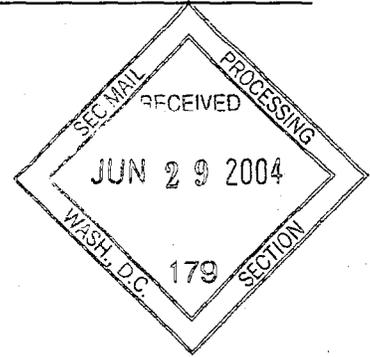


**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**

Bear Stearns Asset Backed Securities I LLC
Exact Name of Registrant as Specified in Charter
Form 8-K, June 28, 2004, Series 2004-HE5

0001283557
Registrant CIK Number
333-113636

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



PROCESSED

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

BEAR STEARNS ASSET BACKED SECURITIES
I LLC

By: 
Name: Baron Silverstein
Title: Vice President

Dated: June 28, 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

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99	Computational Materials	P*

* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

New Issue Computational Materials

\$1,051,765,000 (Approximate)

Bear Stearns Asset Backed Securities I Trust 2004-HE5

Issuer

Asset-Backed Certificates, Series 2004- HE5

Bear Stearns Asset Backed Securities I LLC

Depositor

EMC Mortgage Corporation

Mortgage Loan Seller and Master Servicer

April 26, 2004

BEAR STEARNS

This information should be considered only after reading Bear Stearns' Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information (the "Statement"), which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

STATEMENT REGARDING ASSUMPTIONS AS TO SECURITIES, PRICING ESTIMATES, AND OTHER INFORMATION

The information contained in the attached materials (the "Information") may include various forms of performance analysis, security characteristics and securities pricing estimates for the securities addressed. Please read and understand this entire statement before utilizing the Information. Should you receive Information that refers to the "Statement Regarding Assumptions and Other Information," please refer to this statement instead.

The Information is illustrative and is not intended to predict actual results which may differ substantially from those reflected in the Information. Performance analysis is based on certain assumptions with respect to significant factors that may prove not to be as assumed. You should understand the assumptions and evaluate whether they are appropriate for your purposes. Performance results are based on mathematical models that use inputs to calculate results. As with all models, results may vary significantly depending upon the value of the inputs given. Inputs to these models include but are not limited to: prepayment expectations (economic prepayment models, single expected lifetime prepayments or a vector of periodic prepayments), interest rate assumptions (parallel and nonparallel changes for different maturity instruments), collateral assumptions (actual pool level data, aggregated pool level data, reported factors or imputed factors), volatility assumptions (historically observed or implied current) and reported information (paydown factors, rate resets, and trustee statements). Models used in any analysis may be proprietary making the results difficult for any third party to reproduce. Contact your registered representative for detailed explanations of any modeling techniques employed in the Information.

The Information addresses only certain aspects of the applicable security's characteristics and thus does not provide a complete assessment. As such, the Information may not reflect the impact of all structural characteristics of the security, including call events and cash flow priorities at all prepayment speeds and/or interest rates. You should consider whether the behavior of these securities should be tested as assumptions different from those included in the Information. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed circumstances. Any investment decision should be based only on the data in the prospectus and the prospectus supplement or private placement memorandum (Offering Documents) and the then current version of the Information. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current. Contact your registered representative for Offering Documents, current Information or additional materials, including other models for performance analysis, which are likely to produce different results, and any further explanation regarding the Information.

Any pricing estimates Bear Stearns has supplied at your request (a) represent our view, at the time determined, of the investment value of the securities between the estimated bid and offer levels, the spread between which may be significant due to market volatility or illiquidity, (b) do not constitute a bid by any person for any security, (c) may not constitute prices at which the securities could have been purchased or sold in any market, (d) have not been confirmed by actual trades, may vary from the value Bear Stearns assigns any such security while in its inventory, and may not take into account the size of a position you have in the security, and (e) may have been derived from matrix pricing that uses data relating to other securities whose prices are more readily ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities.

General Information: The data underlying the Information has been obtained from sources that we believe are reliable, but we do not guarantee the accuracy of the underlying data or computations based thereon. Bear Stearns and/or individuals thereof may have positions in these securities while the Information is circulating or during such period may engage in transactions with the issuer or its affiliates. We act as principal in transactions with you, and accordingly, you must determine the appropriateness for you of such transactions and address any legal, tax, or accounting considerations applicable to you. Bear Stearns shall not be a fiduciary or advisor unless we have agreed in writing to receive compensation specifically to act in such capacities. If you are subject to ERISA, the Information is being furnished on the condition that it will not form a primary basis for any investment decision. The Information is not a solicitation of any transaction in securities which may be made only by prospectus when required by law, in which event you may obtain such prospectus from Bear Stearns.

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\$1,051,765,000 (Approximate)
Bear Stearns Asset Backed Securities I LLC
Asset-Backed Certificates, Series 2004-HE5

Bear Stearns Asset Backed Securities I LLC
 Depositor

EMC Mortgage Corporation
 Mortgage Loan Seller and Master Servicer

TRANSACTION HIGHLIGHTS

Characteristics of the Certificates (1), (2), (3), (4), (5), (6)

Classes	Sizes	Coupon	Avg Life To Call (years)	Principal Lockout (months)	Principal Window (months)	Final Sch. Distribution Date	Ratings Moody's/S&P
Class I-A-1	\$134,605,000	Floating	[1.50]	0	58	[03/25/32]	Aaa / AAA
Class I-A-2	16,696,000	Floating	[5.76]	57	15	[07/25/34]	Aaa / AAA
Class II-A	180,103,000	Floating	[2.14]	0	72	[07/25/34]	Aaa / AAA
Class III-A	554,669,000	Floating	[1.98]	0	72	[07/25/34]	Aaa / AAA
Class M-1	64,192,000	Floating	[4.51]	42	30	[07/25/34]	Aa2 / AA+
Class M-2	52,122,000	Floating	[4.33]	39	33	[07/25/34]	A2 / AA-
Class M-3	13,716,000	Floating	[4.27]	39	33	[07/25/34]	A3 / A
Class M-4	13,716,000	Floating	[4.23]	38	34	[07/25/34]	Baa1 / A-
Class M-5	10,973,000	Floating	[4.23]	37	35	[07/25/34]	Baa2 / BBB+
Class M-6	10,973,000	Floating	[4.20]	37	35	[07/25/34]	Baa3 / BBB
Class M-7	18,106,000	Floating	[4.19]	Not	offered	hereby	Ba2 / BBB-

Notes:

- (1) The Certificate sizes are approximate and subject to a variance of +/- 10%.
- (2) Certificates are priced to the 10% optional clean-up call.
- (3) Based on the pricing prepayment speed described herein.
- (4) The Class A and Class M Certificates are subject to a Net WAC Rate Cap.
- (5) The coupon for each class of Certificates is equal to the lesser of (a) One-month LIBOR plus the related margin and (b) the related Net WAC Rate Cap.
- (6) After the Optional Termination Date, the margins on each of the Class I-A-2, Class II-A and Class III-A Certificates will increase to 2.0 times their related initial margins and the margins on the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Certificates will increase to 1.5 times their related initial margins.

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Depositor:	Bear Stearns Asset Backed Securities, I LLC
Originators:	Aames Capital Corp. (46%); Encore Credit Corporation (49%), and 4 others.
Master Servicer and Mortgage Loan Seller:	EMC Mortgage Corporation.
Trustee:	LaSalle Bank National Association.
Custodian:	Wells Fargo Bank, National Association.
Underwriter:	Bear, Stearns & Co. Inc.
Offered Certificates:	Approximately \$886,073,000 senior floating-rate Certificates (the "Class A Certificates") and approximately \$165,692,000 mezzanine floating-rate Certificates (the "Class M Certificates"); and together with the Class A Certificates, the "Offered Certificates". The Class A Certificates and the Class M Certificates are backed by adjustable-rate and fixed-rate, first and second lien, closed-end, subprime mortgage loans (the "Mortgage Loans").
Non-Offered Certificates:	The Class M-7, Class CE Certificates, Class P Certificates and Class R Certificates will not be publicly offered.
Collateral:	As of the Cut-Off Date, the Mortgage Loans consisted of approximately 6,366 fixed-rate and adjustable-rate, first and second lien, closed-end subprime mortgage loans totaling approximately \$1,097,304,712.
Group I Mortgage Loans:	The Group I Mortgage Loans consist of approximately 529 conforming and non-conforming balance, fixed-rate and adjustable-rate, first and second-lien mortgage loans totaling approximately \$187 million.
Group II Mortgage Loans:	The Group II Mortgage Loans consist of approximately 1,299 agency conforming balance, fixed-rate and adjustable-rate, first and second-lien mortgage loans totaling approximately \$223 million.
Group III Mortgage Loans:	The Group III Mortgage Loans consist of approximately 4,538 agency conforming balance, fixed-rate and adjustable-rate, first and second-lien mortgage loans totaling approximately \$687 million.
Expected Pricing Date:	On or about [May 4, 2004].
Closing Date:	On or about June [30], 2004.
Cut-off Date:	The close of business on June 1, 2004.
Distribution Date:	The 25th day of each month (or if such 25th day is not a business day, the next succeeding business day) commencing in July 2004.
Record Date:	The business day immediately preceding each Distribution Date.
Delay Days:	0 (zero) days on all Offered Certificates.

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Determination Date:	The Determination Date with respect to any Distribution Date will be the 15th day of the calendar month in which such Distribution Date occurs or, if such day is not a business day, the business day immediately preceding such 15th day.
Interest Accrual Period:	For any Distribution Date with respect to the Offered Certificates, is the period commencing on the Distribution Date of the month immediately preceding the month in which the Distribution Date occurs or, in the case of the first period, commencing on the Closing Date, and ending on the day preceding such Distribution Date. All distributions of interest on the offered certificates will be based on a 360-day year and the actual number of days in the applicable Interest Accrual Period. The Offered Certificates will initially settle flat (no accrued interest).
Prepayment Period:	The Prepayment Period with respect to any Distribution Date is the period commencing on the 16 th day of the month prior to the month in which the related distribution date occurs and ending on the 15 th day of the month in which such distribution date occurs.
ERISA Considerations:	It is expected that the Offered Certificates will be ERISA eligible as of the Closing Date. However, investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of an ERISA Plan's acquisition and ownership of such certificates.
Legal Investment:	It is not anticipated that any of the Offered Certificates will constitute "mortgage related securities" for the purposes of the Secondary Mortgage Market Enhancement Act of 1984 (SMMEA).
Tax Matters:	The Trust will be established as one or more REMICs for federal income tax purposes.
Form of Registration:	Book-entry form through DTC, Clearstream and Euroclear.
Minimum Denominations:	\$25,000 and integral multiples of \$1 in excess thereof.
Optional Termination:	At its option, the Master Servicer may purchase all of the Mortgage Loans (and properties acquired on behalf of the trust) when the principal balance of the Mortgage Loans remaining in the trust, as of the last day of the related Due Period, has been reduced to less than 10% of the principal balance of the Mortgage Loans as of the Cut-off Date. Such a purchase will result in the early retirement of all the certificates. In such case, the Class A and the Class M Certificates will be redeemed at par plus accrued interest.
Administrative Fees:	The sum of the "Servicing Fee" calculated at the "Servicing Fee Rate" of 0.500% per annum and the "Trustee Fee". Administrative Fees will be paid monthly on the stated principal balance of the Mortgage Loans.
Principal & Interest Advances:	The Master Servicer is required to advance delinquent payments of principal and interest on the Mortgage Loans to the extent such amounts are deemed recoverable. The Master Servicer is entitled to be reimbursed for such advances, and therefore these advances are not a form of credit enhancement.

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Servicing Advances:	The Master Servicer will pay all out-of-pocket costs related to its obligations, including, but not limited to: (i) expenses in connection with a foreclosed Mortgage Loan prior to the liquidation of such loan, (ii) the costs of any judicial proceedings, including foreclosures and (iii) the cost of managing and liquidating property acquired in relation to the Mortgage Loans, as long as it deems the costs to be recoverable. The Master Servicer is entitled to be reimbursed for these advances, and therefore these advances are not a form of credit enhancement.
Compensating Interest:	The Master Servicer is required to pay Compensating Interest up to the amount of the Servicing Fee to cover prepayment interest shortfalls ("Prepayment Interest Shortfalls") due to partial and/or full prepayments on the Mortgage Loans.
Step-up Coupon:	If the Optional Termination is not exercised on the first Distribution Date following the Distribution Date on which it could have been exercised, the margin on the Class I-A-2 Certificates, Class II-A Certificates and Class III-A Certificates will increase to 2.0 times their related initial margins and the margins on each of the Class M Certificates will increase to 1.5 times their related initial margins.
Prepayment Assumption:	<i>Fixed Rate Mortgage Loans:</i> 4% CPR growing to 25% CPR over 12 months, and 25% CPR thereafter. <i>Adjustable Rate Mortgage Loans:</i> 4% CPR growing to 35% CPR over 12 months, and 35% CPR thereafter.
Credit Enhancement:	<ol style="list-style-type: none"> 1. Excess Spread 2. Overcollateralization 3. Subordination
Interest Remittance Amount:	With respect to any Distribution Date, that portion of the available distribution amount for that Distribution Date that represents interest received or advanced on the Mortgage Loans (net of servicing fees and trustee fees).
Overcollateralization Amount:	The Overcollateralization Amount with respect to any Distribution Date is the excess, if any, of (i) the aggregate principal balance of the Mortgage Loans (including any reduction for realized losses) over (ii) the sum of the aggregate Certificate Principal Balance of the Class A and Class M Certificates, after taking into account the distributions of principal to be made on such Distribution Date.
Overcollateralization Target Amount:	With respect to any Distribution Date, (i) prior to the Stepdown Date, an amount equal to approximately 2.50% of the aggregate principal balance of the Mortgage Loans as of the Cut-off Date, (ii) on or after the Stepdown Date provided a Trigger Event is not in effect, the greater of (x) approximately 5.00% of the then current aggregate outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period and (y) approximately \$5,500,000 or (iii) on or after the Stepdown Date and if a Trigger Event is in effect, the Overcollateralization Target Amount for the immediately preceding Distribution Date. The Overcollateralization Target Amount for the Offered Certificates will be fully funded on the Closing Date.
Overcollateralization Increase Amount:	With respect to any Distribution Date, an amount equal to the lesser of (i) available excess cash flow from the Mortgage Loans available for payment of Overcollateralization Increase Amount and (ii) the excess, if any, of (x) the Overcollateralization Target Amount for that Distribution Date over (y) the Overcollateralization Amount for that Distribution Date.

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Computational Materials (Page 7)

**Overcollateralization
Reduction Amount**

With respect to any Distribution Date for which the Excess Overcollateralization Amount is, or would be, after taking into account all other distributions to be made on that Distribution Date, greater than zero, an amount equal to the lesser of (i) the Excess Overcollateralization Amount for that Distribution Date and (ii) principal collected on the Mortgage Loans for that Distribution Date.

**Excess Overcollateralization
Amount**

With respect to any Distribution Date, the excess, if any, of the Overcollateralization Amount over the Overcollateralization Target Amount.

Stepdown Date:

The later to occur of (x) the Distribution Date occurring in July 2007 and (y) the first Distribution Date on which the Credit Enhancement Percentage for the Class A Certificates (calculated for this purpose only after taking into account distributions of principal on the Mortgage Loans, but prior to any distribution of the Group I, Group II or Group III Principal Distribution Amounts to the holders of the Certificates then entitled to distributions of principal on such Distribution Date) is greater than or equal to approximately [38.50]%. .

Credit Enhancement Percentage:

The Credit Enhancement Percentage for any Class of Certificates for any Distribution Date is the percentage obtained by dividing (x) the aggregate Certificate Principal Balance of the class or classes subordinate thereto (including the Class CE Certificates) by (y) the aggregate principal balance of the Mortgage Loans, calculated after taking into account distributions of principal on the Mortgage Loans and distribution of the Group I, Group II and Group III Principal Distribution Amounts to the holders of the Certificates then entitled to distributions of principal on such Distribution Date.

<u>Class</u>	<u>Initial CE %</u>	<u>CE % On/After Stepdown Date</u>
A	[19.25]%	[38.50]%
M-1	[13.40]%	[26.80]%
M-2	[8.65]%	[17.30]%
M-3	[7.40]%	[14.80]%
M-4	[6.15]%	[12.30]%
M-5	[5.15]%	[10.30]%
M-6	[4.15]%	[8.30]%
M-7	[2.50]%	[5.00]%

Trigger Event:

If either the Delinquency Test or the Cumulative Loss Test is violated.

Delinquency Test:

The Delinquency Test is violated on any Distribution Date if the percentage obtained by dividing (x) the aggregate outstanding principal balance of Mortgage Loans delinquent 60 days or more or in foreclosure, have been converted to REO Properties or have been discharged by reason of bankruptcy by (y) the aggregate outstanding principal balance of the Mortgage Loans, in each case, as of the last day of the previous calendar month, exceeds [33]% of the Credit Enhancement Percentage.

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Cumulative Loss Test: The Cumulative Loss Test is violated on any Distribution Date if the aggregate amount of realized losses incurred since the Cut-off Date through the last day of the related Due Period divided by the aggregate principal balance of the Mortgage Loans as of the Cut-off Date exceeds the applicable percentages set forth below with respect to such Distribution Date:

<u>Distribution Date Occurring in</u>	<u>Percentage</u>
July 2007 through June 2008	[3.50]%
July 2008 through June 2009	[5.50]%
July 2009 through June 2010	[7.00]%
July 2010 through June 2011	[7.75]%
July 2011 and thereafter	[8.00]%

Realized Losses: Generally, any realized losses on the Mortgage Loans will be absorbed first by Excess Spread, second, by the Overcollateralization Amount, third, by the Class M Certificates in reverse numerical order and fourth, to the Class A Certificates on a pro rata basis, based on the amount of realized losses on the mortgage loans.

Expense Adjusted Mortgage Rate: The applicable mortgage rate (as adjusted for the actual number of days in the related Interest Accrual Period) on each Mortgage Loan as of the first day of the related Due Period minus the sum of the (i) Servicing Fee Rate and (ii) the Trustee Fee Rate.

Net WAC Rate Cap: For any Distribution Date and the Class I-A Certificates, a rate per annum (adjusted for the actual number of days in the related Interest Accrual Period) equal to the weighted average of the Expense Adjusted Mortgage Rates on the then outstanding Group I Mortgage Loans, weighted based on their principal balances as of the first day of the related Due Period.

For any Distribution Date and the Class II-A Certificates, a rate per annum (adjusted for the actual number of days in the related Interest Accrual Period) equal to the weighted average of the Expense Adjusted Mortgage Rates on the then outstanding Group II Mortgage Loans, weighted based on their principal balances as of the first day of the related Due Period.

For any Distribution Date and the Class III-A Certificates, a rate per annum (adjusted for the actual number of days in the related Interest Accrual Period) equal to the weighted average of the Expense Adjusted Mortgage Rates on the then outstanding Group III Mortgage Loans, weighted based on their principal balances as of the first day of the related Due Period.

For any Distribution Date and the Class M Certificates, a rate per annum (adjusted for the actual number of days in the related Interest Accrual Period) equal to the weighted average Expense Adjusted Mortgage Rates on the then outstanding Mortgage Loans in each loan group, weighted in proportion to the results of subtracting from the aggregate principal balance of each loan group, the Certificate Principal Balance of the related Class A Certificates.

Pass-Through Rates: The Pass-Through Rate on any Distribution Date for each class of Offered Certificates will equal the lesser of:

- (a) One-Month LIBOR plus the related margin; and
- (b) The related Net WAC Rate Cap.

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Computational Materials (Page 9)

Interest Carry Forward Amount: For each class of Offered Certificates, and on any Distribution Date, the sum of (i) the excess of (A) the interest accrued during the related Interest Accrual Period for such Class (excluding any Basis Risk Shortfall Carryover Amount with respect to such class), plus any unpaid Interest Carry Forward Amount from the prior Distribution Date, over (B) the amount actually distributed to such class with respect to interest on such prior Distribution Date and (ii) interest on such excess at the Pass-Through Rate for such class.

Interest Distribution Amount: The Interest Distribution Amount for the Offered Certificates of any class on any Distribution Date is equal to interest accrued during the related Interest Accrual Period on the Certificate Principal Balance of that class immediately prior to the Distribution Date at the Pass-Through Rate for that class, in each case, reduced by any Prepayment Interest Shortfalls to the extent not covered by Compensating Interest payable by the Master Servicer and any shortfalls resulting from the application of the Relief Act.

Senior Interest Distribution Amount: The Senior Interest Distribution Amount for any Distribution Date and any Class A Certificates is equal to the Interest Distribution Amount for such Distribution Date for the related Class A Certificates and the Interest Carry Forward Amount, if any, for that Distribution Date for the related Class A Certificates.

Basis Risk Shortfall Carryover Amount: If, on any Distribution Date, the Pass-Through Rate for a class of Class A Certificates and Class M Certificates is based on the related Net WAC Rate Cap, the excess of (i) the amount of interest such class would have accrued on such Distribution Date had the applicable pass-through rate not been subject to the related Net WAC Rate Cap, over (ii) the amount of interest such class of Certificates received on such Distribution Date based on such Net WAC Rate Cap, together with the unpaid portion of any such amounts from prior Distribution Dates (and accrued interest thereon at the then applicable pass-through rate, without giving effect to the Net WAC Rate Cap). The ratings on each Class of Certificates do not address the likelihood of the payment of any Basis Risk Shortfall Carryover Amount.

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Basis Risk Shortfall:

Because each Mortgage Loan has a mortgage rate that is either fixed or adjustable, and most of the adjustable-rate Mortgage Loans will adjust based on six-month LIBOR after an initial fixed-rate period of two, three or five years following the date of origination, and the Pass-Through Rates on the Offered Certificates are based on one-month LIBOR, the application of the Net WAC Rate Cap could result in shortfalls of interest otherwise payable on those certificates in certain periods (such shortfalls, "Basis Risk Shortfalls"). This may also occur if six-month LIBOR and one-month LIBOR rise quickly since the Mortgage Loan adjustments are constrained by certain interim caps. If Basis Risk Shortfalls occur, they will be carried forward as Basis Risk Shortfall Carryover Amounts and is payable from net monthly excess cashflow on a subordinated basis on the same Distribution Date or in any subsequent period.

The Class I-A, Class II-A and Class M Certificates will benefit from interest rate cap agreements pledged to the trust to mitigate their Basis Risk Shortfalls. The interest rate cap agreements will not guarantee that any of the Class I-A, Class II-A and Class M Certificates will receive interest at a pass-through rate based upon One-Month LIBOR plus the applicable margin on any Distribution Date. It is anticipated that the Yield Maintenance Agreement will include the following terms:

- Class I-A Certificates Notional Balances: [TBD].
- Class II-A Certificates Notional Balances: [TBD].
- Class M Certificates Notional Balances: [TBD].

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Interest Payment Priority:

On each Distribution Date, the Interest Remittance Amount will be distributed in the following order of priority:

- (i) from the Group I Interest Remittance Amount, concurrently to the holders of the Class I-A Certificates pro rata based on the amount of accrued interest payable to such class of certificates, the Senior Interest Distribution Amount allocable to such Certificates; from the Group II Interest Remittance Amount to the holders of the Class II-A Certificates the accrued interest payable to such class and from the Group III Interest Remittance Amount to the holders of the Class III-A Certificates the accrued interest payable to such class. Any Interest Remittance Amount remaining after the payment of the above will be available to pay any Senior Interest Distribution Amount to the unrelated group;
- (ii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-1 Certificates, the Interest Distribution Amount for such Certificates;
- (iii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-2 Certificates, the Interest Distribution Amount for such Certificates;
- (iv) from the combined remaining Interest Remittance Amount, to the holders of the Class M-3 Certificates, the Interest Distribution Amount for such Certificates;
- (v) from the combined remaining Interest Remittance Amount, to the holders of the Class M-4 Certificates, the Interest Distribution Amount for such Certificates;
- (vi) from the combined remaining Interest Remittance Amount, to the holders of the Class M-5 Certificates, the Interest Distribution Amount for such Certificates;
- (vii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-6 Certificates, the Interest Distribution Amount for such Certificates; and
- (viii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-7 Certificates, the Interest Distribution Amount for such Certificates.

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Principal Payment Priority:

On each Distribution Date (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, the Group I, Group II and Group III Principal Distribution Amounts shall be distributed as follows:

- (i) the Group I Principal Distribution Amount sequentially to the holders of the Class I-A-1 and Class I-A-2 Certificates, until the Certificate Principal Balance of each such class has been reduced to zero and then to the holders of the Class II-A or Class III-A Certificates (as described below), after taking into account the distribution of the Group II or Group III Principal Distribution Amount (as described in (ii) and (iii) below);
- (ii) the Group II Principal Distribution Amount to the holders of the Class II-A Certificates, until the Certificate Principal Balance thereof has been reduced to zero and then to the holders of the Class I-A Certificates (in the priority described above) and the Class III-A Certificates, after taking into account the distribution of the Group I and Group III Principal Distribution Amount (as described in (i) above and (iii) below);
- (iii) the Group III Principal Distribution Amount to the holders of the Class III-A Certificates, until the Certificate Principal Balance thereof has been reduced to zero and then to the holders of the Class I-A Certificates (in the priority described above) and the Class II-A Certificates, after taking into account the distribution of the Group I and Group II Principal Distribution Amount (as described in (i) and (ii) above);
- (iv) to the holders of the Class M-1 Certificates, any Group I, Group II and Group III Principal Distribution Amount remaining after the distributions described in (i), (ii) and (iii) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (v) to the holders of the Class M-2 Certificates, any Group I, Group II and Group III Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii) and (iv) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (vi) to the holders of the Class M-3 Certificates, any Group I, Group II and Group III Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv) and (v) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (vii) to the holders of the Class M-4 Certificates, any Group I, Group II and Group III Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v) and (vi) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (viii) to the holders of the Class M-5 Certificates, any Group I, Group II and Group III Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v), (vi) and (vii) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (ix) to the holders of the Class M-6 Certificates, any Group I, Group II and Group III Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v), (vi), (vii) and (viii) above, until the Certificate Principal Balance thereof has been reduced to zero; and

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Principal Payment Priority:
(continued)

- (x) to the holders of the Class M-7 Certificates, any Group I, Group II and Group III Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v), (vi), (vii), (viii) and (ix) above, until the Certificate Principal Balance thereof has been reduced to zero.

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On each Distribution Date (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, the Group I, Group II and Group III Principal Distribution Amounts shall be distributed as follows:

- (i) sequentially to the holders of the Class I-A Certificates, to the extent of the Class I-A Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero and then to the holders of the Class II-A and Class III-A Certificates (as described below), after taking into account the distribution of the Class II-A and Class III-A Principal Distribution Amount described in (ii) and (iii) below;
- (ii) to the holders of the Class II-A Certificates, to the extent of the Class II-A Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero and then to the holders of the Class I-A Certificates (in the priority described above) and the Class III-A Certificates, after taking into account the Class I-A and Class III-A Principal Distribution Amount described in (i) above and (iii) below;
- (iii) to the holders of the Class III-A Certificates, to the extent of the Class III-A Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero and then to the holders of the Class I-A Certificates (in the priority described above) and the Class II-A Certificates, after taking into account the Class I-A and Class II-A Principal Distribution Amount described in (i) and (ii) above;
- (iv) to the holders of the Class M-1 Certificates, the Class M-1 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (v) to the holders of the Class M-2 Certificates, the Class M-2 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (vi) to the holders of the Class M-3 Certificates, the Class M-3 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (vii) to the holders of the Class M-4 Certificates, the Class M-4 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (viii) to the holders of the Class M-5 Certificates, the Class M-5 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (ix) to the holders of the Class M-6 Certificates, the Class M-6 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero; and
- (x) to the holders of the Class M-7 Certificates, the Class M-7 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero.

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**Net monthly excess cashflow
Distributions:**

With respect to any Distribution Date, any net monthly excess cashflow shall be distributed as follows:

- (i) to the holders of the class or classes of Certificates then entitled to receive distributions in respect of principal, in an amount equal to the Overcollateralization Increase Amount, distributable as part of the respective Group I Principal Distribution Amount, Group II Principal Distribution Amount and Group III Principal Distribution Amount;
- (ii) from net monthly excess cashflow attributable to the Group I, Group II and Group III Interest Remittance Amount, to the holders of the Class I-A, Class II-A and Class III-A Certificates, in an amount equal to the previously allocated Realized Loss Amounts;
- (iii) to the holders of the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Certificates, in that order, in an amount equal to the related Interest Carry Forward Amount allocable to such Certificates;
- (iv) to make payments to a reserve account, to the extent required to distribute to the holders of the Class A Certificates and Class M Certificates any Basis Risk Carryover Amounts for such classes (after taking into account amounts paid under the interest rate cap agreements);
- (v) to the holders of the Class A Certificates and Class M Certificates, in an amount equal to such certificates' allocated share of any Prepayment Interest Shortfalls and any shortfalls resulting from the application of the Relief Act, in each case, without interest accrued thereon;
- (vi) to the holders of the Class CE, Class R and Class P Certificates as provided in the Pooling and Servicing Agreement.

**Group I Principal Distribution
Amount:**

The Group I Principal Distribution Amount for any Distribution Date will be the sum of (i) the principal portion of all scheduled monthly payments on the Group I Mortgage Loans due during the related Due Period, whether or not received on or prior to the related Determination Date; (ii) the principal portion of all proceeds received in respect of the repurchase of a Group I Mortgage Loan (or, in the case of a substitution, certain amounts representing a principal adjustment) as required by the Pooling and Servicing Agreement during the related Prepayment Period; (iii) the principal portion of all other unscheduled collections, including insurance proceeds, liquidation proceeds and all full and partial principal prepayments, received during the related Prepayment Period, to the extent applied as recoveries of principal on the Group I Mortgage Loans, and (iv) a percentage of the amount of any Overcollateralization Increase Amount for such Distribution Date MINUS a percentage of the amount of any Overcollateralization Reduction Amount for such Distribution Date each allocated between the Group I, Group II and Group III Principal Distribution Amounts based on the amount of principal received from each Mortgage Loan Group.

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Group II Principal Distribution Amount:

The Group II Principal Distribution Amount for any Distribution Date will be the sum of (i) the principal portion of all scheduled monthly payments on the Group II Mortgage Loans due during the related Due Period, whether or not received on or prior to the related Determination Date; (ii) the principal portion of all proceeds received in respect of the repurchase of a Group II Mortgage Loan (or, in the case of a substitution, certain amounts representing a principal adjustment) as required by the Pooling and Servicing Agreement during the related Prepayment Period; (iii) the principal portion of all other unscheduled collections, including insurance proceeds, liquidation proceeds and all full and partial principal prepayments, received during the related Prepayment Period, to the extent applied as recoveries of principal on the Group II Mortgage Loans; (iv) a percentage of the amount of any Overcollateralization Increase Amount for such Distribution Date MINUS a percentage of the amount of any Overcollateralization Reduction Amount for such Distribution Date each allocated between the Group I, Group II and Group III Principal Distribution Amounts based on the amount of principal received from each Mortgage Loan Group.

Group III Principal Distribution Amount:

The Group III Principal Distribution Amount for any Distribution Date will be the sum of (i) the principal portion of all scheduled monthly payments on the Group III Mortgage Loans due during the related Due Period, whether or not received on or prior to the related Determination Date; (ii) the principal portion of all proceeds received in respect of the repurchase of a Group III Mortgage Loan (or, in the case of a substitution, certain amounts representing a principal adjustment) as required by the Pooling and Servicing Agreement during the related Prepayment Period; (iii) the principal portion of all other unscheduled collections, including insurance proceeds, liquidation proceeds and all full and partial principal prepayments, received during the related Prepayment Period, to the extent applied as recoveries of principal on the Group III Mortgage Loans; (iv) a percentage of the amount of any Overcollateralization Increase Amount for such Distribution Date MINUS a percentage of the amount of any Overcollateralization Reduction Amount for such Distribution Date each allocated between the Group I, Group II and Group III Principal Distribution Amounts based on the amount of principal received from each Mortgage Loan Group.

Class I-A Principal Distribution Amount:

The Class I-A Principal Distribution Amount is an amount equal to the excess of (x) the aggregate Certificate Principal Balance of the Class I-A Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 61.50% and (ii) the aggregate principal balance of the Group I Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Group I Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

Class II-A Principal Distribution Amount:

The Class II-A Principal Distribution Amount is an amount equal to the excess of (x) the Certificate Principal Balance of the Class II-A Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 61.50% and (ii) the aggregate principal balance of the Group II Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Group II Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

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Class III-A Principal Distribution Amount: The Class III-A Principal Distribution Amount is an amount equal to the excess of (x) the Certificate Principal Balance of the Class III-A Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 61.50% and (ii) the aggregate principal balance of the Group III Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Group III Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

Class M-1 Principal Distribution Amount: The Class M-1 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A Certificates (after taking into account the payment of the Class A Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-1 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 73.20% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

Class M-2 Principal Distribution Amount: The Class M-2 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A Certificates and Class M-1 Certificates (after taking into account the payment of the Class A and Class M-1 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-2 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 82.70% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

Class M-3 Principal Distribution Amount: The Class M-3 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1 and Class M-2 Certificates (after taking into account the payment of the Class A, Class M-1 and Class M-2 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-3 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 85.20% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

Class M-4 Principal Distribution Amount: The Class M-4 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2 and Class M-3 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2 and Class M-3 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-4 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 87.70% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

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Class M-5 Principal Distribution Amount:

The Class M-5 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-5 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 89.70% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

Class M-6 Principal Distribution Amount:

The Class M-6 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-6 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 91.70% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

Class M-7 Principal Distribution Amount:

The Class M-7 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-7 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 95.00% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period minus approximately \$5,500,000.

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Class A Available Funds Cap

Period	Distribution Date	AFC Rate (1)	AFC Rate (2)	Period	Distribution Date	AFC Rate (1)	AFC Rate (2)
1	25-Jul-04	6.514	8.764	38	25-Aug-07	6.328	9.707
2	25-Aug-04	6.303	8.628	39	25-Sep-07	6.327	9.697
3	25-Sep-04	6.303	8.628	40	25-Oct-07	6.537	10.012
4	25-Oct-04	6.513	8.763	41	25-Nov-07	6.326	9.679
5	25-Nov-04	6.303	8.628	42	25-Dec-07	6.536	10.828
6	25-Dec-04	6.513	8.763	43	25-Jan-08	6.324	10.558
7	25-Jan-05	6.302	8.627	44	25-Feb-08	6.323	10.546
8	25-Feb-05	6.302	8.627	45	25-Mar-08	6.758	11.259
9	25-Mar-05	6.976	9.076	46	25-Apr-08	6.321	10.521
10	25-Apr-05	6.301	8.626	47	25-May-08	6.531	10.858
11	25-May-05	6.510	8.760	48	25-Jun-08	6.319	10.751
12	25-Jun-05	6.299	8.624	49	25-Jul-08	6.529	11.143
13	25-Jul-05	6.509	8.759	50	25-Aug-08	6.317	10.770
14	25-Aug-05	6.298	8.623	51	25-Sep-08	6.316	10.756
15	25-Sep-05	6.298	8.623	52	25-Oct-08	6.526	11.100
16	25-Oct-05	6.507	8.757	53	25-Nov-08	6.315	10.728
17	25-Nov-05	6.296	8.621	54	25-Dec-08	6.524	11.096
18	25-Dec-05	6.506	8.756	55	25-Jan-09	6.313	10.725
19	25-Jan-06	6.295	8.620	56	25-Feb-09	6.312	10.711
20	25-Feb-06	6.294	8.619	57	25-Mar-09	6.987	11.843
21	25-Mar-06	6.968	9.068	58	25-Apr-09	6.310	10.683
22	25-Apr-06	6.296	8.625	59	25-May-09	6.531	11.098
23	25-May-06	6.505	8.759	60	25-Jun-09	6.320	10.732
24	25-Jun-06	6.311	10.108	61	25-Jul-09	6.529	11.075
25	25-Jul-06	6.540	10.443	62	25-Aug-09	6.317	10.703
26	25-Aug-06	6.328	8.699	63	25-Sep-09	6.316	10.688
27	25-Sep-06	6.327	8.694	64	25-Oct-09	6.526	11.029
28	25-Oct-06	6.537	8.931	65	25-Nov-09	6.314	10.658
29	25-Nov-06	6.326	8.687	66	25-Dec-09	6.524	10.998
30	25-Dec-06	6.536	9.758	67	25-Jan-10	6.312	10.628
31	25-Jan-07	6.324	9.584	68	25-Feb-10	6.311	10.613
32	25-Feb-07	6.323	8.804	69	25-Mar-10	6.986	11.733
33	25-Mar-07	7.000	9.740	70	25-Apr-10	6.309	10.582
34	25-Apr-07	6.322	8.793	71	25-May-10	6.518	10.919
35	25-May-07	6.531	9.079	72	25-Jun-10	6.307	10.552
36	25-Jun-07	6.329	9.627	73	25-Jul-10	0.000	10.887
37	25-Jul-07	6.540	10.041				

- (1) Assumes 1-month LIBOR at 1.10%, 6-month LIBOR at 1.17%, no losses and is run at the pricing speed to call.
 (2) Assumes the 6-month LIBOR equals 20%, no losses and run at the pricing speed to call.

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Subordinate Classes Available Funds Cap

Period	Distribution Date	AFC Rate (1)	AFC Rate (2)	Period	Distribution Date	AFC Rate (1)	AFC Rate (2)
1	25-Jul-04	6.616	8.616	38	25-Aug-07	6.426	11.459
2	25-Aug-04	6.402	8.469	39	25-Sep-07	6.425	11.447
3	25-Sep-04	6.402	8.469	40	25-Oct-07	6.639	9.683
4	25-Oct-04	6.615	8.615	41	25-Nov-07	6.424	9.671
5	25-Nov-04	6.402	8.468	42	25-Dec-07	6.637	10.266
6	25-Dec-04	6.615	8.615	43	25-Jan-08	6.422	10.108
7	25-Jan-05	6.401	8.468	44	25-Feb-08	6.421	10.112
8	25-Feb-05	6.401	8.467	45	25-Mar-08	6.863	10.794
9	25-Mar-05	7.086	8.953	46	25-Apr-08	6.419	10.084
10	25-Apr-05	6.400	8.466	47	25-May-08	6.632	10.479
11	25-May-05	6.612	8.612	48	25-Jun-08	6.418	10.225
12	25-Jun-05	6.398	8.465	49	25-Jul-08	6.631	10.675
13	25-Jul-05	6.611	8.611	50	25-Aug-08	6.416	10.328
14	25-Aug-05	6.397	8.464	51	25-Sep-08	6.415	10.313
15	25-Sep-05	6.397	8.463	52	25-Oct-08	6.628	10.641
16	25-Oct-05	6.609	8.609	53	25-Nov-08	6.413	10.288
17	25-Nov-05	6.395	8.462	54	25-Dec-08	6.626	10.635
18	25-Dec-05	6.608	8.608	55	25-Jan-09	6.411	10.279
19	25-Jan-06	6.394	8.461	56	25-Feb-09	6.411	10.267
20	25-Feb-06	6.393	8.460	57	25-Mar-09	7.096	11.349
21	25-Mar-06	7.078	8.944	58	25-Apr-09	6.410	10.249
22	25-Apr-06	6.393	8.460	59	25-May-09	6.628	10.641
23	25-May-06	6.627	9.348	60	25-Jun-09	6.413	10.286
24	25-Jun-06	6.424	9.688	61	25-Jul-09	6.626	10.614
25	25-Jul-06	6.646	10.096	62	25-Aug-09	6.412	10.258
26	25-Aug-06	6.431	9.910	63	25-Sep-09	6.411	10.242
27	25-Sep-06	6.430	9.905	64	25-Oct-09	6.623	10.566
28	25-Oct-06	6.643	10.095	65	25-Nov-09	6.409	10.209
29	25-Nov-06	6.428	10.213	66	25-Dec-09	6.621	10.533
30	25-Dec-06	6.642	10.687	67	25-Jan-10	6.407	10.177
31	25-Jan-07	6.427	10.663	68	25-Feb-10	6.406	10.160
32	25-Feb-07	6.426	10.669	69	25-Mar-10	7.091	11.231
33	25-Mar-07	7.113	11.382	70	25-Apr-10	6.404	10.127
34	25-Apr-07	6.424	10.655	71	25-May-10	6.617	10.448
35	25-May-07	6.638	11.202	72	25-Jun-10	6.402	10.094
36	25-Jun-07	6.427	11.267	73	25-Jul-10	0.000	10.414
37	25-Jul-07	6.641	11.699				

(1) Assumes 1-month LIBOR at 1.10%, 6-month LIBOR at 1.17%, no losses and is run at the pricing speed to call.
 (2) Assumes the 6-month LIBOR equals 20%, no losses and run at the pricing speed to call.

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Excess Spread Before Losses

Period	Distribution Date	Excess Spread (1)	Excess Spread (2)	Period	Distribution Date	Excess Spread (1)	Excess Spread (2)
1	25-Jul-04	532	521	38	25-Aug-07	457	310
2	25-Aug-04	501	479	39	25-Sep-07	466	313
3	25-Sep-04	501	468	40	25-Oct-07	477	329
4	25-Oct-04	505	463	41	25-Nov-07	473	318
5	25-Nov-04	500	442	42	25-Dec-07	481	339
6	25-Dec-04	504	434	43	25-Jan-08	477	323
7	25-Jan-05	498	412	44	25-Feb-08	478	321
8	25-Feb-05	498	397	45	25-Mar-08	491	353
9	25-Mar-05	513	409	46	25-Apr-08	479	315
10	25-Apr-05	496	367	47	25-May-08	486	334
11	25-May-05	500	362	48	25-Jun-08	480	318
12	25-Jun-05	494	338	49	25-Jul-08	487	335
13	25-Jul-05	499	334	50	25-Aug-08	481	315
14	25-Aug-05	492	310	51	25-Sep-08	481	311
15	25-Sep-05	491	297	52	25-Oct-08	487	325
16	25-Oct-05	495	296	53	25-Nov-08	481	308
17	25-Nov-05	489	273	54	25-Dec-08	486	326
18	25-Dec-05	493	273	55	25-Jan-09	480	306
19	25-Jan-06	486	251	56	25-Feb-09	480	303
20	25-Feb-06	485	241	57	25-Mar-09	498	354
21	25-Mar-06	501	270	58	25-Apr-09	480	296
22	25-Apr-06	483	223	59	25-May-09	486	320
23	25-May-06	489	298	60	25-Jun-09	480	302
24	25-Jun-06	483	326	61	25-Jul-09	486	319
25	25-Jul-06	489	353	62	25-Aug-09	480	297
26	25-Aug-06	481	333	63	25-Sep-09	480	294
27	25-Sep-06	480	325	64	25-Oct-09	486	309
28	25-Oct-06	484	332	65	25-Nov-09	480	291
29	25-Nov-06	476	326	66	25-Dec-09	485	309
30	25-Dec-06	481	348	67	25-Jan-10	479	289
31	25-Jan-07	473	342	68	25-Feb-10	479	286
32	25-Feb-07	471	337	69	25-Mar-10	497	341
33	25-Mar-07	488	379	70	25-Apr-10	479	282
34	25-Apr-07	467	324	71	25-May-10	485	300
35	25-May-07	472	342	72	25-Jun-10	479	281
36	25-Jun-07	464	331	73	25-Jul-10	0	298
37	25-Jul-07	468	345				

(1) Assumes 1-month LIBOR at 1.10%, 6-month LIBOR at 1.17%, and is run at the pricing speed to call.

(2) Assumes the Forward LIBOR curve and run at the pricing speed to call.

BEAR STEARNS

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DESCRIPTION OF THE COLLATERAL**TOTAL MORTGAGE LOANS**

Summary	Total	Minimum	Maximum
Aggregate Outstanding Principal Balance	\$1,097,304,712		
Number of Loans	6,366		
Average Current Loan Balance	\$172,370	\$15,000	\$819,000
⁽¹⁾ Original Combined Loan-to-Value Ratio	79.97%	13.79%	100.00%
⁽¹⁾ Mortgage Rate	7.1157%	3.9900%	12.7500%
⁽¹⁾ Net Mortgage Rate	6.6157%	3.4900%	11.8000%
^{(1) (3)} Note Margin	5.6495%	3.9900%	11.1250%
^{(1) (3)} Maximum Mortgage Rate	13.6316%	10.0000%	18.7500%
^{(1) (3)} Minimum Mortgage Rate	7.3025%	3.9900%	13.0000%
^{(1) (3)} Term to Next Rate Adjustment Rate (months)	24	21	60
⁽¹⁾ Original Term to Stated Maturity (months)	357	120	360
⁽¹⁾ Age (months)	0	0	3
⁽¹⁾ Remaining Term to Stated Maturity (months)	357	117	360
^{(1) (2)} Credit Score	612	497	837

⁽¹⁾ Weighted Average reflected in Total.

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

⁽³⁾ Adjustable Rate Loans Only

	Range	Percent of Cut-Off Date Principal Balance
Product Type	Adjustable Rate	76.03%
	Fixed Rate	23.97%
Lien	First	99.92%
	Second	0.08%
Property Type	Two- to four- family units	8.60%
	Condo Low-Rise (less than 5 stories)	5.56%
	Planned Unit Developments (attached)	3.46%
	Single-family detached	81.62%
	Townhouse	0.76%
Geographic Distribution	California	44.23%
	Florida	10.16%
	Illinois	6.71%
	New York	5.53%
	Texas	3.52%
Number of States (including DC)	47	
Documentation Type	Full/Alternative	52.93%
	Limited	4.05%
	No Income/No Asset	0.12%
	Stated Income	42.90%
Loans with Prepayment Penalties		78.25%

BEAR STEARNS

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Credit Score Distribution of Total Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Combined Loan-to-Value Ratio
480 - 499	1	50,400	0.00	50,400	90.00
500 - 519	184	26,917,009	2.45	146,288	75.48
520 - 539	629	100,827,502	9.19	160,298	75.81
540 - 559	680	113,409,031	10.34	166,778	78.28
560 - 579	681	116,009,961	10.57	170,352	78.92
580 - 599	771	131,202,947	11.96	170,172	80.26
600 - 619	793	134,336,468	12.24	169,403	81.50
620 - 639	802	143,703,801	13.10	179,182	81.71
640 - 659	610	108,143,064	9.86	177,284	81.63
660 - 679	465	85,079,971	7.75	182,968	81.34
680 - 699	274	51,595,364	4.70	188,304	80.42
700 - 719	199	37,391,866	3.41	187,899	82.38
720 - 739	109	18,238,839	1.66	167,329	78.90
740 - 759	77	14,892,223	1.36	193,406	82.11
760 - 779	42	7,455,451	0.68	177,511	79.18
780 - 799	23	3,770,787	0.34	163,947	72.48
800 - 819	24	3,735,027	0.34	155,626	75.25
820 - 839	2	545,000	0.05	272,500	66.21
TOTAL:	6,366	1,097,304,712	100.00	172,370	79.97

Debt-to-Income Ratios of Total Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
0.00% - 4.99%	2	346,955	0.03	173,478	597	47.63
5.00% - 9.99%	12	1,104,714	0.10	92,060	605	78.88
10.00% - 14.99%	47	5,063,359	0.46	107,731	628	75.65
15.00% - 19.99%	106	13,393,355	1.22	126,352	612	76.72
20.00% - 24.99%	279	35,304,068	3.22	126,538	610	75.32
25.00% - 29.99%	459	68,046,122	6.20	148,249	614	77.54
30.00% - 34.99%	709	110,177,086	10.04	155,398	610	79.41
35.00% - 39.99%	978	165,734,806	15.10	169,463	613	80.26
40.00% - 44.99%	1,372	245,986,436	22.42	179,290	616	80.45
45.00% - 49.99%	1,741	331,616,174	30.22	190,475	614	81.65
50.00% - 54.99%	607	111,359,705	10.15	183,459	596	77.82
55.00% - 55.00%	54	9,171,931	0.84	169,851	573	78.70
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

BEAR STEARNS

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Original Mortgage Loan Principal Balances of Total Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
\$1 - \$100,000	1,584	114,818,297	10.46	72,486	602	77.69
\$100,001 - \$200,000	2,817	412,480,667	37.59	146,426	609	79.57
\$200,001 - \$300,000	1,282	309,356,774	28.19	241,308	614	80.74
\$300,001 - \$400,000	491	170,006,756	15.49	346,246	615	81.27
\$400,001 - \$500,000	161	72,965,255	6.65	453,200	617	80.45
\$500,001 - \$600,000	27	14,756,701	1.34	546,544	615	78.65
\$600,001 - \$700,000	2	1,301,261	0.12	650,631	655	73.46
\$700,001 - \$800,000	1	800,000	0.07	800,000	689	48.48
\$800,001 - \$900,000	1	819,000	0.07	819,000	674	65.52
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

Net Mortgage Rates of Total Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
3.0000% - 3.5999%	1	270,000	0.02	270,000	682	65.06
3.5000% - 3.9999%	2	235,500	0.02	117,750	759	61.02
4.0000% - 4.5999%	30	6,165,885	0.56	205,530	670	69.80
4.5000% - 4.9999%	133	28,174,449	2.57	211,838	642	72.48
5.0000% - 5.4999%	660	139,990,669	12.76	212,107	648	74.89
5.5000% - 5.9999%	825	159,601,974	14.54	193,457	632	76.72
6.0000% - 6.4999%	1,239	239,475,080	21.82	193,281	616	80.74
6.5000% - 6.9999%	918	159,048,898	14.49	173,256	604	82.11
7.0000% - 7.4999%	996	162,136,473	14.78	162,788	598	83.48
7.5000% - 7.9999%	589	84,672,760	7.72	143,757	586	83.62
8.0000% - 8.4999%	468	62,199,808	5.67	132,906	571	83.02
8.5000% - 8.9999%	222	26,871,692	2.45	121,044	568	81.09
9.0000% - 9.4999%	155	18,342,878	1.67	118,341	561	76.77
9.5000% - 9.9999%	57	4,623,930	0.42	81,122	565	76.30
10.0000% - 10.4999%	38	2,907,108	0.26	76,503	573	76.39
10.5000% - 10.9999%	17	1,245,178	0.11	73,246	577	73.11
11.0000% - 11.4999%	13	885,339	0.08	68,103	551	68.94
11.5000% - 11.9999%	2	390,589	0.04	195,295	570	73.58
12.0000% - 12.4999%	1	66,500	0.01	66,500	557	70.00
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

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Mortgage Rates of Total Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
3.5000% - 3.9999%	1	270,000	0.02	270,000	682	65.06
4.0000% - 4.4999%	2	235,500	0.02	117,750	759	61.02
4.5000% - 4.9999%	30	6,165,885	0.56	205,530	670	69.80
5.0000% - 5.4999%	133	28,174,449	2.57	211,838	642	72.48
5.5000% - 5.9999%	660	139,990,669	12.76	212,107	648	74.89
6.0000% - 6.4999%	825	159,601,974	14.54	193,457	632	76.72
6.5000% - 6.9999%	1,239	239,475,080	21.82	193,281	616	80.74
7.0000% - 7.4999%	918	159,048,898	14.49	173,256	604	82.11
7.5000% - 7.9999%	996	162,136,473	14.78	162,788	598	83.48
8.0000% - 8.4999%	589	84,672,760	7.72	143,757	586	83.62
8.5000% - 8.9999%	468	62,199,808	5.67	132,906	571	83.02
9.0000% - 9.4999%	222	26,871,692	2.45	121,044	568	81.09
9.5000% - 9.9999%	155	18,342,878	1.67	118,341	561	76.77
10.0000% - 10.4999%	57	4,623,930	0.42	81,122	565	76.30
10.5000% - 10.9999%	38	2,907,108	0.26	76,503	573	76.39
11.0000% - 11.4999%	17	1,245,178	0.11	73,246	577	73.11
11.5000% - 11.9999%	13	885,339	0.08	68,103	551	68.94
12.0000% - 12.4999%	2	390,589	0.04	195,295	570	73.58
12.5000% - 12.9999%	1	66,500	0.01	66,500	557	70.00
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

Original Combined Loan-to-Value Ratios of Total Mortgage Loans

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score
10.01% - 15.00%	1	200,000	0.02	200,000	559
15.01% - 20.00%	7	459,828	0.04	65,690	597
20.01% - 25.00%	12	964,231	0.09	80,353	609
25.01% - 30.00%	15	1,262,473	0.12	84,165	578
30.01% - 35.00%	17	1,269,924	0.12	74,701	633
35.01% - 40.00%	26	3,204,407	0.29	123,246	632
40.01% - 45.00%	49	6,310,861	0.58	128,793	611
45.01% - 50.00%	94	13,948,607	1.27	148,389	616
50.01% - 55.00%	117	16,603,117	1.51	141,907	607
55.01% - 60.00%	177	30,015,009	2.74	169,576	603
60.01% - 65.00%	277	47,201,156	4.30	170,401	600
65.01% - 70.00%	436	75,489,637	6.88	173,141	594
70.01% - 75.00%	561	101,381,924	9.24	180,716	591
75.01% - 80.00%	1,941	335,763,868	30.60	172,985	620
80.01% - 85.00%	875	152,770,357	13.92	174,595	597
85.01% - 90.00%	993	185,606,536	16.91	186,915	617
90.01% - 95.00%	495	81,093,487	7.39	163,825	618
95.01% - 100.00%	273	43,759,290	3.99	160,290	655
TOTAL:	6,366	1,097,304,712	100.00	172,370	612

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Geographic Distribution of Mortgaged Properties of Total Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
California	2,204	485,366,491	44.23	220,221	614	77.39
Florida	775	111,537,873	10.16	143,920	608	81.49
Illinois	429	73,585,070	6.71	171,527	621	84.17
New York	247	60,656,670	5.53	245,574	617	77.75
Texas	387	38,593,106	3.52	99,724	606	78.67
Other ⁽¹⁾	2,324	327,565,502	29.85	140,949	607	82.90
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

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

Mortgage Loan Purpose of Total Mortgage Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Purchase	1,514	253,807,936	23.13	167,641	637	85.06
Equity Refinance	4,110	729,189,040	66.45	177,418	603	78.14
Rate/Term Refinance	742	114,307,737	10.42	154,054	608	80.37
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

Mortgage Loan Documentation Type of Total Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Full/Alternative	3,703	580,827,973	52.93	156,853	604	80.48
Limited	213	44,431,588	4.05	208,599	602	80.76
No Income/No Asset	14	1,286,924	0.12	91,923	670	85.38
Stated Income	2,436	470,758,227	42.90	193,251	622	79.25
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

Occupancy Types of Total Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Investor	463	61,795,357	5.63	133,467	642	77.84
Primary Residence	5,888	1,032,677,225	94.11	175,387	610	80.09
Second/Vacation	15	2,832,130	0.26	188,809	634	84.49
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

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Mortgaged Property Types of Total Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Two- to four- family units	445	94,315,129	8.60	211,944.11	624	77.36
Condo Low-Rise (less than 5 stories)	385	60,959,374	5.56	158,336.04	620	80.97
Planned Unit Developments (attached)	175	38,018,264	3.46	217,247.22	613	80.66
Single-family detached	5,304	895,649,478	81.62	168,863.02	610	80.10
Townhouse	57	8,362,467	0.76	146,709.94	614	85.44
TOTAL:	6,366	1,097,304,712	100.00	172,369.57	612	79.97

Prepayment Penalty Terms of Total Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
None	1,487	238,620,745	21.75	160,471	614	81.87
12 Months	255	57,927,793	5.28	227,168	612	78.39
24 Months	3,157	558,070,984	50.86	176,773	603	81.29
36 Months	1,463	242,097,051	22.06	165,480	630	75.40
48 Months	1	90,950	0.01	90,950	633	85.00
60 Months	3	497,188	0.05	165,729	731	96.01
TOTAL:	6,366	1,097,304,712	100.00	172,370	612	79.97

BEAR STEARNS

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GROUP I MORTGAGE LOANS

Summary	Total	Minimum	Maximum
Aggregate Outstanding Principal Balance	\$187,370,115		
Number of Loans	529		
Average Current Loan Balance	\$354,197	\$28,750	\$819,000
(1) Original Combined Loan-to-Value Ratio	81.30%	48.48%	100.00%
(1) Mortgage Rate	7.0136%	4.9790%	12.7500%
(1) Net Mortgage Rate	6.6157%	4.4790%	11.8000%
(1) (3) Note Margin	5.7566%	4.3750%	11.1250%
(1) (3) Maximum Mortgage Rate	13.5426%	10.349%	18.7500%
(1) (3) Minimum Mortgage Rate	7.1730%	4.3750%	13.0000%
(1) (3) Term to Next Rate Adjustment Rate (months)	24	21	60
(1) Original Term to Stated Maturity (months)	359	180	360
(1) Age (months)	0	0	2
(1) Remaining Term to Stated Maturity (months)	358	178	360
(1) (2) Credit Score	615	505	837

(1) Weighted Average reflected in Total.

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

(3) Adjustable Rate Loans Only

	Range	Percent of Cut-Off Date Principal Balance
Product Type	Adjustable Rate	82.44%
	Fixed Rate	17.56%
Lien	First	99.95%
	Second	0.05%
Property Type	Two- to four- family units	3.85%
	Condo Low-Rise (less than 5 stories)	4.15%
	Planned Unit Developments (attached)	6.38%
	Single-family detached	85.15%
	Townhouse	0.48%
Geographic Distribution	California	59.72%
	New York	6.77%
	Florida	6.15%
	Illinois	3.70%
	Georgia	3.23%
Number of States (including DC)	34	
Documentation Type	Full/Alternative	41.51%
	Limited	5.46%
	No Income/No Asset	0.17%
	Stated Income	52.86%
Loans with Prepayment Penalties		81.43%

BEAR STEARNS

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Credit Score Distribution of Group I Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Combined Loan-to-Value Ratio
500 - 519	12	4,403,761	2.35	366,980	76.32
520 - 539	35	12,813,281	6.84	366,094	77.02
540 - 559	52	16,985,618	9.07	326,647	79.92
560 - 579	60	22,446,669	11.98	374,111	79.96
580 - 599	74	24,733,625	13.20	334,238	81.79
600 - 619	59	18,430,744	9.84	312,385	82.73
620 - 639	76	26,934,506	14.38	354,401	84.05
640 - 659	59	20,891,129	11.15	354,087	82.62
660 - 679	43	16,133,609	8.61	375,200	81.66
680 - 699	22	8,225,333	4.39	373,879	80.24
700 - 719	15	6,611,035	3.53	440,736	84.43
720 - 739	7	3,116,242	1.66	445,177	72.72
740 - 759	7	2,693,914	1.44	384,845	84.29
760 - 779	4	1,713,900	0.91	428,475	80.74
780 - 799	3	776,750	0.41	258,917	81.27
820 - 839	1	460,000	0.25	460,000	64.79
TOTAL:	529	187,370,115	100.00	354,197	81.30

Debt-to-Income Ratios of Group I Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
5.00% - 9.99%	1	53,787	0.03	53,787	629	63.28
10.00% - 14.99%	2	864,593	0.46	432,296	658	77.90
15.00% - 19.99%	4	1,175,775	0.63	293,944	546	76.34
20.00% - 24.99%	14	4,540,006	2.42	324,286	630	77.98
25.00% - 29.99%	29	9,539,661	5.09	328,954	611	76.82
30.00% - 34.99%	52	18,081,471	9.65	347,721	612	81.17
35.00% - 39.99%	80	28,777,376	15.36	359,717	620	80.99
40.00% - 44.99%	117	38,756,841	20.68	331,255	613	81.84
45.00% - 49.99%	175	65,180,112	34.79	372,458	621	82.45
50.00% - 54.99%	50	18,427,743	9.83	368,555	599	79.92
55.00% - 55.00%	5	1,972,750	1.05	394,550	566	85.63
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

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Original Mortgage Loan Principal Balances of Group I Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
\$1 - \$100,000	52	3,660,387	1.95	70,392	609	88.59
\$100,001 - \$200,000	40	5,602,072	2.99	140,052	605	92.70
\$200,001 - \$300,000	10	2,424,966	1.29	242,497	590	83.75
\$300,001 - \$400,000	249	91,469,687	48.82	367,348	614	81.57
\$400,001 - \$500,000	148	67,136,040	35.83	453,622	617	80.71
\$500,001 - \$600,000	26	14,156,701	7.56	544,488	614	79.04
\$600,001 - \$700,000	2	1,301,261	0.69	650,631	655	73.46
\$700,001 - \$800,000	1	800,000	0.43	800,000	689	48.48
\$800,001 - \$900,000	1	819,000	0.44	819,000	674	65.52
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

Net Mortgage Rates of Group I Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
4.0000% - 4.5999%	2	724,400	0.39	362,200	708	72.91
4.5000% - 4.9999%	14	5,883,185	3.14	420,227	651	73.94
5.0000% - 5.4999%	69	28,660,640	15.30	415,372	651	77.79
5.5000% - 5.9999%	79	33,319,229	17.78	421,762	628	78.91
6.0000% - 6.4999%	103	42,609,858	22.74	413,688	615	82.15
6.5000% - 6.9999%	60	23,755,732	12.68	395,929	601	83.88
7.0000% - 7.4999%	51	19,965,587	10.66	391,482	591	82.80
7.5000% - 7.9999%	48	12,481,902	6.66	260,040	600	84.91
8.0000% - 8.4999%	47	8,894,837	4.75	189,252	576	85.92
8.5000% - 8.9999%	36	7,381,601	3.94	205,044	585	85.11
9.0000% - 9.4999%	11	2,605,278	1.39	236,843	565	79.56
9.5000% - 9.9999%	3	424,220	0.23	141,407	557	77.83
10.0000% - 10.4999%	1	97,958	0.05	97,958	564	66.19
10.5000% - 10.9999%	1	54,000	0.03	54,000	556	90.00
11.0000% - 11.4999%	2	95,188	0.05	47,594	601	69.99
11.5000% - 11.9999%	1	350,000	0.19	350,000	576	74.00
12.0000% - 12.4999%	1	66,500	0.04	66,500	557	70.00
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

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Mortgage Rates of Group I Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
4.5000% - 4.9999%	2	724,400	0.39	362,200	708	72.91
5.0000% - 5.4999%	14	5,883,185	3.14	420,227	651	73.94
5.5000% - 5.9999%	69	28,660,640	15.30	415,372	651	77.79
6.0000% - 6.4999%	79	33,319,229	17.78	421,762	628	78.91
6.5000% - 6.9999%	103	42,609,858	22.74	413,688	615	82.15
7.0000% - 7.4999%	60	23,755,732	12.68	395,929	601	83.88
7.5000% - 7.9999%	51	19,965,587	10.66	391,482	591	82.80
8.0000% - 8.4999%	48	12,481,902	6.66	260,040	600	84.91
8.5000% - 8.9999%	47	88,94,837	4.75	189,252	576	85.92
9.0000% - 9.4999%	36	7,381,601	3.94	205,044	585	85.11
9.5000% - 9.9999%	11	2,605,278	1.39	236,843	565	79.56
10.0000% - 10.4999%	3	424,220	0.23	141,407	557	77.83
10.5000% - 10.9999%	1	97,958	0.05	97,958	564	66.19
11.0000% - 11.4999%	1	54,000	0.03	54,000	556	90.00
11.5000% - 11.9999%	2	95,188	0.05	47,594	601	69.99
12.0000% - 12.4999%	1	350,000	0.19	350,000	576	74.00
12.5000% - 12.9999%	1	66,500	0.04	66,500	557	70.00
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

Original Combined Loan-to-Value Ratios of Group I Mortgage Loans

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score
45.01% - 50.00%	2	1,141,659	0.61	570,829	702
50.01% - 55.00%	4	1,542,855	0.82	385,714	627
55.01% - 60.00%	12	4,707,022	2.51	392,252	583
60.01% - 65.00%	19	6,921,619	3.69	364,296	604
65.01% - 70.00%	38	13,730,068	7.33	361,318	606
70.01% - 75.00%	42	16,678,517	8.90	397,108	586
75.01% - 80.00%	150	59,005,511	31.49	393,370	623
80.01% - 85.00%	60	22,823,262	12.18	380,388	600
85.01% - 90.00%	106	39,189,484	20.92	369,712	623
90.01% - 95.00%	55	13,469,078	7.19	244,892	619
95.01% - 100.00%	41	8,161,041	4.36	199,050	637
TOTAL:	529	187,370,115	100.00	354,197	615

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Geographic Distribution of Mortgaged Properties of Group I Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
California	273	111,904,188	59.72	409,905	616	80.93
New York	30	12,689,732	6.77	422,991	627	80.52
Florida	35	11,518,363	6.15	329,096	631	80.96
Illinois	18	6,927,885	3.70	384,883	619	80.76
Georgia	38	6,057,915	3.23	159,419	611	91.94
Other ⁽¹⁾	135	38,272,032	20.44	283,497	604	81.18
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

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

Mortgage Loan Purpose of Group I Mortgage Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Purchase	166	48,279,410	25.77	209,840	641	85.22
Equity Refinance	308	119,367,217	63.71	387,556	608	79.85
Rate/Term Refinance	55	19,723,488	10.53	358,609	594	80.49
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

Mortgage Loan Documentation Type of Group I Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Full/Alternative	238	77,770,242	41.51	326,766	603	83.37
Limited	24	10,221,044	5.46	425,877	611	81.76
No Income/No Asset	3	325,635	0.17	108,545	666	95.98
Stated Income	264	99,053,194	52.86	375,201	624	79.58
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

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Occupancy Types of Group I Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Investor	30	6,345,983	3.39	211,533	640	84.05
Primary Residence	492	179,233,407	95.66	364,294	614	81.17
Second/Vacation	7	1,790,725	0.96	255,818	648	84.78
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

Mortgaged Property Types of Group I Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Two- to four- family units	17	7,216,086	3.85	424,476	644	78.85
Condo Low-Rise (less than 5 stories)	22	7,767,488	4.15	353,068	630	84.51
Planned Unit Developments (attached)	29	11,948,151	6.38	412,005	606	80.80
Single-family detached	459	159,538,391	85.15	347,578	614	81.35
Townhouse	2	900,000	0.48	450,000	600	71.67
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

Prepayment Penalty Terms of Group I Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
None	96	34,788,672	18.57	362,382	626	80.30
12 Months	43	17,345,851	9.26	403,392	611	81.39
24 Months	315	104,223,792	55.62	330,869	608	82.92
36 Months	74	30,676,800	16.37	414,551	626	76.68
60 Months	1	335,000	0.18	335,000	747	100.00
TOTAL:	529	187,370,115	100.00	354,197	615	81.30

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GROUP II MORTGAGE LOANS

<u>Summary</u>	<u>Total</u>	<u>Minimum</u>	<u>Maximum</u>
Aggregate Outstanding Principal Balance	\$223,037,540		
Number of Loans	1,299		
Average Current Loan Balance	\$171,699	\$29,500	\$600,000
⁽¹⁾ Original Combined Loan-to-Value Ratio	80.34%	20.00%	100.00%
⁽¹⁾ Mortgage Rate	7.1588%	4.0400%	11.7400%
⁽¹⁾ Net Mortgage Rate	6.6588%	3.5400%	11.2400%
⁽¹⁾ ⁽³⁾ Note Margin	5.4226%	4.0400%	6.9900%
⁽¹⁾ ⁽³⁾ Maximum Mortgage Rate	14.3451%	11.0400%	18.7500%
⁽¹⁾ ⁽³⁾ Minimum Mortgage Rate	7.3470%	4.0400%	11.7400%
⁽¹⁾ ⁽³⁾ Term to Next Rate Adjustment Rate (months)	24	21	36
⁽¹⁾ Original Term to Stated Maturity (months)	356	180	360
⁽¹⁾ Age (months)	0	0	3
⁽¹⁾ Remaining Term to Stated Maturity (months)	356	179	360
⁽¹⁾ ⁽²⁾ Credit Score	613	497	803

⁽¹⁾ Weighted Average reflected in Total.

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

⁽³⁾ Adjustable Rate Loans Only

	<u>Range</u>	<u>Percent of Cut-Off Date Principal Balance</u>
Product Type	Adjustable Rate	70.03%
	Fixed Rate	29.97%
Lien	First	99.93%
	Second	0.07%
Property Type	Two- to four- family units	12.46%
	Condo Low-Rise (less than 5 stories)	5.95%
	Planned Unit Developments (attached)	5.18%
	Single-family detached	74.98%
Geographic Distribution	Townhouse	1.42%
	California	53.72%
	Illinois	13.24%
Number of States (including DC)	Florida	4.98%
	39	
Documentation Type	Full/Alternative	47.41%
	Limited	4.07%
	Stated Income	48.52%
Loans with Prepayment Penalties		75.82%

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Credit Score Distribution of Group II Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Combined Loan-to-Value Ratio
480 - 499	1	50,400	0.02	50,400	90.00
500 - 519	2	539,500	0.24	269,750	80.83
520 - 539	146	23,256,260	10.43	159,289	74.69
540 - 559	147	23,551,700	10.56	160,216	76.47
560 - 579	139	22,692,893	10.17	163,258	79.48
580 - 599	176	29,051,726	13.03	165,067	78.66
600 - 619	150	27,035,400	12.12	180,236	82.27
620 - 639	159	29,068,724	13.03	182,822	83.79
640 - 659	128	22,758,171	10.20	177,798	82.55
660 - 679	92	16,176,679	7.25	175,833	81.86
680 - 699	49	8,960,857	4.02	182,875	83.70
700 - 719	56	10,025,691	4.50	179,030	84.13
720 - 739	26	4,245,127	1.90	163,274	83.24
740 - 759	15	3,072,484	1.38	204,832	84.47
760 - 779	6	930,871	0.42	155,145	78.93
780 - 799	5	1,063,059	0.48	212,612	62.33
800 - 819	2	558,000	0.25	279,000	85.72
TOTAL:	1,299	223,037,540	100.00	171,699	80.40

Debt-to-Income Ratios of Group II Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
5.00% - 9.99%	3	249,200	0.11	83,067	604	82.05
10.00% - 14.99%	5	873,260	0.39	174,652	688	78.06
15.00% - 19.99%	18	3,081,021	1.38	171,168	647	77.22
20.00% - 24.99%	53	6,833,927	3.06	128,942	607	78.05
25.00% - 29.99%	104	14,897,932	6.68	143,249	615	76.95
30.00% - 34.99%	161	24,191,535	10.85	150,258	616	80.78
35.00% - 39.99%	226	38,881,605	17.43	172,043	614	81.17
40.00% - 44.99%	289	51,402,600	23.05	177,864	617	80.55
45.00% - 49.99%	352	64,599,245	28.96	183,521	614	82.23
50.00% - 54.99%	85	17,407,840	7.80	204,798	582	75.33
55.00% - 55.00%	3	619,375	0.28	206,458	547	82.44
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

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Original Mortgage Loan Principal Balances of Group II Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
\$1 - \$100,000	231	17,578,338	7.88	76,096.70	602	78.36
\$100,001 - \$200,000	640	94,699,992	42.46	147,968.74	611	79.73
\$200,001 - \$300,000	345	83,228,862	37.32	241,243.08	614	81.45
\$300,001 - \$400,000	78	25,154,848	11.28	322,498.05	619	80.88
\$400,001 - \$500,000	4	1,775,500	0.80	443,875.00	644	83.61
\$500,001 - \$600,000	1	600,000	0.27	600,000.00	639	69.36
TOTAL:	1,299	223,037,540	100.00	171,699.42	613	80.40

Net Mortgage Rates of Group II Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
3.5000% - 3.9999%	1	112,500	0.05	112,500	702	75.00
4.0000% - 4.5999%	2	507,000	0.23	253,500	710	77.52
4.5000% - 4.9999%	13	2,136,564	0.96	164,351	624	70.95
5.0000% - 5.4999%	161	31,202,949	13.99	193,807	656	74.07
5.5000% - 5.9999%	118	20,942,507	9.39	177,479	632	74.55
6.0000% - 6.4999%	293	54,111,889	24.26	184,682	617	81.19
6.5000% - 6.9999%	207	37,502,499	16.81	181,171	612	83.36
7.0000% - 7.4999%	236	39,173,434	17.56	165,989	593	83.31
7.5000% - 7.9999%	106	15,476,868	6.94	146,008	589	85.21
8.0000% - 8.4999%	92	13,177,499	5.91	143,234	579	83.72
8.5000% - 8.9999%	31	3,940,608	1.77	127,116	565	79.44
9.0000% - 9.4999%	24	3,330,519	1.49	138,772	556	74.48
9.5000% - 9.9999%	3	236,780	0.11	78,927	544	73.31
10.0000% - 10.4999%	6	518,200	0.23	86,367	558	65.28
10.5000% - 10.9999%	4	501,250	0.22	125,313	538	61.49
11.0000% - 11.4999%	2	166,475	0.07	83,237	534	67.43
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

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Mortgage Rates of Group II Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
4.0000% - 4.4999%	1	112,500	0.05	112,500	702	75.00
4.5000% - 4.9999%	2	507,000	0.23	253,500	710	77.52
5.0000% - 5.4999%	13	2,136,564	0.96	164,351	624	70.95
5.5000% - 5.9999%	161	31,202,949	13.99	193,807	656	74.07
6.0000% - 6.4999%	118	20,942,507	9.39	177,479	632	74.55
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7.0000% - 7.4999%	207	37,502,499	16.81	181,171	612	83.36
7.5000% - 7.9999%	236	39,173,434	17.56	165,989	593	83.31
8.0000% - 8.4999%	106	15,476,868	6.94	146,008	589	85.21
8.5000% - 8.9999%	92	13,177,499	5.91	143,234	579	83.72
9.0000% - 9.4999%	31	3,940,608	1.77	127,116	565	79.44
9.5000% - 9.9999%	24	3,330,519	1.49	138,772	556	74.48
10.0000% - 10.4999%	3	236,780	0.11	78,927	544	73.31
10.5000% - 10.9999%	6	518,200	0.23	86,367	558	65.28
11.0000% - 11.4999%	4	501,250	0.22	125,313	538	61.49
11.5000% - 11.9999%	2	166,475	0.07	83,237	534	67.43
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

Original Combined Loan-to-Value Ratios of Group II Mortgage Loans

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score
20.01% - 25.00%	1	134,373	0.06	134,373	639
25.01% - 30.00%	6	475,184	0.21	79,197	601
30.01% - 35.00%	4	324,200	0.15	81,050	619
35.01% - 40.00%	9	1,173,871	0.53	130,430	606
40.01% - 45.00%	12	1,480,738	0.66	123,395	626
45.01% - 50.00%	19	2,774,243	1.24	146,013	610
50.01% - 55.00%	24	3,590,065	1.61	149,586	612
55.01% - 60.00%	49	8,569,049	3.84	174,879	604
60.01% - 65.00%	57	9,699,633	4.35	170,169	595
65.01% - 70.00%	88	15,262,967	6.84	173,443	593
70.01% - 75.00%	118	22,665,826	10.16	192,083	602
75.01% - 80.00%	241	42,869,573	19.22	177,882	607
80.01% - 85.00%	223	37,777,063	16.94	169,404	606
85.01% - 90.00%	282	47,682,571	21.38	169,087	613
90.01% - 95.00%	80	14,896,715	6.68	186,209	648
95.01% - 100.00%	86	13,661,469	6.13	158,854	666
TOTAL:	1,299	223,037,540	100.00	171,699	613

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Geographic Distribution of Mortgaged Properties of Group II Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
California	598	119,820,797	53.72	200,369	614	76.75
Illinois	175	29,540,042	13.24	168,800	620	85.04
Florida	87	11,116,570	4.98	127,777	602	82.78
Other ⁽¹⁾	439	62,560,132	28.02	142,506	608	84.77
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

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

Mortgage Loan Purpose of Group II Mortgage Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Purchase	205	32,444,013	14.55	158,263	642	88.72
Equity Refinance	943	167,922,020	75.29	178,072	607	78.78
Rate/Term Refinance	151	22,671,507	10.16	150,142	614	80.50
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

Mortgage Loan Documentation Type of Group II Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Full/Alternative	669	105,745,209	47.41	158,065	607	80.93
Limited	48	9,076,867	4.07	189,101	602	79.70
Stated Income	582	108,215,465	48.52	185,937	619	79.93
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

Occupancy Types of Group II Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Investor	101	14,533,237	6.52	143,893	653	77.38
Primary Residence	1,196	208,096,804	93.30	173,994	610	80.62
Second/Vacation	2	407,500	0.18	203,750	605	76.90
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

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Mortgaged Property Types of Group II Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Two to four family units	128	27,797,262	12.46	217,166	622	77.44
Condo Low-Rise (less than 5 stories)	82	13,275,902	5.95	161,901	625	81.08
Planned Unit Developments (attached)	67	11,550,070	5.18	172,389	618	82.49
Single-family detached	1,000	167,238,247	74.98	167,238	610	80.65
Townhouse	22	3,176,059	1.42	144,366	607	82.44
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

Prepayment Penalty Terms of Group II Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
None	333	53,937,178	24.18	161,974	616	85.00
12 Months	57	11,893,950	5.33	208,666	608	80.51
24 Months	565	93,535,946	44.18	174,400	597	80.93
36 Months	344	58,670,466	26.31	170,554	637	75.25
TOTAL:	1,299	223,037,540	100.00	171,699	613	80.40

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GROUP III MORTGAGE LOANS

Summary	Total	Minimum	Maximum
Aggregate Outstanding Principal Balance	\$686,897,057		
Number of Loans	4,538		
Average Current Loan Balance	\$151,366	\$15,000	\$500,000
⁽¹⁾ Original Combined Loan-to-Value Ratio	79.47%	13.79%	100.00%
⁽¹⁾ Mortgage Rate	7.1295%	3.9900%	12.0990%
⁽¹⁾ Net Mortgage Rate	6.6295%	3.4900%	11.5990%
^{(1) (3)} Note Margin	5.6856%	3.9900%	7.9900%
^{(1) (3)} Maximum Mortgage Rate	13.4451%	10.1250%	18.0990%
^{(1) (3)} Minimum Mortgage Rate	7.3273%	3.9900%	12.3500%
^{(1) (3)} Term to Next Rate Adjustment Rate (months)	24	21	60
⁽¹⁾ Original Term to Stated Maturity (months)	357	120	360
⁽¹⁾ Age (months)	0	0	3
⁽¹⁾ Remaining Term to Stated Maturity (months)	357	117	360
^{(1) (2)} Credit Score	610	500	824

⁽¹⁾ Weighted Average reflected in Total.

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

⁽³⁾ Adjustable Rate Loans Only

Product Type	Range	Percent of Cut-Off Date
		Principal Balance
Product Type	Adjustable Rate	78.18%
	Fixed Rate	21.82%
Lien	First	99.91%
	Second	0.09%
Property Type	Two to four family units	8.63%
	Condo Low-Rise (less than 5 stories)	5.81%
	Planned Unit Developments (attached)	2.11%
	Single-family detached	82.82%
	Townhouse	0.62%
Geographic Distribution	California	36.93%
	Florida	12.94%
	New York	6.09%
	Illinois	5.40%
	Texas	5.27%
	Washington	3.77%
Number of States (including DC)	47	
Documentation Type	Full/Alternative	57.84%
	Limited	3.66%
	No Income/No Asset	0.14%
	Stated Income	38.36%
Loans with Prepayment Penalties		78.18%

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Credit Score Distribution of Group III Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Combined Loan-to-Value Ratio
500 - 519	170	21,973,748	3.20	129,257	75.18
520 - 539	448	64,757,961	9.43	144,549	75.98
540 - 559	481	72,871,714	10.61	151,500	78.48
560 - 579	482	70,870,399	10.32	147,034	78.41
580 - 599	521	77,417,596	11.27	148,594	80.37
600 - 619	584	88,870,324	12.94	152,175	81.01
620 - 639	567	87,700,571	12.77	154,675	80.30
640 - 659	423	64,493,765	9.39	152,468	80.99
660 - 679	330	52,769,683	7.68	159,908	81.09
680 - 699	203	34,409,174	5.01	169,503	79.60
700 - 719	128	20,755,141	3.02	162,150	80.87
720 - 739	76	10,877,470	1.58	143,125	78.97
740 - 759	55	9,125,825	11.33	165,924	80.68
760 - 779	32	4,810,681	0.70	150,334	78.66
780 - 799	15	1,930,979	0.28	128,732	74.53
800 - 819	22	3,177,027	0.46	144,410	73.41
820 - 839	1	85,000	0.01	85,000	73.91
TOTAL:	4,538	686,897,057	100	151,366	79.47

Debt-to-Income Ratios of Group III Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
0.00% - 4.99%	2	346,955	0.05	173,478	597	47.63
5.00% - 9.99%	8	801,727	0.12	100,216	603	78.94
10.00% - 14.99%	40	3,325,507	0.48	83,138	604	74.43
15.00% - 19.99%	84	9,136,560	1.33	108,769	609	76.61
20.00% - 24.99%	212	23,930,135	3.48	112,878	608	74.04
25.00% - 29.99%	326	43,608,528	6.35	133,768	615	77.89
30.00% - 34.99%	496	67,904,079	9.89	136,903	607	78.46
35.00% - 39.99%	672	98,075,826	14.28	145,946	610	79.69
40.00% - 44.99%	966	155,826,995	22.69	161,312	616	80.07
45.00% - 49.99%	1,214	201,836,817	29.38	166,258	613	81.20
50.00% - 54.99%	472	75,524,122	10.99	160,009	598	77.88
55.00% - 55.00%	46	6,579,806	0.96	143,039	577	76.27
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

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Original Mortgage Loan Principal Balances of Group III Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
\$1 - \$100,000	1,301	93,579,572	13.62	71,929	602	77.14
\$100,001 - \$200,000	2,137	312,178,603	45.45	146,083	609	79.29
\$200,001 - \$300,000	927	223,702,946	32.57	241,319	615	80.44
\$300,001 - \$400,000	164	53,382,221	7.77	325,501	616	80.94
\$400,001 - \$500,000	9	4,053,715	0.59	450,413	607	74.71
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

Net Mortgage Rates of Group III Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
3.0000% - 3.5999%	1	270,000	0.04	270,000	682	65.06
3.5000% - 3.9999%	1	123,000	0.02	123,000	812	48.24
4.0000% - 4.5999%	26	4,934,485	0.72	189,788	660	68.55
4.5000% - 4.9999%	106	20,154,701	2.93	190,139	641	72.22
5.0000% - 5.4999%	430	80,127,080	11.67	186,342	644	74.18
5.5000% - 5.9999%	628	105,340,238	15.34	167,739	634	76.46
6.0000% - 6.4999%	843	142,753,334	20.78	169,340	616	80.14
6.5000% - 6.9999%	651	97,790,667	14.24	150,216	602	81.19
7.0000% - 7.4999%	709	102,997,452	14.99	145,271	600	83.68
7.5000% - 7.9999%	435	56,713,990	8.26	130,377	582	82.91
8.0000% - 8.4999%	329	40,127,471	5.84	121,968	568	82.15
8.5000% - 8.9999%	155	15,549,484	2.26	100,319	560	79.60
9.0000% - 9.4999%	120	12,407,080	1.81	103,392	561	76.79
9.5000% - 9.9999%	51	3,962,931	0.58	77,705	567	76.31
10.0000% - 10.4999%	31	2,290,950	0.33	73,902	577	79.34
10.5000% - 10.9999%	12	689,928	0.10	57,494	607	80.23
11.0000% - 11.4999%	9	623,676	0.09	69,297	547	69.18
11.5000% - 11.9999%	1	40,589	0.01	40,589	516	69.98
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

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Mortgage Rates of Group III Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
3.5000% - 3.9999%	1	270,000	0.04	270,000	682	65.06
4.0000% - 4.4999%	1	123,000	0.02	123,000	812	48.24
4.5000% - 4.9999%	26	4,934,485	0.72	189,788	660	68.55
5.0000% - 5.4999%	106	20,154,701	2.93	190,139	641	72.22
5.5000% - 5.9999%	430	80,127,080	11.67	186,342	644	74.18
6.0000% - 6.4999%	628	105,340,238	15.34	167,739	634	76.46
6.5000% - 6.9999%	843	142,753,334	20.78	169,340	616	80.14
7.0000% - 7.4999%	651	97,790,667	14.24	150,216	602	81.19
7.5000% - 7.9999%	709	102,997,452	14.99	145,271	600	83.68
8.0000% - 8.4999%	435	56,713,990	8.26	130,377	582	82.91
8.5000% - 8.9999%	329	40,127,471	5.84	121,968	568	82.15
9.0000% - 9.4999%	155	15,549,484	2.26	100,319	560	79.60
9.5000% - 9.9999%	120	12,407,080	1.81	103,392	561	76.79
10.0000% - 10.4999%	51	3,962,931	0.58	77,705	567	76.31
10.5000% - 10.9999%	31	2,290,950	0.33	73,902	577	79.34
11.0000% - 11.4999%	12	689,928	0.10	57,494	607	80.23
11.5000% - 11.9999%	9	623,676	0.09	69,297	547	69.18
12.0000% - 12.4999%	1	40,589	0.01	40,589	516	69.98
TOTAL:	4538	686,897,057	100.00	151,366	610	79.47

Original Combined Loan-to-Value Ratios of Group III Mortgage Loans

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score
10.01% - 15.00%	1	200,000	0.03	200,000	559
15.01% - 20.00%	7	459,828	0.07	65,690	597
20.01% - 25.00%	11	829,858	0.12	75,442	604
25.01% - 30.00%	9	787,290	0.11	87,477	564
30.01% - 35.00%	13	945,724	0.14	72,748	637
35.01% - 40.00%	17	2,030,536	0.30	119,443	648
40.01% - 45.00%	37	4,830,122	0.70	130,544	606
45.01% - 50.00%	73	10,032,705	1.46	137,434	608
50.01% - 55.00%	89	11,470,197	1.67	128,879	603
55.01% - 60.00%	116	16,738,938	2.44	144,301	608
60.01% - 65.00%	201	30,579,904	4.45	152,139	601
65.01% - 70.00%	310	46,496,603	6.77	149,989	592
70.01% - 75.00%	401	62,037,581	9.03	154,707	589
75.01% - 80.00%	1,550	233,888,784	34.05	150,896	622
80.01% - 85.00%	592	92,170,032	13.42	155,693	592
85.01% - 90.00%	605	98,734,481	14.37	163,197	616
90.01% - 95.00%	360	52,727,694	7.68	146,466	610
95.01% - 100.00%	146	21,936,780	3.19	150,252	655
TOTAL:	4,538	686,897,057	100.00	151,366	610

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Geographic Distribution of Mortgaged Properties of Group III Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
California	1,333	253,641,507	36.93	190,279	613	76.14
Florida	653	88,902,940	12.94	136,145	606	81.40
New York	190	41,807,629	6.09	220,040	614	76.54
Illinois	236	37,117,143	5.40	157,276	622	84.12
Texas	373	36,195,224	5.27	97,038	605	78.67
Washington	156	25,875,618	3.77	165,869	618	82.26
Other ⁽¹⁾	1,597	203,356,997	29.58	127,337	607	82.32
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

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

Mortgage Loan Purpose of Group III Mortgage Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Purchase	1,143	173,084,512	25.20	151,430	635	84.33
Equity Refinance	2,859	441,899,803	64.33	154,564	601	77.44
Rate/Term Refinance	536	71,912,742	10.47	134,166	609	80.29
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

Mortgage Loan Documentation Type of Group III Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Full/Alternative	2,796	397,312,523	57.84	142,100	603	79.80
Limited	141	25,133,676	3.66	178,253	598	80.73
No Income/No Asset	11	961,289	0.14	87,390	671	81.79
Stated Income	1,590	263,489,569	38.36	165,717	622	78.85
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

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Occupancy Types of Group III Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Investor	332	40,916,138	5.96	123,241	638	77.05
Primary Residence	4,200	645,347,014	93.95	153,654	609	79.62
Second/Vacation	6	633,905	0.09	105,651	612	88.56
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

Mortgaged Property Types of Group III Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
Two- to four- family units	300	59,301,781	8.63	197,673	623	77.14
Condo Low-Rise (less than 5 stories)	281	39,915,984	5.81	142,050	617	80.25
Planned Unit Developments (attached)	79	14,520,042	2.11	183,798	616	79.11
Single-family detached	3,845	568,872,841	82.82	147,951	609	79.59
Townhouse	33	4,286,408	0.62	129,891	622	90.55
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

Prepayment Penalty Terms of Group III Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Combined Loan-to-Value Ratio
None	1,058	149,894,895	21.82	141,678	611	81.11
12 Months	155	28,687,993	4.18	185,084	614	75.71
24 Months	2,277	355,311,246	51.73	156,044	602	80.91
36 Months	1,048	153,002,923	22.27	146,172	628	75.20
TOTAL:	4,538	686,897,057	100.00	151,366	610	79.47

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Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: A1 (I-A1)							
	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
Price	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY
	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	CALL
	16.40	3.05	2.08	1.50	1.18	.99	Avg. Life
	7/25/2004	7/25/2004	7/25/2004	7/25/2004	7/25/2004	7/25/2004	Prin. Start Date
	8/25/2031	7/25/2013	7/25/2010	12/25/2008	1/25/2007	7/25/2006	Prin. End Date
100.000000	1.31	1.31	1.31	1.31	1.31	1.31	Yield
	14.41	2.95	2.03	1.47	1.16	.98	Duration

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	Prepay:A75 ACPR
For other tranches :Prepay:P75 ACPR Call:10%	

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	Prepay:P100 ACPR
G:CLOSE-04HE5-G03	Prepay:P100 ACPR
G:CLOSE-04HE5-G04	Prepay:P100 ACPR
G:CLOSE-04HE5-G06	Prepay:P100 ACPR
G:CLOSE-04HE5-G07	Prepay:P100 ACPR
G:CLOSE-04HE5-G09	Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	Prepay:A100 ACPR
For other tranches :Prepay:P100 ACPR Call:10%	

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	Prepay:P125 ACPR
G:CLOSE-04HE5-G03	Prepay:P125 ACPR
G:CLOSE-04HE5-G04	Prepay:P125 ACPR
G:CLOSE-04HE5-G06	Prepay:P125 ACPR
G:CLOSE-04HE5-G07	Prepay:P125 ACPR
G:CLOSE-04HE5-G09	Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	Prepay:A125 ACPR
For other tranches :Prepay:P125 ACPR Call:10%	

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	Prepay:P150 ACPR
G:CLOSE-04HE5-G03	Prepay:P150 ACPR
G:CLOSE-04HE5-G04	Prepay:P150 ACPR
G:CLOSE-04HE5-G06	Prepay:P150 ACPR
G:CLOSE-04HE5-G07	Prepay:P150 ACPR
G:CLOSE-04HE5-G09	Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	Prepay:A150 ACPR
For other tranches :Prepay:P150 ACPR Call:10%	

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: A2 (I-A2)								
Price	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY	
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY	
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	10%	CALL
	27.96	11.45	7.71	5.68	3.53	2.38	2.38	Avg. Life
	8/25/2031	7/25/2013	7/25/2010	12/25/2008	1/25/2007	7/25/2006	7/25/2006	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	3/25/2007	3/25/2007	Prin. End Date
100.000000	1.63 22.31	1.63 10.37	1.63 7.19	1.63 5.39	1.63 3.40	1.63 2.31	Yield Duration	

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches :Prepay:P75 ACPR Call:10%	

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches :Prepay:P100 ACPR Call:10%	

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches :Prepay:P125 ACPR Call:10%	

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches :Prepay:P150 ACPR Call:10%	

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: A3 (II-A)							
Price	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY
	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	CALL
	17.78	4.27	2.90	2.10	1.52	1.18	Avg. Life
	7/25/2004	7/25/2004	7/25/2004	7/25/2004	7/25/2004	7/25/2004	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2007	Prin. End Date
100.000000	1.38	1.38	1.38	1.38	1.38	1.38	Yield
	15.36	4.04	2.78	2.04	1.48	1.16	Duration

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches :Prepay:P75 ACPR Call:10%	

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches :Prepay:P100 ACPR Call:10%	

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches :Prepay:P125 ACPR Call:10%	

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches :Prepay:P150 ACPR Call:10%	

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: A4 (III-A)							
Price	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY
	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	CALL
	18.00	4.30	2.94	2.15	1.57	1.23	Avg. Life
	7/25/2004	7/25/2004	7/25/2004	7/25/2004	7/25/2004	7/25/2004	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2007	Prin. End Date
100.000000	1.40	1.40	1.40	1.40	1.40	1.40	Yield
	15.50	4.06	2.82	2.08	1.53	1.21	Duration

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches	:Prepay:P75 ACPR Call:10%

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches	:Prepay:P100 ACPR Call:10%

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches	:Prepay:P125 ACPR Call:10%

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches	:Prepay:P150 ACPR Call:10%

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: M1 (M1)								
Price	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY	
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY	
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	10%	CALL
	25.66	8.17	5.54	4.54	4.57	3.38	3.38	Avg. Life
	10/25/2025	6/25/2008	8/25/2007	1/25/2008	6/25/2008	4/25/2007	4/25/2007	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2008	4/25/2008	Prin. End Date
100.000000	1.70	1.70	1.70	1.70	1.70	1.70	Yield	
	20.63	7.51	5.22	4.32	4.36	3.26	Duration	

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches	:Prepay:P75 ACPR Call:10%

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches	:Prepay:P100 ACPR Call:10%

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches	:Prepay:P125 ACPR Call:10%

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches	:Prepay:P150 ACPR Call:10%

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: M2 (M2)							
	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY
Price	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	CALL
	25.66	8.17	5.53	4.39	4.04	3.82	Avg. Life
	10/25/2025	6/25/2008	7/25/2007	10/25/2007	1/25/2008	4/25/2008	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2008	Prin. End Date
100.000000	2.40	2.40	2.40	2.40	2.40	2.40	Yield
	18.96	7.26	5.09	4.11	3.80	3.61	Duration

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches :Prepay:P75 ACPR Call:10%	

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches :Prepay:P100 ACPR Call:10%	

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches :Prepay:P125 ACPR Call:10%	

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches :Prepay:P150 ACPR Call:10%	

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

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CLOSE-04HE5 Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: M3 (M3)							
	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
Price	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY
	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	CALL
	25.66	8.17	5.52	4.34	3.86	3.80	Avg. Life
	10/25/2025	6/25/2008	7/25/2007	9/25/2007	11/25/2007	3/25/2008	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2008	Prin. End Date
100.000000	2.70	2.70	2.70	2.70	2.70	2.70	Yield
	18.29	7.15	5.03	4.03	3.62	3.56	Duration

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches :Prepay:P75 ACPR Call:10%	

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches :Prepay:P100 ACPR Call:10%	

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches :Prepay:P125 ACPR Call:10%	

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches :Prepay:P150 ACPR Call:10%	

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: M4 (M4)								
Price	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY	
		1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
		1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
		Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY
		0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
		0	0	0	0	0	0	OPT_CALL
		10%	10%	10%	10%	10%	10%	CALL
		25.66	8.17	5.52	4.32	3.81	3.67	Avg. Life
		10/25/2025	6/25/2008	7/25/2007	9/25/2007	10/25/2007	1/25/2008	Prin. Start Date
		8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2008	Prin. End Date
100.000000	3.11	3.11	3.11	3.11	3.11	3.12	Yield	
	17.44	7.02	4.96	3.97	3.54	3.42	Duration	

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches	:Prepay:P75 ACPR Call:10%

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches	:Prepay:P100 ACPR Call:10%

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches	:Prepay:P125 ACPR Call:10%

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches	:Prepay:P150 ACPR Call:10%

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: M5 (M5)								
Price	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY	
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY	
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	10%	CALL
	25.66	8.17	5.52	4.31	3.76	3.58	3.58	Avg. Life
	10/25/2025	6/25/2008	7/25/2007	8/25/2007	10/25/2007	12/25/2007	12/25/2007	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2008	4/25/2008	Prin. End Date
100.000000	3.32	3.32	3.32	3.32	3.32	3.32	Yield	
	17.03	6.95	4.92	3.94	3.48	3.33	Duration	

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches	:Prepay:P75 ACPR Call:10%

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches	:Prepay:P100 ACPR Call:10%

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches	:Prepay:P125 ACPR Call:10%

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches	:Prepay:P150 ACPR Call:10%

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000

CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Tranche: M6 (M6)								
Price	.00% CPR	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	PREPAY	
	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1.10000	1M_LIB
	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	1.37813	6M_LIB
	Scenario0	Scenario1	Scenario2	Scenario3	Scenario4	Scenario5	DELINQUENCY	
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	CALL_PCT
	0	0	0	0	0	0	0	OPT_CALL
	10%	10%	10%	10%	10%	10%	10%	CALL
	25.66	8.17	5.52	4.29	3.73	3.51	3.51	Avg. Life
	10/25/2025	6/25/2008	7/25/2007	8/25/2007	9/25/2007	10/25/2007	10/25/2007	Prin. Start Date
	8/25/2032	10/25/2016	10/25/2012	8/25/2010	4/25/2009	4/25/2008	4/25/2008	Prin. End Date
100.000000	4.97	4.97	4.97	4.97	4.97	4.97	Yield	
	14.23	6.44	4.66	3.76	3.32	3.15	Duration	

The following assumptions were used to create Scenario0

Assumptions
G:CLOSE-04HE5-G01 : Prepay:.00% CPR
G:CLOSE-04HE5-G03 : Prepay:.00% CPR
G:CLOSE-04HE5-G04 : Prepay:.00% CPR
G:CLOSE-04HE5-G06 : Prepay:.00% CPR
G:CLOSE-04HE5-G07 : Prepay:.00% CPR
G:CLOSE-04HE5-G09 : Prepay:.00% CPR
G:CLOSE-04HE5-G2A : Prepay:.00% CPR
G:CLOSE-04HE5-G2B : Prepay:.00% CPR
G:CLOSE-04HE5-G5A : Prepay:.00% CPR
G:CLOSE-04HE5-G5B : Prepay:.00% CPR
G:CLOSE-04HE5-G8A : Prepay:.00% CPR
G:CLOSE-04HE5-G8B : Prepay:.00% CPR
For other tranches :Prepay:.00% CPR Call:10%

The following assumptions were used to create Scenario1

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P50 ACPR
G:CLOSE-04HE5-G03 : Prepay:P50 ACPR
G:CLOSE-04HE5-G04 : Prepay:P50 ACPR
G:CLOSE-04HE5-G06 : Prepay:P50 ACPR
G:CLOSE-04HE5-G07 : Prepay:P50 ACPR
G:CLOSE-04HE5-G09 : Prepay:P50 ACPR
G:CLOSE-04HE5-G2A : Prepay:A50 ACPR
G:CLOSE-04HE5-G2B : Prepay:A50 ACPR
G:CLOSE-04HE5-G5A : Prepay:A50 ACPR
G:CLOSE-04HE5-G5B : Prepay:A50 ACPR
G:CLOSE-04HE5-G8A : Prepay:A50 ACPR
G:CLOSE-04HE5-G8B : Prepay:A50 ACPR
For other tranches :Prepay:P50 ACPR Call:10%

The following assumptions were used to create Scenario2

Assumptions
G:CLOSE-04HE5-G01 : Prepay:P75 ACPR
G:CLOSE-04HE5-G03 : Prepay:P75 ACPR
G:CLOSE-04HE5-G04 : Prepay:P75 ACPR
G:CLOSE-04HE5-G06 : Prepay:P75 ACPR
G:CLOSE-04HE5-G07 : Prepay:P75 ACPR
G:CLOSE-04HE5-G09 : Prepay:P75 ACPR
G:CLOSE-04HE5-G2A : Prepay:A75 ACPR
G:CLOSE-04HE5-G2B : Prepay:A75 ACPR

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Assumptions	
G:CLOSE-04HE5-G5A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A75 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A75 ACPR
For other tranches	:Prepay:P75 ACPR Call:10%

The following assumptions were used to create Scenario3

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P100 ACPR
G:CLOSE-04HE5-G03	: Prepay:P100 ACPR
G:CLOSE-04HE5-G04	: Prepay:P100 ACPR
G:CLOSE-04HE5-G06	: Prepay:P100 ACPR
G:CLOSE-04HE5-G07	: Prepay:P100 ACPR
G:CLOSE-04HE5-G09	: Prepay:P100 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A100 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A100 ACPR
For other tranches	:Prepay:P100 ACPR Call:10%

The following assumptions were used to create Scenario4

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P125 ACPR
G:CLOSE-04HE5-G03	: Prepay:P125 ACPR
G:CLOSE-04HE5-G04	: Prepay:P125 ACPR
G:CLOSE-04HE5-G06	: Prepay:P125 ACPR
G:CLOSE-04HE5-G07	: Prepay:P125 ACPR
G:CLOSE-04HE5-G09	: Prepay:P125 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A125 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A125 ACPR
For other tranches	:Prepay:P125 ACPR Call:10%

The following assumptions were used to create Scenario5

Assumptions	
G:CLOSE-04HE5-G01	: Prepay:P150 ACPR
G:CLOSE-04HE5-G03	: Prepay:P150 ACPR
G:CLOSE-04HE5-G04	: Prepay:P150 ACPR
G:CLOSE-04HE5-G06	: Prepay:P150 ACPR
G:CLOSE-04HE5-G07	: Prepay:P150 ACPR
G:CLOSE-04HE5-G09	: Prepay:P150 ACPR
G:CLOSE-04HE5-G2A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G2B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G5B	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8A	: Prepay:A150 ACPR
G:CLOSE-04HE5-G8B	: Prepay:A150 ACPR
For other tranches	:Prepay:P150 ACPR Call:10%

Scenario Details For: Scenario0

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	.00% CPR		.00000	90.00000
G:CLOSE-04HE5-G01	.00% CPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G03	.00% CPR			90.00000
G:CLOSE-04HE5-G04	.00% CPR			90.00000
G:CLOSE-04HE5-G06	.00% CPR			90.00000
G:CLOSE-04HE5-G07	.00% CPR			90.00000
G:CLOSE-04HE5-G09	.00% CPR			90.00000
G:CLOSE-04HE5-G2A	.00% CPR			90.00000
G:CLOSE-04HE5-G2B	.00% CPR			90.00000
G:CLOSE-04HE5-G5A	.00% CPR			90.00000
G:CLOSE-04HE5-G5B	.00% CPR			90.00000
G:CLOSE-04HE5-G8A	.00% CPR			90.00000
G:CLOSE-04HE5-G8B	.00% CPR			90.00000

Scenario Details For: Scenario1

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P50 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P50 ACPR			90.00000
G:CLOSE-04HE5-G03	P50 ACPR			90.00000
G:CLOSE-04HE5-G04	P50 ACPR			90.00000
G:CLOSE-04HE5-G06	P50 ACPR			90.00000
G:CLOSE-04HE5-G07	P50 ACPR			90.00000
G:CLOSE-04HE5-G09	P50 ACPR			90.00000
G:CLOSE-04HE5-G2A	A50 ACPR			90.00000
G:CLOSE-04HE5-G2B	A50 ACPR			90.00000
G:CLOSE-04HE5-G5A	A50 ACPR			90.00000
G:CLOSE-04HE5-G5B	A50 ACPR			90.00000
G:CLOSE-04HE5-G8A	A50 ACPR			90.00000
G:CLOSE-04HE5-G8B	A50 ACPR			90.00000

Scenario Details For: Scenario2

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P75 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P75 ACPR			90.00000
G:CLOSE-04HE5-G03	P75 ACPR			90.00000
G:CLOSE-04HE5-G04	P75 ACPR			90.00000
G:CLOSE-04HE5-G06	P75 ACPR			90.00000
G:CLOSE-04HE5-G07	P75 ACPR			90.00000
G:CLOSE-04HE5-G09	P75 ACPR			90.00000
G:CLOSE-04HE5-G2A	A75 ACPR			90.00000
G:CLOSE-04HE5-G2B	A75 ACPR			90.00000
G:CLOSE-04HE5-G5A	A75 ACPR			90.00000
G:CLOSE-04HE5-G5B	A75 ACPR			90.00000
G:CLOSE-04HE5-G8A	A75 ACPR			90.00000
G:CLOSE-04HE5-G8B	A75 ACPR			90.00000

Scenario Details For: Scenario3

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P100 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P100 ACPR			90.00000
G:CLOSE-04HE5-G03	P100 ACPR			90.00000
G:CLOSE-04HE5-G04	P100 ACPR			90.00000
G:CLOSE-04HE5-G06	P100 ACPR			90.00000
G:CLOSE-04HE5-G07	P100 ACPR			90.00000
G:CLOSE-04HE5-G09	P100 ACPR			90.00000
G:CLOSE-04HE5-G2A	A100 ACPR			90.00000
G:CLOSE-04HE5-G2B	A100 ACPR			90.00000

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CLOSE-04HE5

Sensitivity

Settle Date: 6/30/2004 US Treasury Curve Date: 5/20/2004

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
G:CLOSE-04HE5-G5A	A100 ACPR			90.00000
G:CLOSE-04HE5-G5B	A100 ACPR			90.00000
G:CLOSE-04HE5-G8A	A100 ACPR			90.00000
G:CLOSE-04HE5-G8B	A100 ACPR			90.00000

Scenario Details For: Scenario4

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P125 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P125 ACPR			90.00000
G:CLOSE-04HE5-G03	P125 ACPR			90.00000
G:CLOSE-04HE5-G04	P125 ACPR			90.00000
G:CLOSE-04HE5-G06	P125 ACPR			90.00000
G:CLOSE-04HE5-G07	P125 ACPR			90.00000
G:CLOSE-04HE5-G09	P125 ACPR			90.00000
G:CLOSE-04HE5-G2A	A125 ACPR			90.00000
G:CLOSE-04HE5-G2B	A125 ACPR			90.00000
G:CLOSE-04HE5-G5A	A125 ACPR			90.00000
G:CLOSE-04HE5-G5B	A125 ACPR			90.00000
G:CLOSE-04HE5-G8A	A125 ACPR			90.00000
G:CLOSE-04HE5-G8B	A125 ACPR			90.00000

Scenario Details For: Scenario5

Pool/Group	Prepay	Loss	DELINQUENCY	PP COLLECTION
Default	P150 ACPR		.00000	90.00000
G:CLOSE-04HE5-G01	P150 ACPR			90.00000
G:CLOSE-04HE5-G03	P150 ACPR			90.00000
G:CLOSE-04HE5-G04	P150 ACPR			90.00000
G:CLOSE-04HE5-G06	P150 ACPR			90.00000
G:CLOSE-04HE5-G07	P150 ACPR			90.00000
G:CLOSE-04HE5-G09	P150 ACPR			90.00000
G:CLOSE-04HE5-G2A	A150 ACPR			90.00000
G:CLOSE-04HE5-G2B	A150 ACPR			90.00000
G:CLOSE-04HE5-G5A	A150 ACPR			90.00000
G:CLOSE-04HE5-G5B	A150 ACPR			90.00000
G:CLOSE-04HE5-G8A	A150 ACPR			90.00000
G:CLOSE-04HE5-G8B	A150 ACPR			90.00000