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

RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC
Exact name of Registrant as Specified in Charter

0001099391
Registrant CIK Number

Form 8-K, March 17, 2004 GMACM Mortgage
Pass-Through Certificates Series 2004-J1

333-110437
SEC File Number, if available

Electronic Report, Schedule of Registration
Statement of Which the Documents Are a Part
(give period of report)

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

PROCESSED
MAR 19 2004
THOMSON
FINANCIAL

17203086

IN ACCORDANCE WITH RULE 311 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO AN AUTOMATIC SEC EXEMPTION

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	Banc of America Securities LLC Computational Materials	P*
99.2	Amherst Securities Group, L.P. Computational Materials	P*

* The Computational Materials have been filed on paper pursuant to Rule 311(h) of Regulation S-T.

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

RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC.

By: Patricia C. Taylor

Name:
Title:

Dated: March 17, 2004

EXHIBIT 99.1
(attached hereto)

GMACM04J1bbg - Dec - PO

Date	1	2	3	4	5
30-Mar-04	0	0	0	0	0
25-Mar-05	0	0	0	0	0
25-Mar-06	0	0	0	0	0
25-Mar-07	0	0	0	0	0
25-Mar-08	0	0	0	0	0
25-Mar-09	0	0	0	0	0
25-Mar-10	0	0	0	0	0
25-Mar-11	0	0	0	0	0
25-Mar-12	0	0	0	0	0
25-Mar-13	0	0	0	0	0
25-Mar-14	0	0	0	0	0
25-Mar-15	0	0	0	0	0
25-Mar-16	0	0	0	0	0
25-Mar-17	0	0	0	0	0
25-Mar-18	0	0	0	0	0
25-Mar-19	0	0	0	0	0
25-Mar-20	0	0	0	0	0
25-Mar-21	0	0	0	0	0
25-Mar-22	0	0	0	0	0
25-Mar-23	0	0	0	0	0
25-Mar-24	0	0	0	0	0
25-Mar-25	0	0	0	0	0
25-Mar-26	0	0	0	0	0
25-Mar-27	0	0	0	0	0
25-Mar-28	0	0	0	0	0
25-Mar-29	0	0	0	0	0
25-Mar-30	0	0	0	0	0
25-Mar-31	0	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	0	0	0	0	0
Principal Window					
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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 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/or 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 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 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 as an agent for the issuer in connection with the proposed transaction.

GMACM04J1bbg - Dec - WIO

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	99	97	94	91	87
25-Mar-06	97	92	82	72	59
25-Mar-07	96	86	67	51	31
25-Mar-08	94	79	54	35	16
25-Mar-09	93	73	43	24	8
25-Mar-10	91	67	35	16	4
25-Mar-11	89	62	28	11	2
25-Mar-12	87	57	23	8	1
25-Mar-13	85	53	18	5	1
25-Mar-14	83	48	14	4 *	
25-Mar-15	81	44	12	2 *	
25-Mar-16	79	40	9	2 *	
25-Mar-17	76	36	7	1 *	
25-Mar-18	73	33	6	1 *	
25-Mar-19	70	30	5	1 *	
25-Mar-20	67	27	4 *	*	
25-Mar-21	64	24	3 *	*	
25-Mar-22	61	21	2 *	*	
25-Mar-23	57	19	2 *	*	
25-Mar-24	53	17	1 *	*	
25-Mar-25	49	14	1 *	*	
25-Mar-26	44	12	1 *	*	
25-Mar-27	40	10	1 *	*	
25-Mar-28	35	8 *	*	*	
25-Mar-29	30	7 *	*	*	
25-Mar-30	24	5 *	*	*	
25-Mar-31	18	4 *	*	*	
25-Mar-32	12	2 *	*	*	
25-Mar-33	5	1 *	*	*	

25-Mar-34	0	0	0	0	0
WAL	19.069	11.226	5.638	3.774	2.608
Principal Window					
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - NAS

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	100
25-Mar-09	100	100	100	100	53
25-Mar-10	99	98	94	89	19
25-Mar-11	99	94	86	77	4
25-Mar-12	97	90	75	61	0
25-Mar-13	96	84	63	41	0
25-Mar-14	93	77	50	28	0
25-Mar-15	91	70	40	19	0
25-Mar-16	88	64	32	13	0
25-Mar-17	85	58	25	9	0
25-Mar-18	82	53	20	6	0
25-Mar-19	79	48	16	4	0
25-Mar-20	75	43	12	3	0
25-Mar-21	72	38	10	2	0
25-Mar-22	68	34	8	1	0
25-Mar-23	64	30	6	1	0
25-Mar-24	59	26	4 *		0
25-Mar-25	55	23	3 *		0
25-Mar-26	50	20	2 *		0
25-Mar-27	45	16	2 *		0
25-Mar-28	39	14	1 *		0
25-Mar-29	33	11	1 *		0
25-Mar-30	27	8	1 *		0
25-Mar-31	20	6 *	*		0
25-Mar-32	13	4 *	*		0
25-Mar-33	6	1 *	*		0

25-Mar-34	0	0	0	0	0
WAL	20.862	15.626	11.042	9.045	5.303
Principal Windo	Apr09-Dec33	Apr09-Dec33	Apr09-Dec33	Apr09-Dec33	Jul08-Jan12
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A550

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	92	88	82
25-Mar-06	97	89	76	62	43
25-Mar-07	95	80	54	32	5
25-Mar-08	93	72	37	11	0
25-Mar-09	91	63	23	0	0
25-Mar-10	88	56	12	0	0
25-Mar-11	86	49	4	0	0
25-Mar-12	84	43	0	0	0
25-Mar-13	81	38	0	0	0
25-Mar-14	79	33	0	0	0
25-Mar-15	76	29	0	0	0
25-Mar-16	73	24	0	0	0
25-Mar-17	70	20	0	0	0
25-Mar-18	67	17	0	0	0
25-Mar-19	63	13	0	0	0
25-Mar-20	60	10	0	0	0
25-Mar-21	56	7	0	0	0
25-Mar-22	52	4	0	0	0
25-Mar-23	48	1	0	0	0
25-Mar-24	43	0	0	0	0
25-Mar-25	38	0	0	0	0
25-Mar-26	33	0	0	0	0
25-Mar-27	27	0	0	0	0
25-Mar-28	22	0	0	0	0
25-Mar-29	15	0	0	0	0
25-Mar-30	9	0	0	0	0
25-Mar-31	2	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	16.971	7.99	3.503	2.452	1.827
Principal Windo	Apr04-Jul31	Apr04-Sep23	Apr04-Dec11	Apr04-Dec08	Apr04-Jun07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A525

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	92	88	82
25-Mar-06	97	89	76	62	43
25-Mar-07	95	80	54	32	5
25-Mar-08	93	72	37	11	0
25-Mar-09	91	63	23	0	0
25-Mar-10	88	56	12	0	0
25-Mar-11	86	49	4	0	0
25-Mar-12	84	43	0	0	0
25-Mar-13	81	38	0	0	0
25-Mar-14	79	33	0	0	0
25-Mar-15	76	29	0	0	0
25-Mar-16	73	24	0	0	0
25-Mar-17	70	20	0	0	0
25-Mar-18	67	17	0	0	0
25-Mar-19	63	13	0	0	0
25-Mar-20	60	10	0	0	0
25-Mar-21	56	7	0	0	0
25-Mar-22	52	4	0	0	0
25-Mar-23	48	1	0	0	0
25-Mar-24	43	0	0	0	0
25-Mar-25	38	0	0	0	0
25-Mar-26	33	0	0	0	0
25-Mar-27	27	0	0	0	0
25-Mar-28	22	0	0	0	0
25-Mar-29	15	0	0	0	0
25-Mar-30	9	0	0	0	0
25-Mar-31	2	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	16.971	7.99	3.503	2.452	1.827
Principal Windo	Apr04-Jul31	Apr04-Sep23	Apr04-Dec11	Apr04-Dec08	Apr04-Jun07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - FA

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	92	88	82
25-Mar-06	97	89	76	62	43
25-Mar-07	95	80	54	32	5
25-Mar-08	93	72	37	11	0
25-Mar-09	91	63	23	0	0
25-Mar-10	88	56	12	0	0
25-Mar-11	86	49	4	0	0
25-Mar-12	84	43	0	0	0
25-Mar-13	81	38	0	0	0
25-Mar-14	79	33	0	0	0
25-Mar-15	76	29	0	0	0
25-Mar-16	73	24	0	0	0
25-Mar-17	70	20	0	0	0
25-Mar-18	67	17	0	0	0
25-Mar-19	63	13	0	0	0
25-Mar-20	60	10	0	0	0
25-Mar-21	56	7	0	0	0
25-Mar-22	52	4	0	0	0
25-Mar-23	48	1	0	0	0
25-Mar-24	43	0	0	0	0
25-Mar-25	38	0	0	0	0
25-Mar-26	33	0	0	0	0
25-Mar-27	27	0	0	0	0
25-Mar-28	22	0	0	0	0
25-Mar-29	15	0	0	0	0
25-Mar-30	9	0	0	0	0
25-Mar-31	2	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	16.971	7.99	3.503	2.452	1.827
Principal Windo	Apr04-Jul31	Apr04-Sep23	Apr04-Dec11	Apr04-Dec08	Apr04-Jun07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - SA

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	92	88	82
25-Mar-06	97	89	76	62	43
25-Mar-07	95	80	54	32	5
25-Mar-08	93	72	37	11	0
25-Mar-09	91	63	23	0	0
25-Mar-10	88	56	12	0	0
25-Mar-11	86	49	4	0	0
25-Mar-12	84	43	0	0	0
25-Mar-13	81	38	0	0	0
25-Mar-14	79	33	0	0	0
25-Mar-15	76	29	0	0	0
25-Mar-16	73	24	0	0	0
25-Mar-17	70	20	0	0	0
25-Mar-18	67	17	0	0	0
25-Mar-19	63	13	0	0	0
25-Mar-20	60	10	0	0	0
25-Mar-21	56	7	0	0	0
25-Mar-22	52	4	0	0	0
25-Mar-23	48	1	0	0	0
25-Mar-24	43	0	0	0	0
25-Mar-25	38	0	0	0	0
25-Mar-26	33	0	0	0	0
25-Mar-27	27	0	0	0	0
25-Mar-28	22	0	0	0	0
25-Mar-29	15	0	0	0	0
25-Mar-30	9	0	0	0	0
25-Mar-31	2	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	16.971	7.99	3.503	2.452	1.827
Principal Window					
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A500

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	92	88	82
25-Mar-06	97	89	76	62	43
25-Mar-07	95	80	54	32	5
25-Mar-08	93	72	37	11	0
25-Mar-09	91	63	23	0	0
25-Mar-10	88	56	12	0	0
25-Mar-11	86	49	4	0	0
25-Mar-12	84	43	0	0	0
25-Mar-13	81	38	0	0	0
25-Mar-14	79	33	0	0	0
25-Mar-15	76	29	0	0	0
25-Mar-16	73	24	0	0	0
25-Mar-17	70	20	0	0	0
25-Mar-18	67	17	0	0	0
25-Mar-19	63	13	0	0	0
25-Mar-20	60	10	0	0	0
25-Mar-21	56	7	0	0	0
25-Mar-22	52	4	0	0	0
25-Mar-23	48	1	0	0	0
25-Mar-24	43	0	0	0	0
25-Mar-25	38	0	0	0	0
25-Mar-26	33	0	0	0	0
25-Mar-27	27	0	0	0	0
25-Mar-28	22	0	0	0	0
25-Mar-29	15	0	0	0	0
25-Mar-30	9	0	0	0	0
25-Mar-31	2	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	16.971	7.99	3.503	2.452	1.827
Principal Windo	Apr04-Jul31	Apr04-Sep23	Apr04-Dec11	Apr04-Dec08	Apr04-Jun07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - C550

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	91	86	79
25-Mar-06	96	88	72	56	34
25-Mar-07	94	77	47	22	0
25-Mar-08	91	67	27	0	0
25-Mar-09	89	58	10	0	0
25-Mar-10	86	49	0	0	0
25-Mar-11	84	41	0	0	0
25-Mar-12	81	35	0	0	0
25-Mar-13	78	28	0	0	0
25-Mar-14	75	23	0	0	0
25-Mar-15	72	17	0	0	0
25-Mar-16	69	13	0	0	0
25-Mar-17	65	8	0	0	0
25-Mar-18	62	4	0	0	0
25-Mar-19	58	0	0	0	0
25-Mar-20	54	0	0	0	0
25-Mar-21	49	0	0	0	0
25-Mar-22	44	0	0	0	0
25-Mar-23	39	0	0	0	0
25-Mar-24	34	0	0	0	0
25-Mar-25	28	0	0	0	0
25-Mar-26	22	0	0	0	0
25-Mar-27	16	0	0	0	0
25-Mar-28	9	0	0	0	0
25-Mar-29	2	0	0	0	0
25-Mar-30	0	0	0	0	0
25-Mar-31	0	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	15.5	6.561	3	2.166	1.647
Principal Windo	Apr04-Jul29	Apr04-Feb19	Apr04-Feb10	Apr04-Feb08	Apr04-Dec06
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - C525

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	91	86	79
25-Mar-06	96	88	72	56	34
25-Mar-07	94	77	47	22	0
25-Mar-08	91	67	27	0	0
25-Mar-09	89	58	10	0	0
25-Mar-10	86	49	0	0	0
25-Mar-11	84	41	0	0	0
25-Mar-12	81	35	0	0	0
25-Mar-13	78	28	0	0	0
25-Mar-14	75	23	0	0	0
25-Mar-15	72	17	0	0	0
25-Mar-16	69	13	0	0	0
25-Mar-17	65	8	0	0	0
25-Mar-18	62	4	0	0	0
25-Mar-19	58	0	0	0	0
25-Mar-20	54	0	0	0	0
25-Mar-21	49	0	0	0	0
25-Mar-22	44	0	0	0	0
25-Mar-23	39	0	0	0	0
25-Mar-24	34	0	0	0	0
25-Mar-25	28	0	0	0	0
25-Mar-26	22	0	0	0	0
25-Mar-27	16	0	0	0	0
25-Mar-28	9	0	0	0	0
25-Mar-29	2	0	0	0	0
25-Mar-30	0	0	0	0	0
25-Mar-31	0	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	15.5	6.561	3	2.166	1.647
Principal Windo	Apr04-Jul29	Apr04-Feb19	Apr04-Feb10	Apr04-Feb08	Apr04-Dec06
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - C500

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	91	86	79
25-Mar-06	96	88	72	56	34
25-Mar-07	94	77	47	22	0
25-Mar-08	91	67	27	0	0
25-Mar-09	89	58	10	0	0
25-Mar-10	86	49	0	0	0
25-Mar-11	84	41	0	0	0
25-Mar-12	81	35	0	0	0
25-Mar-13	78	28	0	0	0
25-Mar-14	75	23	0	0	0
25-Mar-15	72	17	0	0	0
25-Mar-16	69	13	0	0	0
25-Mar-17	65	8	0	0	0
25-Mar-18	62	4	0	0	0
25-Mar-19	58	0	0	0	0
25-Mar-20	54	0	0	0	0
25-Mar-21	49	0	0	0	0
25-Mar-22	44	0	0	0	0
25-Mar-23	39	0	0	0	0
25-Mar-24	34	0	0	0	0
25-Mar-25	28	0	0	0	0
25-Mar-26	22	0	0	0	0
25-Mar-27	16	0	0	0	0
25-Mar-28	9	0	0	0	0
25-Mar-29	2	0	0	0	0
25-Mar-30	0	0	0	0	0
25-Mar-31	0	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	15.5	6.561	3	2.166	1.647
Principal Windo	Apr04-Jul29	Apr04-Feb19	Apr04-Feb10	Apr04-Feb08	Apr04-Dec06
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - FB

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	91	86	79
25-Mar-06	96	88	72	56	34
25-Mar-07	94	77	47	22	0
25-Mar-08	91	67	27	0	0
25-Mar-09	89	58	10	0	0
25-Mar-10	86	49	0	0	0
25-Mar-11	84	41	0	0	0
25-Mar-12	81	35	0	0	0
25-Mar-13	78	28	0	0	0
25-Mar-14	75	23	0	0	0
25-Mar-15	72	17	0	0	0
25-Mar-16	69	13	0	0	0
25-Mar-17	65	8	0	0	0
25-Mar-18	62	4	0	0	0
25-Mar-19	58	0	0	0	0
25-Mar-20	54	0	0	0	0
25-Mar-21	49	0	0	0	0
25-Mar-22	44	0	0	0	0
25-Mar-23	39	0	0	0	0
25-Mar-24	34	0	0	0	0
25-Mar-25	28	0	0	0	0
25-Mar-26	22	0	0	0	0
25-Mar-27	16	0	0	0	0
25-Mar-28	9	0	0	0	0
25-Mar-29	2	0	0	0	0
25-Mar-30	0	0	0	0	0
25-Mar-31	0	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	15.5	6.561	3	2.166	1.647
Principal Windo	Apr04-Jul29	Apr04-Feb19	Apr04-Feb10	Apr04-Feb08	Apr04-Dec06
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - SB

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	91	86	79
25-Mar-06	96	88	72	56	34
25-Mar-07	94	77	47	22	0
25-Mar-08	91	67	27	0	0
25-Mar-09	89	58	10	0	0
25-Mar-10	86	49	0	0	0
25-Mar-11	84	41	0	0	0
25-Mar-12	81	35	0	0	0
25-Mar-13	78	28	0	0	0
25-Mar-14	75	23	0	0	0
25-Mar-15	72	17	0	0	0
25-Mar-16	69	13	0	0	0
25-Mar-17	65	8	0	0	0
25-Mar-18	62	4	0	0	0
25-Mar-19	58	0	0	0	0
25-Mar-20	54	0	0	0	0
25-Mar-21	49	0	0	0	0
25-Mar-22	44	0	0	0	0
25-Mar-23	39	0	0	0	0
25-Mar-24	34	0	0	0	0
25-Mar-25	28	0	0	0	0
25-Mar-26	22	0	0	0	0
25-Mar-27	16	0	0	0	0
25-Mar-28	9	0	0	0	0
25-Mar-29	2	0	0	0	0
25-Mar-30	0	0	0	0	0
25-Mar-31	0	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	15.5	6.561	3	2.166	1.647
Principal Window					
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - C475

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	98	96	91	86	79
25-Mar-06	96	88	72	56	34
25-Mar-07	94	77	47	22	0
25-Mar-08	91	67	27	0	0
25-Mar-09	89	58	10	0	0
25-Mar-10	86	49	0	0	0
25-Mar-11	84	41	0	0	0
25-Mar-12	81	35	0	0	0
25-Mar-13	78	28	0	0	0
25-Mar-14	75	23	0	0	0
25-Mar-15	72	17	0	0	0
25-Mar-16	69	13	0	0	0
25-Mar-17	65	8	0	0	0
25-Mar-18	62	4	0	0	0
25-Mar-19	58	0	0	0	0
25-Mar-20	54	0	0	0	0
25-Mar-21	49	0	0	0	0
25-Mar-22	44	0	0	0	0
25-Mar-23	39	0	0	0	0
25-Mar-24	34	0	0	0	0
25-Mar-25	28	0	0	0	0
25-Mar-26	22	0	0	0	0
25-Mar-27	16	0	0	0	0
25-Mar-28	9	0	0	0	0
25-Mar-29	2	0	0	0	0
25-Mar-30	0	0	0	0	0
25-Mar-31	0	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	15.5	6.561	3	2.166	1.647
Principal Windo	Apr04-Jul29	Apr04-Feb19	Apr04-Feb10	Apr04-Feb08	Apr04-Dec06
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - D

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	38
25-Mar-08	100	100	100	79	0
25-Mar-09	100	100	100	0	0
25-Mar-10	100	100	89	0	0
25-Mar-11	100	100	30	0	0
25-Mar-12	100	100	0	0	0
25-Mar-13	100	100	0	0	0
25-Mar-14	100	100	0	0	0
25-Mar-15	100	100	0	0	0
25-Mar-16	100	100	0	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	97	0	0	0
25-Mar-20	100	73	0	0	0
25-Mar-21	100	50	0	0	0
25-Mar-22	100	29	0	0	0
25-Mar-23	100	8	0	0	0
25-Mar-24	100	0	0	0	0
25-Mar-25	100	0	0	0	0
25-Mar-26	100	0	0	0	0
25-Mar-27	100	0	0	0	0
25-Mar-28	100	0	0	0	0
25-Mar-29	100	0	0	0	0
25-Mar-30	65	0	0	0	0
25-Mar-31	14	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	26.324	17.081	6.703	4.268	2.976
Principal Windo	Jul29-Jul31	Feb19-Sep23	Feb10-Dec11	Feb08-Dec08	Dec06-Jun07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - WRAP

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	0
25-Mar-09	100	100	100	70	0
25-Mar-10	100	100	100	9	0
25-Mar-11	100	100	100	0	0
25-Mar-12	100	100	88	0	0
25-Mar-13	100	100	59	0	0
25-Mar-14	100	100	38	0	0
25-Mar-15	100	100	22	0	0
25-Mar-16	100	100	9	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	100	0	0	0
25-Mar-20	100	100	0	0	0
25-Mar-21	100	100	0	0	0
25-Mar-22	100	100	0	0	0
25-Mar-23	100	100	0	0	0
25-Mar-24	100	90	0	0	0
25-Mar-25	100	72	0	0	0
25-Mar-26	100	56	0	0	0
25-Mar-27	100	40	0	0	0
25-Mar-28	100	26	0	0	0
25-Mar-29	100	12	0	0	0
25-Mar-30	100	0	0	0	0
25-Mar-31	100	0	0	0	0
25-Mar-32	60	0	0	0	0
25-Mar-33	3	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	28.203	22.495	9.708	5.358	3.54
Principal Window					
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A2IO

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	0
25-Mar-09	100	100	100	70	0
25-Mar-10	100	100	100	9	0
25-Mar-11	100	100	100	0	0
25-Mar-12	100	100	88	0	0
25-Mar-13	100	100	59	0	0
25-Mar-14	100	100	38	0	0
25-Mar-15	100	100	22	0	0
25-Mar-16	100	100	9	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	100	0	0	0
25-Mar-20	100	100	0	0	0
25-Mar-21	100	100	0	0	0
25-Mar-22	100	100	0	0	0
25-Mar-23	100	100	0	0	0
25-Mar-24	100	90	0	0	0
25-Mar-25	100	72	0	0	0
25-Mar-26	100	56	0	0	0
25-Mar-27	100	40	0	0	0
25-Mar-28	100	26	0	0	0
25-Mar-29	100	12	0	0	0
25-Mar-30	100	0	0	0	0
25-Mar-31	100	0	0	0	0
25-Mar-32	60	0	0	0	0
25-Mar-33	3	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	28.203	22.495	9.708	5.358	3.54
Principal Window					
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A4

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	0
25-Mar-09	100	100	100	0	0
25-Mar-10	100	100	100	0	0
25-Mar-11	100	100	100	0	0
25-Mar-12	100	100	40	0	0
25-Mar-13	100	100	0	0	0
25-Mar-14	100	100	0	0	0
25-Mar-15	100	100	0	0	0
25-Mar-16	100	100	0	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	100	0	0	0
25-Mar-20	100	100	0	0	0
25-Mar-21	100	100	0	0	0
25-Mar-22	100	100	0	0	0
25-Mar-23	100	100	0	0	0
25-Mar-24	100	48	0	0	0
25-Mar-25	100	0	0	0	0
25-Mar-26	100	0	0	0	0
25-Mar-27	100	0	0	0	0
25-Mar-28	100	0	0	0	0
25-Mar-29	100	0	0	0	0
25-Mar-30	100	0	0	0	0
25-Mar-31	100	0	0	0	0
25-Mar-32	0	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	27.482	20.014	7.98	4.813	3.278
Principal Windo	Jul31-Nov31	Sep23-Oct24	Dec11-Jul12	Dec08-Feb09	Jun07-Jul07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A5

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	0
25-Mar-09	100	100	100	50	0
25-Mar-10	100	100	100	0	0
25-Mar-11	100	100	100	0	0
25-Mar-12	100	100	100	0	0
25-Mar-13	100	100	0	0	0
25-Mar-14	100	100	0	0	0
25-Mar-15	100	100	0	0	0
25-Mar-16	100	100	0	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	100	0	0	0
25-Mar-20	100	100	0	0	0
25-Mar-21	100	100	0	0	0
25-Mar-22	100	100	0	0	0
25-Mar-23	100	100	0	0	0
25-Mar-24	100	100	0	0	0
25-Mar-25	100	61	0	0	0
25-Mar-26	100	0	0	0	0
25-Mar-27	100	0	0	0	0
25-Mar-28	100	0	0	0	0
25-Mar-29	100	0	0	0	0
25-Mar-30	100	0	0	0	0
25-Mar-31	100	0	0	0	0
25-Mar-32	1	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	27.85	21.161	8.62	5.032	3.397
Principal Windo	Nov31-Apr32	Oct24-Dec25	Jul12-Mar13	Feb09-May09	Jul07-Sep07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A6

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	0
25-Mar-09	100	100	100	100	0
25-Mar-10	100	100	100	0	0
25-Mar-11	100	100	100	0	0
25-Mar-12	100	100	100	0	0
25-Mar-13	100	100	94	0	0
25-Mar-14	100	100	0	0	0
25-Mar-15	100	100	0	0	0
25-Mar-16	100	100	0	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	100	0	0	0
25-Mar-20	100	100	0	0	0
25-Mar-21	100	100	0	0	0
25-Mar-22	100	100	0	0	0
25-Mar-23	100	100	0	0	0
25-Mar-24	100	100	0	0	0
25-Mar-25	100	100	0	0	0
25-Mar-26	100	79	0	0	0
25-Mar-27	100	1	0	0	0
25-Mar-28	100	0	0	0	0
25-Mar-29	100	0	0	0	0
25-Mar-30	100	0	0	0	0
25-Mar-31	100	0	0	0	0
25-Mar-32	100	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	28.213	22.393	9.44	5.309	3.528
Principal Windo	Apr32-Aug32	Dec25-Apr27	Mar13-Mar14	May09-Sep09	Sep07-Oct07
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A7

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	0
25-Mar-09	100	100	100	100	0
25-Mar-10	100	100	100	0	0
25-Mar-11	100	100	100	0	0
25-Mar-12	100	100	100	0	0
25-Mar-13	100	100	100	0	0
25-Mar-14	100	100	94	0	0
25-Mar-15	100	100	33	0	0
25-Mar-16	100	100	0	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	100	0	0	0
25-Mar-20	100	100	0	0	0
25-Mar-21	100	100	0	0	0
25-Mar-22	100	100	0	0	0
25-Mar-23	100	100	0	0	0
25-Mar-24	100	100	0	0	0
25-Mar-25	100	100	0	0	0
25-Mar-26	100	100	0	0	0
25-Mar-27	100	100	0	0	0
25-Mar-28	100	46	0	0	0
25-Mar-29	100	0	0	0	0
25-Mar-30	100	0	0	0	0
25-Mar-31	100	0	0	0	0
25-Mar-32	100	0	0	0	0
25-Mar-33	0	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	28.62	23.96	10.75	5.688	3.696
Principal Windo	Aug32-Jan33	Apr27-Feb29	Mar14-Nov15	Sep09-Feb10	Oct07-Jan08
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A8

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	0
25-Mar-09	100	100	100	100	0
25-Mar-10	100	100	100	64	0
25-Mar-11	100	100	100	0	0
25-Mar-12	100	100	100	0	0
25-Mar-13	100	100	100	0	0
25-Mar-14	100	100	100	0	0
25-Mar-15	100	100	100	0	0
25-Mar-16	100	100	67	0	0
25-Mar-17	100	100	0	0	0
25-Mar-18	100	100	0	0	0
25-Mar-19	100	100	0	0	0
25-Mar-20	100	100	0	0	0
25-Mar-21	100	100	0	0	0
25-Mar-22	100	100	0	0	0
25-Mar-23	100	100	0	0	0
25-Mar-24	100	100	0	0	0
25-Mar-25	100	100	0	0	0
25-Mar-26	100	100	0	0	0
25-Mar-27	100	100	0	0	0
25-Mar-28	100	100	0	0	0
25-Mar-29	100	89	0	0	0
25-Mar-30	100	0	0	0	0
25-Mar-31	100	0	0	0	0
25-Mar-32	100	0	0	0	0
25-Mar-33	23	0	0	0	0

25-Mar-34	0	0	0	0	0
WAL	28.967	25.437	12.239	6.074	3.856
Principal Windo	Jan33-Apr33	Feb29-Mar30	Nov15-Feb17	Feb10-Jun10	Jan08-Feb08
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - A3

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	100	100	100	100	100
25-Mar-06	100	100	100	100	100
25-Mar-07	100	100	100	100	100
25-Mar-08	100	100	100	100	70
25-Mar-09	100	100	100	100	0
25-Mar-10	100	100	100	100	0
25-Mar-11	100	100	100	36	0
25-Mar-12	100	100	100	0	0
25-Mar-13	100	100	100	0	0
25-Mar-14	100	100	100	0	0
25-Mar-15	100	100	100	0	0
25-Mar-16	100	100	100	0	0
25-Mar-17	100	100	96	0	0
25-Mar-18	100	100	76	0	0
25-Mar-19	100	100	60	0	0
25-Mar-20	100	100	47	0	0
25-Mar-21	100	100	37	0	0
25-Mar-22	100	100	28	0	0
25-Mar-23	100	100	22	0	0
25-Mar-24	100	100	17	0	0
25-Mar-25	100	100	13	0	0
25-Mar-26	100	100	9	0	0
25-Mar-27	100	100	7	0	0
25-Mar-28	100	100	5	0	0
25-Mar-29	100	100	3	0	0
25-Mar-30	100	98	2	0	0
25-Mar-31	100	70	1	0	0
25-Mar-32	100	43	1	0	0
25-Mar-33	100	18 *		0	0

25-Mar-34	0	0	0	0	0
WAL	29.431	27.796	16.785	6.908	4.114
Principal Windo	Apr33-Dec33	Mar30-Dec33	Feb17-Dec33	Jun10-Mar12	Feb08-Jul08
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - B

Date	1	2	3	4	5
30-Mar-04	100	100	100	100	100
25-Mar-05	99	99	99	99	99
25-Mar-06	97	97	97	97	97
25-Mar-07	96	96	96	96	96
25-Mar-08	94	94	94	94	94
25-Mar-09	93	93	93	93	93
25-Mar-10	91	89	86	82	75
25-Mar-11	89	86	78	70	57
25-Mar-12	87	81	68	55	36
25-Mar-13	85	75	56	41	18
25-Mar-14	83	69	45	28	9
25-Mar-15	81	63	36	19	5
25-Mar-16	79	57	29	13	2
25-Mar-17	76	52	23	9	1
25-Mar-18	73	47	18	6	1
25-Mar-19	70	43	14	4 *	
25-Mar-20	67	38	11	3 *	
25-Mar-21	64	34	9	2 *	
25-Mar-22	61	30	7	1 *	
25-Mar-23	57	27	5	1 *	
25-Mar-24	53	24	4 *	*	
25-Mar-25	49	20	3 *	*	
25-Mar-26	44	17	2 *	*	
25-Mar-27	40	15	2 *	*	
25-Mar-28	35	12	1 *	*	
25-Mar-29	30	10	1 *	*	
25-Mar-30	24	7	1 *	*	
25-Mar-31	18	5 *	*	*	
25-Mar-32	12	3 *	*	*	
25-Mar-33	5	1 *	*	*	

25-Mar-34	0	0	0	0	0
WAL	19.069	14.386	10.285	8.631	7.341
Principal Windo	Apr04-Dec33	Apr04-Dec33	Apr04-Dec33	Apr04-Dec33	Apr04-Dec33
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM04J1bbg - Dec - COLLAT

Date	*1*	*2*	*3*	*4*	*5*
30-Mar-04	100	100	100	100	100
25-Mar-05	99	97	94	91	87
25-Mar-06	97	92	82	72	59
25-Mar-07	96	86	67	51	31
25-Mar-08	94	79	54	35	16
25-Mar-09	93	73	43	24	8
25-Mar-10	91	67	35	16	4
25-Mar-11	89	62	28	11	2
25-Mar-12	87	57	23	8	1
25-Mar-13	85	53	18	5	1
25-Mar-14	83	48	14	4 *	
25-Mar-15	81	44	12	2 *	
25-Mar-16	79	40	9	2 *	
25-Mar-17	76	36	7	1 *	
25-Mar-18	73	33	6	1 *	
25-Mar-19	70	30	5	1 *	
25-Mar-20	67	27	4 *	*	
25-Mar-21	64	24	3 *	*	
25-Mar-22	61	21	2 *	*	
25-Mar-23	57	19	2 *	*	
25-Mar-24	53	17	1 *	*	
25-Mar-25	49	14	1 *	*	
25-Mar-26	44	12	1 *	*	
25-Mar-27	40	10	1 *	*	
25-Mar-28	35	8 *	*	*	
25-Mar-29	30	7 *	*	*	
25-Mar-30	24	5 *	*	*	
25-Mar-31	18	4 *	*	*	
25-Mar-32	12	2 *	*	*	
25-Mar-33	5	1 *	*	*	

25-Mar-34	0	0	0	0	0
WAL	19.069	11.226	5.638	3.774	2.608
Principal Windo	Apr04-Dec33	Apr04-Dec33	Apr04-Dec33	Apr04-Dec33	Apr04-Dec33
LIBOR_1MO	1.1	1.1	1.1	1.1	1.1
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Rede	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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```
-------------------------------------------------
$          VERSION: 3.01 (BLOOMBERG CMO BOND FILE)
-------------------------------------------------
$           DEAL: GMACM04J1bbg
$        PRICING: 300 PSA
$     SETTLEMENT: 20040330
-----------------------------------------
-----------------------------------------
$                  BLOCK: 1
!{          TRANCHE NAME: PO }
$        ORIGINAL_AMOUNT: .00
$         CURRENT_FACTOR: 1.000000000
$         CURRENT_COUPON: 0
$         PRINCIPAL_FREQ: 12
$          PAYMENT_DELAY: 24
$             DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 2
!{          TRANCHE NAME: NAS }
$        ORIGINAL_AMOUNT: 40000000.00
$         CURRENT_FACTOR: 1.000000000
$         CURRENT_COUPON: 5.5
$         PRINCIPAL_FREQ: 12
$          PAYMENT_DELAY: 24
$             DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 3
!{          TRANCHE NAME: A550 }
$        ORIGINAL_AMOUNT: 43684000.00
$         CURRENT_FACTOR: 1.000000000
$         CURRENT_COUPON: 5.5
$         PRINCIPAL_FREQ: 12
$          PAYMENT_DELAY: 24
$             DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
```

```
-------------------------------------------------
$                  BLOCK: 4
!{           TRANCHE NAME: FA }
$         ORIGINAL_AMOUNT: 13678772.70
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 1.55 Floater Bond
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 0
$              DATED_DATE: 20040325
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
Additional Floater Information
$          FLOATER_INDEX: LIBOR1MO
$          FLOATER_RESET:    Freq: 12; Next: 20040425
$       FLOATER_FORMULA: 0.00000 1.0 .45
$ FLOATER_LIMITS:Thres: 20040325 Floor: .45 Cap: 8.0
-------------------------------------------------
$                  BLOCK: 5
!{           TRANCHE NAME: A525 }
$         ORIGINAL_AMOUNT: 39712727.30
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.25
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 6
!{           TRANCHE NAME: A500 }
$         ORIGINAL_AMOUNT: 48537500.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 7
```

```
!{          TRANCHE NAME: C550 }
$         ORIGINAL_AMOUNT: 31458000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.5
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$      FIRST_PAYMENT_DATE: 20040425
$       NEXT_PAYMENT_DATE: 20040425
$          ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                   BLOCK: 8
!{          TRANCHE NAME: FB }
$         ORIGINAL_AMOUNT: 15362587.40
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 1.55 Floater Bond
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 0
$              DATED_DATE: 20040325
$      FIRST_PAYMENT_DATE: 20040425
$       NEXT_PAYMENT_DATE: 20040425
$          ACCRUAL_METHOD: THIRTY_360
Additional Floater Information
$          FLOATER_INDEX: LIBOR1MO
$          FLOATER_RESET:    Freq: 12; Next: 20040425
$        FLOATER_FORMULA: 0.00000 1.0 .45
$ FLOATER_LIMITS:Thres: 20040325 Floor: .45 Cap: 8.0
-------------------------------------------------
$                   BLOCK: 9
!{          TRANCHE NAME: C525 }
$         ORIGINAL_AMOUNT: 28598181.80
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.25
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$      FIRST_PAYMENT_DATE: 20040425
$       NEXT_PAYMENT_DATE: 20040425
$          ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                   BLOCK: 10
!{          TRANCHE NAME: C500 }
$         ORIGINAL_AMOUNT: 26215000.00
```

```
$         CURRENT_FACTOR: 1.000000000
$         CURRENT_COUPON: 5
$         PRINCIPAL_FREQ: 12
$          PAYMENT_DELAY: 24
$             DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                   BLOCK: 11
!{          TRANCHE NAME: C475 }
$        ORIGINAL_AMOUNT: 24199230.80
$         CURRENT_FACTOR: 1.000000000
$         CURRENT_COUPON: 4.75
$         PRINCIPAL_FREQ: 12
$          PAYMENT_DELAY: 24
$             DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                   BLOCK: 12
!{          TRANCHE NAME: D }
$        ORIGINAL_AMOUNT: 19780000.00
$         CURRENT_FACTOR: 1.000000000
$         CURRENT_COUPON: 5.5
$         PRINCIPAL_FREQ: 12
$          PAYMENT_DELAY: 24
$             DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                   BLOCK: 13
!{          TRANCHE NAME: A4 }
$        ORIGINAL_AMOUNT: 8050000.00
$         CURRENT_FACTOR: 1.000000000
$         CURRENT_COUPON: 5.25
$         PRINCIPAL_FREQ: 12
$          PAYMENT_DELAY: 24
$             DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
```

```
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 14
!{           TRANCHE NAME: A5 }
$         ORIGINAL_AMOUNT: 7987000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.25
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$      FIRST_PAYMENT_DATE: 20040425
$       NEXT_PAYMENT_DATE: 20040425
$          ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 15
!{           TRANCHE NAME: A6 }
$         ORIGINAL_AMOUNT: 7980000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.25
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$      FIRST_PAYMENT_DATE: 20040425
$       NEXT_PAYMENT_DATE: 20040425
$          ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 16
!{           TRANCHE NAME: A7 }
$         ORIGINAL_AMOUNT: 10563000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.25
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$      FIRST_PAYMENT_DATE: 20040425
$       NEXT_PAYMENT_DATE: 20040425
$          ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                  BLOCK: 17
!{           TRANCHE NAME: A8 }
$         ORIGINAL_AMOUNT: 5420000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.25
```

```
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-----------------------------------------------
$                   BLOCK: 18
!{           TRANCHE NAME: A3 }
$         ORIGINAL_AMOUNT: 16774000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.5
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-----------------------------------------------
$                   BLOCK: 19
!{           TRANCHE NAME: B }
$         ORIGINAL_AMOUNT: 12000000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 5.5
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-----------------------------------------------
-----------------------------------------------
$                 PHANTOM: 20
!{           TRANCHE NAME: WIO }
$         ORIGINAL_AMOUNT: 400000000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 0.2
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
```

```
-------------------------------------------------
$                PHANTOM: 21
!{          TRANCHE NAME: SA }
$         ORIGINAL_AMOUNT: 13678772.70
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 6.45 Floater Bond
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 0
$              DATED_DATE: 20040325
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
Additional Floater Information
$          FLOATER_INDEX: LIBOR1MO
$          FLOATER_RESET:    Freq: 12; Next: 20040425
$       FLOATER_FORMULA: 0.00000 -1 7.55
$ FLOATER_LIMITS:Thres: 20040325 Floor: 0. Cap: 7.55
-------------------------------------------------
$                PHANTOM: 22
!{          TRANCHE NAME: SB }
$         ORIGINAL_AMOUNT: 15362587.40
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 6.45 Floater Bond
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 0
$              DATED_DATE: 20040325
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
Additional Floater Information
$          FLOATER_INDEX: LIBOR1MO
$          FLOATER_RESET:    Freq: 12; Next: 20040425
$       FLOATER_FORMULA: 0.00000 -1 7.55
$ FLOATER_LIMITS:Thres: 20040325 Floor: 0. Cap: 7.55
-------------------------------------------------
$                PHANTOM: 23
!{          TRANCHE NAME: WRAP }
$         ORIGINAL_AMOUNT: 40000000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 0.1
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
```

```
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
$                 PHANTOM: 24
!{           TRANCHE NAME: A2IO }
$         ORIGINAL_AMOUNT: 40000000.00
$          CURRENT_FACTOR: 1.000000000
$          CURRENT_COUPON: 0.15
$          PRINCIPAL_FREQ: 12
$           PAYMENT_DELAY: 24
$              DATED_DATE: 20040301
$     FIRST_PAYMENT_DATE: 20040425
$      NEXT_PAYMENT_DATE: 20040425
$         ACCRUAL_METHOD: THIRTY_360
-------------------------------------------------
-------------------------------------------------
$                 TRANCHE: 1
$                    NAME: "PO"
$                   CSORT: 1
$                    TYPE:
$            RECORD_DELAY: 24
$     COMPOSITION: BLOCK: 1 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$                 TRANCHE: 2
$                    NAME: "WIO"
$                   CSORT: 2
$                    TYPE: IO,NTL
$            RECORD_DELAY: 24
$                NOTIONAL:
$     COMPOSITION: BLOCK: 20 PRIN: 100.000000000 INT: 100.000000000
!   ( notional tranche name is WIO )
-------------------------------------------------
$                 TRANCHE: 3
$                    NAME: "NAS"
$                   CSORT: 3
$                    TYPE: NAS
$            RECORD_DELAY: 24
$     COMPOSITION: BLOCK: 2 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$                 TRANCHE: 4
$                    NAME: "A550"
$                   CSORT: 4
```

```
$                  TYPE:
$           RECORD_DELAY: 24
$     COMPOSITION: BLOCK: 3 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$                TRANCHE: 5
$                   NAME: "FA"
$                  CSORT: 5
$                   TYPE: FLT
$           RECORD_DELAY: 0
$     COMPOSITION: BLOCK: 4 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$                TRANCHE: 6
$                   NAME: "SA"
$                  CSORT: 6
$                   TYPE: FLT,NTL
$           RECORD_DELAY: 0
$              NOTIONAL:
$     COMPOSITION: BLOCK: 21 PRIN: 100.000000000 INT: 100.000000000
!   ( notional tranche name is SA )
-------------------------------------------------
$                TRANCHE: 7
$                   NAME: "A525"
$                  CSORT: 7
$                   TYPE:
$           RECORD_DELAY: 24
$     COMPOSITION: BLOCK: 5 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$                TRANCHE: 8
$                   NAME: "A500"
$                  CSORT: 8
$                   TYPE:
$           RECORD_DELAY: 24
$     COMPOSITION: BLOCK: 6 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$                TRANCHE: 9
$                   NAME: "C550"
$                  CSORT: 9
$                   TYPE:
$           RECORD_DELAY: 24
$     COMPOSITION: BLOCK: 7 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$                TRANCHE: 10
$                   NAME: "FB"
```

```
$                 CSORT: 10
$                  TYPE: FLT
$          RECORD_DELAY: 0
$    COMPOSITION: BLOCK: 8 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 11
$                  NAME: "SB"
$                 CSORT: 11
$                  TYPE: FLT,NTL
$          RECORD_DELAY: 0
$              NOTIONAL:
$    COMPOSITION: BLOCK: 22 PRIN: 100.000000000 INT: 100.000000000
!  ( notional tranche name is SB )
-------------------------------------------------
$               TRANCHE: 12
$                  NAME: "C525"
$                 CSORT: 12
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 9 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 13
$                  NAME: "C500"
$                 CSORT: 13
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 10 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 14
$                  NAME: "C475"
$                 CSORT: 14
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 11 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 15
$                  NAME: "D"
$                 CSORT: 15
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 12 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 16
```

```
$                  NAME: "WRAP"
$                 CSORT: 16
$                  TYPE: IO,NTL
$          RECORD_DELAY: 24
$              NOTIONAL:
$    COMPOSITION: BLOCK: 23 PRIN: 100.000000000 INT: 100.000000000
!  ( notional tranche name is WRAP )
-------------------------------------------------
$               TRANCHE: 17
$                  NAME: "A2IO"
$                 CSORT: 17
$                  TYPE: IO,NTL
$          RECORD_DELAY: 24
$              NOTIONAL:
$    COMPOSITION: BLOCK: 24 PRIN: 100.000000000 INT: 100.000000000
!  ( notional tranche name is A2IO )
-------------------------------------------------
$               TRANCHE: 18
$                  NAME: "A4"
$                 CSORT: 18
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 13 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 19
$                  NAME: "A5"
$                 CSORT: 19
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 14 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 20
$                  NAME: "A6"
$                 CSORT: 20
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 15 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 21
$                  NAME: "A7"
$                 CSORT: 21
$                  TYPE:
$          RECORD_DELAY: 24
```

```
$    COMPOSITION: BLOCK: 16 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 22
$                  NAME: "A8"
$                 CSORT: 22
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 17 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 23
$                  NAME: "A3"
$                 CSORT: 23
$                  TYPE:
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 18 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
$               TRANCHE: 24
$                  NAME: "B"
$                 CSORT: 24
$                  TYPE: SUB
$          RECORD_DELAY: 24
$    COMPOSITION: BLOCK: 19 PRIN: 100.000000000 INT: 100.000000000
-------------------------------------------------
-------------------------------------------------
$     END_TRANCHES:
-------------------------------------------------
-------------------------------------------------
     END OF BOND FILE
*************************************************
$          VERSION: 3.03 (BLOOMBERG CMO COLLATERAL FILE)
-------------------------------------------------
$    AGENCY_LIST:      Type   Factor Date    P/Y Delay     BV Delay
                     WHOLE 20040301 55 54
-------------------------------------------------
$     ASSUMED_POOLS:
-------------------------------------------------------------------
--------------
!G Pool Number  Pool Type    NET-CPN CURR--FACT ORIG--BALANCE  PY-
FEE  BV-FEE PY/BV/BLN-W AGE
-------------------------------------------------------------------
--------------
   M 1 WHOLE XX/XX 5.700000000 1.00000000 400000000.00 0.250000000
 0.250000000 357 357 357 1
```

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Deal Summary Report

GMACM04J1bbg

Assumptions			
Settlement	30-Mar-2004	Prepay	300 PSA
1st Pay Date	25-Apr-2004	Default	0 CDR
		Recovery	0 months
		Severity	0%

Collateral					
Balance	WAC	WAM	Age	WAL	Dur
$400,000,000.00	5.950	357	1	5.638	5.00

Tranche Name	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	$@1bp	Accrued Int(M)	NetNet (MM)	Dated Date	Notes
PO	0.00	0.00000	NA	0.000									01-Mar-04	XRS_PO
WIO	400,000,000.00	0.20000	04/04 - 12/33	5.638									01-Mar-04	NTL_IO
NAS	40,000,000.00	5.50000	04/09 - 12/33	11.042									01-Mar-04	FIX
A550	43,684,000.00	5.50000	04/04 - 12/11	3.503									01-Mar-04	FIX
FA	13,678,772.70	1.55000	04/04 - 12/11	3.503									25-Mar-04	FLT
SA	13,678,772.70	6.45000	04/04 - 12/11	3.503									25-Mar-04	INV_IO
A525	39,712,727.30	5.25000	04/04 - 12/11	3.503									01-Mar-04	FIX
A500	48,537,500.00	5.00000	04/04 - 12/11	3.503									01-Mar-04	FIX
C550	31,458,000.00	5.50000	04/04 - 02/10	3.000									01-Mar-04	FIX
FB	15,362,587.40	1.55000	04/04 - 02/10	3.000									25-Mar-04	FLT
SB	15,362,587.40	6.45000	04/04 - 02/10	3.000									25-Mar-04	INV_IO
C525	28,598,181.80	5.25000	04/04 - 02/10	3.000									01-Mar-04	FIX
C500	26,215,000.00	5.00000	04/04 - 02/10	3.000									01-Mar-04	FIX
C475	24,199,230.80	4.75000	04/04 - 02/10	3.000									01-Mar-04	FIX
D	19,780,000.00	5.50000	02/10 - 12/11	6.703									01-Mar-04	FIX
WRAF	40,000,000.00	0.10000	04/04 - 02/17	9.708									01-Mar-04	IO
A2IO	40,000,000.00	0.15000	04/04 - 02/17	9.708									01-Mar-04	IO
A4	8,050,000.00	5.25000	12/11 - 07/12	7.980									01-Mar-04	FIX
A5	7,987,000.00	5.25000	07/12 - 03/13	8.620									01-Mar-04	FIX
A6	7,980,000.00	5.25000	03/13 - 03/14	9.440									01-Mar-04	FIX
A7	10,563,000.00	5.25000	03/14 - 11/15	10.750									01-Mar-04	FIX
A8	5,420,000.00	5.25000	11/15 - 02/17	12.239									01-Mar-04	FIX
A3	16,774,000.00	5.50000	02/17 - 12/33	16.785									01-Mar-04	FIX
B	12,000,000.00	5.50000	04/04 - 12/33	10.285									01-Mar-04	FIX

Yield Curve

Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	0.968	1.662	2.185	3.002	4.042	4.922

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BANC OF AMERICA

Settle 03/30/2004
First Payment 04/25/2004

	1	2	3	4	5
COLLAT	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.827	5.854	5.911	5.966	6.039
WAL	19.069	11.226	5.638	3.774	2.608
Mod Convexity	1.79	0.91	0.33	0.17	0.09
Principal Window	Apr04 - Dec33	Apr04 - Dec33	Apr04 - Dec33	Apr04 - Dec33	Apr04 - Dec33
PO	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	NA	NA	NA	NA	NA
WAL	0.000	0.000	0.000	0.000	0.000
Mod Convexity	0.00	0.00	0.00	0.00	0.00
Principal Window	NA - NA	NA - NA	NA - NA	NA - NA	NA - NA
WIO	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	-18.726	-23.936	-34.884	-46.672	-66.494
WAL	19.069	11.226	5.638	3.774	2.608
Mod Convexity	5.96	6.27	6.97	7.86	9.64
Principal Window	NA - NA	NA - NA	NA - NA	NA - NA	NA - NA
NAS	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.618	5.628	5.645	5.656	5.705
WAL	20.862	15.626	11.042	9.045	5.303
Mod Convexity	2.04	1.40	0.84	0.61	0.24
Principal Window	Apr09 - Dec33	Apr09 - Dec33	Apr09 - Dec33	Apr09 - Dec33	Jul08 - Jan12
A550	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.626	5.672	5.773	5.852	5.942
WAL	16.971	7.990	3.503	2.452	1.827
Mod Convexity	1.59	0.56	0.14	0.07	0.04
Principal Window	Apr04 - Jul31	Apr04 - Sep23	Apr04 - Dec11	Apr04 - Dec08	Apr04 - Jun07
FA	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	1.625	1.693	1.855	1.978	2.120

GMACM04J1bbg

BANC OF AMERICA

Settle 03/30/2004
First Payment 04/25/2004

	1	2	3	4	5
WAL	16.971	7.990	3.503	2.452	1.827
Mod Convexity	2.78	0.81	0.16	0.08	0.05
Principal Window	Apr04 - Jul31	Apr04 - Sep23	Apr04 - Dec11	Apr04 - Dec08	Apr04 - Jun07
SA	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	1.010	-9.495	-42.947	-71.377	-100.128
WAL	16.971	7.990	3.503	2.452	1.827
Mod Convexity	1.42	0.98	0.34	0.23	0.21
Principal Window	NA - NA	NA - NA	NA - NA	NA - NA	NA - NA
A525	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.371	5.418	5.522	5.602	5.695
WAL	16.971	7.990	3.503	2.452	1.827
Mod Convexity	1.65	0.58	0.14	0.07	0.04
Principal Window	Apr04 - Jul31	Apr04 - Sep23	Apr04 - Dec11	Apr04 - Dec08	Apr04 - Jun07
A500	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.116	5.164	5.270	5.353	5.448
WAL	16.971	7.990	3.503	2.452	1.827
Mod Convexity	1.70	0.59	0.14	0.07	0.04
Principal Window	Apr04 - Jul31	Apr04 - Sep23	Apr04 - Dec11	Apr04 - Dec08	Apr04 - Jun07
C550	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.630	5.688	5.803	5.886	5.981
WAL	15.500	6.561	3.000	2.166	1.647
Mod Convexity	1.41	0.41	0.10	0.06	0.04
Principal Window	Apr04 - Jul29	Apr04 - Feb19	Apr04 - Feb10	Apr04 - Feb08	Apr04 - Dec06
FB	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	1.630	1.721	1.903	2.033	2.180
WAL	15.500	6.561	3.000	2.166	1.647
Mod Convexity	2.38	0.54	0.12	0.06	0.04
Principal Window	Apr04 - Jul29	Apr04 - Feb19	Apr04 - Feb10	Apr04 - Feb08	Apr04 - Dec06

GMACM04J1bbg

BANC OF AMERICA

Settle 03/30/2004
First Payment 04/25/2004

	1	2	3	4	5
SB	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	0.105	-14.936	-55.395	-84.028	-111.407
WAL	15.500	6.561	3.000	2.166	1.647
Mod Convexity	1.30	0.70	0.26	0.21	0.22
Principal Window	NA - NA	NA - NA	NA - NA	NA - NA	NA - NA
C525	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.375	5.435	5.553	5.638	5.735
WAL	15.500	6.561	3.000	2.166	1.647
Mod Convexity	1.46	0.41	0.10	0.06	0.04
Principal Window	Apr04 - Jul29	Apr04 - Feb19	Apr04 - Feb10	Apr04 - Feb08	Apr04 - Dec06
C500	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.120	5.181	5.302	5.389	5.489
WAL	15.500	6.561	3.000	2.166	1.647
Mod Convexity	1.51	0.42	0.10	0.06	0.04
Principal Window	Apr04 - Jul29	Apr04 - Feb19	Apr04 - Feb10	Apr04 - Feb08	Apr04 - Dec06
C475	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	4.865	4.928	5.052	5.141	5.243
WAL	15.500	6.561	3.000	2.166	1.647
Mod Convexity	1.56	0.43	0.11	0.06	0.04
Principal Window	Apr04 - Jul29	Apr04 - Feb19	Apr04 - Feb10	Apr04 - Feb08	Apr04 - Dec06
D	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.610	5.622	5.680	5.735	5.801
WAL	26.324	17.081	6.703	4.268	2.976
Mod Convexity	2.72	1.57	0.36	0.17	0.09
Principal Window	Jul29 - Jul31	Feb19 - Sep23	Feb10 - Dec11	Feb08 - Dec08	Dec06 - Jun07
WRAP	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	-17.615	-22.456	-52.895	-95.359	-130.340

GMACM04J1bbg

BANC OF AMERICA

Settle 03/30/2004
First Payment 04/25/2004

	1	2	3	4	5
WAL	28.203	22.495	9.708	5.358	3.540
Mod Convexity	6.82	5.07	1.84	0.99	0.99
Principal Window	NA - NA	NA - NA	NA - NA	NA - NA	NA - NA
A2IO	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	-15.985	-20.558	-49.688	-90.892	-125.750
WAL	28.203	22.495	9.708	5.358	3.540
Mod Convexity	6.48	4.79	1.70	0.89	0.86
Principal Window	NA - NA	NA - NA	NA - NA	NA - NA	NA - NA
A4	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.354	5.362	5.410	5.465	5.530
WAL	27.482	20.014	7.980	4.813	3.278
Mod Convexity	2.98	2.01	0.49	0.21	0.11
Principal Window	Jul31 - Nov31	Sep23 - Oct24	Dec11 - Jul12	Dec08 - Feb09	Jun07 - Jul07
A5	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.353	5.360	5.404	5.459	5.523
WAL	27.850	21.161	8.620	5.032	3.397
Mod Convexity	3.02	2.16	0.56	0.22	0.11
Principal Window	Nov31 - Apr32	Oct24 - Dec25	Jul12 - Mar13	Feb09 - May09	Jul07 - Sep07
A6	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.353	5.358	5.398	5.452	5.515
WAL	28.213	22.393	9.440	5.309	3.528
Mod Convexity	3.07	2.32	0.65	0.24	0.12
Principal Window	Apr32 - Aug32	Dec25 - Apr27	Mar13 - Mar14	May09 - Sep09	Sep07 - Oct07
A7	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.353	5.357	5.389	5.444	5.507
WAL	28.620	23.960	10.750	5.688	3.696
Mod Convexity	3.12	2.53	0.80	0.28	0.13
Principal Window	Aug32 - Jan33	Apr27 - Feb29	Mar14 - Nov15	Sep09 - Feb10	Oct07 - Jan08

GMACM04J1bbg

BANC OF AMERICA

Settle 03/30/2004
First Payment 04/25/2004

	1	2	3	4	5
A8	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.353	5.355	5.382	5.436	5.499
WAL	28.967	25.437	12.239	6.074	3.856
Mod Convexity	3.16	2.72	0.98	0.31	0.14
Principal Window	Jan33 - Apr33	Feb29 - Mar30	Nov15 - Feb17	Feb10 - Jun10	Jan08 - Feb08
A3	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.608	5.609	5.624	5.677	5.740
WAL	29.431	27.796	16.785	6.908	4.114
Mod Convexity	3.08	2.89	1.53	0.38	0.16
Principal Window	Apr33 - Dec33	Mar30 - Dec33	Feb17 - Dec33	Jun10 - Mar12	Feb08 - Jul08
B	View C	View C	View C	View C	View C
Price	99	99	99	99	99
Yield	5.622	5.633	5.650	5.661	5.673
WAL	19.069	14.386	10.285	8.631	7.341
Mod Convexity	1.84	1.27	0.77	0.58	0.44
Principal Window	Apr04 - Dec33	Apr04 - Dec33	Apr04 - Dec33	Apr04 - Dec33	Apr04 - Dec33
LIBOR_1MO	1.10	1.10	1.10	1.10	1.10
CMT_10YR	4.042	4.042	4.042	4.042	4.042
CMT_30YR	4.922	4.922	4.922	4.922	4.922
Prepay	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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GMACM 04-J1

10% CLEAN UP CALL FOR THE DEAL

Prepayment Speed: 300PSA

Principal Distribution Rules SNR:

I. To NAS, up to the Priority Amount, until retired

NAS = shift%*NonPoPrin*NAS Bal / NonPoBondBal

II. To A550, FA, A525, A500, C550, FB, C525, C500, C475, D, allocated as follows:

Concurrently,

1. 50.% as follows:

Concurrently,

A. 30.0000686752% to A550, until retired

B. 30.0000686752% as follows:

Concurrently,

a. 9.0909090285% to FA

b. 90.9090909715% to A525, until retired

C. 39.9998626496% as follows:

Concurrently,

a. 16.6666666667% to FA

b. 83.3333333333% to A500, until retired

2. 50.% as follows:

A. To C550, FB, C525, C500, C475, allocated as follows:

Concurrently,

a. 24.999801324% to C550, until retired

b. 24.999801324% as follows:

Concurrently,

i. 9.0909091487% to FB

Month <=	NAS Shift %
60	0
72	30
84	40
96	60
108	80
120	100

5-Year Lockout

ii. 90.9090908513% to C525, until retired

c. 24.999801324% as follows:

Concurrently,

i. 16.6666666667% to FB

ii. 83.3333333333% to C500, until retired

d. 25.0005960281% as follows:

Concurrently,

i. 23.0769229791% to FB

ii. 76.9230770209% to C475, until retired

B. To D, until retired

III. To A4, A5, A6, A7, A8, A3, allocated as follows:

1. To A4, A5, A6, A7, A8, in that order
2. To A3, until retired

IV. To NAS, until retired

Principal Distribution Rules SUBORD:

To B, until retired

Notional Classes:

SA is notional to FA
SB is notional to FB
WRAP is notional to A4, A5, A6, A7, A8
A2IO is notional to A4, A5, A6, A7, A8

Floater Inverse Formulas

	Initial Coupon	Sprea	Cap	Floor	Multiplie	Delay	Libor = 1 Month
FA	1.55%	0.45%	8.00%	0.45%	1	0	1.10%
SA	6.45%	7.55%	7.55%	0.00%	-1	0	1.10%
FB	1.55%	0.45%	8.00%	0.45%	1	0	1.10%
SB	6.45%	7.55%	7.55%	0.00%	-1	0	1.10%

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EXHIBIT 99.2
(attached hereto)

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GMACM04J1 -- M1

AMHERST SECURITIES

Balance	$6,000,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	100PSA	200PSA	275PSA	300PSA	325PSA	350PSA	600PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100.3671875	5.483	5.473	5.466	5.464	5.462	5.461	5.447
100.4296875	5.476	5.465	5.458	5.456	5.454	5.452	5.437
100.4921875	5.470	5.457	5.450	5.447	5.445	5.443	5.427
100.5546875	5.463	5.450	5.441	5.439	5.437	5.434	5.417
100.6171875	5.456	5.442	5.433	5.431	5.428	5.426	5.407
100.6796875	**5.449**	**5.434**	**5.425**	**5.422**	**5.420**	**5.417**	**5.397**
100.7421875	5.443	5.427	5.417	5.414	5.411	5.408	5.388
100.8046875	5.436	5.419	5.409	5.405	5.403	5.400	5.378
100.8671875	5.429	5.411	5.400	5.397	5.394	5.391	5.368
100.9296875	5.422	5.404	5.392	5.389	5.386	5.382	5.358
100.9921875	5.416	5.396	5.384	5.380	5.377	5.374	5.348
Spread @ Center Price	**140**	**138**	**137**	**137**	**137**	**137**	**135**
WAL	**14.39**	**11.81**	**10.60**	**10.29**	**10.00**	**9.75**	**8.13**
Mod Durn	**9.14**	**8.07**	**7.53**	**7.38**	**7.25**	**7.12**	**6.28**
Principal Window	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**
Prepay	100 PSA	200 PSA	275 PSA	300 PSA	325 PSA	350 PSA	600 PSA

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
Yld	0.960	1.014	1.733	3.036	4.052	4.910

The above information was obtained from sources which Amherst Securities Group, L.P. and its suppliers believe to be reliable. CMO and Mortgage-backed yields and cash flow projections are calculated using estimates based on an assumed prepayment rate as of the date of this report, and are quoted as bond equivalent yields unless otherwise noted. Changes in prepayment rates and loss assumptions may affect yield, price, total return and average life. Amherst Securities Group, L.P. does not guarantee the accuracy of the information contained herein. Prices, quotes, yields, call features and availability are subject to change without notice. Market prices are indications only subject to changes in market conditions.

GMACM04J1 -- M1

AMHERST SECURITIES

Balance	$6,000,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	100PSA	200PSA	275PSA	300PSA	325PSA	350PSA	600PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100.3671875	5.482	5.469	5.459	5.456	5.453	5.450	5.412
100.4296875	5.475	5.461	5.450	5.447	5.444	5.440	5.400
100.4921875	5.468	5.453	5.442	5.438	5.434	5.430	5.387
100.5546875	5.462	5.445	5.433	5.429	5.425	5.421	5.374
100.6171875	5.455	5.437	5.424	5.420	5.416	5.411	5.361
100.6796875	**5.448**	**5.429**	**5.415**	**5.411**	**5.406**	**5.401**	**5.348**
100.7421875	5.441	5.421	5.406	5.402	5.397	5.392	5.336
100.8046875	5.434	5.413	5.398	5.393	5.388	5.382	5.323
100.8671875	5.427	5.405	5.389	5.384	5.378	5.373	5.310
100.9296875	5.421	5.397	5.380	5.375	5.369	5.363	5.298
100.9921875	5.414	5.389	5.371	5.366	5.360	5.354	5.285
Spread @ Center Price	**140**	**138**	**136**	**136**	**135**	**135**	**231**
WAL	**13.94**	**10.85**	**9.40**	**9.01**	**8.66**	**8.31**	**5.82**
Mod Durn	**9.03**	**7.74**	**7.03**	**6.82**	**6.63**	**6.43**	**4.85**
Principal Window	**Apr04 - May27**	**Apr04 - Mar20**	**Apr04 - Sep16**	**Apr04 - Oct15**	**Apr04 - Jan15**	**Apr04 - Apr14**	**Apr04 - May10**
Prepay	100 PSA	200 PSA	275 PSA	300 PSA	325 PSA	350 PSA	600 PSA
Optional Redemption	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
Yld	0.960	1.014	1.733	3.036	4.052	4.910

The above information was obtained from sources which Amherst Securities Group, L.P. and its suppliers believe to be reliable. CMO and Mortgage-backed yields and cash flow projections are calculated using estimates based on an assumed prepayment rate as of the date of this report, and are quoted as bond equivalent yields unless otherwise noted. Changes in prepayment rates and loss assumptions may affect yield, price, total return and average life. Amherst Securities Group, L.P. does not guarantee the accuracy of the information contained herein. Prices, quotes, yields, call features and availability are subject to change without notice. Market prices are indications only subject to changes in market conditions.

GMACM04J1 -- M1

AMHERST SECURITIES

Balance	$6,000,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	5CPR	10CPR	15CPR	18CPR	24CPR	60CPR	80CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100.3671875	5.485	5.476	5.468	5.464	5.457	5.384	5.272
100.4296875	5.479	5.468	5.460	5.456	5.448	5.369	5.247
100.4921875	5.472	5.461	5.452	5.447	5.439	5.354	5.223
100.5546875	5.465	5.454	5.444	5.439	5.430	5.339	5.198
100.6171875	5.459	5.446	5.436	5.431	5.421	5.323	5.173
100.6796875	**5.452**	**5.439**	**5.428**	**5.422**	**5.412**	**5.308**	**5.149**
100.7421875	5.446	5.432	5.420	5.414	5.403	5.293	5.124
100.8046875	5.439	5.424	5.412	5.405	5.395	5.278	5.100
100.8671875	5.432	5.417	5.404	5.397	5.386	5.263	5.075
100.9296875	5.426	5.409	5.396	5.389	5.377	5.248	5.051
100.9921875	5.419	5.402	5.388	5.380	5.368	5.233	5.026
Spread @ Center Price	**140**	**139**	**138**	**137**	**136**	**227**	**342**
WAL	**14.98**	**12.52**	**10.96**	**10.29**	**9.31**	**4.79**	**2.78**
Mod Durn	**9.38**	**8.38**	**7.69**	**7.38**	**6.90**	**4.08**	**2.51**
Principal Window	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Mar27**	**Apr04 - Dec17**
Prepay	5 CPR	10 CPR	15 CPR	18 CPR	24 CPR	60 CPR	80 CPR

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
Yld	0.960	1.014	1.733	3.036	4.052	4.910

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GMACM04J1 -- M1

AMHERST SECURITIES

Balance	$6,000,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	5CPR	10CPR	15CPR	18CPR	24CPR	60CPR	80CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100.3671875	5.484	5.473	5.461	5.453	5.435	5.236	5.034
100.4296875	5.478	5.465	5.452	5.444	5.425	5.208	4.989
100.4921875	5.471	5.457	5.443	5.435	5.414	5.181	4.944
100.5546875	5.464	5.450	5.435	5.425	5.403	5.153	4.900
100.6171875	5.458	5.442	5.426	5.416	5.392	5.125	4.855
100.6796875	**5.451**	**5.434**	**5.417**	**5.407**	**5.381**	**5.098**	**4.810**
100.7421875	5.444	5.427	5.408	5.397	5.370	5.070	4.766
100.8046875	5.438	5.419	5.400	5.388	5.360	5.042	4.721
100.8671875	5.431	5.411	5.391	5.379	5.349	5.015	4.676
100.9296875	5.424	5.404	5.383	5.370	5.338	4.987	4.632
100.9921875	5.418	5.396	5.374	5.360	5.327	4.960	4.587
Spread @ Center Price	**140**	**138**	**137**	**135**	**235**	**336**	**308**
WAL	**14.60**	**11.56**	**9.57**	**8.68**	**7.13**	**2.45**	**1.47**
Mod Durn	**9.28**	**8.07**	**7.13**	**6.65**	**5.72**	**2.24**	**1.38**
Principal Window	**Apr04 - May28**	**Apr04 - Aug21**	**Apr04 - Oct16**	**Apr04 - Nov14**	**Apr04 - Feb12**	**Apr04 - Sep06**	**Apr04 - Sep05**
Prepay	5 CPR	10 CPR	15 CPR	18 CPR	24 CPR	60 CPR	80 CPR
Optional Redemption	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
Yld	0.960	1.014	1.733	3.036	4.052	4.910

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GMACM04J1 -- M2

AMHERST SECURITIES

Balance	$2,400,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	100PSA	200PSA	275PSA	300PSA	325PSA	350PSA	600PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-28+	5.645	5.656	5.663	5.665	5.667	5.669	5.683
98-30+	5.639	5.648	5.655	5.656	5.658	5.660	5.673
99-00+	5.632	5.641	5.646	5.648	5.649	5.651	5.662
99-02+	5.625	5.633	5.638	5.639	5.641	5.642	5.652
99-04+	5.618	5.625	5.629	5.631	5.632	5.633	5.642
99-06+	**5.611**	**5.617**	**5.621**	**5.622**	**5.623**	**5.624**	**5.632**
99-08+	5.604	5.609	5.613	5.614	5.614	5.615	5.622
99-10+	5.597	5.601	5.604	5.605	5.606	5.606	5.612
99-12+	5.590	5.594	5.596	5.596	5.597	5.598	5.602
99-14+	5.583	5.586	5.587	5.588	5.588	5.589	5.592
99-16+	5.576	5.578	5.579	5.579	5.580	5.580	5.582
Spread @ Center Price	**156**	**157**	**157**	**157**	**157**	**157**	**158**
WAL	**14.39**	**11.81**	**10.60**	**10.29**	**10.00**	**9.75**	**8.13**
Mod Durn	**9.07**	**8.02**	**7.48**	**7.34**	**7.20**	**7.08**	**6.25**
Principal Window	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**
Prepay	100 PSA	200 PSA	275 PSA	300 PSA	325 PSA	350 PSA	600 PSA

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
Yld	0.960	1.014	1.733	3.036	4.052	4.910

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GMACM04J1 -- M2

AMHERST SECURITIES

Balance	$2,400,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	100PSA	200PSA	275PSA	300PSA	325PSA	350PSA	600PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-28+	5.646	5.660	5.670	5.673	5.676	5.680	5.718
98-30+	5.639	5.652	5.661	5.664	5.667	5.670	5.705
99-00+	5.632	5.644	5.652	5.655	5.657	5.660	5.692
99-02+	5.625	5.636	5.643	5.645	5.648	5.650	5.679
99-04+	5.618	5.627	5.634	5.636	5.638	5.640	5.666
99-06+	**5.611**	**5.619**	**5.625**	**5.627**	**5.629**	**5.631**	**5.653**
99-08+	5.604	5.611	5.616	5.618	5.619	5.621	5.640
99-10+	5.597	5.603	5.607	5.608	5.610	5.611	5.627
99-12+	5.590	5.595	5.598	5.599	5.600	5.601	5.614
99-14+	5.583	5.587	5.589	5.590	5.591	5.591	5.601
99-16+	5.576	5.579	5.580	5.581	5.581	5.582	5.588
Spread @ Center Price	**156**	**157**	**157**	**157**	**158**	**158**	**262**
WAL	**13.94**	**10.85**	**9.40**	**9.01**	**8.66**	**8.31**	**5.82**
Mod Durn	**8.96**	**7.70**	**7.00**	**6.79**	**6.60**	**6.41**	**4.83**
Principal Window	**Apr04 - May27**	**Apr04 - Mar20**	**Apr04 - Sep16**	**Apr04 - Oct15**	**Apr04 - Jan15**	**Apr04 - Apr14**	**Apr04 - May10**
Prepay	100 PSA	200 PSA	275 PSA	300 PSA	325 PSA	350 PSA	600 PSA
Optional Redemption	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
Yld	0.960	1.014	1.733	3.036	4.052	4.910

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GMACM04J1 -- M2

AMHERST SECURITIES

Balance	$2,400,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	5CPR	10CPR	15CPR	18CPR	24CPR	60CPR	80CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-28+	5.643	5.653	5.661	5.665	5.672	5.746	5.861
98-30+	5.637	5.645	5.653	5.656	5.663	5.731	5.836
99-00+	5.630	5.638	5.644	5.648	5.654	5.716	5.811
99-02+	5.623	5.630	5.636	5.639	5.644	5.700	5.786
99-04+	5.616	5.623	5.628	5.631	5.635	5.685	5.760
99-06+	**5.610**	**5.615**	**5.620**	**5.622**	**5.626**	**5.669**	**5.735**
99-08+	5.603	5.608	5.611	5.614	5.617	5.654	5.710
99-10+	5.596	5.600	5.603	5.605	5.608	5.638	5.685
99-12+	5.589	5.593	5.595	5.596	5.599	5.623	5.660
99-14+	5.583	5.585	5.587	5.588	5.590	5.608	5.635
99-16+	5.576	5.578	5.579	5.579	5.581	5.592	5.610
Spread @ Center Price	**156**	**156**	**157**	**157**	**157**	**263**	**400**
WAL	**14.98**	**12.52**	**10.96**	**10.29**	**9.31**	**4.79**	**2.78**
Mod Durn	**9.30**	**8.32**	**7.64**	**7.34**	**6.86**	**4.07**	**2.50**
Principal Window	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Dec33**	**Apr04 - Apr26**	**Apr04 - May17**
Prepay	5 CPR	10 CPR	15 CPR	18 CPR	24 CPR	60 CPR	80 CPR

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
Yld	0.960	1.014	1.733	3.036	4.052	4.910

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GMACM04J1 -- M2

AMHERST SECURITIES

Balance	$2,400,000.00	Delay	24	WAC	5.950000000
Coupon	5.5000	Dated	03/01/2004	NET	5.5
Settle	03/30/2004	First Payment	04/25/2004	WAM	357

Price	5CPR	10CPR	15CPR	18CPR	24CPR	60CPR	80CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-28+	5.644	5.656	5.668	5.676	5.694	5.898	6.105
98-30+	5.637	5.648	5.660	5.666	5.683	5.869	6.059
99-00+	5.631	5.641	5.651	5.657	5.672	5.841	6.013
99-02+	5.624	5.633	5.642	5.647	5.661	5.813	5.967
99-04+	5.617	5.625	5.633	5.638	5.650	5.785	5.922
99-06+	**5.610**	**5.617**	**5.624**	**5.628**	**5.639**	**5.757**	**5.876**
99-08+	5.603	5.609	5.615	5.619	5.628	5.728	5.831
99-10+	5.596	5.601	5.606	5.609	5.617	5.700	5.785
99-12+	5.590	5.594	5.598	5.600	5.606	5.672	5.740
99-14+	5.583	5.586	5.589	5.591	5.595	5.644	5.694
99-16+	5.576	5.578	5.580	5.581	5.584	5.616	5.649
Spread @ Center Price	**156**	**157**	**157**	**158**	**260**	**402**	**414**
WAL	**14.60**	**11.56**	**9.57**	**8.68**	**7.13**	**2.45**	**1.47**
Mod Durn	**9.21**	**8.02**	**7.09**	**6.62**	**5.70**	**2.23**	**1.38**
Principal Window	**Apr04 - May28**	**Apr04 - Aug21**	**Apr04 - Oct16**	**Apr04 - Nov14**	**Apr04 - Feb12**	**Apr04 - Sep06**	**Apr04 - Sep05**
Prepay	5 CPR	10 CPR	15 CPR	18 CPR	24 CPR	60 CPR	80 CPR
Optional Redemption	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)

Yield Curve

Mat	3MO	6MO	2YR	5YR	10YR	30YR
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