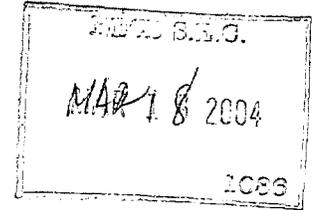
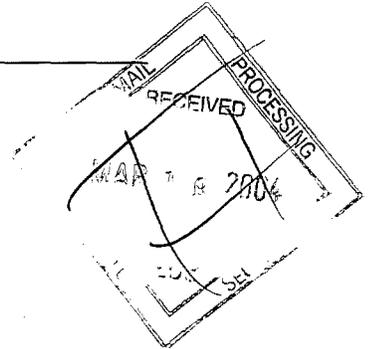


**FORM SE**  
**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS**  
**BY ELECTRONIC FILERS**

Ameritrust Mortgage Securities Inc.  
Exact Name of Registrant as Specified in Charter  
Form 8-K, March 16, 2004, Series 2004-R2

0001102913  
Registrant CIK Number  
333-112203

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



**PROCESSED**  
MAR 19 2004

**THOMSON  
FINANCIAL**

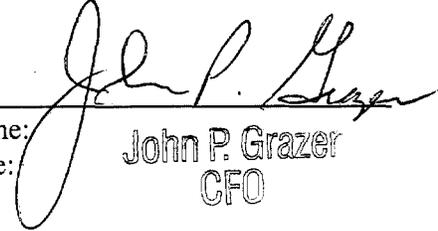
SIGNATURES

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

Dated: March 17, 2004

AMERIQUEST MORTGAGE  
SECURITIES INC.

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

  
John P. Grazer  
CFO

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

**EXHIBIT INDEX**

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

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

FICO & Documentation	(Principal balance)		Stated Doc	Limited Doc	All Desc	Avg Prin Bal	Original LTV	500 - 519		540 - 559		580 - 599		600 - 619		620 - 639	
	Fico NA	(Principal balance)						499 or less	500 - 519	520 - 539	540 - 559	560 - 579	580 - 599	600 - 619	620 - 639		
Not Available	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00										
499 or less	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0										
500 - 519	1.17%	0.14%	1.59%	1.45%	1.90%	1.90%	141,695										
520 - 539	5.75%	1.95%	2.07%	1.96%	10.08%	10.08%	141,423										
540 - 559	6.64%	2.75%	1.75%	1.75%	11.24%	11.24%	152,262										
560 - 579	7.15%	3.04%	2.07%	1.99%	12.24%	12.24%	152,262										
580 - 599	7.65%	3.26%	2.07%	1.99%	13.24%	13.24%	161,093										
600 - 619	8.15%	3.48%	2.07%	1.99%	14.24%	14.24%	173,919										
620 - 639	8.65%	3.70%	2.07%	1.99%	15.24%	15.24%	182,729										
640 - 659	9.15%	3.92%	2.07%	1.99%	16.24%	16.24%	191,535										
660 - 679	9.65%	4.14%	2.07%	1.99%	17.24%	17.24%	200,341										
680 - 699	10.15%	4.36%	2.07%	1.99%	18.24%	18.24%	209,147										
700 - 719	10.65%	4.58%	2.07%	1.99%	19.24%	19.24%	217,953										
720 - 739	11.15%	4.80%	2.07%	1.99%	20.24%	20.24%	226,759										
740 - 759	11.65%	5.02%	2.07%	1.99%	21.24%	21.24%	235,565										
760 or greater	12.15%	5.24%	2.07%	1.99%	22.24%	22.24%	244,371										
Total:	64.00%	21.90%	13.80%	13.80%	100.00%	100.00%	166,875										
OLTV & FICO																	
(Principal balance)																	
Fico NA																	
499 or less																	
500 - 519																	
520 - 539																	
540 - 559																	
560 - 579																	
580 - 599																	
600 - 619																	
620 - 639																	
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(Principal balance)																	
Fico NA																	
499 or less																	
500 - 519																	
520 - 539																	
540 - 559																	
560 - 579																	
580 - 599																	
600 - 619																	
620 - 639																	
1 - 100,000																	
100,001 - 200,000																	
200,001 - 300,000																	
300,001 - 400,000																	
400,001 - 500,000																	
500,001 - 600,000																	
600,001 - 700,000																	
700,000 or greater																	
Total:																	
Prepayment Penalty & FICO																	
(Principal balance)																	
Fico NA																	
499 or less																	
500 - 519																	
520 - 539																	
540 - 559																	
560 - 579																	
580 - 599																	
600 - 619																	
620 - 639																	
0 Months																	
1 Month																	
24 Months																	
30 Months																	
36 Months																	
Total:																	
Mortg Rates & FICO																	
(Principal balance)																	
Fico NA																	
499 or less																	
500 - 519																	
520 - 539																	
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560 - 579																	
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12,500 - 12,999																	
13,000 - 13,499																	
Total:																	
Mortg Rates & OLTV																	
(Principal balance)																	
OLTV 0.01 - 50.00																	
50.01 - 55.00																	
55.01 - 60.00																	
60.01 - 65.00																	
65.01 - 70.00																	
70.01 - 75.00																	
75.01 - 80.00																	
80.01 - 85.00																	
85.01 - 90.00																	
90.01 - 95.00																	
95.01 - 100.00																	
Total:																	

Appendix A

Note: Cells in red font are calculations

Collateral Cuts for Subprime Pool

FICO	Total Balance Amount	LTV	Adjusted Balance [1]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
FICO NA													
0 - 500	414,217	> 65.0	414,217	138,072	0.000	0.00	0	0.00	0	0.00	0.00	0.00	0.00
500.01 - 550	132,842,310	0.05% > 65.0	91,154,328	8,862	9.270	0.00	500	75.00	49.75	78.85	100.00	78.85	70.88
550.01 - 575	108,757,593	16.61% > 70.0	85,907,507	139,834	8.862	15.69	533	72.62	41.83	92.27	97.92	63.64	92.90
575.01 - 600	105,783,448	13.53% > 70.0	88,626,379	152,964	8.362	22.24	563	78.18	39.52	90.85	98.09	64.52	92.36
600.01 - 620	72,521,956	13.22% > 70.0	60,826,281	152,206	8.176	54.73	588	79.84	40.05	89.51	96.38	65.90	91.49
620.01 - 650	123,484,790	9.07% > 70.0	76,760,906	159,389	7.726	60.95	611	79.15	38.63	86.90	93.50	62.43	92.13
650.01 - 680	107,031,282	15.44% > 80.0	68,737,491	174,908	7.153	68.46	635	80.30	39.67	88.85	92.30	60.80	88.63
680.01 - 700	40,811,905	13.38% > 80.0	23,745,629	196,749	6.634	71.42	665	79.96	37.94	83.58	90.64	62.30	90.82
700.01 - 750	74,915,703	5.10% > 85.0	38,026,334	190,710	6.340	76.25	692	81.22	38.57	82.54	92.98	63.17	92.21
750.01 - 800	32,887,807	9.35% > 85.0	10,611,718	209,540	5.985	73.49	722	79.21	36.01	85.15	90.13	67.46	86.71
800 +	538,987	4.11% > 85.0	109,572	134,749	5.817	67.13	770	76.00	34.9	83.43	88.74	81.31	76.89
TOTAL	800,000,009	100.00%	544,920,360	166,875	7.530	52.73	621	78.28	39.33	88.00	100.00	66.63	100.00
FICO: Average	621	Min:	500	809	Max:								

DEBT-TO-INCOME (DTI) DISTRIBUTION

DTI	Total Balance Amount	FICO	Adjusted Balance [1]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
<= 20	48,384,852	6.05%	6,260,614	150,264	7.355	55.95	626	74.55	14.27	87.61	82.14	60.02	91.95
20.01 - 25.00	40,066,705	5.01%	5,536,197	148,947	7.286	50.12	633	75.64	23.11	85.18	89.61	66.06	85.84
25.01 - 30.00	67,311,055	8.41%	17,890,337	151,801	7.291	53.40	632	75.76	28.14	87.48	89.32	69.49	90.93
30.01 - 35.00	94,209,664	11.78%	22,632,723	163,558	7.339	56.97	632	77.63	33.06	87.76	91.8	66.45	91.06
35.01 - 40.00	115,875,565	14.48%	49,775,863	162,064	7.448	50.02	622	78.8	38.01	88.72	96.33	66.38	93.03
40.01 - 45.00	151,936,802	18.99%	85,052,128	172,655	7.547	51.17	621	78.92	43.09	88.8	96.31	62.18	90.22
45.01 - 50.00	224,614,945	28.08%	154,998,444	181,141	7.531	56.88	621	80.58	48.18	88.21	96.91	60.21	89.53
50.01 - 55.00	57,600,422	7.20%	53,543,220	165,518	8.558	28.47	569	75.61	53.2	86.96	95.93	75.83	88.53
55+		0.00%											
TOTAL	800,000,009	100.00%	395,689,526	166,875	7.530	52.08	621	78.28	39.33	88	94.14	64.4	90.35
DTI: Average	39.33	Min:	0	55	Max:								

LOAN-TO-VALUE (LTV) DISTRIBUTION

LTV	Total Balance Amount	DTI	Adjusted Balance [1]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
<= 60.00	80,888,045	10.11%	4,520,610	143,673	7.285	0.00	622	48.68	36.33	84.16	91.73	60.90	91.93
60.01 - 70.00	88,251,749	11.03%	9,260,424	168,099	7.477	50.60	613	65.91	38.70	79.70	92.63	53.89	92.19
70.01 - 80.00	202,038,090	25.25%	21,236,145	156,740	7.990	47.50	601	75.94	39.03	86.96	94.00	58.41	91.20
80.01 - 85.00	147,655,262	18.46%	15,222,003	167,410	7.759	48.06	607	83.76	40.10	88.88	93.06	63.74	90.86
85.01 - 90.00	252,391,024	31.55%	7,361,240	183,291	7.259	71.51	638	89.06	40.33	92.34	95.72	70.46	88.77
90.01 - 95.00	28,775,837	3.60%	-	182,126	6.361	85.41	698	93.30	39.06	89.11	98.29	98.70	85.72
95.01 - 100.00		0.00%	-										
100+		0.00%	-										
TOTAL	800,000,009	100.00%	57,600,422	166,875	7.530	52.08	621	78.28	39.33	88.00	94.14	64.40	90.35
LTV: Average	78.28	Min:	15.98	95.00	Max:								

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

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

[2] Percent of the Aggregate Principal Balance - calculated automatically

Appendix A

**GEOGRAPHIC CONCENTRATION - TOP 12 STATES**

STATE	Total Balance Amount	%[2]	WALoan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Ref	% Full Doc
California	189,353,171	23.67%	244,642	6,948	47.16	633	75.95	39.21	84.01	92.02	94.00	58.27
Florida	91,367,389	11.42%	127,608	7,710	46.03	606	79.77	39.49	91.29	94.35	90.35	57.31
New York	69,767,865	8.72%	250,064	7,278	54.11	641	73.55	40.55	79.39	91.07	94.17	61.23
Massachusetts	54,993,886	6.87%	228,190	7,576	48.93	617	75.13	41.24	74.80	93.23	89.33	49.22
Michigan	43,559,204	5.44%	132,802	7,761	48.07	606	81.18	37.75	95.89	96.68	85.92	68.48
Maryland	28,301,500	3.54%	183,776	7,136	69.95	634	80.71	37.73	98.83	95.80	85.33	79.70
Minnesota	26,859,884	3.36%	162,787	7,765	64.60	618	81.11	39.59	94.53	98.36	90.15	73.00
Pennsylvania	25,946,451	3.24%	139,497	7,459	56.07	616	81.91	39.83	96.78	98.39	88.06	75.00
Connecticut	22,770,888	2.85%	171,210	7,484	58.39	616	79.00	39.3	84.51	93.81	89.80	76.71
Illinois	22,276,236	2.78%	148,508	7,879	55.77	625	79.38	38.03	83.90	95.57	84.66	72.11
Wisconsin	19,834,532	2.48%	142,694	8,190	62.67	620	80.72	39.88	93.30	97.45	87.23	75.36
Texas	19,107,515	2.39%	120,173	8,438	53.46	604	77.59	38.34	98.58	91.18	96.45	53.44
Other	185,861,487	23.23%	135,665	7,898	53.59	613	80.27	39.06	91.20	95.40	88.12	71.32
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>166,875</b>	<b>7,530</b>	<b>52.08</b>	<b>621</b>	<b>76.28</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>	<b>90.35</b>	<b>64.40</b>

**PRINCIPAL BALANCE**

Scheduled Principal Balance	Total Balance Amount	%[2]	WALoan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Ref	% Full Doc
0 - \$50K	41,202	0.01%	41,202	9,400	0.00	579	55.83	45.00	100.00	100.00	100.00	0.00
\$51 - \$200K	411,601,603	51.45%	116,733	7,893	49.05	609	77.26	38.36	89.26	94.22	88.75	65.66
\$200.1 - \$250K	114,833,044	14.35%	222,545	7,510	59.10	616	79.73	40.39	89.12	95.24	93.46	62.84
\$250.1 - \$300K	76,245,772	9.53%	273,282	7,220	63.11	627	80.51	41.45	86.00	95.55	94.42	56.13
\$300.1 - \$400K	86,330,588	10.79%	339,884	7,197	66.58	631	82.07	41.04	85.34	94.44	90.90	63.97
\$400.1 - \$500K	45,181,262	5.65%	442,954	6,806	54.11	654	80.35	39.50	83.43	87.25	92.19	54.31
\$500.1 - \$600K	59,345,790	7.42%	554,634	6,695	26.21	650	75.20	39.13	87.06	95.12	91.78	75.08
\$600.1 - \$700K	2,594,726	0.32%	648,682	5,626	49.34	710	50.83	35.90	100.00	100.00	50.20	100.00
\$700.1 - \$800K	3,002,832	0.38%	750,708	5,659	0.00	728	56.65	30.27	75.10	75.10	75.08	75.10
\$800.1 - \$900K	823,190	0.10%	823,190	5,500	0.00	785	63.46	50.00	100.00	100.00	0.00	100.00
>\$1000K		0.00%										
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>166,875</b>	<b>7,530</b>	<b>52.08</b>	<b>621</b>	<b>76.28</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>	<b>90.35</b>	<b>64.40</b>

Principal Balance: Average **166,875.26** Min: **41,202.25** Max: **823,189.84**

**DOCUMENTATION TYPE**

Doc Type	Total Balance Amount	%[2]	WALoan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Ref
Full Doc	515,197,236	64.40%	164,863	7,393	57.12	623	79.26	39.30	89.77	94.98	89.42
Stated Doc	174,413,986	21.80%	164,232	7,910	33.04	620	74.75	40.06	85.81	94.25	92.62
Limited Doc	110,388,787	13.80%	181,860	7,570	58.62	613	79.30	38.31	83.25	90.06	91.13
NINA		0.00%									
Other		0.00%									
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>166,875</b>	<b>7,530</b>	<b>52.08</b>	<b>621</b>	<b>76.28</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>	<b>90.35</b>

Appendix A

**PROPERTY TYPE**

Property Type	Total Balance Amount	%2	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
Single Family	677,067,444	84.63%	164,616	7.560	52.91	619	78.59	39.30	96.00	90.17	65.70
PUD	26,969,708	3.37%	202,780	7.507	44.24	613	81.53	41.56	95.74	90.78	65.37
Townhouse		0.00%									
2 - 4 Family	55,813,318	6.93%	219,737	7.334	53.51	644	74.34	39.49	74.42	92.11	46.13
Condo	29,354,852	3.67%	162,162	7.263	56.46	626	78.64	38.58	87.00	91.66	62.38
Manufactured	10,794,688	1.35%	95,528	7.459	0.00	623	70.33	36.93	94.98	88.39	80.31
Other		0.00%									
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>166,875</b>	<b>7.530</b>	<b>52.08</b>	<b>621</b>	<b>78.28</b>	<b>39.33</b>	<b>94.14</b>	<b>90.35</b>	<b>64.40</b>

**PMI - PRIMARY MORTGAGE INSURANCE**

Mortgage Insurance	Total Balance Amount	%2	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc	Is Mt. down to 60 LTV
Loans >80 LTV w/Mi	276,012,924	34.50%	174,692	6.99,60%	100	650	88,050	39.67	95.77	87.14	73.65	
Loans >80 LTV w/o Mi	152,809,200	19.10%	182,568	8.049	0.00	597	86.56	41.07	93.55	93.14	63.53	
Other	371,177,885	46.40%	156,154	7.714	37.89	608	67.61	38.36	93.18	91.59	57.88	
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>166,875</b>	<b>7.530</b>	<b>52.08</b>	<b>621</b>	<b>78.28</b>	<b>39.33</b>	<b>94.14</b>	<b>90.35</b>	<b>64.40</b>	<b>Yes</b>

**LOAN BALANCE**

Loan Purpose	Total Balance Amount	%2	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ
Debt Consolidation		0.00%								
Refinance - Cashout	722,821,261	90.35%	167,747	7.550	50.96	619	78.14	39.28	87.85	94.37
Purchase	2,217,151	0.28%	138,572	8.231	57.54	625	84.69	37.79	100.00	59.63
Refinance - Rate Term	74,961,597	9.37%	159,833	7.320	62.67	640	79.50	39.83	89.18	93.02
Other		0.00%								
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>166,875</b>	<b>7.530</b>	<b>52.08</b>	<b>621</b>	<b>78.28</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>

**COLLATERAL TYPE - FIXED/FLOATING**

Lien Status	Total Balance Amount	%2	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	Index	Margin
Fixed	280,000,366	35.00%	183,607	6.580	65.54	668	76.00	37.78	86.15	91.44	87.59	0.00
Floating	519,999,643	65.00%	159,070	8.042	44.83	595	79.51	40.17	89.00	95.60	91.84	6.05
2/28		0.00%										
3/27		0.00%										
Other		0.00%										
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>166,875</b>	<b>7.530</b>	<b>52.08</b>	<b>621</b>	<b>78.280</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>	<b>90.35</b>	<b>6.05</b>

Appendix A

**LIEN STATUS**

Lien Status	Total Balance Amount		WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refl
	Amount	%[2]								
First Lien	800,000,009	100.00%	7.530	52.08	621	78.28	39.33	88.00	94.14	90.35
Second Lien		0.00%								
Third Lien		0.00%								
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>7.530</b>	<b>52.08</b>	<b>621</b>	<b>78.28</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>	<b>90.35</b>

**OCCUPANCY TYPE**

Occupancy Type	Total Balance Amount		WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refl
	Amount	%[2]								
Primary Residence	753,142,278	94.14%	7.533	52.51	619	78.46	39.77	89.73	100.00	90.57
Second Home	12,217,613	1.53%	7.318	58.78	636	76.53	39.07	77.24	0.00	80.16
Investment		0.00%								
Non-owner	34,640,119	4.33%	7.108	40.44	660	75.08	29.86	54.22	0.00	89.30
Other		0.00%								
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>7.530</b>	<b>52.08</b>	<b>621</b>	<b>78.28</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>	<b>90.35</b>

**PREPAYMENT PENALTY**

Prepayment Charges Term at Origination	Total Balance Amount		WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refl
	Amount	%[2]								
0 Months	192,508,948	24.06%	7.981	55.26	619	77.72	38.95	89.88	93.49	91.52
6 Months		0.00%								
12 Months	65,061,382	8.13%	6.802	56.64	652	74.83	39.81	78.04	92.80	95.03
24 Months	3,914,105	0.49%	7.325	51.17	609	74.00	41.15	80.91	100.00	96.20
36 Months	534,743,792	66.84%	7.459	50.42	617	78.91	39.38	88.56	94.51	89.27
60 Months		0.00%								
Other	3,771,782	0.47%	7.356	47.58	619	82.71	42.03	93.05	92.88	97.15
<b>TOTAL</b>	<b>800,000,009</b>	<b>100.00%</b>	<b>7.530</b>	<b>52.08</b>	<b>621</b>	<b>78.28</b>	<b>39.33</b>	<b>88.00</b>	<b>94.14</b>	<b>90.35</b>

**SECTION 32 LOANS**

Section 32 Loans	Total Balance Amount		WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refl
	Amount	%[2]								
No Section 32 Loans	800,000,009	0.00%	7.530	52.08	621	78.28	39.33	88.00	94.14	90.35
Total	800,000,009	100.00%	7.530	52.08	621	78.28	39.33	88.00	94.14	90.35

Appendix A

TOP 5 MSA

MSA	%/2

TOP 5 ORIGINATORS

Originator	%/2

SERVICERS

Servicer	%/2

STRESS ANALYSIS

Rating Agency Base Case Loss Expectations

Standard & Poors: Analyst Name	Moody's: Analyst Name	Loss Severity	Cum Losses	Loss Severity	Cum Losses
Foreclosure Frequency	Foreclosure Frequency				
AA					
A					
A-					
BBB+					
BBB					
BBB-					
B					

Assuming forward LIBOR and Loss Severity depending on MI (see table on the side for Loss Severity assumption); 100% advance of P&I; 12 month lag for liquidation losses. Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

Breakeven CDR	Cumulative Losses
25 CPR	25 CPR
40 CPR	40 CPR
60 CPR	60 CPR

Mortgage Insurance: (MI) Coverage	Loss Severity %
Note	50%
>70% Loans w/ >80 LTV down to 80%	45%
50 - 70% Loans w/ >80 LTV down to 80%	40%
50 - 70% Loans w/ >80 LTV down to 60%	35%
>70% LTV >80% down to 60%	30%

## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

<b>Collateral Summary</b>		
<p>Statistics given below are for the Mortgage Loans in the pool as of the Collateral Selection Date. Balances and percentages are based on the Cut-off Date scheduled balances of such Mortgage Loans (except in the case of Debt-to-Income and FICO, which are determined at origination).</p>		
	<b><u>Summary Statistics</u></b>	<b><u>Range (if applicable)</u></b>
<b>Number of Mortgage Loans:</b>	464	
<b>Aggregate Current Principal Balance:</b>	\$98,000,329.10	\$57,373.67 - \$823,189.84
<b>Average Current Principal Balance:</b>	\$211,207.61	
<b>Aggregate Original Principal Balance:</b>	\$98,296,007.00	\$60,000.00 - \$825,000.00
<b>Average Original Principal Balance:</b>	\$211,844.84	
<b>Fully Amortizing Mortgage Loans:</b>	100.00%	
<b>1st Lien:</b>	100.00%	
<b>Wtd. Avg. Gross Coupon:</b>	6.585%	5.500% - 12.700%
<b>Wtd. Avg. Original Term (months):</b>	343	120 - 360
<b>Wtd. Avg. Remaining Term (months):</b>	341	118 - 359
<b>Wtd. Avg. Original LTV:</b>	74.15%	19.25% - 95.00%
<b>Wtd. Avg. Borrower FICO:</b>	667	507 - 797
<b>Geographic Distribution (Top 5):</b>	CA      34.51%	
	NY      13.33%	
	FL      8.97%	
	MD      6.25%	
	PA      4.26%	

## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

### Collateral Type

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Fixed Rate	464	\$98,000,329.10	100.00	341	37.79	6.585	667	74.15
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

### Principal Balances at Origination

RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF ORIGINATION	% OF PRINCIPAL BALANCE AS OF ORIGINATION	REMAINING TERM TO MATURITY (months)*	DEBT-TO-INCOME (%)*	GROSS COUPON (%)*	FICO*	OLTV (%)*
50,000.01 - 100,000.00	248	\$17,917,350.00	18.23	315	36.30	7.684	639	69.22
100,000.01 - 150,000.00	29	3,578,502.00	3.64	302	40.21	7.477	602	75.35
150,000.01 - 200,000.00	24	4,148,750.00	4.22	329	41.58	6.814	650	86.06
200,000.01 - 250,000.00	14	3,136,840.00	3.19	344	42.19	7.677	620	81.98
250,000.01 - 300,000.00	6	1,620,010.00	1.65	358	33.56	6.553	664	82.36
300,000.01 - 350,000.00	14	4,717,800.00	4.80	336	41.36	6.513	666	83.89
350,000.01 - 400,000.00	28	10,314,100.00	10.49	338	40.25	6.577	658	76.16
400,000.01 - 450,000.00	25	10,677,367.00	10.86	357	41.72	6.208	683	83.34
450,000.01 - 500,000.00	17	8,092,200.00	8.23	336	34.39	6.322	693	71.30
500,000.01 - 550,000.00	27	14,142,891.00	14.39	353	35.26	6.089	681	77.79
550,000.01 - 600,000.00	23	13,514,897.00	13.75	358	37.23	6.042	674	68.68
600,000.01 - 650,000.00	2	1,240,300.00	1.26	358	41.86	5.627	722	62.44
650,000.01 - 700,000.00	2	1,360,000.00	1.38	358	30.47	5.624	699	40.25
700,000.01 - 750,000.00	3	2,250,000.00	2.29	358	28.00	5.713	712	54.40
750,000.01 - 800,000.00	1	760,000.00	0.77	358	37.00	5.500	776	63.33
800,000.01 - 850,000.00	1	825,000.00	0.84	358	50.00	5.500	785	63.46
<b>Total:</b>	<b>464</b>	<b>\$98,296,007.00</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.586</b>	<b>667</b>	<b>74.16</b>

\*Based on the original balances of the Mortgage Loans.

## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

### Principal Balance as of the Cut-Off Date

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
50,000.01 - 100,000.00	248	\$17,848,240.10	18.21	316	36.30	7.682	639	69.21
100,000.01 - 150,000.00	29	3,566,046.08	3.64	302	40.21	7.477	602	75.35
150,000.01 - 200,000.00	24	4,138,173.17	4.22	329	41.58	6.815	650	86.05
200,000.01 - 250,000.00	14	3,128,879.26	3.19	344	42.19	7.677	620	81.98
250,000.01 - 300,000.00	6	1,617,008.14	1.65	358	33.56	6.554	664	82.36
300,000.01 - 350,000.00	15	5,047,224.60	5.15	337	41.88	6.580	666	84.30
350,000.01 - 400,000.00	27	9,926,454.88	10.13	337	39.94	6.544	658	75.69
400,000.01 - 450,000.00	25	10,647,765.79	10.87	357	41.72	6.207	683	83.35
450,000.01 - 500,000.00	17	8,061,466.53	8.23	336	34.39	6.323	693	71.29
500,000.01 - 550,000.00	27	14,110,959.19	14.40	353	35.26	6.089	681	77.79
550,000.01 - 600,000.00	23	13,487,363.49	13.76	358	37.23	6.042	674	68.68
600,000.01 - 650,000.00	2	1,237,642.36	1.26	358	41.86	5.627	722	62.44
650,000.01 - 700,000.00	2	1,357,084.02	1.38	358	30.47	5.624	699	40.25
700,000.01 - 750,000.00	3	2,244,499.20	2.29	358	28.00	5.713	712	54.40
750,000.01 - 800,000.00	1	758,332.45	0.77	358	37.00	5.500	776	63.33
800,000.01 - 850,000.00	1	823,189.84	0.84	358	50.00	5.500	785	63.46
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

### Remaining Term to Maturity

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
61 - 120	7	\$456,303.37	0.47	118	31.68	6.949	637	55.54
121 - 180	50	6,231,802.95	6.36	177	33.42	6.838	678	73.69
181 - 240	32	3,262,552.13	3.33	237	39.41	7.351	651	77.99
241 - 300	1	68,349.49	0.07	298	19.00	7.750	615	70.62
301 - 360	374	87,981,321.16	89.78	357	38.09	6.536	667	74.14
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

#### Banc of America Securities LLC

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## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

Mortgage Rate									
RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
5.500 - 5.999	154	\$49,537,487.93	50.55	346	37.03	5.698	712	75.02	
6.000 - 6.499	41	9,845,676.17	10.05	337	34.61	6.176	660	78.93	
6.500 - 6.999	72	13,219,857.40	13.49	338	38.46	6.760	652	76.47	
7.000 - 7.499	10	1,682,157.20	1.72	342	44.25	7.216	649	71.00	
7.500 - 7.999	72	13,499,971.94	13.78	337	39.34	7.737	597	69.90	
8.000 - 8.499	19	1,670,522.06	1.70	322	40.69	8.227	573	66.67	
8.500 - 8.999	35	3,066,689.53	3.13	340	38.63	8.729	591	69.26	
9.000 - 9.499	10	950,162.39	0.97	325	46.16	9.274	551	65.49	
9.500 - 9.999	21	2,097,775.34	2.14	320	41.95	9.740	571	64.50	
10.000 - 10.499	10	898,128.31	0.92	309	37.99	10.320	561	66.46	
10.500 - 10.999	10	690,310.80	0.70	287	34.07	10.751	565	76.69	
11.000 - 11.499	4	439,531.90	0.45	353	47.82	11.352	534	77.52	
11.500 - 11.999	2	125,386.46	0.13	356	49.48	11.917	674	82.20	
12.000 - 12.499	2	137,564.20	0.14	356	34.52	12.159	668	79.55	
12.500 - 12.999	2	139,107.47	0.14	355	48.54	12.655	551	74.63	
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>	

Original Loan-to-Value Ratios									
RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
25.00 or less	4	\$904,382.22	0.92	343	29.96	5.797	707	20.18	
25.01 - 30.00	14	1,526,339.24	1.56	316	37.02	7.762	599	27.97	
30.01 - 35.00	5	369,680.13	0.38	251	41.68	7.982	599	32.33	
35.01 - 40.00	11	3,109,902.95	3.17	322	35.18	6.259	654	38.21	
40.01 - 45.00	6	1,425,856.96	1.45	341	29.79	7.116	643	42.45	
45.01 - 50.00	29	3,939,427.16	4.02	335	32.70	6.434	675	48.55	
50.01 - 55.00	22	5,224,956.87	5.33	355	37.47	7.111	632	52.67	
55.01 - 60.00	24	4,001,149.22	4.08	344	33.04	6.882	621	58.09	
60.01 - 65.00	29	8,449,510.62	8.62	354	35.58	6.317	677	62.23	
65.01 - 70.00	34	6,595,967.07	6.73	352	43.95	6.778	645	67.84	
70.01 - 75.00	37	5,289,097.13	5.40	342	38.18	7.314	654	73.45	
75.01 - 80.00	57	9,430,716.43	9.62	318	35.01	7.001	663	78.73	
80.01 - 85.00	48	13,837,187.90	14.12	354	37.51	6.422	668	82.94	
85.01 - 90.00	91	24,010,042.61	24.50	340	40.24	6.382	677	88.72	
90.01 - 95.00	53	9,886,112.59	10.09	332	39.29	6.149	710	94.47	
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>	

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## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

### FICO Score at Origination

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
500 - 519	6	\$758,870.22	0.77	309	37.95	8.268	512	46.51
520 - 539	48	7,221,208.59	7.37	344	42.92	8.576	530	64.47
540 - 559	23	2,388,136.68	2.44	319	40.08	8.901	551	57.22
560 - 579	19	2,385,784.46	2.43	344	31.35	8.406	571	71.05
580 - 599	25	3,983,379.19	4.06	350	40.54	7.929	591	70.50
600 - 619	32	4,870,951.63	4.97	342	29.13	7.018	610	72.83
620 - 639	46	9,812,496.54	10.01	339	37.80	6.895	632	76.84
640 - 659	46	10,480,144.23	10.69	349	39.43	6.486	651	73.59
660 - 679	56	13,375,127.11	13.65	330	36.70	6.284	673	76.25
680 - 699	44	10,390,904.56	10.60	349	37.34	6.167	691	80.59
700 - 719	35	8,880,469.97	9.06	342	42.27	5.797	706	78.88
720 - 739	21	5,666,573.45	5.78	343	35.35	5.740	732	65.14
740 - 759	36	8,043,266.25	8.21	348	37.57	5.807	747	82.22
760 - 779	20	7,099,531.14	7.24	336	37.44	5.720	770	74.00
780 - 799	7	2,643,485.08	2.70	322	32.01	5.676	786	70.26
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

### Debt-to-Income Ratio

RANGE OF DEBT-TO-INCOME RATIOS	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
20.00 or less	44	\$8,869,196.62	9.05	341	14.41	6.468	644	71.35
20.01 - 25.00	27	6,086,017.47	6.21	305	22.44	6.382	681	71.54
25.01 - 30.00	50	8,635,468.68	8.81	340	27.61	6.527	670	60.86
30.01 - 35.00	59	13,590,223.34	13.87	347	33.13	6.351	695	74.45
35.01 - 40.00	66	13,377,963.96	13.65	348	38.01	6.528	671	78.24
40.01 - 45.00	86	16,642,301.11	16.98	327	42.80	6.751	671	74.60
45.01 - 50.00	95	22,852,985.31	23.32	349	48.57	6.460	668	78.85
50.01 - 55.00	37	7,946,172.61	8.11	352	52.90	7.447	614	71.93
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

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## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

### Geographic Distribution

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLT V (%)
California	84	\$33,818,737.94	34.51	351	37.67	6.016	690	72.98
New York	38	13,064,351.52	13.33	353	41.56	6.736	658	74.88
Florida	82	8,787,961.04	8.97	333	39.89	7.043	645	75.44
Maryland	25	6,129,843.32	6.25	356	37.65	6.362	650	74.48
Pennsylvania	23	4,173,723.03	4.26	327	36.83	6.959	646	80.30
Massachusetts	14	3,871,186.19	3.95	340	39.82	6.471	691	72.42
Texas	33	3,796,467.82	3.87	322	33.46	7.974	606	76.54
Michigan	27	3,496,976.20	3.57	311	32.22	6.803	669	79.75
Illinois	13	2,521,392.09	2.57	354	31.17	6.650	691	62.95
Minnesota	10	2,317,950.99	2.37	358	38.63	6.907	657	80.92
Washington	8	1,491,009.16	1.52	328	40.09	6.338	698	83.26
Missouri	10	1,485,337.65	1.52	314	41.85	7.665	628	71.00
Alabama	11	1,350,140.90	1.38	318	44.00	7.843	643	71.52
Wisconsin	6	1,321,657.21	1.35	343	30.30	6.328	674	78.00
Colorado	3	1,119,782.80	1.14	328	50.26	5.578	730	73.53
Indiana	7	1,032,209.71	1.05	326	21.71	6.888	607	70.93
Connecticut	4	770,449.74	0.79	245	29.82	6.110	733	83.26
Tennessee	10	722,734.76	0.74	287	36.57	7.894	631	76.67
Nebraska	4	718,120.27	0.73	344	24.24	6.406	696	60.92
Delaware	2	679,038.14	0.69	358	38.47	7.385	536	55.78
Rhode Island	3	627,890.64	0.64	332	43.07	6.680	662	64.42
Hawaii	2	623,974.47	0.64	358	45.87	6.580	619	62.74
New Jersey	2	567,621.77	0.58	330	35.73	7.806	651	83.41
Iowa	7	534,448.72	0.55	358	28.66	8.079	616	77.87
Oklahoma	7	459,361.57	0.47	292	40.72	8.536	647	74.01
North Carolina	2	390,934.37	0.40	175	22.91	7.409	687	84.91
Ohio	5	353,214.75	0.36	299	33.55	7.607	651	69.56
Maine	4	278,275.56	0.28	286	36.28	6.791	674	45.06
Arizona	3	272,878.64	0.28	357	35.67	6.709	650	73.78
Georgia	2	219,137.10	0.22	358	43.08	5.715	682	91.91
Louisiana	3	200,706.88	0.20	177	40.77	7.868	629	74.98
Oregon	2	143,491.03	0.15	358	18.90	7.171	683	53.87
Mississippi	2	134,693.19	0.14	299	43.00	8.500	608	82.16
Wyoming	1	112,314.67	0.11	358	41.00	6.990	611	90.00
Kansas	1	96,141.54	0.10	353	45.00	9.250	536	87.73
South Carolina	1	84,327.48	0.09	178	43.00	6.990	624	57.77
Nevada	1	84,314.58	0.09	358	23.00	5.500	720	28.97
Vermont	1	83,854.93	0.09	358	43.00	6.750	695	80.00
Montana	1	63,676.73	0.06	239	33.00	5.750	752	69.37
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

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## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

### Occupancy Status

OCCUPATION STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Owner Occupied	432	\$90,697,600.10	92.55	341	38.19	6.624	665	74.63
Non-Owner Occupied	25	5,376,901.05	5.49	334	30.22	6.242	697	73.06
Second Home	7	1,925,827.95	1.97	352	40.33	5.707	702	54.70
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

\*Based on mortgagor representation at origination.

### Documentation Type

INCOME DOCUMENTATION	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Full Documentation	354	\$72,484,818.72	73.96	339	37.53	6.542	669	73.59
Stated Documentation	67	14,081,015.35	14.37	353	39.11	6.670	663	74.35
Limited Documentation	43	11,434,495.03	11.67	340	37.83	6.757	661	77.49
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

### Loan Purpose

PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Refinance-Debt Consolidation Cash Out**	411	\$84,834,630.56	86.57	340	37.78	6.630	661	74.32
Purchase	3	271,457.81	0.28	310	30.69	6.382	756	80.36
Refinance-Debt Consolidation No Cash Out***	50	12,894,240.73	13.16	345	38.01	6.300	704	72.97
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>

\*\* Cash proceeds to the borrower inclusive of debt consolidation payments exceed 2% or \$2,000 of the original principal balance of the related loan. Also includes all home equity loans originated in Texas with any cash proceeds.

\*\*\* Cash proceeds to the borrower inclusive of debt consolidation payments do not exceed 2% or \$2,000 of the original principal balance of the related loan. Excludes home equity loans originated in Texas with any cash proceeds.

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## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

Credit Grade									
RISK CATEGORY	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
8A	89	24,729,084.48	25.23	340	36.13	5.685	752	73.64	
7A	67	16,131,813.79	16.46	345	40.90	5.956	697	81.70	
6A	51	12,725,834.01	12.99	335	37.22	6.265	673	76.08	
5A	41	9,967,035.96	10.17	346	38.74	6.404	652	74.00	
4A	34	7,559,739.01	7.71	348	37.05	6.758	634	76.68	
3A	26	4,909,952.59	5.01	345	32.53	6.522	632	72.96	
2A	45	\$7,073,031.44	7.22	337	35.54	7.541	609	76.42	
A	11	1,676,766.80	1.71	297	34.20	8.293	596	73.10	
B	61	8,286,303.29	8.46	344	41.59	8.739	543	63.69	
C	35	4,578,617.31	4.67	341	39.97	8.517	566	61.20	
D	4	362,150.42	0.37	240	40.01	9.324	532	37.14	
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>	

Property Type									
PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
Single Family Detached	391	\$82,682,999.97	84.37	342	37.69	6.602	667	73.62	
Two-to Four-Family	20	7,022,590.51	7.17	351	39.63	6.226	686	73.78	
PUD Detached	14	4,321,236.44	4.41	341	41.35	6.825	637	84.59	
Condominium	15	2,254,590.35	2.30	299	29.99	6.345	688	79.97	
Manufactured Housing	20	1,457,032.96	1.49	305	35.66	6.862	654	64.63	
Single Family Attached	4	261,878.87	0.27	357	41.88	7.484	637	82.37	
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>	

Prepayment Charge Term									
PREPAYMENT CHARGE TERM AT ORIGINATION (MOS.)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
0	117	\$21,850,118.83	22.30	347	37.23	6.824	654	73.15	
12	38	13,728,963.03	14.01	354	41.49	6.637	662	75.26	
24	2	534,907.62	0.55	315	33.32	6.277	685	75.19	
30	2	902,097.26	0.92	291	38.98	6.329	694	84.03	
36	305	60,984,242.36	62.23	337	37.19	6.495	672	74.11	
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>	

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## DESCRIPTION OF THE GROUP II FIXED MORTGAGE LOANS

Conforming Balance									
CONFORMING BALANCE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
Conforming	323	\$30,927,255.06	31.56	322	38.01	7.466	636	74.47	
Non-Conforming	141	67,073,074.04	68.44	350	37.70	6.179	682	74.01	
<b>Total:</b>	<b>464</b>	<b>\$98,000,329.10</b>	<b>100.00</b>	<b>341</b>	<b>37.79</b>	<b>6.585</b>	<b>667</b>	<b>74.15</b>	

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## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

### Collateral Summary

Statistics given below are for the Mortgage Loans in the pool as of the Collateral Selection Date. Balances and percentages are based on the Cut-Off Date scheduled balances of such Mortgage Loans (except in the case of Debt-to-Income and FICO, which are determined at origination).

	<u>Summary Statistics</u>	<u>Range (if applicable)</u>
<b>Number of Mortgage Loans:</b>	1,108	
<b>Aggregate Current Principal Balance:</b>	\$181,999,640.16	\$59,315.30 - \$599,467.04
<b>Average Current Principal Balance:</b>	\$164,259.60	
<b>Aggregate Original Principal Balance:</b>	\$182,334,706.00	\$60,000.00 - \$600,000.00
<b>Average Original Principal Balance:</b>	\$164,562.01	
<b>Fully Amortizing Mortgage Loans:</b>	100.00%	
<b>1st Lien:</b>	100.00%	
<b>Wtd. Avg. Gross Coupon:</b>	8.003%	5.250% - 13.050%
<b>Wtd. Avg. Original Term (months):</b>	357	180 - 360
<b>Wtd. Avg. Remaining Term (months):</b>	355	175 - 359
<b>Wtd. Avg. Margin (ARM Loans Only):</b>	6.033%	4.500% - 6.750%
<b>Wtd. Avg. Maximum Mortgage Rate (ARM Loans Only):</b>	14.003%	11.250% - 19.050%
<b>Wtd. Avg. Minimum Mortgage Rate (ARM Loans Only):</b>	8.003%	5.250% - 13.050%
<b>Wtd. Avg. Original LTV:</b>	78.24%	18.69% - 95.00%
<b>Wtd. Avg. Borrower FICO:</b>	595	500 - 808
<b>as</b>		
<b>Geographic Distribution (Top 5):</b>	CA      28.54%	
	FL      10.32%	
	NY      7.73%	
	MA      7.72%	
	MI      5.62%	

## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

Collateral Type									
COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
2-yr Fixed/Adjustable Rate	1,108	\$181,999,640.16	100.00	355	39.88	8.003	595	78.24	
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>	

Principal Balances at Origination									
RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF ORIGINATION	% OF PRINCIPAL BALANCE AS OF ORIGINATION	REMAINING TERM TO MATURITY (months)*	DEBT-TO-INCOME (%)*	GROSS COUPON (%)*	FICO*	OLTV (%)*	
50,000.01 - 100,000.00	590	\$41,390,207.00	22.70	350	37.37	9.048	577	73.59	
100,000.01 - 150,000.00	132	16,099,113.00	8.83	356	39.74	8.442	571	77.64	
150,000.01 - 200,000.00	97	17,097,659.00	9.38	355	38.65	7.890	581	77.59	
200,000.01 - 250,000.00	64	14,227,038.00	7.80	355	41.93	8.147	572	79.20	
250,000.01 - 300,000.00	30	8,254,910.00	4.53	354	40.79	8.030	572	81.39	
300,000.01 - 350,000.00	39	13,042,638.00	7.15	358	39.79	7.488	601	84.12	
350,000.01 - 400,000.00	50	18,751,750.00	10.28	357	41.57	7.714	615	81.71	
400,000.01 - 450,000.00	32	13,607,800.00	7.46	350	41.21	7.241	621	83.57	
450,000.01 - 500,000.00	18	8,581,999.00	4.71	357	38.51	7.423	617	78.97	
500,000.01 - 550,000.00	26	13,704,600.00	7.52	358	43.18	7.501	627	77.58	
550,000.01 - 600,000.00	30	17,576,992.00	9.64	358	40.32	7.070	620	76.04	
<b>Total:</b>	<b>1,108</b>	<b>\$182,334,706.00</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.002</b>	<b>595</b>	<b>78.24</b>	

\*Based on the original balances of the Mortgage Loans.

## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

### Principal Balance as of the Cut-Off Date

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
50,000.01 - 100,000.00	590	\$41,313,800.89	22.70	350	37.37	9.048	577	73.59
100,000.01 - 150,000.00	132	16,072,827.42	8.83	356	39.74	8.443	571	77.64
150,000.01 - 200,000.00	97	17,064,765.46	9.38	355	38.65	7.889	581	77.59
200,000.01 - 250,000.00	64	14,201,139.51	7.80	355	41.93	8.147	572	79.20
250,000.01 - 300,000.00	30	8,240,396.47	4.53	354	40.79	8.030	572	81.38
300,000.01 - 350,000.00	40	13,368,463.40	7.35	358	39.96	7.485	602	84.27
350,000.01 - 400,000.00	49	18,368,077.33	10.09	358	41.48	7.722	615	81.55
400,000.01 - 450,000.00	32	13,579,541.86	7.46	350	41.21	7.241	621	83.57
450,000.01 - 500,000.00	18	8,565,165.43	4.71	357	38.51	7.423	617	78.97
500,000.01 - 550,000.00	27	14,229,377.81	7.82	358	43.44	7.550	623	77.33
550,000.01 - 600,000.00	29	16,996,084.58	9.34	358	40.01	7.015	623	76.21
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

### Remaining Term to Maturity

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
121 - 180	15	\$1,240,693.18	0.68	178	30.52	8.076	592	72.28
181 - 240	23	2,555,098.94	1.40	238	41.58	8.040	603	76.33
301 - 360	1,070	178,203,848.04	97.91	357	39.92	8.002	595	78.31
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

**Banc of America Securities LLC**

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 and Greenwich Capital Markets, Inc. (the "Underwriters") are 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 Underwriters consider reliable, but the Underwriters do 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 Underwriters make 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 Underwriters and their 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 herein 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 in this material 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 Underwriters 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 Underwriters are acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

Mortgage Rate								
RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
5.000 - 5.499	6	\$2,651,045.69	1.46	358	40.87	5.293	728	73.20
5.500 - 5.999	38	13,668,049.69	7.51	358	38.22	5.817	654	78.03
6.000 - 6.499	32	10,902,860.49	5.99	354	42.10	6.204	625	81.83
6.500 - 6.999	99	25,281,216.25	13.89	355	38.51	6.761	633	82.29
7.000 - 7.499	63	12,111,562.10	6.65	356	39.54	7.277	586	77.28
7.500 - 7.999	212	36,088,189.86	19.83	353	39.41	7.741	586	78.44
8.000 - 8.499	70	12,983,009.36	7.13	356	41.16	8.232	586	77.19
8.500 - 8.999	223	29,168,373.90	16.03	354	40.53	8.753	576	77.04
9.000 - 9.499	72	7,596,202.18	4.17	355	41.01	9.254	560	76.10
9.500 - 9.999	147	17,475,996.64	9.60	355	39.73	9.760	565	77.56
10.000 - 10.499	31	3,123,051.86	1.72	356	36.20	10.309	549	74.75
10.500 - 10.999	71	6,759,590.37	3.71	353	42.74	10.736	562	75.26
11.000 - 11.499	19	1,457,714.57	0.80	351	37.57	11.222	571	78.30
11.500 - 11.999	17	2,029,470.67	1.12	357	40.03	11.779	547	71.86
12.000 - 12.499	5	403,612.08	0.22	357	48.66	12.258	569	74.62
12.500 - 12.999	2	135,834.01	0.07	356	37.69	12.596	553	75.44
13.000 - 13.499	1	163,860.44	0.09	355	47.00	13.050	573	85.00
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

### Original Loan-to-Value Ratios

RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
25.00 or less	6	\$691,678.24	0.38	358	41.80	6.293	612	23.68
25.01 - 30.00	3	223,926.28	0.12	357	42.09	8.621	539	27.61
30.01 - 35.00	7	489,181.98	0.27	339	34.49	9.289	555	32.67
35.01 - 40.00	11	1,368,434.63	0.75	350	34.32	8.148	554	37.47
40.01 - 45.00	13	1,706,943.63	0.94	340	37.55	8.326	593	42.09
45.01 - 50.00	23	2,791,528.27	1.53	358	35.32	7.771	579	47.93
50.01 - 55.00	19	1,512,394.51	0.83	349	38.18	8.936	564	53.67
55.01 - 60.00	40	3,693,739.63	2.03	349	36.69	8.504	561	58.12
60.01 - 65.00	63	7,929,299.03	4.36	354	41.92	8.598	569	63.40
65.01 - 70.00	78	12,523,138.64	6.88	354	38.64	7.907	590	67.90
70.01 - 75.00	253	37,500,767.06	20.60	355	39.92	8.352	571	73.69
75.01 - 80.00	120	22,720,380.51	12.48	356	37.02	8.092	599	78.62
80.01 - 85.00	209	34,069,457.01	18.72	355	41.39	8.274	582	83.87
85.01 - 90.00	257	53,591,508.15	29.45	355	40.77	7.453	628	89.13
90.01 - 95.00	6	1,187,262.59	0.65	358	41.95	6.826	664	93.63
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

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## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

### FICO Score at Origination

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
500 - 519	90	\$12,939,809.48	7.11	353	42.75	8.756	511	69.36
520 - 539	151	18,367,104.13	10.09	356	39.95	8.953	531	73.75
540 - 559	168	22,347,566.68	12.28	356	39.69	9.031	549	76.41
560 - 579	176	28,733,099.78	15.79	355	39.33	8.191	569	76.49
580 - 599	171	25,482,005.24	14.00	351	40.34	8.149	589	80.53
600 - 619	100	17,057,731.91	9.37	355	39.16	7.750	610	79.42
620 - 639	91	18,260,882.71	10.03	355	40.58	7.534	630	83.23
640 - 659	65	12,746,551.89	7.00	356	41.66	6.903	649	80.50
660 - 679	37	10,085,883.07	5.54	353	37.53	6.848	670	81.42
680 - 699	23	4,593,369.42	2.52	349	33.70	6.918	690	82.92
700 - 719	17	5,118,305.47	2.81	357	41.36	6.856	706	84.77
720 - 739	11	4,080,338.65	2.24	358	35.46	6.128	731	76.04
740 - 759	4	1,551,405.67	0.85	357	44.69	6.684	747	85.88
760 - 779	3	560,655.19	0.31	357	41.14	7.771	762	82.00
800 or greater	1	74,930.87	0.04	359	45.00	6.400	808	48.73
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

### Debt-to-Income Ratio

RANGE OF DEBT-TO-INCOME RATIOS	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
20.00 or less	82	\$11,107,989.32	6.10	348	14.31	8.092	594	76.35
20.01 - 25.00	72	9,086,749.23	4.99	354	23.17	8.257	592	76.05
25.01 - 30.00	100	13,119,450.97	7.21	354	28.17	8.094	585	75.46
30.01 - 35.00	121	19,588,803.65	10.76	355	33.05	7.578	614	76.47
35.01 - 40.00	164	25,505,595.91	14.01	357	37.94	8.010	595	79.14
40.01 - 45.00	199	35,393,597.04	19.45	356	43.07	7.942	600	78.76
45.01 - 50.00	260	50,732,356.24	27.87	353	48.24	7.830	602	80.27
50.01 - 55.00	110	17,465,097.80	9.60	356	53.35	8.834	556	76.35
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

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## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

## Geographic Distribution

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
California	176	\$51,950,901.38	28.54	358	40.78	7.223	605	79.22
Florida	168	18,777,239.26	10.32	354	37.42	8.171	591	77.72
New York	46	14,060,305.32	7.73	356	42.03	8.391	588	73.49
Massachusetts	48	14,059,410.51	7.72	357	43.32	7.730	603	76.88
Michigan	82	10,230,224.09	5.62	350	36.32	8.039	588	77.57
Illinois	43	5,419,726.77	2.98	357	39.67	8.554	589	80.43
Pennsylvania	41	4,861,816.44	2.67	356	41.63	8.051	581	78.89
Connecticut	23	4,848,616.42	2.66	358	42.64	7.285	625	74.60
Texas	40	4,640,009.72	2.55	351	37.80	9.293	586	75.18
Maryland	20	4,584,975.09	2.52	357	37.18	8.283	573	82.97
Minnesota	28	4,062,027.12	2.23	335	40.97	7.939	595	77.69
Missouri	35	4,008,278.70	2.20	353	40.73	8.616	580	82.94
Washington	17	3,872,987.80	2.13	357	27.30	8.027	632	80.43
Wisconsin	33	3,582,793.51	1.97	355	41.96	9.232	598	75.51
Georgia	26	3,473,708.20	1.91	352	43.38	8.976	568	78.11
Indiana	32	2,674,289.87	1.47	345	39.44	8.885	573	78.83
Rhode Island	13	2,318,536.49	1.27	358	41.58	8.424	573	75.53
Alabama	28	2,268,902.69	1.25	348	41.21	9.236	588	80.80
Colorado	14	2,159,077.83	1.19	357	44.55	7.795	635	81.11
Tennessee	21	2,086,458.83	1.15	345	36.96	8.951	576	76.30
Louisiana	23	1,824,713.62	1.00	352	34.87	8.813	576	82.05
Mississippi	20	1,548,699.14	0.85	335	39.17	8.530	579	81.38
New Jersey	9	1,446,501.10	0.79	349	39.29	9.252	582	77.97
Arizona	14	1,429,867.68	0.79	350	38.96	8.181	598	83.10
Nevada	3	1,271,237.86	0.70	358	49.08	7.894	612	88.17
Maine	10	1,009,016.78	0.55	358	30.59	7.944	567	75.37
New Hampshire	8	999,611.62	0.55	357	38.42	9.126	573	71.89
Iowa	10	918,290.88	0.50	350	34.81	8.471	577	81.29
North Carolina	13	871,657.29	0.48	341	38.84	10.005	595	77.10
Nebraska	10	863,821.98	0.47	358	40.42	8.763	548	79.72
Oklahoma	12	859,033.68	0.47	357	37.12	9.247	577	79.86
South Carolina	5	755,848.16	0.42	358	40.58	7.387	607	80.43
Kansas	8	669,869.87	0.37	358	36.77	9.018	578	73.63
Oregon	5	604,611.63	0.33	357	36.44	8.271	575	79.91
Vermont	1	598,194.66	0.33	357	33.00	5.990	629	70.59
Idaho	2	483,460.59	0.27	357	49.64	9.711	609	89.53
Hawaii	3	451,156.14	0.25	357	39.29	7.935	624	82.22
Ohio	4	326,069.65	0.18	356	43.77	8.747	575	85.11
New Mexico	3	261,341.38	0.14	354	29.84	10.035	535	76.06
Arkansas	3	214,004.38	0.12	358	33.29	10.317	601	78.71
Kentucky	3	208,062.60	0.11	304	19.91	8.779	583	84.58
Utah	1	138,508.76	0.08	357	27.00	8.750	563	75.00
Delaware	2	131,800.86	0.07	358	40.55	7.627	578	41.23
Wyoming	1	104,344.41	0.06	358	40.00	7.500	644	93.30
South Dakota	1	69,629.40	0.04	353	43.00	7.500	644	79.55
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

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## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

Occupancy Status								
OCCUPATION STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Owner Occupied	1,053	\$174,840,465.71	96.07	354	40.14	7.994	594	78.21
Non-Owner Occupied	36	4,312,620.67	2.37	357	29.42	8.355	625	78.12
Second Home	19	2,846,553.78	1.56	357	39.78	7.997	614	80.34
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

\*Based on mortgagor representation at origination.

Documentation Type								
INCOME DOCUMENTATION	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Full Documentation	693	\$112,832,923.71	62.00	355	40.03	7.909	592	79.20
Stated Documentation	257	40,572,340.85	22.29	354	40.76	8.330	606	75.55
Limited Documentation	158	28,594,375.60	15.71	355	38.03	7.910	594	78.24
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

Loan Purpose								
PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Refinance-Debt Consolidation Cash Out**	1,031	\$169,750,704.09	93.27	355	39.73	8.031	595	78.00
Purchase	3	611,579.48	0.34	358	50.72	7.669	579	81.87
Refinance-Debt Consolidation No Cash Out***	74	11,637,356.59	6.39	353	41.44	7.613	603	81.51
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

\*\* Cash proceeds to the borrower inclusive of debt consolidation payments exceed 2% or \$2,000 of the original principal balance of the related loan. Also includes all home equity loans originated in Texas with any cash proceeds.

\*\*\* Cash proceeds to the borrower inclusive of debt consolidation payments do not exceed 2% or \$2,000 of the original principal balance of the related loan. Excludes home equity loans originated in Texas with any cash proceeds.

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**DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS**

Credit Grade									
RISK CATEGORY	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
8A	18	6,487,162.80	3.56	357	37.91	6.207	734	78.74	
7A	34	7,633,463.35	4.19	352	37.68	7.038	698	84.17	
6A	32	9,188,208.50	5.05	352	36.77	6.717	671	81.27	
5A	45	9,962,200.87	5.47	356	42.58	6.548	649	79.91	
4A	64	13,986,112.49	7.68	355	40.90	7.204	633	84.19	
3A	59	10,933,504.84	6.01	355	38.07	7.263	617	81.45	
2A	254	\$43,336,581.27	23.81	353	40.38	7.835	590	80.04	
A	123	18,729,673.54	10.29	355	38.02	8.799	574	80.54	
B	247	33,053,961.93	18.16	356	41.48	8.957	549	76.37	
C	214	27,097,633.04	14.89	354	39.92	8.846	541	69.38	
D	18	1,591,137.53	0.87	356	36.95	9.571	540	58.93	
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>	

Property Type									
PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
Single Family Detached	953	\$155,811,931.80	85.61	354	39.85	8.041	594	78.48	
PUD Detached	30	8,463,888.13	4.65	353	42.02	7.261	609	79.16	
Condominium	41	7,145,077.78	3.93	356	39.16	7.628	612	81.64	
Two-to Four-Family	38	6,912,882.63	3.80	357	39.90	8.168	589	72.22	
Manufactured/Mobile Home	34	2,623,650.18	1.44	354	36.20	8.394	602	68.51	
Single Family Attached	9	759,150.90	0.42	343	39.01	8.967	571	76.63	
PUD Attached	3	283,058.74	0.16	357	45.08	8.003	589	74.72	
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>	

Prepayment Charge Term									
PREPAYMENT CHARGE TERM AT ORIGINATION (MOS.)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)	
0	320	\$57,186,667.91	31.42	355	39.27	8.489	599	76.27	
12	21	4,906,732.23	2.70	358	41.23	7.730	573	80.56	
24	5	2,033,660.39	1.12	358	42.60	7.076	623	78.78	
30	2	532,543.54	0.29	358	44.23	6.350	651	88.95	
36	760	117,340,036.09	64.47	354	40.04	7.801	594	79.04	
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>	

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## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

Conforming Balance								
CONFORMING BALANCE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
Conforming	928	\$101,704,150.78	55.88	353	39.07	8.466	578	76.81
Non-Conforming	180	80,295,489.38	44.12	356	40.89	7.415	617	80.04
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

Maximum Mortgage Rates of the Adjustable-Rate Loans								
RANGE OF MAXIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
11.000 - 11.499	6	\$2,651,045.69	1.46	358	40.87	5.293	728	73.20
11.500 - 11.999	38	13,668,049.69	7.51	358	38.22	5.817	654	78.03
12.000 - 12.499	32	10,902,860.49	5.99	354	42.10	6.204	625	81.83
12.500 - 12.999	99	25,281,216.25	13.89	355	38.51	6.761	633	82.29
13.000 - 13.499	63	12,111,562.10	6.65	356	39.54	7.277	586	77.28
13.500 - 13.999	212	36,088,189.86	19.83	353	39.41	7.741	586	78.44
14.000 - 14.499	70	12,983,009.36	7.13	356	41.16	8.232	586	77.19
14.500 - 14.999	223	29,168,373.90	16.03	354	40.53	8.753	576	77.04
15.000 - 15.499	72	7,596,202.18	4.17	355	41.01	9.254	560	76.10
15.500 - 15.999	147	17,475,996.64	9.60	355	39.73	9.760	565	77.56
16.000 - 16.499	31	3,123,051.86	1.72	356	36.20	10.309	549	74.75
16.500 - 16.999	71	6,759,590.37	3.71	353	42.74	10.736	562	75.26
17.000 - 17.499	19	1,457,714.57	0.80	351	37.57	11.222	571	78.30
17.500 - 17.999	17	2,029,470.67	1.12	357	40.03	11.779	547	71.86
18.000 - 18.499	5	403,612.08	0.22	357	48.66	12.258	569	74.62
18.500 - 18.999	2	135,834.01	0.07	356	37.69	12.596	553	75.44
19.000 - 19.499	1	163,860.44	0.09	355	47.00	13.050	573	85.00
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

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## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

### Minimum Mortgage Rates of the Adjustable-Rate Loans

RANGE OF MINIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
5.000 - 5.499	6	\$2,651,045.69	1.46	358	40.87	5.293	728	73.20
5.500 - 5.999	38	13,668,049.69	7.51	358	38.22	5.817	654	78.03
6.000 - 6.499	32	10,902,860.49	5.99	354	42.10	6.204	625	81.83
6.500 - 6.999	99	25,281,216.25	13.89	355	38.51	6.761	633	82.29
7.000 - 7.499	63	12,111,562.10	6.65	356	39.54	7.277	586	77.28
7.500 - 7.999	212	36,088,189.86	19.83	353	39.41	7.741	586	78.44
8.000 - 8.499	70	12,983,009.36	7.13	356	41.16	8.232	586	77.19
8.500 - 8.999	223	29,168,373.90	16.03	354	40.53	8.753	576	77.04
9.000 - 9.499	72	7,596,202.18	4.17	355	41.01	9.254	560	76.10
9.500 - 9.999	147	17,475,996.64	9.60	355	39.73	9.760	565	77.56
10.000 - 10.499	31	3,123,051.86	1.72	356	36.20	10.309	549	74.75
10.500 - 10.999	71	6,759,590.37	3.71	353	42.74	10.736	562	75.26
11.000 - 11.499	19	1,457,714.57	0.80	351	37.57	11.222	571	78.30
11.500 - 11.999	17	2,029,470.67	1.12	357	40.03	11.779	547	71.86
12.000 - 12.499	5	403,612.08	0.22	357	48.66	12.258	569	74.62
12.500 - 12.999	2	135,834.01	0.07	356	37.69	12.596	553	75.44
13.000 - 13.499	1	163,860.44	0.09	355	47.00	13.050	573	85.00
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

### Gross Margins of the Adjustable-Rate Loans

RANGE OF GROSS MARGINS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
4.500 - 4.749	1	\$588,742.65	0.32	357	36.00	7.750	576	78.67
4.750 - 4.999	23	7,493,489.03	4.12	357	38.47	6.267	727	79.99
5.000 - 5.249	40	8,751,269.78	4.81	353	35.59	7.127	687	83.68
5.250 - 5.499	30	8,213,903.11	4.51	351	36.92	6.717	668	79.53
5.500 - 5.749	51	11,284,511.88	6.20	356	42.33	6.560	647	79.45
5.750 - 5.999	82	17,327,622.65	9.52	352	41.30	7.277	622	83.05
6.000 - 6.249	315	53,911,147.24	29.62	355	40.08	7.812	594	80.66
6.250 - 6.499	123	18,370,057.03	10.09	356	38.84	8.861	573	78.99
6.500 - 6.749	242	30,368,691.77	16.69	355	40.84	9.070	545	75.84
6.750 - 6.999	201	25,690,205.02	14.12	354	39.91	8.872	539	68.89
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

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## DESCRIPTION OF THE GROUP II ADJUSTABLE MORTGAGE LOANS

### Next Adjustment Date of the Adjustable-Rate Loans

NEXT ADJUSTMENT DATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
September 2005	99	\$13,112,679.46	7.20	351	38.22	9.235	572	75.63
October 2005	3	850,449.31	0.47	354	47.38	7.104	677	88.83
November 2005	46	6,438,345.53	3.54	352	43.24	9.440	566	81.00
December 2005	19	2,935,856.27	1.61	349	35.23	8.419	597	78.31
January 2006	100	21,439,154.09	11.78	353	39.92	8.024	618	81.34
February 2006	714	118,601,650.87	65.17	356	39.99	7.847	595	78.02
March 2006	127	18,621,504.63	10.23	353	39.50	7.579	590	76.45
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

### Initial Periodic Cap of the Adjustable-Rate Loans

INITIAL PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
2.000	1,108	\$181,999,640.16	100.00	355	39.88	8.003	595	78.24
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

### Periodic Cap of the Adjustable-Rate Loans

PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (months)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (%)
1.000	1,108	\$181,999,640.16	100.00	355	39.88	8.003	595	78.24
<b>Total:</b>	<b>1,108</b>	<b>\$181,999,640.16</b>	<b>100.00</b>	<b>355</b>	<b>39.88</b>	<b>8.003</b>	<b>595</b>	<b>78.24</b>

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**AMSI 2004-R2**  
**Loans with Original Balance >= \$500K**  
**Collateral Summary Report**

**1. Current Balance**

Current Balance	Principal Balance	% of Principal Balance
450,001 - 500,000	998,158.44	1.50%
500,001 - 550,000	28,862,341.91	43.23
550,001 - 600,000	30,483,448.07	45.66
600,001 - 650,000	1,237,642.36	1.85
650,001 - 700,000	1,357,084.02	2.03
700,001 - 750,000	2,244,499.20	3.36
750,001 - 800,000	758,332.45	1.14
800,001 - 850,000	823,189.84	1.23
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

Average: \$565,802.51  
 Lowest: \$498,902.92  
 Highest: \$823,189.84

**2. Interest Rate**

Interest Rate	Principal Balance	% of Principal Balance
5.001 - 6.000	33,085,112.84	49.55%
6.001 - 7.000	15,999,642.11	23.96
7.001 - 8.000	9,487,216.95	14.21
8.001 - 9.000	6,024,807.59	9.02
9.001 - 10.000	1,082,911.61	1.62
10.001 - 11.000	542,353.93	0.81
11.001 - 12.000	542,651.26	0.81
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

W.A.: 6.590%  
 Lowest: 5.250%  
 Highest: 11.500%

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**AMSI 2004-R2**  
**Loans with Original Balance >= \$500K**  
**Collateral Summary Report**

**3. Credit Score**

Credit Score	Principal Balance	% of Principal Balance
750 - 799	6,464,503.54	9.68%
700 - 749	12,338,777.72	18.48
650 - 699	17,402,831.13	26.07
600 - 649	15,955,986.00	23.90
550 - 599	11,162,465.95	16.72
500 - 549	3,440,131.95	5.15
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

W.A.: 658  
 Lowest: 520  
 Highest: 797

**4. Loan Purpose**

Loan Purpose	Principal Balance	% of Principal Balance
REFI-CASH OUT	59,022,356.43	88.40%
REFI-NO CASHOUT	7,742,339.86	11.60
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

**5. Property Type**

Property Type	Principal Balance	% of Principal Balance
Single Family Detached	53,909,430.05	80.75%
2-4 Family Residence	6,778,325.43	10.15
PUD Detached	4,428,174.06	6.63
Condominium	1,648,766.75	2.47
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

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**AMSI 2004-R2**  
**Loans with Original Balance >= \$500K**  
**Collateral Summary Report**

6. State

State	Principal Balance	% of Principal Balance
California	32,642,302.00	48.89%
New York	9,516,605.37	14.25
Massachusetts	4,072,751.79	6.10
Florida	2,282,759.51	3.42
Maryland	2,238,362.95	3.35
Connecticut	1,687,258.71	2.53
Pennsylvania	1,656,635.25	2.48
Michigan	1,644,455.31	2.46
Texas	1,584,958.61	2.37
Illinois	1,187,554.59	1.78
Nevada	1,086,003.56	1.63
Colorado	1,017,584.91	1.52
Delaware	599,115.53	0.90
Indiana	598,199.10	0.90
Vermont	598,194.66	0.90
Washington	584,024.07	0.87
Wisconsin	571,339.41	0.86
Minnesota	552,588.15	0.83
Missouri	543,503.38	0.81
Hawaii	539,067.52	0.81
Tennessee	530,209.38	0.79
Nebraska	517,893.85	0.78
Georgia	513,328.68	0.77
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

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**AMSI 2004-R2**  
**Loans with Original Balance >= \$500K**  
**Collateral Summary Report**

**7. Occupancy Status**

Occupancy Status	Principal Balance	% of Principal Balance
Owner Occupied	63,118,965.38	94.54%
Non-Owner Occupied	1,868,519.40	2.80
Second Home	1,777,211.51	2.66
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

**8. Documentation**

Documentation	Principal Balance	% of Principal Balance
FULL DOCS	50,730,377.75	75.98%
STATED	8,435,854.57	12.64
LIMITED	7,598,463.97	11.38
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

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**AMSI 2004-R2**  
**Loans with Original Balance >= \$500K**  
**Collateral Summary Report**

9. Original CLTV

Original CLTV	Principal Balance	% of Principal Balance
10.1 - 20.0	684,494.81	1.03%
20.1 - 30.0	599,190.49	0.90
30.1 - 40.0	1,796,544.97	2.69
40.1 - 50.0	2,416,820.10	3.62
50.1 - 60.0	4,194,405.97	6.28
60.1 - 70.0	13,330,851.17	19.97
70.1 - 75.0	9,312,928.82	13.95
75.1 - 80.0	9,271,257.70	13.89
80.1 - 85.0	10,371,064.35	15.53
85.1 - 90.0	13,173,104.31	19.73
90.1 - 95.0	1,614,033.60	2.42
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

W.A.: 73.23%  
 Lowest: 19.60%  
 Highest: 94.95%

10. Prepayment Penalty Term

Prepayment Penalty Term	Principal Balance	% of Principal Balance
0	22,705,132.64	34.01%
12	4,530,060.13	6.79
24	513,328.68	0.77
30	570,779.89	0.85
36	38,445,394.95	57.58
<b>Total:</b>	<b>66,764,696.29</b>	<b>100.00%</b>

W.A.: 22 months  
 Lowest: 0 months  
 Highest: 36 months

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## COLLATERAL STATISTICS

### FICO < 600 & Orig. Balance > \$400,000

#### Collateral Summary

Statistics given below are for the Mortgage Loans in the pool as of the Collateral Selection Date. Balances and percentages are based on the Cut-off Date scheduled balances of such Mortgage Loans (except in the case of Debt-to-Income and FICO, which are determined at origination).

	<u>Summary Statistics</u>	<u>Range (if applicable)</u>
<b>Number of Mortgage Loans:</b>	51	
<b>Aggregate Current Principal Balance:</b>	\$25,796,325.77	\$409,278.05 - \$599,190.49
<b>Average Current Principal Balance:</b>	\$505,810.31	
<b>Aggregate Original Principal Balance:</b>	\$25,843,045.00	\$410,000.00 - \$600,000.00
<b>Average Original Principal Balance:</b>	\$506,726.37	
<b>Fully Amortizing Mortgage Loans:</b>	100.00%	
<b>1st Lien:</b>	100.00%	
<b>Wtd. Avg. Gross Coupon:</b>	7.717%	6.150% - 11.500%
<b>Wtd. Avg. Original Term (months):</b>	358	240 - 360
<b>Wtd. Avg. Remaining Term (months):</b>	355	238 - 359
<b>Wtd. Avg. Margin (ARM Loans Only):</b>	6.137%	4.500% - 6.750%
<b>Wtd. Avg. Maximum Mortgage Rate (ARM Loans Only):</b>	13.743%	12.150% - 17.500%
<b>Wtd. Avg. Minimum Mortgage Rate (ARM Loans Only):</b>	7.743%	6.150% - 11.500%
<b>Wtd. Avg. Original LTV:</b>	74.39%	28.57% - 90.00%
<b>Wtd. Avg. Borrower FICO:</b>	568	509 - 599
<b>Geographic Distribution (Top 5):</b>		
	CA	43.59%
	NY	14.70%
	MA	9.74%
	MI	5.56%
	MD	4.23%

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