

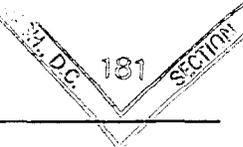


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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
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DEC 19 2003



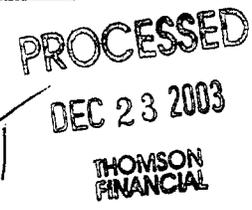
Residential Asset Mortgage Products, Inc.
Exact Name of Registrant as Specified in Charter

0001099391
Registrant CIK Number

FOR 12/17/03
2003-RZ5
Current Report on Form 8-K
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

333-110437
SEC File Number of Registration Statement

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 Minneapolis, State of Minnesota, on the 17th day of December, 2003.

Residential Asset Mortgage Products, Inc.
(Registrant)

By:

[Signature]
Mark White
Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2003, that the information set forth in this statement is true and complete.

By:

(Name)

[Handwritten mark]

The Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and has not authorized the dissemination of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

**RAMP 2003-RZ5
Class A-4**



Pmt Date	Period	Balance	Principal
01/25/2004	1	23,400,000	0
02/25/2004	2	23,400,000	0
03/25/2004	3	23,400,000	0
04/25/2004	4	23,400,000	0
05/25/2004	5	23,400,000	0
06/25/2004	6	23,400,000	0
07/25/2004	7	23,400,000	0
08/25/2004	8	23,400,000	0
09/25/2004	9	23,400,000	0
10/25/2004	10	23,400,000	0
11/25/2004	11	23,400,000	0
12/25/2004	12	23,400,000	0
01/25/2005	13	23,400,000	0
02/25/2005	14	23,400,000	0
03/25/2005	15	23,400,000	0
04/25/2005	16	23,400,000	0
05/25/2005	17	23,400,000	0
06/25/2005	18	23,400,000	0
07/25/2005	19	23,400,000	0
08/25/2005	20	23,400,000	0
09/25/2005	21	23,400,000	0
10/25/2005	22	23,400,000	0
11/25/2005	23	23,400,000	0
12/25/2005	24	23,400,000	0
01/25/2006	25	23,400,000	0
02/25/2006	26	23,400,000	0
03/25/2006	27	23,400,000	0
04/25/2006	28	23,400,000	0
05/25/2006	29	23,400,000	0
06/25/2006	30	23,400,000	0
07/25/2006	31	23,400,000	0
08/25/2006	32	23,400,000	0
09/25/2006	33	23,400,000	0
10/25/2006	34	23,400,000	0
11/25/2006	35	23,400,000	0
12/25/2006	36	23,400,000	0
01/25/2007	37	23,400,000	0
02/25/2007	38	23,400,000	0
03/25/2007	39	23,400,000	0
04/25/2007	40	23,400,000	0
05/25/2007	41	23,400,000	0
06/25/2007	42	23,400,000	0
07/25/2007	43	23,400,000	0
08/25/2007	44	23,400,000	0
09/25/2007	45	23,400,000	0
10/25/2007	46	23,400,000	795,520
11/25/2007	47	22,604,480	4,312,273
12/25/2007	48	18,292,207	4,197,933
01/25/2008	49	14,094,274	4,086,462
02/25/2008	50	10,007,811	3,977,789
03/25/2008	51	6,030,022	3,871,847
04/25/2008	52	2,158,175	2,158,175

Transaction

Issuer: Residential Asset Mortgage Products, Inc
Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
M-2	A2	A	Fixed	32,813,000	3.75%	1.75%	5.70%
M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution DatesCumulative Realized Loss Percentage

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

M-2 Loss Coverage

First Principal Loss

CPR	Fwd LIBOR + 200			Fwd LIBOR + 400		
	CDR	Cum Loss	WAL	CDR	Cum Loss	WAL
15 CPR	2.8%	13.7%	19.51	2.7%	13.2%	19.78
Pricing Speed	2.8%	9.2%	12.96	2.7%	8.9%	13.01
30 CPR	2.9%	7.4%	10.81	2.8%	7.2%	10.83
40 CPR	3.0%	5.6%	7.81	2.9%	5.4%	7.81
45 CPR	3.0%	4.8%	6.70	3.0%	4.8%	6.75
50 CPR	3.2%	4.5%	5.87	3.1%	4.4%	5.86

M-3 Loss Coverage

CPR	Fwd LIBOR + 200			Fwd LIBOR + 400		
	CDR	Cum Loss	WAL	CDR	Cum Loss	WAL
15 CPR	2.5%	12.4%	23.01	2.4%	11.9%	23.77
Pricing Speed	2.3%	7.6%	15.84	2.2%	7.3%	15.91
30 CPR	2.2%	5.7%	13.08	2.1%	5.5%	13.05
40 CPR	2.0%	3.8%	9.36	1.9%	3.6%	9.31
45 CPR	2.0%	3.3%	8.19	1.9%	3.1%	8.15
50 CPR	1.9%	2.7%	7.05	1.9%	2.7%	7.13

100% loss severity
12 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Run at Pricing Speed

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Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

StructureCredit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
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M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

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Distribution DatesCumulative Realized Loss Percentage

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Loss CoverageFirst Principal Loss

HEP	M-1		M-2	
	Terminal CDR	Cum Loss	Terminal CDR	Cum Loss
14 HEP	6.7%	14.8%	4.5%	10.8%
20 HEP	8.2%	12.0%	5.0%	8.0%
28 HEP	11.0%	9.9%	6.1%	6.1%

65% Severity

12 month lag in recoveries

LIBOR flat for 5 months then increases by 400 bps over 12mos

Trigger failing

Run to maturity

Defaults are in addition to prepayments

CDR Curve remains 0 for 8 months and then ramps to the Terminal CDR over 30 months

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Distribution DatesCumulative Realized Loss Percentage

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Loss Coverage

First Principal Loss

Class	Pricing Speed				2x Pricing Speed			
	CDR	Cum Loss	WAL	Break Period	CDR	Cum Loss	WAL	Break Period
M-1	8.1%	13.0%	10.36	200	10.7%	9.2%	5.12	73
M-2	5.6%	9.5%	11.80	171	6.1%	5.5%	5.77	76
M-3	4.7%	8.2%	14.46	116	4.2%	3.8%	7.00	58

- 55% loss severity
- 6 month lag in recoveries
- Servicer Advances P&I
- Trigger failing
- Run to maturity
- Defaults are in addition to prepayments
- Fwd LIBOR

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**RAMP 2003-RZ5
Class M-3**



Pmt Date	Period	Balance	Principal	Pmt Date	Period	Balance	Principal
01/25/2004	1	15,312,000	0	03/25/2008	51	9,325,517	236,826
02/25/2004	2	15,312,000	0	04/25/2008	52	9,088,692	230,850
03/25/2004	3	15,312,000	0	05/25/2008	53	8,857,841	225,026
04/25/2004	4	15,312,000	0	06/25/2008	54	8,632,815	219,348
05/25/2004	5	15,312,000	0	07/25/2008	55	8,413,468	213,813
06/25/2004	6	15,312,000	0	08/25/2008	56	8,199,655	208,417
07/25/2004	7	15,312,000	0	09/25/2008	57	7,991,238	203,157
08/25/2004	8	15,312,000	0	10/25/2008	58	7,788,080	198,030
09/25/2004	9	15,312,000	0	11/25/2008	59	7,590,051	193,032
10/25/2004	10	15,312,000	0	12/25/2008	60	7,397,019	188,159
11/25/2004	11	15,312,000	0	01/25/2009	61	7,208,860	183,410
12/25/2004	12	15,312,000	0	02/25/2009	62	7,025,450	250,035
01/25/2005	13	15,312,000	0	03/25/2009	63	6,775,415	283,807
02/25/2005	14	15,312,000	0	04/25/2009	64	6,491,608	276,642
03/25/2005	15	15,312,000	0	05/25/2009	65	6,214,966	269,656
04/25/2005	16	15,312,000	0	06/25/2009	66	5,945,310	262,847
05/25/2005	17	15,312,000	0	07/25/2009	67	5,682,464	256,209
06/25/2005	18	15,312,000	0	08/25/2009	68	5,426,255	249,738
07/25/2005	19	15,312,000	0	09/25/2009	69	5,176,517	243,429
08/25/2005	20	15,312,000	0	10/25/2009	70	4,933,088	237,280
09/25/2005	21	15,312,000	0	11/25/2009	71	4,695,808	231,286
10/25/2005	22	15,312,000	0	12/25/2009	72	4,464,522	225,442
11/25/2005	23	15,312,000	0	01/25/2010	73	4,239,081	219,745
12/25/2005	24	15,312,000	0	02/25/2010	74	4,019,335	214,192
01/25/2006	25	15,312,000	0	03/25/2010	75	3,805,143	208,779
02/25/2006	26	15,312,000	0	04/25/2010	76	3,596,364	203,502
03/25/2006	27	15,312,000	0	05/25/2010	77	3,392,863	198,357
04/25/2006	28	15,312,000	0	06/25/2010	78	3,194,505	193,343
05/25/2006	29	15,312,000	0	07/25/2010	79	3,001,163	188,454
06/25/2006	30	15,312,000	0	08/25/2010	80	2,812,709	183,689
07/25/2006	31	15,312,000	0	09/25/2010	81	2,629,020	179,043
08/25/2006	32	15,312,000	0	10/25/2010	82	2,449,977	174,514
09/25/2006	33	15,312,000	0	11/25/2010	83	2,275,463	170,100
10/25/2006	34	15,312,000	0	12/25/2010	84	2,105,363	165,796
11/25/2006	35	15,312,000	0	01/25/2011	85	1,939,567	161,601
12/25/2006	36	15,312,000	0	02/25/2011	86	1,777,966	157,512
01/25/2007	37	15,312,000	2,287,992	03/25/2011	87	1,620,454	153,525
02/25/2007	38	13,024,008	330,114	04/25/2011	88	1,466,929	149,639
03/25/2007	39	12,693,894	321,789	05/25/2011	89	1,317,291	145,850
04/25/2007	40	12,372,105	313,673	06/25/2011	90	1,171,440	142,157
05/25/2007	41	12,058,432	305,762	07/25/2011	91	1,029,283	138,557
06/25/2007	42	11,752,669	298,051	08/25/2011	92	890,726	135,048
07/25/2007	43	11,454,619	290,533	09/25/2011	93	755,678	131,627
08/25/2007	44	11,164,085	283,205	10/25/2011	94	624,051	624,051
09/25/2007	45	10,880,880	276,062				
10/25/2007	46	10,604,818	269,098				
11/25/2007	47	10,335,720	262,310				
12/25/2007	48	10,073,409	255,693				
01/25/2008	49	9,817,716	249,243				
02/25/2008	50	9,568,473	242,955				

All Information is Preliminary and Subject to Change

Issuer RAMP 2003-RZ5

	Price	75%	100%	125%	150%	175%	200%
Class M-1 Yields	97.00	5.93	6.05	6.15	6.22	6.23	6.28
	97.50	5.83	5.93	6.02	6.07	6.08	6.12
	98.00	5.74	5.82	5.88	5.92	5.93	5.96
	98.50	5.65	5.70	5.75	5.77	5.78	5.80
	99.00	5.56	5.59	5.61	5.63	5.63	5.64
	99.50	5.47	5.47	5.48	5.48	5.48	5.49
	100.00	5.38	5.36	5.35	5.34	5.33	5.33
	100.50	5.29	5.25	5.21	5.19	5.19	5.17
	101.00	5.20	5.13	5.08	5.05	5.04	5.02
	101.50	5.11	5.02	4.95	4.91	4.90	4.86
	102.00	5.02	4.91	4.82	4.77	4.75	4.71
	102.50	4.93	4.80	4.70	4.63	4.61	4.56
	103.00	4.85	4.69	4.57	4.49	4.47	4.41
WAL	6.92	5.25	4.37	3.94	3.84	3.84	3.59
Mod Dur	5.54	4.41	3.78	3.46	3.38	3.38	3.19
First Prin Pay	05/25/2007	01/25/2007	03/25/2007	04/25/2007	06/25/2007	07/25/2007	07/25/2007
Maturity	05/25/2014	10/25/2011	02/25/2010	12/25/2008	02/25/2008	07/25/2007	07/25/2007
Prin Window	85	58	36	21	9	1	

	Price	75%	100%	125%	150%	175%	200%
Class M-2 Yields	97.00	6.23	6.35	6.46	6.54	6.59	6.60
	97.50	6.13	6.23	6.32	6.38	6.42	6.44
	98.00	6.04	6.11	6.18	6.23	6.26	6.27
	98.50	5.94	6.00	6.04	6.08	6.10	6.10
	99.00	5.85	5.88	5.91	5.93	5.94	5.94
	99.50	5.76	5.77	5.77	5.77	5.78	5.78
	100.00	5.67	5.65	5.64	5.62	5.62	5.62
	100.50	5.58	5.54	5.50	5.48	5.46	5.45
	101.00	5.49	5.42	5.37	5.33	5.30	5.29
	101.50	5.40	5.31	5.24	5.18	5.15	5.13
	102.00	5.31	5.20	5.10	5.03	4.99	4.98
	102.50	5.22	5.09	4.97	4.89	4.84	4.82
	103.00	5.13	4.98	4.84	4.74	4.68	4.66
WAL	6.92	5.23	4.32	3.81	3.56	3.56	3.49
Mod Dur	5.48	4.36	3.71	3.33	3.14	3.14	3.09
First Prin Pay	05/25/2007	01/25/2007	01/25/2007	02/25/2007	02/25/2007	03/25/2007	03/25/2007
Maturity	05/25/2014	10/25/2011	02/25/2010	12/25/2008	02/25/2008	07/25/2007	07/25/2007
Prin Window	85	58	38	23	13	5	

** COUPONS ON BOTH BONDS WILL CHANGE AT PRICING

0 Losses
Run to Call

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Transaction

Issuer: Residential Asset Mortgage Products, Inc
Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Service: Residential Funding Corporation

Rating Agencies: Moody's and S&P

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
M-2	A2	A	Fixed	32,813,000	3.75%	1.75%	5.70%
M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
 - (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Class M-3 Loss Coverage

Run at Constant CDR	PPC	Static LIBOR				Fwd LIBOR				Fwd LIBOR + 200			
		CDR	Cum Loss	Cum Default	WAL	CDR	Cum Loss	Cum Default	WAL	CDR	Cum Loss	Cum Default	WAL
50	5.3%	10.9%	27.4%	22.21	6.0%	12.1%	30.1%	22.01	6.2%	12.4%	30.9%	22.16	
100	5.2%	6.5%	16.2%	14.02	5.5%	6.8%	17.0%	13.95	5.5%	6.8%	17.0%	14.00	
150	5.0%	4.4%	10.9%	9.63	5.1%	4.4%	11.1%	9.63	5.0%	4.4%	10.9%	9.62	
200	4.6%	3.0%	7.6%	6.93	4.7%	3.1%	7.8%	6.97	4.6%	3.0%	7.6%	6.97	

Run using Default Curve (100% of curve = 7.5% Defaults)	PPC	Static LIBOR				Fwd LIBOR				Fwd LIBOR + 200			
		% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default	WAL
50	345%	10.4%	25.9%	24.61	364%	10.9%	27.3%	24.63	369%	11.1%	27.7%	24.68	
100	143%	4.3%	10.7%	15.57	155%	4.7%	11.6%	15.54	160%	4.8%	12.0%	15.52	
150	83%	2.5%	6.2%	9.66	88%	2.6%	6.6%	9.59	91%	2.7%	6.8%	9.57	
200	62%	1.8%	4.6%	6.44	64%	1.9%	4.7%	6.41	65%	1.9%	4.8%	6.40	

40% loss severity
12 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
100 PPC means the Pricing Speed

Run using Default Curve (100% of curve = 7.5% Defaults)	PPC	Static LIBOR				Fwd LIBOR				Fwd LIBOR + 200			
		% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default	WAL
50	388%	11.6%	29.1%	24.34	404%	12.1%	30.3%	24.41	404%	12.1%	30.3%	24.43	
100	181%	5.4%	13.6%	15.24	192%	5.8%	14.4%	15.20	195%	5.9%	14.6%	15.18	
150	106%	3.2%	8.0%	9.28	111%	3.3%	8.3%	9.21	112%	3.4%	8.4%	9.18	
200	78%	2.3%	5.7%	5.72	80%	2.3%	5.9%	5.67	81%	2.4%	5.9%	5.65	

40% loss severity
0 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
100 PPC means the Pricing Speed

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Transaction

Issuer: Residential Asset Mortgage Products, Inc
Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

Structure**Credit Support**

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
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OC Target	-	-	-	9,625,000	1.10%	-	-

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Distribution DatesCumulative Realized Loss Percentage

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Loss Coverage**First Principal Loss**

Class	Static LIBOR		Fwd LIBOR	
	CDR	Cum Loss	CDR	Cum Loss
M-1	10.8%	11.8%	10.8%	11.8%
M-2	7.0%	8.4%	7.1%	8.5%
M-3	5.2%	6.5%	5.5%	6.8%

40% loss severity
12 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Run at Pricing Speed

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Transaction

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Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

Structure**Credit Support**

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
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M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

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(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates**Cumulative Realized Loss Percentage**

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Loss Coverage**First Principal Loss**

Class	Fwd LIBOR		Fwd LIBOR + 200	
	CDR	Cum Loss	CDR	Cum Loss
M-2	3.1%	10.1%	2.9%	9.5%
M-3	2.6%	8.6%	2.4%	8.0%

100% loss severity
6 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Run at the Pricing Speed

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Issuer RAMP 2003-RZ5

Excess Spread

Period	Paydate	XS Spread	Forward 1m LIBOR	Forward 1y LIBOR
1	01/25/2004	408	1.12	1.47
2	02/25/2004	409	1.16	1.57
3	03/25/2004	410	1.19	1.66
4	04/25/2004	404	1.18	1.78
5	05/25/2004	403	1.20	1.88
6	06/25/2004	394	1.33	2.00
7	07/25/2004	392	1.36	2.13
8	08/25/2004	384	1.46	2.26
9	09/25/2004	377	1.57	2.38
10	10/25/2004	372	1.68	2.52
11	11/25/2004	362	1.79	2.65
12	12/25/2004	357	1.92	2.78
13	01/25/2005	347	2.05	2.91
14	02/25/2005	340	2.20	3.01
15	03/25/2005	339	2.35	3.10
16	04/25/2005	327	2.48	3.21
17	05/25/2005	324	2.60	3.29
18	06/25/2005	317	2.74	3.38
19	07/25/2005	314	2.88	3.47
20	08/25/2005	308	3.01	3.56
21	09/25/2005	304	3.11	3.64
22	10/25/2005	302	3.17	3.73
23	11/25/2005	307	3.21	3.81
24	12/25/2005	304	3.28	3.89
25	01/25/2006	299	3.39	3.97
26	02/25/2006	294	3.53	4.04
27	03/25/2006	293	3.66	4.11
28	04/25/2006	285	3.76	4.18
29	05/25/2006	282	3.85	4.23
30	06/25/2006	277	3.90	4.30
31	07/25/2006	276	3.90	4.36
32	08/25/2006	272	3.88	4.42
33	09/25/2006	269	3.92	4.47
34	10/25/2006	267	4.00	4.53
35	11/25/2006	277	4.13	4.58
36	12/25/2006	274	4.24	4.63
37	01/25/2007	270	4.30	4.69
38	02/25/2007	267	4.35	4.73
39	03/25/2007	268	4.39	4.78
40	04/25/2007	261	4.43	4.82
41	05/25/2007	259	4.48	4.87
42	06/25/2007	254	4.53	4.91
43	07/25/2007	253	4.57	4.95
44	08/25/2007	249	4.62	4.99
45	09/25/2007	247	4.66	5.03
46	10/25/2007	247	4.70	5.06
47	11/25/2007	250	4.74	5.10
48	12/25/2007	250	4.78	5.13
49	01/25/2008	248	4.82	5.16
50	02/25/2008	247	4.86	5.19
51	03/25/2008	248	4.90	5.23
52	04/25/2008	245	4.93	5.25
53	05/25/2008	246	4.96	5.28
54	06/25/2008	244	4.99	5.31
55	07/25/2008	244	5.02	5.33
56	08/25/2008	242	5.05	5.36
57	09/25/2008	241	5.07	5.38
58	10/25/2008	242	5.10	5.40
59	11/25/2008	246	5.13	5.43

Period	Paydate	XS Spread	Forward 1m LIBOR	Forward 1y LIBOR
60	12/25/2008	247	4.82	5.16
61	01/25/2009	247	4.86	5.19
62	02/25/2009	247	4.90	5.23
63	03/25/2009	249	4.93	5.25
64	04/25/2009	248	4.96	5.28
65	05/25/2009	249	4.99	5.31
66	06/25/2009	248	5.02	5.33
67	07/25/2009	249	5.05	5.36
68	08/25/2009	249	5.07	5.38
69	09/25/2009	249	5.10	5.40
70	10/25/2009	250	5.13	5.43
71	11/25/2009	253	5.15	5.44
72	12/25/2009	254	5.18	5.47
73	01/25/2010	254	5.21	5.49
74	02/25/2010	254	5.24	5.52
75	03/25/2010	254	5.26	5.54
76	04/25/2010	255	5.28	5.56
77	05/25/2010	255	5.30	5.59
78	06/25/2010	255	5.32	5.61
79	07/25/2010	255	5.35	5.63
80	08/25/2010	255	5.36	5.65
81	09/25/2010	255	5.37	5.67
82	10/25/2010	255	5.38	5.69
83	11/25/2010	257	5.41	5.71
84	12/25/2010	257	5.46	5.73
85	01/25/2011	257	5.52	5.74
86	02/25/2011	256	5.57	5.76
87	03/25/2011	255	5.59	5.78
88	04/25/2011	256	5.60	5.79
89	05/25/2011	257	5.58	5.80
90	06/25/2011	257	5.55	5.81
91	07/25/2011	258	5.53	5.83
92	08/25/2011	258	5.52	5.84
93	09/25/2011	259	5.53	5.85
94	10/25/2011	259	5.56	5.86
95	11/25/2011	260	5.61	5.87
96	12/25/2011	216	5.67	5.88
97	01/25/2012	217	5.67	5.88
98	02/25/2012	218	5.67	5.88
99	03/25/2012	218	5.67	5.88
100	04/25/2012	219	5.67	5.88
101	05/25/2012	220	5.67	5.88
102	06/25/2012	221	5.67	5.88
103	07/25/2012	222	5.67	5.88
104	08/25/2012	222	5.67	5.88
105	09/25/2012	223	5.67	5.88
106	10/25/2012	224	5.67	5.88
107	11/25/2012	225	5.67	5.88
108	12/25/2012	226	5.67	5.88
109	01/25/2013	227	5.67	5.88
110	02/25/2013	228	5.67	5.88
111	03/25/2013	230	5.67	5.88
112	04/25/2013	232	5.67	5.88
113	05/25/2013	234	5.67	5.88
114	06/25/2013	236	5.67	5.88
115	07/25/2013	238	5.67	5.88
116	08/25/2013	241	5.67	5.88
117	09/25/2013	243	5.67	5.88
118	10/25/2013	245	5.67	5.88

Period	Paydate	XS Spread	Forward 1m LIBOR	Forward 1y LIBOR
119	11/25/2013	248	5.67	5.88
120	12/25/2013	251	5.67	5.88
121	01/25/2014	253	5.67	5.88
122	02/25/2014	256	5.67	5.88
123	03/25/2014	259	5.67	5.88
124	04/25/2014	261	5.67	5.88
125	05/25/2014	264	5.67	5.88
126	06/25/2014	267	5.67	5.88
127	07/25/2014	271	5.67	5.88
128	08/25/2014	274	5.67	5.88
129	09/25/2014	277	5.67	5.88
130	10/25/2014	280	5.67	5.88
131	11/25/2014	284	5.67	5.88
132	12/25/2014	287	5.67	5.88
133	01/25/2015	291	5.67	5.88
134	02/25/2015	295	5.67	5.88
135	03/25/2015	299	5.67	5.88
136	04/25/2015	303	5.67	5.88
137	05/25/2015	307	5.67	5.88
138	06/25/2015	311	5.67	5.88
139	07/25/2015	315	5.67	5.88
140	08/25/2015	320	5.67	5.88
141	09/25/2015	324	5.67	5.88
142	10/25/2015	329	5.67	5.88
143	11/25/2015	336	5.67	5.88
144	12/25/2015	343	5.67	5.88
145	01/25/2016	351	5.67	5.88
146	02/25/2016	358	5.67	5.88
147	03/25/2016	366	5.67	5.88
148	04/25/2016	374	5.67	5.88
149	05/25/2016	383	5.67	5.88
150	06/25/2016	391	5.67	5.88
151	07/25/2016	400	5.67	5.88
152	08/25/2016	409	5.67	5.88
153	09/25/2016	418	5.67	5.88
154	10/25/2016	428	5.67	5.88
155	11/25/2016	438	5.67	5.88
156	12/25/2016	448	5.67	5.88
157	01/25/2017	458	5.67	5.88
158	02/25/2017	469	5.67	5.88
159	03/25/2017	480	5.67	5.88
160	04/25/2017	491	5.67	5.88
161	05/25/2017	503	5.67	5.88
162	06/25/2017	515	5.67	5.88
163	07/25/2017	527	5.67	5.88
164	08/25/2017	540	5.67	5.88
165	09/25/2017	553	5.67	5.88
166	10/25/2017	566	5.67	5.88
167	11/25/2017	580	5.67	5.88
168	12/25/2017	594	5.67	5.88
169	01/25/2018	608	5.67	5.88
170	02/25/2018	623	5.67	5.88
171	03/25/2018	639	5.67	5.88
172	04/25/2018	655	5.67	5.88
173	05/25/2018	671	5.67	5.88
174	06/25/2018	688	5.67	5.88
175	07/25/2018	705	5.67	5.88
176	08/25/2018	722	5.67	5.88
177	09/25/2018	741	5.67	5.88

Run at Pricing Speed, To Maturity, Fwd LIBOR, assuming Triggers are hit

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RAMP 2003-RZ5 Collateral Summary Report

1. Original Combined Loan-to-Value Ratio – Percent of Pool – Group I

Original Loan-to-Value Ratio (%)	NA	←450	451-500	501-550	551-600	601-650	651-700	701-750	751-800	>800
85.01 - 90.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.33	45.67	0.00
90.01 - 95.00	0.00	0.00	0.00	0.00	0.00	0.97	8.77	40.57	46.93	2.76
95.01 - 100.00	0.00	0.00	0.00	0.00	0.13	14.12	17.49	41.32	26.57	0.36
100.01 - 101.00	0.00	0.00	0.00	0.00	0.00	18.72	24.34	33.86	23.07	0.00
101.01 - 102.00	0.00	0.00	0.00	0.00	0.00	22.27	24.82	28.37	23.19	1.35
102.01 - 103.00	0.00	0.00	0.00	0.00	0.36	36.58	32.97	18.47	11.31	0.31
103.01 - 104.00	0.00	0.00	0.00	0.00	0.00	0.37	17.98	41.42	39.52	0.70
104.01 - 105.00	0.00	0.00	0.00	0.00	0.00	0.00	18.65	51.54	26.23	3.58
105.01 - 106.00	0.00	0.00	0.00	0.00	0.00	0.00	29.30	47.53	22.78	0.38
106.01 - 107.00	0.00	0.00	0.00	0.00	0.00	0.00	30.05	52.55	17.41	0.00
Total:	0.00	0.00	0.00	0.00	0.13	14.97	24.19	37.36	22.68	0.67

2. Original Combined Loan-to-Value Ratio – Loan Count – Group I

Original Loan-to-Value Ratio (%)	NA	←450	451-500	501-550	551-600	601-650	651-700	701-750	751-800	>800
85.01 - 90.00	0	0	0	0	0	0	0	1	2	0
90.01 - 95.00	0	0	0	0	0	4	30	184	213	12
95.01 - 100.00	0	0	0	0	2	186	216	464	296	4
100.01 - 101.00	0	0	0	0	0	12	12	14	11	0
101.01 - 102.00	0	0	0	0	0	34	30	32	23	1
102.01 - 103.00	0	0	0	0	5	426	356	182	107	5
103.01 - 104.00	0	0	0	0	0	1	33	80	67	2
104.01 - 105.00	0	0	0	0	0	0	38	99	44	6
105.01 - 106.00	0	0	0	0	0	0	46	84	37	1
106.01 - 107.00	0	0	0	0	0	0	216	392	143	0
Total:	0	0	0	0	7	663	977	1,532	943	31

3. Principal Balance for Balances greater or equal to \$600K – Group I

Principal Balance \$	Number of Loans	Principal Balance (\$)	WAC (%)	WA FICO	WA LTV (%)	Owner Occ (%)	Cashout Refi (%)	Full Doc (%)
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Banc of America Securities

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**RAMP 2003-RZ5
Collateral Summary Report**

600,001 - 650,000	3	1,892,567.44	7.289	762	102.65	100.00	0.00	100.00
Total:	3	1,892,567.44	7.289	762	102.65	100.00	0.00	100.00

4. Original Loan-to-Value Ratio – Percent of Pool – Group II

Original Loan-to-Value Ratio (%)	NA	←450	451-500	501-550	551-600	601-650	651-700	701-750	751-800	>800
90.01 - 95.00	0.00	0.00	0.00	0.00	0.00	1.20	35.12	19.30	44.38	0.00
95.01 - 100.00	0.00	0.00	0.00	0.00	0.41	29.93	22.10	31.69	15.88	0.00
100.01 - 101.00	0.00	0.00	0.00	0.00	0.00	39.35	42.39	7.60	10.65	0.00
101.01 - 102.00	0.00	0.00	0.00	0.00	0.00	15.09	18.90	66.01	0.00	0.00
102.01 - 103.00	0.00	0.00	0.00	0.00	2.28	56.24	27.29	11.14	3.05	0.00
103.01 - 104.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58.12	41.88	0.00
104.01 - 105.00	0.00	0.00	0.00	0.00	0.00	0.00	12.71	65.02	22.27	0.00
105.01 - 106.00	0.00	0.00	0.00	0.00	0.00	0.00	7.60	65.01	27.39	0.00
106.01 - 107.00	0.00	0.00	0.00	0.00	0.00	0.00	34.92	58.16	6.12	0.80
Total:	0.00	0.00	0.00	0.00	0.80	30.99	24.54	30.36	13.25	0.07

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RAMP 2003-RZ5 Collateral Summary Report

5. Original Loan-to-Value Ratio – Loan Count – Group II

Original Loan-to-Value Ratio (%)	NA	←450	451-500	501-550	551-600	601-650	651-700	701-750	751-800	>800
90.01 - 95.00	0	0	0	0	0	1	11	7	16	0
95.01 - 100.00	0	0	0	0	2	110	70	91	53	0
100.01 - 101.00	0	0	0	0	0	2	3	1	1	0
101.01 - 102.00	0	0	0	0	0	3	3	11	0	0
102.01 - 103.00	0	0	0	0	4	104	49	18	5	0
103.01 - 104.00	0	0	0	0	0	0	0	4	3	0
104.01 - 105.00	0	0	0	0	0	0	2	8	3	0
105.01 - 106.00	0	0	0	0	0	0	1	7	2	0
106.01 - 107.00	0	0	0	0	0	0	17	29	4	1
Total:	0	0	0	0	6	220	156	176	87	1

6. Principal Balance for Balances greater or equal to \$600K – Group II

None

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Transaction

Issuer: Residential Asset Mortgage Products, Inc
Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
M-2	A2	A	Fixed	32,813,000	3.75%	1.75%	5.70%
M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
 - (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution DatesCumulative Realized Loss Percentage

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Loss Coverage

First Principal Loss

HEP	M-1		M-2	
	Terminal CDR	Cum Loss	Terminal CDR	Cum Loss
14 HEP	6.7%	14.8%	4.5%	10.8%
20 HEP	8.2%	12.0%	5.0%	8.0%
28 HEP	11.0%	9.9%	6.1%	6.1%

65% Severity

12 month lag in recoveries

LIBOR flat for 5 months then increases by 400 bps over 12mos

Trigger failing

Run to maturity

Defaults are in addition to prepayments

CDR Curve remains 0 for 8 months and then ramps to the Terminal CDR over 30 months

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Transaction

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Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
M-2	A2	A	Fixed	32,813,000	3.75%	1.75%	5.70%
M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution DatesCumulative Realized Loss Percentage

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

M-2 Loss Coverage

First Principal Loss

CPR	Fwd LIBOR + 200			Fwd LIBOR + 400		
	CDR	Cum Loss	WAL	CDR	Cum Loss	WAL
15 CPR	2.8%	13.7%	19.51	2.7%	13.2%	19.78
Pricing Speed	2.8%	9.2%	12.96	2.7%	8.9%	13.01
30 CPR	2.9%	7.4%	10.81	2.8%	7.2%	10.83
40 CPR	3.0%	5.6%	7.81	2.9%	5.4%	7.81
45 CPR	3.0%	4.8%	6.70	3.0%	4.8%	6.75
50 CPR	3.2%	4.5%	5.87	3.1%	4.4%	5.88

M-3 Loss Coverage

CPR	Fwd LIBOR + 200			Fwd LIBOR + 400		
	CDR	Cum Loss	WAL	CDR	Cum Loss	WAL
15 CPR	2.5%	12.4%	23.01	2.4%	11.9%	23.77
Pricing Speed	2.3%	7.6%	15.84	2.2%	7.3%	15.91
30 CPR	2.2%	5.7%	13.08	2.1%	5.5%	13.05
40 CPR	2.0%	3.8%	9.36	1.9%	3.6%	9.31
45 CPR	2.0%	3.3%	8.19	1.9%	3.1%	8.15
50 CPR	1.9%	2.7%	7.05	1.9%	2.7%	7.13

100% loss severity
12 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Run at Pricing Speed

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All Information is Preliminary and Subject to Change

Issuer RAMP 2003-RZ5

	Price	75%	100%	125%	150%	175%	200%
Class M-1 Yields	97.00	5.93	6.05	6.15	6.22	6.23	6.28
	97.50	5.83	5.93	6.02	6.07	6.08	6.12
	98.00	5.74	5.82	5.88	5.92	5.93	5.96
	98.50	5.65	5.70	5.75	5.77	5.78	5.80
	99.00	5.56	5.59	5.61	5.63	5.63	5.64
	99.50	5.47	5.47	5.48	5.48	5.48	5.49
	100.00	5.38	5.36	5.35	5.34	5.33	5.33
	100.50	5.29	5.25	5.21	5.19	5.19	5.17
	101.00	5.20	5.13	5.08	5.05	5.04	5.02
	101.50	5.11	5.02	4.95	4.91	4.90	4.86
	102.00	5.02	4.91	4.82	4.77	4.75	4.71
	102.50	4.93	4.80	4.70	4.63	4.61	4.56
	103.00	4.85	4.69	4.57	4.49	4.47	4.41
WAL	6.92	5.25	4.37	3.94	3.84	3.84	3.59
Mod Dur	5.54	4.41	3.78	3.46	3.38	3.38	3.19
First Prin Pay	05/25/2007	01/25/2007	03/25/2007	04/25/2007	06/25/2007	07/25/2007	
Maturity	05/25/2014	10/25/2011	02/25/2010	12/25/2008	02/25/2008	07/25/2007	
Prin Window	85	58	36	21	9	1	

	Price	75%	100%	125%	PPC	150%	175%	200%
Class M-2 Yields	97.00	6.23	6.35	6.46		6.54	6.59	6.60
	97.50	6.13	6.23	6.32		6.38	6.42	6.44
	98.00	6.04	6.11	6.18		6.23	6.26	6.27
	98.50	5.94	6.00	6.04		6.08	6.10	6.10
	99.00	5.85	5.88	5.91		5.93	5.94	5.94
	99.50	5.76	5.77	5.77		5.77	5.78	5.78
	100.00	5.67	5.65	5.64		5.62	5.62	5.62
	100.50	5.58	5.54	5.50		5.48	5.46	5.45
	101.00	5.49	5.42	5.37		5.33	5.30	5.29
	101.50	5.40	5.31	5.24		5.18	5.15	5.13
	102.00	5.31	5.20	5.10		5.03	4.99	4.98
	102.50	5.22	5.09	4.97		4.89	4.84	4.82
	103.00	5.13	4.98	4.84		4.74	4.68	4.66
WAL	6.92	5.23	4.32	3.81		3.56	3.49	3.49
Mod Dur	5.48	4.36	3.71	3.33		3.14	3.09	3.09
First Prin Pay	05/25/2007	01/25/2007	01/25/2007	02/25/2007		02/25/2007	03/25/2007	
Maturity	05/25/2014	10/25/2011	02/25/2010	12/25/2008		02/25/2008	07/25/2007	
Prin Window	85	58	38	23		13	5	

** COUPONS ON BOTH BONDS WILL CHANGE AT PRICING

0 Losses
Run to Call

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**RAMP 2003-RZ5
Class A-4**



Pmt Date	Period	Balance	Principal
01/25/2004	1	23,400,000	0
02/25/2004	2	23,400,000	0
03/25/2004	3	23,400,000	0
04/25/2004	4	23,400,000	0
05/25/2004	5	23,400,000	0
06/25/2004	6	23,400,000	0
07/25/2004	7	23,400,000	0
08/25/2004	8	23,400,000	0
09/25/2004	9	23,400,000	0
10/25/2004	10	23,400,000	0
11/25/2004	11	23,400,000	0
12/25/2004	12	23,400,000	0
01/25/2005	13	23,400,000	0
02/25/2005	14	23,400,000	0
03/25/2005	15	23,400,000	0
04/25/2005	16	23,400,000	0
05/25/2005	17	23,400,000	0
06/25/2005	18	23,400,000	0
07/25/2005	19	23,400,000	0
08/25/2005	20	23,400,000	0
09/25/2005	21	23,400,000	0
10/25/2005	22	23,400,000	0
11/25/2005	23	23,400,000	0
12/25/2005	24	23,400,000	0
01/25/2006	25	23,400,000	0
02/25/2006	26	23,400,000	0
03/25/2006	27	23,400,000	0
04/25/2006	28	23,400,000	0
05/25/2006	29	23,400,000	0
06/25/2006	30	23,400,000	0
07/25/2006	31	23,400,000	0
08/25/2006	32	23,400,000	0
09/25/2006	33	23,400,000	0
10/25/2006	34	23,400,000	0
11/25/2006	35	23,400,000	0
12/25/2006	36	23,400,000	0
01/25/2007	37	23,400,000	0
02/25/2007	38	23,400,000	0
03/25/2007	39	23,400,000	0
04/25/2007	40	23,400,000	0
05/25/2007	41	23,400,000	0
06/25/2007	42	23,400,000	0
07/25/2007	43	23,400,000	0
08/25/2007	44	23,400,000	0
09/25/2007	45	23,400,000	0
10/25/2007	46	23,400,000	795,520
11/25/2007	47	22,604,480	4,312,273
12/25/2007	48	18,292,207	4,197,933
01/25/2008	49	14,094,274	4,086,462
02/25/2008	50	10,007,811	3,977,789
03/25/2008	51	6,030,022	3,871,847
04/25/2008	52	2,158,175	2,158,175

Transaction

Issuer: Residential Asset Mortgage Products, Inc
Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

StructureCredit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
M-2	A2	A	Fixed	32,813,000	3.75%	1.75%	5.70%
M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

<u>Distribution Dates</u>	<u>Cumulative Realized Loss Percentage</u>
January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

M-2 Loss Coverage

First Principal Loss

CPR	Fwd LIBOR + 200			Fwd LIBOR + 400		
	CDR	Cum Loss	WAL	CDR	Cum Loss	WAL
15 CPR	2.8%	13.7%	19.51	2.7%	13.2%	19.78
Pricing Speed	2.8%	9.2%	12.96	2.7%	8.9%	13.01
30 CPR	2.9%	7.4%	10.81	2.8%	7.2%	10.83
40 CPR	3.0%	5.6%	7.81	2.9%	5.4%	7.81
45 CPR	3.0%	4.8%	6.70	3.0%	4.8%	6.75
60 CPR	3.2%	4.5%	5.87	3.1%	4.4%	5.86

M-3 Loss Coverage

CPR	Fwd LIBOR + 200			Fwd LIBOR + 400		
	CDR	Cum Loss	WAL	CDR	Cum Loss	WAL
15 CPR	2.5%	12.4%	23.01	2.4%	11.9%	23.77
Pricing Speed	2.3%	7.6%	15.84	2.2%	7.3%	15.91
30 CPR	2.2%	5.7%	13.08	2.1%	5.5%	13.05
40 CPR	2.0%	3.8%	9.36	1.9%	3.6%	9.31
45 CPR	2.0%	3.3%	8.19	1.9%	3.1%	8.15
60 CPR	1.9%	2.7%	7.05	1.9%	2.7%	7.13

100% loss severity
12 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Run at Pricing Speed

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**RAMP 2003-RZ5
Class A-4**



Pmt Date	Period	Balance	Principal
01/25/2004	1	23,400,000	0
02/25/2004	2	23,400,000	0
03/25/2004	3	23,400,000	0
04/25/2004	4	23,400,000	0
05/25/2004	5	23,400,000	0
06/25/2004	6	23,400,000	0
07/25/2004	7	23,400,000	0
08/25/2004	8	23,400,000	0
09/25/2004	9	23,400,000	0
10/25/2004	10	23,400,000	0
11/25/2004	11	23,400,000	0
12/25/2004	12	23,400,000	0
01/25/2005	13	23,400,000	0
02/25/2005	14	23,400,000	0
03/25/2005	15	23,400,000	0
04/25/2005	16	23,400,000	0
05/25/2005	17	23,400,000	0
06/25/2005	18	23,400,000	0
07/25/2005	19	23,400,000	0
08/25/2005	20	23,400,000	0
09/25/2005	21	23,400,000	0
10/25/2005	22	23,400,000	0
11/25/2005	23	23,400,000	0
12/25/2005	24	23,400,000	0
01/25/2006	25	23,400,000	0
02/25/2006	26	23,400,000	0
03/25/2006	27	23,400,000	0
04/25/2006	28	23,400,000	0
05/25/2006	29	23,400,000	0
06/25/2006	30	23,400,000	0
07/25/2006	31	23,400,000	0
08/25/2006	32	23,400,000	0
09/25/2006	33	23,400,000	0
10/25/2006	34	23,400,000	0
11/25/2006	35	23,400,000	0
12/25/2006	36	23,400,000	0
01/25/2007	37	23,400,000	0
02/25/2007	38	23,400,000	0
03/25/2007	39	23,400,000	0
04/25/2007	40	23,400,000	0
05/25/2007	41	23,400,000	0
06/25/2007	42	23,400,000	0
07/25/2007	43	23,400,000	0
08/25/2007	44	23,400,000	0
09/25/2007	45	23,400,000	0
10/25/2007	46	23,400,000	795,520
11/25/2007	47	22,604,480	4,312,273
12/25/2007	48	18,292,207	4,197,933
01/25/2008	49	14,094,274	4,086,462
02/25/2008	50	10,007,811	3,977,789
03/25/2008	51	6,030,022	3,871,847
04/25/2008	52	2,158,175	2,158,175

RAMP 2003-REZ Fixed Rate Group 1

FICO Score	Reduced Doc	Total	Avg Prin Bal		Original LTV	WAC	Avg Prin Bal	WAC			
			600-619	620-639					640-659	660-679	680-699
600-619	0.00%	4.38%	132,504	101,76	101.76	7.282	183,653	7.282			
620-639	1.13%	6.70%	145,869	101.69	101.69	7.821	107,332	7.821			
640-659	0.00%	6.71%	150,118	101.97	101.97	7.849	153,214	7.849			
660-679	0.00%	6.18%	155,342	102.01	102.01	7.579	180,984	7.579			
680-699	3.95%	14.79%	161,284	103.80	103.80	7.707	192,188	7.707			
700-719	11.43%	3.70%	154,961	103.94	103.94	7.998	159,110	7.998			
720-739	25.42%	17.61%	102,15	102.15	102.15	5.274	183,244	5.274			
740-759	22.27%	15.79%	155,364	101.68	101.68	7.172	183,244	7.172			
760-779	19.42%	10.55%	146,782	101.49	101.49	7.175	166,081	7.175			
780-799	19.74%	5.10%	134,310	100.71	100.71	7.229	150,345	7.229			
800 or greater	89.47%	0.76%	153,103	102.37	102.37	7.372	154,575	7.372			
Total:	87.78%	12.24%	100.00%	102.37	102.37	7.626	153,103	7.626			
(% of principal balance)											
600-619	0.00%	0.00%	54.33%	18.42%	18.42%	0.00%	0.00%	0.00%			
620-639	0.44%	8.09%	5.54%	25.21%	25.21%	12.16%	3.04%	3.04%			
640-659	5.87%	14.29%	20.34%	16.48%	16.48%	1.98%	0.00%	0.00%			
660-679	6.03%	9.98%	7.04%	14.97%	14.97%	5.40%	1.35%	1.35%			
680-699	10.34%	16.44%	10.50%	7.85%	7.85%	2.22%	0.36%	0.36%			
700-719	0.00%	0.00%	17.13%	18.88%	18.88%	12.11%	3.56%	3.56%			
720-739	0.00%	0.00%	17.91%	14.81%	14.81%	8.61%	4.88%	4.88%			
740-759	0.00%	0.00%	28.00%	14.67%	14.67%	12.06%	1.13%	1.13%			
760-779	0.00%	0.00%	23.51%	16.56%	16.56%	2.58%	18.28%	18.28%			
780-799	6.71%	6.71%	14.79%	15.78%	15.78%	10.55%	0.76%	0.76%			
Total:	4.38%	6.70%	100.00%	102.37	102.37	7.626	100.00%	7.626			
(% of principal balance)											
600-619	1.71%	6.37%	10.82%	17.53%	17.53%	11.19%	5.86%	5.86%			
620-639	4.92%	6.96%	15.10%	12.06%	12.06%	9.07%	0.74%	0.74%			
640-659	3.82%	5.44%	14.41%	8.89%	8.89%	10.89%	3.86%	3.86%			
660-679	0.00%	7.63%	16.43%	14.81%	14.81%	6.53%	5.29%	5.29%			
680-699	0.00%	0.00%	13.82%	7.34%	7.34%	23.82%	0.00%	0.00%			
700-719	0.00%	0.00%	0.00%	0.00%	0.00%	59.31%	0.00%	0.00%			
720-739	0.00%	0.00%	0.00%	0.00%	0.00%	32.19%	0.00%	0.00%			
740-759	0.00%	0.00%	0.00%	0.00%	0.00%	34.32%	0.00%	0.00%			
760-779	6.71%	6.71%	14.79%	15.78%	15.78%	10.55%	0.76%	0.76%			
Total:	4.38%	6.70%	100.00%	102.37	102.37	7.626	100.00%	7.626			
(% of principal balance)											
600-619	6.27%	6.31%	13.74%	18.14%	18.14%	15.89%	5.38%	5.38%			
620-639	4.07%	5.82%	14.66%	17.01%	17.01%	20.54%	4.52%	4.52%			
640-659	4.12%	6.67%	13.73%	14.45%	14.45%	13.37%	5.02%	5.02%			
660-679	5.24%	6.98%	15.76%	17.46%	17.46%	9.15%	4.86%	4.86%			
680-699	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
700-719	7.19%	6.20%	10.15%	23.89%	23.89%	8.01%	7.88%	7.88%			
720-739	0.00%	0.00%	0.00%	0.00%	0.00%	35.80%	0.00%	0.00%			
740-759	0.00%	0.00%	0.00%	0.00%	0.00%	10.57%	0.00%	0.00%			
760-779	4.38%	6.71%	14.79%	15.78%	15.78%	10.55%	0.76%	0.76%			
Total:	4.38%	6.70%	100.00%	102.37	102.37	7.626	100.00%	7.626			
(% of principal balance)											
600-619	0.00%	0.00%	2.48%	33.11%	33.11%	22.04%	7.18%	7.18%			
620-639	0.00%	0.00%	9.54%	23.19%	23.19%	25.33%	1.65%	1.65%			
640-659	0.31%	0.31%	13.60%	16.70%	16.70%	14.49%	7.76%	7.76%			
660-679	3.55%	22.92%	16.26%	17.65%	17.65%	10.02%	4.92%	4.92%			
680-699	14.51%	12.41%	7.09%	11.71%	11.71%	8.46%	2.46%	2.46%			
700-719	31.17%	3.80%	1.79%	2.00%	2.00%	0.32%	0.15%	0.15%			
720-739	18.43%	2.05%	0.95%	0.00%	0.00%	0.00%	0.00%	0.00%			
740-759	18.84%	2.88%	3.34%	0.00%	0.00%	0.00%	0.00%	0.00%			
760-779	18.84%	14.79%	11.43%	17.61%	17.61%	15.78%	5.10%	5.10%			
780-799	6.71%	14.79%	14.79%	15.78%	15.78%	10.55%	0.76%	0.76%			
Total:	4.38%	6.71%	100.00%	102.37	102.37	7.626	100.00%	7.626			
(% of principal balance)											
600-619	15.53%	3.75%	13.09%	10.96%	10.96%	15.53%	1.92%	1.92%			
620-639	4.45%	17.73%	19.66%	6.44%	6.44%	25.27%	12.25%	12.25%			
640-659	6.18%	3.13%	17.47%	8.30%	8.30%	21.89%	29.57%	29.57%			
660-679	10.23%	2.74%	15.72%	3.97%	3.97%	24.04%	28.81%	28.81%			
680-699	13.08%	30.61%	4.11%	1.27%	1.27%	14.01%	10.17%	10.17%			
700-719	1.02%	22.87%	61.29%	0.00%	0.00%	9.43%	142.792	142.792			
720-739	0.00%	0.17%	18.85%	3.10%	3.10%	1.11%	6.667	6.667			
740-759	0.00%	0.00%	7.15%	7.15%	7.15%	2.80%	141.563	141.563			
760-779	0.00%	33.51%	57.85%	0.00%	0.00%	101.77	9.608	9.608			
780-799	7.48%	28.14%	3.63%	4.88%	4.88%	18.26%	114.938	114.938			
Total:	0.09%	7.48%	100.00%	102.37	102.37	7.626	153,103	153,103			

This Structural Term Sheet, Colateral Term Sheet, or Computations Materials, as appropriate (the "Material"), is for your private information, and Banc of America Securities LLC (the "Underwriter") is not

RAMPP 2003-025 Fined Rate Group I

FICO Score	Full DOC		Reduced Doc		Avg Prin Bal		Original LTV	
	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759
600-619	4.38%	0.00%	4.38%	0.00%	132,564	101.76		
620-639	6.62%	0.08%	6.70%	0.08%	145,869	101.89		
640-659	6.71%	0.00%	6.71%	0.00%	150,118	101.97		
660-679	6.18%	0.02%	6.18%	0.02%	155,342	102.01		
680-699	14.29%	0.58%	14.29%	0.58%	161,284	103.80		
700-719	11.01%	0.42%	11.43%	0.42%	154,961	103.94		
720-739	13.13%	4.48%	17.61%	17.61%	155,099	102.15		
740-759	12.27%	3.52%	15.79%	15.79%	156,364	101.86		
760-779	8.51%	2.05%	10.55%	10.55%	152,178	101.49		
800 or greater	0.68%	0.08%	5.10%	5.10%	146,782	100.71		
Total:	87.76%	12.24%	100.00%	100.00%	153,103	102.37		
(% of principal balance)								
Original LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759
55.01-90.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%
90.01-95.00	0.04%	0.01%	0.03%	0.03%	0.00%	0.41%	0.65%	1.88%
95.01-100.00	1.27%	1.76%	1.85%	1.47%	1.47%	2.65%	2.02%	5.71%
100.01-101.00	0.08%	0.14%	0.09%	0.09%	0.20%	0.13%	0.28%	0.17%
101.01-102.00	0.22%	0.36%	0.32%	0.42%	0.39%	0.31%	0.41%	0.52%
102.01-103.00	2.78%	4.42%	4.57%	4.72%	2.82%	1.96%	1.89%	2.11%
103.01-104.00	0.00%	0.00%	0.04%	0.00%	0.90%	0.72%	1.09%	0.99%
104.01-105.00	0.00%	0.00%	0.00%	0.00%	0.87%	0.87%	1.19%	0.91%
105.01-106.00	0.00%	0.00%	0.00%	0.01%	1.11%	0.83%	0.89%	0.56%
106.01-107.00	0.00%	0.00%	0.00%	0.07%	5.22%	4.29%	3.78%	3.02%
Total:	4.38%	6.70%	8.71%	6.18%	14.79%	11.43%	17.61%	15.79%
(% of principal balance)								
Original LTV	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759
1-100.00	0.82%	0.92%	0.82%	0.81%	1.30%	1.22%	2.10%	1.99%
100.01-200.00	2.61%	3.86%	3.88%	3.52%	6.09%	6.39%	7.69%	7.69%
200.01-300.00	0.96%	1.37%	1.77%	1.52%	1.69%	1.89%	2.28%	4.29%
300.01-400.00	0.00%	0.00%	0.43%	0.46%	0.80%	0.19%	0.89%	1.07%
400.01-500.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.36%	0.56%
500.01-600.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
600.01-700.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.10%
Total:	4.38%	6.70%	8.71%	6.18%	14.79%	11.43%	17.61%	15.79%
(% of principal balance)								
Prepayment Penalty Term	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759
None	1.49%	2.68%	2.70%	3.20%	5.89%	4.79%	7.76%	6.71%
12 Months	0.17%	0.24%	0.41%	0.18%	0.60%	0.39%	0.89%	0.84%
24 Months	0.25%	0.47%	0.25%	0.25%	0.83%	0.69%	1.12%	1.12%
36 Months	2.43%	3.24%	3.34%	2.52%	7.32%	5.54%	8.10%	7.07%
48 Months	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
60 Months	0.04%	0.04%	0.03%	0.02%	0.16%	0.08%	0.14%	0.05%
Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%
Total:	4.38%	6.70%	8.71%	6.18%	14.79%	11.43%	17.61%	15.79%
(% of principal balance)								
Months	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759
6,000-6,499	0.00%	0.00%	0.00%	0.00%	0.16%	0.05%	0.64%	0.42%
6,500-6,999	0.00%	0.00%	0.00%	0.02%	1.17%	1.43%	3.16%	3.10%
7,000-7,499	0.04%	0.08%	0.09%	0.29%	4.68%	4.04%	7.07%	6.47%
7,500-7,999	0.25%	0.65%	1.02%	1.55%	6.60%	4.81%	4.60%	4.60%
8,000-8,499	0.62%	3.23%	1.60%	2.82%	0.99%	1.64%	1.64%	1.19%
8,500-8,999	2.04%	3.95%	3.05%	1.42%	0.35%	0.20%	0.01%	0.01%
9,000-9,499	0.95%	0.85%	0.48%	0.24%	0.02%	0.02%	0.00%	0.00%
9,500-9,999	0.49%	0.29%	0.16%	0.08%	0.04%	0.04%	0.00%	0.00%
Total:	4.38%	6.70%	8.71%	6.18%	14.79%	11.43%	17.61%	15.79%
(% of principal balance)								
Months	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759
6,000-6,499	0.00%	0.07%	0.37%	0.03%	0.07%	0.28%	0.25%	0.30%
6,500-6,999	0.02%	0.55%	2.29%	0.21%	0.46%	2.41%	1.19%	1.23%
7,000-7,499	0.05%	1.98%	8.13%	0.50%	0.99%	5.17%	2.45%	2.03%
7,500-7,999	0.07%	2.95%	9.97%	0.28%	0.79%	1.20%	1.45%	1.14%
8,000-8,499	0.00%	1.63%	4.38%	0.15%	0.56%	0.18%	0.18%	0.18%
8,500-8,999	0.00%	0.10%	2.24%	0.18%	0.60%	0.00%	0.00%	0.00%
9,000-9,499	0.00%	0.00%	0.49%	0.03%	0.08%	1.99%	0.00%	0.00%
9,500-9,999	0.00%	0.00%	0.36%	0.00%	0.08%	0.00%	0.00%	0.00%
Total:	0.09%	7.46%	28.14%	1.39%	3.63%	5.27%	4.86%	4.86%

RAMIP 2003-RZS Adjustable Rate Group II		Full DOC		Reduced Doc		Total		Avg Prin Bal		Original LTV				
600 - 619	100.00%	0.00%	11.74%	0.00%	139.021	101.38								
620 - 639	100.00%	0.00%	15.37%	0.00%	153.979	101.12								
640 - 659	100.00%	0.00%	8.80%	0.00%	150.330	101.03								
660 - 679	100.00%	0.00%	8.60%	0.00%	157.140	101.39								
680 - 699	86.31%	13.69%	17.77%	172.812	101.29									
700 - 719	92.98%	7.02%	184.660	103.22										
720 - 739	55.41%	44.59%	184.299	101.44										
740 - 759	41.08%	58.92%	165.847	100.74										
760 - 779	69.36%	30.64%	153.119	99.69										
780 - 799	60.75%	39.25%	154.128	99.97										
800 or greater	100.00%	0.00%	69.424	107.00										
Total:	81.45%	18.55%	100.00%	101.25										
(% of principal balance)														
Original LTV	600 - 619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	800 or greater	Total	Avg Prin Bal	WAC
600 - 619	0.00%	1.20%	0.00%	0.00%	35.12%	10.39%	0.00%	24.37%	20.53%	8.39%	0.00%	0.00%	146.132	7.081
620 - 639	9.90%	15.24%	9.41%	8.28%	9.60%	2.61%	19.68%	16.19%	6.01%	3.07%	0.00%	0.00%	164.254	7.253
640 - 659	17.75%	21.60%	0.00%	0.00%	42.39%	0.00%	7.60%	0.00%	10.65%	0.00%	0.00%	0.00%	156.454	6.882
660 - 679	4.55%	7.70%	8.12%	3.51%	10.11%	23.50%	42.51%	0.00%	0.00%	0.00%	0.00%	0.00%	189.144	7.606
680 - 699	101.01 - 102.00	14.24%	26.69%	16.22%	4.02%	6.38%	1.99%	3.41%	1.39%	1.23%	0.00%	0.00%	151.001	7.066
690 - 700	103.01 - 104.00	0.00%	0.00%	0.00%	0.00%	15.70%	20.77%	63.53%	0.00%	0.00%	0.00%	0.00%	202.214	6.456
700 - 710	104.01 - 105.00	0.00%	0.00%	0.00%	0.00%	7.01%	48.51%	18.51%	18.51%	3.76%	0.00%	0.00%	171.670	6.519
710 - 720	105.01 - 106.00	0.00%	0.00%	0.00%	0.00%	12.71%	11.93%	9.92%	10.74%	16.65%	0.00%	0.00%	170.047	6.504
720 - 730	106.01 - 107.00	0.00%	0.00%	0.00%	0.00%	23.42%	22.12%	1.77%	1.77%	8.35%	0.00%	0.00%	170.684	6.508
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	13.05%	5.29%	2.66%	0.07%	100.00%	161.308	7.235
(% of principal balance)														
Original LTV	600 - 619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	800 or greater	Total	Original LTV	WAC
1 - 100,000	20.20%	16.88%	10.05%	6.64%	9.16%	5.80%	8.19%	14.70%	6.69%	4.93%	0.92%	0.00%	101.28	7.507
100,001 - 200,000	15.08%	18.47%	10.49%	10.42%	10.89%	3.84%	11.77%	12.00%	6.99%	2.36%	0.00%	0.00%	56.97%	7.342
200,001 - 300,000	5.49%	13.28%	8.82%	9.01%	11.30%	13.22%	20.72%	15.78%	4.22%	3.13%	0.00%	0.00%	101.39	7.053
300,001 - 400,000	0.00%	16.80%	0.00%	0.00%	23.62%	14.64%	29.49%	7.24%	0.00%	0.00%	0.00%	0.00%	102.22	6.660
400,001 - 500,000	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00	6.625
500,001 - 600,000	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00	6.250
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	13.05%	5.29%	2.66%	0.07%	100.00%	101.25	7.235
(% of principal balance)														
Original LTV	600 - 619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	800 or greater	Total	Original LTV	WAC
None	10.93%	10.12%	13.26%	8.27%	14.00%	7.21%	16.73%	11.56%	4.87%	3.05%	0.00%	0.00%	23.32%	7.235
12 Months	7.07%	13.46%	8.32%	2.38%	17.59%	9.03%	13.32%	21.65%	4.03%	3.13%	0.00%	0.00%	101.91	6.996
24 Months	11.91%	19.11%	6.98%	11.09%	8.64%	6.12%	16.09%	10.28%	6.31%	3.56%	0.00%	0.00%	101.21	7.275
36 Months	13.07%	14.55%	8.26%	6.48%	13.64%	8.87%	12.89%	16.93%	4.37%	0.73%	0.26%	23.98%	101.00	150.405
Other	39.22%	0.00%	0.00%	0.00%	0.00%	0.00%	60.78%	0.00%	0.00%	0.00%	0.00%	0.38%	101.18	6.983
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	13.05%	5.29%	2.66%	0.07%	100.00%	101.25	7.235
(% of principal balance)														
Original LTV	600 - 619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	800 or greater	Total	Original LTV	WAC
5,500 - 5,999	0.00%	0.00%	0.00%	0.00%	52.32%	7.83%	0.00%	20.95%	18.90%	0.00%	0.00%	0.00%	102.65	5.644
6,000 - 6,499	0.00%	0.00%	0.00%	0.00%	13.07%	17.31%	39.75%	14.15%	12.70%	2.46%	0.57%	11.79%	102.00	6.270
6,500 - 6,999	0.00%	0.00%	0.00%	3.76%	21.81%	12.82%	24.77%	20.02%	8.21%	4.81%	0.00%	0.00%	101.59	6.687
7,000 - 7,499	3.42%	11.33%	9.09%	14.46%	6.22%	3.05%	16.32%	23.55%	5.73%	3.80%	0.00%	0.00%	100.61	173.425
7,500 - 7,999	20.24%	28.92%	18.65%	15.98%	6.66%	4.70%	2.55%	2.20%	0.00%	0.00%	0.00%	0.00%	100.99	155.738
8,000 - 8,499	40.72%	37.19%	16.48%	5.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.99	147.233
8,500 - 8,999	41.72%	37.06%	11.31%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	2.32%	0.00%	0.00%	101.15	8.618
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	13.05%	5.29%	2.66%	0.07%	100.00%	101.25	7.235
(% of principal balance)														
Original LTV	600 - 619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	800 or greater	Total	Original LTV	WAC
5,500 - 5,999	0.00%	0.00%	44.94%	0.00%	0.00%	9.67%	0.00%	7.87%	0.00%	37.51%	1.90%	102.65	5.844	
6,000 - 6,499	0.00%	5.41%	38.77%	1.74%	9.84%	13.06%	5.30%	7.07%	0.00%	19.01%	11.79%	102.00	6.270	
6,500 - 6,999	0.00%	8.40%	52.59%	1.26%	0.97%	12.11%	2.76%	3.57%	5.15%	14.10%	26.30%	101.59	6.687	
7,000 - 7,499	0.00%	8.40%	64.81%	1.47%	0.97%	17.46%	0.00%	0.89%	1.25%	6.85%	0.00%	100.61	173.425	
7,500 - 7,999	0.00%	6.55%	43.14%	0.00%	3.55%	45.97%	0.00%	0.00%	0.00%	0.88%	0.00%	100.99	155.738	
8,000 - 8,499	0.00%	0.00%	49.88%	0.00%	1.56%	48.58%	0.00%	0.00%	0.00%	21.82%	0.00%	100.99	147.233	
8,500 - 8,999	0.00%	0.87%	54.90%	2.76%	0.00%	41.40%	0.00%	0.00%	0.00%	8.18%	0.00%	101.15	8.618	
Total:	0.00%	4.91%	51.39%	1.05%	3.09%	26.08%	2.14%	1.63%	0.00%	8.35%	100.00%	101.25	7.235	

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Material"), is for your private information, and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete, and it should not be relied upon as such. By accepting this material, the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions, or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, endor buy and sell, the securities mentioned therein or derivatives thereof (including

RAMP 2003-RZ6 Adjustable Rate Group II

FICO Score	Full DOC	Reduced Doc	Total	Avg Prin Bal	Original LTV	700 - 719		720 - 739		740 - 759	
						680 - 699	690 - 719	700 - 719	720 - 739	730 - 749	740 - 759
600 - 619	11.74%	0.00%	11.74%	159,021	101.38						
620 - 639	15.37%	0.00%	15.37%	153,979	101.12						
640 - 659	8.80%	0.00%	8.80%	150,330	101.03						
660 - 679	8.60%	0.00%	8.60%	157,140	101.39						
680 - 699	10.16%	0.51%	11.77%	172,812	103.29						
700 - 719	6.78%	0.51%	7.29%	184,660	103.22						
720 - 739	8.53%	6.86%	15.39%	184,299	101.44						
740 - 759	6.14%	6.91%	13.05%	165,847	100.74						
760 - 779	3.67%	1.62%	5.29%	153,119	99.86						
780 - 799	1.62%	1.04%	2.66%	154,128	99.97						
800 or greater	0.07%	0.00%	0.07%	69,424	107.00						
Total:	81.45%	13.55%	100.00%	161,308	101.25						
Original LTV											
600 - 619											
90.01 - 95.00	0.00%	0.06%	0.00%	0.00%	1.7%	0.51%	0.00%	0.00%	1.20%		
95.01 - 100.00	5.09%	7.83%	4.84%	4.26%	1.34%	4.93%	10.11%	10.11%	8.32%		
100.01 - 101.00	0.19%	0.23%	0.00%	0.00%	0.45%	0.00%	0.00%	0.08%	0.00%		
101.01 - 102.00	0.14%	0.24%	0.25%	0.11%	0.31%	0.73%	1.31%	0.31%	0.00%		
102.01 - 103.00	6.32%	7.01%	3.71%	4.23%	1.05%	1.66%	0.28%	0.52%	0.89%		
103.01 - 104.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.21%	0.86%		
104.01 - 105.00	0.00%	0.00%	0.00%	0.00%	0.27%	0.15%	0.14%	0.14%	0.20%		
105.01 - 106.00	0.00%	0.00%	0.00%	0.00%	0.12%	0.70%	0.19%	0.19%	0.16%		
106.01 - 107.00	0.00%	0.00%	0.00%	0.00%	2.92%	1.96%	1.85%	1.85%	1.42%		
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	15.39%	13.05%		
Original Balance & FICO											
600 - 619											
1 - 100,000	1.46%	1.22%	0.72%	0.48%	0.66%	0.42%	0.59%	0.59%	1.06%		
100,001 - 200,000	8.59%	9.38%	5.94%	5.94%	6.20%	2.18%	6.71%	6.71%	6.84%		
200,001 - 300,000	1.69%	4.09%	2.10%	1.85%	4.07%	4.07%	4.07%	4.07%	4.86%		
300,001 - 400,000	0.00%	0.69%	0.00%	0.33%	0.96%	0.59%	1.20%	1.20%	0.29%		
400,001 - 500,000	0.00%	0.00%	0.00%	0.00%	0.48%	0.00%	0.00%	0.00%	0.00%		
500,001 - 600,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.52%	0.52%	0.00%		
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	15.39%	13.05%		
Prepayment Penalty & FICO											
600 - 619											
None	2.55%	2.36%	3.09%	1.93%	3.26%	1.68%	3.90%	3.90%	2.70%		
12 Months	0.49%	0.93%	0.57%	0.16%	1.21%	0.62%	0.92%	0.92%	1.49%		
24 Months	5.17%	8.30%	2.99%	4.82%	3.75%	2.66%	6.99%	6.99%	4.46%		
36 Months	3.38%	3.78%	2.15%	1.68%	3.54%	2.30%	3.35%	3.35%	4.40%		
Other	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.23%	0.00%		
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	15.39%	13.05%		
Month Rates & FICO											
600 - 619											
5.500 - 5.999	0.00%	0.00%	0.00%	0.00%	0.99%	0.15%	0.00%	0.00%	0.40%		
6.000 - 6.499	0.00%	0.00%	0.00%	0.00%	1.54%	2.04%	4.68%	4.68%	1.67%		
6.500 - 6.999	0.00%	0.61%	0.39%	0.99%	5.73%	3.37%	6.51%	6.51%	5.26%		
7.000 - 7.499	0.76%	2.02%	3.22%	2.05%	0.68%	0.68%	3.53%	3.53%	5.24%		
7.500 - 7.999	4.42%	6.31%	4.11%	3.36%	1.45%	1.03%	0.56%	0.56%	0.48%		
8.000 - 8.499	3.74%	3.42%	1.51%	0.51%	0.00%	0.00%	0.00%	0.00%	0.00%		
8.500 - 8.999	2.82%	2.51%	0.76%	0.51%	0.00%	0.00%	0.00%	0.00%	0.00%		
Total:	11.74%	15.37%	8.80%	8.60%	11.77%	7.27%	15.39%	15.39%	13.05%		
Month Rates & LTV											
600 - 619											
85.01 - 90.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.00%	0.15%		
90.01 - 95.00	0.00%	0.00%	0.85%	0.21%	1.14%	0.62%	0.83%	0.83%	0.83%		
95.01 - 100.00	0.00%	0.64%	4.57%	0.33%	0.82%	1.54%	0.73%	0.73%	0.94%		
100.01 - 101.00	0.00%	1.40%	13.83%	0.33%	0.22%	3.89%	0.00%	0.00%	0.22%		
101.01 - 102.00	0.00%	1.42%	14.42%	0.00%	0.78%	10.03%	0.00%	0.00%	0.00%		
102.01 - 103.00	0.00%	1.35%	9.41%	0.00%	0.14%	4.46%	0.00%	0.00%	0.00%		
103.01 - 104.00	0.00%	0.00%	4.58%	0.00%	0.19%	2.80%	0.00%	0.00%	0.00%		
104.01 - 105.00	0.00%	0.06%	3.72%	0.19%	0.00%	2.80%	0.00%	0.00%	0.00%		
105.01 - 106.00	0.00%	4.91%	51.39%	1.05%	3.09%	26.08%	1.36%	1.36%	2.14%		
Total:	0.00%	0.00%	81.45%	13.55%	100.00%	101.25	15.39%	15.39%	13.05%		

Transaction

Issuer: Residential Asset Mortgage Products, Inc
Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

StructureCredit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
M-2	A2	A	Fixed	32,813,000	3.75%	1.75%	5.70%
M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
 - (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

<u>Distribution Dates</u>	<u>Cumulative Realized Loss Percentage</u>
January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Loss Coverage

First Principal Loss

Class	Fwd LIBOR		Fwd LIBOR + 200	
	CDR	Cum Loss	CDR	Cum Loss
M-2	3.1%	10.1%	2.9%	9.5%
M-3	2.6%	8.6%	2.4%	8.0%

- 100% loss severity
- 6 month lag in recoveries
- Trigger failing
- Run to maturity
- Defaults are in addition to prepayments
- Run at the Pricing Speed

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Issuer RAMP 2003-RZ5

Excess Spread

Period	Paydate	XS Spread	Forward 1m LIBOR	Forward 1y LIBOR
1	01/25/2004	408	1.12	1.47
2	02/25/2004	409	1.16	1.57
3	03/25/2004	410	1.19	1.66
4	04/25/2004	404	1.18	1.78
5	05/25/2004	403	1.20	1.88
6	06/25/2004	394	1.33	2.00
7	07/25/2004	392	1.36	2.13
8	08/25/2004	384	1.46	2.26
9	09/25/2004	377	1.57	2.38
10	10/25/2004	372	1.68	2.52
11	11/25/2004	362	1.79	2.65
12	12/25/2004	357	1.92	2.78
13	01/25/2005	347	2.05	2.91
14	02/25/2005	340	2.20	3.01
15	03/25/2005	339	2.35	3.10
16	04/25/2005	327	2.48	3.21
17	05/25/2005	324	2.60	3.29
18	06/25/2005	317	2.74	3.38
19	07/25/2005	314	2.88	3.47
20	08/25/2005	308	3.01	3.56
21	09/25/2005	304	3.11	3.64
22	10/25/2005	302	3.17	3.73
23	11/25/2005	307	3.21	3.81
24	12/25/2005	304	3.28	3.89
25	01/25/2006	299	3.39	3.97
26	02/25/2006	294	3.53	4.04
27	03/25/2006	293	3.66	4.11
28	04/25/2006	285	3.76	4.18
29	05/25/2006	282	3.85	4.23
30	06/25/2006	277	3.90	4.30
31	07/25/2006	276	3.90	4.36
32	08/25/2006	272	3.88	4.42
33	09/25/2006	269	3.92	4.47
34	10/25/2006	267	4.00	4.53
35	11/25/2006	277	4.13	4.58
36	12/25/2006	274	4.24	4.63
37	01/25/2007	270	4.30	4.69
38	02/25/2007	267	4.35	4.73
39	03/25/2007	268	4.39	4.78
40	04/25/2007	261	4.43	4.82
41	05/25/2007	259	4.48	4.87
42	06/25/2007	254	4.53	4.91
43	07/25/2007	253	4.57	4.95
44	08/25/2007	249	4.62	4.99
45	09/25/2007	247	4.66	5.03
46	10/25/2007	247	4.70	5.06
47	11/25/2007	250	4.74	5.10
48	12/25/2007	250	4.78	5.13
49	01/25/2008	248	4.82	5.16
50	02/25/2008	247	4.86	5.19
51	03/25/2008	248	4.90	5.23
52	04/25/2008	245	4.93	5.25
53	05/25/2008	246	4.96	5.28
54	06/25/2008	244	4.99	5.31
55	07/25/2008	244	5.02	5.33
56	08/25/2008	242	5.05	5.36
57	09/25/2008	241	5.07	5.38
58	10/25/2008	242	5.10	5.40
59	11/25/2008	246	5.13	5.43

Period	Paydate	XS Spread	Forward 1m LIBOR	Forward 1y LIBOR
60	12/25/2008	247	4.82	5.16
61	01/25/2009	247	4.86	5.19
62	02/25/2009	247	4.90	5.23
63	03/25/2009	249	4.93	5.25
64	04/25/2009	248	4.96	5.28
65	05/25/2009	249	4.99	5.31
66	06/25/2009	248	5.02	5.33
67	07/25/2009	249	5.05	5.36
68	08/25/2009	249	5.07	5.38
69	09/25/2009	249	5.10	5.40
70	10/25/2009	250	5.13	5.43
71	11/25/2009	253	5.15	5.44
72	12/25/2009	254	5.18	5.47
73	01/25/2010	254	5.21	5.49
74	02/25/2010	254	5.24	5.52
75	03/25/2010	254	5.26	5.54
76	04/25/2010	255	5.28	5.56
77	05/25/2010	255	5.30	5.59
78	06/25/2010	255	5.32	5.61
79	07/25/2010	255	5.35	5.63
80	08/25/2010	255	5.36	5.65
81	09/25/2010	255	5.37	5.67
82	10/25/2010	255	5.38	5.69
83	11/25/2010	257	5.41	5.71
84	12/25/2010	257	5.46	5.73
85	01/25/2011	257	5.52	5.74
86	02/25/2011	256	5.57	5.76
87	03/25/2011	255	5.59	5.78
88	04/25/2011	256	5.60	5.79
89	05/25/2011	257	5.58	5.80
90	06/25/2011	257	5.55	5.81
91	07/25/2011	258	5.53	5.83
92	08/25/2011	258	5.52	5.84
93	09/25/2011	259	5.53	5.85
94	10/25/2011	259	5.56	5.86
95	11/25/2011	260	5.61	5.87
96	12/25/2011	216	5.67	5.88
97	01/25/2012	217	5.67	5.88
98	02/25/2012	218	5.67	5.88
99	03/25/2012	218	5.67	5.88
100	04/25/2012	219	5.67	5.88
101	05/25/2012	220	5.67	5.88
102	06/25/2012	221	5.67	5.88
103	07/25/2012	222	5.67	5.88
104	08/25/2012	222	5.67	5.88
105	09/25/2012	223	5.67	5.88
106	10/25/2012	224	5.67	5.88
107	11/25/2012	225	5.67	5.88
108	12/25/2012	226	5.67	5.88
109	01/25/2013	227	5.67	5.88
110	02/25/2013	228	5.67	5.88
111	03/25/2013	230	5.67	5.88
112	04/25/2013	232	5.67	5.88
113	05/25/2013	234	5.67	5.88
114	06/25/2013	236	5.67	5.88
115	07/25/2013	238	5.67	5.88
116	08/25/2013	241	5.67	5.88
117	09/25/2013	243	5.67	5.88
118	10/25/2013	245	5.67	5.88

Period	Paydate	XS Spread	Forward 1m LIBOR	Forward 1y LIBOR
119	11/25/2013	248	5.67	5.88
120	12/25/2013	251	5.67	5.88
121	01/25/2014	253	5.67	5.88
122	02/25/2014	256	5.67	5.88
123	03/25/2014	259	5.67	5.88
124	04/25/2014	261	5.67	5.88
125	05/25/2014	264	5.67	5.88
126	06/25/2014	267	5.67	5.88
127	07/25/2014	271	5.67	5.88
128	08/25/2014	274	5.67	5.88
129	09/25/2014	277	5.67	5.88
130	10/25/2014	280	5.67	5.88
131	11/25/2014	284	5.67	5.88
132	12/25/2014	287	5.67	5.88
133	01/25/2015	291	5.67	5.88
134	02/25/2015	295	5.67	5.88
135	03/25/2015	299	5.67	5.88
136	04/25/2015	303	5.67	5.88
137	05/25/2015	307	5.67	5.88
138	06/25/2015	311	5.67	5.88
139	07/25/2015	315	5.67	5.88
140	08/25/2015	320	5.67	5.88
141	09/25/2015	324	5.67	5.88
142	10/25/2015	329	5.67	5.88
143	11/25/2015	336	5.67	5.88
144	12/25/2015	343	5.67	5.88
145	01/25/2016	351	5.67	5.88
146	02/25/2016	358	5.67	5.88
147	03/25/2016	366	5.67	5.88
148	04/25/2016	374	5.67	5.88
149	05/25/2016	383	5.67	5.88
150	06/25/2016	391	5.67	5.88
151	07/25/2016	400	5.67	5.88
152	08/25/2016	409	5.67	5.88
153	09/25/2016	418	5.67	5.88
154	10/25/2016	428	5.67	5.88
155	11/25/2016	438	5.67	5.88
156	12/25/2016	448	5.67	5.88
157	01/25/2017	458	5.67	5.88
158	02/25/2017	469	5.67	5.88
159	03/25/2017	480	5.67	5.88
160	04/25/2017	491	5.67	5.88
161	05/25/2017	503	5.67	5.88
162	06/25/2017	515	5.67	5.88
163	07/25/2017	527	5.67	5.88
164	08/25/2017	540	5.67	5.88
165	09/25/2017	553	5.67	5.88
166	10/25/2017	566	5.67	5.88
167	11/25/2017	580	5.67	5.88
168	12/25/2017	594	5.67	5.88
169	01/25/2018	608	5.67	5.88
170	02/25/2018	623	5.67	5.88
171	03/25/2018	639	5.67	5.88
172	04/25/2018	655	5.67	5.88
173	05/25/2018	671	5.67	5.88
174	06/25/2018	688	5.67	5.88
175	07/25/2018	705	5.67	5.88
176	08/25/2018	722	5.67	5.88
177	09/25/2018	741	5.67	5.88

Run at Pricing Speed, To Maturity, Fwd LIBOR, assuming Triggers are hit

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Transaction

Issuer: Residential Asset Mortgage Products, Inc
 Series: 2003-RZ5
 Collateral: \$875 Million of Home Equity Mortgage Loans
 Servicer: Residential Funding Corporation
 Rating Agencies: Moody's and S&P

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
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M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
 Zero initial OC building to 1.10% of original pool balance

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
 (i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
 (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Class M-3 Loss Coverage

Run at Constant CDR	Static LIBOR				Fwd LIBOR				Fwd LIBOR + 200			
	PPC	CDR	Cum Loss	Cum Default	WAL	CDR	Cum Loss	Cum Default	WAL	CDR	Cum Loss	Cum Default
50	5.3%	10.9%	27.4%	22.21	6.0%	12.1%	30.1%	22.01	6.2%	12.4%	30.9%	22.16
100	5.2%	8.5%	18.2%	14.02	5.5%	6.8%	17.0%	13.95	5.5%	6.8%	17.0%	14.00
150	5.0%	4.4%	10.9%	9.63	5.1%	4.4%	11.1%	9.63	5.0%	4.4%	10.9%	9.62
200	4.6%	3.0%	7.6%	6.93	4.7%	3.1%	7.8%	6.97	4.6%	3.0%	7.6%	6.97

Run using Default Curve (100% of curve = 7.5% Defaults)	Static LIBOR				Fwd LIBOR				Fwd LIBOR + 200			
	PPC	% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default
50	345%	10.4%	25.9%	24.61	364%	10.9%	27.3%	24.63	369%	11.1%	27.7%	24.68
100	143%	4.3%	10.7%	15.57	155%	4.7%	11.6%	15.54	160%	4.8%	12.0%	15.52
150	83%	2.5%	6.2%	9.66	88%	2.6%	6.6%	9.59	91%	2.7%	6.8%	9.57
200	62%	1.8%	4.6%	6.44	64%	1.9%	4.7%	6.41	65%	1.9%	4.8%	6.40

40% loss severity
 12 month lag in recoveries
 Trigger falling
 Run to maturity
 Defaults are in addition to prepayments
 100 PPC means the Pricing Speed

Run using Default Curve (100% of curve = 7.5% Defaults)	Static LIBOR				Fwd LIBOR				Fwd LIBOR + 200			
	PPC	% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum Loss	Cum Default
50	388%	11.6%	29.1%	24.34	404%	12.1%	30.3%	24.41	404%	12.1%	30.3%	24.43
100	181%	5.4%	13.6%	15.24	192%	5.8%	14.4%	15.20	195%	5.9%	14.6%	15.18
150	106%	3.2%	8.0%	9.28	111%	3.3%	8.3%	9.21	112%	3.4%	8.4%	9.18
200	78%	2.3%	5.7%	5.72	80%	2.3%	5.9%	5.67	81%	2.4%	5.9%	5.65

40% loss severity
 0 month lag in recoveries
 Trigger falling
 Run to maturity
 Defaults are in addition to prepayments
 100 PPC means the Pricing Speed

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Transaction

Issuer: Residential Asset Mortgage Products, Inc
Series: 2003-RZ5

Collateral: \$875 Million of Home Equity Mortgage Loans

Servicer: Residential Funding Corporation

Rating Agencies: Moody's and S&P

Structure**Credit Support**

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown
							C/E
Seniors	Aaa	AAA	Fixed/Float	785,313,000	89.75%	10.25%	22.70%
M-1	Aa2	AA	Fixed	41,562,000	4.75%	5.50%	13.20%
M-2	A2	A	Fixed	32,813,000	3.75%	1.75%	5.70%
M-3	Baa1	BBB	Fixed	15,312,000	1.75%	0.00%	2.20%
OC Target	-	-	-	9,625,000	1.10%	-	-

After the Stepdown Date the subordinates may receive principal payments
Zero initial OC building to 1.10% of original pool balance

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) The 60+ day Delinquency Percentage equals or exceeds 8.00%
 - (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution DatesCumulative Realized Loss Percentage

January 2007 - December 2007	2.50%
January 2008 - December 2008	3.20%
January 2009 - December 2009	4.05%
January 2010 and afterwards	4.25%

Loss Coverage

First Principal Loss

Class	Pricing Speed				2x Pricing Speed			
	CDR	Cum Loss	WAL	Break Period	CDR	Cum Loss	WAL	Break Period
M-1	8.1%	13.0%	10.36	200	10.7%	9.2%	5.12	73
M-2	5.6%	9.5%	11.80	171	6.1%	5.5%	5.77	76
M-3	4.7%	8.2%	14.46	116	4.2%	3.8%	7.00	58

55% loss severity
6 month lag in recoveries
Servicer Advances P&I
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Fwd LIBOR

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GMAC RFC

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RMBS New Issue Term Sheet

\$875,000,000 Certificates (Approximate)

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2003-RZ5**

RAMP Series 2003-RZ5 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

TRANSACTION SUMMARY

Class ⁽²⁾	Expected Class Size ⁽¹⁾	Group	Interest Type	Principal Type	Expected WAL (yrs) Call/Mat	Expected Principal Window (mos) Call/Mat	Expected Final Distribution Date ⁽⁵⁾	Final Scheduled Distribution Date ⁽⁶⁾	Expected Ratings Moody's/S&P
A-1 ⁽⁴⁾⁽¹⁰⁾	245,500,000	I	Floating	SEQ	0.90 / 0.90	1-19 / 1-19	7/25/2005	4/25/2023	Aaa/AAA
A-2 ⁽⁴⁾	105,900,000	I	Fixed	SEQ	2.00 / 2.00	19-29 / 19-29	5/25/2006	3/25/2027	Aaa/AAA
A-3 ⁽⁴⁾	111,100,000	I	Fixed	SEQ	3.00 / 3.00	29-46 / 29-46	10/25/2007	7/25/2030	Aaa/AAA
A-4 ⁽⁴⁾	23,400,000	I	Fixed	SEQ	4.10 / 4.10	46-52 / 46-52	4/25/2008	3/25/2031	Aaa/AAA
A-5 ⁽⁴⁾⁽¹¹⁾	49,400,000	I	Fixed	SEQ	5.00 / 5.00	52-70 / 52-70	10/25/2009	5/25/2032	Aaa/AAA
A-6 ⁽³⁾⁽⁴⁾⁽¹¹⁾	70,525,000	I	Fixed	SEQ	7.39 / 9.79	70-94 / 70-205	1/25/2021	12/25/2033	Aaa/AAA
A-7 ⁽³⁾⁽⁴⁾⁽⁸⁾	67,300,000	I	Fixed	NAS	6.33 / 6.58	38-94 / 38-203	11/25/2020	7/25/2032	Aaa/AAA
A-V ⁽³⁾⁽⁴⁾⁽⁹⁾⁽¹⁰⁾	112,188,000	II	Floating	Pass-Thru	2.54 / 2.58	1-94 / 1-128	8/25/2014	7/25/2032	Aaa/AAA
M-1 ⁽³⁾⁽⁴⁾⁽⁷⁾	41,562,000	I&II	Fixed	MEZ	5.25 / 5.69	37-94 / 37-151	7/25/2016	12/25/2033	Aa2/AA
M-2 ⁽³⁾⁽⁴⁾⁽⁷⁾	32,813,000	I&II	Fixed	MEZ	5.23 / 5.51	37-94 / 37-131	11/25/2014	12/25/2033	A2/A
M-3 ⁽³⁾⁽⁴⁾⁽⁷⁾	15,312,000	I&II	Fixed	MEZ	4.99 / 5.00	37-94 / 37-99	3/25/2012	12/25/2033	Baa1/BBB

Structure:

- (1) The Class Size is subject to a permitted variance in the aggregate of plus or minus 5%.
- (2) The Offered Certificates will be priced to the Clean-up Call Date at the Prepayment Pricing Assumption.
- (3) The fixed rate used to calculate the pass-through rate on the Class A-6, Class A-7 and Class M Certificates will increase by 0.50% on the second Distribution Date following the first possible Clean-Up Call Date. The margin used to calculate the pass-through rate on the Class A-V Certificates will increase to 2x the original margin on the second Distribution Date following the first possible Clean-Up Call Date.
- (4) The Group I Certificates may be subject to the Group I Net WAC Cap. The Group II Certificates may be subject to the Group II Net WAC Cap. The Class M Certificates may be subject to the applicable Net WAC Cap Rate.
- (5) The Expected Final Distribution Date is the Distribution Date based on the Prepayment Pricing Assumption run to maturity with zero losses on the mortgage loans.
- (6) The Final Scheduled Distribution Date for the Class A-1, Class A-2, Class A-3, Class A-4, Class A-5, Class A-7 and Class A-V Certificates is the Distribution Date based on 0% CPR, zero losses, an Overcollateralization Target and Overcollateralization Floor of \$0 and run to maturity. The Final Scheduled Distribution Date for the Class A-6 and Class M Certificates is the 360th Distribution Date.
- (7) The Class M Certificates are not expected to receive principal payments prior to the Stepdown Date.
- (8) Principal Lockout Bond
- (9) The Class A-V Certificates may be split into two or three classes which may pay concurrently, sequentially or as otherwise described in the prospectus supplement. References to Class A-V Certificates in this Term Sheet refer to the aggregate of these classes issued.
- (10) The pass-through rate on the Class A-1 and Class A-V Certificates will be based upon LIBOR plus a fixed margin.
- (11) The Class A-5 and A-6 Certificates may be, in whole or in part, offered as a wrapped certificate and subsequently may have an affect on the Net WAC Cap. If wrapped, reimbursable draws to the policy will be reimbursed through monthly excess cash flow.

Prepayment Pricing Assumption

Group I: 100% PPC, assumes that prepayments start at 4% CPR in month one, increase by approximately 1.909% each month to 25% CPR in month twelve, and remain at 25% CPR thereafter.

Group II: 100% PPC, assumes that prepayments start at 4% CPR in month one, increase by approximately 2.364% each month to 30% CPR in month twelve, and remain at 30% CPR thereafter.

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SUMMARY OF TERMS

Title of Securities:	RAMP Mortgage Asset-Backed Pass-Through Certificates, Series 2003-RZ5
Offered Certificates:	<p>Class A-1, Class A-2, Class A-3, Class A-4, Class A-5, Class A-6, Class A-7 and Class A-V Certificates (the "Class A Certificates").</p> <p>Class M-1, Class M-2 and Class M-3 Certificates (the "Class M Certificates").</p> <p>Class A Certificates, excluding the Class A-V Certificates, referred to herein as the "Group I Certificates".</p> <p>Class A-V Certificates referred to herein as the "Group II Certificates".</p> <p>Class A Certificates and the Class M Certificates are referred to herein as the "Offered Certificates".</p>
Master Servicer:	Residential Funding Corporation
Subservicer:	The primary servicing will be provided by HomeComings Financial Network, Inc., a wholly owned subsidiary of Residential Funding Corporation, with respect to approximately 100% of the Mortgage Loans.
Trustee:	JPMorgan Chase Bank
Depositor:	Residential Asset Mortgage Products, Inc., an affiliate of Residential Funding Corporation
Co-Lead Managers:	Banc of America Securities LLC and Bear, Stearns & Co. Inc.
Co-Managers:	Residential Funding Securities Corporation and Credit Suisse First Boston LLC
Cut-Off Date:	December 1, 2003
Distribution Dates:	Distribution of principal and interest on the Offered Certificates will be made on the 25 th day of each month, or if such day is not a business day, the first business day thereafter, beginning in January 2004.
Closing Date:	On or about December [23], 2003

SUMMARY OF TERMS (Continued)

Form of Certificates:	The Offered Certificates will be available in book-entry form through DTC, Clearstream and Euroclear. The Class A Certificates and the Class M-1 Certificates will be offered in minimum denominations of \$[25,000] and integral multiples of \$1 in excess thereof. The Class M-2 Certificates and the Class M-3 Certificates will be offered in minimum denominations of \$[250,000] and integral multiples of \$1 in excess thereof.
Tax Status:	The Offered Certificates will be designated as regular interests in a REMIC and, as such, will be treated as debt instruments of a REMIC for federal income tax purposes.
ERISA Eligibility:	The Class A Certificates may be eligible for purchase by employee benefit plans that are subject to ERISA or section 4975 of the Internal Revenue Code, subject to certain conditions. The Class M Certificates will not be eligible for purchase by such plans other than with assets of insurance company general accounts. However, investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of such a plan's acquisition and ownership of such Offered Certificates.
SMMEA Eligibility:	<u>None</u> of the Offered Certificates are expected to constitute "mortgage-related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984.
P&I Advances:	The Master Servicer will be obligated to advance, or cause to be advanced, cash with respect to delinquent payments of principal and interest on the mortgage loans to the extent that the Master Servicer reasonably believes that such cash advances can be repaid from future payments on the related mortgage loans. These cash advances are only intended to maintain a regular flow of scheduled interest and principal payments on the Certificates and are not intended to guarantee or insure against losses.
Monthly Fees:	Subservicing fee minimum of 0.25% per annum, payable monthly; Master Servicing Fee of 0.05% per annum, payable monthly.
Eligible Master Servicing Compensation:	For any Distribution Date, an amount equal to the lesser of (a) one-twelfth of 0.125% of the Stated Principal Balance of the mortgage loans immediately preceding that Distribution Date and (b) the sum of the master servicing fee payable to the Master Servicer in respect of its master servicing activities and reinvestment income received by the Master Servicer on amounts payable with respect to that Distribution Date.
Optional Call:	The Master Servicer may, at its option, effect an early redemption or termination of the Certificates on any Distribution Date on which the current pool principal balance declines to 10% or less of the aggregate Stated Principal Balance of the mortgage loans as of the Cut-off Date (the "Clean-up Call Date").
Mortgage Loans:	The mortgage pool will be divided into Group I, which will consist of one- to two-family, fixed rate Mortgage Loans secured by first liens on fee simple or leasehold interests on residential mortgage properties, and Group II which will consist of one- to two-family, adjustable rate Mortgage Loans secured by first liens on fee simple or leasehold interests

HIGHLIGHTS OF THE PROGRAM

- The Home Solution Program is primarily used by borrowers who wish to finance the full value of the home plus closing costs. A typical borrower is one who has limited liquidity or one who prefers not to take cash out of investments.
- Requires residual income of at least \$1,500.
- Maximum LTV may be as high as 107% but LTVs above 103% require an A1 or A2 Credit Grade.
- Maximum LTV of 103% for credit scores below 680.
- Two full appraisals required for credit scores below 620 (or one full appraisal and a field review).
- No (a) manufactured homes or unique properties or (b) Section 32 loans allowed.

CREDIT ENHANCEMENT

Credit Enhancement:	Credit enhancement for the structure is provided by the following: <ol style="list-style-type: none">(1) Excess Cashflow;(2) Overcollateralization; and(3) Subordination.
Excess Cashflow:	With respect to any Distribution Date, an amount equal to the sum of (x) the excess, if any, of (i) the Available Distribution Amount for that Distribution Date over (ii) the sum of (a) the Interest Distribution Amount for that Distribution Date and (b) the Principal Remittance Amount for that Distribution Date and (y) the Overcollateralization Reduction Amount, if any, for that distribution date.
Required Overcollateralization Amount:	With respect to any Distribution Date, (a) prior to the Stepdown Date, 1.10% of the Cut-Off Date aggregate principal balance of the mortgage loans or (b) on or after the Stepdown Date, the greater of (i) 2.20% of the then current aggregate principal balance of the Mortgage Loans as of the end of the related due period and (ii) the Overcollateralization Floor; provided, however, that in the event certain trigger events specified in the pooling and servicing agreement are not satisfied, the Required Overcollateralization Amount with respect to the Mortgage Loans will not be reduced and will remain at the Required Overcollateralization Amount from the previous Distribution Date.
Overcollateralization Floor:	An amount equal to 0.50% of the Cut-Off Date aggregate principal balance of the Mortgage Loans or approximately \$4,375,000.
Excess Overcollateralization Amount:	With respect to any Distribution Date, the excess, if any, of the Overcollateralization Amount on that Distribution Date over the Required Overcollateralization Amount on that Distribution Date.
Overcollateralization Amount:	With respect to any Distribution Date, the excess, if any, of (a) the aggregate Stated Principal Balances of the Mortgage Loans before giving effect to distributions of principal to be made on that Distribution Date, over (b) the aggregate Certificate Principal Balance of the Class A and Class M Certificates before taking into account distributions of principal to be made on that Distribution Date.
Overcollateralization Increase Amount:	With respect to (a) the Distribution Dates in January 2004 through April 2004, \$0, and (b) any Distribution Date after April 2004, an amount equal to the lesser of (i) the Excess Cashflow for that Distribution Date (to the extent not used to cover losses) and (ii) the excess, if any, of (x) the Required Overcollateralization Amount for that Distribution Date over (y) the Overcollateralization Amount for that Distribution Date.
Overcollateralization Reduction Amount:	With respect to any Distribution Date, after taking into account all other distributions on that Distribution Date, the lesser of (a) the Excess Overcollateralization Amount immediately prior to that Distribution Date, and (b) the Principal Remittance Amount for that Distribution Date.

CREDIT ENHANCEMENT

**Expected Credit Support
Percentage:**

<u>Class</u>	<u>Initial Credit Support *</u>	<u>After Stepdown Support</u>
A	10.25%	22.70%
M-1	5.50%	13.20%
M-2	1.75%	5.70%
M-3	0.00%	2.20%

*For any class of Offered Certificate, the Initial Credit Support is the sum of all Offered Certificates subordinate to such class as a percentage of the aggregate stated principal balance of the Mortgage Loan as of the Cut-Off Date. The Initial Credit Support is not inclusive of the OC Target.

**Subordination
Percentage:**

<u>Class</u>	<u>Subordination Percentage</u>
A	77.30%
M-1	86.80%
M-2	94.30%
M-3	97.80%

Stepdown Date:

The earlier to occur of (a) the Distribution Date on which the Class A Certificates have been reduced to zero and (b) the later to occur of (x) the Distribution Date in January 2007 and (y) the first Distribution Date on which the Senior Enhancement Percentage is greater than or equal to 22.70%.

**Senior Enhancement
Percentage:**

On any Distribution Date, the Senior Enhancement Percentage will be equal to a fraction, the numerator of which is the sum of (x) the aggregate principal balance of the Class M Certificates immediately prior to that Distribution Date and (y) the Overcollateralization Amount immediately prior to that Distribution Date, and the denominator of which is the aggregate principal balance of the Mortgage Loans as of the end of the preceding due period.

CREDIT ENHANCEMENT (Continued)

Trigger Event:

A Trigger Event is in effect on any Distribution Date on or after the Stepdown Date, if (i) the Sixty-Plus Delinquency Percentage, as determined on that distribution date, exceeds 8.00% or (ii) if during such period the aggregate amount of realized losses allocated as a percentage of the Cut-Off Date aggregate principal balance of the mortgage loans exceeds the values defined below:

Distribution Dates

January 2007 – December 2007	2.50%
January 2008 – December 2008	3.20%
January 2009 – December 2009	4.05%
January 2010 and after	4.25%

Sixty-Plus Delinquency Percentage:

With respect to any Distribution Date on or after the Stepdown Date, the arithmetic average, for the prior three Distribution Dates ending with the applicable Distribution Date, of the percentage equivalent of a fraction, the numerator of which is the aggregate principal balance of the mortgage loans that are 60 or more days delinquent in payment of principal and interest for the relevant Distribution Date, including mortgaged loans in foreclosure and REO, and the denominator of which is the aggregate principal balance of all of the mortgage loans immediately preceding the relevant Distribution Date.

INTEREST DEFINITIONS

Interest Payments:	On each Distribution Date holders of the Certificates will be entitled to receive the interest that has accrued on the Certificates at the related pass-through rate during the related accrual period, and any interest due on a prior Distribution Date that was not paid.
Accrual Period:	The "Accrual Period" for the Class A Certificates (other than the Class A-1 and Class A-V Certificates) and the Class M Certificates will be the calendar month immediately preceding the calendar month in which a Distribution Date occurs. The trustee will calculate interest on the Class A Certificates (other than the Class A-1 and Class A-V Certificates) and the Class M Certificates based on a 360-day year that consists of twelve 30-day months. The Class A-1 and Class A-V Certificates will be entitled to interest accrual, with respect to any Distribution Date, from and including the preceding Distribution Date (or from and including the Closing Date in the case of the First Distribution Date) to and including the day prior to the then current Distribution Date (the "Floating Rate Accrual Period") at the related pass-through rate on the aggregate principal balance of the Class A-1 and Class A-V Certificates, calculated on an actual/360-day basis.
Net Mortgage Rate:	With respect to any Mortgage Loan, the per annum mortgage rate thereon minus the per annum rates at which the master servicing and subservicing fees are paid.
Maximum Net Mortgage Rate:	With respect to any Mortgage Loan in Group II, the maximum net mortgage rate.
Interest Distribution Amount:	For each Distribution Date the lesser of (i) the Available Distribution Amount and (ii) the aggregate amount of accrued certificate interest on the Class A and Class M Certificates for that Distribution Date, less (a) any Prepayment Interest Shortfalls for that Distribution Date not covered by Eligible Master Servicing Compensation as described herein, (b) any Relief Act Shortfalls and (c) the interest portion of realized losses allocated to the related class as described in the pooling and servicing agreement.
Group I Net WAC Cap:	The pass-through rate of each class of the Group I Certificates may be subject to a cap equal to the weighted average of the Net Mortgage Rates on the Group I Mortgage Loans as of the end of the calendar month immediately preceding the month in which such distribution date occurs. The Group I Net WAC Cap for the Class A-1 Certificates will be further adjusted to reflect an actual/360-day basis interest accrual.
Group I Net WAC Cap Shortfall:	With respect to each class of Group I Certificates, and any Distribution Date on which the Group I Net WAC Cap is used to determine the pass-through rate of that class of certificates, an amount equal to the excess of (i) accrued certificate interest calculated at the pass-through rate that would otherwise be applicable if the Group I Net WAC Cap did not apply, over (ii) accrued certificate interest calculated using the Group I Net WAC Cap.
Group I Net WAC Cap Shortfall Carry-Forward Amount:	With respect to the Group I Certificates and any Distribution Date, an amount equal to any unpaid Group I Net WAC Cap Shortfall Amounts from the current and prior Distribution Dates, plus interest thereon at a rate equal to the related pass-through rate. Any reimbursement of such carry-forward will only come from interest on the Mortgage Loans and will be paid as described under Excess Cashflow distributions. No such carry-

INTEREST DEFINITIONS (Continued)

Group II Net WAC Cap:	The pass-through rates of the Group II Certificates with respect to each Distribution Date will be subject to a cap equal to the product of (i) the weighted average of the Net Mortgage Rates of the Group II Mortgage Loans as of the end of the calendar month immediately preceding the month in which such distribution date occurs and (ii) a fraction, the numerator of which is 30 and the denominator of which is the actual number of days in the related interest accrual period.
Group II Basis Risk Shortfall:	With respect to the Group II Certificates, and any Distribution Date on which the Group II Net WAC Cap is used to determine the pass-through rate of that class of certificates, an amount equal to the excess of (i) accrued certificate interest calculated at the pass-through rate that would otherwise be applicable if the Group II Net WAC Cap did not apply, provided that this rate does not exceed the Group II weighted average Maximum Net Mortgage Rate over (ii) accrued certificate interest calculated using the Group II Net WAC Cap.
Group II Basis Risk Shortfall Carry-Forward Amount:	With respect to the Group II Certificates, and any Distribution Date, an amount equal to any unpaid Group II Basis Risk Carry-Forward Amounts from the current and prior Distribution Dates, plus interest thereon at a rate equal to the related pass-through rate. Any reimbursement of such carry-forward will only come from interest on the Mortgage Loans and will be paid as described under Excess Cashflow distributions. No such carry-forward will be paid to any class of Group II Certificates once the certificate principal balance has been reduced to zero for such class.
Net WAC Cap:	With respect to each class of Class M Certificates, on any Distribution Date, the weighted average Net Mortgage Rate for both loan groups in effect for such Distribution Date.
Net WAC Cap Shortfall:	With respect to the Class M Certificates and any Distribution Date, the amount of interest that would have been payable to such Class of Certificates on such Distribution Date if the pass-through rate for such class of Certificates on such Distribution Date were calculated at the related coupon of such class over the amount of current interest payable on such Class of Certificates at the Net WAC Cap for such Distribution Date.
Net WAC Cap Shortfall Carry-Forward Amount:	With respect to the Class M Certificates and any Distribution Date, an amount equal to any unpaid Net WAC Cap Shortfall Amounts from the current and prior Distribution Dates, plus interest thereon at a rate equal to the related pass-through rate. Any reimbursement of such carry-forward will only come from interest on the Mortgage Loans and will be paid as described under Excess Cashflow distributions. No such carry-forward will be paid to any class of Class M Certificates once the certificate principal balance has been reduced to zero for such class.

Prepayment Interest Shortfall:

With respect to any Distribution Date, the aggregate shortfall, if any, in collections of interest resulting from mortgagor prepayments on the Mortgage Loans during the preceding calendar month. These shortfalls will result because interest on prepayments in full is distributed only to the date of prepayment, and because no interest is distributed on prepayments in part, as these prepayments in part are applied to reduce the outstanding principal balance of the Mortgage Loans as of the due date immediately preceding the date of prepayment. No assurance can be given that the amounts available to cover Prepayment Interest Shortfalls will be sufficient therefor.

INTEREST DEFINITIONS (Continued)

Relief Act Shortfalls:

With respect to any Distribution Date, the shortfall, if any, in collections of interest resulting from the Soldiers' and Sailors' Civil Relief Act of 1940. Any Relief Act Shortfalls allocated to the Offered Certificates for the current period not covered by Excess Cashflow in the current period will remain unpaid.

Allocation of Shortfall:

Any Prepayment Interest Shortfalls which are not covered by Eligible Master Servicing Compensation will be allocated among the offered certificates, pro rata, in accordance with the amount of Accrued Certificate Interest that would have accrued on that certificate absent these shortfalls. Any Prepayment Interest Shortfalls not covered by Eligible Master Servicing Compensation or Excess Cash Flow and allocated to a class of offered certificates will accrue interest at the then applicable pass-through rate on that class of offered certificates. Relief Act Shortfalls are allocated on a pro-rata basis among the Class A Certificates and Class M Certificates.

Current Interest:

Interest at the related pass-through rate for the related accrual period.

Unpaid Interest Amount:

Interest remaining unpaid from prior Distribution Dates.

Step-up Coupon:

The fixed rate used to calculate the pass-through rate on the Class A-6, Class A-7 and Class M Certificates will increase by 0.50% on the second Distribution Date following the first possible Clean-Up Call Date. The margin on the Class A-V Certificates will increase to 2x the original margin on the second Distribution Date following the first possible Clean-up Call Date.

PRINCIPAL DEFINITIONS

Principal Payments:

Principal distributions with respect to the Group I Certificates will first be allocated to the Class A-7 Certificates in an amount equal to the Class A-7 Lockout Distribution Amount. The remaining principal distribution amount will be distributed to the Class A-1, Class A-2, Class A-3, Class A-4, Class A-5, Class A-6 and Class A-7 Certificates, in that order, until each class is paid in full. Any remaining amounts thereafter will be allocated to the Group II Certificates.

Principal distributions with respect to the Group II Certificates will be allocated to the Class A-V Certificates until such class is paid in full. Any remaining amounts thereafter will be allocated to the Group I Certificates in the order of priority above.

The Class M Certificates will be subordinate to the Class A Certificates, and will not receive any principal payments until after the Stepdown Date, or if a Trigger Event is in effect, unless the aggregate principal balance of the Class A Certificates is equal to zero.

After the Stepdown Date, so long as a Trigger Event is not in effect, principal will be paid to the Class A and Class M Certificates as described under the "Priority of Distributions" below.

Available Distribution Amount:

For any Distribution Date, an amount equal to the sum of the following amounts, net of amounts reimbursable therefrom to the Master Servicer and any subservicer: (a) the aggregate amount of scheduled payments on the Mortgage Loans due during the related due period and received on or prior to the related determination date, after deduction of the master servicing fees and any subservicing fees in respect of such Mortgage Loans for that Distribution Date; (b) unscheduled payments, including mortgagor prepayments on Mortgage Loans, insurance proceeds and liquidation proceeds from such Mortgage Loans, and proceeds from repurchases of and substitutions for such mortgage loans occurring during the preceding calendar month; and (c) all advances made for that Distribution Date in respect of the mortgage loans.

With respect to any Distribution Date, the due period is the calendar month in which the Distribution Date occurs and the determination date is the 20th day of the month on which the Distribution Date occurs or, if the 20th day is not a business day, the immediately succeeding business day. The due date with respect to each Mortgage Loan is the date on which the scheduled monthly payment is due.

Principal Distribution Amount:

For any Distribution Date, the sum of the following amounts (a) the Principal Remittance Amount for the Mortgage Loans and (b) the Excess Cashflow to the extent distributable as principal to cover realized losses on the Mortgage Loans and to reach the Required Overcollateralization Amount, minus the Overcollateralization Reduction Amount, subsequent recoveries on the Mortgage Loans and certain other amounts with respect to servicing modifications as set forth in the Pooling and Servicing Agreement.

In no event will the Principal Distribution Amount on any Distribution Date be less than zero or greater than the outstanding aggregate Certificate Principal balance of the Class A

PRINCIPAL DEFINITIONS (Continued)

Class A-7 Lockout Distribution Amount: For any Distribution Date, the product of (x) the Class A-7 Lockout Percentage for that Distribution Date and (y) the Class A-7 Pro Rata Distribution Amount for that Distribution Date. In no event will the Class A-7 Lockout Distribution Amount for a Distribution Date exceed the Group I Class A Principal Distribution Amount for that Distribution Date or the Certificate Principal Balance of the Class A-7 Certificates.

Class A-7 Lockout Percentage: For each Distribution Date, the applicable percentage set forth below:

<u>Distribution Dates</u>	<u>Lockout Percentage</u>
January 2004 through December 2006	0%
January 2007 through December 2008	45%
January 2009 through December 2009	80%
January 2010 through December 2010	100%
January 2011 and thereafter	300%

Class A-7 Pro Rata Distribution Amount: For any Distribution Date, an amount equal to the product of (x) a fraction, the numerator of which is the Certificate Principal Balance of the Class A-7 Certificates immediately prior to that Distribution Date and the denominator of which is the aggregate Certificate Principal Balance of the Class A Certificates (excluding the Class A-V Certificates) immediately prior to that Distribution Date and (y) the Group I Class A Principal Distribution Amount for that Distribution Date.

Principal Remittance Amount: For any Distribution Date and each loan group, the sum of the following amounts: (i) the principal portion of all scheduled monthly payments on the Mortgage Loans received or advanced with respect to the related due period; (ii) the principal portion of all proceeds of the repurchase of related Mortgage Loans or, in the case of substitution, amounts representing a principal adjustment as required in the Pooling and Servicing agreement during the preceding calendar month; and (iii) the principal portion of all other unscheduled collections received on the related Mortgage Loans during the preceding calendar month including, without limitation, full and partial principal prepayments made by the respective mortgagors, to the extent not distributed in the preceding month but excluding subsequent recoveries.

Principal Allocation Amount: With respect to any Distribution Date, the sum of (i) the Principal Remittance Amount for that Distribution Date and (ii) the aggregate amount of realized losses on the Mortgage Loans in the calendar month preceding that Distribution Date to the extent covered by Excess Cashflow for that Distribution Date; provided, that on any Distribution Date on which there is insufficient Excess Cashflow will be allocated to the Group I Certificates and Group II Certificates, pro rata, based on the principal portion of realized losses on the Mortgage Loans in Group I and Group II, respectively.

PRINCIPAL DEFINITIONS (Continued)

Group I Principal Distribution Amount:	With respect to any Distribution Date, the portion of the Principal Distribution Amount for that Distribution Date attributable to principal received or advanced with respect to the Group I Mortgage Loans.
Group II Principal Distribution Amount:	With respect to any Distribution Date, the portion of the Principal Distribution Amount for that Distribution Date attributable to principal received or advanced with respect to the Group II Mortgage Loans.
Class A Principal Distribution Amount:	With respect to any Distribution Date: (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the Principal Distribution Amount for that Distribution Date, or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the Principal Distribution Amount for that Distribution Date; and (ii) the excess of (a) the aggregate Certificate Principal Balance of the Class A Certificates immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 77.30% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.
Group I Class A Principal Distribution Amount:	On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is (i) the portion of the Principal Allocation Amount related to the Group I Mortgage Loans for that Distribution Date and the denominator of which is (ii) the Principal Allocation Amount for all of the Mortgage Loans for that Distribution Date.
Group II Class A Principal Distribution Amount:	On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is (i) the portion of the Principal Allocation Amount related to the Group II Mortgage Loans for that Distribution Date and the denominator of which is (ii) the Principal Allocation Amount for all of the Mortgage Loans for that Distribution Date.

PRINCIPAL DEFINITIONS (Continued)

**Class M-1 Principal
Distribution Amount:**

With respect to any Distribution Date:

- (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, or
- (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount; and (ii) the excess of (a) the sum of (1) the aggregate Certificate Principal Balance of the Class A Certificates (after taking into account the payment of the Class A Principal Distribution Amount) and (2) the Certificate Principal Balance of the Class M-1 immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 86.80% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-2 Principal
Distribution Amount:**

With respect to any Distribution Date:

- (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount and Class M-1 Principal Distribution Amount, or
- (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount and Class M-1 Principal Distribution Amount; and (ii) the excess of (a) the sum of (1) the aggregate Certificate Principal Balance of the Class A and Class M-1 Certificates (after taking into account the payment of the Class A Principal Distribution Amount and Class M-1 Principal Distribution Amount for that Distribution Date) and (2) the Certificate Principal Balance of the Class M-2 Certificates immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 94.30% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

PRINCIPAL DEFINITIONS (Continued)

**Class M-3 Principal
Distribution Amount:**

With respect to any Distribution Date:

- (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, and Class M-2 Principal Distribution Amount or
- (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, the Class M-1 Principal Distribution Amount and the Class M-2 Principal Distribution Amount; and (ii) the excess of (a) the sum of (1) the aggregate Certificate Principal Balance of the Class A, Class M-1 and Class M-2 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, the Class M-1 Principal Distribution Amount and the Class M-2 Principal Distribution Amount for that Distribution Date) and (2) the Certificate Principal Balance of the Class M-3 Certificates immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 97.80% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

PRIORITY OF DISTRIBUTIONS

Interest Distributions:

On each Distribution Date, accrued and unpaid interest (less prepayment interest shortfalls not covered by compensating interest or Excess Cashflow) will be paid to the holders of Offered Certificates to the extent of the Available Distribution Amount in the following order of priority:

- (i) With respect to the Interest Distribution Amount for Group I, to the Group I Certificates, pro rata, and with respect to the Interest Distribution Amount for Group II, to the Group II Certificates;
- (ii) To the Class M-1 Certificates;
- (iii) To the Class M-2 Certificates; and
- (iv) To the Class M-3 Certificates

PRIORITY OF DISTRIBUTIONS

Principal Distributions:

On each Distribution Date, the Principal Distribution Amount available amount will be distributed in the following order of priority:

- (i) To the holders of the Group I Certificates, the Group I Class A Principal Distribution Amount, to be distributed, first to the holders of the Class A-7 Certificates, in an amount equal to the Class A-7 Lockout Distribution Amount for that distribution date, and then, to the Class A-1, Class A-2, Class A-3, Class A-4, Class A-5, Class A-6 and Class A-7 Certificates, in that order, remaining Group I Class A Principal Distribution Amount, until each Certificate Principal Balance thereof has been reduced to zero; Any remaining Group I Class A Principal Distribution Amount thereafter will be distributed to the Group II Certificates until the Certificate Principal Balance thereof has been reduced to zero.
- (ii) To the holders of the Group II Certificates, the Group II Class A Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero; Any remaining Group II Class A Principal Distribution Amount thereafter will be distributed to the Group I Certificates in the manner described above until the Certificate Principal Balance thereof has been reduced to zero.
- (iii) To the holders of the Class M-1 Certificates, the Class M-1 Principal Distribution Amount until the Certificate Principal Balance thereof is reduced to zero;
- (iv) To the holders of the Class M-2 Certificates, the Class M-2 Principal Distribution Amount until the Certificate Principal Balance thereof is reduced to zero; and
- (v) To the holders of the Class M-3 Certificates, the Class M-3 Principal Distribution Amount until the Certificate Principal Balance thereof is reduced to zero.

PRIORITY OF DISTRIBUTIONS (Continued)

**Net Monthly Excess
Cashflow:**

On each Distribution Date, the Excess Cashflow will be distributed in the following order of priority:

- (i) To pay the holders of the class or classes of Certificates then entitled to receive distributions in respect of principal (as described above), the principal portion of realized losses incurred on the mortgage loans for the preceding calendar month;
- (ii) Except on the first four Distribution Dates, to pay any Overcollateralization Increase Amount to the class or classes of Certificates then entitled to receive distributions in respect of principal;
- (iii) To pay the holders of the Class A and Class M Certificates, pro rata, based on Accrued Certificate Interest otherwise due thereon, the amount of and Prepayment Interest Shortfalls allocated thereto with respect to the Mortgage Loans for that Distribution Date, to the extent not covered by Eligible Master Servicing Compensation on that Distribution Date;
- (iv) To pay the holders of the Class A and Class M Certificates, pro rata, based on unpaid Prepayment Interest Shortfalls previously allocated thereto, any Prepayment Interest Shortfalls remaining unpaid from prior Distribution Dates together with interest thereon;
- (v) To the holders of the Class A Certificates, pro rata, and then to the holders of the Class M Certificates, in order of priority, any Group I Net WAC Cap Shortfall Carry-forward Amounts, any Group II Basis Risk Shortfalls Carry-forward Amounts and any Net WAC Cap Shortfall Carry-forward Amounts, as applicable, allocated thereto that remains unpaid as of the Distribution Date.
- (vi) To pay the holders of the Class A and Class M Certificates on a pro rata basis, Relief Act Shortfalls allocated thereto on that Distribution Date;
- (vii) To pay the holders of the Class A Certificates, pro rata, and then to the holders of the Class M Certificates, in order of priority, the principal portion of any realized losses previously allocated thereto that remain unreimbursed; and
- (viii) To pay the holders of the Class SB Certificates any balance remaining, in accordance with the terms of the pooling and servicing agreement.

DEFINITIONS

Prospectus:

The certificates will be offered pursuant to a Prospectus which includes a Prospectus Supplement (together, the "Prospectus"). Additional information with respect to the Offered Certificates and the Mortgage Loans is contained in the Prospectus. The foregoing is qualified in its entirety by the information appearing in the Prospectus. To the extent that the foregoing is inconsistent with the Prospectus, the Prospectus shall govern in all respects. Sales of the Offered Certificates may not be consummated unless the purchaser has received the Prospectus.

DESCRIPTION OF THE COLLATERAL

GROUP I MORTGAGE LOANS

Summary	Total	Minimum	Maximum
Aggregate Outstanding Principal Balance	\$635,836,292.74		
Number of Loans	4,153		
Average Current Loan Balance	\$153,102.89	\$22,445.69	\$649,480.21
(1) Original Loan-to-Value Ratio	102.37%	90.00%	107.00%
(1) Mortgage Rate	7.6257%	6.0000%	9.9900%
(1) Net Mortgage Rate	7.3257%	5.7000%	9.6900%
(1) Remaining Term to Stated Maturity (months)	355	174	360
(1) (2) Credit Score	711	600	819

(1) Weighted Average reflected in Total.

(2) 100.00% of the Group I Mortgage Loans have Credit Scores.

	Range	Percent of Cut-Off Date Principal Balance
Product Type	Fixed Rate	100.00%
Fully Amortizing Mortgage Loans		98.83%
Lien	First	100.00%
Property Type	Single-family detached	71.71%
	Planned Unit Developments (detached)	11.35%
	Condo Low-Rise (less than 5 stories)	7.14%
	Planned Unit Developments (attached)	4.72%
	Two- to four- family units	3.66%
	Townhouse	1.37%
	Leasehold	0.06%
Documentation Type	Full Documentation	87.76%
	Limited Documentation	12.24%
Geographic Distribution	California	15.44%
	Florida	6.49%
	Arizona	6.19%
	Washington	4.95%
	Maryland	4.91%
Number of States (including DC)	51	
Largest Zip Code Concentration	95758	0.32%
Loans with Prepayment Penalties		57.20%

Credit Score Distribution of the Group I Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio
600 - 619	210	\$27,838,348	4.38%	\$132,564	101.76%
620 - 639	292	42,593,724	6.70	145,869	101.89
640 - 659	284	42,633,533	6.71	150,118	101.97
660 - 679	253	39,301,629	6.18	155,342	102.01
680 - 699	583	94,028,582	14.79	161,284	103.80
700 - 719	469	72,676,530	11.43	154,961	103.94
720 - 739	722	111,981,725	17.61	155,099	102.15
740 - 759	642	100,398,547	15.79	156,384	101.88
760 - 779	441	67,109,707	10.55	152,176	101.49
780 - 799	221	32,438,800	5.10	146,782	101.12
800 or greater	36	4,835,168	0.76	134,310	100.71
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	102.37%

Debt-to-Income Ratios of the Group I Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
0.01% - 5.00%	2	\$121,453	0.02%	\$60,726	767	93.86%
5.01% - 10.00%	6	436,248	0.07	72,708	775	95.50
10.01% - 15.00%	22	2,023,920	0.32	91,996	731	100.99
15.01% - 20.00%	73	7,532,211	1.18	103,181	734	100.82
20.01% - 25.00%	202	22,972,846	3.61	113,727	724	101.54
25.01% - 30.00%	340	44,959,589	7.07	132,234	725	101.97
30.01% - 35.00%	681	98,833,626	15.54	145,130	714	102.19
35.01% - 40.00%	1,016	155,338,632	24.43	152,892	715	102.18
40.01% - 45.00%	1,586	268,245,040	42.19	169,133	711	102.77
45.01% - 50.00%	225	35,372,729	5.56	157,212	650	102.21
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Original Mortgage Loan Principal Balances of the Group I

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 1 - \$100,000	1,001	\$76,090,993	11.97%	\$76,015	710	101.34%
\$100,001 - \$200,000	2,318	336,709,444	52.96	145,259	708	102.28
\$200,001 - \$300,000	661	159,591,403	25.10	241,439	713	102.60
\$300,001 - \$400,000	136	46,112,948	7.25	339,066	710	103.43
\$400,001 - \$500,000	29	12,756,805	2.01	439,890	740	104.07
\$500,001 - \$600,000	5	2,682,133	0.42	536,427	759	101.63
\$600,001 - \$700,000	3	1,892,567	0.30	630,856	762	102.65
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Net Mortgage Rates of the Group I Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
5.5000% - 5.9999%	34	\$7,032,030	1.11%	\$206,824	747	103.21%
6.0000% - 6.4999%	249	46,626,829	7.33	187,256	744	103.46
6.5000% - 6.9999%	1,009	169,704,036	26.69	168,190	737	102.87
7.0000% - 7.4999%	1,296	192,599,848	30.29	148,611	723	102.38
7.5000% - 7.9999%	785	112,842,560	17.75	143,748	698	101.49
8.0000% - 8.4999%	474	68,541,274	10.78	144,602	650	101.89
8.5000% - 8.9999%	220	28,449,123	4.47	129,314	635	102.18
9.0000% - 9.4999%	81	9,479,993	1.49	117,037	629	101.81
9.5000% - 9.9999%	5	560,600	0.09	112,120	626	100.38
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Mortgage Rates of the Group I Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
6.0000% - 6.4999%	62	\$12,195,729	1.92%	\$196,705	745	103.45%
6.5000% - 6.9999%	425	77,893,838	12.25	183,280	741	103.39
7.0000% - 7.4999%	1,156	188,040,869	29.57	162,665	734	102.75
7.5000% - 7.9999%	1,254	183,170,508	28.81	146,069	718	102.17
8.0000% - 8.4999%	624	89,102,014	14.01	142,792	684	101.22
8.5000% - 8.9999%	439	62,145,979	9.77	141,563	643	102.05
9.0000% - 9.4999%	134	16,505,991	2.60	123,179	631	102.21
9.5000% - 9.9999%	59	6,781,365	1.07	114,938	630	101.77
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Original Loan-to-Value Ratios of the Group I Loans

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score
85.01% - 90.00%	3	\$550,960	0.09%	\$183,653	750
90.01% - 95.00%	443	47,547,940	7.48	107,332	748
95.01% - 100.00%	1,168	178,953,427	28.14	153,214	717
100.01% - 101.00%	49	8,868,709	1.39	180,994	705
101.01% - 102.00%	120	23,063,760	3.63	192,198	704
102.01% - 103.00%	1,081	170,917,284	26.88	158,110	677
103.01% - 104.00%	183	33,533,589	5.27	183,244	736
104.01% - 105.00%	187	31,057,210	4.88	166,081	735
105.01% - 106.00%	168	25,257,924	3.97	150,345	725
106.01% - 107.00%	751	116,085,487	18.26	154,575	721
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711

Geographic Distribution of Mortgaged Properties of the Group I Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
California	451	\$98,182,365	15.44%	\$217,699	719	102.64%
Florida	291	41,272,852	6.49	141,831	710	102.45
Arizona	250	39,371,050	6.19	157,484	710	101.76
Washington	185	31,464,142	4.95	170,076	710	102.56
Maryland	168	31,222,439	4.91	185,848	714	103.71
Texas	257	30,760,380	4.84	119,690	714	100.71
Virginia	160	29,127,568	4.58	182,047	723	103.24
Michigan	201	27,658,592	4.35	137,605	694	102.53
Pennsylvania	178	23,502,586	3.70	132,037	713	104.26
Ohio	172	20,725,139	3.26	120,495	695	102.40
Other ⁽¹⁾	1,840	262,549,180	41.29	142,690	709	102.07
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

⁽¹⁾ Other includes states and the District of Columbia with fewer than 3% concentrations individually.

Mortgage Loan Purpose of the Group I Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Purchase	3,099	\$473,058,453	74.40%	\$152,649	719	101.91%
Equity Refinance	776	121,371,773	19.09	156,407	684	103.56
Rate/Term Refinance	278	41,406,067	6.51	148,943	701	104.11
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Mortgage Loan Documentation Type of the Group I Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	3,656	\$558,021,782	87.76%	\$152,632	706	102.78%
Limited Documentation	497	77,814,511	12.24	156,568	743	99.43
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Occupancy Types of the Group I Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Primary Residence	3,686	\$585,830,697	92.14%	\$158,934	707	102.87%
Non Owner-occupied	392	40,352,715	6.35	102,941	757	94.97
Second/Vacation	75	9,652,881	1.52	128,705	742	102.98
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Mortgaged Property Types of the Group I Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Single-family detached	3,041	\$455,939,921	71.71%	\$149,931	709	102.52%
Planned Unit Developments (detached)	409	72,174,503	11.35	176,466	711	101.81
Condo Low-Rise (less than 5 stories)	289	45,384,435	7.14	157,040	716	102.88
Planned Unit Developments (attached)	176	30,006,404	4.72	170,491	721	102.57
Two- to four- family units	165	23,283,223	3.66	141,110	721	99.63
Townhouse	70	8,680,044	1.37	124,001	721	102.92
Leasehold	3	367,762	0.06	122,587	740	104.40

Credit Grades of the Group I Loans

Credit Grade	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
A1	2,038	\$312,903,483	49.21%	\$153,535	751	101.79%
A2	1,005	160,941,490	25.31	160,141	698	103.93
A3	534	82,437,949	12.97	154,378	650	101.87
A4	576	79,553,370	12.51	138,113	643	101.99
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Prepayment Penalty Terms of the Group I Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	1,775	\$272,150,846	42.80%	\$153,324	713	102.38%
12 Months	151	25,940,852	4.08	171,794	716	101.62
24 Months	241	38,626,634	6.07	160,276	714	101.33
36 Months	1,960	294,922,790	46.38	150,471	708	102.54
48 Months	1	174,876	0.03	174,876	635	103.00
60 Months	23	3,643,993	0.57	158,434	700	103.31
Other ⁽¹⁾	2	376,302	0.06	188,151	740	104.57
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

⁽¹⁾ Not 0, 12, 24, 36, 48 or 60 months and not more than 60 months

DESCRIPTION OF THE COLLATERAL

GROUP II MORTGAGE LOANS

Summary	Total	Minimum	Maximum
Aggregate Outstanding Principal Balance	\$104,204,863.79		
Number of Loans	646		
Average Current Loan Balance	\$161,307.84	\$40,085.70	\$538,972.59
(1) Original Loan-to-Value Ratio	101.25%	91.00%	107.00%
(1) Mortgage Rate	7.2354%	5.7500%	8.8750%
(1) Net Mortgage Rate	6.9354%	5.4500%	8.5750%
(1) Note Margin	4.6440%	2.2500%	6.7500%
(1) Maximum Mortgage Rate	13.2375%	10.0000%	14.8750%
(1) Minimum Mortgage Rate	5.0823%	2.2500%	8.8750%
(1) Term to Next Rate Adjustment Rate (months)	26	20	36
(1) Remaining Term to Stated Maturity (months)	358	355	360
(1) (2) Credit Score	688	600	804

(1) Weighted Average reflected in Total.

(2) 100.00% of the Group II Mortgage Loans have Credit Scores.

	Range	Percent of Cut-Off Date Principal Balance
Product Type	Adjustable Rate	100.00%
Fully Amortizing Mortgage Loans		100.00%
Lien	First	100.00%
Property Type	Single-family detached	69.51%
	Planned Unit Developments (detached)	12.58%
	Condo Low-Rise (less than 5 stories)	8.81%
	Planned Unit Developments (attached)	4.99%
	Two- to four- family units	2.49%
	Townhouse	1.62%
Geographic Distribution	Minnesota	15.63%
	Arizona	10.16%
	California	9.47%
	Michigan	6.52%
	Colorado	5.85%
Number of States (including DC)	41	
Largest Zip Code Concentration	85308	0.66%
Documentation Type	Full Documentation	81.45%
	Limited Documentation	18.55%

Credit Score Distribution of the Group II Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio
600 - 619	88	\$12,233,816	11.74%	\$139,021	101.38%
620 - 639	104	16,013,804	15.37	153,979	101.12
640 - 659	61	9,170,147	8.80	150,330	101.03
660 - 679	57	8,956,959	8.60	157,140	101.39
680 - 699	71	12,269,645	11.77	172,812	101.29
700 - 719	41	7,571,041	7.27	184,660	103.22
720 - 739	87	16,034,021	15.39	184,299	101.44
740 - 759	82	13,599,427	13.05	165,847	100.74
760 - 779	36	5,512,270	5.29	153,119	99.86
780 - 799	18	2,774,310	2.66	154,128	99.97
800 or greater	1	69,424	0.07	69,424	107.00
TOTAL:	646	\$104,204,864	100.00%	\$161,308	101.25%

Debt-to-Income Ratios of the Group II Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
10.01% - 15.00%	3	\$574,742	0.55%	\$191,581	769	106.06%
15.01% - 20.00%	7	763,910	0.73	109,130	690	102.76
20.01% - 25.00%	32	4,250,837	4.08	132,839	703	100.86
25.01% - 30.00%	59	8,158,580	7.83	138,281	690	101.24
30.01% - 35.00%	146	22,544,169	21.63	154,412	699	100.88
35.01% - 40.00%	281	49,197,938	47.21	175,082	697	101.38
40.01% - 45.00%	115	18,243,316	17.51	158,638	644	101.21
45.01% - 50.00%	3	471,373	0.45	157,124	638	100.73
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Original Mortgage Loan Principal Balances of the Group II

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 1 - \$100,000	100	\$7,517,717	7.21%	\$75,177	678	101.28%
\$100,001 - \$200,000	397	59,360,652	56.97	149,523	681	101.11
\$200,001 - \$300,000	134	32,059,172	30.77	239,248	700	101.39
\$300,001 - \$400,000	13	4,229,682	4.06	325,360	696	102.22
\$400,001 - \$500,000	1	498,669	0.48	498,669	696	100.00
\$500,001 - \$600,000	1	538,973	0.52	538,973	731	100.00
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Net Mortgage Rates of the Group II Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
5.0000% - 5.4999%	3	\$628,203	0.60%	\$209,401	738	105.78%
5.5000% - 5.9999%	40	7,997,151	7.67	199,929	724	102.10
6.0000% - 6.4999%	146	26,354,872	25.29	180,513	725	101.56
6.5000% - 6.9999%	149	23,908,251	22.94	160,458	709	101.03
7.0000% - 7.4999%	134	20,605,866	19.77	153,775	668	100.53
7.5000% - 7.9999%	103	15,914,008	15.27	154,505	633	101.45
8.0000% - 8.4999%	65	8,185,986	7.86	125,938	630	101.18
8.5000% - 8.9999%	6	610,528	0.59	101,755	620	100.23
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Mortgage Rates of the Group II Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
5.5000% - 5.9999%	10	\$1,976,695	1.90%	\$197,669	718	102.65%
6.0000% - 6.4999%	63	12,281,952	11.79	194,952	730	102.00
6.5000% - 6.9999%	158	27,401,128	26.30	173,425	723	101.59
7.0000% - 7.4999%	146	23,191,947	22.26	158,849	703	100.61
7.5000% - 7.9999%	146	22,737,732	21.82	155,738	649	100.99
8.0000% - 8.4999%	65	9,570,154	9.18	147,233	626	101.22
8.5000% - 8.9999%	58	7,045,257	6.76	121,470	629	101.15
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Original Loan-to-Value Ratios of the Group II Loans

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score
90.01% - 95.00%	35	\$5,114,607	4.91%	\$146,132	732
95.01% - 100.00%	326	53,546,920	51.39	164,254	692
100.01% - 101.00%	7	1,095,175	1.05	156,454	676
101.01% - 102.00%	17	3,215,445	3.09	189,144	700
102.01% - 103.00%	180	27,180,163	26.08	151,001	652
103.01% - 104.00%	7	1,415,501	1.36	202,214	737
104.01% - 105.00%	13	2,231,715	2.14	171,670	735
105.01% - 106.00%	10	1,700,470	1.63	170,047	735
106.01% - 107.00%	51	8,704,868	8.35	170,684	714
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688

Geographic Distribution of Mortgaged Properties of the Group II Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Minnesota	95	\$16,290,732	15.63%	\$171,481	694	100.17%
Arizona	68	10,588,497	10.16	155,713	674	102.08
California	42	9,865,730	9.47	234,898	710	102.13
Michigan	48	6,793,241	6.52	141,526	680	100.55
Colorado	35	6,092,155	5.85	174,062	685	101.27
Maryland	26	5,418,131	5.20	208,390	704	101.29
Georgia	30	4,863,016	4.67	162,101	663	100.79
Nevada	27	4,607,136	4.42	170,635	689	102.30
Illinois	28	4,427,814	4.25	158,136	695	100.54
Wisconsin	34	4,367,593	4.19	128,459	684	99.90
Ohio	30	3,524,283	3.38	117,476	675	101.89
Florida	21	3,481,061	3.34	165,765	694	100.74
Virginia	18	3,391,386	3.25	188,410	715	101.70
Other ⁽¹⁾	144	20,494,087	19.67	142,320	681	101.66
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

¹⁾ Other includes states and the District of Columbia with fewer than 3% concentrations individually.

Mortgage Loan Purpose of the Group II Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Purchase	500	\$80,632,166	77.38%	\$161,264	694	100.90%
Equity Refinance	116	18,613,199	17.86	160,459	667	102.27
Rate/Term Refinance	30	4,959,499	4.76	165,317	668	103.03
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Mortgage Loan Documentation Type of the Group II Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	537	\$84,870,052	81.45%	\$158,045	676	101.71%
Limited Documentation	109	19,334,811	18.55	177,384	740	99.19
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Occupancy Types of the Group II Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Primary Residence	616	\$100,138,132	96.10%	\$162,562	685	101.37%
Non Owner-occupied	20	2,557,599	2.45	127,880	764	95.00
Second/Vacation	10	1,509,133	1.45	150,913	729	103.44
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Mortgaged Property Types of the Group II Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Single-family detached	458	\$72,432,153	69.51%	\$158,149	683	101.32%
Planned Unit Developments (detached)	72	13,109,706	12.58	182,079	685	101.48
Condo Low-Rise (less than 5 stories)	60	9,183,029	8.81	153,050	710	101.14
Planned Unit Developments (attached)	31	5,196,104	4.99	167,616	693	100.48
Two- to four- family units	15	2,598,760	2.49	173,251	709	100.07
Townhouse	10	1,685,111	1.62	168,511	735	101.14
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Credit Grades of the Group II Loans

Credit Grade	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
A1	218	\$36,940,174	35.45%	\$169,450	744	100.79%
A2	108	19,340,773	18.56	179,081	698	102.14
A3	111	18,195,041	17.46	163,919	649	101.43
A4	209	29,728,876	28.53	142,243	635	101.11
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Prepayment Penalty Terms of the Group II Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	150	\$24,302,583	23.32%	\$162,017	690	101.39%
12 Months	37	7,173,032	6.88	193,866	697	101.91
24 Months	277	45,263,429	43.44	163,406	686	101.21
36 Months	180	27,072,978	25.98	150,405	687	101.00
Other	2	392,841	0.38	196,421	678	101.18
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

⁽¹⁾ Not 0, 12, 24 or 36 months and not more than 42 months

Note Margins of the Group II Loans

Range of Note Margins (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.4999%	2	\$404,901	0.39%	\$202,450	726	102.33%
2.5000% - 2.9999%	2	373,258	0.36	186,629	657	101.96
3.0000% - 3.4999%	193	33,069,141	31.73	171,343	747	100.79
3.5000% - 3.9999%	21	3,379,833	3.24	160,944	741	100.89
4.0000% - 4.4999%	101	17,962,045	17.24	177,842	698	102.21
4.5000% - 4.9999%	9	1,673,204	1.61	185,912	699	101.20
5.0000% - 5.4999%	104	16,865,016	16.18	162,164	651	101.46
5.5000% - 5.9999%	8	1,568,248	1.50	196,031	640	100.78
6.0000% - 6.4999%	185	25,973,823	24.93	140,399	632	101.00
6.5000% - 6.9999%	21	2,935,397	2.82	139,781	625	101.89
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Maximum Mortgage of the Group II Loans

Range of Maximum Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
10.0000% - 10.9999%	1	\$61,590	0.06%	\$61,590	650	103.00%
11.0000% - 11.9999%	10	1,976,695	1.90	197,669	718	102.65
12.0000% - 12.9999%	219	39,355,010	37.77	179,703	725	101.73
13.0000% - 13.9999%	293	46,144,259	44.28	157,489	677	100.80
14.0000% - 14.9999%	123	16,667,310	15.99	135,507	627	101.16
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Minimum Mortgage of the Group II Loans

Range of Minimum Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.9999%	3	\$649,365	0.62%	\$216,455	684	102.58%
3.0000% - 3.9999%	178	30,069,231	28.86	168,928	746	100.89
4.0000% - 4.9999%	94	17,228,822	16.53	183,285	701	102.18
5.0000% - 5.9999%	99	16,260,267	15.60	164,245	652	101.37
6.0000% - 6.9999%	193	27,986,830	26.86	145,009	644	101.24
7.0000% - 7.9999%	55	8,500,673	8.16	154,558	692	100.50
8.0000% - 8.9999%	24	3,509,676	3.37	146,237	633	100.78
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Next Interest Rate Adjustment Dates of the Group II Loans

Next Interest Rate Adjustment Date	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
August 2005	31	\$4,723,530	4.53%	\$152,372	667	102.23%
September 2005	97	15,532,040	14.91	160,124	671	100.78
October 2005	140	22,714,160	21.80	162,244	684	101.08
November 2005	134	21,419,465	20.56	159,847	689	101.41
December 2005	8	1,245,860	1.20	155,733	650	102.08
July 2006	4	590,277	0.57	147,569	690	100.04
August 2006	15	2,595,045	2.49	173,003	686	101.65
September 2006	47	7,747,661	7.44	164,844	697	100.78
October 2006	97	16,104,723	15.45	166,028	703	101.55
November 2006	71	11,052,269	10.61	155,666	706	101.32
December 2006	2	479,834	0.46	239,917	645	99.60
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

BOND SUMMARY (to Call)

Class A-1

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	11.23	1.52	1.11	0.90	0.77	0.68
Modified Duration (at par)	10.17	1.49	1.10	0.89	0.76	0.67
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004
Last Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Principal Payment Window (Months)	229	36	25	19	16	14

Class A-2

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	21.04	3.80	2.60	2.00	1.63	1.39
Modified Duration (at par)	15.46	3.54	2.47	1.92	1.57	1.34
First Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Last Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Principal Payment Window (Months)	48	21	14	11	8	7

Class A-3

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	24.85	6.43	4.11	3.00	2.34	1.95
Modified Duration (at par)	16.23	5.63	3.76	2.80	2.21	1.86
First Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Last Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Principal Payment Window (Months)	43	54	27	18	11	9

Class A-4

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.83	9.84	5.71	4.10	2.88	2.39
Modified Duration (at par)	15.79	7.91	4.98	3.70	2.66	2.23
First Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Last Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Principal Payment Window (Months)	9	19	10	7	4	3

Class A-5

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	27.76	12.29	7.58	5.00	3.73	2.68
Modified Duration (at par)	15.01	9.07	6.20	4.35	3.34	2.46
First Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Last Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006
Principal Payment Window (Months)	15	45	42	19	17	6

BOND SUMMARY (to Call)

Class A-6

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	28.57	14.96	10.35	7.39	5.49	4.10
Modified Duration (at par)	14.05	9.94	7.70	5.91	4.61	3.57
First Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008
Principal Payment Window (Months)	4	10	12	25	23	26

Class A-7

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	14.83	7.78	6.93	6.33	5.56	4.83
Modified Duration (at par)	10.14	6.28	5.73	5.32	4.78	4.23
First Principal Payment Date	1/25/2007	1/25/2007	1/25/2007	2/25/2007	5/25/2007	8/25/2007
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008
Principal Payment Window (Months)	307	144	89	57	34	17

Class A-V

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	18.18	4.86	3.35	2.54	2.00	1.62
Modified Duration (at par)	15.44	4.55	3.20	2.44	1.94	1.58
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008
Principal Payment Window (Months)	343	180	125	94	74	60

Class M-1

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.09	10.05	6.92	5.25	4.37	3.94
Modified Duration (at par)	13.89	7.46	5.57	4.42	3.79	3.47
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	3/25/2007	4/25/2007
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008
Principal Payment Window (Months)	83	121	85	58	36	21

Class M-2

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.09	10.05	6.92	5.23	4.32	3.81
Modified Duration (at par)	13.40	7.33	5.50	4.37	3.71	3.34
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	2/25/2007
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008
Principal Payment Window (Months)	83	121	85	58	38	23

BOND SUMMARY (to Call)

Class M-3

EEG	0%	50%	75%	100%	125%	150%
Average Life (Years)	25.95	9.61	6.60	4.99	4.10	3.60
Modified Duration	12.31	6.84	5.15	4.10	3.48	3.11
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	1/25/2007
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008
Principal Payment Window (Months)	83	121	85	58	38	24

BOND SUMMARY (to Maturity)

Class A-1

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	11.23	1.52	1.11	0.90	0.77	0.68
Modified Duration (at par)	10.17	1.49	1.10	0.89	0.76	0.67
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004
Last Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Principal Payment Window (Months)	229	36	25	19	16	14

Class A-2

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	21.04	3.80	2.60	2.00	1.63	1.39
Modified Duration (at par)	15.46	3.54	2.47	1.92	1.57	1.34
First Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Last Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Principal Payment Window (Months)	48	21	14	11	8	7

Class A-3

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	24.85	6.43	4.11	3.00	2.34	1.95
Modified Duration (at par)	16.23	5.63	3.76	2.80	2.21	1.86
First Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Last Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Principal Payment Window (Months)	43	54	27	18	11	9

Class A-4

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.83	9.84	5.71	4.10	2.88	2.39
Modified Duration (at par)	15.79	7.91	4.98	3.70	2.66	2.23
First Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Last Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Principal Payment Window (Months)	9	19	10	7	4	3

Class A-5

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	27.76	12.29	7.58	5.00	3.73	2.68
Modified Duration (at par)	15.01	9.07	6.20	4.35	3.34	2.46
First Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Last Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006
Principal Payment Window (Months)	15	45	42	19	17	6

BOND SUMMARY (to Maturity)

Class A-6

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	29.13	19.09	13.71	9.79	6.81	4.45
Modified Duration (at par)	14.16	11.42	9.27	7.25	5.43	3.81
First Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006
Last Principal Payment Date	10/25/2033	3/25/2031	12/25/2025	1/25/2021	7/25/2017	12/25/2014
Principal Payment Window (Months)	19	157	151	136	112	98

Class A-7

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	14.83	7.81	7.01	6.58	6.37	6.29
Modified Duration (at par)	10.14	6.29	5.78	5.49	5.35	5.29
First Principal Payment Date	1/25/2007	1/25/2007	1/25/2007	2/25/2007	5/25/2007	8/25/2007
Last Principal Payment Date	8/25/2033	1/25/2031	10/25/2025	11/25/2020	5/25/2017	10/25/2014
Principal Payment Window (Months)	320	289	226	166	121	87

Class A-V

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	18.22	4.95	3.42	2.58	2.03	1.63
Modified Duration (at par)	15.47	4.62	3.25	2.48	1.96	1.59
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004
Last Principal Payment Date	9/25/2033	8/25/2024	6/25/2018	8/25/2014	1/25/2012	2/25/2010
Principal Payment Window (Months)	357	248	174	128	97	74

Class M-1

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.21	10.81	7.51	5.69	4.72	4.23
Modified Duration (at par)	13.92	7.77	5.88	4.70	4.03	3.68
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	3/25/2007	4/25/2007
Last Principal Payment Date	7/25/2033	7/25/2026	7/25/2020	7/25/2016	11/25/2013	1/25/2012
Principal Payment Window (Months)	95	212	159	115	81	58

Class M-2

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.18	10.53	7.29	5.51	4.53	3.99
Modified Duration (at par)	13.41	7.52	5.69	4.53	3.86	3.47
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	2/25/2007
Last Principal Payment Date	5/25/2033	2/25/2024	6/25/2018	11/25/2014	7/25/2012	12/25/2010
Principal Payment Window (Months)	93	183	134	95	67	47

BOND SUMMARY (to Maturity)

Class M-3

PPG	0%	50%	75%	100%	125%	150%
Average Life (Years)	25.95	9.63	6.61	5.00	4.10	3.60
Modified Duration	12.31	6.84	5.16	4.11	3.48	3.12
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	1/25/2007
Last Principal Payment Date	9/25/2032	9/25/2019	12/25/2014	3/25/2012	6/25/2010	3/25/2009
Principal Payment Window (Months)	85	130	92	63	42	27

Net WAC Rate related to the Class A-1 Certificates

Period	Pay Date	Net WAC
		Rate
1	1/25/2004	6.66
2	2/25/2004	7.09
3	3/25/2004	7.33
4	4/25/2004	7.09
5	5/25/2004	7.33
6	6/25/2004	7.09
7	7/25/2004	7.33
8	8/25/2004	7.09
9	9/25/2004	7.09
10	10/25/2004	7.33
11	11/25/2004	7.09
12	12/25/2004	7.33
13	1/25/2005	7.09
14	2/25/2005	7.09
15	3/25/2005	7.33
16	4/25/2005	7.09
17	5/25/2005	7.33
18	6/25/2005	7.09
19	7/25/2005	7.33

Net WAC Rate related to the Class A-V Certificates

Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾
1	1/25/2004	6.31	6.31	33	9/25/2006	6.08	7.95	65	5/25/2009	5.81	12.94
2	2/25/2004	6.71	6.71	34	10/25/2006	6.29	8.21	66	6/25/2009	5.63	12.52
3	3/25/2004	6.94	6.94	35	11/25/2006	5.63	9.88	67	7/25/2009	5.81	12.94
4	4/25/2004	6.71	6.71	36	12/25/2006	5.81	10.21	68	8/25/2009	5.63	12.52
5	5/25/2004	6.94	6.94	37	1/25/2007	5.63	9.88	69	9/25/2009	5.63	12.52
6	6/25/2004	6.71	6.71	38	2/25/2007	5.63	9.88	70	10/25/2009	5.81	12.94
7	7/25/2004	6.94	6.94	39	3/25/2007	5.81	10.21	71	11/25/2009	5.63	12.52
8	8/25/2004	6.71	6.71	40	4/25/2007	5.63	9.89	72	12/25/2009	5.81	12.94
9	9/25/2004	6.71	6.71	41	5/25/2007	5.81	10.21	73	1/25/2010	5.63	12.52
10	10/25/2004	6.94	6.94	42	6/25/2007	5.63	9.89	74	2/25/2010	5.63	12.52
11	11/25/2004	6.71	6.71	43	7/25/2007	5.81	10.21	75	3/25/2010	5.81	12.94
12	12/25/2004	6.94	6.94	44	8/25/2007	5.63	9.89	76	4/25/2010	5.63	12.52
13	1/25/2005	6.71	6.71	45	9/25/2007	5.63	9.89	77	5/25/2010	5.81	12.94
14	2/25/2005	6.71	6.71	46	10/25/2007	5.81	10.22	78	6/25/2010	5.63	12.52
15	3/25/2005	6.94	6.94	47	11/25/2007	5.63	11.81	79	7/25/2010	5.81	12.94
16	4/25/2005	6.71	6.71	48	12/25/2007	5.81	12.21	80	8/25/2010	5.63	12.52
17	5/25/2005	6.94	6.94	49	1/25/2008	5.63	11.81	81	9/25/2010	5.63	12.52
18	6/25/2005	6.71	6.71	50	2/25/2008	5.63	11.81	82	10/25/2010	5.81	12.94
19	7/25/2005	6.94	6.94	51	3/25/2008	5.81	12.21	83	11/25/2010	5.63	12.52
20	8/25/2005	6.71	6.71	52	4/25/2008	5.63	11.81	84	12/25/2010	5.81	12.94
21	9/25/2005	6.71	6.71	53	5/25/2008	5.81	12.21	85	1/25/2011	5.63	12.52
22	10/25/2005	6.94	6.94	54	6/25/2008	5.63	11.81	86	2/25/2011	5.63	12.52
23	11/25/2005	6.08	7.95	55	7/25/2008	5.81	12.21	87	3/25/2011	5.81	12.94
24	12/25/2005	6.29	8.21	56	8/25/2008	5.63	11.81	88	4/25/2011	5.63	12.52
25	1/25/2006	6.08	7.95	57	9/25/2008	5.63	11.81	89	5/25/2011	5.81	12.94
26	2/25/2006	6.08	7.95	58	10/25/2008	5.81	12.21	90	6/25/2011	5.63	12.52
27	3/25/2006	6.29	8.21	59	11/25/2008	5.63	12.52	91	7/25/2011	5.81	12.94
28	4/25/2006	6.08	7.95	60	12/25/2008	5.81	12.94	92	8/25/2011	5.63	12.52
29	5/25/2006	6.29	8.21	61	1/25/2009	5.63	12.52	93	9/25/2011	5.63	12.52
30	6/25/2006	6.08	7.95	62	2/25/2009	5.63	12.52	94	10/25/2011	5.81	12.94
31	7/25/2006	6.29	8.21	63	3/25/2009	5.81	12.94				
32	8/25/2006	6.08	7.95	64	4/25/2009	5.63	12.52				

- (1) Assumes the 1-year LIBOR remains constant at 1.47% and run at the pricing speed to call.
(2) Assumes that 1-year LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.

Net WAC Rate related to the Class M Certificates

Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾
1	1/25/2004	7.27	7.27	33	9/25/2006	7.20	7.44	65	5/25/2009	7.17	7.93
2	2/25/2004	7.27	7.27	34	10/25/2006	7.20	7.44	66	6/25/2009	7.17	7.93
3	3/25/2004	7.27	7.27	35	11/25/2006	7.14	7.68	67	7/25/2009	7.17	7.92
4	4/25/2004	7.27	7.27	36	12/25/2006	7.14	7.68	68	8/25/2009	7.17	7.92
5	5/25/2004	7.27	7.27	37	1/25/2007	7.14	7.68	69	9/25/2009	7.17	7.92
6	6/25/2004	7.27	7.27	38	2/25/2007	7.14	7.68	70	10/25/2009	7.17	7.92
7	7/25/2004	7.27	7.27	39	3/25/2007	7.14	7.68	71	11/25/2009	7.17	7.91
8	8/25/2004	7.27	7.27	40	4/25/2007	7.14	7.67	72	12/25/2009	7.17	7.91
9	9/25/2004	7.27	7.27	41	5/25/2007	7.15	7.67	73	1/25/2010	7.17	7.91
10	10/25/2004	7.27	7.27	42	6/25/2007	7.15	7.67	74	2/25/2010	7.18	7.91
11	11/25/2004	7.27	7.27	43	7/25/2007	7.15	7.67	75	3/25/2010	7.18	7.90
12	12/25/2004	7.27	7.27	44	8/25/2007	7.15	7.67	76	4/25/2010	7.18	7.90
13	1/25/2005	7.27	7.27	45	9/25/2007	7.15	7.67	77	5/25/2010	7.18	7.90
14	2/25/2005	7.27	7.27	46	10/25/2007	7.15	7.66	78	6/25/2010	7.18	7.90
15	3/25/2005	7.27	7.27	47	11/25/2007	7.15	7.90	79	7/25/2010	7.18	7.89
16	4/25/2005	7.27	7.27	48	12/25/2007	7.15	7.89	80	8/25/2010	7.18	7.89
17	5/25/2005	7.27	7.27	49	1/25/2008	7.15	7.89	81	9/25/2010	7.18	7.89
18	6/25/2005	7.27	7.27	50	2/25/2008	7.15	7.89	82	10/25/2010	7.18	7.89
19	7/25/2005	7.27	7.27	51	3/25/2008	7.16	7.89	83	11/25/2010	7.18	7.88
20	8/25/2005	7.27	7.27	52	4/25/2008	7.16	7.88	84	12/25/2010	7.18	7.88
21	9/25/2005	7.27	7.27	53	5/25/2008	7.16	7.88	85	1/25/2011	7.18	7.88
22	10/25/2005	7.27	7.27	54	6/25/2008	7.16	7.88	86	2/25/2011	7.18	7.88
23	11/25/2005	7.19	7.44	55	7/25/2008	7.16	7.88	87	3/25/2011	7.19	7.87
24	12/25/2005	7.19	7.44	56	8/25/2008	7.16	7.87	88	4/25/2011	7.19	7.87
25	1/25/2006	7.19	7.44	57	9/25/2008	7.16	7.87	89	5/25/2011	7.19	7.87
26	2/25/2006	7.19	7.44	58	10/25/2008	7.16	7.87	90	6/25/2011	7.19	7.87
27	3/25/2006	7.19	7.44	59	11/25/2008	7.16	7.95	91	7/25/2011	7.19	7.86
28	4/25/2006	7.19	7.44	60	12/25/2008	7.16	7.94	92	8/25/2011	7.19	7.86
29	5/25/2006	7.19	7.44	61	1/25/2009	7.16	7.94	93	9/25/2011	7.19	7.86
30	6/25/2006	7.19	7.44	62	2/25/2009	7.17	7.94	94	10/25/2011	7.19	7.86
31	7/25/2006	7.20	7.44	63	3/25/2009	7.17	7.94				
32	8/25/2006	7.20	7.44	64	4/25/2009	7.17	7.93				

(1) Assumes the 1-year LIBOR remains constant at 1.47% and run at the pricing speed to call.

(2) Assumes the 1-year LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.

GMAC RFC

REVISED RMBS New Issue Term Sheet

\$875,000,000 Certificates (Approximate)

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2003-RZ5**

RAMP Series 2003-RZ5 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

December 3, 2003

(REVISED from materials dated December 1, 2003)

GMAC RFC Securities

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

This Information was prepared by Bank of America Securities LLC in its capacity as lead underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Worldwide Capital Partner

Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC. Neither RFC nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein.

The information herein is preliminary and supersedes any prior information and will be superseded by the prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commissions (SEC). All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices.

Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis. The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments.

In addition, RFSC may make a market in the securities referred to herein. Neither the information nor the assumptions reflected herein shall be construed to be, or constitute, an offer to sell or buy or a solicitation of an offer to sell or buy any securities, commodities or derivative instruments mentioned herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and, if required prospectus supplement.

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GMAC RFC Securities

This Information was prepared by Bank of America Securities LLC in its capacity as lead underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Prepayment Pricing Assumption

Group I: 100% PPC, assumes that prepayments start at 4% CPR in month one, increase by approximately 1.909% each month to 25% CPR in month twelve, and remain at 25% CPR thereafter.

Group II: 100% PPC, assumes that prepayments start at 4% CPR in month one, increase by approximately 2.364% each month to 30% CPR in month twelve, and remain at 30% CPR thereafter.

SUMMARY OF TERMS

Title of Securities:	RAMP Mortgage Asset-Backed Pass-Through Certificates, Series 2003-RZ5
Offered Certificates:	Class A-1, Class A-2, Class A-3, Class A-4, Class A-5, Class A-6, Class A-7 and Class A-V Certificates (the "Class A Certificates"). Class M-1, Class M-2 and Class M-3 Certificates (the "Class M Certificates"). Class A Certificates, excluding the Class A-V Certificates, referred to herein as the "Group I Certificates". Class A-V Certificates referred to herein as the "Group II Certificates". Class A Certificates and the Class M Certificates are referred to herein as the "Offered Certificates".
Master Servicer:	Residential Funding Corporation
Subservicer:	The primary servicing will be provided by HomeComings Financial Network, Inc., a wholly owned subsidiary of Residential Funding Corporation, with respect to approximately 100% of the Mortgage Loans.
Trustee:	JPMorgan Chase Bank
Depositor:	Residential Asset Mortgage Products, Inc., an affiliate of Residential Funding Corporation
Co-Lead Managers:	Banc of America Securities LLC and Bear, Stearns & Co. Inc.
Co-Managers:	Residential Funding Securities Corporation and Credit Suisse First Boston LLC
Cut-Off Date:	December 1, 2003
Distribution Dates:	Distribution of principal and interest on the Offered Certificates will be made on the 25 th day of each month, or if such day is not a business day, the first business day thereafter, beginning in January 2004.
Closing Date:	On or about December [23], 2003

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SUMMARY OF TERMS (Continued)

Form of Certificates:	The Offered Certificates will be available in book-entry form through DTC, Clearstream and Euroclear. The Class A Certificates and the Class M-1 Certificates will be offered in minimum denominations of \$[25,000] and integral multiples of \$1 in excess thereof. The Class M-2 Certificates and the Class M-3 Certificates will be offered in minimum denominations of [\$250,000] and integral multiples of \$1 in excess thereof.
Tax Status:	The Offered Certificates will be designated as regular interests in a REMIC and, as such, will be treated as debt instruments of a REMIC for federal income tax purposes.
ERISA Eligibility:	The Class A Certificates may be eligible for purchase by employee benefit plans that are subject to ERISA or section 4975 of the Internal Revenue Code, subject to certain conditions. The Class M Certificates will not be eligible for purchase by such plans other than with assets of insurance company general accounts. However, investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of such a plan's acquisition and ownership of such Offered Certificates.
SMMEA Eligibility:	<u>None</u> of the Offered Certificates are expected to constitute "mortgage-related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984.
P&I Advances:	The Master Servicer will be obligated to advance, or cause to be advanced, cash with respect to delinquent payments of principal and interest on the mortgage loans to the extent that the Master Servicer reasonably believes that such cash advances can be repaid from future payments on the related mortgage loans. These cash advances are only intended to maintain a regular flow of scheduled interest and principal payments on the Certificates and are not intended to guarantee or insure against losses.
Monthly Fees:	Subservicing fee minimum of 0.25% per annum, payable monthly; Master Servicing Fee of 0.05% per annum, payable monthly.
Eligible Master Servicing Compensation:	For any Distribution Date, an amount equal to the lesser of (a) one-twelfth of 0.125% of the Stated Principal Balance of the mortgage loans immediately preceding that Distribution Date and (b) the sum of the master servicing fee payable to the Master Servicer in respect of its master servicing activities and reinvestment income received by the Master Servicer on amounts payable with respect to that Distribution Date.
Optional Call:	The Master Servicer may, at its option, effect an early redemption or termination of the Certificates on any Distribution Date on which the current pool principal balance declines to 10% or less of the aggregate Stated Principal Balance of the mortgage loans as of the Cut-off Date (the "Clean-up Call Date").
Mortgage Loans:	The mortgage pool will be divided into Group I, which will consist of one- to two-family, fixed rate Mortgage Loans secured by first liens on fee simple or leasehold interests on residential mortgage properties, and Group II which will consist of one- to two-family, adjustable rate Mortgage Loans secured by first liens on fee simple or leasehold interests on residential mortgage properties.

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HIGHLIGHTS OF THE PROGRAM

- The Home Solution Program is primarily used by borrowers who wish to finance the full value of the home plus closing costs. A typical borrower is one who has limited liquidity or one who prefers not to take cash out of investments.
- Requires residual income of at least \$1,500.
- Maximum LTV may be as high as 107% but LTVs above 103% require an A1 or A2 Credit Grade.
- Maximum LTV of 103% for credit scores below 680.
- Two full appraisals required for credit scores below 620 (or one full appraisal and a field review).
- No (a) manufactured homes or unique properties or (b) Section 32 loans allowed.

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CREDIT ENHANCEMENT

Credit Enhancement:	Credit enhancement for the structure is provided by the following: <ol style="list-style-type: none">(1) Excess Cashflow;(2) Overcollateralization; and(3) Subordination.
Excess Cashflow:	With respect to any Distribution Date, an amount equal to the sum of (x) the excess, if any, of (i) the Available Distribution Amount for that Distribution Date over (ii) the sum of (a) the Interest Distribution Amount for that Distribution Date and (b) the Principal Remittance Amount for that Distribution Date and (y) the Overcollateralization Reduction Amount, if any, for that distribution date.
Required Overcollateralization Amount:	With respect to any Distribution Date, (a) prior to the Stepdown Date, 1.10% of the Cut-Off Date aggregate principal balance of the mortgage loans or (b) on or after the Stepdown Date, the greater of (i) 2.20% of the then current aggregate principal balance of the Mortgage Loans as of the end of the related due period and (ii) the Overcollateralization Floor; provided, however, that in the event certain trigger events specified in the pooling and servicing agreement are not satisfied, the Required Overcollateralization Amount with respect to the Mortgage Loans will not be reduced and will remain at the Required Overcollateralization Amount from the previous Distribution Date.
Overcollateralization Floor:	An amount equal to 0.50% of the Cut-Off Date aggregate principal balance of the Mortgage Loans or approximately \$4,375,000.
Excess Overcollateralization Amount:	With respect to any Distribution Date, the excess, if any, of the Overcollateralization Amount on that Distribution Date over the Required Overcollateralization Amount on that Distribution Date.
Overcollateralization Amount:	With respect to any Distribution Date, the excess, if any, of (a) the aggregate Stated Principal Balances of the Mortgage Loans before giving effect to distributions of principal to be made on that Distribution Date, over (b) the aggregate Certificate Principal Balance of the Class A and Class M Certificates before taking into account distributions of principal to be made on that Distribution Date.
Overcollateralization Increase Amount:	With respect to (a) the Distribution Dates in January 2004 through April 2004, \$0, and (b) any Distribution Date after April 2004, an amount equal to the lesser of (i) the Excess Cashflow for that Distribution Date (to the extent not used to cover losses) and (ii) the excess, if any, of (x) the Required Overcollateralization Amount for that Distribution Date over (y) the Overcollateralization Amount for that Distribution Date.
Overcollateralization Reduction Amount:	With respect to any Distribution Date, after taking into account all other distributions on that Distribution Date, the lesser of (a) the Excess Overcollateralization Amount immediately prior to that Distribution Date, and (b) the Principal Remittance Amount for that Distribution Date.

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CREDIT ENHANCEMENT

**Expected Credit Support
Percentage:**

<u>Class</u>	<u>Initial Credit Support *</u>	<u>After Stepdown Support</u>
A	10.25%	22.70%
M-1	5.50%	13.20%
M-2	1.75%	5.70%
M-3	0.00%	2.20%

*For any class of Offered Certificate, the Initial Credit Support is the sum of all Offered Certificates subordinate to such class as a percentage of the aggregate stated principal balance of the Mortgage Loan as of the Cut-Off Date. The Initial Credit Support is not inclusive of the OC Target.

**Subordination
Percentage:**

<u>Class</u>	<u>Subordination Percentage</u>
A	77.30%
M-1	86.80%
M-2	94.30%
M-3	97.80%

Stepdown Date:

The earlier to occur of (a) the Distribution Date on which the Class A Certificates have been reduced to zero and (b) the later to occur of (x) the Distribution Date in January 2007 and (y) the first Distribution Date on which the Senior Enhancement Percentage is greater than or equal to 22.70%.

**Senior Enhancement
Percentage:**

On any Distribution Date, the Senior Enhancement Percentage will be equal to a fraction, the numerator of which is the sum of (x) the aggregate principal balance of the Class M Certificates immediately prior to that Distribution Date and (y) the Overcollateralization Amount immediately prior to that Distribution Date, and the denominator of which is the aggregate principal balance of the Mortgage Loans as of the end of the preceding due period.

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CREDIT ENHANCEMENT (Continued)

Trigger Event:

A Trigger Event is in effect on any Distribution Date on or after the Stepdown Date, if (i) the Sixty-Plus Delinquency Percentage, as determined on that distribution date, exceeds 8.00% or (ii) if during such period the aggregate amount of realized losses allocated as a percentage of the Cut-Off Date aggregate principal balance of the mortgage loans exceeds the values defined below:

Distribution Dates

January 2007 – December 2007	2.50%
January 2008 – December 2008	3.20%
January 2009 – December 2009	4.05%
January 2010 and after	4.25%

Sixty-Plus Delinquency Percentage:

With respect to any Distribution Date on or after the Stepdown Date, the arithmetic average, for the prior three Distribution Dates ending with the applicable Distribution Date, of the percentage equivalent of a fraction, the numerator of which is the aggregate principal balance of the mortgage loans that are 60 or more days delinquent in payment of principal and interest for the relevant Distribution Date, including mortgaged loans in foreclosure and REO, and the denominator of which is the aggregate principal balance of all of the mortgage loans immediately preceding the relevant Distribution Date.

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INTEREST DEFINITIONS

Interest Payments:	On each Distribution Date holders of the Certificates will be entitled to receive the interest that has accrued on the Certificates at the related pass-through rate during the related accrual period, and any interest due on a prior Distribution Date that was not paid.
Accrual Period:	The "Accrual Period" for the Class A Certificates (other than the Class A-1 and Class A-V Certificates) and the Class M Certificates will be the calendar month immediately preceding the calendar month in which a Distribution Date occurs. The trustee will calculate interest on the Class A Certificates (other than the Class A-1 and Class A-V Certificates) and the Class M Certificates based on a 360-day year that consists of twelve 30-day months. The Class A-1 and Class A-V Certificates will be entitled to interest accrual, with respect to any Distribution Date, from and including the preceding Distribution Date (or from and including the Closing Date in the case of the First Distribution Date) to and including the day prior to the then current Distribution Date (the "Floating Rate Accrual Period") at the related pass-through rate on the aggregate principal balance of the Class A-1 and Class A-V Certificates, calculated on an actual/360-day basis.
Net Mortgage Rate:	With respect to any Mortgage Loan, the per annum mortgage rate thereon minus the per annum rates at which the master servicing and subservicing fees are paid.
Maximum Net Mortgage Rate:	With respect to any Mortgage Loan in Group II, the maximum net mortgage rate.
Interest Distribution Amount:	For each Distribution Date the lesser of (i) the Available Distribution Amount and (ii) the aggregate amount of accrued certificate interest on the Class A and Class M Certificates for that Distribution Date, less (a) any Prepayment Interest Shortfalls for that Distribution Date not covered by Eligible Master Servicing Compensation as described herein, (b) any Relief Act Shortfalls and (c) the interest portion of realized losses allocated to the related class as described in the pooling and servicing agreement.
Group I Net WAC Cap:	The pass-through rate of each class of the Group I Certificates may be subject to a cap equal to the weighted average of the Net Mortgage Rates on the Group I Mortgage Loans as of the end of the calendar month immediately preceding the month in which such distribution date occurs. The Group I Net WAC Cap for the Class A-1 Certificates will be further adjusted to reflect an actual/360-day basis interest accrual.
Group I Net WAC Cap Shortfall:	With respect to each class of Group I Certificates, and any Distribution Date on which the Group I Net WAC Cap is used to determine the pass-through rate of that class of certificates, an amount equal to the excess of (i) accrued certificate interest calculated at the pass-through rate that would otherwise be applicable if the Group I Net WAC Cap did not apply, over (ii) accrued certificate interest calculated using the Group I Net WAC Cap.
Group I Net WAC Cap Shortfall Carry-Forward Amount:	With respect to the Group I Certificates and any Distribution Date, an amount equal to any unpaid Group I Net WAC Cap Shortfall Amounts from the current and prior Distribution Dates, plus interest thereon at a rate equal to the related pass-through rate. Any reimbursement of such carry-forward will only come from interest on the Mortgage Loans and will be paid as described under Excess Cashflow distributions. No such carry-forward will be paid to any class of Group I Certificates once the Certificate Principal Balance has been reduced to zero for such class.

INTEREST DEFINITIONS (Continued)

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Group II Net WAC Cap:	The pass-through rates of the Group II Certificates with respect to each Distribution Date will be subject to a cap equal to the product of (i) the weighted average of the Net Mortgage Rates of the Group II Mortgage Loans as of the end of the calendar month immediately preceding the month in which such distribution date occurs and (ii) a fraction, the numerator of which is 30 and the denominator of which is the actual number of days in the related interest accrual period.
Group II Basis Risk Shortfall:	With respect to the Group II Certificates, and any Distribution Date on which the Group II Net WAC Cap is used to determine the pass-through rate of that class of certificates, an amount equal to the excess of (i) accrued certificate interest calculated at the pass-through rate that would otherwise be applicable if the Group II Net WAC Cap did not apply, provided that this rate does not exceed the Group II weighted average Maximum Net Mortgage Rate over (ii) accrued certificate interest calculated using the Group II Net WAC Cap.
Group II Basis Risk Shortfall Carry-Forward Amount:	With respect to the Group II Certificates, and any Distribution Date, an amount equal to any unpaid Group II Basis Risk Carry-Forward Amounts from the current and prior Distribution Dates, plus interest thereon at a rate equal to the related pass-through rate. Any reimbursement of such carry-forward will only come from interest on the Mortgage Loans and will be paid as described under Excess Cashflow distributions. No such carry-forward will be paid to any class of Group II Certificates once the certificate principal balance has been reduced to zero for such class.
Net WAC Cap:	With respect to each class of Class M Certificates, on any Distribution Date, the weighted average Net Mortgage Rate for both loan groups in effect for such Distribution Date.
Net WAC Cap Shortfall:	With respect to the Class M Certificates and any Distribution Date, the amount of interest that would have been payable to such Class of Certificates on such Distribution Date if the pass-through rate for such class of Certificates on such Distribution Date were calculated at the related coupon of such class over the amount of current interest payable on such Class of Certificates at the Net WAC Cap for such Distribution Date.
Net WAC Cap Shortfall Carry-Forward Amount:	With respect to the Class M Certificates and any Distribution Date, an amount equal to any unpaid Net WAC Cap Shortfall Amounts from the current and prior Distribution Dates, plus interest thereon at a rate equal to the related pass-through rate. Any reimbursement of such carry-forward will only come from interest on the Mortgage Loans and will be paid as described under Excess Cashflow distributions. No such carry-forward will be paid to any class of Class M Certificates once the certificate principal balance has been reduced to zero for such class.
Prepayment Interest Shortfall:	With respect to any Distribution Date, the aggregate shortfall, if any, in collections of interest resulting from mortgagor prepayments on the Mortgage Loans during the preceding calendar month. These shortfalls will result because interest on prepayments in full is distributed only to the date of prepayment, and because no interest is distributed on prepayments in part, as these prepayments in part are applied to reduce the outstanding principal balance of the Mortgage Loans as of the due date immediately preceding the date of prepayment. No assurance can be given that the amounts available to cover Prepayment Interest Shortfalls will be sufficient therefor.

INTEREST DEFINITIONS (Continued)

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Relief Act Shortfalls:	With respect to any Distribution Date, the shortfall, if any, in collections of interest resulting from the Soldiers' and Sailors' Civil Relief Act of 1940. Any Relief Act Shortfalls allocated to the Offered Certificates for the current period not covered by Excess Cashflow in the current period will remain unpaid.
Allocation of Shortfall:	Any Prepayment Interest Shortfalls which are not covered by Eligible Master Servicing Compensation will be allocated among the offered certificates, pro rata, in accordance with the amount of Accrued Certificate Interest that would have accrued on that certificate absent these shortfalls. Any Prepayment Interest Shortfalls not covered by Eligible Master Servicing Compensation or Excess Cash Flow and allocated to a class of offered certificates will accrue interest at the then applicable pass-through rate on that class of offered certificates. Relief Act Shortfalls are allocated on a pro-rata basis among the Class A Certificates and Class M Certificates.
Current Interest:	Interest at the related pass-through rate for the related accrual period.
Unpaid Interest Amount:	Interest remaining unpaid from prior Distribution Dates.
Step-up Coupon:	The fixed rate used to calculate the pass-through rate on the Class A-6, Class A-7 and Class M Certificates will increase by 0.50% on the second Distribution Date following the first possible Clean-Up Call Date. The margin on the Class A-V Certificates will increase to 2x the original margin on the second Distribution Date following the first possible Clean-up Call Date.

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PRINCIPAL DEFINITIONS

Principal Payments:	<p>Principal distributions with respect to the Group I Certificates will first be allocated to the Class A-7 Certificates in an amount equal to the Class A-7 Lockout Distribution Amount. The remaining principal distribution amount will be distributed to the Class A-1, Class A-2, Class A-3, Class A-4, Class A-5, Class A-6 and Class A-7 Certificates, in that order, until each class is paid in full. Any remaining amounts thereafter will be allocated to the Group II Certificates.</p> <p>Principal distributions with respect to the Group II Certificates will be allocated to the Class A-V Certificates until such class is paid in full. Any remaining amounts thereafter will be allocated to the Group I Certificates in the order of priority above.</p> <p>The Class M Certificates will be subordinate to the Class A Certificates, and will not receive any principal payments until after the Stepdown Date, or if a Trigger Event is in effect, unless the aggregate principal balance of the Class A Certificates is equal to zero.</p> <p>After the Stepdown Date, so long as a Trigger Event is not in effect, principal will be paid to the Class A and Class M Certificates as described under the "Priority of Distributions" below.</p>
Available Distribution Amount:	<p>For any Distribution Date, an amount equal to the sum of the following amounts, net of amounts reimbursable therefrom to the Master Servicer and any subservicer: (a) the aggregate amount of scheduled payments on the Mortgage Loans due during the related due period and received on or prior to the related determination date, after deduction of the master servicing fees and any subservicing fees in respect of such Mortgage Loans for that Distribution Date; (b) unscheduled payments, including mortgagor prepayments on Mortgage Loans, insurance proceeds and liquidation proceeds from such Mortgage Loans, and proceeds from repurchases of and substitutions for such mortgage loans occurring during the preceding calendar month; and (c) all advances made for that Distribution Date in respect of the mortgage loans.</p> <p>With respect to any Distribution Date, the due period is the calendar month in which the Distribution Date occurs and the determination date is the 20th day of the month on which the Distribution Date occurs or, if the 20th day is not a business day, the immediately succeeding business day. The due date with respect to each Mortgage Loan is the date on which the scheduled monthly payment is due.</p>
Principal Distribution Amount:	<p>For any Distribution Date, the sum of the following amounts (a) the Principal Remittance Amount for the Mortgage Loans and (b) the Excess Cashflow to the extent distributable as principal to cover realized losses on the Mortgage Loans and to reach the Required Overcollateralization Amount, minus the Overcollateralization Reduction Amount, subsequent recoveries on the Mortgage Loans and certain other amounts with respect to servicing modifications as set forth in the Pooling and Servicing Agreement.</p> <p>In no event will the Principal Distribution Amount on any Distribution Date be less than zero or greater than the outstanding aggregate Certificate Principal Balance of the Class A and Class M Certificates.</p>

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PRINCIPAL DEFINITIONS (Continued)

Class A-7 Lockout Distribution Amount: For any Distribution Date, the product of (x) the Class A-7 Lockout Percentage for that Distribution Date and (y) the Class A-7 Pro Rata Distribution Amount for that Distribution Date. In no event will the Class A-7 Lockout Distribution Amount for a Distribution Date exceed the Group I Class A Principal Distribution Amount for that Distribution Date or the Certificate Principal Balance of the Class A-7 Certificates.

Class A-7 Lockout Percentage: For each Distribution Date, the applicable percentage set forth below:

<u>Distribution Dates</u>	<u>Lockout Percentage</u>
January 2004 through December 2006	0%
January 2007 through December 2008	45%
January 2009 through December 2009	80%
January 2010 through December 2010	100%
January 2011 and thereafter	300%

Class A-7 Pro Rata Distribution Amount: For any Distribution Date, an amount equal to the product of (x) a fraction, the numerator of which is the Certificate Principal Balance of the Class A-7 Certificates immediately prior to that Distribution Date and the denominator of which is the aggregate Certificate Principal Balance of the Class A Certificates (excluding the Class A-V Certificates) immediately prior to that Distribution Date and (y) the Group I Class A Principal Distribution Amount for that Distribution Date.

Principal Remittance Amount: For any Distribution Date and each loan group, the sum of the following amounts: (i) the principal portion of all scheduled monthly payments on the Mortgage Loans received or advanced with respect to the related due period; (ii) the principal portion of all proceeds of the repurchase of related Mortgage Loans or, in the case of substitution, amounts representing a principal adjustment as required in the Pooling and Servicing agreement during the preceding calendar month; and (iii) the principal portion of all other unscheduled collections received on the related Mortgage Loans during the preceding calendar month including, without limitation, full and partial principal prepayments made by the respective mortgagors, to the extent not distributed in the preceding month but excluding subsequent recoveries.

Principal Allocation Amount: With respect to any Distribution Date, the sum of (i) the Principal Remittance Amount for that Distribution Date and (ii) the aggregate amount of realized losses on the Mortgage Loans in the calendar month preceding that Distribution Date to the extent covered by Excess Cashflow for that Distribution Date; provided, that on any Distribution Date on which there is insufficient Excess Cashflow will be allocated to the Group I Certificates and Group II Certificates, pro rata, based on the principal portion of realized losses on the Mortgage Loans in Group I and Group II, respectively.

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PRINCIPAL DEFINITIONS (Continued)

Group I Principal Distribution Amount:	With respect to any Distribution Date, the portion of the Principal Distribution Amount for that Distribution Date attributable to principal received or advanced with respect to the Group I Mortgage Loans.
Group II Principal Distribution Amount:	With respect to any Distribution Date, the portion of the Principal Distribution Amount for that Distribution Date attributable to principal received or advanced with respect to the Group II Mortgage Loans.
Class A Principal Distribution Amount:	With respect to any Distribution Date: (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the Principal Distribution Amount for that Distribution Date, or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the Principal Distribution Amount for that Distribution Date; and (ii) the excess of (a) the aggregate Certificate Principal Balance of the Class A Certificates immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 77.30% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.
Group I Class A Principal Distribution Amount:	On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is (i) the portion of the Principal Allocation Amount related to the Group I Mortgage Loans for that Distribution Date and the denominator of which is (ii) the Principal Allocation Amount for all of the Mortgage Loans for that Distribution Date.
Group II Class A Principal Distribution Amount:	On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is (i) the portion of the Principal Allocation Amount related to the Group II Mortgage Loans for that Distribution Date and the denominator of which is (ii) the Principal Allocation Amount for all of the Mortgage Loans for that Distribution Date.

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PRINCIPAL DEFINITIONS (Continued)

**Class M-1 Principal
Distribution Amount:**

With respect to any Distribution Date:

- (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, or
- (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount; and (ii) the excess of (a) the sum of (1) the aggregate Certificate Principal Balance of the Class A Certificates (after taking into account the payment of the Class A Principal Distribution Amount) and (2) the Certificate Principal Balance of the Class M-1 immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 86.80% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-2 Principal
Distribution Amount:**

With respect to any Distribution Date:

- (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount and Class M-1 Principal Distribution Amount, or
- (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount and Class M-1 Principal Distribution Amount; and (ii) the excess of (a) the sum of (1) the aggregate Certificate Principal Balance of the Class A and Class M-1 Certificates (after taking into account the payment of the Class A Principal Distribution Amount and Class M-1 Principal Distribution Amount for that Distribution Date) and (2) the Certificate Principal Balance of the Class M-2 Certificates immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 94.30% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

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PRINCIPAL DEFINITIONS (Continued)

**Class M-3 Principal
Distribution Amount:**

With respect to any Distribution Date:

- (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, and Class M-2 Principal Distribution Amount or
- (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of: (i) the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, the Class M-1 Principal Distribution Amount and the Class M-2 Principal Distribution Amount; and (ii) the excess of (a) the sum of (1) the aggregate Certificate Principal Balance of the Class A, Class M-1 and Class M-2 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, the Class M-1 Principal Distribution Amount and the Class M-2 Principal Distribution Amount for that Distribution Date) and (2) the Certificate Principal Balance of the Class M-3 Certificates immediately prior to that Distribution Date over (b) the lesser of (x) the product of (1) 97.80% and (2) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate Stated Principal Balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

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PRIORITY OF DISTRIBUTIONS

Interest Distributions:

On each Distribution Date, accrued and unpaid interest (less prepayment interest shortfalls not covered by compensating interest or Excess Cashflow) will be paid to the holders of Offered Certificates to the extent of the Available Distribution Amount in the following order of priority:

- (i) With respect to the Interest Distribution Amount for Group I, to the Group I Certificates, pro rata, and with respect to the Interest Distribution Amount for Group II, to the Group II Certificates;
- (ii) To the Class M-1 Certificates;
- (iii) To the Class M-2 Certificates; and
- (iv) To the Class M-3 Certificates

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PRIORITY OF DISTRIBUTIONS (Continued)

Principal Distributions:

On each Distribution Date, the Principal Distribution Amount available amount will be distributed in the following order of priority:

- (i) To the holders of the Group I Certificates, the Group I Class A Principal Distribution Amount, to be distributed, first to the holders of the Class A-7 Certificates, in an amount equal to the Class A-7 Lockout Distribution Amount for that distribution date, and then, to the Class A-1, Class A-2, Class A-3, Class A-4, Class A-5, Class A-6 and Class A-7 Certificates, in that order, remaining Group I Class A Principal Distribution Amount, until each Certificate Principal Balance thereof has been reduced to zero; Any remaining Group I Class A Principal Distribution Amount thereafter will be distributed to the Group II Certificates until the Certificate Principal Balance thereof has been reduced to zero.
- (ii) To the holders of the Group II Certificates, the Group II Class A Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero; Any remaining Group II Class A Principal Distribution Amount thereafter will be distributed to the Group I Certificates in the manner described above until the Certificate Principal Balance thereof has been reduced to zero.
- (iii) To the holders of the Class M-1 Certificates, the Class M-1 Principal Distribution Amount until the Certificate Principal Balance thereof is reduced to zero;
- (iv) To the holders of the Class M-2 Certificates, the Class M-2 Principal Distribution Amount until the Certificate Principal Balance thereof is reduced to zero; and
- (v) To the holders of the Class M-3 Certificates, the Class M-3 Principal Distribution Amount until the Certificate Principal Balance thereof is reduced to zero.

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PRIORITY OF DISTRIBUTIONS (Continued)

**Net Monthly Excess
Cashflow:**

On each Distribution Date, the Excess Cashflow will be distributed in the following order of priority:

- (i) To pay the holders of the class or classes of Certificates then entitled to receive distributions in respect of principal (as described above), the principal portion of realized losses incurred on the mortgage loans for the preceding calendar month;
- (ii) Except on the first four Distribution Dates, to pay any Overcollateralization Increase Amount to the class or classes of Certificates then entitled to receive distributions in respect of principal;
- (iii) To pay the holders of the Class A and Class M Certificates, pro rata, based on Accrued Certificate Interest otherwise due thereon, the amount of and Prepayment Interest Shortfalls allocated thereto with respect to the Mortgage Loans for that Distribution Date, to the extent not covered by Eligible Master Servicing Compensation on that Distribution Date;
- (iv) To pay the holders of the Class A and Class M Certificates, pro rata, based on unpaid Prepayment Interest Shortfalls previously allocated thereto, any Prepayment Interest Shortfalls remaining unpaid from prior Distribution Dates together with interest thereon;
- (v) To the holders of the Class A Certificates, pro rata, and then to the holders of the Class M Certificates, in order of priority, any Group I Net WAC Cap Shortfall Carry-forward Amounts, any Group II Basis Risk Shortfalls Carry-forward Amounts and any Net WAC Cap Shortfall Carry-forward Amounts, as applicable, allocated thereto that remains unpaid as of the Distribution Date.
- (vi) To pay the holders of the Class A and Class M Certificates on a pro rata basis, Relief Act Shortfalls allocated thereto on that Distribution Date;
- (vii) To pay the holders of the Class A Certificates, pro rata, and then to the holders of the Class M Certificates, in order of priority, the principal portion of any realized losses previously allocated thereto that remain unreimbursed; and
- (viii) To pay the holders of the Class SB Certificates any balance remaining, in accordance with the terms of the pooling and servicing agreement.

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DEFINITIONS

Prospectus:

The certificates will be offered pursuant to a Prospectus which includes a Prospectus Supplement (together, the "Prospectus"). Additional information with respect to the Offered Certificates and the Mortgage Loans is contained in the Prospectus. The foregoing is qualified in its entirety by the information appearing in the Prospectus. To the extent that the foregoing is inconsistent with the Prospectus, the Prospectus shall govern in all respects. Sales of the Offered Certificates may not be consummated unless the purchaser has received the Prospectus.

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DESCRIPTION OF THE COLLATERAL

GROUP I MORTGAGE LOANS

Summary	<u>Total</u>	<u>Minimum</u>	<u>Maximum</u>
Aggregate Outstanding Principal Balance	\$635,836,292.74		
Number of Loans	4,153		
Average Current Loan Balance	\$153,102.89	\$22,445.69	\$649,480.21
(1) Original Loan-to-Value Ratio	102.37%	90.00%	107.00%
(1) Mortgage Rate	7.6257%	6.0000%	9.9900%
(1) Net Mortgage Rate	7.3257%	5.7000%	9.6900%
(1) Remaining Term to Stated Maturity (months)	355	174	360
(1) (2) Credit Score	711	600	819

(1) Weighted Average reflected in Total.

(2) 100.00% of the Group I Mortgage Loans have Credit Scores.

	<u>Range</u>	<u>Percent of Cut-Off Date Principal Balance</u>
Product Type	Fixed Rate	100.00%
Fully Amortizing Mortgage Loans		98.83%
Lien	First	100.00%
Property Type	Single-family detached	71.71%
	Planned Unit Developments (detached)	11.35%
	Condo Low-Rise (less than 5 stories)	7.14%
	Planned Unit Developments (attached)	4.72%
	Two- to four- family units	3.66%
	Townhouse	1.37%
	Leasehold	0.06%
Documentation Type	Full Documentation	87.76%
	Limited Documentation	12.24%
Geographic Distribution	California	15.44%
	Florida	6.49%
	Arizona	6.19%
	Washington	4.95%
	Maryland	4.91%
Number of States (including DC)	51	
Largest Zip Code Concentration	95758	0.32%
Loans with Prepayment Penalties		57.20%

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Credit Score Distribution of the Group I Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio
600 - 619	210	\$27,838,348	4.38%	\$132,564	101.76%
620 - 639	292	42,593,724	6.70	145,869	101.89
640 - 659	284	42,633,533	6.71	150,118	101.97
660 - 679	253	39,301,629	6.18	155,342	102.01
680 - 699	583	94,028,582	14.79	161,284	103.80
700 - 719	469	72,676,530	11.43	154,961	103.94
720 - 739	722	111,981,725	17.61	155,099	102.15
740 - 759	642	100,398,547	15.79	156,384	101.88
760 - 779	441	67,109,707	10.55	152,176	101.49
780 - 799	221	32,438,800	5.10	146,782	101.12
800 or greater	36	4,835,168	0.76	134,310	100.71
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	102.37%

Debt-to-Income Ratios of the Group I Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
0.01% - 5.00%	2	\$121,453	0.02%	\$60,726	767	93.86%
5.01% - 10.00%	6	436,248	0.07	72,708	775	95.50
10.01% - 15.00%	22	2,023,920	0.32	91,996	731	100.99
15.01% - 20.00%	73	7,532,211	1.18	103,181	734	100.82
20.01% - 25.00%	202	22,972,846	3.61	113,727	724	101.54
25.01% - 30.00%	340	44,959,589	7.07	132,234	725	101.97
30.01% - 35.00%	681	98,833,626	15.54	145,130	714	102.19
35.01% - 40.00%	1,016	155,338,632	24.43	152,892	715	102.18
40.01% - 45.00%	1,586	268,245,040	42.19	169,133	711	102.77
45.01% - 50.00%	225	35,372,729	5.56	157,212	650	102.21
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

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Original Mortgage Loan Principal Balances of the Group I

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 1 - \$100,000	1,001	\$76,090,993	11.97%	\$76,015	710	101.34%
\$100,001 - \$200,000	2,318	336,709,444	52.96	145,259	708	102.28
\$200,001 - \$300,000	661	159,591,403	25.10	241,439	713	102.60
\$300,001 - \$400,000	136	46,112,948	7.25	339,066	710	103.43
\$400,001 - \$500,000	29	12,756,805	2.01	439,890	740	104.07
\$500,001 - \$600,000	5	2,682,133	0.42	536,427	759	101.63
\$600,001 - \$700,000	3	1,892,567	0.30	630,856	762	102.65
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Net Mortgage Rates of the Group I Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
5.5000% - 5.9999%	34	\$7,032,030	1.11%	\$206,824	747	103.21%
6.0000% - 6.4999%	249	46,626,829	7.33	187,256	744	103.46
6.5000% - 6.9999%	1,009	169,704,036	26.69	168,190	737	102.87
7.0000% - 7.4999%	1,296	192,599,848	30.29	148,611	723	102.38
7.5000% - 7.9999%	785	112,842,560	17.75	143,748	698	101.49
8.0000% - 8.4999%	474	68,541,274	10.78	144,602	650	101.89
8.5000% - 8.9999%	220	28,449,123	4.47	129,314	635	102.18
9.0000% - 9.4999%	81	9,479,993	1.49	117,037	629	101.81
9.5000% - 9.9999%	5	560,600	0.09	112,120	626	100.38
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

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Mortgage Rates of the Group I Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
6.0000% - 6.4999%	62	\$12,195,729	1.92%	\$196,705	745	103.45%
6.5000% - 6.9999%	425	77,893,838	12.25	183,280	741	103.39
7.0000% - 7.4999%	1,156	188,040,869	29.57	162,665	734	102.75
7.5000% - 7.9999%	1,254	183,170,508	28.81	146,069	718	102.17
8.0000% - 8.4999%	624	89,102,014	14.01	142,792	684	101.22
8.5000% - 8.9999%	439	62,145,979	9.77	141,563	643	102.05
9.0000% - 9.4999%	134	16,505,991	2.60	123,179	631	102.21
9.5000% - 9.9999%	59	6,781,365	1.07	114,938	630	101.77
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Original Loan-to-Value Ratios of the Group I Loans

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score
85.01% - 90.00%	3	\$550,960	0.09%	\$183,653	750
90.01% - 95.00%	443	47,547,940	7.48	107,332	748
95.01% - 100.00%	1,168	178,953,427	28.14	153,214	717
100.01% - 101.00%	49	8,868,709	1.39	180,994	705
101.01% - 102.00%	120	23,063,760	3.63	192,198	704
102.01% - 103.00%	1,081	170,917,284	26.88	158,110	677
103.01% - 104.00%	183	33,533,589	5.27	183,244	736
104.01% - 105.00%	187	31,057,210	4.88	166,081	735
105.01% - 106.00%	168	25,257,924	3.97	150,345	725
106.01% - 107.00%	751	116,085,487	18.26	154,575	721
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711

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Geographic Distribution of Mortgaged Properties of the Group I Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
California	451	\$98,182,365	15.44%	\$217,699	719	102.64%
Florida	291	41,272,852	6.49	141,831	710	102.45
Arizona	250	39,371,050	6.19	157,484	710	101.76
Washington	185	31,464,142	4.95	170,076	710	102.56
Maryland	168	31,222,439	4.91	185,848	714	103.71
Texas	257	30,760,380	4.84	119,690	714	100.71
Virginia	160	29,127,568	4.58	182,047	723	103.24
Michigan	201	27,658,592	4.35	137,605	694	102.53
Pennsylvania	178	23,502,586	3.70	132,037	713	104.26
Ohio	172	20,725,139	3.26	120,495	695	102.40
Other ⁽¹⁾	1,840	262,549,180	41.29	142,690	709	102.07
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

⁽¹⁾ Other includes states and the District of Columbia with fewer than 3% concentrations individually.

Mortgage Loan Purpose of the Group I Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Purchase	3,099	\$473,058,453	74.40%	\$152,649	719	101.91%
Equity Refinance	776	121,371,773	19.09	156,407	684	103.56
Rate/Term Refinance	278	41,406,067	6.51	148,943	701	104.11
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

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Mortgage Loan Documentation Type of the Group I Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	3,656	\$558,021,782	87.76%	\$152,632	706	102.78%
Limited Documentation	497	77,814,511	12.24	156,568	743	99.43
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Occupancy Types of the Group I Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Primary Residence	3,686	\$585,830,697	92.14%	\$158,934	707	102.87%
Non Owner-occupied	392	40,352,715	6.35	102,941	757	94.97
Second/Vacation	75	9,652,881	1.52	128,705	742	102.98
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Mortgaged Property Types of the Group I Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Single-family detached	3,041	\$455,939,921	71.71%	\$149,931	709	102.52%
Planned Unit Developments (detached)	409	72,174,503	11.35	176,466	711	101.81
Condo Low-Rise (less than 5 stories)	289	45,384,435	7.14	157,040	716	102.88
Planned Unit Developments (attached)	176	30,006,404	4.72	170,491	721	102.57
Two- to four- family units	165	23,283,223	3.66	141,110	721	99.63
Townhouse	70	8,680,044	1.37	124,001	721	102.92
Leasehold	3	367,762	0.06	122,587	740	104.40
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Credit Grades of the Group I Loans

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Credit Grade	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
A1	2,038	\$312,903,483	49.21%	\$153,535	751	101.79%
A2	1,005	160,941,490	25.31	160,141	698	103.93
A3	534	82,437,949	12.97	154,378	650	101.87
A4	576	79,553,370	12.51	138,113	643	101.99
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

Prepayment Penalty Terms of the Group I Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Group I Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	1,775	\$272,150,846	42.80%	\$153,324	713	102.38%
12 Months	151	25,940,852	4.08	171,794	716	101.62
24 Months	241	38,626,634	6.07	160,276	714	101.33
36 Months	1,960	294,922,790	46.38	150,471	708	102.54
48 Months	1	174,876	0.03	174,876	635	103.00
60 Months	23	3,643,993	0.57	158,434	700	103.31
Other ⁽¹⁾	2	376,302	0.06	188,151	740	104.57
TOTAL:	4,153	\$635,836,293	100.00%	\$153,103	711	102.37%

⁽¹⁾ Not 0, 12, 24, 36, 48 or 60 months and not more than 60 months

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DESCRIPTION OF THE COLLATERAL

GROUP II MORTGAGE LOANS

Summary	Total	Minimum	Maximum
Aggregate Outstanding Principal Balance	\$104,204,863.79		
Number of Loans	646		
Average Current Loan Balance	\$161,307.84	\$40,085.70	\$538,972.59
(1) Original Loan-to-Value Ratio	101.25%	91.00%	107.00%
(1) Mortgage Rate	7.2354%	5.7500%	8.8750%
(1) Net Mortgage Rate	6.9354%	5.4500%	8.5750%
(1) Note Margin	4.6440%	2.2500%	6.7500%
(1) Maximum Mortgage Rate	13.2375%	10.0000%	14.8750%
(1) Minimum Mortgage Rate	5.0823%	2.2500%	8.8750%
(1) Term to Next Rate Adjustment Rate (months)	26	20	36
(1) Remaining Term to Stated Maturity (months)	358	355	360
(1) (2) Credit Score	688	600	804

(1) Weighted Average reflected in Total.

(2) 100.00% of the Group II Mortgage Loans have Credit Scores.

	Range	Percent of Cut-Off Date Principal Balance
Product Type	Adjustable Rate	100.00%
Fully Amortizing Mortgage Loans		100.00%
Lien	First	100.00%
Property Type	Single-family detached	69.51%
	Planned Unit Developments (detached)	12.58%
	Condo Low-Rise (less than 5 stories)	8.81%
	Planned Unit Developments (attached)	4.99%
	Two- to four- family units	2.49%
	Townhouse	1.62%
Geographic Distribution	Minnesota	15.63%
	Arizona	10.16%
	California	9.47%
	Michigan	6.52%
	Colorado	5.85%
Number of States (including DC)	41	
Largest Zip Code Concentration	85308	0.66%
Documentation Type	Full Documentation	81.45%
	Limited Documentation	18.55%
Loans with Prepayment Penalties		76.68%

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Credit Score Distribution of the Group II Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio
600 - 619	88	\$12,233,816	11.74%	\$139,021	101.38%
620 - 639	104	16,013,804	15.37	153,979	101.12
640 - 659	61	9,170,147	8.80	150,330	101.03
660 - 679	57	8,956,959	8.60	157,140	101.39
680 - 699	71	12,269,645	11.77	172,812	101.29
700 - 719	41	7,571,041	7.27	184,660	103.22
720 - 739	87	16,034,021	15.39	184,299	101.44
740 - 759	82	13,599,427	13.05	165,847	100.74
760 - 779	36	5,512,270	5.29	153,119	99.86
780 - 799	18	2,774,310	2.66	154,128	99.97
800 or greater	1	69,424	0.07	69,424	107.00
TOTAL:	646	\$104,204,864	100.00%	\$161,308	101.25%

Debt-to-Income Ratios of the Group II Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
10.01% - 15.00%	3	\$574,742	0.55%	\$191,581	769	106.06%
15.01% - 20.00%	7	763,910	0.73	109,130	690	102.76
20.01% - 25.00%	32	4,250,837	4.08	132,839	703	100.86
25.01% - 30.00%	59	8,158,580	7.83	138,281	690	101.24
30.01% - 35.00%	146	22,544,169	21.63	154,412	699	100.88
35.01% - 40.00%	281	49,197,938	47.21	175,082	697	101.38
40.01% - 45.00%	115	18,243,316	17.51	158,638	644	101.21
45.01% - 50.00%	3	471,373	0.45	157,124	638	100.73
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

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Original Mortgage Loan Principal Balances of the Group II

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 1 - \$100,000	100	\$7,517,717	7.21%	\$75,177	678	101.28%
\$100,001 - \$200,000	397	59,360,652	56.97	149,523	681	101.11
\$200,001 - \$300,000	134	32,059,172	30.77	239,248	700	101.39
\$300,001 - \$400,000	13	4,229,682	4.06	325,360	696	102.22
\$400,001 - \$500,000	1	498,669	0.48	498,669	696	100.00
\$500,001 - \$600,000	1	538,973	0.52	538,973	731	100.00
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Net Mortgage Rates of the Group II Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
5.0000% - 5.4999%	3	\$628,203	0.60%	\$209,401	738	105.78%
5.5000% - 5.9999%	40	7,997,151	7.67	199,929	724	102.10
6.0000% - 6.4999%	146	26,354,872	25.29	180,513	725	101.56
6.5000% - 6.9999%	149	23,908,251	22.94	160,458	709	101.03
7.0000% - 7.4999%	134	20,605,866	19.77	153,775	668	100.53
7.5000% - 7.9999%	103	15,914,008	15.27	154,505	633	101.45
8.0000% - 8.4999%	65	8,185,986	7.86	125,938	630	101.18
8.5000% - 8.9999%	6	610,528	0.59	101,755	620	100.23
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

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Mortgage Rates of the Group II Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
5.5000% - 5.9999%	10	\$1,976,695	1.90%	\$197,669	718	102.65%
6.0000% - 6.4999%	63	12,281,952	11.79	194,952	730	102.00
6.5000% - 6.9999%	158	27,401,128	26.30	173,425	723	101.59
7.0000% - 7.4999%	146	23,191,947	22.26	158,849	703	100.61
7.5000% - 7.9999%	146	22,737,732	21.82	155,738	649	100.99
8.0000% - 8.4999%	65	9,570,154	9.18	147,233	626	101.22
8.5000% - 8.9999%	58	7,045,257	6.76	121,470	629	101.15
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Original Loan-to-Value Ratios of the Group II Loans

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score
90.01% - 95.00%	35	\$5,114,607	4.91%	\$146,132	732
95.01% - 100.00%	326	53,546,920	51.39	164,254	692
100.01% - 101.00%	7	1,095,175	1.05	156,454	676
101.01% - 102.00%	17	3,215,445	3.09	189,144	700
102.01% - 103.00%	180	27,180,163	26.08	151,001	652
103.01% - 104.00%	7	1,415,501	1.36	202,214	737
104.01% - 105.00%	13	2,231,715	2.14	171,670	735
105.01% - 106.00%	10	1,700,470	1.63	170,047	735
106.01% - 107.00%	51	8,704,868	8.35	170,684	714
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688

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Geographic Distribution of Mortgaged Properties of the Group II Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Minnesota	95	\$16,290,732	15.63%	\$171,481	694	100.17%
Arizona	68	10,588,497	10.16	155,713	674	102.08
California	42	9,865,730	9.47	234,898	710	102.13
Michigan	48	6,793,241	6.52	141,526	680	100.55
Colorado	35	6,092,155	5.85	174,062	685	101.27
Maryland	26	5,418,131	5.20	208,390	704	101.29
Georgia	30	4,863,016	4.67	162,101	663	100.79
Nevada	27	4,607,136	4.42	170,635	689	102.30
Illinois	28	4,427,814	4.25	158,136	695	100.54
Wisconsin	34	4,367,593	4.19	128,459	684	99.90
Ohio	30	3,524,283	3.38	117,476	675	101.89
Florida	21	3,481,061	3.34	165,765	694	100.74
Virginia	18	3,391,386	3.25	188,410	715	101.70
Other ⁽¹⁾	144	20,494,087	19.67	142,320	681	101.66
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

¹⁾ Other includes states and the District of Columbia with fewer than 3% concentrations individually.

Mortgage Loan Purpose of the Group II Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Purchase	500	\$80,632,166	77.38%	\$161,264	694	100.90%
Equity Refinance	116	18,613,199	17.86	160,459	667	102.27
Rate/Term Refinance	30	4,959,499	4.76	165,317	668	103.03
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

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Mortgage Loan Documentation Type of the Group II Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	537	\$84,870,052	81.45%	\$158,045	676	101.71%
Limited Documentation	109	19,334,811	18.55	177,384	740	99.19
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Occupancy Types of the Group II Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Primary Residence	616	\$100,138,132	96.10%	\$162,562	685	101.37%
Non Owner-occupied	20	2,557,599	2.45	127,880	764	95.00
Second/Vacation	10	1,509,133	1.45	150,913	729	103.44
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Mortgaged Property Types of the Group II Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Single-family detached	458	\$72,432,153	69.51%	\$158,149	683	101.32%
Planned Unit Developments (detached)	72	13,109,706	12.58	182,079	685	101.48
Condo Low-Rise (less than 5 stories)	60	9,183,029	8.81	153,050	710	101.14
Planned Unit Developments (attached)	31	5,196,104	4.99	167,616	693	100.48
Two- to four- family units	15	2,598,760	2.49	173,251	709	100.07
Townhouse	10	1,685,111	1.62	168,511	735	101.14
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

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Credit Grades of the Group II Loans

Credit Grade	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
A1	218	\$36,940,174	35.45%	\$169,450	744	100.79%
A2	108	19,340,773	18.56	179,081	698	102.14
A3	111	18,195,041	17.46	163,919	649	101.43
A4	209	29,728,876	28.53	142,243	635	101.11
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Prepayment Penalty Terms of the Group II Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	150	\$24,302,583	23.32%	\$162,017	690	101.39%
12 Months	37	7,173,032	6.88	193,866	697	101.91
24 Months	277	45,263,429	43.44	163,406	686	101.21
36 Months	180	27,072,978	25.98	150,405	687	101.00
Other	2	392,841	0.38	196,421	678	101.18
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

⁽¹⁾ Not 0, 12, 24 or 36 months and not more than 42 months

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Note Margins of the Group II Loans

Range of Note Margins (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.4999%	2	\$404,901	0.39%	\$202,450	726	102.33%
2.5000% - 2.9999%	2	373,258	0.36	186,629	657	101.96
3.0000% - 3.4999%	193	33,069,141	31.73	171,343	747	100.79
3.5000% - 3.9999%	21	3,379,833	3.24	160,944	741	100.89
4.0000% - 4.4999%	101	17,962,045	17.24	177,842	698	102.21
4.5000% - 4.9999%	9	1,673,204	1.61	185,912	699	101.20
5.0000% - 5.4999%	104	16,865,016	16.18	162,164	651	101.46
5.5000% - 5.9999%	8	1,568,248	1.50	196,031	640	100.78
6.0000% - 6.4999%	185	25,973,823	24.93	140,399	632	101.00
6.5000% - 6.9999%	21	2,935,397	2.82	139,781	625	101.89
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Maximum Mortgage of the Group II Loans

Range of Maximum Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
10.0000% - 10.9999%	1	\$61,590	0.06%	\$61,590	650	103.00%
11.0000% - 11.9999%	10	1,976,695	1.90	197,669	718	102.65
12.0000% - 12.9999%	219	39,355,010	37.77	179,703	725	101.73
13.0000% - 13.9999%	293	46,144,259	44.28	157,489	677	100.80
14.0000% - 14.9999%	123	16,667,310	15.99	135,507	627	101.16
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

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Worldwide Capital Partner

Minimum Mortgage of the Group II Loans

Range of Minimum Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.9999%	3	\$649,365	0.62%	\$216,455	684	102.58%
3.0000% - 3.9999%	178	30,069,231	28.86	168,928	746	100.89
4.0000% - 4.9999%	94	17,228,822	16.53	183,285	701	102.18
5.0000% - 5.9999%	99	16,260,267	15.60	164,245	652	101.37
6.0000% - 6.9999%	193	27,986,830	26.86	145,009	644	101.24
7.0000% - 7.9999%	55	8,500,673	8.16	154,558	692	100.50
8.0000% - 8.9999%	24	3,509,676	3.37	146,237	633	100.78
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

Next Interest Rate Adjustment Dates of the Group II Loans

Next Interest Rate Adjustment Date	Number of Mortgage Loans	Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
August 2005	31	\$4,723,530	4.53%	\$152,372	667	102.23%
September 2005	97	15,532,040	14.91	160,124	671	100.78
October 2005	140	22,714,160	21.80	162,244	684	101.08
November 2005	134	21,419,465	20.56	159,847	689	101.41
December 2005	8	1,245,860	1.20	155,733	650	102.08
July 2006	4	590,277	0.57	147,569	690	100.04
August 2006	15	2,595,045	2.49	173,003	686	101.65
September 2006	47	7,747,661	7.44	164,844	697	100.78
October 2006	97	16,104,723	15.45	166,028	703	101.55
November 2006	71	11,052,269	10.61	155,666	706	101.32
December 2006	2	479,834	0.46	239,917	645	99.60
TOTAL:	646	\$104,204,864	100.00%	\$161,308	688	101.25%

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BOND SUMMARY (to Call)

Class A-1						
PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	11.23	1.52	1.11	0.90	0.77	0.68
Modified Duration (at par)	10.17	1.49	1.10	0.89	0.76	0.67
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004
Last Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Principal Payment Window (Months)	229	36	25	19	16	14
Class A-2						
PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	21.04	3.80	2.60	2.00	1.63	1.39
Modified Duration (at par)	15.46	3.54	2.47	1.92	1.57	1.34
First Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Last Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Principal Payment Window (Months)	48	21	14	11	8	7
Class A-3						
PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	24.85	6.43	4.11	3.00	2.34	1.95
Modified Duration (at par)	16.23	5.63	3.76	2.80	2.21	1.86
First Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Last Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Principal Payment Window (Months)	43	54	27	18	11	9
Class A-4						
PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.83	9.84	5.71	4.10	2.88	2.39
Modified Duration (at par)	15.79	7.91	4.98	3.70	2.66	2.23
First Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Last Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Principal Payment Window (Months)	9	19	10	7	4	3
Class A-5						
PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	27.76	12.29	7.58	5.00	3.73	2.68
Modified Duration (at par)	15.01	9.07	6.20	4.35	3.34	2.46
First Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Last Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006
Principal Payment Window (Months)	15	45	42	19	17	6

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BOND SUMMARY (to Call)

Class A-6							
PPC	0%	50%	75%	100%	125%	150%	
Average Life (Years)	28.57	14.96	10.35	7.39	5.49	4.10	
Modified Duration (at par)	14.05	9.94	7.70	5.91	4.61	3.57	
First Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006	
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008	
Principal Payment Window (Months)	4	10	12	25	23	26	
Class A-7							
PPC	0%	50%	75%	100%	125%	150%	
Average Life (Years)	14.83	7.78	6.93	6.33	5.56	4.83	
Modified Duration (at par)	10.14	6.28	5.73	5.32	4.78	4.23	
First Principal Payment Date	1/25/2007	1/25/2007	1/25/2007	2/25/2007	5/25/2007	8/25/2007	
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008	
Principal Payment Window (Months)	307	144	89	57	34	17	
Class A-V							
PPC	0%	50%	75%	100%	125%	150%	
Average Life (Years)	18.18	4.86	3.35	2.54	2.00	1.62	
Modified Duration (at par)	15.44	4.55	3.20	2.44	1.94	1.58	
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008	
Principal Payment Window (Months)	343	180	125	94	74	60	
Class M-1							
PPC	0%	50%	75%	100%	125%	150%	
Average Life (Years)	26.09	10.05	6.92	5.25	4.37	3.94	
Modified Duration (at par)	13.89	7.46	5.57	4.42	3.79	3.47	
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	3/25/2007	4/25/2007	
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008	
Principal Payment Window (Months)	83	121	85	58	36	21	
Class M-2							
PPC	0%	50%	75%	100%	125%	150%	
Average Life (Years)	26.09	10.05	6.92	5.23	4.32	3.81	
Modified Duration (at par)	13.40	7.33	5.50	4.37	3.71	3.34	
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	2/25/2007	
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008	
Principal Payment Window (Months)	83	121	85	58	38	23	

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BOND SUMMARY (to Call)

Class M-3

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	25.95	9.61	6.60	4.99	4.10	3.60
Modified Duration	12.31	6.84	5.15	4.10	3.48	3.11
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	1/25/2007
Last Principal Payment Date	7/25/2032	12/25/2018	5/25/2014	10/25/2011	2/25/2010	12/25/2008
Principal Payment Window (Months)	83	121	85	58	38	24

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BOND SUMMARY (to Maturity)

Class A-1

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	11.23	1.52	1.11	0.90	0.77	0.68
Modified Duration (at par)	10.17	1.49	1.10	0.89	0.76	0.67
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004
Last Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Principal Payment Window (Months)	229	36	25	19	16	14

Class A-2

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	21.04	3.80	2.60	2.00	1.63	1.39
Modified Duration (at par)	15.46	3.54	2.47	1.92	1.57	1.34
First Principal Payment Date	1/25/2023	12/25/2006	1/25/2006	7/25/2005	4/25/2005	2/25/2005
Last Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Principal Payment Window (Months)	48	21	14	11	8	7

Class A-3

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	24.85	6.43	4.11	3.00	2.34	1.95
Modified Duration (at par)	16.23	5.63	3.76	2.80	2.21	1.86
First Principal Payment Date	12/25/2026	8/25/2008	2/25/2007	5/25/2006	11/25/2005	8/25/2005
Last Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Principal Payment Window (Months)	43	54	27	18	11	9

Class A-4

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.83	9.84	5.71	4.10	2.88	2.39
Modified Duration (at par)	15.79	7.91	4.98	3.70	2.66	2.23
First Principal Payment Date	6/25/2030	1/25/2013	4/25/2009	10/25/2007	9/25/2006	4/25/2006
Last Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Principal Payment Window (Months)	9	19	10	7	4	3

Class A-5

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	27.76	12.29	7.58	5.00	3.73	2.68
Modified Duration (at par)	15.01	9.07	6.20	4.35	3.34	2.46
First Principal Payment Date	2/25/2031	7/25/2014	1/25/2010	4/25/2008	12/25/2006	6/25/2006
Last Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006
Principal Payment Window (Months)	15	45	42	19	17	6

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BOND SUMMARY (to Maturity)

Class A-6

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	29.13	19.09	13.71	9.79	6.81	4.45
Modified Duration (at par)	14.16	11.42	9.27	7.25	5.43	3.81
First Principal Payment Date	4/25/2032	3/25/2018	6/25/2013	10/25/2009	4/25/2008	11/25/2006
Last Principal Payment Date	10/25/2033	3/25/2031	12/25/2025	1/25/2021	7/25/2017	12/25/2014
Principal Payment Window (Months)	19	157	151	136	112	98

Class A-7

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	14.83	7.81	7.01	6.58	6.37	6.29
Modified Duration (at par)	10.14	6.29	5.78	5.49	5.35	5.29
First Principal Payment Date	1/25/2007	1/25/2007	1/25/2007	2/25/2007	5/25/2007	8/25/2007
Last Principal Payment Date	8/25/2033	1/25/2031	10/25/2025	11/25/2020	5/25/2017	10/25/2014
Principal Payment Window (Months)	320	289	226	166	121	87

Class A-V

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	18.22	4.95	3.42	2.58	2.03	1.63
Modified Duration (at par)	15.47	4.62	3.25	2.48	1.96	1.59
First Principal Payment Date	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004	1/25/2004
Last Principal Payment Date	9/25/2033	8/25/2024	6/25/2018	8/25/2014	1/25/2012	2/25/2010
Principal Payment Window (Months)	357	248	174	128	97	74

Class M-1

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.21	10.81	7.51	5.69	4.72	4.23
Modified Duration (at par)	13.92	7.77	5.88	4.70	4.03	3.68
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	3/25/2007	4/25/2007
Last Principal Payment Date	7/25/2033	7/25/2026	7/25/2020	7/25/2016	11/25/2013	1/25/2012
Principal Payment Window (Months)	95	212	159	115	81	58

Class M-2

PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	26.18	10.53	7.29	5.51	4.53	3.99
Modified Duration (at par)	13.41	7.52	5.69	4.53	3.86	3.47
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	2/25/2007
Last Principal Payment Date	5/25/2033	2/25/2024	6/25/2018	11/25/2014	7/25/2012	12/25/2010
Principal Payment Window (Months)	93	183	134	95	67	47

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BOND SUMMARY (to Maturity)

Class M-3						
PPC	0%	50%	75%	100%	125%	150%
Average Life (Years)	25.95	9.63	6.61	5.00	4.10	3.60
Modified Duration	12.31	6.84	5.16	4.11	3.48	3.12
First Principal Payment Date	9/25/2025	12/25/2008	5/25/2007	1/25/2007	1/25/2007	1/25/2007
Last Principal Payment Date	9/25/2032	9/25/2019	12/25/2014	3/25/2012	6/25/2010	3/25/2009
Principal Payment Window (Months)	85	130	92	63	42	27

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Net WAC Rate related to the Class A-1 Certificates

Period	Pay Date	Net WAC Rate
1	1/25/2004	6.66
2	2/25/2004	7.09
3	3/25/2004	7.33
4	4/25/2004	7.09
5	5/25/2004	7.33
6	6/25/2004	7.09
7	7/25/2004	7.33
8	8/25/2004	7.09
9	9/25/2004	7.09
10	10/25/2004	7.33
11	11/25/2004	7.09
12	12/25/2004	7.33
13	1/25/2005	7.09
14	2/25/2005	7.09
15	3/25/2005	7.33
16	4/25/2005	7.09
17	5/25/2005	7.33
18	6/25/2005	7.09
19	7/25/2005	7.33

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Worldwide Capital Partner

Net WAC Rate related to the Class A-V Certificates

Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾
1	1/25/2004	6.31	6.31	33	9/25/2006	6.08	7.95	65	5/25/2009	5.81	12.94
2	2/25/2004	6.71	6.71	34	10/25/2006	6.29	8.21	66	6/25/2009	5.63	12.52
3	3/25/2004	6.94	6.94	35	11/25/2006	5.63	9.88	67	7/25/2009	5.81	12.94
4	4/25/2004	6.71	6.71	36	12/25/2006	5.81	10.21	68	8/25/2009	5.63	12.52
5	5/25/2004	6.94	6.94	37	1/25/2007	5.63	9.88	69	9/25/2009	5.63	12.52
6	6/25/2004	6.71	6.71	38	2/25/2007	5.63	9.88	70	10/25/2009	5.81	12.94
7	7/25/2004	6.94	6.94	39	3/25/2007	5.81	10.21	71	11/25/2009	5.63	12.52
8	8/25/2004	6.71	6.71	40	4/25/2007	5.63	9.89	72	12/25/2009	5.81	12.94
9	9/25/2004	6.71	6.71	41	5/25/2007	5.81	10.21	73	1/25/2010	5.63	12.52
10	10/25/2004	6.94	6.94	42	6/25/2007	5.63	9.89	74	2/25/2010	5.63	12.52
11	11/25/2004	6.71	6.71	43	7/25/2007	5.81	10.21	75	3/25/2010	5.81	12.94
12	12/25/2004	6.94	6.94	44	8/25/2007	5.63	9.89	76	4/25/2010	5.63	12.52
13	1/25/2005	6.71	6.71	45	9/25/2007	5.63	9.89	77	5/25/2010	5.81	12.94
14	2/25/2005	6.71	6.71	46	10/25/2007	5.81	10.22	78	6/25/2010	5.63	12.52
15	3/25/2005	6.94	6.94	47	11/25/2007	5.63	11.81	79	7/25/2010	5.81	12.94
16	4/25/2005	6.71	6.71	48	12/25/2007	5.81	12.21	80	8/25/2010	5.63	12.52
17	5/25/2005	6.94	6.94	49	1/25/2008	5.63	11.81	81	9/25/2010	5.63	12.52
18	6/25/2005	6.71	6.71	50	2/25/2008	5.63	11.81	82	10/25/2010	5.81	12.94
19	7/25/2005	6.94	6.94	51	3/25/2008	5.81	12.21	83	11/25/2010	5.63	12.52
20	8/25/2005	6.71	6.71	52	4/25/2008	5.63	11.81	84	12/25/2010	5.81	12.94
21	9/25/2005	6.71	6.71	53	5/25/2008	5.81	12.21	85	1/25/2011	5.63	12.52
22	10/25/2005	6.94	6.94	54	6/25/2008	5.63	11.81	86	2/25/2011	5.63	12.52
23	11/25/2005	6.08	7.95	55	7/25/2008	5.81	12.21	87	3/25/2011	5.81	12.94
24	12/25/2005	6.29	8.21	56	8/25/2008	5.63	11.81	88	4/25/2011	5.63	12.52
25	1/25/2006	6.08	7.95	57	9/25/2008	5.63	11.81	89	5/25/2011	5.81	12.94
26	2/25/2006	6.08	7.95	58	10/25/2008	5.81	12.21	90	6/25/2011	5.63	12.52
27	3/25/2006	6.29	8.21	59	11/25/2008	5.63	12.52	91	7/25/2011	5.81	12.94
28	4/25/2006	6.08	7.95	60	12/25/2008	5.81	12.94	92	8/25/2011	5.63	12.52
29	5/25/2006	6.29	8.21	61	1/25/2009	5.63	12.52	93	9/25/2011	5.63	12.52
30	6/25/2006	6.08	7.95	62	2/25/2009	5.63	12.52	94	10/25/2011	5.81	12.94
31	7/25/2006	6.29	8.21	63	3/25/2009	5.81	12.94				
32	8/25/2006	6.08	7.95	64	4/25/2009	5.63	12.52				

- (1) Assumes the 1-year LIBOR remains constant at 1.47% and run at the pricing speed to call.
(2) Assumes that 1-year LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.

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Net WAC Rate related to the Class M Certificates

Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾
1	1/25/2004	7.27	7.27	33	9/25/2006	7.20	7.44	65	5/25/2009	7.17	7.93
2	2/25/2004	7.27	7.27	34	10/25/2006	7.20	7.44	66	6/25/2009	7.17	7.93
3	3/25/2004	7.27	7.27	35	11/25/2006	7.14	7.68	67	7/25/2009	7.17	7.92
4	4/25/2004	7.27	7.27	36	12/25/2006	7.14	7.68	68	8/25/2009	7.17	7.92
5	5/25/2004	7.27	7.27	37	1/25/2007	7.14	7.68	69	9/25/2009	7.17	7.92
6	6/25/2004	7.27	7.27	38	2/25/2007	7.14	7.68	70	10/25/2009	7.17	7.92
7	7/25/2004	7.27	7.27	39	3/25/2007	7.14	7.68	71	11/25/2009	7.17	7.91
8	8/25/2004	7.27	7.27	40	4/25/2007	7.14	7.67	72	12/25/2009	7.17	7.91
9	9/25/2004	7.27	7.27	41	5/25/2007	7.15	7.67	73	1/25/2010	7.17	7.91
10	10/25/2004	7.27	7.27	42	6/25/2007	7.15	7.67	74	2/25/2010	7.18	7.91
11	11/25/2004	7.27	7.27	43	7/25/2007	7.15	7.67	75	3/25/2010	7.18	7.90
12	12/25/2004	7.27	7.27	44	8/25/2007	7.15	7.67	76	4/25/2010	7.18	7.90
13	1/25/2005	7.27	7.27	45	9/25/2007	7.15	7.67	77	5/25/2010	7.18	7.90
14	2/25/2005	7.27	7.27	46	10/25/2007	7.15	7.66	78	6/25/2010	7.18	7.90
15	3/25/2005	7.27	7.27	47	11/25/2007	7.15	7.90	79	7/25/2010	7.18	7.89
16	4/25/2005	7.27	7.27	48	12/25/2007	7.15	7.89	80	8/25/2010	7.18	7.89
17	5/25/2005	7.27	7.27	49	1/25/2008	7.15	7.89	81	9/25/2010	7.18	7.89
18	6/25/2005	7.27	7.27	50	2/25/2008	7.15	7.89	82	10/25/2010	7.18	7.89
19	7/25/2005	7.27	7.27	51	3/25/2008	7.16	7.89	83	11/25/2010	7.18	7.88
20	8/25/2005	7.27	7.27	52	4/25/2008	7.16	7.88	84	12/25/2010	7.18	7.88
21	9/25/2005	7.27	7.27	53	5/25/2008	7.16	7.88	85	1/25/2011	7.18	7.88
22	10/25/2005	7.27	7.27	54	6/25/2008	7.16	7.88	86	2/25/2011	7.18	7.88
23	11/25/2005	7.19	7.44	55	7/25/2008	7.16	7.88	87	3/25/2011	7.19	7.87
24	12/25/2005	7.19	7.44	56	8/25/2008	7.16	7.87	88	4/25/2011	7.19	7.87
25	1/25/2006	7.19	7.44	57	9/25/2008	7.16	7.87	89	5/25/2011	7.19	7.87
26	2/25/2006	7.19	7.44	58	10/25/2008	7.16	7.87	90	6/25/2011	7.19	7.87
27	3/25/2006	7.19	7.44	59	11/25/2008	7.16	7.95	91	7/25/2011	7.19	7.86
28	4/25/2006	7.19	7.44	60	12/25/2008	7.16	7.94	92	8/25/2011	7.19	7.86
29	5/25/2006	7.19	7.44	61	1/25/2009	7.16	7.94	93	9/25/2011	7.19	7.86
30	6/25/2006	7.19	7.44	62	2/25/2009	7.17	7.94	94	10/25/2011	7.19	7.86
31	7/25/2006	7.20	7.44	63	3/25/2009	7.17	7.94				
32	8/25/2006	7.20	7.44	64	4/25/2009	7.17	7.93				

- (1) Assumes the 1-year LIBOR remains constant at 1.47% and run at the pricing speed to call.
(2) Assumes the 1-year LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.

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