04029487

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

Credit Suisse First Boston Mortgage Securities Corp.
Exact Name of Registrant as Specified in Charter

0000802106
Registrant CIK Number

Form 8-K, May 12, 2004 Home Equity Pass-Through Certificates, Series 2004-3

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

333-107055
SEC File Number, if available

____

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

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.

CREDIT SUISSE FIRST BOSTON
MORTGAGE SECURITIES CORP.

By: John P. Graham
Name: John P. Graham
Title: Vice President

Dated: May 12, 2004

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

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	Collateral Term Sheets	P*

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

Originator

Originator	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
Decision One Mortgage Company,	2,097	75,760,808.15	19.65	9.43	199	666	19.65	41.23	99.62	62.60	100.00	30.03	-	100.00
Accredited Home Lenders Inc.	1,000	43,798,353.86	11.35	10.25	176	668	19.23	42.96	98.67	46.91	99.97	17.08	-	100.00
Option One Mortgage Corporatio	984	33,868,075.52	8.78	10.57	334	646	20.04	39.62	99.69	-	100.00	9.89	-	100.00
First Franklin Financial Corpo	216	26,899,787.22	6.97	9.17	225	661	16.91	39.43	93.07	97.91	100.00	15.52	-	100.00
Silver State Financial Service	385	15,987,606.42	4.14	9.57	188	703	17.80	35.39	96.68	15.16	77.10	7.77	-	100.00
Saxon Mortgage, Inc.	303	14,879,196.09	3.86	11.09	225	671	19.64	42.63	96.21	42.24	100.00	42.87	-	100.00
BrooksAmerica Mortgage Corpora	182	13,275,276.81	3.44	8.69	179	707	18.59	37.95	94.18	15.62	85.43	21.15	-	100.00
American Home Mortgage Holding	236	11,402,925.06	2.96	9.25	176	707	17.79	36.19	92.61	18.56	82.55	18.95	-	100.00
Meridias Capital	230	8,964,916.89	2.32	8.95	183	704	16.60	36.17	95.26	42.82	69.85	8.45	-	100.00
Impac Mortgage Holdings, Inc.	243	8,358,496.36	2.17	9.46	235	655	14.50	42.90	80.83	78.39	97.13	98.63	-	100.00
Other	2,756	132,503,225.34	34.35	9.38	211	697	16.94	38.33	93.62	25.85	88.89	20.41	0.02	99.98
Total:	8,632	385,718,667.72	100.00	9.62	214	680	18.16	39.78	95.84	39.37	93.45	22.40	0.01	99.99

Current Rates > 10

Current Rates > 10	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
10.001 - 10.500	711	30,495,891.64	22.19	10.33	232	670	19.26	40.02	97.90	20.12	95.54	20.62	-	100.00
10.501 - 11.000	790	38,437,650.47	27.96	10.88	201	671	18.83	41.01	97.04	22.72	94.24	22.03	-	100.00
11.001 - 11.500	614	25,379,205.80	18.46	11.39	249	654	19.05	40.05	96.64	17.37	95.53	22.48	-	100.00
11.501 - 12.000	926	35,866,626.74	26.09	11.93	229	660	18.41	39.10	97.35	12.11	81.84	18.24	-	100.00
12.001 - 12.500	107	3,552,328.60	2.58	12.35	217	641	16.83	43.25	95.75	47.81	97.06	55.31	-	100.00
12.501 - 13.000	88	2,427,102.01	1.77	12.89	206	630	18.08	42.66	97.18	55.61	98.37	39.41	-	100.00
13.001 - 13.500	17	476,416.65	0.35	13.36	210	643	18.88	44.16	97.54	71.58	100.00	61.40	-	100.00
13.501 - 14.000	35	727,074.60	0.53	13.86	195	608	15.21	42.53	97.06	75.90	95.10	35.25	-	100.00
14.001 - 14.500	2	58,894.79	0.04	14.12	234	606	16.58	45.27	95.93	100.00	100.00	100.00	-	100.00
14.501 - 15.000	3	37,161.59	0.03	14.94	199	579	14.15	40.29	97.07	100.00	100.00	-	-	100.00
Total:	3,293	137,458,572.89	100.00	11.23	225	663	18.77	40.25	97.21	20.12	91.70	22.21	-	100.00

FICO < 680

FICO < 680	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
< 500	3	154,225.75	0.07	11.68	357	-	13.40	39.06	93.39	-	100.00	-	-	100.00
500 - 519	4	71,343.85	0.03	13.12	175	514	9.85	38.10	88.40	100.00	100.00	-	-	100.00
520 - 539	9	156,400.53	0.07	11.34	176	532	12.94	46.09	93.57	100.00	100.00	34.63	-	100.00
540 - 559	29	519,614.73	0.24	12.34	175	551	10.06	43.87	94.16	100.00	100.00	7.67	-	100.00
560 - 579	30	547,659.28	0.26	11.90	181	570	12.56	43.45	89.47	100.00	100.00	35.07	-	100.00
580 - 599	47	1,512,382.45	0.71	11.29	207	591	14.54	43.65	91.00	97.38	100.00	59.42	-	100.00
600 - 619	609	21,129,410.75	9.94	10.89	256	610	18.98	40.80	97.22	58.99	100.00	23.53	-	100.00
620 - 639	1,147	46,434,685.66	21.84	10.27	224	629	18.04	40.80	95.96	59.40	99.58	33.48	-	100.00
640 - 659	1,614	69,977,382.02	32.91	9.97	218	649	18.49	40.55	96.57	42.40	97.93	30.66	-	100.00
660 - 679	1,470	72,100,204.24	33.91	9.76	212	669	18.39	40.60	95.94	36.66	96.50	24.38	-	100.00
Total:	4,962	212,603,709.26	100.00	10.08	221	647	18.33	40.69	96.22	46.53	98.04	28.63	-	100.00

Scheduled Balance > $125K

Scheduled Balance > $125K	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
125001 - 150000	172	24,082,813.05	59.52	9.53	224	676	19.56	39.89	94.58	67.73	97.13	19.79	-	100.00
150001 - 175000	44	7,183,344.87	17.75	9.57	216	692	19.08	36.47	91.95	44.17	88.90	15.96	-	100.00
175001 - 200000	30	5,806,117.02	14.35	9.06	193	709	19.83	38.45	84.99	39.98	86.49	40.76	-	100.00
200001 - 225000	1	224,689.29	0.56	7.88	238	671	17.32	55.00	82.76	100.00	100.00	-	-	100.00
225001 - 250000	9	2,207,033.14	5.46	8.56	243	671	17.83	39.03	73.75	88.69	100.00	33.74	-	100.00
275001 - 300000	2	598,676.04	1.48	6.56	208	726	18.97	27.50	82.20	100.00	100.00	-	-	100.00
350001 - 375000	1	356,056.07	0.88	11.50	352	724	21.00	-	79.82	-	100.00	-	-	100.00
Total:	259	40,458,729.48	100.00	9.38	220	684	19.42	38.92	91.22	60.77	94.38	22.31	-	100.00

Original Term

Original Term	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
<= 60	4	28,543.74	0.01	7.43	21	786	9.50	24.53	12.00	100.00	100.00	100.00	48.18	51.82
61 - 120	13	630,565.41	0.16	9.78	114	670	19.81	41.28	88.77	70.91	100.00	58.83	1.19	98.81
121 - 180	5,512	249,272,256.30	64.63	9.49	177	687	18.08	39.53	96.04	37.64	91.63	19.47	-	100.00
181 - 240	1,839	83,069,616.70	21.54	9.77	236	666	18.18	41.05	95.42	60.86	98.32	34.69	-	100.00
241 - 300	2	287,504.81	0.07	7.34	293	691	28.25	39.51	70.08	86.16	100.00	86.16	-	100.00
301 - 360	1,262	52,430,180.76	13.59	9.98	355	670	18.46	38.78	95.84	11.92	93.29	16.00	-	100.00
Total:	8,632	385,718,667.72	100.00	9.62	214	680	18.16	39.78	95.84	39.37	93.45	22.40	0.01	99.99

Combined LTV 80 - 100

Combined LTV 80 - 100	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
80.00 <=	57	5,386,150.38	1.46	7.69	242	701	14.74	33.21	80.00	32.12	77.80	43.66	-	100.00
80.01 - 85.00	190	9,985,437.48	2.70	9.00	209	675	15.16	39.11	83.66	47.28	68.80	61.85	-	100.00
85.01 - 90.00	1,108	48,820,679.95	13.21	9.09	213	688	13.44	37.55	89.59	38.03	75.13	26.16	-	100.00
90.01 - 95.00	1,280	57,501,276.84	15.55	9.68	207	693	18.15	38.32	94.72	37.29	83.34	19.45	-	100.00
95.01 - 100.00	5,699	248,002,747.30	67.08	9.86	214	675	20.04	40.58	99.91	40.09	99.95	16.71	-	100.00
Total:	8,334	369,698,291.95	100.00	9.68	213	680	18.35	39.77	97.01	39.46	93.47	20.00	-	100.00

Doc Types (Non Full Docs)

Doc Types (Non Full Docs)	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
NINA	244	13,722,509.26	5.87	9.87	243	712	16.24	44.35	86.63	-	86.67	29.57	-	100.00
Reduced	3,081	145,324,315.72	62.14	9.81	199	691	17.89	38.74	95.79	-	90.48	22.13	-	100.00
Stated/Stated	1,871	74,811,439	31.99	10.37	257	670	19.13	39.95	97.69	-	97.16	14.09	-	100.00
Total:	5,196	233,858,264.09	100.00	9.99	220	686	18.19	39.19	95.86	-	92.39	19.99	-	100.00

Occupancy Status (Non Primary)

Occupancy Status (Non Primary)	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
Investment	631	20,764,144.19	82.17	10.24	204	717	14.67	34.85	90.46	29.68	-	11.46	-	100.00
Secondary	110	4,505,702.87	17.83	9.36	212	717	14.38	37.35	89.75	29.17	-	18.85	-	100.00
Total:	741	25,269,847.06	100.00	10.08	206	717	14.62	35.28	90.33	29.59	-	12.78	-	100.00

Purpose - Cashout Only

Purpose	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
Refinance - Cashout	1,944	86,392,083.69	100.00	9.54	214	665	17.67	40.64	91.29	45.88	96.26	100.00	0.02	99.98
Total:	1,944	86,392,083.69	100.00	9.54	214	665	17.67	40.64	91.29	45.88	96.26	100.00	0.02	99.98

Property Type - Multifamily Only

Property Type	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
2F	259	14,206,739.62	49.40	9.36	247	698	16.90	37.66	92.65	30.32	81.17	17.03	-	100.00
2-4F	43	1,827,310.90	6.35	10.32	325	665	19.77	41.71	99.55	1.68	100.00	10.29	-	100.00
3F	92	5,022,035.65	17.46	9.34	230	712	14.90	36.05	91.68	21.74	74.28	14.26	-	100.00
4F	143	7,702,296.97	26.78	10.04	212	707	17.08	38.17	93.66	23.76	67.64	9.29	-	100.00
Total:	537	28,758,383.14	100.00	9.60	240	701	16.78	37.89	93.19	25.25	77.54	14.04	-	100.00

Prepay Penalty

Prepay Penalty	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
N	4,319	189,036,580.63	49.01	9.41	214	690	17.54	38.52	94.63	30.26	89.39	19.95	0.01	99.99
Y	4,313	196,682,087.09	50.99	9.82	213	670	18.76	40.89	97.01	48.13	97.35	24.75	-	100.00
Total:	8,632	385,718,667.72	100.00	9.62	214	680	18.16	39.78	95.84	39.37	93.45	22.40	0.01	99.99

Prepay Penalty Term

Prepay Penalty Term	No of Loans	Total Scheduled Balance	%	WAC	WAM	FICO	LTV	DTI	Combined LTV	Full Doc Pct	Primary %	Cashout %	1st Lien %	2nd Lien %
0	4,319	189,036,580.63	49.01	9.41	214	690	17.54	38.52	94.63	30.26	89.39	19.95	0.01	99.99
3	20	1,415,396.74	0.37	9.67	178	699	14.84	39.05	86.94	-	85.65	27.10	-	100.00
6	98	8,022,206.04	2.08	10.68	258	699	17.95	39.17	90.34	14.26	81.31	24.51	-	100.00
7	1	29,948.65	0.01	12.13	174	761	15.00	-	94.95	-	100.00	-	-	100.00
12	373	20,594,119.02	5.34	9.71	204	678	17.69	40.05	94.82	42.74	94.30	21.72	-	100.00
18	3	77,002.38	0.02	10.04	175	699	20.00	40.94	100.00	-	100.00	-	-	100.00
24	1,270	67,039,281.95	17.38	9.87	233	667	18.67	40.48	97.42	46.28	98.95	16.98	-	100.00
27	1	49,639.57	0.01	10.88	234	682	19.84	30.33	99.21	-	100.00	100.00	-	100.00
30	4	192,357.98	0.05	10.01	175	674	19.07	42.72	99.53	9.34	100.00	9.34	-	100.00
36	2,369	92,888,552.66	24.08	9.72	199	667	19.23	41.55	97.91	54.59	98.84	30.55	-	100.00
39	2	88,010.63	0.02	10.75	175	651	20.00	38.34	100.00	48.51	100.00	-	-	100.00
42	1	77,425.61	0.02	9.25	175	645	15.53	48.13	93.16	100.00	100.00	100.00	-	100.00
60	171	6,208,145.86	1.61	9.97	182	668	18.23	39.72	97.33	45.94	90.84	31.25	-	100.00
Total:	8,632	385,718,667.72	100.00	9.62	214	680	18.16	39.78	95.84	39.37	93.45	22.40	0.01	99.99

FICO Score Note: Cells in red font are calculations

Collateral Cuts for Hemt 2004-3

FICO	Total Balance Amount	%	LTV	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
0 – 499.99	154,225.75	0.04%	> 85.0	154,225.75	0.04%	93.39	39.06	-	67.97	100.00	-	-
500 – 549.99	408,530.94	0.11%	> 85.0	330,203.27	0.09%	92.24	43.28	534	100.00	100.00	100.00	16.23
550 – 574.99	698,518.15	0.18%	> 85.0	661,575.20	0.17%	92.33	43.39	560	90.30	100.00	100.00	17.95
575 – 599.99	1,700,751.75	0.44%	> 85.0	1,307,598.28	0.34%	90.76	43.84	590	87.82	100.00	97.67	58.41
600 – 619.99	21,129,410.75	5.48%	> 90.0	18,782,543.26	4.87%	97.22	40.80	610	93.46	100.00	58.99	23.53
620 – 649.99	82,949,689.23	21.51%	> 90.0	67,654,400.23	17.54%	96.40	40.62	636	91.02	98.99	52.09	32.54
650 – 679.99	105,562,582.69	27.37%	> 95.0	71,422,859.79	18.52%	96.01	40.64	664	88.06	96.85	38.34	26.26
680 – 699.99	55,737,601.07	14.45%	> 95.0	35,646,028.86	9.24%	96.16	39.36	689	82.99	91.85	27.64	21.57
700 +	117,377,357.39	30.43%	> 95.0	64,248,255.75	16.66%	95.01	38.18	736	80.93	85.89	31.98	11.50
TOTAL POOL	385,718,667.72	100.00%		260,207,690.39	67.46%	95.84	39.78	680	86.10	93.45	39.37	22.40

Debt To Income (DTI) Ratio

DTI	Total Balance		FICO	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
< 20.00	37,210,820.25	9.65%	< 640	2,989,009.01	0.77%	90.17	15.00	702	77.60	85.60	11.11	24.75
20.001 – 25.00	11,285,488.08	2.93%	< 640	1,946,447.00	0.50%	94.98	22.94	688	86.24	87.73	56.27	19.83
25.001 – 30.00	20,939,701.00	5.43%	< 650	4,993,889.39	1.29%	95.45	27.80	686	85.21	89.69	45.70	20.83
30.001 – 35.00	42,458,219.44	11.01%	< 660	14,017,923.19	3.63%	95.90	32.77	685	84.85	90.76	37.46	18.50
35.001 – 40.00	72,859,298.46	18.89%	< 670	32,838,141.26	8.51%	96.26	37.68	680	86.55	92.81	33.81	19.73
40.001 – 45.00	118,700,866.85	30.77%	< 680	66,993,716.54	17.37%	96.71	42.88	679	86.82	94.99	32.15	22.09
45.001 – 50.00	71,165,996.21	18.45%	< 690	53,225,887.66	13.80%	97.56	47.73	666	89.41	98.42	60.79	26.00
50.001 – 55.00	10,761,697.69	2.79%	< 700	9,688,589.33	2.51%	93.98	52.92	664	88.77	98.72	89.26	31.76
> 55.01	336,579.74	0.09%	>= 700	161,622.55	0.04%	70.77	58.78	695	100.00	100.00	69.24	62.54
TOTAL POOL	385,718,667.72	100.00%		186,855,225.93	48.44%	95.84	39.78	680	86.10	93.45	39.37	22.40

Combined Loan To Value (LTV) Ratio

CBLTV	Total Balance Amount	%	DTI	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
< 69.99	6,083,352.13	1.58%	> 50	480,437.84	0.12%	57.53	40.54	682	91.86	93.94	41.05	82.77
70 – 79.99	9,937,023.64	2.58%	> 50	502,819.39	0.13%	76.02	39.76	682	83.03	92.42	34.95	74.76
80 – 84.99	12,257,990.19	3.18%	> 50	625,770.49	0.16%	81.71	37.26	690	81.27	86.16	41.48	59.73
85 – 89.99	18,668,598.88	4.84%	> 50	903,030.24	0.23%	88.08	38.43	677	87.27	83.81	46.26	44.78
90 – 94.99	49,905,115.89	12.94%	> 50	1,729,618.03	0.45%	91.34	37.76	691	78.31	76.06	37.24	21.61
95 – 99.99	63,030,148.12	16.34%	> 50	2,407,526.25	0.62%	96.39	38.70	688	82.51	88.24	40.49	16.00
100	225,836,436.87	58.55%	> 50	4,449,075.19	1.15%	100.00	40.65	675	88.97	99.97	39.00	16.55
TOTAL POOL	385,718,667.72	100.00%		11,098,277.43	2.88%	95.84	39.78	680	86.10	93.45	39.37	22.40

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

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

[2] Percent of the Aggregate Principal Balance.

Principal Balance

Scheduled Principal Balance	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout	% Full Doc
0 – $50,999	187,845,696.60	48.70%	675	96.68	39.55	87.74	91.52	23.47	40.86
$51 – $200,999	194,486,516.58	50.42%	685	95.38	40.04	84.27	95.20	21.37	37.19
$201 – $300,999	3,030,398.47	0.79%	682	76.08	37.84	100.00	100.00	24.57	91.77
$301 – $400,999	356,056.07	0.09%	724	79.82	-	100.00	100.00	-	-
$401 – $500,999		0.00%							
$501 – $600,999		0.00%							
$601 – $700,999		0.00%							
$701 – $800,999		0.00%							
$801 – $900,999		0.00%							
$901 – $1,000,999		0.00%							
>$1000K		0.00%							
TOTAL POOL	385,718,667.72	100.00%	680	95.84	39.78	86.10	93.45	22.40	39.37

Principal Balance: Average $44,684.74 *Min:* $5,630.01 *Max:* $356,056.07

Documentation Type

Documentation Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout
Full Doc	151,860,403.63	39.37%	671	95.82	40.58	88.43	95.08	26.10
NINA	13,722,509.26	3.56%	712	86.63	44.35	76.57	86.67	29.57
Limited Doc	145,324,315.72	37.68%	691	95.79	38.74	85.25	90.48	22.13
Stated	74,811,439.11	19.40%	670	97.69	39.95	84.77	97.16	14.09
Other		0.00%						
TOTAL POOL	385,718,667.72	100.00%	680	95.84	39.78	86.10	93.45	22.40

Property Type

Property Type	Total Balance Amount	%	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
Single Family	252,983,969.26	65.59%	676	95.98	40.14	95.94	25.22	41.19
PUD	79,119,201.11	20.51%	682	96.07	39.11	91.03	18.45	38.02
Townhouse		0.00%						
2 – 4 Family	28,758,383.14	7.46%	701	93.19	37.89	77.54	14.04	25.25
Condo	24,750,602.09	6.42%	688	96.79	40.06	94.22	15.94	41.34
Manufactured (Factory Built)	45,603.78	0.01%	660.00	94.84	42.00	100.00	-	100.00
Other (coop)	60,908.34	0.02%	699	94.59	47.81	100.00	-	65.59
TOTAL POOL	385,718,667.72	100.00%	680	95.84	39.78	93.45	22.40	39.37

Primary Mortgage Insurance

Mortgage Insurance	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc	Is MI down to 60 LTV
Loans >80 LTV w/MI	-	#DIV/0!							
Loans >80 LTV w/o MI	-	#DIV/0!							
Other	-	#DIV/0!							
TOTAL	-	#DIV/0!							

Loan Purpose

Loan Purpose	Total Balance		WA. FICO	WA. LTV	WA. DTI	% SFD/ PUD	% Owner Occ
	Amount	%					
Refinance – Cashout	86,392,083.69	22.40%	665	91.29	40.64	90.76	96.26
Purchase	279,568,188.97	72.48%	685	97.34	39.48	84.18	92.43
Refinance – Rate Term	19,758,395.06	5.12%	669	94.61	40.38	92.90	95.50
Other		0.00%					
TOTAL POOL	385,718,667.72	100.00%	680	95.84	39.78	86.10	93.45

Fixed Vs. Floating Collateral

Collateral Type	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout	Index	Margin
	Amount	%[2]								
Fixed	385,718,667.72	100.00%	680	95.84	39.78	86.10	93.45	22.40	n/a	n/a
Floating		0.00%								
2/28		0.00%								
3/27		0.00%								
Other		0.00%								
TOTAL	385,718,667.72	100.00%	680	95.84	39.78	86.10	93.45	22.40	n/a	n/a

Lien Status

Lien Status	Total Balance		WA. FICO	WA. LTV	WA. DTI	% SFD/ PUD	% Owner Occ	% Cashout
	Amount	%						
First Lien	21,279.44	0.01%	801	3.26	28.14	100.00	100.00	100.00
Second Lien	385,697,388.28	99.99%	680	95.85	39.78	86.10	93.45	22.39
Third Lien		0.00%						
TOTAL POOL	385,718,667.72	100.00%	680	95.84	39.78	86.10	93.45	22.40

Occupancy Type

Occupancy Type	Total Balance		WA. FICO	WA. LTV	WA. DTI	% SFD/ PUD	% Owner Occ	% Cashout
	Amount	%						
Primary Residence	360,448,820.66	93.45%	677	96.23	40.07	87.31	100.00	23.07
Second Home	4,505,702.87	1.17%	717	89.75	37.35	86.23	-	18.65
Investment	20,764,144.19	5.38%	717	90.46	34.85	64.98	-	11.46
TOTAL POOL	385,718,667.72	100.00%	680	95.84	39.78	86.10	93.45	22.40

Prepayment Penalty

Prepayment Charges Term at Origination	Total Balance		# of Loans	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]							
0 Months	189,036,580.63	49.01%	4319	690	94.63	38.52	83.27	89.39	19.95
6 Months	8,022,206.04	2.08%	98	699	90.34	39.17	76.44	81.31	24.51
12 Months	20,594,119.02	5.34%	373	678	94.82	40.05	83.62	94.30	21.72
24 Months	67,039,281.95	17.38%	1270	667	97.42	40.48	89.97	98.95	16.98
36 Months	92,888,552.66	24.08%	2369	667	97.91	41.55	90.04	98.84	30.55
60 Months	6,208,145.86	1.61%	171	668	97.33	39.72	91.01	90.84	31.25
Other: 3 - 48 months	1,929,781.56	0.50%	32	693	90.00	39.67	90.18	89.47	27.39
TOTAL	385,718,667.72	100.00%	8,632	680	95.84	39.78	86.10	93.45	22.40

Section 32 Loans

	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout
	Amount	%[2]						
Section 32 Loans	-	#DIV/0!						
Total	-	#DIV/0!						

GA % and Top 5 States

State	%
Georgia	1.49
California	39.52
Nevada	9.16
Florida	5.06
Arizona	4.85
New York	4.60

Top 5 Originators

Originator	%
Decision One Mortgage Company,	19.65
Accredited Home Lenders Inc.	11.35
Option One Mortgage Corporatio	8.78
First Franklin Financial Corpo	6.97
Silver State Financial Service	4.14

Servicer

Servicer	%
Wilshire	91.22
Option One	8.78

STRESS ANALYSIS

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 100% Loss Severity; 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

	Breakeven CDR			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						

Default Ramp - 0 to 4.5 CDR over 36 months; and other assumptions remaining same as breakeven CDR, solve for a multiple of default ramp at first dollar principal loss for the following prepayment speeds:

	Multiple of Default Ramp			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						