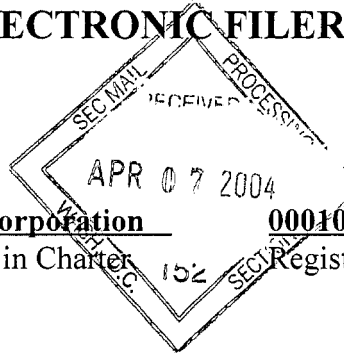




04025245

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



Option One Mortgage Acceptance Corporation

0001025562

Exact Name of Registrant as Specified in Charter

Registrant CIK Number

Form 8-K, April 9, 2004, Series 2004-2

333-104020

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

SEC File Number, if available

PROCESSED

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

APR 09 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: April 9, 2004

OPTION ONE MORTGAGE ACCEPTANCE
CORPORATION

By: _____

Name:

Title:

**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*

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

Option One Mortgage Loan Trust 2004-2

\$299,727,737.80

	Loan Count	Total Balance	Average	% Balance	W.A. Gross Coupon	W.A. Remaining Term	W.A. FICO Score	W.A. Original LTV	W.A. Combined LTV	Effective LTV	DTI	% Full Doc	% Owner Occupied	% SFR	% Cashout	% 2nd Lien
Principal Balance																
less than 50,000.00	25	1,248,789.80	49,951.59	0.42	8.788	337	568	59.87	70.03	70.03	34.28	76.00	88.03	92.00	64.00	16.00
50,000.01 - 75,000.00	231	14,491,125.10	62,732.14	4.83	8.52	341	595	74.66	79.05	72.17	36.07	79.42	87.04	80.37	55.91	5.49
400,000.01 - 500,000.00	63	28,425,853.69	451,204.03	9.48	6.381	359	637	80.23	80.23	71.67	40.82	36.60	90.64	70.65	65.99	0.00
500,000.01 - 600,000.00	14	7,935,797.30	566,842.66	2.65	6.543	359	606	82.41	82.41	80.12	43.40	78.68	100.00	71.56	71.33	0.00
600,000.01 - 700,000.00	2	1,334,500.00	667,250.00	0.45	6.108	359	580	80.22	80.22	80.22	45.52	100.00	100.00	47.77	52.23	0.00
700,000.01 - 800,000.00	2	1,472,421.27	736,210.64	0.49	6.435	358	651	90.09	90.09	72.19	47.27	100.00	100.00	49.07	49.07	0.00
Credit Score																
Not Available	27	2,962,677.64	109,728.80	0.99	8.205	349	0	74.18	75.88	72.91	37.94	71.20	95.98	89.26	79.05	2.84
500 - 524	191	30,048,353.09	157,321.22	10.03	7.646	355	512	72.90	73.44	73.33	40.45	68.91	98.24	83.31	86.73	1.40
525 - 549	207	33,295,393.75	160,799.00	11.11	7.523	358	537	74.01	74.25	74.09	41.25	67.21	98.94	82.42	80.42	0.40
550 - 574	163	26,390,173.06	161,902.90	8.80	7.166	357	562	71.72	71.72	71.18	40.08	57.85	95.25	81.76	76.61	0.00
575 - 599	242	44,549,945.05	184,090.68	14.86	6.758	355	588	78.09	78.55	71.68	39.65	57.37	95.68	73.88	72.02	0.83
600 - 624	286	46,894,378.54	163,966.36	15.65	6.769	356	612	79.56	80.82	71.71	38.37	77.78	93.51	72.74	65.93	1.79
Combined Original LTV																
80.01 - 85.00	123	24,217,958.99	196,893.98	8.08	6.662	358	626	84.43	84.43	66.49	40.88	66.46	88.14	70.43	78.68	0.00
85.01 - 90.00	248	52,223,570.31	210,578.91	17.42	6.849	358	632	89.65	89.65	67.22	40.37	63.62	94.73	70.75	61.31	0.00
90.01 - 95.00	103	18,371,729.79	178,366.31	6.13	6.996	357	636	94.47	94.82	66.80	41.15	91.21	98.90	68.71	40.82	0.46
95.01 - 100.00	23	1,612,117.16	70,092.05	0.54	11.035	314	630	19.95	99.95	99.95	40.86	100.00	100.00	75.70	25.28	100.00
Combined Original LTV > 80 without Mortgage Insurance																
80.01 - 85.00	33	7,050,992.94	213,666.45	2.35	6.995	359	578	84.59	84.59	84.59	40.59	69.13	100.00	73.44	93.95	0.00
85.01 - 90.00	57	13,775,326.35	241,672.39	4.60	7.213	359	595	89.78	89.78	89.78	43.13	64.76	94.61	68.73	56.24	0.00
90.01 - 95.00	20	3,696,195.96	184,809.80	1.23	7.529	359	575	93.18	94.88	94.88	39.09	100.00	100.00	87.41	63.79	2.27
95.01 - 100.00	23	1,612,117.16	70,092.05	0.54	11.035	314	630	19.95	99.95	99.95	40.86	100.00	100.00	75.70	25.28	100.00
Coupon																
9.001 - 9.500	57	5,001,116.98	87,738.89	1.67	9.282	348	556	77.70	77.70	73.99	40.43	87.35	99.00	85.76	66.44	0.00
9.501 - 10.000	60	6,416,983.82	106,949.73	2.14	9.795	353	558	70.56	77.37	72.17	39.20	55.10	100.00	83.25	68.79	12.05
10.001 - 10.500	25	2,523,842.08	100,953.68	0.84	10.264	338	547	64.21	71.91	69.07	40.21	77.97	97.68	89.63	84.30	16.68
10.501 - 11.000	17	1,581,486.36	93,028.61	0.53	10.789	344	559	64.33	74.86	73.70	40.55	57.65	96.17	65.13	57.17	15.78
11.001 - 11.500	18	1,270,509.70	70,583.87	0.42	11.375	330	588	36.01	87.31	87.31	39.44	100.00	100.00	87.98	36.78	66.70
11.501 - 12.000	7	649,933.45	92,847.64	0.22	11.785	329	586	51.14	76.57	76.57	44.86	50.18	100.00	79.48	49.82	35.03
12.001 >=	3	177,916.51	59,305.50	0.06	12.777	251	590	38.55	85.57	85.57	27.49	58.77	100.00	71.00	41.23	58.77
Occupancy Status																
Non-Owner Occupied	117	18,356,049.01	156,889.31	6.12	6.934	354	661	75.56	75.56	70.15	38.52	43.68	0.00	46.36	70.86	0.00
Second Home	29	5,424,737.48	187,059.91	1.81	6.429	358	625	74.00	74.00	66.29	39.55	31.53	0.00	74.64	55.95	0.00
Product Type																
2/28 ARM with 5Yr IO	51	15,958,509.71	312,911.96	5.32	6.395	358	636	84.58	84.58	70.00	42.32	94.40	98.04	77.78	59.26	0.00
3/27 ARM with 5Yr IO	7	1,312,433.00	187,490.43	0.44	5.722	358	657	74.77	74.77	62.80	41.71	100.00	100.00	85.94	40.76	0.00
30 Yr Fixed with 5Yr IO	5	1,015,197.83	203,039.57	0.34	6.029	358	655	75.27	75.27	71.99	42.81	100.00	100.00	100.00	83.45	0.00

Option One Mortgage Loan Trust 2004-2

\$299,727,737.80

	Loan Count	Total Balance	Average	% Balance	Gross Coupon	Remaining Term	FICO Score	Original		Combined		Effective		DTI	% Full Doc	% Owner		% Cashout	% 2nd Lien
								LTV	LTV	LTV	LTV	% LPMI	LTV			% Occupied	% SFR		
Documentation	558	116,054,628.23	207,983.20	38.72	6.641	356	618	75.39	75.69	17.97	70.45	39.82	0.00	87.96	72.61	75.59	0.69		
	9	1,424,991.65	158,332.41	0.48	7.232	360	590	68.85	68.85	0.00	68.85	44.74	0.00	94.39	62.29	69.53	0.00		
	10	1,389,579.98	138,958.00	0.46	7.46	359	716	87.09	87.09	61.33	66.18	0.00	0.00	100.00	71.10	28.95	0.00		
Loan Purpose	1,141	209,372,919.85	183,499.49	69.85	6.778	355	601	76.03	76.36	19.98	70.47	40.14	57.44	92.34	75.45	100.00	0.59		
Property Type	140	34,669,525.49	247,639.47	11.57	6.488	359	634	78.10	78.10	26.18	70.36	41.75	45.15	79.44	0.00	68.51	0.00		
	30	2,965,582.15	98,852.74	0.99	8.105	355	622	80.40	80.40	21.27	74.87	34.85	76.03	96.56	0.00	73.97	0.00		
	10	2,773,649.98	277,365.00	0.93	6.915	354	630	80.36	80.36	5.35	78.72	43.74	53.85	84.74	0.00	66.14	0.00		
Credit Grade	110	19,308,903.52	175,535.49	6.44	6.719	349	698	82.96	82.96	51.86	67.25	41.39	36.07	74.38	65.58	67.56	0.00		
	670	126,050,665.58	188,135.32	42.06	6.435	356	617	78.52	78.74	24.77	71.14	40.10	62.53	94.93	69.42	70.76	0.45		
	236	39,832,966.91	168,783.76	13.29	7.112	358	547	73.36	73.73	6.57	71.83	40.63	65.22	94.94	79.38	78.05	0.66		
	204	30,858,712.97	151,268.20	10.30	7.631	356	540	71.70	71.95	1.31	71.62	39.31	64.60	98.89	84.01	81.52	0.76		
	46	6,647,712.73	144,515.49	2.22	8.483	355	538	69.24	69.24	0.00	69.24	43.29	46.87	99.25	90.00	84.90	0.00		
	29	4,280,839.75	147,615.16	1.43	9.376	358	566	65.92	65.92	0.00	65.92	41.82	86.00	100.00	83.38	69.86	0.00		
	394	72,747,936.34	184,639.43	24.27	6.591	356	636	80.42	82.20	35.78	71.56	39.09	58.24	86.20	68.79	58.08	2.32		
DTI	369	68,687,453.26	186,144.86	22.92	6.732	355	617	79.09	80.13	27.71	71.92	42.58	55.20	92.03	70.09	71.83	1.70		
	331	67,129,868.07	202,809.27	22.40	6.699	357	610	79.62	80.19	24.11	72.76	47.46	64.97	93.62	73.66	66.33	0.81		
	122	21,567,618.89	176,783.76	7.20	6.906	358	587	73.99	74.79	17.72	69.44	51.83	69.77	94.29	67.22	72.98	1.38		
	32	6,468,215.21	202,131.73	2.16	6.811	359	573	73.41	73.67	8.82	71.24	59.22	78.05	100.00	71.32	84.39	0.77		
Geographic Distribution	279	70,539,654.38	252,830.30	23.53	6.586	357	605	77.96	79.09	24.76	71.75	41.13	66.16	96.52	80.32	74.69	1.57		
	248	59,824,966.11	241,229.70	19.96	6.516	357	617	74.72	75.33	17.45	70.22	40.91	40.57	88.67	67.82	72.51	1.26		

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Continued...

Banc of America Securities LLC

[illegible]

[illegible]

Hypothetical Pool
Group 1 CONF
Detailed Collateral Summary Report

Lien Position	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
I	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07

Original LTV	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
30.01 - 35.00	5	389,290.94	0.20	7.224	638	77,858.19	33.23	79.50	100.00
35.01 - 40.00	6	1,012,340.45	0.52	6.384	641	168,723.41	37.68	22.68	100.00
40.01 - 45.00	11	1,804,105.83	0.93	6.554	600	164,009.62	43.49	38.19	70.75
45.01 - 50.00	12	2,020,565.53	1.04	6.831	577	168,380.46	49.27	64.17	62.92
50.01 - 55.00	15	2,264,551.67	1.16	6.382	597	150,970.11	53.36	43.16	100.00
55.01 - 60.00	34	5,833,715.04	2.99	6.501	593	171,579.85	57.99	46.39	92.10
60.01 - 65.00	72	11,728,344.44	6.02	6.691	580	162,893.67	63.50	49.80	88.87
65.01 - 70.00	107	18,373,413.54	9.42	6.756	590	171,714.15	68.79	44.27	94.49
70.01 - 75.00	128	20,746,672.81	10.64	6.793	586	162,083.38	73.99	60.21	88.08
75.01 - 80.00	453	70,254,050.60	36.03	6.734	605	155,086.20	79.60	61.59	91.18
80.01 - 85.00	96	16,701,426.52	8.57	6.723	632	173,973.19	84.33	64.85	85.23
85.01 - 90.00	182	32,558,783.40	16.70	6.970	628	178,894.41	89.67	64.97	93.37
90.01 - 95.00	74	11,296,495.54	5.79	7.184	631	152,655.35	94.83	90.09	99.36
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07
W.A.: 78.08%									
Lowest: 30.99%									
Highest: 95.00%									

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Hypothetical Pool

Group 1 CONF

Detailed Collateral Summary Report

Combined Original LTV	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
30.01 - 35.00	5	389,290.94	0.20	7.224	638	77,858.19	33.23	79.50	100.00
35.01 - 40.00	6	1,012,340.45	0.52	6.384	641	168,723.41	37.68	22.68	100.00
40.01 - 45.00	11	1,804,105.83	0.93	6.554	600	164,009.62	43.49	38.19	70.75
45.01 - 50.00	12	2,020,565.53	1.04	6.831	577	168,380.46	49.27	64.17	62.92
50.01 - 55.00	15	2,264,551.67	1.16	6.382	597	150,970.11	53.36	43.16	100.00
55.01 - 60.00	34	5,833,715.04	2.99	6.501	593	171,579.85	57.99	46.39	92.10
60.01 - 65.00	72	11,728,344.44	6.02	6.691	580	162,893.67	63.50	49.80	88.87
65.01 - 70.00	107	18,373,413.54	9.42	6.756	590	171,714.15	68.79	44.27	94.49
70.01 - 75.00	128	20,746,672.81	10.64	6.793	586	162,083.38	73.99	60.21	88.08
75.01 - 80.00	453	70,254,050.60	36.03	6.734	605	155,086.20	79.60	61.59	91.18
80.01 - 85.00	96	16,701,426.52	8.57	6.723	632	173,973.19	84.33	64.85	85.23
85.01 - 90.00	182	32,558,783.40	16.70	6.970	628	178,894.41	89.67	64.97	93.37
90.01 - 95.00	74	11,296,495.54	5.79	7.184	631	152,655.35	94.83	90.09	99.36
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07
W.A.: 78.08%									
Lowest: 30.99%									
Highest: 95.00%									

Silent Seconds	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
N	1,085	179,996,915.25	92.31	6.820	605	165,895.77	77.93	58.27	90.42
Y	110	14,986,841.06	7.69	6.453	637	136,244.01	79.88	88.24	98.85
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07

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Occupancy Status	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
Owner Occupied	1,086	177,565,371.67	91.07	6.791	602	163,504.03	78.25	62.38	100.00
Non-Owner Occupied	89	14,023,961.02	7.19	6.953	661	157,572.60	75.78	46.34	0.00
Second Home	20	3,394,423.62	1.74	6.182	641	169,721.18	78.20	24.94	0.00
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07

Banc of America Securities LLC

Hypothetical Pool

Group 1 CONF

Detailed Collateral Summary Report

Property Type	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
SFR - Detached	882	136,093,251.63	69.80	6.830	599	154,300.74	77.66	62.54	94.21
2-4 Family - Detached	106	26,589,457.69	13.64	6.534	635	250,843.94	78.40	39.57	78.04
PUD - Detached	102	15,819,825.74	8.11	6.745	606	155,096.33	80.98	80.73	94.18
Low Rise Condo - Attached	64	10,736,033.71	5.51	6.752	626	167,750.53	78.08	58.84	82.68
2-4 Family - Attached	9	2,173,865.45	1.11	6.853	641	241,540.61	77.82	41.11	80.53
MF Housing - Detached	21	2,131,714.22	1.09	8.028	633	101,510.20	80.52	73.60	95.22
SFR - Attached	8	1,062,037.72	0.54	6.746	644	132,754.72	75.51	60.18	77.63
High Rise Condo - Attached	1	217,000.00	0.11	6.750	512	217,000.00	72.33	100.00	100.00
PUD - Attached	2	160,570.15	0.08	7.226	690	80,285.08	86.47	35.29	0.00
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07

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Hypothetical Pool

Group 1 CONF

Detailed Collateral Summary Report

Geographic Distribution	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
California	207	42,841,691.69	21.97	6.610	594	206,964.69	76.89	66.47	95.08
New York	165	37,971,067.11	19.47	6.482	618	230,127.68	75.02	44.19	89.62
Massachusetts	97	21,296,763.91	10.92	6.274	627	219,554.27	76.12	42.69	83.40
Texas	97	10,388,148.63	5.33	7.468	587	107,094.32	78.92	69.72	95.53
Florida	82	9,502,901.86	4.87	7.252	622	115,889.05	82.08	77.42	87.10
Colorado	40	7,072,992.75	3.63	6.676	622	176,824.82	82.35	79.70	89.69
New Jersey	33	5,657,083.30	2.90	7.032	594	171,426.77	77.74	47.85	88.32
Connecticut	31	4,888,131.36	2.51	6.378	613	157,681.66	79.19	60.87	92.23
Rhode Island	27	4,339,093.69	2.23	6.407	615	160,707.17	77.09	49.80	96.33
Illinois	29	4,161,945.79	2.13	7.288	591	143,515.37	82.99	64.98	94.91
Pennsylvania	33	3,921,645.40	2.01	7.121	589	118,837.74	79.22	59.70	87.01
Virginia	28	3,663,402.39	1.88	7.432	589	130,835.80	74.89	82.66	93.81
Georgia	26	3,500,877.48	1.80	7.918	641	134,649.13	86.03	57.81	87.71
North Carolina	29	3,163,854.67	1.62	7.636	596	109,098.44	81.73	75.06	85.17
Michigan	28	3,103,225.49	1.59	8.203	580	110,829.48	80.80	66.96	96.52
Maine	20	3,087,937.39	1.58	6.325	608	154,396.87	73.29	48.34	89.71
New Hampshire	19	2,833,782.39	1.45	6.306	593	149,146.44	77.14	70.92	100.00
Nevada	16	2,739,955.45	1.41	6.497	627	171,247.22	81.75	81.99	100.00
Washington	20	2,563,651.86	1.31	7.136	587	128,182.59	78.78	74.07	83.77
Arizona	17	2,340,092.99	1.20	6.738	623	137,652.53	83.14	74.22	87.75
Other	151	15,945,510.71	8.18	7.324	601	105,599.41	82.14	73.64	92.24
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07

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Hypothetical Pool

Group 1 CONF

Detailed Collateral Summary Report

Zip Code	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
11717	9	1,709,762.36	0.88	5.963	632	189,973.60	72.75	9.83	100.00
01841	5	1,215,841.69	0.62	5.509	670	243,168.34	79.42	21.04	100.00
11234	4	1,136,402.64	0.58	6.452	617	284,100.66	76.94	29.52	70.48
11203	3	857,641.22	0.44	6.027	671	285,880.41	84.84	0.00	67.55
94565	3	847,985.12	0.43	5.566	663	282,661.71	73.46	71.49	100.00
Other	1,171	189,216,123.28	97.04	6.818	606	161,585.08	78.11	61.70	91.12
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07

Product Type	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
2/28 ARM	756	129,978,724.66	66.66	6.621	601	171,929.53	78.35	55.57	90.97
30 Year Fixed	277	41,108,199.60	21.08	7.121	626	148,405.05	77.70	67.90	90.09
3/27 ARM	48	7,820,270.24	4.01	7.019	604	162,922.30	79.61	62.09	87.63
2/28 ARM with 5Yr IO	28	5,456,922.83	2.80	6.516	636	194,890.10	85.24	94.34	95.82
30 Year Fixed Rate Reduction	36	4,645,763.31	2.38	8.537	547	129,048.98	68.65	78.21	100.00
15 Year Fixed	22	2,428,950.27	1.25	7.358	626	110,406.83	74.87	59.40	85.03
3/27 ARM with 5Yr IO	7	1,312,433.00	0.67	5.722	657	187,490.43	74.77	100.00	100.00
20 Year Fixed	11	1,226,202.60	0.63	6.870	638	111,472.96	70.94	73.91	95.94
30 Yr Fixed with 5Yr IO	3	355,800.00	0.18	6.475	681	118,600.00	76.98	100.00	100.00
15 Year Fixed Rate Reduction	2	191,847.98	0.10	8.163	525	95,923.99	49.94	27.25	100.00
Other	5	458,641.82	0.24	6.948	607	91,728.36	75.23	55.18	100.00
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07

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Hypothetical Pool
Group 1 CONF
Detailed Collateral Summary Report

Original Term to Maturity	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
180	26	2,735,498.98	1.40	7.375	619	105,211.50	73.11	58.85	86.71
240	12	1,276,202.60	0.65	6.991	635	106,350.22	71.22	71.01	96.10
360	1,157	190,972,054.73	97.94	6.782	607	165,057.96	78.19	60.53	91.10
Total:	1,195	194,983,756.31	100.00	6.792	607	163,166.32	78.08	60.57	91.07
As of the Statistical Cut-Off Date, the weighted average Original Term to Maturity of the adjustable mortgage loans is approximately 356.7 months.									

Periodic Cap (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
1.000	835	143,635,977.53	99.08	6.624	603	172,019.13	78.63	58.02	91.24
1.500	8	1,341,015.02	0.92	7.269	607	167,626.88	79.92	34.21	74.34
Total:	843	144,976,992.55	100.00	6.630	603	171,977.45	78.64	57.80	91.08
W.A.: 1.005%									
Lowest: 1.000%									
Highest: 1.500%									

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Hypothetical Pool
Group 1 CONF
Detailed Collateral Summary Report

Rollterm	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
1	1	138,376.99	0.10	6.600	505	138,376.99	57.92	100.00	100.00
8	1	182,553.89	0.13	7.950	535	182,553.89	80.00	100.00	100.00
9	1	102,882.52	0.07	8.250	546	102,882.52	80.00	100.00	100.00
16	1	78,620.54	0.05	11.550	572	78,620.54	80.00	100.00	100.00
17	2	222,870.27	0.15	8.854	566	111,435.14	80.00	100.00	100.00
19	16	2,103,930.44	1.45	8.026	573	131,495.65	81.14	94.75	100.00
20	27	3,675,930.78	2.54	7.834	589	136,145.58	77.86	51.09	81.99
21	54	7,891,854.65	5.44	7.988	580	146,145.46	77.28	66.15	91.08
22	92	14,455,228.76	9.97	6.827	626	157,122.05	77.77	44.47	89.06
23	160	30,728,360.07	21.20	6.424	625	192,052.25	78.24	32.48	86.65
24	433	76,186,736.84	52.55	6.402	593	175,950.89	79.05	67.58	93.55
31	4	467,276.16	0.32	7.884	564	116,819.04	81.07	100.00	88.58
32	3	488,454.20	0.34	8.176	566	162,818.07	82.92	75.54	100.00
33	5	801,073.54	0.55	8.400	605	160,214.71	81.58	43.37	74.10
34	15	2,668,933.78	1.84	6.730	611	177,928.92	76.11	69.70	91.99
35	4	923,097.38	0.64	6.184	674	230,774.35	72.02	0.00	64.60
36	23	3,705,247.64	2.56	6.320	610	161,097.72	81.25	82.20	95.53
180	1	155,564.10	0.11	6.680	707	155,564.10	90.00	0.00	100.00
Total:	843	144,976,992.55	100.00	6.630	603	171,977.45	78.64	57.80	91.08
W.A.: 24.0 months									
Lowest: 1 months									
Highest: 180 months									

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Hypothetical Pool

Group 1 CONF

Detailed Collateral Summary Report

Minimum Rate (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
3.001 - 4.000	1	155,679.60	0.11	5.850	629	155,679.60	80.00	100.00	100.00
4.001 - 5.000	40	7,278,247.67	5.02	4.929	651	181,956.19	72.71	54.46	90.01
5.001 - 6.000	214	42,410,081.83	29.25	5.674	626	198,177.95	77.16	52.55	94.50
6.001 - 7.000	291	52,796,155.97	36.42	6.556	600	181,430.09	79.24	55.82	89.36
7.001 - 8.000	172	26,796,802.61	18.48	7.469	581	155,795.36	80.71	64.85	85.80
8.001 - 9.000	85	11,099,518.45	7.66	8.479	566	130,582.57	80.52	69.90	95.97
9.001 - 10.000	29	3,470,052.60	2.39	9.544	558	119,656.99	78.68	58.87	100.00
10.001 - 11.000	9	778,586.92	0.54	10.408	553	86,509.66	76.61	71.14	100.00
11.001 - 12.000	2	191,866.90	0.13	11.402	544	95,933.45	74.10	100.00	100.00
Total:	843	144,976,992.55	100.00	6.630	603	171,977.45	78.64	57.80	91.08
W.A.: 6.627%									
Lowest: 3.850%									
Highest: 11.550%									

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Hypothetical Conforming Collateral Summary

General Characteristics	
Pool Size: \$194,983,756.31	
Loan Count: 1,195	
Avg. Balance: \$163,166.32	
Total OBal: \$195,130,164.81	
Avg. OBal: \$163,288.84	
W.A. FICO®: 607	
W.A. COCLTV: 78.08%	
W.A. OCLTV: 78.00%	
FNMA Conforming: 100.00%	
FHLMC Conforming: 100.00%	
Latest Maturity: 2034-04-01	
W.A. Gross: 6.792%	
W.A. OTerm: 356.7	
W.A. RTerm: 355.7	
W.A. Age: 1.0	
% over 80 COCLTV: 30.96%	
% over 90 COCLTV: 5.69%	
W.A. MI Coverage:	
W.A. MI Adj OCLTV: 78.08%	
W.A. MI Adj COCLTV: 78.00%	
% with PMI: 100.00%	
% with Prepay Penalty: 71.63%	
% Balloon:	
% ARM: 74.35%	
W.A. Roll: 23.81 months	
W.A. Margin: 4.852%	
W.A. Initial Cap: 3.003%	
W.A. Interim Cap: 1.005%	
W.A. Ceiling: 12.646%	
W.A. Floor: 6.627%	
Max. Zipcode Conc: 0.88%	
Section 32 Loans:	
Silent Seconds: 7.69%	
* FICO not available for 18 loans, or 1.09% of the aggregate pool balance.	

Group	Percent
1	100.00%
Total:	100.00%

Cut-Off Balance	Percent
less than 50,000	0.33%
50,001 - 100,000	10.89
100,001 - 150,000	18.97
150,001 - 200,000	23.28
200,001 - 250,000	16.92
250,001 - 300,000	17.31
300,001 - 350,000	7.89
350,001 - 400,000	2.69
400,001 - 450,000	1.72
Total:	100.00%
Average: 163,166.32	
Lowest: 49,769.01	
Highest: 439,656.75	
S.D.: 79,477.36	

Original Balance	Percent
equal to 50,000	0.28%
50,001 - 75,000	5.11
75,001 - 100,000	5.83
100,001 - 125,000	7.97
125,001 - 150,000	11.00
150,001 - 175,000	12.40
175,001 - 200,000	10.89
200,001 - 225,000	8.98
225,001 - 250,000	7.95
250,001 - 275,000	9.01
275,001 - 300,000	8.14
300,001 - 325,000	4.97
325,001 - 350,000	3.07
350,001 - 375,000	1.29
375,001 - 400,000	1.40
400,001 - 425,000	1.27
425,001 - 450,000	0.45
Total:	100.00%
Average: 163,288.84	
Lowest: 50,000.00	
Highest: 440,000.00	
S.D.: 79,521.76	

Lien Position	Percent
1	100.00%
Total:	100.00%

Product Type	Percent
2/28 ARM	66.66%
30 Year Fixed	21.08
3/27 ARM	4.01
2/28 ARM with 5Yr IO	2.80
30 Year Fixed Rate Reduction	2.38
15 Year Fixed	1.25
3/27 ARM with 5Yr IO	0.67
20 Year Fixed	0.63
30 Yr Fixed with 5Yr IO	0.18
15 Year Fixed Rate Reduction	0.10
15/15 ARM	0.08
6 Mo. ARM	0.07
2/13 ARM	0.06
20 Year Fixed Rate Reduction	0.03
Total:	100.00%

Coupon	Percent
4.501 - 5.000	3.73%
5.001 - 5.500	7.04
5.501 - 6.000	19.79
6.001 - 6.500	16.52
6.501 - 7.000	19.51
7.001 - 7.500	10.09
7.501 - 8.000	9.14
8.001 - 8.500	5.15
8.501 - 9.000	4.36
9.001 - 9.500	1.85
9.501 - 10.000	1.77
10.001 - 10.500	0.57
10.501 - 11.000	0.26
11.001 - 11.500	0.15
11.501 - 12.000	0.07
Total:	100.00%
W.A.: 6.792	
Lowest: 4.700	
Highest: 11.950	
S.D.: 1.290	

Credit Score*	Percent
750 - 799	1.64%
700 - 749	5.70
650 - 699	16.81
600 - 649	29.26
550 - 599	25.67
500 - 549	20.92
Total:	100.00%
W.A.: 607	
Lowest: 500	
Highest: 798	
S.D.: 60	

Credit Grade	Percent
AA	42.14%
NG	24.41
A	12.09
B	11.44
AA+	6.56
C	2.36
CC	1.00
Total:	100.00%

Index	Percent
6ML	74.35%
FIX	25.65
Total:	100.00%

Loan Purpose	Percent
C/O Refi	70.28%
Purchase	22.46
R/T Refi	7.26
Total:	100.00%

Property Type	Percent
SFR	70.34%
2-4 Family	14.75
PUD	8.20
Condo	5.51
MF Housing	1.09
High Rise Condo - Attached	0.11
Total:	100.00%

Documentation	Percent
Full	60.57%
Stated Income	38.24
No Doc	0.66
Limited Income	0.54
Total:	100.00%

Occupancy Status	Percent
Owner Occupied	91.07%
Non-Owner Occupied	7.19
Second Home	1.74
Total:	100.00%

State	Percent
California	21.97%
New York	19.47
Massachusetts	10.92
Texas	5.33
Florida	4.87
Colorado	3.63
Other	33.80
Total:	100.00%
Number of States: 45	

Zip Code	Percent
11717	0.88%
01841	0.62
11234	0.58
11203	0.44
94565	0.43
Other	97.04
Total:	100.00%

OCLTV	Percent
30.01 - 35.00	0.20%
35.01 - 40.00	0.52
40.01 - 45.00	0.93
45.01 - 50.00	1.04
50.01 - 55.00	1.16
55.01 - 60.00	2.99
60.01 - 65.00	6.02
65.01 - 70.00	9.42
70.01 - 75.00	10.64
75.01 - 80.00	36.03
80.01 - 85.00	8.57
85.01 - 90.00	16.70
90.01 - 95.00	5.79
Total:	100.00%
W.A.: 78.08%	
Lowest: 30.99%	
Highest: 95.00%	
S.D.: 11.01%	

OCLTV	Percent
30.01 - 35.00	0.20%
35.01 - 40.00	0.52
40.01 - 45.00	0.93
45.01 - 50.00	1.04
50.01 - 55.00	1.16
55.01 - 60.00	2.99
60.01 - 65.00	6.02
65.01 - 70.00	9.42
70.01 - 75.00	10.64
75.01 - 80.00	36.03
80.01 - 85.00	8.57
85.01 - 90.00	16.70
90.01 - 95.00	5.79
Total:	100.00%
W.A.: 78.08%	
Lowest: 30.99%	
Highest: 95.00%	
S.D.: 11.01%	

OCLTV	Percent
30.01 - 35.00	0.20%
35.01 - 40.00	0.52
40.01 - 45.00	0.93
45.01 - 50.00	1.04
50.01 - 55.00	1.16
55.01 - 60.00	2.99
60.01 - 65.00	6.02
65.01 - 70.00	9.42
70.01 - 75.00	10.64
75.01 - 80.00	36.03
80.01 - 85.00	8.57
85.01 - 90.00	16.70
90.01 - 95.00	5.79
Total:	100.00%
W.A.: 78.08%	
Lowest: 30.99%	
Highest: 95.00%	
S.D.: 11.01%	

OCLTV	Percent
30.01 - 35.00	0.20%
35.01 - 40.00	0.52
40.01 - 45.00	0.93
45.01 - 50.00	1.04
50.01 - 55.00	1.16
55.01 - 60.00	2.99
60.01 - 65.00	6.02
65.01 - 70.00	9.42
70.01 - 75.00	10.64
75.01 - 80.00	36.03
80.01 - 85.00	8.57
85.01 - 90.00	16.70
90.01 - 95.00	5.79
Total:	100.00%
W.A.: 78.08%	
Lowest: 30.99%	
Highest: 95.00%	
S.D.: 11.01%	

COCLTV	Percent
less than 20.00	0.26%
30.01 - 35.00	0.20
35.01 - 40.00	0.52
40.01 - 45.00	0.93
45.01 - 50.00	1.04
50.01 - 55.00	1.16
55.01 - 60.00	2.99
60.01 - 65.00	6.02
65.01 - 70.00	9.42
70.01 - 75.00	10.60
75.01 - 80.00	35.91
80.01 - 85.00	8.57
85.01 - 90.00	16.70
90.01 - 95.00	5.69
Total:	100.00%
W.A.: 78.00%	
Lowest: 0.00%	
Highest: 95.00%	
S.D.: 11.66%	

OCLTV incl Silents	Percent
30.01 - 35.00	0.20%
35.01 - 40.00	0.52
40.01 - 45.00	0.93
45.01 - 50.00	1.04
50.01 - 55.00	1.16
55.01 - 60.00	2.96
60.01 - 65.00	6.02
65.01 - 70.00	9.33
70.01 - 75.00	10.30
75.01 - 80.00	29.21
80.01 - 85.00	8.57
85.01 - 90.00	16.56
90.01 - 95.00	6.48
95.01 - 100.00	6.74
Total:	100.00%
W.A.: 79.53%	
Lowest: 30.99%	
Highest: 100.00%	

MI Provider	Percent
	100.00%
Total:	100.00%

Delinquency*	Percent
0 to 29 days	100.00%
Total:	100.00%
* OTS method	

Prepay Penalty	Percent
1% of UPB	3.09%
2 mo int on 66%	0.59
2 mo int on 80%	0.11
2 mo int on UPB	1.01
2% of UPB	4.21
3 mo int on 80%	10.86
3% / 2% / 1%	0.26
5% of UPB	2.43
None	28.37
Standard	49.07
Total:	100.00%

Penalty Term	Percent
0	28.37%
12	8.26
24	46.59
30	0.14
36	16.65
Total:	100.00%
W.A.: 25.42	
Lowest: 0	
Highest: 36	
S.D.: 13.2	

Rem Prepay Term	Percent
0 =	28.37%
1 - 6	0.34
7 - 12	7.92
13 - 18	1.17
19 - 24	45.42
25 - 30	0.48
31 - 36	16.31
Total:	100.00%
W.A.: 24.11	
Lowest: 0	
Highest: 36	
S.D.: 12.8	

Original Term	Percent
180	1.40%
240	0.65
360	97.94
Total:	100.00%
W.A.: 356.7 months	
Lowest: 180 months	
Highest: 360 months	
S.D.: 28.7 months	

Remaining Term	Percent
151 - 180	1.40%
211 - 240	0.65
331 - 360	97.94
Total:	100.00%
W.A.: 355.7 months	
Lowest: 176 months	
Highest: 360 months	
S.D.: 28.7 months	

Rate Margin	Percent
less than 3.000	1.15%
3.001 - 4.000	19.26
4.001 - 5.000	42.71
5.001 - 6.000	24.59
6.001 - 7.000	9.20
7.001 - 8.000	3.09
Total:	100.00%
W.A.: 4.852%	
Lowest: 2.850%	
Highest: 8.000%	
S.D.: 1.028%	

Rate Margin	Percent
less than 3.000	1.15%
3.001 - 4.000	19.26
4.001 - 5.000	42.71
5.001 - 6.000	24.59
6.001 - 7.000	9.20
7.001 - 8.000	3.09
Total:	100.00%
W.A.: 4.852%	
Lowest: 2.850%	
Highest: 8.000%	
S.D.: 1.028%	

Initial Cap	Percent
3.000	99.80%
4.000	0.11
5.000	0.10
Total:	100.00%
W.A.: 3.003%	
Lowest: 3.000%	
Highest: 5.000%	
S.D.: 0.077%	

Interim Cap	Percent
1.000	99.08%
1.500	0.92
Total:	100.00%
W.A.: 1.005%	
Lowest: 1.000%	
Highest: 1.500%	
S.D.: 0.049%	

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Hypothetical Conforming

Collateral Summary

Orig Months to Roll	Percent
6	0.10%
24	93.50
36	6.30
180	0.11
Total:	100.00%
W.A.: 24.9 months	
Lowest: 6 months	
Highest: 180 months	
S.D.: 6.1 months	

Months to Roll	Percent
1 - 6	0.10%
7 - 12	0.20
13 - 18	0.94
19 - 24	92.42
31 - 36	6.25
175 - 180	0.11
Total:	100.00%
W.A.: 23.8 months	
Lowest: 6 months	
Highest: 179 months	
S.D.: 6.3 months	

Maximum Rate	Percent
10.001 - 11.000	5.02%
11.001 - 12.000	29.18
12.001 - 13.000	35.97
13.001 - 14.000	18.31
14.001 - 15.000	8.45
15.001 - 16.000	2.39
16.001 - 17.000	0.54
17.001 - 18.000	0.13
Total:	100.00%
W.A.: 12.646%	
Lowest: 10.700%	
Highest: 17.550%	
S.D.: 1.192%	

Minimum Rate	Percent
3.001 - 4.000	0.11%
4.001 - 5.000	5.02
5.001 - 6.000	29.25
6.001 - 7.000	36.42
7.001 - 8.000	18.48
8.001 - 9.000	7.66
9.001 - 10.000	2.39
10.001 - 11.000	0.54
11.001 - 12.000	0.13
Total:	100.00%
W.A.: 6.627%	
Lowest: 3.850%	
Highest: 11.550%	
S.D.: 1.189%	

First Pay	Percent
2002-07-01	0.04%
2002-11-01	0.09
2002-12-01	0.05
2003-07-01	0.18
2003-08-01	0.05
2003-09-01	0.10
2003-10-01	0.51
2003-11-01	2.94
2003-12-01	5.17
2004-01-01	2.94
2004-02-01	12.49
2004-03-01	18.80
2004-04-01	40.76
2004-05-01	15.88
Total:	100.00%

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Hypothetical Non-Conforming Collateral Summary

General Pool Characteristics	
Pool Size: \$104,743,981.49	
Loan Count: 494	
Avg. Balance: \$212,032.35	
Total O/Bal: \$104,820,164.20	
Avg. O/Bal: \$212,186.57	
W.A. FICO*: 608	
W.A. COCLTV: 78.13%	
W.A. COCLTV: 77.98%	
FNMA Conforming: 43.91%	
FHLMC Conforming: 49.13%	
Latest Maturity: 2034-04-15	
W.A. Gross: 6.792%	
W.A. OTerm: 357.2	
W.A. RTerm: 356.1	
W.A. Age: 1.0	
% over 80 COCLTV: 33.31%	
% over 90 COCLTV: 8.03%	
W.A. MI Coverage:	
W.A. MI Adj COCLTV: 78.13%	
W.A. MI Adj COCLTV: 77.98%	
% with PMI: 100.00%	
% with Prepay Penalty: 72.79%	
% Balloon:	
% ARM: 74.11%	
W.A. Roll: 23.42 months	
W.A. Margin: 4.849%	
W.A. Initial Cap: 3.000%	
W.A. Interim Cap: 1.007%	
W.A. Ceiling: 12.614%	
W.A. Floor: 6.600%	
Max. Zipcode Conc: 1.12%	
Section 32 Loans:	
Silent Seconds: 6.05%	
* FICO not available for 9 loans, or 0.79% of the aggregate pool balance.	

Group	Percent
2	100.00%
Total:	100.00%

Cut-Off Balance	Percent
less than 50,000	0.57%
50,001 - 100,000	9.38
100,001 - 150,000	11.36
150,001 - 200,000	10.73
200,001 - 250,000	8.76
250,001 - 300,000	4.48
300,001 - 350,000	7.22
350,001 - 400,000	13.30
400,001 - 450,000	9.73
450,001 - 500,000	14.22
over 500,001	10.26
Total:	100.00%
Average: 212,032.35	
Lowest: 49,873.72	
Highest: 749,921.27	
S.D.: 150,459.54	

Original Balance	Percent
equal to 50,000	0.57%
50,001 - 75,000	4.35
75,001 - 100,000	5.03
100,001 - 125,000	5.05
125,001 - 150,000	6.31
150,001 - 175,000	5.32
175,001 - 200,000	5.41
200,001 - 225,000	4.67
225,001 - 250,000	4.09
250,001 - 275,000	1.48
275,001 - 300,000	3.00
300,001 - 325,000	3.02
325,001 - 350,000	4.20
350,001 - 375,000	6.21
375,001 - 400,000	7.08
400,001 - 425,000	4.70
425,001 - 450,000	5.02
450,001 - 475,000	5.30
475,001 - 500,000	8.92
over 500,001	10.26
Total:	100.00%
Average: 212,186.57	
Lowest: 50,000.00	
Highest: 751,450.00	
S.D.: 150,835.94	

Lien Position	Percent
1	97.37%
2	2.63
Total:	100.00%

Product Type	Percent
2/28 ARM	61.50%
30 Year Fixed	22.32
2/28 ARM with 5Yr IO	9.13
3/27 ARM	3.43
30 Year Fixed Rate Reduction	1.10
20 Year Fixed	0.99
30 Year Fixed with 5Yr IO	0.63
15 Year Fixed	0.63
15 Year Fixed Rate Reduction	0.17
2/13 ARM	0.06
15/30 Balloon	0.05
Total:	100.00%

Coupon	Percent
4.501 - 5.000	2.52%
5.001 - 5.500	9.69
5.501 - 6.000	20.93
6.001 - 6.500	17.87
6.501 - 7.000	21.94
7.001 - 7.500	6.67
7.501 - 8.000	6.91
8.001 - 8.500	3.03
8.501 - 9.000	2.29
9.001 - 9.500	1.33
9.501 - 10.000	2.83
10.001 - 10.500	1.35
10.501 - 11.000	1.03
11.001 - 11.500	0.94
11.501 - 12.000	0.50
12.001 - 12.500	0.12
13.501 - 14.000	0.05
Total:	100.00%
W.A.: 6.792	
Lowest: 4.800	
Highest: 13.950	
S.D.: 1.739	

Credit Score*	Percent
750 - 799	1.18%
700 - 749	7.31
650 - 699	15.89
600 - 649	32.87
550 - 599	20.63
500 - 549	22.13
Total:	100.00%
W.A.: 608	
Lowest: 500	
Highest: 772	
S.D.: 59	

Credit Grade	Percent
AA	41.90%
NG	24.01
A	15.52
B	8.16
AA*	6.22
CC	2.22
C	1.96
Total:	100.00%

Index	Percent
6ML	74.11%
FIX	25.89
Total:	100.00%

Loan Purpose	Percent
C/O Refi	69.07%
Purchase	25.69
R/T Refi	5.24
Total:	100.00%

Property Type	Percent
SFR	76.52%
PUD	11.69
2-4 Family	8.29
Condo	2.70
MF Housing	0.80
Total:	100.00%

Documentation	Percent
Full	59.91%
Stated Income	39.62
Limited Income	0.36
No Doc	0.10
Total:	100.00%

Occupancy Status	Percent
Owner Occupied	93.93%
Non-Owner Occupied	4.14
Second Home	1.94
Total:	100.00%

State	Percent
California	26.44%
New York	20.86
Massachusetts	11.88
Florida	4.51
Texas	3.62
New Jersey	3.20
Other	29.48
Total:	100.00%
Number of States: 41	

Zip Code	Percent
11368	1.12%
11236	0.90
92683	0.90
94112	0.87
93907	0.77
Other	95.44
Total:	100.00%

OCLTV	Percent
less than 20.00	0.05%
20.01 - 25.00	0.38
30.01 - 35.00	0.09
35.01 - 40.00	0.50
40.01 - 45.00	0.50
45.01 - 50.00	1.26
50.01 - 55.00	2.53
55.01 - 60.00	3.02
60.01 - 65.00	7.14
65.01 - 70.00	7.83
70.01 - 75.00	12.14
75.01 - 80.00	30.32
80.01 - 85.00	7.18
85.01 - 90.00	18.77
90.01 - 95.00	6.75
95.01 - 100.00	1.54
Total:	100.00%
W.A.: 78.13%	
Lowest: 15.15%	
Highest: 100.00%	
S.D.: 13.53%	

OCLTV	Percent
less than 20.00	0.05%
20.01 - 25.00	0.38
30.01 - 35.00	0.09
35.01 - 40.00	0.50
40.01 - 45.00	0.50
45.01 - 50.00	1.26
50.01 - 55.00	2.53
55.01 - 60.00	3.02
60.01 - 65.00	7.14
65.01 - 70.00	7.83
70.01 - 75.00	12.14
75.01 - 80.00	30.32
80.01 - 85.00	7.18
85.01 - 90.00	18.77
90.01 - 95.00	6.75
95.01 - 100.00	1.54
Total:	100.00%
W.A.: 78.13%	
Lowest: 15.15%	
Highest: 100.00%	
S.D.: 13.53%	

COCLTV	Percent
less than 20.00	1.31%
20.01 - 25.00	0.38
30.01 - 35.00	0.09
35.01 - 40.00	0.50
40.01 - 45.00	0.50
45.01 - 50.00	1.26
50.01 - 55.00	2.53
55.01 - 60.00	3.02
60.01 - 65.00	7.14
65.01 - 70.00	7.83
70.01 - 75.00	12.14
75.01 - 80.00	29.99
80.01 - 85.00	6.51
85.01 - 90.00	18.77
90.01 - 95.00	6.49
95.01 - 100.00	1.54
Total:	100.00%
W.A.: 77.98%	
Lowest: 0.00%	
Highest: 100.00%	
S.D.: 14.76%	

OCLTV incl Silents	Percent
less than 20.00	0.05%
20.01 - 25.00	0.38
30.01 - 35.00	0.09
35.01 - 40.00	0.50
40.01 - 45.00	0.50
45.01 - 50.00	1.26
50.01 - 55.00	2.53
55.01 - 60.00	3.02
60.01 - 65.00	7.04
65.01 - 70.00	7.83
70.01 - 75.00	12.14
75.01 - 80.00	25.08
80.01 - 85.00	6.72
85.01 - 90.00	19.06
90.01 - 95.00	7.37
95.01 - 100.00	6.44
Total:	100.00%
W.A.: 79.21%	
Lowest: 15.15%	
Highest: 100.00%	

MI Provider	Percent
	100.00%
Total:	100.00%

Delinquency*	Percent
0 to 29 days	100.00%
Total:	100.00%
* OTS method	

Prepay Penalty	Percent
1% of UPB	2.58%
2 mo int on 66%	1.48
2 mo int on 80%	0.06
2 mo int on UPB	0.68
2% of UPB	4.34
3 mo int on 80%	11.88
3% / 2% / 1%	0.06
5% of UPB	0.76
None	27.21
Standard	50.94
Total:	100.00%

Penalty Term	Percent
0	27.21%
12	9.73
24	50.63
36	12.43
Total:	100.00%
W.A.: 24.45	
Lowest: 0	
Highest: 36	
S.D.: 13.0	

Rem Prepay Term	Percent
0 =	27.21%
1 - 6	0.41
7 - 12	9.31
13 - 18	1.87
19 - 24	48.76
25 - 30	0.29
31 - 36	12.14
Total:	100.00%
W.A.: 23.09	
Lowest: 0	
Highest: 36	
S.D.: 12.5	

Original Term	Percent
180	0.91%
240	0.99
360	98.10
Total:	100.00%
W.A.: 357.2 months	
Lowest: 180 months	
Highest: 360 months	
S.D.: 33.3 months	

Remaining Term	Percent
151 - 180	0.91%
211 - 240	0.99
331 - 360	98.10
Total:	100.00%
W.A.: 356.1 months	
Lowest: 175 months	
Highest: 360 months	
S.D.: 33.5 months	

Rate Margin	Percent
less than 3.000	1.14%
3.001 - 4.000	18.46
4.001 - 5.000	47.25
5.001 - 6.000	21.01
6.001 - 7.000	7.12
7.001 - 8.000	2.14
8.001 - 9.000	1.57
9.001 - 10.000	0.90
over 10.001	0.42
Total:	100.00%
W.A.: 4.849%	
Lowest: 3.000%	
Highest: 10.750%	
S.D.: 1.410%	

Initial Cap	Percent
3.000	100.00%
Total:	100.00%
W.A.: 3.000%	
Lowest: 3.000%	
Highest: 3.000%	
S.D.: 0.000%	

Interim Cap	Percent
1.000	98.66%
1.500	1.34
Total:	100.00%
W.A.: 1.007%	
Lowest: 1.000%	
Highest: 1.500%	
S.D.: 0.078%	

Orig Months to Roll	Percent
24	95.37%
36	4.63
Total:	100.00%
W.A.: 24.6 months	
Lowest: 24 months	
Highest: 36 months	
S.D.: 2.6 months	

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Hypothetical Non-Conforming Collateral Summary

Months to Roll	Percent
13 - 18	1.53%
19 - 24	93.84
31 - 36	4.63
Total:	100.00%
W.A.: 23.4 months	
Lowest: 15 months	
Highest: 36 months	
S.D.: 3.1 months	

Maximum Rate	Percent
10.001 - 11.000	3.41%
11.001 - 12.000	31.41
12.001 - 13.000	42.75
13.001 - 14.000	13.13
14.001 - 15.000	4.52
15.001 - 16.000	2.13
16.001 - 17.000	1.64
17.001 - 18.000	0.90
18.001 - 19.000	0.09
Total:	100.00%
W.A.: 12.614%	
Lowest: 10.800%	
Highest: 18.300%	
S.D.: 1.520%	

Minimum Rate	Percent
4.001 - 5.000	3.41%
5.001 - 6.000	31.41
6.001 - 7.000	42.75
7.001 - 8.000	13.38
8.001 - 9.000	4.47
9.001 - 10.000	2.40
10.001 - 11.000	1.60
11.001 - 12.000	0.48
12.001 - 13.000	0.09
Total:	100.00%
W.A.: 6.600%	
Lowest: 4.800%	
Highest: 12.300%	
S.D.: 1.468%	

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Banc of America Securities LLC

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Lien Position	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
1	459	101,990,602.11	97.37	6.686	608	222,201.75	77.87	59.62	93.76
2	35	2,753,379.38	2.63	10.712	603	78,667.98	87.49	70.75	100.00
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Original LTV	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
10.01 - 15.00	1	50,000.00	0.05	10.650	535	50,000.00	72.82	0.00	100.00
15.01 - 20.00	30	2,214,929.80	2.11	10.771	611	73,830.99	90.80	86.55	100.00
20.01 - 25.00	1	399,263.85	0.38	6.800	561	399,263.85	25.00	100.00	0.00
25.01 - 30.00	3	248,449.58	0.24	10.190	587	82,816.53	76.30	32.60	100.00
30.01 - 35.00	2	231,930.16	0.22	9.029	574	115,965.08	51.77	41.79	100.00
35.01 - 40.00	5	599,752.11	0.57	7.662	550	119,950.42	43.79	74.16	100.00
40.01 - 45.00	5	526,816.26	0.50	7.669	540	105,363.25	42.76	72.48	88.52
45.01 - 50.00	10	1,318,802.31	1.26	7.059	585	131,880.23	47.43	37.07	93.57
50.01 - 55.00	13	2,648,078.45	2.53	6.246	594	203,698.34	52.95	51.67	92.85
55.01 - 60.00	20	3,006,223.91	2.87	6.944	566	150,311.20	58.00	24.84	88.67
60.01 - 65.00	38	7,291,889.88	6.96	7.012	585	191,891.84	63.59	44.38	100.00
65.01 - 70.00	42	7,979,462.15	7.62	6.974	581	189,987.19	68.85	50.69	88.22
70.01 - 75.00	56	12,578,781.79	12.01	6.769	593	224,621.10	74.38	48.20	88.28
75.01 - 80.00	147	31,477,047.61	30.05	6.544	606	214,129.58	79.48	62.44	94.46
80.01 - 85.00	27	7,516,532.47	7.18	6.529	612	278,390.09	84.67	70.04	94.61
85.01 - 90.00	66	19,664,786.91	18.77	6.648	638	297,951.32	89.60	61.39	96.98
90.01 - 95.00	28	6,991,234.25	6.67	6.660	643	249,686.94	94.80	92.93	98.16
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93
W.A.: 76.40%									
Lowest: 13.16%									
Highest: 95.00%									

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Combined Original LTV	Loan Count	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
15.01 - 20.00	1	7.100	539	50,000.00	15.15	100.00	100.00
20.01 - 25.00	1	6.800	561	399,263.85	25.00	100.00	0.00
30.01 - 35.00	1	7.690	550	96,930.16	34.45	100.00	100.00
35.01 - 40.00	5	7.288	567	105,750.42	38.50	100.00	100.00
40.01 - 45.00	5	7.669	540	105,363.25	42.76	72.48	88.52
45.01 - 50.00	10	7.059	585	131,880.23	47.43	37.07	93.57
50.01 - 55.00	13	6.246	594	203,698.34	52.95	51.67	92.85
55.01 - 60.00	21	7.103	564	150,534.47	58.09	23.62	89.23
60.01 - 65.00	40	7.091	585	186,922.25	63.60	43.28	100.00
65.01 - 70.00	44	7.062	579	186,281.25	68.87	50.41	88.54
70.01 - 75.00	58	6.807	592	219,184.17	74.37	47.69	88.40
75.01 - 80.00	150	6.579	606	211,729.98	79.48	62.14	94.50
80.01 - 85.00	27	6.529	612	278,390.09	84.67	70.04	94.61
85.01 - 90.00	66	6.648	638	297,951.32	89.60	61.39	96.98
90.01 - 95.00	29	6.697	643	243,973.59	94.80	93.01	98.18
95.01 - 100.00	23	11.035	630	70,092.05	99.95	100.00	100.00
Total:	494	104,743,981.49	608	212,032.35	78.13	59.91	93.93
W.A.: 78.13%							
Lowest: 15.15%							
Highest: 100.00%							

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Silent Seconds	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
N	463	98,406,191.28	93.95	6.844	605	212,540.37	77.99	58.91	93.53
Y	31	6,337,790.21	6.05	5.975	651	204,444.85	80.30	75.45	100.00
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

Documentation	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
Full	329	62,754,531.55	59.91	6.795	602	190,743.26	79.84	100.00	96.20
Stated Income	161	41,500,190.28	39.62	6.769	616	257,765.16	75.68	0.00	90.41
Limited Income	3	379,350.00	0.36	8.652	538	126,450.00	63.03	0.00	100.00
No Doc	1	109,909.66	0.10	6.990	664	109,909.66	76.39	0.00	100.00
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

Loan Purpose	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
C/O Refi	330	72,346,831.13	69.07	6.808	601	219,232.82	75.73	54.15	93.57
Purchase	129	26,904,442.75	25.69	6.714	625	208,561.57	84.80	70.73	93.89
R/T Refi	35	5,492,707.61	5.24	6.957	609	156,934.50	76.94	82.81	98.76
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Occupancy Status	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
Owner Occupied	457	98,381,579.64	93.93	6.787	605	215,276.98	78.50	61.36	100.00
Non-Owner Occupied	28	4,332,087.99	4.14	6.874	661	154,717.43	74.84	35.08	0.00
Second Home	9	2,030,313.86	1.94	6.842	599	225,590.43	66.97	42.54	0.00
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

Property Type	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
SFR - Detached	375	78,937,479.17	75.36	6.822	603	210,499.94	77.43	56.81	94.37
PUD - Detached	50	12,249,217.57	11.69	6.672	627	244,984.35	81.87	75.85	98.18
2-4 Family - Detached	34	8,080,067.80	7.71	6.338	630	237,649.05	77.11	63.50	84.03
Low Rise Condo - Attached	18	2,831,851.87	2.70	6.687	602	157,325.10	78.33	58.05	85.70
SFR - Attached	7	1,211,712.62	1.16	8.053	604	173,101.80	84.56	45.88	100.00
MF Housing - Detached	9	833,867.93	0.80	8.303	591	92,651.99	80.09	82.25	100.00
2-4 Family - Attached	1	599,784.53	0.57	7.140	589	599,784.53	89.55	100.00	100.00
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Geographic Distribution	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
California	72	27,697,962.69	26.44	6.550	620	384,693.93	82.49	65.69	98.73
New York	83	21,853,899.00	20.86	6.575	616	263,299.99	75.87	34.28	87.02
Massachusetts	53	12,447,861.16	11.88	6.372	587	234,865.30	73.68	57.47	97.39
Florida	32	4,719,316.56	4.51	7.574	591	147,478.64	75.53	55.86	94.91
Texas	26	3,792,467.47	3.62	7.887	588	145,864.13	77.51	69.50	94.40
New Jersey	15	3,354,367.58	3.20	6.385	607	223,624.51	73.79	59.40	95.70
Maine	16	3,150,337.08	3.01	6.819	618	196,896.07	74.91	47.66	93.09
Pennsylvania	16	2,556,471.52	2.44	6.931	574	159,779.47	78.87	66.02	91.98
Rhode Island	14	2,511,169.79	2.40	6.736	627	179,369.27	73.54	51.12	96.62
Virginia	13	2,153,653.68	2.06	6.986	616	165,665.67	77.80	95.39	100.00
North Carolina	18	1,980,176.40	1.89	7.396	613	110,009.80	74.78	74.27	100.00
New Hampshire	9	1,826,178.07	1.74	6.251	617	202,908.67	86.12	81.56	81.56
Maryland	8	1,715,093.84	1.64	6.949	593	214,386.73	80.19	63.63	74.97
Georgia	16	1,501,897.47	1.43	8.705	586	93,868.59	75.01	87.00	90.43
Ohio	10	1,326,044.59	1.27	7.389	650	132,604.46	79.85	47.00	83.18
Michigan	11	1,116,425.68	1.07	8.824	548	101,493.24	76.35	48.56	87.31
Illinois	8	1,110,340.89	1.06	7.741	576	138,792.61	80.69	76.50	100.00
Colorado	11	1,103,328.47	1.05	7.440	608	100,302.59	81.55	83.65	95.48
Nevada	5	1,095,440.00	1.05	6.325	656	219,088.00	85.18	100.00	100.00
Arizona	5	893,530.77	0.85	7.463	592	178,706.15	84.46	88.50	100.00
Other	53	6,838,018.78	6.53	6.965	592	129,019.22	79.04	86.89	93.84
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

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 of their being realized. The 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 of this material, may, from time to time, be involved in the sale of securities or the purchase of securities, or both, and the Underwriter and its affiliates may have a financial interest in 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. The Underwriter does not warrant that the securities mentioned herein are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on the material only. Information in this material is not intended to be relied upon in connection with any investment decision. The Underwriter is not responsible for the accuracy of any securities discussed herein or otherwise, will be superseded by the information contained in any final prospectus for any securities actually sold to you, and the Underwriter 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.

Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Zip Code	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
11368	3	1,175,678.42	1.12	5.660	707	391,892.81	77.98	31.30	64.95
11236	3	945,643.10	0.90	6.340	586	315,214.37	79.41	73.83	100.00
92683	2	940,500.00	0.90	6.089	653	470,250.00	90.00	59.81	100.00
94112	3	910,725.41	0.87	7.481	647	303,575.14	89.21	61.38	61.38
93907	2	805,988.38	0.77	5.890	655	402,994.19	82.84	100.00	100.00
Other	481	99,965,446.18	95.44	6.817	605	207,828.37	77.87	59.78	94.40
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

Product Type	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
2/28 ARM	283	63,472,775.10	60.60	6.670	596	224,285.42	78.43	53.63	93.95
30 Year Fixed	134	23,376,458.50	22.32	7.167	621	174,451.18	76.47	60.49	93.75
2/28 ARM with 5Yr IO	23	10,501,586.88	10.03	6.333	637	456,590.73	84.24	94.43	99.19
3/27 ARM	16	3,592,938.86	3.43	6.090	651	224,558.68	72.68	39.34	76.09
30 Year Fixed Rate Reduction	11	1,152,143.82	1.10	8.622	550	104,740.35	62.99	87.41	100.00
20 Year Fixed	13	1,040,581.70	0.99	10.153	582	80,044.75	82.52	67.35	100.00
30 Yr Fixed with 5Yr IO	2	659,397.83	0.63	5.788	641	329,698.92	74.35	100.00	100.00
15 Year Fixed	7	655,115.63	0.63	7.407	612	93,587.95	67.06	89.18	90.76
15 Year Fixed Rate Reduction	3	181,438.11	0.17	8.783	565	60,479.37	58.41	100.00	100.00
2/13 ARM	1	58,574.69	0.06	10.350	0	58,574.69	80.00	100.00	0.00
Other	1	52,970.37	0.05	13.950	616	52,970.37	100.00	100.00	100.00
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93

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Hypothetical Pool
Group 2 NON-Conf
Detailed Collateral Summary Report

Original Term to Maturity	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
180	12	948,098.80	0.91	8.218	602	79,008.23	68.05	92.52	87.44
240	13	1,040,581.70	0.99	10.153	582	80,044.75	82.52	67.35	100.00
360	469	102,755,300.99	98.10	6.744	608	219,094.46	78.17	59.54	93.92
Total:	494	104,743,981.49	100.00	6.792	608	212,032.35	78.13	59.91	93.93
As of the Statistical Cut-Off Date, the weighted average Original Term to Maturity of the adjustable mortgage loans is approximately 357.2 months.									

Periodic Cap (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
1.000	315	76,583,007.42	98.66	6.560	605	243,120.66	78.90	58.35	93.68
1.500	8	1,042,868.11	1.34	9.534	528	130,358.51	82.14	71.45	100.00
Total:	323	77,625,875.53	100.00	6.600	604	240,327.79	78.95	58.52	93.76
W.A.: 1.007%									
Lowest: 1.000%									
Highest: 1.500%									

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Rollterm	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
15	1	148,799.66	0.19	6.700	630	148,799.66	55.56	0.00	0.00
17	1	96,930.16	0.12	7.690	550	96,930.16	34.45	100.00	100.00
18	1	85,961.37	0.11	8.990	538	85,961.37	75.00	0.00	100.00
19	4	569,189.53	0.73	7.937	601	142,297.38	72.53	12.59	85.10
20	13	2,258,618.87	2.91	8.405	565	173,739.91	78.58	50.73	95.09
21	33	5,456,134.75	7.03	7.845	584	165,337.42	73.34	52.16	89.28
22	46	12,533,032.06	16.15	7.065	623	272,457.22	79.66	57.76	94.32
23	42	11,592,045.15	14.93	6.610	629	276,001.07	79.42	41.20	90.08
24	166	41,292,225.12	53.19	6.211	593	248,748.34	80.19	67.42	97.11
33	1	119,663.88	0.15	8.950	565	119,663.88	80.00	100.00	100.00
34	4	751,790.31	0.97	5.985	718	187,947.58	75.74	43.06	32.26
35	4	1,337,389.67	1.72	5.908	679	334,347.42	64.64	0.00	84.57
36	7	1,384,095.00	1.78	6.075	596	197,727.86	78.15	70.09	89.64
Total:	323	77,625,875.53	100.00	6.600	604	240,327.79	78.95	58.52	93.76
W.A.: 23.6 months									
Lowest: 15 months									
Highest: 36 months									

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Maximum Rate (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
10.001 - 11.000	14	2,643,979.60	3.41	4.942	626	188,855.69	75.35	76.01	100.00
11.001 - 12.000	90	24,384,104.10	31.41	5.620	638	270,934.49	78.10	61.73	94.62
12.001 - 13.000	114	33,188,116.23	42.75	6.574	599	291,123.83	80.19	52.85	93.10
13.001 - 14.000	45	10,194,872.46	13.13	7.539	581	226,552.72	81.65	67.34	90.21
14.001 - 15.000	25	3,508,460.76	4.52	8.422	537	140,338.43	73.49	50.29	96.21
15.001 - 16.000	18	1,655,600.41	2.13	9.503	543	91,977.80	76.28	57.20	96.99
16.001 - 17.000	11	1,275,977.97	1.64	10.333	533	115,998.00	70.76	57.95	95.41
17.001 - 18.000	5	701,414.33	0.90	11.161	552	140,282.87	73.72	72.94	100.00
18.001 - 19.000	1	73,349.67	0.09	12.300	535	73,349.67	65.00	0.00	100.00
Total:	323	77,625,875.53	100.00	6.600	604	240,327.79	78.95	58.52	93.76
W.A.: 12.614%									
Lowest: 10.800%									
Highest: 18.300%									

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Hypothetical Pool

Group 2 NON-Conf

Detailed Collateral Summary Report

Minimum Rate (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
4.001 - 5.000	14	2,643,979.60	3.41	4.942	626	188,855.69	75.35	76.01	100.00
5.001 - 6.000	90	24,384,104.10	31.41	5.620	638	270,934.49	78.10	61.73	94.62
6.001 - 7.000	114	33,188,116.23	42.75	6.574	599	291,123.83	80.19	52.85	93.10
7.001 - 8.000	46	10,390,191.60	13.38	7.546	581	225,873.73	81.62	67.96	90.39
8.001 - 9.000	26	3,470,791.08	4.47	8.467	538	133,491.96	73.50	47.27	96.17
9.001 - 10.000	19	1,861,302.63	2.40	9.624	533	97,963.30	76.91	55.17	97.32
10.001 - 11.000	10	1,239,174.12	1.60	10.554	541	123,917.41	70.92	73.79	95.27
11.001 - 12.000	3	374,866.50	0.48	11.667	577	124,955.50	64.92	49.36	100.00
12.001 - 13.000	1	73,349.67	0.09	12.300	535	73,349.67	65.00	0.00	100.00
Total:	323	77,625,875.53	100.00	6.600	604	240,327.79	78.95	58.52	93.76
W.A.: 6.600%									
Lowest: 4.800%									
Highest: 12.300%									

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Hypothetical Pool
TOTAL
Detailed Collateral Summary Report

Current Balance	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
less than 50,000.00	25	1,248,789.80	0.42	8.788	568	49,951.59	70.03	76.00	88.03
50,000.01 - 75,000.00	231	14,491,125.10	4.83	8.520	595	62,732.14	79.05	79.42	87.04
75,000.01 - 100,000.00	188	16,566,615.61	5.53	7.740	602	88,120.30	77.54	75.06	90.05
100,000.01 - 125,000.00	186	20,945,976.92	6.99	7.209	594	112,612.78	77.49	78.44	90.98
125,000.01 - 150,000.00	203	27,936,998.62	9.32	6.987	591	137,620.68	75.97	68.11	91.13
150,000.01 - 175,000.00	182	29,741,310.32	9.92	6.744	600	163,413.79	76.80	64.21	94.53
175,000.01 - 200,000.00	143	26,892,390.78	8.97	6.776	600	188,058.68	76.93	62.37	93.69
200,000.01 - 225,000.00	105	22,391,534.49	7.47	6.494	601	213,252.71	75.35	59.16	94.36
225,000.01 - 250,000.00	83	19,784,321.64	6.60	6.584	599	238,365.32	75.95	45.55	93.99
250,000.01 - 275,000.00	73	19,117,460.96	6.38	6.342	611	261,883.03	79.79	61.81	98.64
275,000.01 - 300,000.00	67	19,324,152.61	6.45	6.495	617	288,420.19	79.36	50.82	87.92
300,000.01 - 325,000.00	40	12,555,286.39	4.19	6.405	616	313,882.16	78.29	50.23	87.57
325,000.01 - 350,000.00	31	10,388,593.37	3.47	6.480	632	335,115.92	80.52	35.84	80.74
350,000.01 - 375,000.00	25	9,032,524.29	3.01	6.526	617	361,300.97	84.03	64.44	96.11
375,000.01 - 400,000.00	26	10,142,084.64	3.38	6.305	627	390,080.18	77.83	53.65	92.20
400,000.01 - 425,000.00	18	7,399,122.39	2.47	6.244	631	411,062.36	79.68	33.38	94.43
425,000.01 - 450,000.00	14	6,133,484.24	2.05	6.336	645	438,106.02	78.67	21.15	71.47
450,000.01 - 475,000.00	12	5,552,528.93	1.85	6.533	636	462,710.74	84.75	75.47	100.00
475,000.01 - 500,000.00	19	9,340,718.13	3.12	6.428	637	491,616.74	79.00	26.18	94.65
500,000.01 - 525,000.00	1	513,000.00	0.17	6.550	620	513,000.00	90.00	100.00	100.00
525,000.01 - 550,000.00	5	2,718,700.00	0.91	6.829	569	543,740.00	78.33	80.32	100.00
550,000.01 - 575,000.00	2	1,135,345.01	0.38	6.623	649	567,672.51	90.00	49.54	100.00
575,000.01 - 600,000.00	6	3,568,752.29	1.19	6.298	619	594,792.05	82.02	83.64	100.00
625,000.01 - 650,000.00	1	637,500.00	0.21	6.500	541	637,500.00	75.00	100.00	100.00
675,000.01 - 700,000.00	1	697,000.00	0.23	5.750	615	697,000.00	85.00	100.00	100.00
700,000.01 - 725,000.00	1	722,500.00	0.24	6.990	611	722,500.00	85.00	100.00	100.00
725,000.01 - 750,000.00	1	749,921.27	0.25	5.900	689	749,921.27	95.00	100.00	100.00
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07
Average: \$177,458.70									
Lowest: \$49,769.01									
Highest: \$749,921.27									

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Hypothetical Pool TOTAL

Detailed Collateral Summary Report

Coupon	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
4.501 - 5.000	54	9,922,227.27	3.31	4.932	644	183,744.95	73.41	60.21	92.68
5.001 - 5.500	109	23,868,454.18	7.96	5.337	638	218,976.64	75.49	63.89	94.39
5.501 - 6.000	267	60,506,969.12	20.19	5.823	635	226,617.86	76.96	52.70	95.84
6.001 - 6.500	239	50,943,778.11	17.00	6.316	613	213,153.88	78.83	56.26	94.52
6.501 - 7.000	308	61,022,803.82	20.36	6.788	605	198,125.99	78.88	57.35	86.38
7.001 - 7.500	161	26,669,543.03	8.90	7.287	589	165,649.34	80.91	70.16	88.37
7.501 - 8.000	162	25,053,926.91	8.36	7.777	581	154,653.87	78.73	64.23	84.18
8.001 - 8.500	108	13,223,024.22	4.41	8.287	569	122,435.41	79.14	62.30	96.41
8.501 - 9.000	94	10,895,222.24	3.64	8.775	562	115,906.62	78.28	78.58	96.45
9.001 - 9.500	57	5,001,116.98	1.67	9.282	556	87,738.89	77.70	87.35	99.00
9.501 - 10.000	60	6,416,983.82	2.14	9.795	558	106,949.73	77.37	55.10	100.00
10.001 - 10.500	25	2,523,842.08	0.84	10.264	547	100,953.68	71.91	77.97	97.68
10.501 - 11.000	17	1,581,486.36	0.53	10.789	559	93,028.61	74.86	57.65	96.17
11.001 - 11.500	18	1,270,509.70	0.42	11.375	588	70,583.87	87.31	100.00	100.00
11.501 - 12.000	7	649,933.45	0.22	11.785	586	92,847.64	76.57	50.18	100.00
12.001 - 12.500	2	124,946.14	0.04	12.279	578	62,473.07	79.45	41.29	100.00
13.501 - 14.000	1	52,970.37	0.02	13.950	616	52,970.37	100.00	100.00	100.00
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07
W.A.: 6.792%									
Lowest: 4.700%									
Highest: 13.950%									

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Hypothetical Pool
TOTAL
Detailed Collateral Summary Report

Lien Position	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
1	1,654	296,974,358.42	99.08	6.755	607	179,549.19	78.01	60.24	91.99
2	35	2,753,379.38	0.92	10.712	603	78,667.98	87.49	70.75	100.00
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

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Hypothetical Pool TOTAL

Detailed Collateral Summary Report

Silent Seconds	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
N	1,548	278,403,106.53	92.89	6.828	605	179,846.97	77.95	58.50	91.52
Y	141	21,324,631.27	7.11	6.311	641	151,238.52	80.01	84.44	99.20
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

Documentation	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
Full	1,112	180,858,537.94	60.34	6.880	600	162,642.57	79.64	100.00	94.62
Stated Income	558	116,054,628.23	38.72	6.641	618	207,983.20	75.69	0.00	87.96
Limited Income	9	1,424,991.65	0.48	7.232	590	158,332.41	68.85	0.00	94.39
No Doc	10	1,389,579.98	0.46	7.460	716	138,958.00	87.09	0.00	100.00
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

Loan Purpose	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
C/O Refi	1,141	209,372,919.85	69.85	6.778	601	183,499.49	76.36	57.44	92.34
Purchase	420	70,705,213.18	23.59	6.798	629	168,345.75	83.43	66.71	90.50
R/T Refi	128	19,649,604.77	6.56	6.908	601	153,512.54	77.36	68.40	94.80
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

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Hypothetical Pool TOTAL

Detailed Collateral Summary Report

Occupancy Status	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
Owner Occupied	1,543	275,946,951.31	92.07	6.789	603	178,837.95	78.34	62.02	100.00
Non-Owner Occupied	117	18,356,049.01	6.12	6.934	661	156,889.31	75.56	43.68	0.00
Second Home	29	5,424,737.48	1.81	6.429	625	187,059.91	74.00	31.53	0.00
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

Property Type	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
SFR - Detached	1,257	215,030,730.80	71.74	6.827	601	171,066.61	77.58	60.44	94.27
2-4 Family - Detached	140	34,669,525.49	11.57	6.488	634	247,639.47	78.10	45.15	79.44
PUD - Detached	152	28,069,043.31	9.36	6.713	615	184,664.76	81.37	78.60	95.93
Low Rise Condo - Attached	82	13,567,885.58	4.53	6.738	621	165,462.02	78.14	58.68	83.31
MF Housing - Detached	30	2,965,582.15	0.99	8.105	622	98,852.74	80.40	76.03	96.56
2-4 Family - Attached	10	2,773,649.98	0.93	6.915	630	277,365.00	80.36	53.85	84.74
SFR - Attached	15	2,273,750.34	0.76	7.443	623	151,583.36	80.33	52.56	89.55
High Rise Condo - Attached	1	217,000.00	0.07	6.750	512	217,000.00	72.33	100.00	100.00
PUD - Attached	2	160,570.15	0.05	7.226	690	80,285.08	86.47	35.29	0.00
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

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Hypothetical Pool TOTAL

Detailed Collateral Summary Report

Geographic Distribution	Loan Count	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied		
California	279	70,539,654.38	23.53	6.586	605	252,830.30	79.09	66.16	96.52
New York	248	59,824,966.11	19.96	6.516	617	241,229.70	75.33	40.57	88.67
Massachusetts	150	33,744,625.07	11.26	6.310	612	224,964.17	75.22	48.14	88.56
Florida	114	14,222,218.42	4.75	7.359	611	124,756.30	79.91	70.27	89.69
Texas	123	14,180,616.10	4.73	7.580	587	115,289.56	78.54	69.66	95.23
New Jersey	48	9,011,450.88	3.01	6.792	599	187,738.56	76.27	52.15	91.06
Colorado	51	8,176,321.22	2.73	6.780	620	160,320.02	82.24	80.23	90.47
Rhode Island	41	6,850,263.48	2.29	6.528	619	167,079.60	75.79	50.28	96.44
Pennsylvania	49	6,478,116.92	2.16	7.046	583	132,206.47	79.08	62.19	88.97
Maine	36	6,238,274.47	2.08	6.575	613	173,285.40	74.11	48.00	91.42
Virginia	41	5,817,056.07	1.94	7.267	599	141,879.42	75.97	87.38	96.10
Connecticut	37	5,685,430.59	1.90	6.473	607	153,660.29	78.46	64.95	93.32
Illinois	37	5,272,286.68	1.76	7.384	588	142,494.23	82.51	67.41	95.98
North Carolina	47	5,144,031.07	1.72	7.544	603	109,447.47	79.05	74.76	90.88
Georgia	42	5,002,774.95	1.67	8.154	625	119,113.69	82.72	66.57	88.53
New Hampshire	28	4,659,960.46	1.55	6.284	602	166,427.16	80.66	75.09	92.77
Michigan	39	4,219,651.17	1.41	8.367	572	108,196.18	79.62	62.10	94.09
Nevada	21	3,835,395.45	1.28	6.448	636	182,637.88	82.73	87.13	100.00
Ohio	32	3,453,168.99	1.15	7.546	631	107,911.53	82.60	62.98	79.79
Washington	24	3,450,951.86	1.15	6.892	605	143,789.66	80.67	80.74	87.95
Other	202	23,920,523.46	7.98	7.165	597	118,418.43	81.23	75.87	92.06
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

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Hypothetical Pool TOTAL

Detailed Collateral Summary Report

Zip Code	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
11717	9	1,709,762.36	0.57	5.963	632	189,973.60	72.75	9.83	100.00
11236	5	1,625,920.63	0.54	6.372	590	325,184.13	83.21	66.60	100.00
92683	4	1,450,106.69	0.48	6.455	639	362,526.67	82.63	54.62	100.00
11368	4	1,380,431.65	0.46	5.561	703	345,107.91	74.86	26.66	70.15
11234	5	1,346,402.64	0.45	6.311	613	269,280.53	75.02	24.91	75.09
Other	1,662	292,215,113.83	97.49	6.809	607	175,821.37	78.10	60.95	92.12
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

Product Type	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
2/28 ARM	1,039	193,451,499.76	64.54	6.637	600	186,190.09	78.38	54.94	91.95
30 Year Fixed	411	64,484,658.10	21.51	7.138	624	156,896.98	77.25	65.21	91.42
2/28 ARM with 5Yr IO	51	15,958,509.71	5.32	6.395	636	312,911.96	84.58	94.40	98.04
3/27 ARM	64	11,413,209.10	3.81	6.727	619	178,331.39	77.43	54.93	84.00
30 Year Fixed Rate Reduction	47	5,797,907.13	1.93	8.554	547	123,359.73	67.53	80.04	100.00
15 Year Fixed	29	3,084,065.90	1.03	7.368	624	106,347.10	73.21	65.73	86.25
20 Year Fixed	24	2,266,784.30	0.76	8.377	613	94,449.35	76.25	70.90	97.80
3/27 ARM with 5Yr IO	7	1,312,433.00	0.44	5.722	657	187,490.43	74.77	100.00	100.00
30 Yr Fixed with 5Yr IO	5	1,015,197.83	0.34	6.029	655	203,039.57	75.27	100.00	100.00
15 Year Fixed Rate Reduction	5	373,286.09	0.12	8.464	544	74,657.22	54.05	62.61	100.00
Other	7	570,186.88	0.19	7.948	608	81,455.27	78.02	63.95	89.73
Total:	1,689	299,727,737.80	100.00	6.792	607	177,458.70	78.09	60.34	92.07

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 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 securities discussed herein supersedes all prior information regarding such issues. Any information that is not included herein 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.

[illegible]

Banc of America Securities LLC

Hypothetical Pool
TOTAL
Detailed Collateral Summary Report

Rollterm	Loan Count	UPB	% UPB	W.A. Gross Coupon	FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
1	1	138,376.99	0.06	6.600	505	138,376.99	57.92	100.00	100.00
8	1	182,553.89	0.08	7.950	535	182,553.89	80.00	100.00	100.00
9	1	102,882.52	0.05	8.250	546	102,882.52	80.00	100.00	100.00
15	1	148,799.66	0.07	6.700	630	148,799.66	55.56	0.00	0.00
16	1	78,620.54	0.04	11.550	572	78,620.54	80.00	100.00	100.00
17	3	319,800.43	0.14	8.502	561	106,600.14	66.19	100.00	100.00
18	1	85,961.37	0.04	8.990	538	85,961.37	75.00	0.00	100.00
19	20	2,673,119.97	1.20	8.007	579	133,656.00	79.30	77.26	96.83
20	40	5,934,549.65	2.67	8.051	580	148,363.74	78.13	50.95	86.98
21	87	13,347,989.40	6.00	7.929	581	153,425.17	75.67	60.43	90.35
22	138	26,988,260.82	12.12	6.938	625	195,567.11	78.65	50.64	91.51
23	202	42,320,405.22	19.01	6.475	626	209,506.96	78.56	34.87	87.59
24	599	117,478,961.96	52.78	6.335	593	196,125.15	79.45	67.52	94.80
31	4	467,276.16	0.21	7.884	564	116,819.04	81.07	100.00	88.58
32	3	488,454.20	0.22	8.176	566	162,818.07	82.92	75.54	100.00
33	6	920,737.42	0.41	8.472	600	153,456.24	81.38	50.73	77.47
34	19	3,420,724.09	1.54	6.566	636	180,038.11	76.03	63.84	78.86
35	8	2,260,487.05	1.02	6.021	677	282,560.88	67.65	0.00	76.42
36	30	5,089,342.64	2.29	6.253	606	169,644.75	80.41	78.91	93.93
180	1	155,564.10	0.07	6.680	707	155,564.10	90.00	0.00	100.00
Total:	1,166	222,602,868.08	100.00	6.620	604	190,911.55	78.75	58.05	92.02

W.A.: 23.9 months

Lowest: 1 months

Highest: 180 months

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Hypothetical Pool TOTAL

Detailed Collateral Summary Report

Maximum Rate (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
10.001 - 11.000	54	9,922,227.27	4.46	4.932	644	183,744.95	73.41	60.21	92.68
11.001 - 12.000	303	66,691,996.69	29.96	5.651	631	220,105.60	77.54	56.01	94.53
12.001 - 13.000	402	85,333,530.72	38.33	6.565	599	212,272.46	79.51	54.73	90.73
13.001 - 14.000	215	36,743,558.89	16.51	7.457	583	170,900.27	81.20	65.38	88.04
14.001 - 15.000	117	15,764,705.71	7.08	8.406	560	134,741.07	78.72	64.64	93.72
15.001 - 16.000	47	5,125,653.01	2.30	9.531	554	109,056.45	77.91	58.33	99.03
16.001 - 17.000	20	2,054,564.89	0.92	10.361	541	102,728.24	72.98	62.95	97.15
17.001 - 18.000	7	893,281.23	0.40	11.213	550	127,611.60	73.80	78.75	100.00
18.001 - 19.000	1	73,349.67	0.03	12.300	535	73,349.67	65.00	0.00	100.00
Total:	1,166	222,602,868.08	100.00	6.620	604	190,911.55	78.75	58.05	92.02
W.A.: 12.635%									
Lowest: 10.700%									
Highest: 18.300%									

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Hypothetical Pool TOTAL

Detailed Collateral Summary Report

Gross Margin (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	Combined LTV	% Full Doc	% Owner Occupied
2.001 - 3.000	11	2,545,160.09	1.14	5.111	671	231,378.19	65.49	34.34	94.25
3.001 - 4.000	201	42,248,944.32	18.98	5.606	642	210,193.75	74.00	56.22	94.15
4.001 - 5.000	462	98,601,313.26	44.29	6.313	609	213,422.76	80.34	57.04	91.02
5.001 - 6.000	298	51,957,954.39	23.34	7.090	584	174,355.55	80.33	57.64	90.21
6.001 - 7.000	128	18,861,779.03	8.47	8.128	553	147,357.65	79.75	70.62	94.51
7.001 - 8.000	49	6,141,343.93	2.76	9.214	558	125,333.55	76.58	61.84	97.11
8.001 - 9.000	9	1,218,489.38	0.55	9.876	545	135,387.71	70.83	67.32	100.00
9.001 - 10.000	6	701,335.85	0.32	10.655	534	116,889.31	74.26	21.61	100.00
10.001 - 11.000	2	326,547.83	0.15	10.581	529	163,273.92	83.81	100.00	100.00
Total:	1,166	222,602,868.08	100.00	6.620	604	190,911.55	78.75	58.05	92.02
W.A.: 4.851%									
Lowest: 2.850%									
Highest: 10.750%									

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Hypothetical Pool

TOTAL

Detailed Collateral Summary Report

Minimum Rate (ARMs)	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
3.001 - 4.000	1	155,679.60	0.07	5.850	629	155,679.60	80.00	100.00	100.00
4.001 - 5.000	54	9,922,227.27	4.46	4.932	644	183,744.95	73.41	60.21	92.68
5.001 - 6.000	304	66,794,185.93	30.01	5.654	630	219,717.72	77.50	55.90	94.54
6.001 - 7.000	405	85,984,272.20	38.63	6.563	600	212,306.84	79.61	54.67	90.80
7.001 - 8.000	218	37,186,994.21	16.71	7.490	581	170,582.54	80.96	65.71	87.08
8.001 - 9.000	111	14,570,309.53	6.55	8.476	559	131,264.05	78.85	64.51	96.01
9.001 - 10.000	48	5,331,355.23	2.40	9.572	550	111,069.90	78.07	57.57	99.06
10.001 - 11.000	19	2,017,761.04	0.91	10.497	546	106,197.95	73.12	72.77	97.10
11.001 - 12.000	5	566,733.40	0.25	11.577	564	113,346.68	68.03	66.51	100.00
12.001 - 13.000	1	73,349.67	0.03	12.300	535	73,349.67	65.00	0.00	100.00
Total:	1,166	222,602,868.08	100.00	6.620	604	190,911.55	78.75	58.05	92.02
W.A.: 6.617%									
Lowest: 3.850%									
Highest: 12.300%									

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Hypothetical Total Pool

Gross WAC Fixed Rate Collateral

Coupon	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
5.001 - 5.500	9	2,977,224.47	3.86	5.424	666	330,802.72	77.09	72.39	100.00
5.501 - 6.000	63	14,494,184.10	18.79	5.896	652	230,066.41	71.74	52.62	100.00
6.001 - 6.500	52	10,815,559.29	14.02	6.314	652	207,991.52	76.44	66.96	96.30
6.501 - 7.000	89	15,061,399.84	19.53	6.822	631	169,229.21	76.56	62.54	81.45
7.001 - 7.500	41	6,176,678.09	8.01	7.304	598	150,650.69	76.54	69.08	81.72
7.501 - 8.000	64	8,419,297.44	10.92	7.804	597	131,551.52	77.34	70.62	84.04
8.001 - 8.500	43	4,759,699.99	6.17	8.305	578	110,690.70	78.80	64.58	97.40
8.501 - 9.000	48	4,788,236.94	6.21	8.805	571	99,754.94	78.44	90.37	96.73
9.001 - 9.500	33	2,645,690.80	3.43	9.263	563	80,172.45	78.85	93.32	100.00
9.501 - 10.000	36	3,441,054.77	4.46	9.803	564	95,584.85	75.64	68.77	100.00
10.001 - 10.500	12	1,246,405.35	1.62	10.214	553	103,867.11	71.30	71.41	100.00
10.501 - 11.000	11	841,162.05	1.09	10.765	562	76,469.28	75.48	61.95	92.81
11.001 - 11.500	16	1,076,129.26	1.40	11.392	595	67,258.08	90.81	100.00	100.00
11.501 - 12.000	4	277,580.49	0.36	11.855	611	69,395.12	87.95	51.75	100.00
12.001 - 12.500	1	51,596.47	0.07	12.250	640	51,596.47	100.00	100.00	100.00
13.501 - 14.000	1	52,970.37	0.07	13.950	616	52,970.37	100.00	100.00	100.00
Total:	523	77,124,869.72	100.00	7.288	618	147,466.29	76.21	66.94	92.21

W.A.: 7.288%
Lowest: 5.100%
Highest: 13.950%

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Hypothetical Total Pool

Gross WAC Adjustable Rate Collateral

Coupon	Loan Count	UPB	% UPB	W.A. Gross Coupon	W.A. FICO Score	Average UPB	W.A. Combined LTV	% Full Doc	% Owner Occupied
4.501 - 5.000	54	9,922,227.27	4.46	4.932	644	183,744.95	73.41	60.21	92.68
5.001 - 5.500	100	20,891,229.71	9.38	5.324	634	208,912.30	75.26	62.68	93.59
5.501 - 6.000	204	46,012,785.02	20.67	5.800	629	225,552.87	78.60	52.73	94.52
6.001 - 6.500	187	40,128,218.82	18.03	6.316	603	214,589.41	79.48	53.38	94.05
6.501 - 7.000	219	45,961,403.98	20.65	6.777	597	209,869.42	79.64	55.65	87.99
7.001 - 7.500	120	20,492,864.94	9.21	7.282	586	170,773.87	82.23	70.48	90.37
7.501 - 8.000	98	16,634,629.47	7.47	7.763	573	169,741.12	79.43	60.99	84.25
8.001 - 8.500	65	8,463,324.23	3.80	8.277	563	130,204.99	79.34	61.03	95.86
8.501 - 9.000	46	6,106,985.30	2.74	8.752	554	132,760.55	78.16	69.34	96.23
9.001 - 9.500	24	2,355,426.18	1.06	9.304	549	98,142.76	76.41	80.66	97.88
9.501 - 10.000	24	2,975,929.05	1.34	9.785	550	123,997.04	79.37	39.30	100.00
10.001 - 10.500	13	1,277,436.73	0.57	10.312	540	98,264.36	72.52	84.37	95.41
10.501 - 11.000	6	740,324.31	0.33	10.816	555	123,387.39	74.16	52.76	100.00
11.001 - 11.500	2	194,380.44	0.09	11.279	524	97,190.22	67.91	100.00	100.00
11.501 - 12.000	3	372,352.96	0.17	11.733	576	124,117.65	68.09	49.02	100.00
12.001 - 12.500	1	73,349.67	0.03	12.300	535	73,349.67	65.00	0.00	100.00
Total:	1,166	222,602,868.08	100.00	6.620	604	190,911.55	78.75	58.05	92.02

W.A.: 6.620%

Lowest: 4.700%

Highest: 12.300%

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Option One Mortgage Loan Trust 2004-2
Loans LTV > 80 without MI Coverage

Summary	Total	Minimum	Maximum
Statistical Calculation Date Principal Balance	\$26,134,632.41		
Number of Loans	133		
Average Original Loan Balance	\$196,675.73	\$50,000.00	\$722,500.00
Average Current Loan Balance	\$196,501.00	\$49,901.69	\$722,500.00
(1) Weighted Average Combined Original LTV	89.73%	82.81%	100.00%
(1) Weighted Average Gross Coupon	7.435%	5.600%	13.950%
(1) (2) Weighted Average Gross Margin	5.485%	4.025%	10.750%
(1) (2) Weighted Average Term to Next Rate Adjustment Date (months)	23	17	31
(1) Weighted Average Remaining Term to Maturity (months)	356	177	360
(1) (3) Weighted Average FICO Score	590	501	717

(1) Weighted Average reflected in Total.

(2) Adjustable Loans Only

(3) 98.80% of the Mortgage Loans have FICO Scores.

	Range	Percent of Statistical Calculation Date Principal Balance
Product Type	Adjustable	89.47%
	Fixed	11.53%
Fully Amortizing Mortgage Loans		99.80%
Lien	First	93.51%
	Second	6.49%
Property Type	SFR	73.07%
	PUD	9.63%
	2-4 Family	10.37%
	Condo	4.44%
	Manufactured Housing	2.49%
Occupancy Status	Owner Occupied	97.16%
	Non-Owner Occupied	0.00%
	Second Home	2.84%
Geographic Distribution	California	36.24%
	New York	19.63%
	Illinois	5.08%
	New Jersey	4.42%
	New Hampshire	4.21%
	Massachusetts	4.12%
Number of States (including DC)		28
Largest Zip Code Concentration		3.60%
Loans with Mortgage Insurance		0.00%
Loans with Prepayment Penalties		65.04%

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1. Coupon

Coupon	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTL	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.501 - 5.000	54	\$9,922,227.27	3.31%	40.97%	4.932%	644	73.41%	360	360	0
5.001 - 5.500	109	23,868,454.18	7.96	41.10	5.337	638	75.49	360	359	1
5.501 - 6.000	267	60,506,969.12	20.19	40.27	5.823	635	76.96	358	357	1
6.001 - 6.500	239	50,943,778.11	17.00	40.27	6.316	613	78.83	358	357	1
6.501 - 7.000	308	61,022,803.82	20.36	40.13	6.788	605	78.88	357	356	1
7.001 - 7.500	161	26,669,543.03	8.90	38.36	7.287	589	80.91	358	357	1
7.501 - 8.000	162	25,053,926.91	8.36	39.33	7.777	581	78.73	358	357	1
8.001 - 8.500	108	13,223,024.22	4.41	38.91	8.287	569	79.14	351	349	2
8.501 - 9.000	94	10,895,222.24	3.64	40.42	8.775	562	78.28	354	352	2
9.001 - 9.500	57	5,001,116.98	1.67	40.43	9.282	556	77.70	350	348	2
9.501 - 10.000	60	6,416,983.82	2.14	39.20	9.795	558	77.37	356	353	3
10.001 - 10.500	25	2,523,842.08	0.84	40.21	10.264	547	71.91	340	338	3
10.501 - 11.000	17	1,581,486.36	0.53	40.55	10.789	559	74.86	347	344	3
11.001 - 11.500	18	1,270,509.70	0.42	39.44	11.375	588	87.31	334	330	3
11.501 - 12.000	7	649,933.45	0.22	44.86	11.785	586	76.57	334	329	5
12.001 - 12.500	2	124,946.14	0.04	24.52	12.279	578	79.45	286	282	4
13.501 - 14.000	1	52,970.37	0.02	34.52	13.950	616	100.00	180	177	3
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

W.A.: 6.792%

Lowest: 4.700%

Highest: 13.950%



2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
15.01 - 20.00	1	\$50,000.00	0.02%	0.00%	7.100%	539	15.15%	360	360	0
20.01 - 25.00	1	399,263.85	0.13	22.47	6.800	561	25.00	360	358	2
30.01 - 35.00	6	486,221.10	0.16	33.57	7.317	620	33.48	360	356	4
35.01 - 40.00	11	1,541,092.56	0.51	34.42	6.694	616	37.96	329	328	2
40.01 - 45.00	16	2,330,922.09	0.78	40.04	6.806	588	43.32	338	336	2
45.01 - 50.00	22	3,339,367.84	1.11	36.95	6.921	580	48.54	360	359	1
50.01 - 55.00	28	4,912,630.12	1.64	37.78	6.309	595	53.14	351	350	1
55.01 - 60.00	55	8,994,938.95	3.00	38.73	6.713	583	58.02	351	350	1
60.01 - 65.00	112	19,205,234.32	6.41	40.06	6.847	582	63.54	357	356	1
65.01 - 70.00	151	26,569,788.33	8.86	40.11	6.850	587	68.81	356	355	1
70.01 - 75.00	186	33,459,354.60	11.16	39.92	6.798	588	74.13	359	358	1
75.01 - 80.00	603	102,013,547.79	34.04	39.9	6.686	605	79.57	357	356	1
80.01 - 85.00	123	24,217,958.99	8.08	40.88	6.662	626	84.43	358	358	1
85.01 - 90.00	248	52,223,570.31	17.42	40.37	6.849	632	89.65	359	358	1
90.01 - 95.00	103	18,371,729.79	6.13	41.15	6.996	636	94.82	358	357	1
95.01 - 100.00	23	1,612,117.16	0.54	40.86	11.035	630	99.95	318	314	4
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

W.A.: 78.09%

Lowest: 15.15%

Highest: 100.00%

3. Current Balance

Current Balance	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
less than 50,000.00	25	\$1,248,789.80	0.42%	34.28%	8.788%	568	70.03%	338	337	2
50,000.01 - 75,000.00	231	14,491,125.10	4.83	36.07	8.520	595	79.05	342	341	2
75,000.01 - 100,000.00	188	16,566,615.61	5.53	37.21	7.740	602	77.54	351	350	1
100,000.01 - 125,000.00	186	20,945,976.92	6.99	37.98	7.209	594	77.49	356	355	1
125,000.01 - 150,000.00	203	27,936,998.62	9.32	38.16	6.987	591	75.97	355	354	1
150,000.01 - 175,000.00	182	29,741,310.32	9.92	39.10	6.744	600	76.80	355	354	1
175,000.01 - 200,000.00	143	26,892,390.78	8.97	40.51	6.776	600	76.93	358	357	1
200,000.01 - 225,000.00	105	22,391,534.49	7.47	40.79	6.494	601	75.35	358	357	1
225,000.01 - 250,000.00	83	19,784,321.64	6.60	40.26	6.584	599	75.95	360	359	1
250,000.01 - 275,000.00	73	19,117,460.96	6.38	41.74	6.342	611	79.79	360	359	1
275,000.01 - 300,000.00	67	19,324,152.61	6.45	40.24	6.495	617	79.36	357	356	1
300,000.01 - 325,000.00	40	12,555,286.39	4.19	41.65	6.405	616	78.29	360	359	1
325,000.01 - 350,000.00	31	10,388,593.37	3.47	42.84	6.480	632	80.52	360	359	1
350,000.01 - 375,000.00	25	9,032,524.29	3.01	42.18	6.526	617	84.03	360	359	1
375,000.01 - 400,000.00	26	10,142,084.64	3.38	42.13	6.305	627	77.83	360	359	1
400,000.01 - 425,000.00	18	7,399,122.39	2.47	41.45	6.244	631	79.68	360	360	0
425,000.01 - 450,000.00	14	6,133,484.24	2.05	39.69	6.336	645	78.67	360	359	1
450,000.01 - 475,000.00	12	5,552,528.93	1.85	41.79	6.533	636	84.75	360	359	1
475,000.01 - 500,000.00	19	9,340,718.13	3.12	40.47	6.428	637	79.00	360	359	1
500,000.01 - 525,000.00	1	513,000.00	0.17	40.84	6.550	620	90.00	360	360	0
525,000.01 - 550,000.00	5	2,718,700.00	0.91	37.79	6.829	569	78.33	360	360	0
550,000.01 - 575,000.00	2	1,135,345.01	0.38	46.88	6.623	649	90.00	360	357	3
575,000.01 - 600,000.00	6	3,568,752.29	1.19	46.95	6.298	619	82.02	360	358	2
625,000.01 - 650,000.00	1	637,500.00	0.21	48.42	6.500	541	75.00	360	360	0
675,000.01 - 700,000.00	1	697,000.00	0.23	42.87	5.750	615	85.00	360	359	1
700,000.01 - 725,000.00	1	722,500.00	0.24	40.76	6.990	611	85.00	360	358	2
725,000.01 - 750,000.00	1	749,921.27	0.25	53.55	5.900	689	95.00	360	358	2
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

Average: \$177,458.70

Lowest: \$49,769.01

Highest: \$749,921.27



4. Original Term to Maturity

Original Term to Maturity	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTL	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
180	38	\$3,683,597.78	1.23%	34.68%	7.592%	615	71.81%	180	179	1
240	25	2,316,784.30	0.77	41.99	8.411	612	76.30	240	239	1
360	1,626	293,727,355.72	98.00	40.06	6.769	607	78.19	360	359	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

As of the Statistical Cut-Off Date, the weighted average Original Term to Maturity of the adjustable mortgage loans is approximately 357 months

5. Remaining Term to Maturity

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTL	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
171 - 175	1	\$74,979.70	0.03%	14.94%	8.990%	607	63.33%	180	175	5
176 - 180	37	3,608,618.08	1.20	35.09	7.563	615	71.99	180	179	1
231 - 235	3	223,346.92	0.07	46.57	10.957	638	99.62	240	233	7
236 - 240	22	2,093,437.38	0.70	41.50	8.139	610	73.81	240	239	1
336 - 340	1	78,620.54	0.03	17.41	11.550	572	80.00	360	339	21
341 - 345	2	285,436.41	0.10	45.71	8.058	539	80.00	360	343	17
346 - 350	1	129,885.87	0.04	50.33	6.650	571	79.90	360	347	13
351 - 355	90	11,695,958.58	3.90	39.72	8.321	575	79.00	360	355	5
356 - 360	1,532	281,537,454.32	93.93	40.07	6.702	609	78.15	360	359	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

As of the Statistical Cut-Off Date, the weighted average Remaining Term to Maturity of the adjustable mortgage loans is approximately 356 months



6. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
751 - 800	23	\$4,287,841.60	1.43%	35.37%	6.309%	763	78.30%	353	351	2
701 - 750	80	18,060,011.37	6.03	40.20	6.220	718	82.43	358	357	1
651 - 700	234	46,952,170.57	15.66	40.75	6.183	671	80.65	356	355	1
601 - 650	513	91,910,304.55	30.66	39.55	6.559	625	80.49	357	356	1
551 - 600	408	70,996,153.65	23.69	39.69	6.904	579	76.24	357	356	1
501 - 550	401	63,938,578.42	21.33	40.88	7.578	526	73.72	358	356	1
451 - 500	3	620,000.00	0.21	39.97	6.670	500	74.97	360	360	0
Not Available	27	2,962,677.64	0.99	37.94	8.205	Not Available	75.88	349	349	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

W.A.: 607

Lowest: 500

Highest: 798

7. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
AA+	110	\$19,308,903.52	6.44%	41.39%	6.719%	698	82.96%	350	349	1
AA	670	126,050,665.58	42.06	40.10	6.435	617	78.74	357	356	1
A	236	39,832,966.91	13.29	40.63	7.11	547	73.73	359	358	1
B	204	30,858,712.97	10.3	39.31	7.631	540	71.95	358	356	2
C	46	6,647,712.73	2.22	43.29	8.483	538	69.24	357	355	2
CC	29	4,280,839.75	1.43	41.82	9.376	566	65.92	360	358	2
NG	394	72,747,936.34	24.27	39.09	6.591	636	82.20	357	356	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1



8. Property Type

Property Type	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
SFR - Detached	1257	\$215,030,730.80	71.74%	39.72%	6.827%	601	77.58%	356	355	1
2-4 Family - Detached	140	34,669,525.49	11.57	41.75	6.488	634	78.10	359	359	1
PUD - Detached	152	28,069,043.31	9.36	40.62	6.713	615	81.37	359	358	1
Low Rise Condo - Attached	82	13,567,885.58	4.53	39.46	6.738	621	78.14	360	359	1
MF Housing - Detached	30	2,965,582.15	0.99	34.85	8.105	622	80.40	357	355	2
2-4 Family - Attached	10	2,773,649.98	0.93	43.74	6.915	630	80.36	356	354	2
SFR - Attached	15	2,273,750.34	0.76	38.99	7.443	623	80.33	352	349	3
High Rise Condo - Attached	1	217,000.00	0.07	50.38	6.750	512	72.33	360	360	0
PUD - Attached	2	160,570.15	0.05	43.69	7.226	690	86.47	360	358	2
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

9. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	1543	\$275,946,951.31	92.07%	40.11%	6.789%	603	78.34%	357	356	1
Non-Owner Occupied	117	18,356,049.01	6.12	38.52	6.934	661	75.56	355	354	1
Second Home	29	5,424,737.48	1.81	39.55	6.429	625	74.00	360	358	2
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1



10. Documentation

Documentation	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full	1,112	\$180,858,537.94	60.34%	40.09%	6.880%	600	79.64%	356	356	1
Stated Income	558	116,054,628.23	38.72	39.82	6.641	618	75.69	357	356	1
Limited Income	9	1,424,991.65	0.48	44.74	7.232	590	68.85	360	360	0
No Doc	10	1,389,579.98	0.46	0	7.460	716	87.09	360	359	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

11. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	1,141	\$209,372,919.85	69.85%	40.14%	6.778%	601	76.36%	356	355	1
Purchase	420	70,705,213.18	23.59	39.79	6.798	629	83.43	359	358	1
R/T Refi	128	19,649,604.77	6.56	39.41	6.908	601	77.36	359	358	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1



12. Product Type

Product Type	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	1,039	\$193,451,499.76	64.54%	39.87%	6.637%	600	78.38%	360	359	1
30 Year Fixed	411	64,484,658.10	21.51	39.59	7.138	624	77.25	360	359	1
2/28 ARM with 5Yr IO	51	15,958,509.71	5.32	42.32	6.395	636	84.58	360	358	2
3/27 ARM	64	11,413,209.10	3.81	39.91	6.727	619	77.43	360	358	2
30 Year Fixed Rate Reduction	47	5,797,907.13	1.93	44.79	8.554	547	67.53	360	359	1
15 Year Fixed	29	3,084,065.90	1.03	34.87	7.368	624	73.21	180	180	0
20 Year Fixed	24	2,266,784.30	0.76	42.33	8.377	613	76.25	240	239	1
3/27 ARM with 5Yr IO	7	1,312,433.00	0.44	41.71	5.722	657	74.77	360	358	2
30 Yr Fixed with 5Yr IO	5	1,015,197.83	0.34	42.81	6.029	655	75.27	360	358	2
15 Year Fixed Rate Reduction	5	373,286.09	0.12	31.61	8.464	544	54.05	180	178	2
Other	7	570,186.88	0.19	37.38	7.948	608	78.02	278	275	3
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

13. Amortization

Amortization	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Balloon	1	\$52,970.37	0.02%	34.52%	13.950%	616	100.00%	180	177	3
Fully Amortizing	1,688	299,674,767.43	99.98	40.01	6.790	607	78.09	357	356	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1



14. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	1,654	\$296,974,358.42	99.08%	40.00%	6.755%	607	78.01%	357	356	1
2	35	2,753,379.38	0.92	41.63	10.712	603	87.49	318	315	3
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

15. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	487	\$83,816,936.78	27.96%	39.38%	6.875%	604	77.41%	355	354	1
12	123	26,286,197.41	8.77	41.82	6.679	626	73.76	356	355	1
24	766	143,868,458.04	48.00	40.28	6.655	603	79.71	360	358	1
30	1	267,703.95	0.09	39.66	9.850	576	90.00	360	356	4
36	312	45,488,441.62	15.18	39.29	7.119	617	76.67	352	351	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

W.A.: 18.1

Lowest: 0

Highest: 36



16. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
California	279	\$70,539,654.38	23.53%	41.13%	6.586%	605	79.09%	358	357	1
New York	248	59,824,966.11	19.96	40.91	6.516	617	75.33	358	357	1
Massachusetts	150	33,744,625.07	11.26	40.69	6.310	612	75.22	358	357	1
Florida	114	14,222,218.42	4.75	39.71	7.359	611	79.91	360	359	1
Texas	123	14,180,616.10	4.73	37.87	7.580	587	78.54	349	348	1
New Jersey	48	9,011,450.88	3.01	38.87	6.792	599	76.27	360	359	1
Colorado	51	8,176,321.22	2.73	41.39	6.780	620	82.24	359	358	1
Rhode Island	41	6,850,263.48	2.29	41.04	6.528	619	75.79	360	358	2
Pennsylvania	49	6,478,116.92	2.16	38.16	7.046	583	79.08	344	344	1
Maine	36	6,238,274.47	2.08	39.16	6.575	613	74.11	355	353	1
Virginia	41	5,817,056.07	1.94	42.88	7.267	599	75.97	355	354	1
Connecticut	37	5,685,430.59	1.90	40.92	6.473	607	78.46	357	357	1
Illinois	37	5,272,286.68	1.76	39.23	7.384	588	82.51	354	353	1
North Carolina	47	5,144,031.07	1.72	37.73	7.544	603	79.05	356	354	1
Georgia	42	5,002,774.95	1.67	34.32	8.154	625	82.72	355	354	2
New Hampshire	28	4,659,960.46	1.55	38.73	6.284	602	80.66	360	359	1
Michigan	39	4,219,651.17	1.41	40.62	8.367	572	79.62	357	355	2
Nevada	21	3,835,395.45	1.28	39.24	6.448	636	82.73	360	359	1
Ohio	32	3,453,168.99	1.15	37.39	7.546	631	82.60	356	355	2
Washington	24	3,450,951.86	1.15	37.22	6.892	605	80.67	360	359	1
Arizona	22	3,233,623.76	1.08	36.49	6.938	615	83.50	360	359	1
Maryland	19	3,202,370.65	1.07	36.93	7.024	580	78.22	354	353	1
Minnesota	18	2,684,578.52	0.90	37.19	6.508	592	79.18	360	359	1
Indiana	24	2,086,128.98	0.70	38.45	6.675	611	80.96	355	355	0
Wisconsin	15	1,657,012.37	0.55	37.43	7.562	576	79.52	360	359	1
Tennessee	15	1,262,633.80	0.42	32.71	7.814	591	82.04	331	329	2
Kentucky	11	948,732.12	0.32	36.70	8.314	578	80.39	360	359	1
Missouri	10	913,032.44	0.30	32.90	7.908	610	86.96	360	358	2
Oregon	6	892,095.62	0.30	34.36	7.455	590	78.30	360	358	2
Iowa	7	849,183.52	0.28	39.11	7.167	623	85.33	298	297	1
South Carolina	8	769,302.14	0.26	35.28	8.065	567	80.11	360	359	1
Vermont	6	752,463.87	0.25	41.75	6.883	594	70.58	332	330	2
Delaware	3	663,624.40	0.22	45.32	5.475	645	84.71	360	360	0
Alabama	6	565,470.00	0.19	40.73	7.900	602	90.07	332	332	0
Utah	3	467,426.09	0.16	30.51	6.443	607	80.18	360	360	0
Louisiana	6	466,136.56	0.16	38.50	8.419	539	78.64	332	330	2
Idaho	5	465,030.49	0.16	38.51	8.044	576	82.60	360	359	1
Montana	3	430,350.00	0.14	41.05	6.275	618	89.38	360	360	0
Wyoming	3	390,466.77	0.13	40.30	7.777	585	79.76	335	334	1



Term Sheet Tables -Total

Nebraska	3	318,463.72	0.11	43.12	6.665	585	79.45	360	360	0
Arkansas	3	224,842.19	0.08	28.74	7.755	629	78.04	320	318	2
Alaska	1	161,910.00	0.05	49.93	6.550	624	90.00	360	360	0
Kansas	1	155,564.10	0.05	39.47	6.680	707	90.00	360	359	1
North Dakota	1	128,725.00	0.04	39.89	7.500	629	95.00	360	360	0
Mississippi	1	97,750.00	0.03	46.52	7.800	629	85.00	360	360	0
West Virginia	1	71,856.35	0.02	38.28	9.490	584	82.76	360	356	4
Oklahoma	1	61,750.00	0.02	25.70	8.990	602	95.00	180	180	0
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	357	356	1

17. Gross Margin (ARMs)

Gross Margin (ARMs)	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2.001 - 3.000	11	\$2,545,160.09	1.14%	39.80%	5.111%	671	65.49%	360	359	1
3.001 - 4.000	201	42,248,944.32	18.98	39.94	5.606	642	74.00	360	359	1
4.001 - 5.000	462	98,601,313.26	44.29	40.97	6.313	609	80.34	360	359	1
5.001 - 6.000	298	51,957,954.39	23.34	38.45	7.090	584	80.33	360	359	1
6.001 - 7.000	128	18,861,779.03	8.47	39.45	8.128	553	79.75	359	357	2
7.001 - 8.000	49	6,141,343.93	2.76	40.50	9.214	558	76.58	360	356	4
8.001 - 9.000	9	1,218,489.38	0.55	42.83	9.876	545	70.83	360	356	4
9.001 - 10.000	6	701,335.85	0.32	44.18	10.655	534	74.26	360	357	3
10.001 - 11.000	2	326,547.83	0.15	38.95	10.581	529	83.81	360	355	5
Total:	1,166	\$222,602,868.08	100.00%	40.06%	6.620%	604	78.75%	360	359	1

W.A.: 4.851%

Lowest: 2.850%

Highest: 10.750%



18. Initial Cap (ARMs)

	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Initial Cap (ARMs)										
3.000	1,164	\$222,311,972.85	99.87%	40.05%	6.619%	604	78.76%	360	359	1
4.000	1	152,518.24	0.07	48.32	7.250	541	85.00	360	355	5
5.000	1	138,376.99	0.06	39.42	6.600	505	57.92	360	354	6
Total:	1,166	\$222,602,868.08	100.00%	40.06%	6.620%	604	78.75%	360	359	1

W.A.: 3.002%

Lowest: 3.000%

Highest: 5.000%

19. Periodic Cap (ARMs)

	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Periodic Cap (ARMs)										
1.000	1,150	\$220,218,984.95	98.93%	40.04%	6.602%	604	78.72%	360	359	1
1.500	16	2,383,883.13	1.07	42.30	8.26	572	80.89	360	356	4
Total:	1,166	\$222,602,868.08	100.00%	40.06%	6.620%	604	78.75%	360	359	1

W.A.: 1.005%

Lowest: 1.000%

Highest: 1.500%



20. Maximum Rate (ARMs)

Maximum Rate (ARMs)	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.001 - 11.000	54	\$9,922,227.27	4.46%	40.97%	4.932%	644	73.41%	360	360	0
11.001 - 12.000	303	66,691,996.69	29.96	41.27	5.651	631	77.54	360	359	1
12.001 - 13.000	402	85,333,530.72	38.33	40.24	6.565	599	79.51	360	359	1
13.001 - 14.000	215	36,743,558.89	16.51	38.41	7.457	583	81.20	360	358	2
14.001 - 15.000	117	15,764,705.71	7.08	39.14	8.406	560	78.72	360	357	3
15.001 - 16.000	47	5,125,653.01	2.30	37.27	9.531	554	77.91	360	356	4
16.001 - 17.000	20	2,054,564.89	0.92	40.05	10.361	541	72.98	355	352	3
17.001 - 18.000	7	893,281.23	0.40	43.43	11.213	550	73.80	360	355	5
18.001 - 19.000	1	73,349.67	0.03	15.86	12.300	535	65.00	360	355	5
Total:	1,166	\$222,602,868.08	100.00%	40.14%	6.620%	604	78.75%	360	359	1

W.A.: 12.635%

Lowest: 10.700%

Highest: 18.300%

21. Minimum Rate (ARMs)

Minimum Rate (ARMs)	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
3.001 - 4.000	1	\$155,679.60	0.07%	31.81%	5.850%	629	80.00%	360	358	2
4.001 - 5.000	54	9,922,227.27	4.46	40.97	4.932	644	73.41	360	360	0
5.001 - 6.000	304	66,794,185.93	30.01	41.03	5.654	630	77.50	360	359	1
6.001 - 7.000	405	85,984,272.20	38.63	40.25	6.563	600	79.61	360	359	1
7.001 - 8.000	218	37,186,994.21	16.71	38.40	7.490	581	80.96	360	358	2
8.001 - 9.000	111	14,570,309.53	6.55	39.08	8.476	559	78.85	360	357	3
9.001 - 10.000	48	5,331,355.23	2.40	37.56	9.572	550	78.07	360	356	4
10.001 - 11.000	19	2,017,761.04	0.91	39.04	10.497	546	73.12	355	351	4
11.001 - 12.000	5	566,733.40	0.25	46.01	11.577	564	68.03	360	354	6
12.001 - 13.000	1	73,349.67	0.03	15.86	12.300	535	65.00	360	355	5
Total:	1,166	\$222,602,868.08	100.00%	40.06%	6.620%	604	78.75%	360	359	1

W.A.: 6.617%

Lowest: 3.850%

Highest: 12.300%

22. Next Rate Adjustment Date

Next Rate Adjustment Date	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
September 1, 2004	1	\$138,376.99	0.06%	39.42%	6.600%	505	57.92%	360	354	6
October 1, 2004	1	182,553.89	0.08	46.08	7.950	535	80.00	360	343	17
November 1, 2004	1	102,882.52	0.05	45.05	8.250	546	80.00	360	344	16
June 1, 2005	3	350,791.33	0.16	35.83	8.631	593	69.63	360	348	12
July 1, 2005	2	196,429.30	0.09	38.30	8.126	560	57.52	360	352	8
August 1, 2005	2	270,752.88	0.12	25.53	8.610	532	82.65	360	353	7
September 1, 2005	9	1,731,824.91	0.78	40.18	7.675	583	81.91	360	354	6
October 1, 2005	42	5,910,221.90	2.66	38.48	8.326	572	79.97	360	355	5
November 1, 2005	81	11,286,304.02	5.07	38.50	8.019	565	75.35	359	355	4
December 1, 2005	52	8,916,192.61	4.01	39.54	7.891	604	78.06	359	356	3
January 1, 2006	146	31,026,590.22	13.94	41.12	6.771	633	78.69	360	358	2
February 1, 2006	195	40,882,315.84	18.37	41.72	6.270	628	77.99	360	359	1
March 1, 2006	388	79,093,065.61	35.53	40.32	6.288	592	78.87	360	360	0
April 1, 2006	172	29,711,980.40	13.35	37.16	6.456	584	81.53	360	360	0
October 1, 2006	7	786,122.50	0.35	42.86	7.874	560	80.63	360	355	5
November 1, 2006	7	1,170,533.44	0.53	41.60	9.016	559	81.83	360	356	4
December 1, 2006	4	621,398.71	0.28	39.66	8.014	606	77.73	360	357	3
January 1, 2007	15	3,369,518.01	1.51	39.01	5.940	672	75.21	360	358	2
February 1, 2007	8	1,738,003.90	0.78	38.71	6.169	655	66.53	360	359	1
March 1, 2007	22	3,654,550.00	1.64	40.08	6.292	607	80.19	360	360	0
April 1, 2007	7	1,306,895.00	0.59	43.32	6.059	607	81.05	360	360	0
February 1, 2019	1	155,564.10	0.07	39.47	6.680	707	90.00	360	359	1
Total:	1,166	\$222,602,868.08	100.00%	40.06%	6.620%	604	78.75%	360	359	1

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OOMC 2004-2
Term Sheet Tables -Total

Credit Score	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. FICO Score	W.A. Combined LTV	W.A. Effective Combined LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
751 - 800	23	\$4,287,841.60	1.43%	35.37%	6.309%	763	78.30%	63.99%	353	351	2
701 - 750	80	18,060,011.37	6.03	40.20	6.220	718	82.43	69.27	358	357	1
651 - 700	234	46,952,170.57	15.66	40.75	6.183	671	80.65	68.55	356	355	1
601 - 650	513	91,910,304.55	30.66	39.55	6.559	625	80.49	70.71	357	356	1
551 - 600	408	70,996,153.65	23.69	39.69	6.904	579	76.24	71.50	357	356	1
501 - 550	401	63,938,578.42	21.33	40.88	7.578	526	73.72	73.59	358	356	1
451 - 500	3	620,000.00	0.21	39.97	6.670	500	74.97	74.97	360	360	0
Not Available	27	2,962,677.64	0.99	37.94	8.205	Not Available	75.88	72.91	349	349	1
Total:	1,689	\$299,727,737.80	100.00%	40.01%	6.792%	607	78.09%	71.02%	357	356	1

W.A.: 607

Lowest: 500

Highest: 798

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OOMLT 2004-2
Original Balance => 500K

Global Structured Finance

Option One Mortgage Loan Trust 2004-2
Original Balance => 500K

1. Current Balance

Current Balance	UPB	% UPB
450,000.01 - 500,000.00	2,498,053.90	18.87
500,000.01 - 550,000.00	3,231,700.00	24.41
550,000.01 - 600,000.00	4,704,097.30	35.53
600,000.01 - 650,000.00	637,500.00	4.81
650,000.01 - 700,000.00	697,000.00	5.26
700,000.01 - 750,000.00	1,472,421.27	11.12
Total:	13,240,772.47	100.00

Average: \$575,685.76

Lowest: \$498,923.38

Highest: \$749,921.27

2. Coupon

Coupon	UPB	% UPB
5.001 - 6.000	5,331,044.65	40.26
6.001 - 7.000	6,182,225.53	46.69
7.001 - 8.000	1,727,502.29	13.05
Total:	13,240,772.47	100.00

W.A.: 6.368%

Lowest: 5.050%

Highest: 7.940%



OOMLT 2004-2

Original Balance => 500K

3. Credit Score

Credit Score	UPB	% UPB
700 - 749	1,094,000.00	8.26
650 - 699	2,952,421.27	22.30
600 - 649	4,130,468.39	31.20
550 - 599	2,227,071.80	16.82
500 - 549	2,836,811.01	21.42
Total:	13,240,772.47	100.00

W.A.: 613

Lowest: 505

Highest: 708

4. Loan Purpose

Loan Purpose	UPB	% UPB
C/O Refi	9,078,416.67	68.56
Purchase	3,662,355.80	27.66
R/T Refi	500,000.00	3.78
Total:	13,240,772.47	100.00

5. Property Type

Property Type	UPB	% UPB
SFR - Detached	9,537,271.66	72.03
PUD - Detached	2,563,716.28	19.36
2-4 Family - Attached	599,784.53	4.53
2-4 Family - Detached	540,000.00	4.08
Total:	13,240,772.47	100.00



OOMLT 2004-2

Original Balance => 500K

6. Geographic Distribution

Geographic Distribution	UPB	% UPB
California	10,108,768.57	76.35
New York	2,038,053.90	15.39
Maine	550,000.00	4.15
Florida	543,950.00	4.11
Total:	13,240,772.47	100.00

7. Occupancy Status

Occupancy Status	UPB	% UPB
Owner Occupied	12,741,202.96	96.23
Second Home	499,569.51	3.77
Total:	13,240,772.47	100.00

8. Documentation

Documentation	UPB	% UPB
Full	9,551,105.80	72.13
Stated Income	3,689,666.67	27.87
Total:	13,240,772.47	100.00

OOMLT 2004-2
Original Balance => 500K

9. Combined Original LTV

Combined Original LTV	UPB	% UPB
50.01 - 55.00	500,000.00	3.78
65.01 - 70.00	550,000.00	4.15
70.01 - 75.00	2,270,587.27	17.15
75.01 - 80.00	3,869,711.01	29.23
80.01 - 85.00	1,918,423.38	14.49
85.01 - 90.00	3,382,129.54	25.54
90.01 - 95.00	749,921.27	5.66
Total:	13,240,772.47	100.00

W.A.: 81.21%
 Lowest: 51.28%
 Highest: 95.00%

10. Product Type

Product Type	UPB	% UPB
2/28 ARM	7,360,787.94	55.59
2/28 ARM with 5Yr IO	4,779,984.53	36.10
30 Yr Fixed with 5Yr IO	600,000.00	4.53
30 Year Fixed	500,000.00	3.78
Total:	13,240,772.47	100.00

11. Original Term to Maturity

Original Term to Maturity	UPB	% UPB
360	13,240,772.47	100.00
Total:	13,240,772.47	100.00

As of the Statistical Cut-Off Date, the weighted average Original Term to Maturity of the adjustable mortgage loans is approximately 360 months.

OOMLT 2004-2
Original Balance => 500K

12. Penalty Term

Penalty Term	UPB	% UPB
0	2,588,053.90	19.55
24	9,552,718.57	72.15
36	1,100,000.00	8.31
Total:	13,240,772.47	100.00

W.A.: 25.24
 Lowest: 0
 Highest: 36

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Total Collateral

\$299,727,737.80

1. Credit Score and Documentation

Credit Score Range	Full Doc	Stated Income	Limited Income	No Doc	All Docs	Avg Prin Bal	Original LTV
Not Available	0.70%	0.28%	0.00%	0.00%	0.99%	109,728.80	75.88
500 - 550	14.53%	6.81%	0.20%	0.00%	21.54%	159,798.46	73.73
551 - 600	13.79%	9.89%	0.00%	0.00%	23.69%	174,010.18	76.24
601 - 650	21.14%	9.27%	0.26%	0.00%	30.66%	179,162.39	80.49
651 - 700	7.94%	7.94%	0.02%	0.12%	15.66%	200,650.30	80.65
701 - 750	2.15%	3.58%	0.00%	0.30%	6.03%	225,750.14	82.43
751 - 800	0.44%	0.95%	0.00%	0.04%	1.43%	186,427.90	78.30
Total:	60.34%	38.72%	0.48%	0.46%	100.00%	177,458.70	78.09

2. Original Loan-to-Value Ratio (%) and FICO

Original Loan-to-Value Ratio (%)	FICO NA	500 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	Total	Original LTV	WAC	Gross Margin
0.01 - 50.00	0.05%	0.71%	1.07%	0.54%	0.18%	0.00%	0.17%	2.72%	42.79	6.864	4.792
50.01 - 60.00	0.08%	1.22%	1.65%	0.99%	0.66%	0.03%	0.03%	4.64%	56.30	6.570	4.400
60.01 - 70.00	0.25%	5.17%	3.75%	4.19%	1.44%	0.47%	0.00%	15.27%	66.60	6.849	4.832
70.01 - 80.00	0.43%	12.48%	10.70%	11.65%	6.56%	2.81%	0.57%	45.20%	78.22	6.713	4.794
80.01 - 90.00	0.10%	1.51%	5.92%	9.68%	5.46%	2.33%	0.51%	25.50%	87.99	6.790	4.965
90.01 - 100.00	0.10%	0.44%	0.60%	3.60%	1.37%	0.39%	0.16%	6.67%	95.23	7.322	5.116
Total:	0.99%	21.54%	23.69%	30.66%	15.66%	6.03%	1.43%	100.00%	78.09	6.792	4.851

3. Current Principal Balance (\$) and FICO

Current Principal Balance (\$)	FICO NA	500 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	Total	Original LTV	WAC	Gross Margin
1 - 50,000	0.02%	0.15%	0.13%	0.12%	0.00%	0.00%	0.00%	0.42%	70.03	8.788	5.468
50,001 - 100,000	0.43%	2.51%	2.30%	3.49%	1.03%	0.42%	0.18%	10.36%	78.24	8.104	5.482
100,001 - 150,000	0.17%	4.90%	4.86%	4.69%	1.92%	0.60%	0.08%	16.31%	76.62	7.082	5.117
150,001 - 200,000	0.18%	4.62%	4.86%	5.38%	2.85%	0.70%	0.30%	18.90%	76.86	6.759	4.902
200,001 - 250,000	0.00%	3.33%	3.56%	4.10%	2.55%	0.53%	0.00%	14.07%	75.63	6.536	4.737
250,001 - 300,000	0.08%	2.10%	3.60%	3.81%	2.31%	0.65%	0.27%	12.83%	79.58	6.419	4.816
300,001 - 350,000	0.10%	1.09%	1.72%	2.48%	1.29%	0.75%	0.21%	7.65%	79.30	6.439	4.679
350,001 - 400,000	0.00%	1.12%	1.38%	2.02%	1.12%	0.51%	0.25%	6.40%	80.75	6.409	4.681
400,001 - 450,000	0.00%	0.29%	1.12%	1.42%	0.69%	0.84%	0.14%	4.51%	79.22	6.286	4.506
450,001 - 500,000	0.00%	0.65%	0.48%	1.75%	1.28%	0.81%	0.00%	4.97%	81.14	6.468	4.515
500,001 - 550,000	0.00%	0.37%	0.18%	0.35%	0.18%	0.00%	0.00%	1.08%	80.18	6.785	4.625
550,001 - 600,000	0.00%	0.70%	0.39%	0.59%	0.19%	0.20%	0.00%	1.57%	83.94	6.377	4.375
600,001 - 650,000	0.00%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	75.00	6.500	4.500
650,001 - 700,000	0.00%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.23%	85.00	5.750	4.300
700,001 >=	0.00%	0.00%	0.00%	0.24%	0.25%	0.00%	0.00%	0.49%	90.09	6.435	3.959
Total:	0.99%	21.54%	23.69%	30.66%	15.66%	6.03%	1.43%	100.00%	78.09	6.792	4.851

4. Prepayment Penalty Term and FICO

Prepayment Penalty Term	FICO NA	500 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	Total	Original LTV	WAC	Gross Margin
0	0.05%	7.22%	6.72%	7.56%	3.80%	2.14%	0.49%	27.96%	77.41	6.875	4.901
12	0.06%	1.29%	1.73%	2.71%	1.78%	1.00%	0.19%	8.77%	73.76	6.679	4.783
24	0.67%	10.12%	12.18%	15.66%	7.25%	1.72%	0.41%	48.00%	79.71	6.655	4.835
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00	9.850	7.825
36	0.21%	2.91%	2.96%	4.74%	2.84%	1.17%	0.34%	15.18%	76.67	7.119	4.631
Total:	0.99%	21.54%	23.69%	30.66%	15.66%	6.03%	1.43%	100.00%	78.09	6.792	4.851

Total Collateral

5. Mortgage Rates (%) and FICO

	FICO NA	Mortgage Rates (%)	Loan-to-Value (LTV) Ranges										Total	Original LTV	WAC	Gross Margin
			500 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	851 - 900	901 - 950	951 - 1000				
4.500 - 4.999	0.00%	0.26%	1.44%	0.95%	0.76%	0.55%	0.12%	3.07%	73.11	4.927	3.615					
5.000 - 5.499	0.00%	0.21%	1.44%	2.15%	1.98%	0.22%	0.00%	6.00%	75.22	5.263	3.811					
5.500 - 5.999	0.04%	0.98%	4.56%	8.14%	5.02%	2.41%	0.47%	21.63%	76.82	5.784	4.157					
6.000 - 6.499	0.16%	1.89%	3.43%	7.36%	2.90%	0.78%	0.43%	14.38%	78.80	6.255	4.570					
6.500 - 6.999	0.04%	5.62%	5.33%	7.36%	3.17%	1.27%	0.24%	23.03%	78.78	6.739	4.906					
7.000 - 7.499	0.15%	2.31%	2.24%	2.50%	0.87%	0.45%	0.08%	8.60%	81.57	7.239	5.307					
7.500 - 7.999	0.12%	3.48%	2.31%	2.43%	0.66%	0.11%	0.02%	9.13%	78.36	7.741	5.790					
8.000 - 8.499	0.07%	2.01%	1.04%	0.68%	0.08%	0.18%	0.06%	4.12%	80.33	8.243	6.093					
8.500 - 8.999	0.09%	2.00%	1.07%	0.65%	0.10%	0.09%	0.00%	4.07%	77.31	8.735	6.497					
9.000 - 9.499	0.07%	0.68%	0.16%	0.22%	0.04%	0.00%	0.00%	1.49%	79.35	9.226	6.595					
9.500 - 9.999	0.09%	1.30%	0.64%	0.30%	0.06%	0.00%	0.02%	2.41%	76.73	9.762	7.524					
10.000 - 10.499	0.04%	0.15%	0.28%	0.04%	0.02%	0.00%	0.00%	0.82%	71.83	10.257	7.949					
10.500 - 10.999	0.02%	0.15%	0.25%	0.02%	0.00%	0.00%	0.00%	0.44%	74.05	10.722	8.051					
11.000 - 11.499	0.03%	0.15%	0.04%	0.11%	0.00%	0.00%	0.00%	0.32%	76.04	11.166	8.863					
11.500 - 11.999	0.04%	0.03%	0.05%	0.25%	0.00%	0.00%	0.00%	0.38%	86.52	11.600	9.110					
12.000 - 12.499	0.00%	0.02%	0.00%	0.07%	0.00%	0.00%	0.00%	0.09%	90.44	12.130	9.450					
13.500 - 13.999	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.02%	100.00	13.950	0.000					
Total:	0.99%	21.54%	23.69%	30.66%	15.66%	6.03%	1.43%	100.00%	78.09	6.792	4.851					

6. Mortgage Rates (%) and LTV

Mortgage Rates (%)		OLTV 0.01 - 50.00	50.01 - 60.00	60.01 - 70.00	70.01 - 80.00	80.01 - 90.00	90.01 - 100.00	Total	FICO	Gross Margin	Avg Prin Bal
4.500 - 4.999	0.04%	0.28%	0.93%	1.54%	0.13%	0.17%	0.13%	3.07%	647	3.615	183,939.55
5.000 - 5.499	0.13%	0.46%	1.12%	3.15%	0.96%	0.60%	0.96%	6.00%	631	3.811	211,483.24
5.500 - 5.999	0.77%	1.32%	3.50%	9.80%	5.39%	0.84%	0.84%	21.63%	636	4.157	230,675.84
6.000 - 6.499	0.39%	0.53%	1.23%	7.58%	3.88%	0.77%	0.77%	14.38%	620	4.570	207,274.91
6.500 - 6.999	0.59%	0.84%	3.90%	8.82%	7.09%	1.79%	1.79%	23.03%	603	4.906	203,041.52
7.000 - 7.499	0.12%	0.13%	0.63%	4.08%	3.01%	0.63%	0.63%	8.60%	595	5.307	167,333.28
7.500 - 7.999	0.27%	0.49%	1.31%	3.89%	2.46%	0.71%	0.71%	9.13%	580	5.790	155,476.01
8.000 - 8.499	0.02%	0.07%	0.66%	2.02%	0.91%	0.45%	0.45%	6.093	570	6.093	123,545.67
8.500 - 8.999	0.12%	0.22%	0.59%	2.08%	0.61%	0.45%	0.45%	561	6.497	116,272.32	87,513.07
9.000 - 9.499	0.00%	0.09%	0.14%	0.89%	0.30%	0.08%	0.08%	1.49%	562	6.595	104,700.81
9.500 - 9.999	0.19%	0.11%	0.50%	0.84%	0.60%	0.18%	0.18%	2.41%	556	7.524	102,350.97
10.000 - 10.499	0.08%	0.09%	0.23%	0.29%	0.11%	0.02%	0.02%	0.82%	545	7.949	82,494.93
10.500 - 10.999	0.00%	0.00%	0.20%	0.15%	0.07%	0.00%	0.07%	0.44%	554	8.051	88,151.36
11.000 - 11.499	0.00%	0.00%	0.21%	0.02%	0.00%	0.00%	0.09%	0.32%	565	8.863	81,151.81
11.500 - 11.999	0.00%	0.00%	0.11%	0.05%	0.00%	0.00%	0.21%	0.38%	603	9.110	67,146.34
12.000 - 12.499	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.09%	0.09%	596	9.450	52,970.37
13.500 - 13.999	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.67%	616	0.000	177,458.70
Total:	2.72%	4.64%	15.27%	45.20%	25.50%	0.00%	0.00%	100.00%	607	4.851	

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