,001 - 175,000	45	7,324,156	3.46	6.645	685	336	6	162,759	82.53
175,001 - 200,000	30	5,607,635	2.65	6.578	678	335	5	186,921	83.30
200,001 - 225,000	29	6,187,423	2.93	6.442	646	345	4	213,359	79.85
225,001 - 250,000	33	7,814,899	3.70	6.445	672	330	4	236,815	76.76
250,001 - 275,000	28	7,322,776	3.46	6.630	672	337	5	261,528	83.83
275,001 - 350,000	76	24,014,139	11.36	6.551	698	344	6	315,976	75.44
350,001 - 450,000	156	60,698,209	28.71	6.452	723	342	7	389,091	69.89
450,001 - 550,000	73	35,966,064	17.01	6.339	728	340	6	492,686	70.73
550,001 - 600,000	18	10,385,807	4.91	6.396	732	352	7	576,989	71.52
600,001 - 650,000	14	8,890,655	4.21	6.347	739	353	6	635,047	68.15
650,001 - 750,000	9	6,594,354	3.12	6.399	734	350	8	732,706	65.73
750,001 - 850,000	1	834,726	0.39	6.625	717	353	7	834,726	70.00
850,001 - 950,000	3	2,706,288	1.28	6.408	778	352	8	902,096	65.81
950,001 >=	1	995,856	0.47	5.750	763	357	3	995,856	52.58
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

avg Principal Balance: 268,638.92

3. Current Rate

Current Rate	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
4.501 - 5.000	8	1,235,404	0.58	4.950	733	185	3	154,426	60.73
5.001 - 5.500	7	1,908,390	0.90	5.345	690	223	2	272,627	61.54
5.501 - 6.000	104	34,515,381	16.33	5.887	715	326	4	331,879	69.64
6.001 - 6.500	300	93,208,985	44.09	6.346	714	347	6	310,697	72.36
6.501 - 7.000	268	63,210,601	29.90	6.780	706	349	7	235,860	76.45
7.001 - 7.500	63	12,184,696	5.76	7.267	705	343	10	193,408	81.80
7.501 - 8.000	15	2,099,874	0.99	7.830	665	334	7	139,992	85.44
8.001 - 8.500	13	1,900,174	0.90	8.390	670	314	5	146,167	75.27
8.501 - 9.000	7	972,819	0.46	8.826	679	347	11	138,974	85.12
9.001 - 9.500	2	182,503	0.09	9.431	746	327	28	91,251	85.88
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

Non Zero Weighted Average Current Rate: 6.484

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4. Credit Scores

Credit Scores	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 0	2	492,389	0.23	5.823	0	250	3	246,195	79.75
541 - 560	1	86,698	0.04	6.750	558	356	4	86,698	66.92
561 - 580	3	730,715	0.35	6.333	575	357	3	243,572	79.34
581 - 600	27	4,186,777	1.98	6.489	591	350	3	155,066	78.00
601 - 620	50	8,786,702	4.16	6.542	612	339	4	175,734	78.20
621 - 640	57	10,048,375	4.75	6.711	632	343	4	176,287	81.72
641 - 660	74	16,483,713	7.80	6.559	650	340	5	222,753	74.93
661 - 680	77	18,114,621	8.57	6.640	671	343	6	235,255	76.78
681 - 700	101	26,570,965	12.57	6.584	691	348	6	263,079	76.67
701 - 720	94	27,547,129	13.03	6.467	710	337	7	293,055	73.45
721 - 740	88	26,683,219	12.62	6.360	731	345	6	303,218	73.48
741 - 760	75	23,234,561	10.99	6.451	750	342	7	309,794	71.84
761 - 780	82	27,362,649	12.94	6.401	770	344	7	333,691	70.65
781 - 800	49	18,547,436	8.77	6.387	789	334	7	378,519	67.24
801 - 820	7	2,542,878	1.20	6.269	805	308	7	363,268	61.55
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

Non Zero Weighted Average Credit Score: 712.

5. Original OLTV

Original OLTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 50.000	50	14,908,854	7.05	6.226	725	335	6	298,177	40.94
50.001 - 55.000	18	7,392,514	3.50	6.238	730	347	5	410,695	53.31
55.001 - 60.000	30	11,636,663	5.50	6.393	745	316	7	387,889	58.04
60.001 - 65.000	45	15,761,439	7.46	6.294	728	339	6	350,254	63.44
65.001 - 70.000	65	24,085,532	11.39	6.475	718	339	7	370,547	69.04
70.001 - 75.000	80	27,980,646	13.23	6.461	724	346	7	349,758	73.99
75.001 - 80.000	233	68,836,246	32.56	6.458	700	345	5	295,435	79.46
80.001 - 85.000	19	2,976,016	1.41	6.836	669	354	6	156,632	84.41
85.001 - 90.000	179	26,476,981	12.52	6.766	688	346	7	147,916	89.56
90.001 - 95.000	47	8,205,663	3.88	6.875	683	339	7	174,589	94.73
95.001 - 100.000	21	3,158,273	1.49	6.678	707	342	7	150,394	97.61
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

Non Zero Weighted Average OOLTV: 73.744

6. Silent Second

Silent Second	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
N	747	199,042,209	94.15	6.479	711	341	6	266,455	73.68
Y	40	12,376,617	5.85	6.556	697	351	3	309,415	74.85
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

7. Combined OLTV

Combined OLTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
No Silent Second	747	199,042,209	94.15	6.479	711	341	6	266,455	73.68
35.001 - 40.000	1	58,629	0.03	6.625	732	353	7	58,629	37.11
70.001 - 75.000	1	363,325	0.17	5.625	696	357	3	363,325	60.25
75.001 - 80.000	4	2,534,117	1.20	6.010	747	329	3	633,529	58.73
80.001 - 85.000	2	432,101	0.20	6.936	663	359	1	216,050	78.79
85.001 - 90.000	10	3,574,349	1.69	6.495	683	356	4	357,435	79.94
90.001 - 95.000	15	3,811,761	1.80	7.102	672	355	4	254,117	80.16
95.001 - 100.000	7	1,602,335	0.76	6.366	712	357	3	228,905	80.00
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

Non Zero Weighted Average COLTV for loans with Silent Seconds: 89.124
Non Zero Weighted Average OOLTV for loans without silent seconds: 73.675
Non Zero Weighted Average COLTV/OOLTV: 74.580

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8. Doc Type

Doc Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Full (I-A)	437	116,309,294	55.01	6.451	712	342	7	266,154	75.19
Reduced with VOA (A-SI)	94	23,357,779	11.05	6.384	683	339	3	248,487	74.71
Reduced with VOI (I-NA)	18	7,339,152	3.47	6.446	745	348	9	407,731	64.68
No Ratio (A-NI)	97	33,254,975	15.73	6.486	727	343	7	342,835	70.41
None (NI-NA)	75	16,951,220	8.02	6.593	711	340	4	226,016	69.90
Stated/Stated with Vvoe	66	14,206,407	6.72	6.797	680	336	4	215,249	77.38
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

9. Loan Purpose

Loan Purpose	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Purchase	377	94,122,586	44.52	6.622	714	348	7	249,662	80.10
Rate/Term Refi	168	53,148,884	25.14	6.332	717	336	6	316,362	67.78
Cash Out Equity Refi	242	64,147,356	30.34	6.407	699	337	5	265,072	69.36
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

10. Occupancy

Occupancy	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Owner-Occupied	551	162,847,709	77.03	6.429	705	342	6	295,549	73.78
Second Home	32	8,572,153	4.05	6.499	729	346	8	267,880	68.21
Investor	204	39,998,965	18.92	6.702	727	340	8	196,073	74.77
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

11. Property Type

Property Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Single Family	487	135,675,247	64.17	6.402	711	339	6	278,594	72.53
2-4 Family	165	45,527,761	21.53	6.695	715	347	7	275,926	76.26
PUD	60	14,944,211	7.07	6.357	681	348	4	249,070	75.39
Condo (<=4)	48	11,229,529	5.31	6.570	709	342	7	233,949	76.88
Condo (>=4)	5	1,670,776	0.79	6.829	736	332	10	334,155	66.01
Co-op	7	883,655	0.42	6.981	708	286	9	126,236	70.74
Manufactured Housing	15	1,487,647	0.70	7.391	729	345	12	99,176	77.73
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

12. State

State	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
CA	172	67,244,040	31.81	6.377	726	349	6	390,954	70.52
NY	91	28,778,090	13.61	6.527	701	334	5	316,243	71.80
NJ	65	17,344,172	8.20	6.567	696	344	6	266,833	76.98
FL	91	14,919,502	7.06	6.658	668	341	5	163,951	80.43
VA	39	14,129,945	6.68	6.355	738	351	8	362,306	73.21
MD	21	7,330,224	3.47	6.347	728	340	8	349,058	64.02
MA	20	7,141,037	3.38	6.740	714	346	6	357,052	70.70
TX	31	5,809,776	2.75	6.509	727	324	7	187,412	79.60
PA	42	5,092,594	2.41	6.524	664	318	5	121,252	83.55
DC	11	4,499,592	2.13	6.460	750	350	9	409,054	69.25
Other	204	39,129,854	18.51	6.550	697	333	7	191,813	77.67
Total:	**787**	**211,418,827**	**100.00**	**6.484**	**710**	**341**	**6**	**268,639**	**73.74**

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Collateral Stratifications – Wells Fargo

1. ORIGINATOR

ORIGINATOR	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
WELLS FARGO HOME MORTGAGE INC	369	114,393,907	100.00	6.574	730	343	9	310,011	72.70
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

2. Principal Balances

Principal Balances	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
1 - 25,000	5	120,382	0.11	7.092	655	349	11	24,076	90.00
25,001 - 50,000	14	543,058	0.47	6.795	685	319	9	38,790	89.98
50,001 - 75,000	21	1,289,028	1.13	6.896	718	311	10	61,382	86.33
75,001 - 100,000	23	1,968,167	1.72	7.098	724	341	10	85,572	83.38
100,001 - 125,000	22	2,475,996	2.16	6.718	704	331	9	112,545	87.31
125,001 - 150,000	24	3,253,898	2.84	6.697	719	328	9	135,579	85.02
150,001 - 175,000	14	2,259,078	1.97	6.924	723	348	11	161,363	91.24
175,001 - 200,000	9	1,693,319	1.48	6.766	695	350	9	188,147	92.63
200,001 - 225,000	4	857,294	0.75	6.850	720	350	10	214,323	91.04
225,001 - 250,000	6	1,435,811	1.26	6.741	702	320	9	239,302	73.40
250,001 - 275,000	9	2,345,109	2.05	7.080	714	349	11	260,568	90.54
275,001 - 350,000	40	12,833,626	11.22	6.738	732	350	9	320,841	75.82
350,001 - 450,000	100	38,917,598	34.02	6.531	732	340	9	389,176	69.99
450,001 - 550,000	42	20,656,486	18.06	6.468	732	342	8	491,821	68.34
550,001 - 600,000	14	8,091,629	7.07	6.373	737	351	8	577,973	70.18
600,001 - 650,000	11	6,997,644	6.12	6.418	740	352	7	636,149	67.28
650,001 - 750,000	7	5,114,771	4.47	6.516	725	350	9	730,682	67.62
750,001 - 850,000	1	834,726	0.73	6.625	717	353	7	834,726	70.00
850,001 - 950,000	3	2,706,288	2.37	6.408	778	352	8	902,096	65.81
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

avg Principal Balance: 310,010.59

3. Current Rate

Current Rate	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
5.501 - 6.000	22	8,126,733	7.10	5.951	738	300	7	369,397	68.56
6.001 - 6.500	148	55,949,052	48.91	6.363	736	347	8	378,034	69.77
6.501 - 7.000	143	38,879,077	33.99	6.767	726	347	9	271,882	74.90
7.001 - 7.500	47	10,139,470	8.86	7.254	712	343	12	215,733	81.88
7.501 - 8.000	4	560,299	0.49	7.871	697	343	17	140,075	85.70
8.001 - 8.500	1	89,132	0.08	8.125	710	355	5	89,132	90.00
8.501 - 9.000	3	517,825	0.45	8.920	674	339	18	172,608	87.24
9.001 - 9.500	1	132,318	0.12	9.500	762	325	35	132,318	90.00
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

Non Zero Weighted Average Current Rate: 6.574

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4. Credit Scores

Credit Scores	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
601 - 620	2	600,834	0.53	6.698	618	350	9	300,417	71.69
621 - 640	10	1,281,695	1.12	6.793	634	349	10	128,170	88.23
641 - 660	27	6,045,813	5.29	6.706	650	347	9	223,919	74.56
661 - 680	31	8,057,623	7.04	6.825	671	349	10	259,923	76.76
681 - 700	45	13,157,170	11.50	6.664	691	349	9	292,382	75.25
701 - 720	61	19,009,596	16.62	6.552	710	340	9	311,633	73.33
721 - 740	49	16,345,569	14.29	6.463	731	347	8	333,583	73.01
741 - 760	46	15,017,591	13.13	6.585	750	345	9	326,469	72.49
761 - 780	54	18,126,786	15.85	6.551	771	343	9	335,681	71.85
781 - 800	39	14,875,666	13.00	6.470	788	330	9	381,427	67.57
801 - 820	5	1,875,565	1.64	6.387	805	338	9	375,113	62.47
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

Non Zero Weighted Average Credit Score: 730.

5. Original LTV

Original LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 50.000	23	8,934,338	7.81	6.325	737	337	8	388,449	40.63
50.001 - 55.000	7	2,886,728	2.52	6.447	722	337	8	412,390	53.22
55.001 - 60.000	20	8,873,280	7.76	6.467	752	333	9	443,664	57.98
60.001 - 65.000	23	9,497,999	8.30	6.477	739	350	8	412,956	63.16
65.001 - 70.000	37	16,614,260	14.52	6.601	727	342	9	449,034	69.21
70.001 - 75.000	40	16,792,780	14.68	6.555	741	351	9	419,819	73.92
75.001 - 80.000	71	28,090,003	24.56	6.459	734	340	9	395,634	79.29
80.001 - 85.000	5	1,076,639	0.94	6.831	707	349	10	215,328	83.76
85.001 - 90.000	110	15,599,547	13.64	6.888	709	345	10	141,814	89.76
90.001 - 95.000	19	4,090,477	3.58	7.131	691	347	11	215,288	94.95
95.001 - 100.000	14	1,937,857	1.69	6.624	718	351	9	138,418	96.92
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

Non Zero Weighted Average OLTV: 72.697

6. Silent Second

Silent Second	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
N	366	113,440,851	99.17	6.570	731	343	9	309,948	72.64
Y	3	953,056	0.83	7.026	648	347	12	317,685	80.06
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

7. Combined LTV

Combined LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
No Silent Second	366	113,440,851	99.17	6.570	731	343	9	309,948	72.64
85.001 - 90.000	1	352,633	0.31	6.750	620	349	10	352,633	79.64
90.001 - 95.000	2	600,423	0.52	7.188	665	345	13	300,211	80.31
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

Non Zero Weighted Average CLTV for loans with Silent Seconds: 91.727
Non Zero Weighted Average OLTV for loans without silent seconds: 72.635
Non Zero Weighted Average CLTV/OLTV: 72.794

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8. Doc Type

Doc Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Full (I-A)	262	76,298,956	66.70	6.599	728	344	9	291,217	74.88
Reduced with VOA (A-SI)	2	413,829	0.36	7.098	730	345	12	206,915	63.75
Reduced with VOI (I-NA)	18	7,339,152	6.42	6.446	745	348	9	407,731	64.68
No Ratio (A-NI)	71	26,025,809	22.75	6.515	734	342	8	366,561	69.96
None (NI-NA)	11	3,871,721	3.38	6.526	730	317	9	351,975	63.66
Stated/Stated with Vvoe	5	444,440	0.39	7.817	722	342	14	88,888	77.09
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

9. Loan Purpose

Loan Purpose	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Purchase	227	60,603,133	52.98	6.637	729	345	9	266,974	79.72
Rate/Term Refi	67	27,060,495	23.66	6.456	739	337	9	403,888	62.66
Cash Out Equity Refi	75	26,730,278	23.37	6.550	725	344	9	356,404	66.94
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

10. Occupancy

Occupancy	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Owner-Occupied	203	77,134,915	67.43	6.516	731	343	9	379,975	71.85
Second Home	21	6,836,682	5.98	6.492	732	343	9	325,556	67.31
Investor	145	30,422,310	26.59	6.740	730	342	9	209,809	76.05
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

11. Property Type

Property Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Single Family	211	72,140,628	63.06	6.474	732	343	9	341,899	70.61
2-4 Family	108	29,322,089	25.63	6.727	726	347	9	271,501	77.41
PUD	6	1,799,276	1.57	6.916	752	346	10	299,879	75.52
Condo (<=4)	22	7,693,888	6.73	6.598	728	338	9	349,722	75.25
Condo (>=4)	4	1,535,785	1.34	6.979	738	346	11	383,946	64.79
Co-op	4	489,093	0.43	6.888	731	247	12	122,273	61.21
Manufactured Housing	14	1,413,148	1.24	7.379	732	345	12	100,939	76.55
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

12. State

State	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
CA	92	39,035,614	34.12	6.569	733	346	9	424,300	70.22
VA	31	12,035,907	10.52	6.369	746	350	9	388,255	72.41
NY	31	10,703,796	9.36	6.687	719	333	10	345,284	71.88
NJ	28	9,431,153	8.24	6.648	717	351	8	336,827	77.27
MD	16	6,061,666	5.30	6.380	739	348	9	378,854	61.83
DC	11	4,499,592	3.93	6.460	750	350	9	409,054	69.25
TX	17	3,709,762	3.24	6.598	734	310	9	218,221	81.07
MA	8	3,288,712	2.87	6.715	728	350	9	411,089	68.81
CT	8	2,979,539	2.60	6.399	759	352	8	372,442	62.99
FL	10	2,768,443	2.42	6.666	717	351	9	276,844	81.60
Other	117	19,879,722	17.38	6.681	718	334	9	169,912	79.40
Total:	**369**	**114,393,907**	**100.00**	**6.574**	**730**	**343**	**9**	**310,011**	**72.70**

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Collateral Stratifications – Staten Island Bank

1. ORIGINATOR

ORIGINATOR	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
SIB MORTGAGE CORP	294	57,836,386	100.00	6.499	673	342	3	196,722	76.84
Total:	*294*	*57,836,386*	*100.00*	6.499	673	342	3	196,722	76.84

2. Principal Balances

Principal Balances	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
25,001 - 50,000	5	223,164	0.39	6.765	694	299	3	44,633	84.67
50,001 - 75,000	24	1,525,221	2.64	7.269	667	322	4	63,551	72.59
75,001 - 100,000	28	2,495,979	4.32	6.756	659	320	4	89,142	78.72
100,001 - 125,000	41	4,617,847	7.98	6.571	652	343	4	112,630	79.64
125,001 - 150,000	34	4,564,572	7.89	6.778	658	346	3	134,252	84.39
150,001 - 175,000	26	4,254,956	7.36	6.582	660	341	3	163,652	76.73
175,001 - 200,000	20	3,735,963	6.46	6.496	671	336	4	186,798	79.94
200,001 - 225,000	21	4,498,153	7.78	6.428	650	343	3	214,198	78.97
225,001 - 250,000	23	5,427,611	9.38	6.401	661	334	3	235,983	77.01
250,001 - 275,000	14	3,675,256	6.35	6.478	640	336	3	262,518	83.61
275,001 - 350,000	17	5,222,679	9.03	6.379	652	354	3	307,216	80.19
350,001 - 450,000	30	11,712,282	20.25	6.411	704	350	3	390,409	70.24
450,001 - 550,000	8	3,949,127	6.83	6.319	708	343	3	493,641	70.95
550,001 - 600,000	1	558,858	0.97	6.125	727	358	2	558,858	70.00
600,001 - 650,000	1	642,775	1.11	6.250	756	358	2	642,775	80.00
650,001 - 750,000	1	731,943	1.27	6.250	766	348	3	731,943	64.49
Total:	**294**	**57,836,386**	**100.00**	**6.499**	**673**	**342**	**3**	**196,722**	**76.84**

avg Principal Balance: 196,722.40

3. Current Rate

Current Rate	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
4.501 - 5.000	6	966,775	1.67	4.949	730	188	3	161,129	58.46
5.001 - 5.500	4	1,151,789	1.99	5.376	698	252	3	287,947	64.29
5.501 - 6.000	34	7,555,866	13.06	5.873	683	343	3	222,231	75.17
6.001 - 6.500	115	26,628,432	46.04	6.325	673	348	3	231,552	76.44
6.501 - 7.000	99	16,723,131	28.91	6.804	664	352	3	168,921	79.24
7.001 - 7.500	12	1,518,374	2.63	7.330	667	336	4	126,531	81.66
7.501 - 8.000	8	1,016,846	1.76	7.747	657	317	4	127,106	86.22
8.001 - 8.500	11	1,769,994	3.06	8.401	667	315	5	160,909	74.44
8.501 - 9.000	4	454,994	0.79	8.719	686	357	3	113,749	82.71
9.001 - 9.500	1	50,184	0.09	9.250	705	332	8	50,184	75.00
Total:	**294**	**57,836,386**	**100.00**	**6.499**	**673**	**342**	**3**	**196,722**	**76.84**

Non Zero Weighted Average Current Rate: 6.499

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4. Credit Scores

Credit Scores	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
541 - 560	1	86,698	0.15	6.750	558	356	4	86,698	66.92
561 - 580	3	730,715	1.26	6.333	575	357	3	243,572	79.34
581 - 600	27	4,186,777	7.24	6.489	591	350	3	155,066	78.00
601 - 620	46	7,848,811	13.57	6.518	611	337	3	170,626	78.57
621 - 640	41	6,761,401	11.69	6.785	632	346	3	164,912	84.24
641 - 660	35	7,017,750	12.13	6.499	650	348	3	200,507	75.27
661 - 680	29	6,005,574	10.38	6.480	671	349	3	207,089	78.02
681 - 700	36	7,608,020	13.15	6.613	689	354	3	211,334	76.92
701 - 720	17	3,613,003	6.25	6.494	708	323	3	212,530	76.61
721 - 740	22	4,936,825	8.54	6.268	730	333	3	224,401	70.24
741 - 760	15	3,602,219	6.23	6.272	748	319	3	240,148	74.09
761 - 780	17	4,186,881	7.24	6.448	767	342	3	246,287	76.47
781 - 800	4	1,080,953	1.87	6.130	794	340	3	270,238	59.18
801 - 820	1	170,761	0.30	5.750	806	357	3	170,761	64.16
Total:	**294**	**57,836,386**	**100.00**	**6.499**	**673**	**342**	**3**	**196,722**	**76.84**

Non Zero Weighted Average Credit Score: 673.

5. Original LTV

Original LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 50.000	17	3,397,182	5.87	6.237	682	328	3	199,834	46.12
50.001 - 55.000	6	1,376,359	2.38	6.514	722	348	3	229,393	53.20
55.001 - 60.000	7	1,670,166	2.89	6.359	712	306	3	238,595	58.08
60.001 - 65.000	18	5,296,180	9.16	5.977	715	323	3	294,232	64.10
65.001 - 70.000	14	2,605,054	4.50	6.588	669	349	3	186,075	69.40
70.001 - 75.000	27	5,529,679	9.56	6.600	667	345	3	204,803	74.16
75.001 - 80.000	106	22,563,440	39.01	6.529	668	350	3	212,863	79.49
80.001 - 85.000	13	1,787,104	3.09	6.860	642	356	3	137,470	84.85
85.001 - 90.000	59	9,331,250	16.13	6.608	651	345	3	158,157	89.27
90.001 - 95.000	22	3,285,899	5.68	6.668	667	334	4	149,359	94.45
95.001 - 100.000	5	994,073	1.72	6.662	693	324	3	198,815	98.88
Total:	**294**	**57,836,386**	**100.00**	**6.499**	**673**	**342**	**3**	**196,722**	**76.84**

Non Zero Weighted Average OLTV: 76.839

6. Silent Second

Silent Second	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
N	286	56,578,722	97.83	6.489	673	342	3	197,828	76.81
Y	8	1,257,663	2.17	6.912	673	356	4	157,208	78.00
Total:	**294**	**57,836,386**	**100.00**	**6.499**	**673**	**342**	**3**	**196,722**	**76.84**

7. Combined LTV

Combined LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
No Silent Second	286	56,578,722	97.83	6.489	673	342	3	197,828	76.81
35.001 - 40.000	1	58,629	0.10	6.625	732	353	7	58,629	37.11
85.001 - 90.000	2	438,425	0.76	6.132	652	357	3	219,213	80.00
90.001 - 95.000	3	383,336	0.66	8.557	668	355	5	127,779	79.99
95.001 - 100.000	2	377,273	0.65	6.192	693	358	2	188,636	80.00
Total:	**294**	**57,836,386**	**100.00**	**6.499**	**673**	**342**	**3**	**196,722**	**76.84**

Non Zero Weighted Average CLTV for loans with Silent Seconds: 91.357
Non Zero Weighted Average OLTV for loans without silent seconds: 76.813
Non Zero Weighted Average CLTV/OLTV: 77.129

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8. Doc Type

Doc Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Full (I-A)	128	24,161,455	41.78	6.309	646	338	3	188,761	79.97
Reduced with VOA (A-SI)	67	15,024,959	25.98	6.489	689	346	3	224,253	75.53
No Ratio (A-NI)	10	2,654,981	4.59	6.288	709	335	3	265,498	70.29
None (NI-NA)	54	10,292,208	17.80	6.664	710	343	3	190,596	72.27
Stated/Stated with Vvoe	35	5,702,783	9.86	7.127	656	350	4	162,937	78.32
Total:	**294**	**57,836,386**	**100.00**	6.499	673	342	3	**196,722**	76.84

9. Loan Purpose

Loan Purpose	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Purchase	105	20,686,779	35.77	6.656	685	354	3	197,017	81.92
Rate/Term Refi	65	13,398,698	23.17	6.396	674	331	3	206,134	76.80
Cash Out Equity Refi	124	23,750,909	41.07	6.419	661	339	3	191,540	72.44
Total:	**294**	**57,836,386**	**100.00**	6.499	673	342	3	**196,722**	76.84

10. Occupancy

Occupancy	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Owner-Occupied	240	49,202,551	85.07	6.469	665	341	3	205,011	77.63
Second Home	9	1,322,004	2.29	6.712	703	358	2	146,889	81.62
Investor	45	7,311,831	12.64	6.656	717	347	3	162,485	70.65
Total:	**294**	**57,836,386**	**100.00**	6.499	673	342	3	**196,722**	76.84

11. Property Type

Property Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Single Family	196	38,489,422	66.55	6.471	667	338	3	196,375	76.37
2-4 Family	32	7,216,637	12.48	6.745	696	350	3	225,520	76.11
PUD	42	8,908,021	15.40	6.391	684	350	3	212,096	77.88
Condo (<=4)	23	3,032,178	5.24	6.549	653	349	3	131,834	81.70
Co-op	1	190,128	0.33	6.875	682	358	2	190,128	73.27
Total:	**294**	**57,836,386**	**100.00**	**6.499**	**673**	**342**	**3**	**196,722**	**76.84**

12. State

State	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
CA	49	14,546,564	25.15	6.280	694	352	3	296,869	72.20
FL	70	10,582,682	18.30	6.739	667	345	4	151,181	79.63
NJ	33	6,822,235	11.80	6.479	668	333	3	206,734	76.29
PA	19	3,249,266	5.62	6.405	650	312	3	171,014	79.77
MA	11	3,204,276	5.54	6.916	691	340	3	291,298	75.87
WA	15	3,099,231	5.36	6.239	642	357	3	206,615	81.78
NY	14	3,028,603	5.24	6.722	661	357	3	216,329	73.37
TX	14	2,100,015	3.63	6.351	714	348	3	150,001	77.00
IL	10	1,773,574	3.07	6.528	656	353	4	177,357	85.99
VA	7	1,553,217	2.69	6.372	670	355	3	221,888	79.70
Other	52	7,876,723	13.62	6.539	656	323	3	151,475	78.03
Total:	**294**	**57,836,386**	**100.00**	6.499	673	342	3	**196,722**	**76.84**

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Collateral Stratifications – The New York Mortgage Corporation

1. ORIGINATOR

ORIGINATOR	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
THE NEW YORK MORTGAGE COMPANY LLC	52	16,399,440	100.00	6.388	695	333	2	315,374	72.02
Total:	**52**	**16,399,440**	**100.00**	**6.388**	**695**	**333**	**2**	**315,374**	**72.02**

2. Principal Balances

Principal Balances	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
25,001 - 50,000	1	41,048	0.25	8.500	699	172	8	41,048	79.25
50,001 - 75,000	3	185,895	1.13	7.179	672	358	2	61,965	59.88
100,001 - 125,000	1	119,760	0.73	6.000	708	358	2	119,760	80.00
125,001 - 150,000	4	546,418	3.33	6.322	697	357	2	136,605	67.45
150,001 - 175,000	1	163,387	1.00	7.000	672	349	9	163,387	94.20
200,001 - 225,000	3	628,528	3.83	6.213	730	356	4	209,509	71.00
225,001 - 250,000	3	724,771	4.42	6.209	704	317	2	241,590	80.50
250,001 - 275,000	3	800,740	4.88	6.362	676	297	2	266,913	67.61
275,001 - 350,000	12	3,692,720	22.52	6.307	703	317	2	307,727	69.75
350,001 - 450,000	10	3,917,647	23.89	6.462	682	358	2	391,765	67.30
450,001 - 550,000	9	4,440,594	27.08	6.360	698	319	2	493,399	75.55
550,001 - 600,000	2	1,137,932	6.94	6.504	698	358	2	568,966	80.00
Total:	**52**	**16,399,440**	**100.00**	**6.388**	**695**	**333**	**2**	**315,374**	**72.02**

avg Principal Balance: 315,373.84

3. Current Rate

Current Rate	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
5.001 - 5.500	2	621,609	3.79	5.335	668	179	1	310,805	52.44
5.501 - 6.000	14	4,277,135	26.08	5.897	725	311	2	305,510	63.16
6.001 - 6.500	18	6,053,963	36.92	6.306	683	343	2	336,331	73.95
6.501 - 7.000	13	4,640,682	28.30	6.838	692	357	2	356,976	78.92
7.001 - 7.500	2	316,773	1.93	7.479	685	358	2	158,387	78.35
7.501 - 8.000	2	448,230	2.73	8.000	646	358	2	224,115	80.93
8.001 - 8.500	1	41,048	0.25	8.500	699	172	8	41,048	79.25
Total:	**52**	**16,399,440**	**100.00**	**6.388**	**695**	**333**	**2**	**315,374**	**72.02**

Non Zero Weighted Average Current Rate: 6.388

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4. Credit Scores

Credit Scores	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
601 - 620	2	337,056	2.06	6.827	620	358	2	168,528	81.24
621 - 640	4	1,330,068	8.11	6.272	633	311	2	332,517	69.99
641 - 660	7	2,708,286	16.51	6.459	649	328	2	386,898	75.51
661 - 680	9	2,787,316	17.00	6.503	670	339	2	309,702	72.51
681 - 700	9	2,862,743	17.46	6.691	690	355	3	318,083	81.18
701 - 720	5	1,611,718	9.83	6.196	713	304	2	322,344	66.45
721 - 740	5	1,760,781	10.74	6.135	729	358	2	352,156	81.59
741 - 760	7	1,286,149	7.84	6.233	753	335	1	183,736	65.37
761 - 780	1	339,288	2.07	5.750	766	358	2	339,288	28.33
781 - 800	2	879,481	5.36	6.368	784	359	1	439,741	55.42
801 - 820	1	496,553	3.03	6.000	806	178	2	496,553	57.14
Total:	**52**	**16,399,440**	**100.00**	**6.388**	**695**	**333**	**2**	**315,374**	**72.02**

Non Zero Weighted Average Credit Score: 695.

5. Original LTV

Original LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 50.000	8	2,108,827	12.86	5.858	736	335	2	263,603	35.83
55.001 - 60.000	3	1,093,217	6.67	5.840	740	192	1	364,406	58.49
60.001 - 65.000	1	149,329	0.91	6.625	631	355	2	149,329	64.66
65.001 - 70.000	6	2,024,057	12.34	6.316	679	334	2	337,343	69.44
70.001 - 75.000	1	461,794	2.82	6.000	655	178	2	461,794	72.66
75.001 - 80.000	27	9,353,656	57.04	6.591	687	353	2	346,432	79.98
85.001 - 90.000	4	812,878	4.96	6.460	705	358	2	203,219	88.86
90.001 - 95.000	2	395,683	2.41	6.486	681	354	5	197,841	94.67
Total:	**52**	**16,399,440**	**100.00**	**6.388**	**695**	**333**	**2**	**315,374**	**72.02**

Non Zero Weighted Average OLTV: 72.017

6. Silent Second

Silent Second	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
N	32	10,196,478	62.18	6.132	699	318	2	318,640	67.66
Y	20	6,202,962	37.82	6.808	690	358	2	310,148	79.17
Total:	**52**	**16,399,440**	**100.00**	**6.388**	**695**	**333**	**2**	**315,374**	**72.02**

7. Combined LTV

Combined LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
No Silent Second	32	10,196,478	62.18	6.132	699	318	2	318,640	67.66
75.001 - 80.000	1	495,873	3.02	6.750	781	359	1	495,873	70.00
80.001 - 85.000	2	432,101	2.63	6.936	663	359	1	216,050	78.79
85.001 - 90.000	6	2,305,591	14.06	6.576	693	358	2	384,265	79.97
90.001 - 95.000	9	2,577,555	15.72	6.949	671	357	2	286,395	80.16
95.001 - 100.000	2	391,842	2.39	7.175	708	358	2	195,921	80.00
Total:	**52**	**16,399,440**	**100.00**	**6.388**	**695**	**333**	**2**	**315,374**	**72.02**

Non Zero Weighted Average CLTV for loans with Silent Seconds: 91.465
Non Zero Weighted Average OLTV for loans without silent seconds: 67.665
Non Zero Weighted Average CLTV/OLTV: 76.667

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8. Doc Type

Doc Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Full (I-A)	10	3,336,992	20.35	6.002	703	310	2	333,699	68.85
Reduced with VOA (A-SI)	5	1,589,200	9.69	6.341	727	327	2	317,840	66.73
No Ratio (A-NI)	13	3,841,784	23.43	6.394	698	348	2	295,522	72.60
None (NI-NA)	9	2,536,845	15.47	6.441	684	359	1	281,872	68.79
Stated/Stated with Vvoe	15	5,094,619	31.07	6.623	684	326	2	339,641	76.90
Total:	52	16,399,440	100.00	6.388	695	333	2	315,374	72.02

9. Loan Purpose

Loan Purpose	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Purchase	27	8,978,114	54.75	6.674	693	358	2	332,523	80.89
Rate/Term Refi	9	2,848,902	17.37	6.079	706	326	2	316,545	64.03
Cash Out Equity Refi	16	4,572,424	27.88	6.017	693	288	2	285,776	59.58
Total:	52	16,399,440	100.00	6.388	695	333	2	315,374	72.02

10. Occupancy

Occupancy	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Owner-Occupied	44	14,573,246	88.86	6.400	690	336	2	331,210	73.37
Second Home	1	339,288	2.07	5.750	766	358	2	339,288	28.33
Investor	7	1,486,905	9.07	6.408	728	299	2	212,415	68.76
Total:	52	16,399,440	100.00	6.388	695	333	2	315,374	72.02

11. Property Type

Property Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Single Family	26	7,798,463	47.55	6.141	701	317	2	299,941	70.52
2-4 Family	23	8,344,122	50.88	6.589	691	348	2	362,788	72.96
Condo (<=4)	1	52,420	0.32	7.375	652	358	2	52,420	70.00
Co-op	2	204,435	1.25	7.301	677	313	9	102,217	91.20
Total:	52	16,399,440	100.00	6.388	695	333	2	315,374	72.02

12. State

State	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
NY	46	15,045,690	91.75	6.375	696	331	2	327,080	71.43
NJ	4	1,090,783	6.65	6.422	687	358	2	272,696	78.71
GA	1	210,546	1.28	6.875	691	352	8	210,546	80.00
MD	1	52,420	0.32	7.375	652	358	2	52,420	70.00
Total:	52	16,399,440	100.00	6.388	695	333	2	315,374	72.02

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Collateral Stratifications – Taylor Bean & Whitaker

1. ORIGINATOR

ORIGINATOR	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
TAYLOR BEAN & WHITAKER MORTGAGE CORP.	50	12,856,150	100.00	6.210	690	323	4	257,123	77.04
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

2. Principal Balances

Principal Balances	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
25,001 - 50,000	2	79,100	0.62	6.656	666	354	5	39,550	59.73
50,001 - 75,000	3	217,367	1.69	7.168	676	352	6	72,456	89.58
75,001 - 100,000	5	440,445	3.43	5.985	698	300	5	88,089	79.63
100,001 - 125,000	5	548,473	4.27	6.606	708	351	7	109,695	85.18
125,001 - 150,000	6	820,023	6.38	6.249	704	325	5	136,671	84.05
150,001 - 175,000	4	646,734	5.03	5.997	720	260	6	161,684	87.29
175,001 - 200,000	1	178,352	1.39	6.500	664	169	11	178,352	65.00
200,001 - 225,000	1	203,449	1.58	5.750	0	354	2	203,449	79.40
275,001 - 350,000	5	1,598,049	12.43	6.298	564	323	4	319,610	75.83
350,001 - 450,000	9	3,399,498	26.44	6.191	713	317	4	377,722	77.09
450,001 - 550,000	7	3,479,224	27.06	6.074	735	332	4	497,032	76.96
550,001 - 600,000	1	597,388	4.65	6.750	741	355	5	597,388	75.00
600,001 - 650,000	1	648,049	5.04	6.000	752	357	3	648,049	54.71
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

avg Principal Balance: 257,122.99

3. Current Rate

Current Rate	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
4.501 - 5.000	2	268,630	2.09	4.955	744	177	3	134,315	68.89
5.001 - 5.500	1	134,991	1.05	5.125	717	178	2	134,991	80.00
5.501 - 6.000	15	5,428,998	42.23	5.920	658	301	3	361,933	74.66
6.001 - 6.500	17	4,100,386	31.89	6.313	723	345	5	241,199	77.95
6.501 - 7.000	12	2,638,567	20.52	6.720	701	355	5	219,881	79.97
7.001 - 7.500	2	210,079	1.63	7.125	650	355	5	105,040	84.25
7.501 - 8.000	1	74,499	0.58	7.625	664	351	9	74,499	100.00
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

Non Zero Weighted Average Current Rate: 6.210

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4. Credit Scores

Credit Scores	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 0	2	492,389	3.83	5.823	0	250	3	246,195	79.75
621 - 640	1	346,068	2.69	6.625	638	355	3	346,068	78.98
641 - 660	5	711,865	5.54	6.283	654	256	4	142,373	72.56
661 - 680	7	1,037,402	8.07	6.548	668	261	6	148,200	80.57
681 - 700	8	1,726,295	13.43	6.180	691	304	5	215,787	80.65
701 - 720	8	2,155,162	16.76	6.149	712	344	4	269,395	77.76
721 - 740	10	2,835,560	22.06	6.216	731	344	5	283,556	78.20
741 - 760	4	1,931,991	15.03	6.337	745	356	4	482,998	69.32
761 - 780	5	1,619,419	12.60	5.944	771	328	3	323,884	77.86
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

Non Zero Weighted Average Credit Score: 717.

5. Original LTV

Original LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 50.000	1	29,859	0.23	6.500	647	355	4	29,859	9.82
50.001 - 55.000	1	648,049	5.04	6.000	752	357	3	648,049	54.71
60.001 - 65.000	2	454,606	3.54	6.576	705	281	9	227,303	63.90
65.001 - 70.000	3	662,969	5.16	5.428	692	176	4	220,990	67.57
70.001 - 75.000	7	3,005,992	23.38	6.236	726	335	3	429,427	74.07
75.001 - 80.000	23	6,549,147	50.94	6.185	663	330	4	284,746	79.35
80.001 - 85.000	1	112,273	0.87	6.500	736	353	7	112,273	83.70
85.001 - 90.000	6	733,306	5.70	6.533	688	354	6	122,218	89.75
90.001 - 95.000	4	433,605	3.37	6.384	724	286	4	108,401	94.78
95.001 - 100.000	2	226,343	1.76	7.206	674	351	9	113,172	97.95
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

Non Zero Weighted Average OLTV: 77.036

6. Silent Second

Silent Second	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
N	46	10,980,773	85.41	6.244	684	324	4	238,712	78.50
Y	4	1,875,377	14.59	6.011	726	319	4	468,844	68.46
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

7. Combined LTV

Combined LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
No Silent Second	46	10,980,773	85.41	6.244	684	324	4	238,712	78.50
75.001 - 80.000	2	1,042,389	8.11	5.905	716	289	3	521,194	59.24
85.001 - 90.000	1	477,699	3.72	6.250	711	355	5	477,699	80.00
95.001 - 100.000	1	355,289	2.76	6.000	775	358	2	355,289	80.00
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

Non Zero Weighted Average CLTV for loans with Silent Seconds: 83.792
Non Zero Weighted Average OLTV for loans without silent seconds: 78.501
Non Zero Weighted Average CLTV/OLTV: 79.272

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8. Doc Type

Doc Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Full (I-A)	21	5,175,731	40.26	6.143	722	329	4	246,463	74.54
Reduced with VOA (A-SI)	16	4,312,595	33.55	6.187	625	312	4	269,537	79.02
No Ratio (A-NI)	3	732,401	5.70	6.665	721	355	5	244,134	75.55
Stated/Stated with Vvoe	10	2,635,423	20.50	6.255	723	321	5	263,542	79.10
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

9. Loan Purpose

Loan Purpose	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Purchase	13	1,698,081	13.21	6.379	592	303	4	130,622	86.05
Rate/Term Refi	17	4,675,434	36.37	6.111	679	330	4	275,026	77.27
Cash Out Equity Refi	20	6,482,634	50.42	6.237	723	324	4	324,132	74.50
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

10. Occupancy

Occupancy	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Owner-Occupied	42	12,004,053	93.37	6.206	689	327	4	285,811	77.07
Second Home	1	74,178	0.58	6.750	707	347	6	74,178	95.00
Investor	7	777,919	6.05	6.229	695	272	6	111,131	74.73
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

11. Property Type

Property Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Single Family	39	10,253,645	79.76	6.229	719	326	4	262,914	76.35
2-4 Family	1	178,352	1.39	6.500	664	169	11	178,352	65.00
PUD	7	2,140,485	16.65	6.099	549	332	3	305,784	79.71
Condo (<=4)	1	74,178	0.58	6.750	707	347	6	74,178	95.00
Condo (>=4)	1	134,991	1.05	5.125	717	178	2	134,991	80.00
Manufactured Housing	1	74,499	0.58	7.625	664	351	9	74,499	100.00
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

12. State

State	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
CA	9	3,728,917	29.00	6.090	723	356	4	414,324	78.19
GA	17	2,870,376	22.33	6.401	653	340	6	168,846	78.48
FL	11	1,568,377	12.20	6.097	585	296	4	142,580	83.75
IL	3	1,275,180	9.92	6.001	718	242	3	425,060	77.64
NV	2	977,997	7.61	6.750	722	356	4	488,998	76.95
MA	1	648,049	5.04	6.000	752	357	3	648,049	54.71
VA	1	540,821	4.21	6.000	765	356	4	540,821	72.40
NC	2	501,466	3.90	6.340	728	296	4	250,733	84.31
TN	1	394,340	3.07	5.750	656	176	4	394,340	66.67
WI	1	178,352	1.39	6.500	664	169	11	178,352	65.00
Other	2	172,275	1.34	6.975	669	353	5	86,138	76.48
Total:	**50**	**12,856,150**	**100.00**	**6.210**	**690**	**323**	**4**	**257,123**	**77.04**

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Collateral Stratifications – Provident Savings Bank

1. ORIGINATOR

ORIGINATOR	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
PROVIDENT SAVINGS BANK F.S.B	22	9,932,945	100.00	5.874	743	356	3	451,497	66.37
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

2. Principal Balances

Principal Balances	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
225,001 - 250,000	1	226,706	2.28	6.375	671	354	6	226,706	80.00
250,001 - 275,000	2	501,672	5.05	6.062	704	356	4	250,836	80.00
275,001 - 350,000	2	667,066	6.72	6.243	680	357	3	333,533	61.48
350,001 - 450,000	7	2,751,184	27.70	5.824	751	357	3	393,026	61.83
450,001 - 550,000	7	3,440,634	34.64	5.821	756	355	3	491,519	72.36
600,001 - 650,000	1	602,187	6.06	6.000	696	357	3	602,187	80.00
650,001 - 750,000	1	747,640	7.53	5.750	767	357	3	747,640	54.05
950,001 >=	1	995,856	10.03	5.750	763	357	3	995,856	52.58
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

avg Principal Balance: 451,497.48

3. Current Rate

Current Rate	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
5.501 - 6.000	19	9,126,649	91.88	5.819	750	356	3	480,350	66.07
6.001 - 6.500	2	477,153	4.80	6.309	695	354	6	238,576	80.00
6.501 - 7.000	1	329,143	3.31	6.750	635	357	3	329,143	55.00
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

nzwa Current Rate: 5.874

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4. Credit Scores

Credit Scores	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
621 - 640	1	329,143	3.31	6.750	635	357	3	329,143	55.00
661 - 680	1	226,706	2.28	6.375	671	354	6	226,706	80.00
681 - 700	3	1,216,738	12.25	5.862	695	357	3	405,579	74.10
701 - 720	3	1,157,650	11.65	5.956	706	356	4	385,883	67.30
721 - 740	2	804,485	8.10	5.822	730	357	3	402,242	68.69
741 - 760	3	1,396,612	14.06	5.834	752	352	3	465,537	68.42
761 - 780	5	3,090,276	31.11	5.768	765	357	3	618,055	56.59
781 - 800	4	1,711,336	17.23	5.838	791	357	3	427,834	75.54
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

nzwa Credit Score: 743.

5. Original LTV

Original LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
<= 50.000	1	438,648	4.42	5.875	766	357	3	438,648	33.85
50.001 - 55.000	4	2,481,378	24.98	5.903	738	357	3	620,345	53.13
60.001 - 65.000	1	363,325	3.66	5.625	696	357	3	363,325	60.25
65.001 - 70.000	5	2,179,192	21.94	5.851	750	354	3	435,838	67.41
70.001 - 75.000	5	2,190,401	22.05	5.801	753	357	3	438,080	74.36
75.001 - 80.000	6	2,280,001	22.95	5.972	736	356	4	380,000	79.36
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

nzwa OLTV: 66.373

6. Silent Second

Silent Second	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
N	17	7,845,385	78.98	5.874	747	356	3	461,493	67.14
Y	5	2,087,559	21.02	5.871	727	356	4	417,512	63.48
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

7. Combined LTV

Combined LTV	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
No Silent Second	17	7,845,385	78.98	5.874	747	356	3	461,493	67.14
70.001 - 75.000	1	363,325	3.66	5.625	696	357	3	363,325	60.25
75.001 - 80.000	1	995,856	10.03	5.750	763	357	3	995,856	52.58
90.001 - 95.000	1	250,447	2.52	6.250	716	354	6	250,447	79.99
95.001 - 100.000	2	477,931	4.81	6.112	683	356	4	238,966	80.00
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

nzwa CLTV for loans with Silent Seconds: 84.423
nzwa OLTV for loans without silent seconds: 67.143
nzwa CLTV/OLTV: 70.775

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8. Doc Type

Doc Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Full (I-A)	16	7,336,160	73.86	5.811	755	357	3	458,510	65.98
Reduced with VOA (A-SI)	4	2,017,194	20.31	5.912	721	354	3	504,299	67.97
None (NI-NA)	1	250,447	2.52	6.250	716	354	6	250,447	79.99
Stated/Stated with Vvoe	1	329,143	3.31	6.750	635	357	3	329,143	55.00
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

9. Loan Purpose

Loan Purpose	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Purchase	5	2,156,478	21.71	5.846	748	357	3	431,296	65.44
Rate/Term Refi	10	5,165,355	52.00	5.855	747	356	3	516,535	64.68
Cash Out Equity Refi	7	2,611,112	26.29	5.932	732	357	3	373,016	70.50
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

10. Occupancy

Occupancy	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Owner-Occupied	22	9,932,945	100.00	5.874	743	356	3	451,497	66.37
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

11. Property Type

Property Type	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
Single Family	15	6,993,088	70.40	5.831	743	357	3	466,206	67.88
2-4 Family	1	466,562	4.70	5.875	735	357	3	466,562	69.33
PUD	5	2,096,429	21.11	5.992	739	354	3	419,286	60.28
Condo (<=4)	1	376,865	3.79	6.000	782	357	3	376,865	68.73
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

12. State

State	Loan Count	UPB	%UPB	GWAC	FICO	WAM	AGE	AVG UPB	AVG OLTV
CA	22	9,932,945	100.00	5.874	743	356	3	451,497	66.37
Total:	**22**	**9,932,945**	**100.00**	**5.874**	**743**	**356**	**3**	**451,497**	**66.37**

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