

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

Residential Mortgage Funding Securities II, Inc. 0000945212

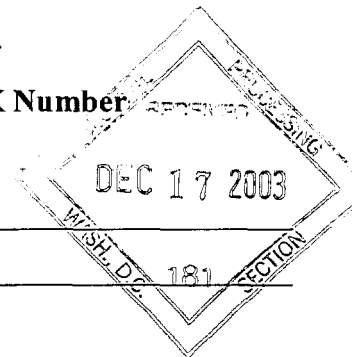
Exact Name of Registrant as Specified in Charter Registrant CIK Number

Form 8-K, December 16, 2003, Series 2003-HI4 333-110340

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



03043090



PROCESSED

DEC 18 2003

THOMSON
FINANCIAL

SIGNATURE

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

RESIDENTIAL FUNDING MORTGAGE
SECURITIES INC II, INC.

By: 

Name: Mark White

Title: Vice President

Dated: December 16, 2003

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

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Preliminary Collateral Terms Sheet	P*

* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

RFMSII 2003-HI4 - Conforming Group

PRINCIPAL BALANCE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVGLTV
\$0 - \$25,000	360	\$ 7,735,110	6.24	11.452	696	112.91
\$25,001 - \$50,000	2,116	\$ 80,261,013	64.81	11.384	690	118.12
\$50,001 - \$75,000	554	\$ 34,027,519	27.47	10.632	704	119.33
\$75,001 - \$100,000	21	\$ 1,830,115	1.48	9.731	740	119.74
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 21,486	37.03	100.00%	100.00
\$ 37,940	38.78	99.75%	100.00
\$ 61,422	40.20	100.00%	100.00
\$ 87,148	37.98	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

GWAC	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVGLTV
5.00-5.49%	1	\$ 34,558	0.03	5.000	650	113.00
6.00-6.49%	1	\$ 34,842	0.03	6.000	659	104.00
7.50-7.99%	5	\$ 177,037	0.14	7.864	720	103.27
8.00-8.49%	19	\$ 771,935	0.62	8.265	730	110.63
8.50-8.99%	89	\$ 4,160,326	3.36	8.800	722	114.88
9.00-9.49%	73	\$ 3,563,294	2.88	9.270	721	116.26
9.50-9.99%	280	\$ 12,351,427	9.97	9.805	713	117.69
10.00-10.49%	292	\$ 12,609,029	10.18	10.237	715	118.81
10.50-10.99%	582	\$ 24,564,909	19.83	10.747	703	118.79
11.00-11.49%	443	\$ 18,238,567	14.72	11.244	696	119.40
11.50-11.99%	472	\$ 18,439,086	14.89	11.730	694	118.18
12.00-12.49%	258	\$ 9,833,449	7.94	12.208	677	117.64
12.50-12.99%	286	\$ 10,494,057	8.47	12.734	669	118.07
13.00-13.49%	163	\$ 5,744,389	4.64	13.167	665	117.19
13.50-13.99%	69	\$ 2,266,554	1.83	13.691	663	117.75
14.00-14.49%	13	\$ 448,883	0.36	14.120	661	117.64
14.50%+	5	\$ 141,415	0.11	14.518	656	121.04
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 34,558	44.00	100.00%	100.00
\$ 34,842	39.00	100.00%	100.00
\$ 35,407	37.88	100.00%	100.00
\$ 40,628	35.58	100.00%	100.00
\$ 46,745	34.70	100.00%	100.00
\$ 49,812	38.51	100.00%	100.00
\$ 44,112	38.58	100.00%	100.00
\$ 43,182	36.98	100.00%	100.00
\$ 42,208	38.46	100.00%	100.00
\$ 41,171	40.29	100.00%	100.00
\$ 39,066	39.89	99.81%	100.00
\$ 38,114	39.70	99.10%	100.00
\$ 36,693	40.03	99.56%	100.00
\$ 35,242	40.66	99.39%	100.00
\$ 32,849	40.68	100.00%	100.00
\$ 34,529	40.64	100.00%	100.00
\$ 28,283	44.44	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

CREDIT SCORE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
640-659	235	\$ 7,518,142	6.07	12.782	650	115.82	\$ 31,992	36.81	99.54%	100.00
660-679	828	\$ 32,578,338	26.30	11.990	669	118.18	\$ 39,346	39.81	99.48%	100.00
680-699	823	\$ 34,711,905	28.02	11.161	689	118.54	\$ 42,177	40.09	100.00%	100.00
700-719	599	\$ 25,449,789	20.54	10.443	709	118.36	\$ 42,487	38.96	100.00%	100.00
720-739	342	\$ 14,361,114	11.59	10.284	728	118.44	\$ 41,992	37.52	100.00%	100.00
740-759	144	\$ 5,928,604	4.79	10.291	748	118.02	\$ 41,171	37.29	100.00%	100.00
760-779	62	\$ 2,486,771	2.01	10.030	769	116.98	\$ 40,109	36.58	100.00%	100.00
780-789	18	\$ 839,054	0.68	10.132	788	114.95	\$ 46,616	35.25	100.00%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

LIEN STATUS	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
FIRST LIENS	2	\$ 82,822	0.07	10.448	685	65.46	\$ 41,411	28.00	100.00%	100.00
SECOND LIENS	3,049	\$ 123,790,936	99.93	11.158	695	118.19	\$ 40,601	39.06	99.84%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

COMBINED LTV	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
40% & Below	2	\$ 67,125	0.05	12.015	662	32.65	\$ 33,563	26.14	100.00%	100.00
60.01 - 70.00%	1	\$ 15,527	0.01	8.560	787	70.00	\$ 15,527	21.00	100.00%	100.00
70.01 - 75.00%	4	\$ 124,440	0.10	9.337	701	72.69	\$ 31,110	29.52	100.00%	100.00
75.01 - 80.00%	18	\$ 452,547	0.37	9.834	697	78.76	\$ 25,141	37.38	88.99%	100.00
80.01 - 85.00%	4	\$ 124,626	0.10	10.925	713	82.55	\$ 31,157	38.81	100.00%	100.00
85.01 - 90.00%	9	\$ 225,360	0.18	10.387	706	88.65	\$ 25,040	29.37	100.00%	100.00
90.01 - 95.00%	23	\$ 730,076	0.59	10.716	706	93.52	\$ 31,742	37.47	100.00%	100.00
95.01 - 100.00%	66	\$ 1,997,518	1.61	10.110	702	98.75	\$ 30,265	37.16	100.00%	100.00
100.00 - 105.00%	111	\$ 3,902,042	3.15	11.512	697	103.42	\$ 35,154	39.19	100.00%	100.00
105.01 - 110.00%	293	\$ 11,393,169	9.20	11.159	695	108.33	\$ 38,885	36.83	100.00%	100.00
110.01 - 115.00%	478	\$ 19,266,911	15.55	11.264	692	113.13	\$ 40,286	38.88	99.80%	100.00
115.01 - 120.00%	576	\$ 24,291,452	19.61	11.185	695	118.09	\$ 42,027	39.09	99.71%	100.00
120.01 - 125.00%	1,463	\$ 61,265,865	49.46	11.145	696	124.11	\$ 41,877	39.29	99.93%	100.00
125.01%+	1	\$ 27,100	0.02	11.875	714	126.00	\$ 27,100	43.00	100.00%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

DOC TYPE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
FULL	3,046	\$ 123,669,682	99.64	11.155	695	118.17
LIMITED	1	\$ 49,843	0.04	12.400	663	78.00
EZ DOCS	4	\$ 154,233	0.12	12.467	661	119.08
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

LOAN PURPOSE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
CASHOUT REFI	365	\$ 14,211,973	11.47	11.070	701	117.06
DEBT CONSOLIDATION	2,398	\$ 97,254,661	78.51	11.190	694	118.37
HOME IMPROVE	7	\$ 355,642	0.29	10.090	706	120.77
PURCHASE	1	\$ 30,461	0.02	7.925	794	95.00
RATE/TERM REFI	280	\$ 12,021,001	9.70	11.035	695	117.63
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

OCCUPANCY	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
OWNER OCCUPIED	3,051	\$ 123,873,758	100.00	11.157	695	118.15
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

PROPERTY TYPE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
Condo	65	\$ 2,421,843	1.96	11.741	691	118.48
PUD Detached	161	\$ 7,110,676	5.74	11.246	695	118.55
Multifamily	9	\$ 329,133	0.27	11.819	696	119.29
PUD Attached	27	\$ 1,299,300	1.05	11.165	702	120.85
Townhouse Detached	2	\$ 93,665	0.08	10.957	705	118.71
SF Detached	2,769	\$ 111,992,790	90.41	11.137	695	118.11
Townhouse Attached	18	\$ 626,352	0.51	11.102	690	113.47
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 40,601	39.05	100.00%	100.00
\$ 49,843	33.00	0.00%	100.00
\$ 38,558	40.40	0.00%	100.00
\$ 40,601	39.05	99.84%	100.00

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 38,937	39.38	100.00%	100.00
\$ 40,557	38.87	99.79%	100.00
\$ 50,806	39.71	100.00%	100.00
\$ 30,461	44.00	100.00%	100.00
\$ 42,932	40.11	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 40,601	39.05	99.84%	100.00
\$ 40,601	39.05	99.84%	100.00

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 37,259	39.93	100.00%	100.00
\$ 44,166	40.33	100.00%	100.00
\$ 36,570	37.77	100.00%	100.00
\$ 48,122	42.27	100.00%	100.00
\$ 46,832	36.97	100.00%	100.00
\$ 40,445	38.93	99.82%	100.00
\$ 34,797	36.22	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

STATE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
AK	12	\$ 577,947	0.47	11.092	697	113.89	\$ 48,162	41.29	100.00%	100.00
AL	75	\$ 2,974,928	2.40	11.420	695	119.13	\$ 39,666	39.23	100.00%	100.00
AR	1	\$ 20,619	0.02	10.970	690	87.00	\$ 20,619	29.00	100.00%	100.00
AZ	126	\$ 5,330,206	4.30	11.215	689	117.01	\$ 42,303	39.05	100.00%	100.00
CA	91	\$ 4,242,579	3.42	10.876	694	116.42	\$ 46,622	39.07	100.00%	100.00
CO	132	\$ 5,973,545	4.82	11.232	700	118.30	\$ 45,254	41.06	100.00%	100.00
CT	16	\$ 756,301	0.61	10.744	690	112.65	\$ 47,269	41.21	100.00%	100.00
DE	9	\$ 349,688	0.28	11.607	692	115.24	\$ 38,855	37.45	100.00%	100.00
FL	167	\$ 6,863,755	5.54	11.301	692	117.92	\$ 41,100	39.60	100.00%	100.00
GA	46	\$ 2,160,966	1.74	10.813	696	119.58	\$ 46,978	38.87	100.00%	100.00
IA	79	\$ 3,053,927	2.47	10.949	700	120.30	\$ 38,657	39.21	100.00%	100.00
ID	42	\$ 1,597,150	1.29	11.174	692	117.36	\$ 38,027	38.79	100.00%	100.00
IL	56	\$ 2,262,040	1.83	10.859	699	118.98	\$ 40,394	38.35	100.00%	100.00
IN	211	\$ 8,327,231	6.72	11.138	699	119.77	\$ 39,466	38.56	99.53%	100.00
KS	126	\$ 4,570,065	3.69	11.107	694	118.99	\$ 36,270	37.40	100.00%	100.00
KY	76	\$ 2,868,240	2.32	11.132	702	118.07	\$ 37,740	37.63	100.00%	100.00
LA	36	\$ 1,493,197	1.21	11.046	698	118.68	\$ 41,478	40.03	100.00%	100.00
MA	10	\$ 464,972	0.38	10.483	709	116.77	\$ 48,497	37.06	100.00%	100.00
MD	64	\$ 2,745,389	2.22	11.125	696	116.91	\$ 42,897	36.09	100.00%	100.00
ME	9	\$ 329,051	0.27	11.167	686	112.55	\$ 36,561	36.00	100.00%	100.00
MI	119	\$ 4,809,395	3.88	11.414	698	118.40	\$ 40,415	39.84	100.00%	100.00
MN	48	\$ 1,953,725	1.58	11.413	687	116.54	\$ 40,703	38.75	100.00%	100.00
MO	125	\$ 4,644,397	3.75	11.498	690	118.67	\$ 37,155	38.96	100.00%	100.00
MS	32	\$ 1,258,440	1.02	10.918	688	119.44	\$ 39,326	37.25	96.35%	100.00
MT	5	\$ 249,549	0.20	10.450	694	125.00	\$ 49,910	40.50	100.00%	100.00
NC	100	\$ 4,009,413	3.24	10.988	697	118.31	\$ 40,094	38.71	100.00%	100.00
ND	8	\$ 342,434	0.28	11.481	696	120.59	\$ 42,804	39.59	100.00%	100.00
NE	90	\$ 3,602,956	2.91	11.052	697	119.96	\$ 40,033	39.79	99.03%	100.00
NH	7	\$ 308,145	0.25	11.703	682	116.35	\$ 44,021	44.38	100.00%	100.00
NJ	23	\$ 1,046,741	0.85	10.818	703	117.24	\$ 45,510	39.28	100.00%	100.00
NM	39	\$ 1,551,374	1.25	11.323	696	117.48	\$ 40,826	39.31	100.00%	100.00
NV	41	\$ 1,768,647	1.43	10.955	696	117.29	\$ 43,138	38.45	100.00%	100.00
NY	53	\$ 2,196,306	1.77	10.301	704	117.13	\$ 41,440	37.38	100.00%	100.00
OH	275	\$ 10,378,136	8.38	11.206	696	118.93	\$ 37,739	39.30	99.67%	100.00
OK	73	\$ 2,665,293	2.15	11.111	696	118.86	\$ 36,511	37.83	100.00%	100.00
OR	69	\$ 2,983,825	2.41	11.004	698	115.97	\$ 43,244	38.93	98.33%	100.00
PA	189	\$ 7,486,681	6.04	11.172	696	118.06	\$ 39,612	39.17	100.00%	100.00
RI	4	\$ 186,153	0.15	11.982	681	119.79	\$ 46,538	40.95	100.00%	100.00
SC	5	\$ 212,852	0.17	11.281	693	111.20	\$ 42,570	41.61	100.00%	100.00
SD	8	\$ 299,333	0.24	11.675	694	123.77	\$ 37,417	42.13	100.00%	100.00
TN	2	\$ 86,922	0.07	12.555	705	118.26	\$ 43,461	49.46	100.00%	100.00
UT	61	\$ 2,261,903	1.83	11.392	693	117.65	\$ 37,080	41.00	100.00%	100.00
VA	119	\$ 5,188,028	4.19	11.226	697	117.13	\$ 43,597	39.06	100.00%	100.00
VT	3	\$ 148,022	0.12	11.553	692	120.64	\$ 49,341	39.90	100.00%	100.00
WA	90	\$ 3,923,609	3.17	11.336	694	116.58	\$ 43,596	39.06	100.00%	100.00
WI	67	\$ 2,799,041	2.26	11.210	693	117.90	\$ 41,777	37.86	100.00%	100.00
WV	3	\$ 89,379	0.07	10.134	693	92.97	\$ 29,793	34.35	100.00%	100.00
WY	10	\$ 461,251	0.37	11.122	706	120.17	\$ 46,125	36.90	100.00%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

ZIP CODES	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
92503	1	\$ 86,856	0.07	9.450	738	122.00
80918	3	\$ 128,682	0.10	10.791	711	122.70
All O	3,047	\$ 123,658,221	99.83	11.159	695	118.14
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 86,856	36.00	100.00%	100.00
\$ 42,894	47.30	100.00%	100.00
\$ 40,584	39.04	99.83%	100.00
\$ 40,601	39.05	99.84%	100.00

AMORT TYPE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
30/15 Balloon	8	\$ 224,301	0.18	9.855	720	96.22
25fix	540	\$ 23,902,353	19.30	11.750	683	119.02
20fix	316	\$ 11,808,930	9.53	11.945	687	117.76
15fix	2,070	\$ 83,687,448	67.56	10.920	696	118.13
10fix	110	\$ 4,061,764	3.28	10.400	699	116.65
5fix	7	\$ 188,962	0.15	9.898	700	103.48
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 28,038	37.75	100.00%	100.00
\$ 44,264	41.14	99.81%	100.00
\$ 37,370	39.19	99.29%	100.00
\$ 40,429	38.42	99.91%	100.00
\$ 36,925	39.34	100.00%	100.00
\$ 26,995	40.46	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

MTH TO MTY	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
0 - 180 Months	2,195	\$ 88,162,475	71.17	10.891	697	117.97
181 - 240 Months	318	\$ 11,863,804	9.58	11.922	687	117.70
241 - 360 Months	538	\$ 23,847,479	19.25	11.760	693	119.05
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 40,165	38.47	99.92%	100.00
\$ 37,308	39.17	99.29%	100.00
\$ 44,326	41.15	99.81%	100.00
\$ 40,601	39.05	99.84%	100.00

Mortg Rates & LTV	LTV 0-75	75.1-80	80.1-85	85.01+	85.01-90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115	115.01-120	120.01-125	>125	total	avg FICO	Avg Prin Bal
(whichever increments)																
0-4.000				0.01%										0.01%	712	\$ 34,577
4.501-5.000				0.01%						0.01%				0.01%	650	\$ 34,555
5.501-6.000				0.01%										0.01%	659	\$ 34,842
6.501-7.000				0.03%										0.03%	718	\$ 26,54
7.001-7.500				0.01%										0.01%	732	\$ 29,807
7.501-8.000				0.17%										0.17%	737	\$ 41,470
8.001-8.500	0.02%			0.85%										0.85%	727	\$ 47,350
8.501-9.000	0.01%			3.01%										3.04%	723	\$ 46,41
9.001-9.500	0.00%			3.73%	0.03%									3.77%	718	\$ 47,377
9.501-10.000	0.04%			9.90%	0.04%									10.04%	713	\$ 44,777
10.001-10.500	0.02%			12.06%	0.02%									12.13%	713	\$ 43,600
10.501-11.000	0.02%			18.55%	0.03%									18.61%	703	\$ 42,860
11.001-11.500	0.04%			15.04%	0.03%									15.10%	682	\$ 39,707
11.501-12.000	0.02%			14.21%	0.01%									14.23%	675	\$ 37,760
12.001-12.500	0.01%			8.42%	0.01%									8.47%	668	\$ 35,747
12.501-13.000	0.01%			7.61%	0.02%									7.63%	664	\$ 34,872
13.001-13.500	0.01%			4.04%	0.01%									4.05%	664	\$ 34,222
13.501-14.000				1.39%										1.39%	660	\$ 31,711
14.001-14.500				0.28%										0.28%	659	\$ 34,597
14.501+				0.10%										0.10%	695	\$ 40,884
Total	0.20%	0.25%	0.10%	99.45%	0.21%	0.57%	1.63%	3.52%	9.38%	16.13%	19.35%	48.63%	0.03%	100.00%		

Here's what we like to see:

The percentages per table should add up to 100% (denominator = corresponding aggregate collateral pool balance). For example, if the collateral matrices are for group II collateral, denominator to be used for all the % should be as of aggregate group II collateral balance (use whatever increments/buckets that make sense)

[illegible]

RFMSII 2003-HI4 - Conforming Group

PRINCIPAL BALANCE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
\$0 - \$25,000	360	\$ 7,735,110	6.24	11.452	696	112.91
\$25,001 - \$50,000	2,116	\$ 80,281,013	64.81	11.384	690	118.12
\$50,001 - \$75,000	554	\$ 34,027,519	27.47	10.632	704	119.33
\$75,001 - \$100,000	21	\$ 1,830,115	1.48	9.731	740	119.74
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$	21,486	37.03	100.00%	100.00
\$	37,940	38.78	99.75%	100.00
\$	61,422	40.20	100.00%	100.00
\$	87,148	37.98	100.00%	100.00
\$	40,601	39.05	99.84%	100.00

GWAC	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
5.00-5.49%	1	\$ 34,558	0.03	5.000	690	113.00
5.00-6.49%	1	\$ 34,842	0.03	6.000	689	104.00
7.50-7.99%	5	\$ 177,037	0.14	7.864	720	103.27
8.00-8.49%	19	\$ 771,935	0.62	8.265	730	110.63
8.50-8.99%	89	\$ 4,160,326	3.36	8.800	722	114.88
9.00-9.49%	73	\$ 3,563,294	2.88	9.270	721	116.26
9.50-9.99%	280	\$ 12,351,427	9.97	9.805	713	117.69
10.00-10.49%	292	\$ 12,609,029	10.18	10.237	715	118.81
10.50-10.99%	582	\$ 24,564,909	19.83	10.747	703	118.79
11.00-11.49%	443	\$ 18,238,567	14.72	11.244	696	119.40
11.50-11.99%	472	\$ 18,439,086	14.89	11.730	694	118.18
12.00-12.49%	258	\$ 9,833,449	7.94	12.208	677	117.64
12.50-12.99%	286	\$ 10,494,057	8.47	12.734	669	118.07
13.00-13.49%	163	\$ 5,744,389	4.64	13.167	665	117.19
13.50-13.99%	69	\$ 2,266,554	1.83	13.691	663	117.75
14.00-14.49%	13	\$ 448,863	0.36	14.120	661	117.64
14.50+	5	\$ 141,415	0.11	14.518	656	121.04
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$	34,558	44.00	100.00%	100.00
\$	34,842	39.00	100.00%	100.00
\$	35,407	37.88	100.00%	100.00
\$	40,628	35.58	100.00%	100.00
\$	46,745	34.70	100.00%	100.00
\$	48,812	38.51	100.00%	100.00
\$	44,112	38.58	100.00%	100.00
\$	43,182	36.98	100.00%	100.00
\$	42,208	38.46	100.00%	100.00
\$	41,171	40.29	100.00%	100.00
\$	39,066	39.89	99.81%	100.00
\$	38,114	39.70	99.10%	100.00
\$	36,693	40.03	99.56%	100.00
\$	35,242	40.86	99.39%	100.00
\$	32,849	40.68	100.00%	100.00
\$	34,529	40.64	100.00%	100.00
\$	28,283	44.44	100.00%	100.00
\$	40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

CREDIT SCORE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
640-659	235	\$ 7,518,142	6.07	12.782	680	115.82
660-679	828	\$ 32,578,338	26.30	11.990	669	118.18
680-699	823	\$ 34,711,905	28.02	11.161	689	118.54
700-719	599	\$ 25,449,789	20.54	10.443	709	118.36
720-739	342	\$ 14,361,114	11.59	10.284	728	118.44
740-759	144	\$ 5,928,604	4.79	10.291	748	118.02
760-779	62	\$ 2,486,771	2.01	10.030	769	116.98
780-799	18	\$ 839,094	0.68	10.132	788	114.95
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

LIEN STATUS	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
FIRST LIENS	2	\$ 82,822	0.07	10.448	685	63.46
SECOND LIENS	3,049	\$ 123,790,936	99.93	11.158	695	118.19
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

COMBINED LTV	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
40% & Below	2	\$ 67,125	0.05	12.015	662	32.65
60.01 - 70.00%	1	\$ 15,527	0.01	8.560	787	70.00
70.01 - 75.00%	4	\$ 124,440	0.10	9.337	701	72.69
75.01 - 80.00%	18	\$ 452,547	0.37	9.834	697	78.76
80.01 - 85.00%	4	\$ 124,626	0.10	10.925	713	82.55
85.01 - 90.00%	9	\$ 225,360	0.18	10.387	706	88.65
90.01 - 95.00%	23	\$ 730,076	0.59	10.716	706	93.52
95.01 - 100.00%	66	\$ 1,987,518	1.61	10.110	702	98.75
100.00 - 105.00%	111	\$ 3,902,042	3.15	11.512	687	103.42
105.01 - 110.00%	293	\$ 11,393,169	9.20	11.159	695	108.33
110.01 - 115.00%	478	\$ 19,256,911	15.55	11.264	692	113.13
115.01 - 120.00%	578	\$ 24,281,432	19.61	11.185	695	118.09
120.01 - 125.00%	1,463	\$ 61,285,865	49.46	11.145	696	124.11
125.01%+	1	\$ 27,100	0.02	11.875	714	126.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 31,992	36.81	99.54%	100.00
\$ 39,346	39.81	99.48%	100.00
\$ 42,177	40.09	100.00%	100.00
\$ 42,487	38.96	100.00%	100.00
\$ 41,992	37.52	100.00%	100.00
\$ 41,171	37.29	100.00%	100.00
\$ 40,109	36.58	100.00%	100.00
\$ 46,816	35.25	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 41,411	28.00	100.00%	100.00
\$ 40,601	39.06	99.84%	100.00
\$ 40,601	39.05	99.84%	100.00

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 33,563	26.14	100.00%	100.00
\$ 15,527	21.00	100.00%	100.00
\$ 31,110	29.52	100.00%	100.00
\$ 25,141	37.38	88.99%	100.00
\$ 31,157	38.81	100.00%	100.00
\$ 25,040	29.37	100.00%	100.00
\$ 31,742	37.47	100.00%	100.00
\$ 30,265	37.16	100.00%	100.00
\$ 35,154	39.19	100.00%	100.00
\$ 38,885	38.83	100.00%	100.00
\$ 40,286	38.88	99.80%	100.00
\$ 42,027	39.09	99.71%	100.00
\$ 41,877	39.29	99.93%	100.00
\$ 27,100	43.00	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

DOC TYPE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
FULL	3,046	\$ 123,669,682	99.84	11.155	695	118.17	\$ 40,601	39.05	100.00%	100.00
LIMITED	1	\$ 49,843	0.04	12.400	663	78.00	\$ 49,843	33.00	0.00%	100.00
EZ DOCS	4	\$ 154,233	0.12	12.467	661	119.08	\$ 38,558	40.40	0.00%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

LOAN PURPOSE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
CASHOUT REFI	365	\$ 14,211,973	11.47	11.070	701	117.06	\$ 38,937	39.38	100.00%	100.00
DEBT CONSOLIDATION	2,398	\$ 97,254,681	78.51	11.190	694	118.37	\$ 40,557	38.87	99.79%	100.00
HOME IMPROVE	7	\$ 355,642	0.29	10.090	706	120.77	\$ 50,806	39.71	100.00%	100.00
PURCHASE	1	\$ 30,461	0.02	7.925	784	95.00	\$ 30,461	44.00	100.00%	100.00
RATE/TERM REFI	280	\$ 12,021,001	9.70	11.035	695	117.63	\$ 42,932	40.11	100.00%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

OCCUPANCY	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
OWNER OCCUPIED	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

PROPERTY TYPE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
Condo	65	\$ 2,421,843	1.96	11.741	691	118.48	\$ 37,259	39.93	100.00%	100.00
PUD Detached	161	\$ 7,110,676	5.74	11.246	695	118.55	\$ 44,166	40.33	100.00%	100.00
Multifamily	9	\$ 329,133	0.27	11.819	696	119.29	\$ 36,570	37.77	100.00%	100.00
PUD Attached	27	\$ 1,299,300	1.05	11.165	702	120.85	\$ 48,122	42.27	100.00%	100.00
Townhouse Detached	2	\$ 93,665	0.08	10.957	705	118.71	\$ 46,832	36.97	100.00%	100.00
SF Detached	2,769	\$ 111,982,790	90.41	11.137	695	118.11	\$ 40,445	38.93	99.82%	100.00
Townhouse Attached	18	\$ 626,352	0.51	11.102	690	113.47	\$ 34,797	36.22	100.00%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

STATE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV	AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
AK	12	\$ 577,947	0.47	11.092	697	113.89	\$ 48,162	41.29	100.00%	100.00
AL	75	\$ 2,974,928	2.40	11.420	695	119.13	\$ 39,666	39.23	100.00%	100.00
AR	1	\$ 20,619	0.02	10.970	690	87.00	\$ 20,619	29.00	100.00%	100.00
AZ	126	\$ 5,330,206	4.30	11.215	689	117.01	\$ 42,303	39.05	100.00%	100.00
CA	91	\$ 4,242,579	3.42	10.876	694	116.42	\$ 46,822	39.07	100.00%	100.00
CO	132	\$ 5,973,545	4.92	11.232	700	118.30	\$ 45,254	41.06	100.00%	100.00
CT	16	\$ 756,301	0.61	10.744	690	112.65	\$ 47,269	41.21	100.00%	100.00
DE	9	\$ 349,698	0.28	11.607	692	115.24	\$ 38,855	37.45	100.00%	100.00
FL	167	\$ 6,863,755	5.54	11.301	682	117.92	\$ 41,100	39.60	100.00%	100.00
GA	46	\$ 2,160,966	1.74	10.813	696	119.58	\$ 46,978	36.87	100.00%	100.00
IA	79	\$ 3,053,927	2.47	10.849	700	120.30	\$ 38,657	39.21	100.00%	100.00
ID	42	\$ 1,597,150	1.29	11.174	692	117.36	\$ 38,027	38.79	100.00%	100.00
IL	56	\$ 2,262,040	1.83	10.859	699	118.98	\$ 40,394	36.35	100.00%	100.00
IN	211	\$ 8,327,231	6.72	11.138	698	119.77	\$ 39,466	38.56	99.53%	100.00
KS	126	\$ 4,570,065	3.69	11.107	694	118.99	\$ 36,270	37.40	100.00%	100.00
KY	76	\$ 2,868,240	2.32	11.132	702	119.07	\$ 37,740	37.63	100.00%	100.00
LA	36	\$ 1,493,197	1.21	11.046	688	118.68	\$ 41,478	40.03	100.00%	100.00
MA	10	\$ 464,972	0.38	10.483	709	116.77	\$ 46,497	37.06	100.00%	100.00
MD	84	\$ 2,745,389	2.22	11.125	696	116.91	\$ 42,897	38.09	100.00%	100.00
ME	9	\$ 329,051	0.27	11.167	686	112.55	\$ 36,561	36.00	100.00%	100.00
MI	119	\$ 4,809,395	3.88	11.414	688	118.40	\$ 40,415	39.84	100.00%	100.00
MN	48	\$ 1,953,725	1.58	11.413	687	116.54	\$ 40,703	38.75	100.00%	100.00
MO	125	\$ 4,644,397	3.75	11.498	690	118.67	\$ 37,155	38.96	100.00%	100.00
MS	32	\$ 1,258,440	1.02	10.918	698	119.44	\$ 39,326	37.25	96.35%	100.00
MT	5	\$ 249,549	0.20	10.450	694	125.00	\$ 49,910	40.50	100.00%	100.00
NC	100	\$ 4,009,413	3.24	10.988	697	118.31	\$ 40,094	38.71	100.00%	100.00
ND	8	\$ 342,434	0.28	11.481	696	120.59	\$ 42,804	39.59	100.00%	100.00
NE	90	\$ 3,602,956	2.91	11.052	697	119.96	\$ 40,033	39.79	99.03%	100.00
NH	7	\$ 308,145	0.25	11.703	682	116.35	\$ 44,021	44.38	100.00%	100.00
NJ	23	\$ 1,046,741	0.85	10.818	703	117.24	\$ 45,510	39.28	100.00%	100.00
NM	38	\$ 1,551,374	1.25	11.323	688	117.48	\$ 40,826	39.31	100.00%	100.00
NV	41	\$ 1,768,647	1.43	10.955	696	117.29	\$ 43,138	38.45	100.00%	100.00
NY	53	\$ 2,198,306	1.77	10.301	704	117.13	\$ 41,440	37.38	100.00%	100.00
OH	275	\$ 10,378,136	8.38	11.206	696	118.93	\$ 37,739	39.30	99.67%	100.00
OK	73	\$ 2,665,293	2.15	11.111	696	118.86	\$ 36,511	37.83	100.00%	100.00
OR	69	\$ 2,983,825	2.41	11.004	698	115.97	\$ 43,244	38.93	98.33%	100.00
PA	189	\$ 7,486,681	6.04	11.172	696	118.06	\$ 39,612	39.17	100.00%	100.00
RI	4	\$ 186,153	0.15	11.982	681	119.79	\$ 46,538	40.95	100.00%	100.00
SC	5	\$ 212,852	0.17	11.281	693	111.20	\$ 42,570	41.61	100.00%	100.00
SD	8	\$ 299,333	0.24	11.676	684	123.77	\$ 37,417	42.13	100.00%	100.00
TN	2	\$ 86,922	0.07	12.555	705	118.26	\$ 43,461	49.46	100.00%	100.00
UT	61	\$ 2,261,903	1.83	11.392	693	117.65	\$ 37,080	41.00	100.00%	100.00
VA	119	\$ 5,188,028	4.19	11.226	697	117.13	\$ 43,597	39.06	100.00%	100.00
VT	3	\$ 148,022	0.12	11.563	682	120.64	\$ 49,341	38.90	100.00%	100.00
WA	90	\$ 3,923,609	3.17	11.336	694	116.58	\$ 43,596	39.06	100.00%	100.00
WI	67	\$ 2,799,041	2.26	11.210	693	117.90	\$ 41,777	37.86	100.00%	100.00
WV	3	\$ 89,379	0.07	10.134	693	92.97	\$ 29,793	34.35	100.00%	100.00
WY	10	\$ 461,251	0.37	11.122	706	120.17	\$ 46,125	36.90	100.00%	100.00
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15	\$ 40,601	39.05	99.84%	100.00

RFMSII 2003-HI4 - Conforming Group

ZIP CODES	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
92503	1	\$ 86,856	0.07	9.450	738	122.00
80918	3	\$ 128,682	0.10	10.791	711	122.70
All O	3,047	\$ 123,658,221	99.83	11.159	695	118.14
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AMORT TYPE	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
30/15 Balloon	8	\$ 224,301	0.18	9.855	720	95.22
25fix	540	\$ 23,902,353	19.30	11.750	693	119.02
20fix	316	\$ 11,808,930	9.53	11.945	687	117.76
15fix	2,070	\$ 83,687,448	67.56	10.920	696	118.13
10fix	110	\$ 4,061,764	3.28	10.400	699	116.65
5fix	7	\$ 188,962	0.15	9.898	700	103.48
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

MTH TO MTY	Loan Count	UPB	% UPB	GWAC (%)	FICO	AVG LTV
0 - 180 Months	2,195	\$ 88,162,475	71.17	10.891	697	117.97
181 - 240 Months	318	\$ 11,863,804	9.58	11.922	687	117.70
241 - 360 Months	538	\$ 23,847,479	19.25	11.760	693	119.05
TOTAL	3,051	\$ 123,873,758	100.00	11.157	695	118.15

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 86,856	36.00	100.00%	100.00
\$ 42,894	47.30	100.00%	100.00
\$ 40,584	39.04	99.83%	100.00
\$ 40,601	39.05	99.84%	100.00

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 28,038	37.75	100.00%	100.00
\$ 44,264	41.14	99.81%	100.00
\$ 37,370	39.19	99.28%	100.00
\$ 40,429	38.42	99.91%	100.00
\$ 36,925	39.34	100.00%	100.00
\$ 28,995	40.46	100.00%	100.00
\$ 40,601	39.05	99.84%	100.00

AVG UPB	AVG DTI (%)	% FULL DOC	% OWNER OCC
\$ 40,165	38.47	99.92%	100.00
\$ 37,308	39.17	99.29%	100.00
\$ 44,326	41.15	99.81%	100.00
\$ 40,601	39.05	99.84%	100.00