

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



Citigroup Mortgage Loan Trust Inc.

Exact Name of Registrant as Specified in Charter

0001257102

Registrant CIK Number

Form 8-K, June 30, 2004, Series 2004-NCM1

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

333-107958

SEC File Number, if available

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



04033778

PROCESSED

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FINANCIAL

SIGNATURES

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

Dated: June 30, 2004

CITIGROUP MORTGAGE LOAN TRUST INC.

By: 
Name: Matthew R. Bollo
Title: Asst. Vice President

**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>
99.2	Computational Materials	P*

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

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Preliminary Term Sheet

May 27, 2004

Citigroup Mortgage Loan Trust, Inc.
Series 2004-NCM1
\$491,600,194 (Approximate Certificate Balance)
Fixed Rate Alt-A Residential Mortgage Loans

COLLATERAL TERM SHEET

Class	Principal Balance ⁽¹⁾	Coupon	WAL (Yrs) ⁽¹³⁾	Pymt Window (Mths)	Interest Rate Type	Tranche Type	Expected Ratings
							Moody's/Fitch
OFFERED CERTIFICATES							
Class IA-1	\$79,935,000	5.5000%	4.69	1-175	Fixed	Senior	Aaa/AAA
Class IA-2	\$63,991,000	6.5000%	4.72	1-175	Fixed	Senior	Aaa/AAA
Class IA-3	\$12,037,000	6.7500%	4.75	1-175	Fixed	Senior	Aaa/AAA
Class IIA-1	\$125,260,000	5.5000%	4.66	1-175	Fixed	Senior	Aaa/AAA
Class IIA-2	\$65,384,000	6.0000%	4.71	1-175	Fixed	Senior	Aaa/AAA
Class IIA-3	\$40,647,000	6.7500%	4.75	1-175	Fixed	Senior	Aaa/AAA
Class IIIA-1	\$43,475,000	5.0000%	3.82	1-175	Fixed	Senior	Aaa/AAA
Class IIIA-2	\$14,435,000	5.7500%	3.86	1-175	Fixed	Senior	Aaa/AAA
Class IVA-1	\$15,848,000	6.7500%	4.69	1-175	Fixed	Senior	Aaa/AAA
Class XS-1	\$164,657,969 ⁽⁶⁾⁽⁹⁾	0.0074% ⁽²⁾	N/A	N/A	Variable	Senior	Aaa/AAA
Class XS-2	\$246,350,368 ⁽⁶⁾⁽¹⁰⁾	0.0170% ⁽³⁾	N/A	N/A	Variable	Senior	Aaa/AAA
Class XS-3	\$62,780,846 ⁽⁶⁾⁽¹¹⁾	0.0134% ⁽⁴⁾	N/A	N/A	Variable	Senior	Aaa/AAA
Class XS-4	\$17,811,010 ⁽⁶⁾⁽¹²⁾	0.1476% ⁽⁵⁾	N/A	N/A	Variable	Senior	Aaa/AAA
Class PO-1	\$791,742	0.0000%	4.92	1-175	N/A ⁽⁸⁾	Senior	Aaa/AAA
Class PO-2	\$3,233,634	0.0000%	4.90	1-175	N/A ⁽⁸⁾	Senior	Aaa/AAA
Class PO-3	\$1,856,671	0.0000%	3.98	1-175	N/A ⁽⁸⁾	Senior	Aaa/AAA
Class PO-4	\$1,107,340	0.0000%	4.83	1-175	N/A ⁽⁸⁾	Senior	Aaa/AAA
Class B-1	\$9,096,000	5.8519% ⁽⁷⁾	9.63	1-175	Variable	Subordinate	Aa2/AA
Class B-2	\$5,162,000	5.8519% ⁽⁷⁾	9.63	1-175	Variable	Subordinate	A2/A
Class B-3	\$3,195,000	5.8519% ⁽⁷⁾	9.63	1-175	Variable	Subordinate	Baa2/BBB
NON-OFFERED CERTIFICATES							
Class B-4	\$1,721,000	5.8519% ⁽⁷⁾	9.63	1-175	Variable	Subordinate	Ba2/BB
Class B-5	\$1,475,000	5.8519% ⁽⁷⁾	9.63	1-175	Variable	Subordinate	B2/B
Class B-6	\$2,949,806	5.8519% ⁽⁷⁾	9.63	1-175	Variable	Subordinate	NR/NR

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Mortgage Loan Statistics of the Total Collateral

As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	3,100	
Aggregate Current Principal Balance:	\$491,600,194	
Current Principal Balance:	\$158,581	\$4,272 - \$648,932
Original Principal Balance:	\$159,400	\$19,800 - \$650,000
Gross Coupon*:	6.075%	4.375% - 8.875%
Stated Remaining Term (months):	333	114 - 360
Seasoning (months):	2	0 - 19
Original LTV:	74.05%	13.39% - 100.00%
Borrower FICO:	729	620 - 820
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.041%

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COLLATERAL TABLES - TOTAL POOL

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 25,000.00	7	\$155,641.00	0.03%
25,000.01 - 50,000.00	166	6,724,637.00	1.36
50,000.01 - 75,000.00	387	24,668,679.02	4.99
75,000.01 - 100,000.00	440	38,838,761.00	7.86
100,000.01 - 125,000.00	398	44,739,954.00	9.05
125,000.01 - 150,000.00	348	47,862,293.00	9.69
150,000.01 - 175,000.00	237	38,550,270.00	7.80
175,000.01 - 200,000.00	239	44,940,242.00	9.09
200,000.01 - 225,000.00	163	34,695,080.00	7.02
225,000.01 - 250,000.00	182	43,441,203.00	8.79
250,000.01 - 275,000.00	125	32,774,511.00	6.63
275,000.01 - 300,000.00	135	39,067,578.00	7.91
300,000.01 - 333,700.00	179	57,629,375.00	11.66
333,700.01 - 350,000.00	13	4,442,020.00	0.90
350,000.01 - 500,000.00	69	28,587,490.00	5.79
500,000.01 - 1,000,000.00	12	7,023,100.00	1.42
Total:	3,100	\$494,140,834.02	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	10	\$171,970.74	0.03%
25,000.01 - 50,000.00	167	6,752,415.58	1.37
50,000.01 - 75,000.00	389	24,750,123.08	5.03
75,000.01 - 100,000.00	442	39,000,769.70	7.93
100,000.01 - 125,000.00	398	44,724,016.83	9.10
125,000.01 - 150,000.00	347	47,690,614.74	9.70
150,000.01 - 175,000.00	234	38,013,150.53	7.73
175,000.01 - 200,000.00	240	45,034,100.61	9.16
200,000.01 - 225,000.00	164	34,871,434.48	7.09
225,000.01 - 250,000.00	180	42,888,546.95	8.72
250,000.01 - 275,000.00	127	33,240,742.75	6.76
275,000.01 - 300,000.00	134	38,715,826.47	7.88
300,000.01 - 333,700.00	175	56,182,114.35	11.43
333,700.01 - 350,000.00	13	4,431,660.35	0.90
350,000.01 - 500,000.00	68	28,125,988.40	5.72
500,000.01 - 1,000,000.00	12	7,006,718.13	1.43
Total:	3,100	\$491,600,193.69	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
4.000 - 4.499	3	\$574,527.86	0.12%
4.500 - 4.999	99	15,823,927.13	3.22
5.000 - 5.499	288	49,810,425.72	10.13
5.500 - 5.999	1,010	172,200,766.23	35.03
6.000 - 6.499	883	129,841,024.49	26.41
6.500 - 6.999	591	85,139,702.48	17.32
7.000 - 7.499	108	15,749,995.97	3.20
7.500 - 7.999	75	12,905,134.95	2.63
8.000 - 8.499	34	6,730,202.90	1.37
8.500 - 8.999	9	2,824,485.96	0.57
Total:	3,100	\$491,600,193.69	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
1 - 180	482	\$63,564,472.78	12.93%
181 - 240	33	6,176,456.41	1.26
241 - 360	2,585	421,859,264.50	85.81
Total:	3,100	\$491,600,193.69	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
61 - 120	11	\$1,217,643.88	0.25%
121 - 180	471	62,346,828.90	12.68
181 - 240	33	6,176,456.41	1.26
241 - 300	6	932,763.48	0.19
301 - 360	2,579	420,926,501.02	85.62
Total:	3,100	\$491,600,193.69	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	3,041	\$481,241,400.68	97.89%
7 - 12	52	8,968,452.07	1.82
13 - 18	6	1,257,972.14	0.26
19 - 24	1	132,368.80	0.03
Total:	3,100	\$491,600,193.69	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	30	\$3,286,859.66	0.67%
25.01 - 30.00	17	1,526,115.77	0.31
30.01 - 35.00	27	4,008,022.72	0.82
35.01 - 40.00	47	6,556,336.61	1.33
40.01 - 45.00	63	9,988,731.39	2.03
45.01 - 50.00	88	14,446,348.16	2.94
50.01 - 55.00	84	13,769,207.49	2.80
55.01 - 60.00	154	27,663,350.25	5.63
60.01 - 65.00	152	27,982,692.90	5.69
65.01 - 70.00	330	57,426,663.35	11.68
70.01 - 75.00	354	56,676,679.96	11.53
75.01 - 80.00	994	156,114,050.73	31.76
80.01 - 85.00	52	8,228,318.29	1.67
85.01 - 90.00	545	74,467,384.42	15.15
90.01 - 95.00	161	29,107,927.40	5.92
95.01 - 100.00	2	351,504.59	0.07
Total:	3,100	\$491,600,193.69	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupied	1,459	\$284,414,604.87	57.85%
Investment	1,565	192,889,566.23	39.24
Second Home	76	14,296,022.59	2.91
Total:	3,100	\$491,600,193.69	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	1,929	\$290,047,189.28	59.00%
Two-Four Family	455	81,825,215.22	16.64
PUD Detached	346	64,077,945.02	13.03
Low-Rise Condominium	266	39,192,114.13	7.97
PUD Attached	79	12,957,305.38	2.64
High-Rise Condominium	21	2,814,807.73	0.57
Modular Home	3	569,280.48	0.12
Manufactured Housing	1	116,336.45	0.02
Total:	3,100	\$491,600,193.69	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	1,445	\$217,300,612.44	44.20%
Cash-Out Refinance	880	143,293,614.36	29.15
Rate/Term Refinance	775	131,005,966.89	26.65
Total:	3,100	\$491,600,193.69	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	1,464	\$273,313,506.64	55.60%
Full Documentation	1,373	173,320,680.40	35.26
No Documentation	263	44,966,006.65	9.15
Total:	3,100	\$491,600,193.69	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	547	\$124,473,744.84	25.32%
Virginia	206	30,349,770.10	6.17
Maryland	170	28,939,960.90	5.89
Illinois	171	26,955,852.74	5.48
Texas	220	26,632,093.71	5.42
Florida	168	23,536,944.78	4.79
Arizona	152	21,809,678.81	4.44
New Jersey	105	21,296,130.88	4.33
Ohio	138	13,853,548.18	2.82
Massachusetts	65	12,915,671.46	2.63
Hawaii	42	11,755,952.59	2.39
Washington	77	11,602,230.72	2.36
Pennsylvania	116	11,292,235.42	2.30
Georgia	90	10,994,418.66	2.24
Nevada	66	10,458,372.99	2.13
New York	51	10,154,601.97	2.07
Colorado	50	8,813,599.10	1.79
Indiana	88	8,002,771.82	1.63
Missouri	60	7,301,292.83	1.49
New Mexico	57	7,178,751.63	1.46
Connecticut	33	5,350,611.21	1.09
Minnesota	32	5,299,594.95	1.08
Michigan	37	4,974,038.04	1.01
Other	359	47,658,325.36	9.69
Total:	3,100	\$491,600,193.69	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	10	\$947,626.95	0.19%
626 - 650	78	9,839,737.02	2.00
651 - 675	173	23,374,609.93	4.75
676 - 700	550	90,230,794.38	18.35
701 - 725	645	105,251,384.57	21.41
726 - 750	649	107,969,544.05	21.96
751 - 775	626	97,570,677.04	19.85
776 - 800	324	49,536,970.05	10.08
801 - 825	45	6,878,849.70	1.40
Total:	3,100	\$491,600,193.69	100.00%

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Mortgage Loan Statistics of the Group I Collateral

As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	1,298	
Aggregate Current Principal Balance:	\$164,657,969	
Current Principal Balance:	\$126,855	\$4,272 - \$591,289
Original Principal Balance:	\$127,604	\$19,800 - \$592,000
Gross Coupon*:	6.245%	5.000% - 8.375%
Stated Remaining Term (months):	357	238 - 360
Seasoning (months):	2	0 - 19
Original LTV:	75.60%	17.24% - 90.00%
Borrower FICO:	726	621 - 814
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.235%

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COLLATERAL TABLES - GROUP I

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 25,000.00	3	\$65,050.00	0.04%
25,000.01 - 50,000.00	110	4,510,175.00	2.72
50,000.01 - 75,000.00	240	15,200,051.02	9.18
75,000.01 - 100,000.00	226	19,986,988.00	12.07
100,000.01 - 125,000.00	208	23,333,275.00	14.09
125,000.01 - 150,000.00	150	20,620,955.00	12.45
150,000.01 - 175,000.00	81	13,170,913.00	7.95
175,000.01 - 200,000.00	85	15,942,293.00	9.63
200,000.01 - 225,000.00	45	9,543,905.00	5.76
225,000.01 - 250,000.00	43	10,287,504.00	6.21
250,000.01 - 275,000.00	35	9,197,560.00	5.55
275,000.01 - 300,000.00	27	7,886,050.00	4.76
300,000.01 - 333,700.00	29	9,299,975.00	5.61
333,700.01 - 350,000.00	3	1,018,920.00	0.62
350,000.01 - 500,000.00	11	4,451,900.00	2.69
500,000.01 - 1,000,000.00	2	1,114,000.00	0.67
Total:	1,298	\$165,629,514.02	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	5	\$75,573.75	0.05%
25,000.01 - 50,000.00	111	4,551,384.95	2.76
50,000.01 - 75,000.00	239	15,122,925.87	9.18
75,000.01 - 100,000.00	226	19,952,520.23	12.12
100,000.01 - 125,000.00	209	23,416,986.40	14.22
125,000.01 - 150,000.00	149	20,456,406.70	12.42
150,000.01 - 175,000.00	81	13,150,819.69	7.99
175,000.01 - 200,000.00	85	15,914,576.21	9.67
200,000.01 - 225,000.00	46	9,753,513.85	5.92
225,000.01 - 250,000.00	42	10,042,743.16	6.10
250,000.01 - 275,000.00	35	9,179,916.65	5.58
275,000.01 - 300,000.00	27	7,872,295.06	4.78
300,000.01 - 333,700.00	27	8,597,460.52	5.22
333,700.01 - 350,000.00	3	1,017,274.50	0.62
350,000.01 - 500,000.00	11	4,440,815.23	2.70
500,000.01 - 1,000,000.00	2	1,112,756.49	0.68
Total:	1,298	\$164,657,969.26	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
5.000 - 5.499	24	\$3,823,070.22	2.32%
5.500 - 5.999	301	42,317,806.19	25.70
6.000 - 6.499	506	63,747,827.37	38.72
6.500 - 6.999	396	46,305,218.19	28.12
7.000 - 7.499	56	6,418,412.80	3.90
7.500 - 7.999	9	1,268,982.98	0.77
8.000 - 8.499	6	776,651.51	0.47
Total:	1,298	\$164,657,969.26	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	6	\$1,147,901.20	0.70%
241 - 360	1,292	163,510,068.06	99.30
Total:	1,298	\$164,657,969.26	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	6	\$1,147,901.20	0.70%
241 - 300	4	527,015.83	0.32
301 - 360	1,288	162,983,052.23	98.98
Total:	1,298	\$164,657,969.26	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	1,278	\$162,122,661.37	98.46%
7 - 12	18	2,357,043.47	1.43
13 - 18	1	45,895.62	0.03
19 - 24	1	132,368.80	0.08
Total:	1,298	\$164,657,969.26	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	4	\$335,046.14	0.20%
25.01 - 30.00	1	62,431.81	0.04
30.01 - 35.00	7	870,479.96	0.53
35.01 - 40.00	16	1,624,672.02	0.99
40.01 - 45.00	12	1,341,926.33	0.81
45.01 - 50.00	25	3,274,705.12	1.99
50.01 - 55.00	23	3,007,697.22	1.83
55.01 - 60.00	48	8,465,864.91	5.14
60.01 - 65.00	64	9,884,359.19	6.00
65.01 - 70.00	144	20,043,234.79	12.17
70.01 - 75.00	178	24,265,843.67	14.74
75.01 - 80.00	412	50,338,225.75	30.57
80.01 - 85.00	26	3,172,009.67	1.93
85.01 - 90.00	338	37,971,472.68	23.06
Total:	1,298	\$164,657,969.26	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Investment	1,298	\$164,657,969.26	100.00%
Total:	1,298	\$164,657,969.26	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	745	\$82,521,011.29	50.12%
Two-Four Family	287	47,215,462.11	28.67
PUD Detached	106	14,303,448.13	8.69
Low-Rise Condominium	113	13,654,688.94	8.29
PUD Attached	37	5,382,547.39	3.27
High-Rise Condominium	10	1,580,811.40	0.96
Total:	1,298	\$164,657,969.26	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	693	\$86,522,495.75	52.55%
Cash-Out Refinance	337	43,264,519.65	26.28
Rate/Term Refinance	268	34,870,953.86	21.18
Total:	1,298	\$164,657,969.26	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Full Documentation	954	\$117,320,802.07	71.25%
No Documentation	38	4,276,062.38	2.60
Stated Income	306	43,061,104.81	26.15
Total:	1,298	\$164,657,969.26	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	171	\$34,095,654.41	20.71%
Virginia	105	12,274,646.23	7.45
Arizona	81	9,790,375.30	5.95
Texas	85	9,134,673.12	5.55
Maryland	66	8,299,056.30	5.04
New Jersey	44	7,715,774.54	4.69
Illinois	59	7,278,417.42	4.42
Ohio	72	7,052,142.08	4.28
Florida	53	5,946,784.24	3.61
Massachusetts	31	5,896,772.51	3.58
Georgia	50	5,148,912.96	3.13
Nevada	37	4,737,815.24	2.88
Pennsylvania	63	4,745,745.96	2.88
Indiana	53	3,693,928.47	2.24
Colorado	22	3,603,687.11	2.19
Missouri	34	3,272,562.33	1.99
District of Columbia	20	3,170,512.39	1.93
Connecticut	23	2,992,012.82	1.82
New York	21	2,904,006.01	1.76
Washington	21	2,178,208.23	1.32
New Mexico	21	2,161,435.89	1.31
Oregon	15	1,917,463.05	1.16
Hawaii	6	1,864,325.74	1.13
Minnesota	11	1,684,808.15	1.02
Other	134	13,098,248.76	7.95
Total:	1,298	\$164,657,969.26	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	7	\$636,049.05	0.39%
626 - 650	60	7,326,367.48	4.45
651 - 675	109	13,251,460.90	8.05
676 - 700	196	24,345,460.33	14.79
701 - 725	255	31,960,168.43	19.41
726 - 750	242	31,910,854.32	19.38
751 - 775	273	34,808,031.31	21.14
776 - 800	146	18,940,108.74	11.50
801 - 825	10	1,479,468.70	0.90
Total:	1,298	\$164,657,969.26	100.00%

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Mortgage Loan Statistics of the Group I (Class IA-1 Component) Collateral As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	1,054	
Aggregate Current Principal Balance:	\$136,120,439	
Current Principal Balance:	\$129,147	\$19,779 - \$591,289
Original Principal Balance:	\$129,398	\$19,800 - \$592,000
Gross Coupon*:	6.099%	5.000% - 7.125%
Stated Remaining Term (months):	357	238 - 360
Seasoning (months):	2	0 - 19
Original LTV:	74.49%	17.24% - 90.00%
Borrower FICO:	727	621 - 814
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.095%

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COLLATERAL TABLES - GROUP I (CLASS IA-1 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 25,000.00	3	\$65,050.00	0.05%
25,000.01 - 50,000.00	69	2,861,910.00	2.10
50,000.01 - 75,000.00	182	11,658,353.00	8.55
75,000.01 - 100,000.00	203	17,968,795.00	13.18
100,000.01 - 125,000.00	174	19,525,052.00	14.32
125,000.01 - 150,000.00	126	17,295,146.00	12.68
150,000.01 - 175,000.00	69	11,208,353.00	8.22
175,000.01 - 200,000.00	76	14,265,793.00	10.46
200,000.01 - 225,000.00	33	7,016,805.00	5.14
225,000.01 - 250,000.00	35	8,394,842.00	6.16
250,000.01 - 275,000.00	25	6,588,560.00	4.83
275,000.01 - 300,000.00	22	6,432,800.00	4.72
300,000.01 - 333,700.00	25	7,987,575.00	5.86
333,700.01 - 350,000.00	2	683,920.00	0.50
350,000.01 - 500,000.00	8	3,318,150.00	2.43
500,000.01 - 1,000,000.00	2	1,114,000.00	0.82
Total:	1,054	\$136,385,104.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	3	\$64,895.15	0.05%
25,000.01 - 50,000.00	70	2,906,195.25	2.14
50,000.01 - 75,000.00	181	11,587,505.56	8.51
75,000.01 - 100,000.00	203	17,937,333.19	13.18
100,000.01 - 125,000.00	175	19,615,307.97	14.41
125,000.01 - 150,000.00	125	17,137,398.93	12.59
150,000.01 - 175,000.00	69	11,191,016.42	8.22
175,000.01 - 200,000.00	76	14,241,388.77	10.46
200,000.01 - 225,000.00	34	7,230,087.00	5.31
225,000.01 - 250,000.00	34	8,154,079.50	5.99
250,000.01 - 275,000.00	25	6,574,453.16	4.83
275,000.01 - 300,000.00	22	6,420,507.46	4.72
300,000.01 - 333,700.00	25	7,953,002.84	5.84
333,700.01 - 350,000.00	2	682,562.92	0.50
350,000.01 - 500,000.00	8	3,311,948.19	2.43
500,000.01 - 1,000,000.00	2	1,112,756.49	0.82
Total:	1,054	\$136,120,438.80	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
5.000 - 5.499	24	\$3,823,070.22	2.81%
5.500 - 5.999	301	42,317,806.19	31.09
6.000 - 6.499	506	63,747,827.37	46.83
6.500 - 6.999	220	25,940,598.71	19.06
7.000 - 7.499	3	291,136.31	0.21
Total:	1,054	\$136,120,438.80	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	6	\$1,147,901.20	0.84%
241 - 360	1,048	134,972,537.60	99.16
Total:	1,054	\$136,120,438.80	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	6	\$1,147,901.20	0.84%
241 - 300	4	527,015.83	0.39
301 - 360	1,044	134,445,521.77	98.77
Total:	1,054	\$136,120,438.80	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	1,043	\$134,540,713.49	98.84%
7 - 12	9	1,401,460.89	1.03
13 - 18	1	45,895.62	0.03
19 - 24	1	132,368.80	0.10
Total:	1,054	\$136,120,438.80	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	3	\$250,119.32	0.18%
30.01 - 35.00	5	658,437.94	0.48
35.01 - 40.00	14	1,570,442.54	1.15
40.01 - 45.00	12	1,341,926.33	0.99
45.01 - 50.00	24	3,268,299.05	2.40
50.01 - 55.00	22	2,638,024.68	1.94
55.01 - 60.00	46	8,340,881.21	6.13
60.01 - 65.00	51	8,241,329.50	6.05
65.01 - 70.00	117	16,942,240.38	12.45
70.01 - 75.00	157	21,290,493.12	15.64
75.01 - 80.00	360	44,722,069.01	32.85
80.01 - 85.00	20	2,557,935.56	1.88
85.01 - 90.00	223	24,298,240.16	17.85
Total:	1,054	\$136,120,438.80	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Investment	1,054	\$136,120,438.80	100.00%
Total:	1,054	\$136,120,438.80	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	614	\$71,254,058.39	52.35%
Two-Four Family	210	35,169,928.75	25.84
PUD Detached	95	12,426,292.14	9.13
Low-Rise Condominium	95	11,264,051.71	8.28
PUD Attached	31	4,532,312.86	3.33
High-Rise Condominium	9	1,473,794.95	1.08
Total:	1,054	\$136,120,438.80	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	529	\$65,574,422.26	48.17%
Cash-Out Refinance	280	37,714,890.75	27.71
Rate/Term Refinance	245	32,831,125.79	24.12
Total:	1,054	\$136,120,438.80	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Full Documentation	821	\$102,672,938.54	75.43%
Stated Income	217	31,711,733.52	23.30
No Documentation	16	1,735,766.74	1.28
Total:	1,054	\$136,120,438.80	100.00%

Geographical Distribution of Mortgage Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	152	\$30,716,013.17	22.57%
Virginia	87	10,094,401.99	7.42
Arizona	75	8,631,293.31	6.34
Texas	78	8,411,175.64	6.18
Maryland	52	7,122,745.82	5.23
Illinois	49	6,306,747.89	4.63
Ohio	54	5,547,164.81	4.08
Georgia	48	4,886,423.54	3.59
Nevada	36	4,553,794.48	3.35
New Jersey	27	4,562,202.38	3.35
Florida	39	4,331,893.57	3.18
Massachusetts	19	3,966,698.54	2.91
Pennsylvania	53	3,898,289.38	2.86
Colorado	22	3,603,687.11	2.65
District of Columbia	17	2,724,822.12	2.00
Missouri	25	2,508,204.71	1.84
Indiana	28	2,261,505.64	1.66
Washington	19	1,917,476.26	1.41
Hawaii	6	1,864,325.74	1.37
Minnesota	11	1,684,808.15	1.24
Connecticut	13	1,490,534.91	1.10
New York	15	1,499,414.12	1.10
Oregon	11	1,410,680.23	1.04
Other	118	12,126,135.29	8.91
Total:	1,054	\$136,120,438.80	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	4	\$264,987.49	0.19%
626 - 650	44	6,300,705.61	4.63
651 - 675	84	10,221,735.98	7.51
676 - 700	158	20,196,726.26	14.84
701 - 725	195	25,186,130.30	18.50
726 - 750	204	27,272,380.45	20.04
751 - 775	225	28,297,847.68	20.79
776 - 800	130	16,900,456.33	12.42
801 - 825	10	1,479,468.70	1.09
Total:	1,054	\$136,120,438.80	100.00%

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Mortgage Loan Statistics of the Group I (Class IA-2 Component) Collateral As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	1,045	
Aggregate Current Principal Balance:	\$130,606,523	
Current Principal Balance:	\$124,982	\$4,272 - \$521,468
Original Principal Balance:	\$125,851	\$19,800 - \$522,000
Gross Coupon*:	6.315%	5.875% - 7.625%
Stated Remaining Term (months):	357	238 - 360
Seasoning (months):	2	0 - 19
Original LTV:	76.35%	17.24% - 90.00%
Borrower FICO:	725	621 - 814
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.310%

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COLLATERAL TABLES - GROUP I (CLASS IA-2 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 25,000.00	2	\$44,800.00	0.03%
25,000.01 - 50,000.00	93	3,823,955.00	2.91
50,000.01 - 75,000.00	209	13,315,861.02	10.13
75,000.01 - 100,000.00	189	16,767,913.00	12.75
100,000.01 - 125,000.00	156	17,506,953.00	13.31
125,000.01 - 150,000.00	117	16,051,938.00	12.21
150,000.01 - 175,000.00	58	9,457,103.00	7.19
175,000.01 - 200,000.00	66	12,357,420.00	9.40
200,000.01 - 225,000.00	31	6,577,005.00	5.00
225,000.01 - 250,000.00	35	8,353,704.00	6.35
250,000.01 - 275,000.00	29	7,623,060.00	5.80
275,000.01 - 300,000.00	20	5,822,300.00	4.43
300,000.01 - 333,700.00	27	8,683,975.00	6.60
333,700.01 - 350,000.00	3	1,018,920.00	0.77
350,000.01 - 500,000.00	9	3,587,250.00	2.73
500,000.01 - 1,000,000.00	1	522,000.00	0.40
Total:	1,045	\$131,514,157.02	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	4	\$55,386.88	0.04%
25,000.01 - 50,000.00	94	3,866,929.96	2.96
50,000.01 - 75,000.00	208	13,243,895.64	10.14
75,000.01 - 100,000.00	189	16,739,135.66	12.82
100,000.01 - 125,000.00	157	17,602,010.17	13.48
125,000.01 - 150,000.00	116	15,896,709.97	12.17
150,000.01 - 175,000.00	58	9,442,602.57	7.23
175,000.01 - 200,000.00	66	12,338,066.14	9.45
200,000.01 - 225,000.00	32	6,791,713.98	5.20
225,000.01 - 250,000.00	34	8,111,359.04	6.21
250,000.01 - 275,000.00	29	7,608,549.56	5.83
275,000.01 - 300,000.00	20	5,811,374.93	4.45
300,000.01 - 333,700.00	25	7,982,048.18	6.11
333,700.01 - 350,000.00	3	1,017,274.50	0.78
350,000.01 - 500,000.00	9	3,577,998.40	2.74
500,000.01 - 1,000,000.00	1	521,467.80	0.40
Total:	1,045	\$130,606,523.38	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
5.500 - 5.999	139	\$19,992,960.87	15.31%
6.000 - 6.499	506	63,747,827.37	48.81
6.500 - 6.999	395	46,285,031.32	35.44
7.000 - 7.499	3	291,136.31	0.22
7.500 - 7.999	2	289,567.51	0.22
Total:	1,045	\$130,606,523.38	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	6	\$1,147,901.20	0.88%
241 - 360	1,039	129,458,622.18	99.12
Total:	1,045	\$130,606,523.38	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	6	\$1,147,901.20	0.88%
241 - 300	2	337,312.55	0.26
301 - 360	1,037	129,121,309.63	98.86
Total:	1,045	\$130,606,523.38	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	1,033	\$128,757,770.33	98.58%
7 - 12	10	1,670,488.63	1.28
13 - 18	1	45,895.62	0.04
19 - 24	1	132,368.80	0.10
Total:	1,045	\$130,606,523.38	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	4	\$335,046.14	0.26%
25.01 - 30.00	1	62,431.81	0.05
30.01 - 35.00	6	725,631.35	0.56
35.01 - 40.00	11	1,118,277.35	0.86
40.01 - 45.00	9	985,982.30	0.75
45.01 - 50.00	22	2,898,089.62	2.22
50.01 - 55.00	15	2,184,700.70	1.67
55.01 - 60.00	34	5,954,279.66	4.56
60.01 - 65.00	39	6,421,154.13	4.92
65.01 - 70.00	101	13,983,825.08	10.71
70.01 - 75.00	138	18,493,726.39	14.16
75.01 - 80.00	345	41,576,347.57	31.83
80.01 - 85.00	25	3,063,943.31	2.35
85.01 - 90.00	295	32,803,087.97	25.12
Total:	1,045	\$130,606,523.38	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Investment	1,045	\$130,606,523.38	100.00%
Total:	1,045	\$130,606,523.38	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	592	\$64,041,957.42	49.03%
Two-Four Family	239	38,807,096.38	29.71
Low-Rise Condominium	94	11,235,747.98	8.60
PUD Detached	83	10,842,029.37	8.30
PUD Attached	30	4,437,349.98	3.40
High-Rise Condominium	7	1,242,342.25	0.95
Total:	1,045	\$130,606,523.38	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	583	\$72,138,195.26	55.23%
Cash-Out Refinance	261	32,619,575.59	24.98
Rate/Term Refinance	201	25,848,752.53	19.79
Total:	1,045	\$130,606,523.38	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Full Documentation	752	\$90,093,230.83	68.98%
Stated Income	273	38,281,855.68	29.31
No Documentation	20	2,231,436.87	1.71
Total:	1,045	\$130,606,523.38	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	124	\$25,415,925.07	19.46%
Virginia	91	10,508,933.18	8.05
Texas	71	7,701,391.09	5.90
Arizona	66	7,636,179.06	5.85
Ohio	64	6,480,894.60	4.96
New Jersey	35	5,782,769.12	4.43
Maryland	45	5,671,863.23	4.34
Massachusetts	29	5,482,406.75	4.20
Illinois	46	5,307,525.80	4.06
Florida	47	5,030,758.29	3.85
Pennsylvania	57	4,076,781.78	3.12
Nevada	29	3,767,719.35	2.88
Missouri	30	2,936,634.73	2.25
Connecticut	22	2,852,973.01	2.18
Georgia	28	2,794,157.04	2.14
District of Columbia	17	2,786,728.43	2.13
New York	19	2,391,487.12	1.83
Indiana	33	2,062,665.86	1.58
Colorado	13	1,986,387.92	1.52
New Mexico	19	1,853,688.35	1.42
Washington	18	1,787,951.07	1.37
Hawaii	5	1,713,498.77	1.31
Minnesota	11	1,684,808.15	1.29
Oregon	12	1,596,169.12	1.22
Rhode Island	8	1,495,753.93	1.15
Kentucky	15	1,311,920.50	1.00
Other	91	8,488,552.06	6.50
Total:	1,045	\$130,606,523.38	100.00%

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Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	4	\$320,591.31	0.25%
626 - 650	48	6,531,268.78	5.00
651 - 675	96	11,695,308.03	8.95
676 - 700	163	19,268,383.30	14.75
701 - 725	205	25,121,533.73	19.23
726 - 750	192	25,072,667.86	19.20
751 - 775	215	26,651,135.68	20.41
776 - 800	113	14,571,302.88	11.16
801 - 825	9	1,374,331.81	1.05
Total:	1,045	\$130,606,523.38	100.00%

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Mortgage Loan Statistics of the Group I (Class IA-3 Component) Collateral As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	142	
Aggregate Current Principal Balance:	\$17,224,273	
Current Principal Balance:	\$121,298	\$26,403 - \$371,029
Original Principal Balance:	\$121,514	\$26,600 - \$374,000
Gross Coupon*:	7.063%	6.875% - 8.375%
Stated Remaining Term (months):	358	350 - 359
Seasoning (months):	2	1 - 10
Original LTV:	82.51%	55.00% - 90.00%
Borrower FICO:	723	621 - 793
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 7.004%

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COLLATERAL TABLES - GROUP I (CLASS IA-3 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
25,000.01 - 50,000.00	22	\$869,175.00	5.04%
50,000.01 - 75,000.00	30	1,785,938.02	10.35
75,000.01 - 100,000.00	13	1,136,793.00	6.59
100,000.01 - 125,000.00	21	2,357,462.00	13.66
125,000.01 - 150,000.00	16	2,189,349.00	12.69
150,000.01 - 175,000.00	10	1,628,260.00	9.44
175,000.01 - 200,000.00	5	945,100.00	5.48
200,000.01 - 225,000.00	9	1,888,300.00	10.94
225,000.01 - 250,000.00	4	968,800.00	5.61
250,000.01 - 275,000.00	6	1,549,800.00	8.98
275,000.01 - 300,000.00	3	875,750.00	5.08
300,000.01 - 333,700.00	1	315,000.00	1.83
350,000.01 - 500,000.00	2	745,250.00	4.32
Total:	142	\$17,254,977.02	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
25,000.01 - 50,000.00	22	\$867,181.47	5.03%
50,000.01 - 75,000.00	30	1,782,539.67	10.35
75,000.01 - 100,000.00	13	1,135,386.03	6.59
100,000.01 - 125,000.00	21	2,354,043.09	13.67
125,000.01 - 150,000.00	16	2,184,903.79	12.69
150,000.01 - 175,000.00	10	1,626,230.56	9.44
175,000.01 - 200,000.00	5	942,895.73	5.47
200,000.01 - 225,000.00	9	1,885,176.85	10.94
225,000.01 - 250,000.00	4	967,607.72	5.62
250,000.01 - 275,000.00	6	1,548,080.03	8.99
275,000.01 - 300,000.00	3	874,784.81	5.08
300,000.01 - 333,700.00	1	314,741.80	1.83
350,000.01 - 500,000.00	2	740,701.53	4.30
Total:	142	\$17,224,273.08	100.00%

Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
6.500 - 6.999	74	\$9,051,362.10	52.55%
7.000 - 7.499	53	6,127,276.49	35.57
7.500 - 7.999	9	1,268,982.98	7.37
8.000 - 8.499	6	776,651.51	4.51
Total:	142	\$17,224,273.08	100.00%

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Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
241 - 360	142	\$17,224,273.08	100.00%
Total:	142	\$17,224,273.08	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
301 - 360	142	\$17,224,273.08	100.00%
Total:	142	\$17,224,273.08	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	136	\$16,717,411.18	97.06%
7 - 12	6	506,861.90	2.94
Total:	142	\$17,224,273.08	100.00%

Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
50.01 - 55.00	1	\$369,672.54	2.15%
55.01 - 60.00	2	124,983.70	0.73
60.01 - 65.00	7	799,667.54	4.64
65.01 - 70.00	11	1,076,782.04	6.25
70.01 - 75.00	15	1,979,057.88	11.49
75.01 - 80.00	30	3,281,159.95	19.05
80.01 - 85.00	3	418,528.00	2.43
85.01 - 90.00	73	9,174,421.43	53.26
Total:	142	\$17,224,273.08	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Investment	142	\$17,224,273.08	100.00%
Total:	142	\$17,224,273.08	100.00%

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Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Two-Four Family	50	\$7,752,372.91	45.01%
Single Family	71	6,356,865.95	36.91
Low-Rise Condominium	9	1,247,787.92	7.24
PUD Detached	6	1,091,438.97	6.34
PUD Attached	5	668,790.88	3.88
High-Rise Condominium	1	107,016.45	0.62
Total:	142	\$17,224,273.08	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	100	\$13,318,559.70	77.32%
Cash-Out Refinance	31	2,926,366.13	16.99
Rate/Term Refinance	11	979,347.25	5.69
Total:	142	\$17,224,273.08	100.00%

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Full Documentation	75	\$8,883,259.52	51.57%
Stated Income	45	5,800,717.92	33.68
No Documentation	22	2,540,295.64	14.75
Total:	142	\$17,224,273.08	100.00%

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Geographical Distribution of Mortgage Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
New Jersey	13	\$2,451,999.59	14.24%
California	7	1,511,248.76	8.77
Indiana	23	1,341,176.90	7.79
Connecticut	7	1,094,666.72	6.36
Virginia	7	1,094,027.13	6.35
Arizona	5	1,024,814.24	5.95
Illinois	8	891,674.41	5.18
Florida	7	865,169.88	5.02
Ohio	10	860,589.49	5.00
Maryland	8	730,722.30	4.24
Pennsylvania	8	702,020.90	4.08
Massachusetts	4	681,141.45	3.95
New York	2	639,451.22	3.71
New Mexico	5	535,855.75	3.11
Oregon	4	506,782.82	2.94
Kentucky	4	484,409.95	2.81
Missouri	4	333,961.23	1.94
District of Columbia	2	296,080.06	1.72
Washington	2	260,731.97	1.51
Other	12	917,748.31	5.33
Total:	142	\$17,224,273.08	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	2	\$263,471.09	1.53%
626 - 650	14	763,682.18	4.43
651 - 675	14	1,833,673.58	10.65
676 - 700	19	1,952,033.68	11.33
701 - 725	31	4,130,435.77	23.98
726 - 750	24	2,682,803.37	15.58
751 - 775	30	4,231,560.26	24.57
776 - 800	8	1,366,613.15	7.93
Total:	142	\$17,224,273.08	100.00%

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Mortgage Loan Statistics of the Group II Collateral

As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	1,282	
Aggregate Current Principal Balance:	\$246,350,368	
Current Principal Balance:	\$192,161	\$6,385 - \$523,875
Original Principal Balance:	\$192,800	\$27,000 - \$525,000
Gross Coupon*:	6.099%	4.875% - 8.875%
Stated Remaining Term (months):	356	230 - 360
Seasoning (months):	2	0 - 14
Original LTV:	75.12%	13.39% - 100.00%
Borrower FICO:	730	620 - 815
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.051%

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COLLATERAL TABLES - GROUP II

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
25,000.01 - 50,000.00	16	\$667,572.00	0.27%
50,000.01 - 75,000.00	59	3,863,035.00	1.56
75,000.01 - 100,000.00	119	10,618,886.00	4.30
100,000.01 - 125,000.00	127	14,424,325.00	5.84
125,000.01 - 150,000.00	156	21,481,937.00	8.69
150,000.01 - 175,000.00	124	20,183,717.00	8.17
175,000.01 - 200,000.00	127	23,899,881.00	9.67
200,000.01 - 225,000.00	101	21,482,375.00	8.69
225,000.01 - 250,000.00	120	28,555,899.00	11.55
250,000.01 - 275,000.00	77	20,167,501.00	8.16
275,000.01 - 300,000.00	94	27,170,898.00	10.99
300,000.01 - 333,700.00	131	42,201,850.00	17.07
333,700.01 - 350,000.00	6	2,060,500.00	0.83
350,000.01 - 500,000.00	24	9,866,720.00	3.99
500,000.01 - 1,000,000.00	1	525,000.00	0.21
Total:	1,282	\$247,170,096.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	1	\$6,385.81	0.00%
25,000.01 - 50,000.00	16	666,501.86	0.27
50,000.01 - 75,000.00	60	3,927,403.30	1.59
75,000.01 - 100,000.00	119	10,626,200.58	4.31
100,000.01 - 125,000.00	128	14,544,566.88	5.90
125,000.01 - 150,000.00	154	21,188,074.51	8.60
150,000.01 - 175,000.00	124	20,147,904.77	8.18
175,000.01 - 200,000.00	127	23,851,978.17	9.68
200,000.01 - 225,000.00	102	21,669,468.11	8.80
225,000.01 - 250,000.00	119	28,274,361.20	11.48
250,000.01 - 275,000.00	78	20,397,850.08	8.28
275,000.01 - 300,000.00	94	27,130,804.94	11.01
300,000.01 - 333,700.00	129	41,495,397.51	16.84
333,700.01 - 350,000.00	6	2,057,484.47	0.84
350,000.01 - 500,000.00	24	9,842,111.20	4.00
500,000.01 - 1,000,000.00	1	523,874.85	0.21
Total:	1,282	\$246,350,368.24	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
4.500 - 4.999	2	\$432,867.10	0.18%
5.000 - 5.499	95	21,203,051.28	8.61
5.500 - 5.999	535	108,806,108.41	44.17
6.000 - 6.499	333	59,086,895.14	23.98
6.500 - 6.999	182	34,056,110.62	13.82
7.000 - 7.499	44	7,108,758.42	2.89
7.500 - 7.999	60	9,807,109.02	3.98
8.000 - 8.499	26	5,060,455.36	2.05
8.500 - 8.999	5	789,012.89	0.32
Total:	1,282	\$246,350,368.24	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	27	\$5,028,555.21	2.04%
241 - 360	1,255	241,321,813.03	97.96
Total:	1,282	\$246,350,368.24	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	27	\$5,028,555.21	2.04%
241 - 300	2	405,747.65	0.16
301 - 360	1,253	240,916,065.38	97.79
Total:	1,282	\$246,350,368.24	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	1,251	\$239,564,959.96	97.25%
7 - 12	26	5,573,331.76	2.26
13 - 18	5	1,212,076.52	0.49
Total:	1,282	\$246,350,368.24	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	11	\$1,309,530.30	0.53%
25.01 - 30.00	5	283,824.98	0.12
30.01 - 35.00	13	2,329,436.31	0.95
35.01 - 40.00	18	3,366,949.26	1.37
40.01 - 45.00	23	4,733,590.83	1.92
45.01 - 50.00	32	7,068,136.56	2.87
50.01 - 55.00	33	6,526,846.16	2.65
55.01 - 60.00	68	12,861,657.30	5.22
60.01 - 65.00	58	12,251,921.04	4.97
65.01 - 70.00	121	25,180,239.82	10.22
70.01 - 75.00	101	21,693,199.62	8.81
75.01 - 80.00	470	88,303,963.75	35.84
80.01 - 85.00	18	3,770,246.64	1.53
85.01 - 90.00	161	29,875,481.20	12.13
90.01 - 95.00	149	26,545,883.50	10.78
95.01 - 100.00	1	249,460.97	0.10
Total:	1,282	\$246,350,368.24	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupied	1,217	\$234,175,839.22	95.06%
Second Home	65	12,174,529.02	4.94
Total:	1,282	\$246,350,368.24	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	829	\$155,394,548.33	63.08%
PUD Detached	192	38,786,271.65	15.74
Two-Four Family	98	23,719,520.67	9.63
Low-Rise Condominium	127	21,750,692.36	8.83
PUD Attached	27	5,240,562.85	2.13
High-Rise Condominium	5	773,155.45	0.31
Modular Home	3	569,280.48	0.23
Manufactured Housing	1	116,336.45	0.05
Total:	1,282	\$246,350,368.24	100.00%

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Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	622	\$110,480,006.29	44.85%
Cash-Out Refinance	346	69,033,602.09	28.02
Rate/Term Refinance	314	66,836,759.86	27.13
Total:	1,282	\$246,350,368.24	100.00%

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	897	\$184,522,249.65	74.90%
Full Documentation	202	31,768,938.17	12.90
No Documentation	183	30,059,180.42	12.20
Total:	1,282	\$246,350,368.24	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	283	\$68,336,905.30	27.74%
Illinois	83	14,961,236.38	6.07
Maryland	71	14,859,767.14	6.03
Florida	82	12,697,409.97	5.15
Texas	85	12,252,373.34	4.97
Virginia	66	11,923,266.23	4.84
New Jersey	48	10,606,587.38	4.31
Arizona	54	9,423,480.68	3.83
Hawaii	25	7,651,118.32	3.11
Washington	41	7,095,018.81	2.88
New York	21	5,787,691.35	2.35
Massachusetts	23	5,407,492.14	2.20
Nevada	26	5,164,174.91	2.10
Pennsylvania	37	5,084,165.53	2.06
Colorado	24	4,816,294.96	1.96
Ohio	39	4,531,196.56	1.84
Georgia	25	4,399,291.21	1.79
New Mexico	23	3,895,189.49	1.58
Missouri	19	3,104,196.76	1.26
North Carolina	19	3,062,422.59	1.24
Minnesota	16	2,846,443.35	1.16
Indiana	19	2,754,223.74	1.12
Michigan	17	2,586,920.49	1.05
Oregon	15	2,570,972.04	1.04
Other	121	20,532,529.57	8.33
Total:	1,282	\$246,350,368.24	100.00%

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Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	2	\$253,503.03	0.10%
626 - 650	13	1,814,585.68	0.74
651 - 675	44	7,385,368.29	3.00
676 - 700	247	46,346,524.97	18.81
701 - 725	302	58,852,716.24	23.89
726 - 750	310	60,995,001.79	24.76
751 - 775	234	46,473,193.24	18.86
776 - 800	108	20,241,805.27	8.22
801 - 825	22	3,987,669.73	1.62
Total:	1,282	\$246,350,368.24	100.00%

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Mortgage Loan Statistics of the Group II (Class IIA-1 Component) Collateral As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)		
Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of <u>June 1, 2004</u> .		
	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	820	
Aggregate Current Principal Balance:	\$163,952,248	
Current Principal Balance:	\$199,942	\$39,882 - \$523,875
Original Principal Balance:	\$200,355	\$40,000 - \$525,000
Gross Coupon*:	5.730%	4.875% - 6.875%
Stated Remaining Term (months):	355	230 - 360
Seasoning (months):	2	0 - 14
Original LTV:	72.61%	16.89% - 95.00%
Borrower FICO:	736	645 - 815
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 5.730%

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COLLATERAL TABLES - GROUP II (CLASS IIA-1 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
25,000.01 - 50,000.00	4	\$185,600.00	0.11%
50,000.01 - 75,000.00	27	1,783,225.00	1.09
75,000.01 - 100,000.00	65	5,817,860.00	3.54
100,000.01 - 125,000.00	73	8,323,926.00	5.07
125,000.01 - 150,000.00	98	13,456,707.00	8.19
150,000.01 - 175,000.00	83	13,486,610.00	8.21
175,000.01 - 200,000.00	90	16,984,346.00	10.34
200,000.01 - 225,000.00	72	15,255,125.00	9.29
225,000.01 - 250,000.00	79	18,781,089.00	11.43
250,000.01 - 275,000.00	50	13,052,537.00	7.94
275,000.01 - 300,000.00	68	19,630,875.00	11.95
300,000.01 - 333,700.00	91	29,238,200.00	17.80
333,700.01 - 350,000.00	3	1,030,000.00	0.63
350,000.01 - 500,000.00	16	6,739,970.00	4.10
500,000.01 - 1,000,000.00	1	525,000.00	0.32
Total:	820	\$164,291,070.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
25,000.01 - 50,000.00	4	\$185,200.78	0.11%
50,000.01 - 75,000.00	27	1,776,692.38	1.08
75,000.01 - 100,000.00	65	5,807,253.44	3.54
100,000.01 - 125,000.00	74	8,434,656.25	5.14
125,000.01 - 150,000.00	97	13,301,751.98	8.11
150,000.01 - 175,000.00	83	13,462,394.03	8.21
175,000.01 - 200,000.00	90	16,950,628.51	10.34
200,000.01 - 225,000.00	72	15,227,075.52	9.29
225,000.01 - 250,000.00	79	18,741,474.62	11.43
250,000.01 - 275,000.00	50	13,022,611.87	7.94
275,000.01 - 300,000.00	69	19,882,990.25	12.13
300,000.01 - 333,700.00	90	28,886,154.33	17.62
333,700.01 - 350,000.00	3	1,028,512.96	0.63
350,000.01 - 500,000.00	16	6,720,976.32	4.10
500,000.01 - 1,000,000.00	1	523,874.85	0.32
Total:	820	\$163,952,248.09	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
4.500 - 4.999	2	\$432,867.10	0.26%
5.000 - 5.499	95	21,203,051.28	12.93
5.500 - 5.999	535	108,806,108.41	66.36
6.000 - 6.499	187	33,425,305.74	20.39
6.500 - 6.999	1	84,915.56	0.05
Total:	820	\$163,952,248.09	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	27	\$5,028,555.21	3.07%
241 - 360	793	158,923,692.88	96.93
Total:	820	\$163,952,248.09	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	27	\$5,028,555.21	3.07%
241 - 300	1	235,263.15	0.14
301 - 360	792	\$158,688,429.73	96.79
Total:	820	\$163,952,248.09	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	805	\$160,105,940.95	97.65%
7 - 12	13	3,299,249.59	2.01
13 - 18	2	547,057.55	0.33
Total:	820	\$163,952,248.09	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	9	\$1,207,747.79	0.74%
25.01 - 30.00	3	239,465.99	0.15
30.01 - 35.00	7	1,038,087.73	0.63
35.01 - 40.00	17	3,033,536.57	1.85
40.01 - 45.00	16	3,120,753.84	1.90
45.01 - 50.00	28	6,200,165.88	3.78
50.01 - 55.00	26	5,523,093.78	3.37
55.01 - 60.00	57	11,147,308.08	6.80
60.01 - 65.00	48	10,755,395.81	6.56
65.01 - 70.00	86	19,265,839.77	11.75
70.01 - 75.00	71	14,777,098.65	9.01
75.01 - 80.00	314	60,656,619.60	37.00
80.01 - 85.00	7	1,543,060.47	0.94
85.01 - 90.00	76	15,024,301.49	9.16
90.01 - 95.00	55	10,419,772.64	6.36
Total:	820	\$163,952,248.09	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupied	776	\$155,460,149.73	94.82%
Second Home	44	8,492,098.36	5.18
Total:	820	\$163,952,248.09	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	540	\$106,306,316.72	64.84%
PUD Detached	131	27,094,379.82	16.53
Two-Four Family	58	14,269,732.63	8.70
Low-Rise Condominium	70	12,561,131.73	7.66
PUD Attached	16	2,865,270.84	1.75
High-Rise Condominium	3	428,278.07	0.26
Modular Home	2	427,138.28	0.26
Total:	820	\$163,952,248.09	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	340	\$62,548,103.35	38.15%
Cash-Out Refinance	244	51,578,620.22	31.46
Rate/Term Refinance	236	49,825,524.52	30.39
Total:	820	\$163,952,248.09	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	697	\$145,180,385.01	88.55%
Full Documentation	112	16,864,232.78	10.29
No Documentation	11	1,907,630.30	1.16
Total:	820	\$163,952,248.09	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	209	\$48,972,325.32	29.87%
Texas	65	9,592,653.61	5.85
Maryland	43	9,349,119.37	5.70
Illinois	40	7,631,334.91	4.65
Hawaii	24	7,426,307.35	4.53
Virginia	36	7,408,499.52	4.52
Arizona	35	6,493,748.96	3.96
Florida	40	6,349,048.69	3.87
Washington	31	5,802,489.63	3.54
Colorado	23	4,608,492.32	2.81
New Jersey	21	4,215,663.55	2.57
Nevada	18	3,618,589.02	2.21
New York	12	3,626,468.38	2.21
Georgia	20	3,473,679.02	2.12
Massachusetts	15	3,453,295.81	2.11
Pennsylvania	20	2,964,447.28	1.81
Ohio	19	2,570,319.89	1.57
Minnesota	12	2,321,920.05	1.42
North Carolina	13	2,230,464.98	1.36
Louisiana	10	2,042,374.77	1.25
New Mexico	11	1,972,360.11	1.20
Michigan	11	1,946,948.25	1.19
Oregon	10	1,808,780.08	1.10
Missouri	8	1,778,905.32	1.09
Utah	9	1,778,673.82	1.08
Other	65	10,515,338.08	6.41
Total:	820	\$163,952,248.09	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
626 - 650	1	\$131,736.52	0.08%
651 - 675	12	2,096,046.16	1.28
676 - 700	136	26,682,688.58	16.27
701 - 725	176	35,257,751.97	21.50
726 - 750	208	42,205,915.73	25.74
751 - 775	192	38,664,013.26	23.58
776 - 800	79	15,665,398.98	9.55
801 - 825	16	3,248,696.89	1.98
Total:	820	\$163,952,248.09	100.00%

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Mortgage Loan Statistics of the Group II (Class IIA-2 Component) Collateral As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)		
Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of <u>June 1, 2004</u> .		
	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	765	
Aggregate Current Principal Balance:	\$138,714,630	
Current Principal Balance:	\$181,326	\$6,385 - \$479,005
Original Principal Balance:	\$182,121	\$27,000 - \$484,050
Gross Coupon*:	6.273%	5.875% - 8.875%
Stated Remaining Term (months):	357	230 - 359
Seasoning (months):	2	1 - 14
Original LTV:	77.13%	13.39% - 95.00%
Borrower FICO:	725	620 - 815
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.238%

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COLLATERAL TABLES - GROUP II (CLASS IIA-2 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
25,000.01 - 50,000.00	13	\$529,572.00	0.38%
50,000.01 - 75,000.00	41	2,733,825.00	1.96
75,000.01 - 100,000.00	82	7,325,296.00	5.26
100,000.01 - 125,000.00	91	10,291,747.00	7.39
125,000.01 - 150,000.00	102	14,078,412.00	10.10
150,000.01 - 175,000.00	69	11,169,677.00	8.02
175,000.01 - 200,000.00	78	14,661,221.00	10.52
200,000.01 - 225,000.00	56	11,872,475.00	8.52
225,000.01 - 250,000.00	59	14,025,059.00	10.07
250,000.01 - 275,000.00	47	12,330,051.00	8.85
275,000.01 - 300,000.00	46	13,297,873.00	9.54
300,000.01 - 333,700.00	68	21,950,750.00	15.76
333,700.01 - 350,000.00	3	1,040,000.00	0.75
350,000.01 - 500,000.00	10	4,016,650.00	2.88
Total:	765	\$139,322,608.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	1	\$6,385.81	0.00%
25,000.01 - 50,000.00	13	528,713.01	0.38
50,000.01 - 75,000.00	41	2,726,666.28	1.97
75,000.01 - 100,000.00	82	7,312,957.22	5.27
100,000.01 - 125,000.00	93	10,519,732.26	7.58
125,000.01 - 150,000.00	100	13,797,776.76	9.95
150,000.01 - 175,000.00	69	11,149,796.91	8.04
175,000.01 - 200,000.00	78	14,633,783.31	10.55
200,000.01 - 225,000.00	57	12,075,758.84	8.71
225,000.01 - 250,000.00	58	13,774,936.12	9.93
250,000.01 - 275,000.00	47	12,303,127.09	8.87
275,000.01 - 300,000.00	47	13,562,091.29	9.78
300,000.01 - 333,700.00	66	21,280,902.62	15.34
333,700.01 - 350,000.00	3	1,038,303.44	0.75
350,000.01 - 500,000.00	10	4,003,699.11	2.89
Total:	765	\$138,714,630.07	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
5.500 - 5.999	209	\$38,871,947.99	28.02%
6.000 - 6.499	333	59,086,895.14	42.60
6.500 - 6.999	182	34,056,110.62	24.55
7.000 - 7.499	12	2,135,194.34	1.54
7.500 - 7.999	28	4,426,856.24	3.19
8.500 - 8.999	1	137,625.74	0.10
Total:	765	\$138,714,630.07	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	7	\$1,381,691.38	1.00%
241 - 360	758	137,332,938.69	99.00
Total:	765	\$138,714,630.07	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
181 - 240	7	\$1,381,691.38	1.00%
241 - 300	1	170,484.50	0.12
301 - 360	757	137,162,454.19	98.88
Total:	765	\$138,714,630.07	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	745	\$134,344,347.45	96.85%
7 - 12	16	3,455,388.05	2.49
13 - 18	4	914,894.57	0.66
Total:	765	\$138,714,630.07	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	5	\$398,809.05	0.29%
25.01 - 30.00	3	145,961.26	0.11
30.01 - 35.00	7	1,395,875.53	1.01
35.01 - 40.00	5	827,291.26	0.60
40.01 - 45.00	10	1,968,870.31	1.42
45.01 - 50.00	13	2,971,939.63	2.14
50.01 - 55.00	17	2,952,626.14	2.13
55.01 - 60.00	37	6,466,526.20	4.66
60.01 - 65.00	24	4,518,930.89	3.26
65.01 - 70.00	62	12,436,027.96	8.97
70.01 - 75.00	54	10,636,038.78	7.67
75.01 - 80.00	311	55,345,109.59	39.90
80.01 - 85.00	12	2,500,164.83	1.80
85.01 - 90.00	103	18,820,020.50	13.57
90.01 - 95.00	102	17,330,438.14	12.49
Total:	765	\$138,714,630.07	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupied	730	\$132,380,658.24	95.43%
Second Home	35	6,333,971.83	4.57
Total:	765	\$138,714,630.07	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	499	\$88,453,084.48	63.77%
PUD Detached	104	19,868,896.46	14.32
Low-Rise Condominium	84	13,533,542.08	9.76
Two-Four Family	54	12,111,025.21	8.73
PUD Attached	18	3,704,326.25	2.67
Modular Home	3	569,280.48	0.41
High-Rise Condominium	3	474,475.11	0.34
Total:	765	\$138,714,630.07	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	409	\$68,965,851.80	49.72%
Cash-Out Refinance	198	36,887,992.23	26.59
Rate/Term Refinance	158	32,860,786.04	23.69
Total:	765	\$138,714,630.07	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	497	\$96,556,912.75	69.61%
Full Documentation	168	25,955,719.38	18.71
No Documentation	100	16,201,997.94	11.68
Total:	765	\$138,714,630.07	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	140	\$33,317,075.63	24.02%
Illinois	62	10,085,713.06	7.27
Florida	58	9,134,618.33	6.59
Maryland	43	8,617,490.04	6.21
New Jersey	34	7,664,336.70	5.53
Virginia	43	7,381,558.92	5.32
Texas	46	5,978,565.85	4.31
Arizona	29	4,617,764.54	3.33
Massachusetts	16	3,645,402.86	2.63
New York	13	3,309,987.42	2.39
Ohio	29	3,319,125.61	2.39
Nevada	17	3,288,173.78	2.37
Pennsylvania	26	3,271,720.39	2.36
Washington	19	3,172,776.49	2.29
Hawaii	11	3,151,322.07	2.27
New Mexico	17	2,866,296.15	2.07
Michigan	14	2,035,928.93	1.47
North Carolina	11	1,857,857.68	1.34
Georgia	12	1,816,780.49	1.31
Minnesota	11	1,644,321.41	1.19
Missouri	11	1,653,922.87	1.19
Oregon	9	1,646,808.30	1.19
Colorado	8	1,581,424.55	1.14
Utah	8	1,574,435.06	1.14
Indiana	12	1,559,380.23	1.12
Rhode Island	8	1,530,605.07	1.10
Louisiana	7	1,417,461.28	1.02
Other	51	7,573,776.36	5.46
Total:	765	\$138,714,630.07	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	2	\$253,503.03	0.18%
626 - 650	11	1,463,897.10	1.06
651 - 675	27	4,548,293.91	3.28
676 - 700	159	28,257,938.13	20.37
701 - 725	213	40,705,186.07	29.34
726 - 750	173	31,807,127.95	22.93
751 - 775	113	19,931,799.71	14.37
776 - 800	57	10,065,429.56	7.26
801 - 825	10	1,681,454.61	1.21
Total:	765	\$138,714,630.07	100.00%

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Mortgage Loan Statistics of the Group II (Class IIA-3 Component) Collateral As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	367	
Aggregate Current Principal Balance:	\$66,135,632	
Current Principal Balance:	\$180,206	\$6,385 - \$426,401
Original Principal Balance:	\$181,428	\$27,000 - \$426,750
Gross Coupon*:	6.976%	6.375% - 8.875%
Stated Remaining Term (months):	358	334 - 359
Seasoning (months):	2	1 - 14
Original LTV:	80.28%	13.39% - 100.00%
Borrower FICO:	715	620 - 815
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.798%

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COLLATERAL TABLES - GROUP II (CLASS IIA-3 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
25,000.01 - 50,000.00	10	\$403,572.00	0.61%
50,000.01 - 75,000.00	26	1,661,487.00	2.50
75,000.01 - 100,000.00	43	3,805,671.00	5.72
100,000.01 - 125,000.00	43	4,879,479.00	7.33
125,000.01 - 150,000.00	46	6,325,735.00	9.50
150,000.01 - 175,000.00	31	5,091,807.00	7.65
175,000.01 - 200,000.00	25	4,651,605.00	6.99
200,000.01 - 225,000.00	19	4,096,800.00	6.15
225,000.01 - 250,000.00	35	8,361,690.00	12.56
250,000.01 - 275,000.00	21	5,541,364.00	8.32
275,000.01 - 300,000.00	21	6,085,823.00	9.14
300,000.01 - 333,700.00	38	12,319,650.00	18.50
333,700.01 - 350,000.00	2	680,500.00	1.02
350,000.01 - 500,000.00	7	2,678,750.00	4.02
Total:	367	\$66,583,933.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	1	\$6,385.81	0.01%
25,000.01 - 50,000.00	10	402,975.47	0.61
50,000.01 - 75,000.00	27	1,733,036.21	2.62
75,000.01 - 100,000.00	43	3,824,621.48	5.78
100,000.01 - 125,000.00	43	4,890,874.28	7.40
125,000.01 - 150,000.00	45	6,190,026.85	9.36
150,000.01 - 175,000.00	31	5,084,310.01	7.69
175,000.01 - 200,000.00	25	4,642,163.58	7.02
200,000.01 - 225,000.00	20	4,315,512.09	6.53
225,000.01 - 250,000.00	34	8,125,149.50	12.29
250,000.01 - 275,000.00	22	5,803,628.73	8.78
275,000.01 - 300,000.00	20	5,796,099.22	8.76
300,000.01 - 333,700.00	37	11,966,458.61	18.09
333,700.01 - 350,000.00	2	679,972.99	1.03
350,000.01 - 500,000.00	7	2,674,416.78	4.04
Total:	367	\$66,135,631.61	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
6.000 - 6.499	51	\$9,399,100.86	14.21%
6.500 - 6.999	181	33,971,195.06	51.37
7.000 - 7.499	44	7,108,758.42	10.75
7.500 - 7.999	60	9,807,109.02	14.83
8.000 - 8.499	26	5,060,455.36	7.65
8.500 - 8.999	5	789,012.89	1.19
Total:	367	\$66,135,631.61	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
241 - 360	367	\$66,135,631.61	100.00%
Total:	367	\$66,135,631.61	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
301 - 360	367	\$66,135,631.61	100.00%
Total:	367	\$66,135,631.61	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	352	\$63,431,148.58	95.91%
7 - 12	12	2,039,464.06	3.08
13 - 18	3	665,018.97	1.01
Total:	367	\$66,135,631.61	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	2	\$101,782.51	0.15%
25.01 - 30.00	2	44,358.99	0.07
30.01 - 35.00	6	1,291,348.58	1.95
35.01 - 40.00	1	333,412.69	0.50
40.01 - 45.00	6	1,463,266.22	2.21
45.01 - 50.00	4	867,970.68	1.31
50.01 - 55.00	6	943,924.07	1.43
55.01 - 60.00	6	1,109,777.00	1.68
60.01 - 65.00	9	1,336,677.05	2.02
65.01 - 70.00	27	4,503,301.40	6.81
70.01 - 75.00	23	5,586,877.17	8.45
75.01 - 80.00	108	19,052,926.49	28.81
80.01 - 85.00	10	2,027,375.93	3.07
85.01 - 90.00	72	12,658,865.88	19.14
90.01 - 95.00	84	14,564,305.98	22.02
95.01 - 100.00	1	249,460.97	0.38
Total:	367	\$66,135,631.61	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupied	351	\$63,278,620.12	95.68%
Second Home	16	2,857,011.49	4.32
Total:	367	\$66,135,631.61	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	233	\$39,855,582.73	60.26%
PUD Detached	47	9,262,139.79	14.00
Two-Four Family	32	7,516,249.86	11.36
Low-Rise Condominium	43	7,138,450.39	10.79
PUD Attached	8	1,759,852.81	2.66
High-Rise Condominium	2	344,877.38	0.52
Modular Home	1	142,142.20	0.21
Manufactured Housing	1	116,336.45	0.18
Total:	367	\$66,135,631.61	100.00%

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Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	226	\$38,770,931.20	58.62%
Rate/Term Refinance	60	13,810,453.08	20.88
Cash-Out Refinance	81	13,554,247.33	20.49
Total:	367	\$66,135,631.61	100.00%

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	139	\$28,773,617.00	43.51%
No Documentation	168	27,373,400.82	41.39
Full Documentation	60	9,988,613.79	15.10
Total:	367	\$66,135,631.61	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	68	\$18,246,326.76	27.59%
Florida	36	5,475,166.77	8.28
Illinois	33	5,325,472.72	8.05
New Jersey	20	4,896,442.29	7.40
Maryland	18	3,785,433.58	5.72
Virginia	23	3,570,620.75	5.40
Massachusetts	8	1,954,196.33	2.95
Ohio	18	1,761,016.49	2.66
Arizona	13	1,691,657.55	2.56
Pennsylvania	15	1,667,087.20	2.52
Texas	12	1,642,110.79	2.48
New York	6	1,556,067.73	2.35
Indiana	9	1,545,071.75	2.34
Nevada	8	1,545,585.89	2.34
New Mexico	9	1,548,923.90	2.34
Washington	9	1,221,396.74	1.85
Missouri	9	1,131,275.70	1.71
Rhode Island	6	911,231.11	1.38
Connecticut	4	746,065.20	1.13
North Carolina	5	688,893.49	1.04
Other	38	5,225,588.87	7.90
Total:	367	\$66,135,631.61	100.00%

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Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	2	\$253,503.03	0.38%
626 - 650	12	1,682,849.16	2.54
651 - 675	28	4,904,758.01	7.42
676 - 700	95	16,726,238.68	25.29
701 - 725	93	17,757,463.01	26.85
726 - 750	83	15,431,051.62	23.33
751 - 775	31	5,734,035.93	8.67
776 - 800	18	2,975,850.62	4.50
801 - 825	5	669,881.55	1.01
Total:	367	\$66,135,631.61	100.00%

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Mortgage Loan Statistics of the Group III Collateral

As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	480	
Aggregate Current Principal Balance:	\$62,780,846	
Current Principal Balance:	\$130,793	\$19,930 - \$494,757
Original Principal Balance:	\$131,661	\$20,000 - \$496,500
Gross Coupon*:	5.303%	4.375% - 7.750%
Stated Remaining Term (months):	177	114 - 179
Seasoning (months):	1	1 - 11
Original LTV:	64.84%	13.78% - 100.00%
Borrower FICO:	733	624 - 820
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 5.297%

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COLLATERAL TABLES - GROUP III

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 25,000.00	4	\$90,591.00	0.14%
25,000.01 - 50,000.00	40	1,546,890.00	2.45
50,000.01 - 75,000.00	88	5,605,593.00	8.87
75,000.01 - 100,000.00	95	8,232,887.00	13.03
100,000.01 - 125,000.00	63	6,982,354.00	11.05
125,000.01 - 150,000.00	42	5,759,401.00	9.11
150,000.01 - 175,000.00	32	5,195,640.00	8.22
175,000.01 - 200,000.00	27	5,098,068.00	8.07
200,000.01 - 225,000.00	17	3,668,800.00	5.81
225,000.01 - 250,000.00	19	4,597,800.00	7.28
250,000.01 - 275,000.00	13	3,409,450.00	5.39
275,000.01 - 300,000.00	14	4,010,630.00	6.35
300,000.01 - 333,700.00	19	6,127,550.00	9.70
333,700.01 - 350,000.00	1	340,000.00	0.54
350,000.01 - 500,000.00	6	2,531,750.00	4.01
Total:	480	\$63,197,404.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	4	\$90,011.18	0.14%
25,000.01 - 50,000.00	40	1,534,528.77	2.44
50,000.01 - 75,000.00	90	5,699,793.91	9.08
75,000.01 - 100,000.00	96	8,329,014.32	13.27
100,000.01 - 125,000.00	61	6,762,463.55	10.77
125,000.01 - 150,000.00	44	6,046,133.53	9.63
150,000.01 - 175,000.00	29	4,714,426.07	7.51
175,000.01 - 200,000.00	28	5,267,546.23	8.39
200,000.01 - 225,000.00	16	3,448,452.52	5.49
225,000.01 - 250,000.00	19	4,571,442.59	7.28
250,000.01 - 275,000.00	14	3,662,976.02	5.83
275,000.01 - 300,000.00	13	3,712,726.47	5.91
300,000.01 - 333,700.00	19	6,089,256.32	9.70
333,700.01 - 350,000.00	1	337,315.66	0.54
350,000.01 - 500,000.00	6	2,514,759.06	4.01
Total:	480	\$62,780,846.20	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
4.000 - 4.499	3	\$574,527.86	0.92%
4.500 - 4.999	97	15,391,060.03	24.52
5.000 - 5.499	169	24,784,304.22	39.48
5.500 - 5.999	169	18,881,409.74	30.08
6.000 - 6.499	34	2,417,974.39	3.85
6.500 - 6.999	3	323,366.77	0.52
7.000 - 7.499	4	306,159.57	0.49
7.500 - 7.999	1	102,043.62	0.16
Total:	480	\$62,780,846.20	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
1 - 180	480	\$62,780,846.20	100.00%
Total:	480	\$62,780,846.20	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
61 - 120	11	\$1,217,643.88	1.94%
121 - 180	469	61,563,202.32	98.06
Total:	480	\$62,780,846.20	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	473	\$62,335,711.03	99.29%
7 - 12	7	445,135.17	0.71
Total:	480	\$62,780,846.20	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	15	\$1,642,283.22	2.62%
25.01 - 30.00	11	1,179,858.98	1.88
30.01 - 35.00	7	808,106.45	1.29
35.01 - 40.00	13	1,564,715.33	2.49
40.01 - 45.00	28	3,913,214.23	6.23
45.01 - 50.00	31	4,103,506.48	6.54
50.01 - 55.00	27	3,826,033.85	6.09
55.01 - 60.00	36	5,499,068.68	8.76
60.01 - 65.00	27	4,340,294.87	6.91
65.01 - 70.00	58	8,669,640.36	13.81
70.01 - 75.00	69	8,176,008.69	13.02
75.01 - 80.00	103	13,419,293.41	21.37
80.01 - 85.00	8	1,286,061.98	2.05
85.01 - 90.00	40	3,721,629.50	5.93
90.01 - 95.00	6	529,086.55	0.84
95.01 - 100.00	1	102,043.62	0.16
Total:	480	\$62,780,846.20	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Owner Occupied	211	\$36,255,418.73	57.75%
Investment	260	25,193,037.29	40.13
Second Home	9	1,332,390.18	2.12
Total:	480	\$62,780,846.20	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	328	\$40,813,929.87	65.01%
Two-Four Family	68	9,639,676.59	15.35
PUD Detached	38	6,177,758.26	9.84
Low-Rise Condominium	26	3,786,732.83	6.03
PUD Attached	14	1,901,907.77	3.03
High-Rise Condominium	6	460,840.88	0.73
Total:	480	\$62,780,846.20	100.00%

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Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Cash-Out Refinance	186	\$25,542,364.88	40.68%
Rate/Term Refinance	183	24,946,132.43	39.74
Purchase	111	12,292,348.89	19.58
Total:	480	\$62,780,846.20	100.00%

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	249	\$40,333,581.12	64.25%
Full Documentation	207	19,600,674.25	31.22
No Documentation	24	2,846,590.83	4.53
Total:	480	\$62,780,846.20	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	79	\$15,486,099.79	24.67%
Texas	49	4,834,437.22	7.70
Maryland	30	4,560,563.36	7.26
Florida	31	4,104,389.65	6.54
Illinois	27	4,004,312.48	6.38
Virginia	27	2,867,190.16	4.57
Ohio	27	2,270,209.54	3.62
Hawaii	11	2,240,508.53	3.57
New Jersey	11	2,163,189.99	3.45
Washington	14	1,861,351.00	2.96
Massachusetts	11	1,611,406.81	2.57
Indiana	16	1,554,619.61	2.48
Pennsylvania	16	1,462,323.93	2.33
Arizona	15	1,457,803.49	2.32
Georgia	15	1,446,214.49	2.30
Michigan	7	1,136,195.66	1.81
New Mexico	13	1,122,126.25	1.79
Missouri	7	924,533.74	1.47
New York	8	861,141.52	1.37
South Carolina	6	711,465.88	1.13
Other	60	6,100,763.10	9.72
Total:	480	\$62,780,846.20	100.00%

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Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	1	\$58,074.87	0.09%
626 - 650	4	299,111.74	0.48
651 - 675	18	1,901,182.61	3.03
676 - 700	92	12,443,506.76	19.82
701 - 725	84	12,860,343.02	20.48
726 - 750	89	11,887,877.26	18.94
751 - 775	115	14,502,894.23	23.10
776 - 800	65	7,945,661.15	12.66
801 - 825	12	882,194.56	1.41
Total:	480	\$62,780,846.20	100.00%

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Mortgage Loan Statistics of the Group III (Class IIIA-1 Component) Collateral As of the Cut-off Date

Collateral Summary (All numbers are approximate and subject to change)

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	Wtd. Avg. (if applicable)	Range (if applicable)
Number of Mortgage Loans:	440	
Aggregate Current Principal Balance:	\$59,758,885	
Current Principal Balance:	\$135,816	\$19,930 - \$494,757
Original Principal Balance:	\$136,716	\$20,000 - \$496,500
Gross Coupon*:	5.249%	4.375% - 6.375%
Stated Remaining Term (months):	177	114 - 179
Seasoning (months):	1	1 - 11
Original LTV:	64.37%	13.78% - 94.90%
Borrower FICO:	733	624 - 820
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 5.247%

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COLLATERAL TABLES - GROUP III (CLASS IIIA-1 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 25,000.00	3	\$68,550.00	0.11%
25,000.01 - 50,000.00	31	1,217,450.00	2.02
50,000.01 - 75,000.00	78	4,981,733.00	8.28
75,000.01 - 100,000.00	85	7,433,487.00	12.36
100,000.01 - 125,000.00	59	6,541,554.00	10.87
125,000.01 - 150,000.00	38	5,241,001.00	8.71
150,000.01 - 175,000.00	30	4,887,090.00	8.12
175,000.01 - 200,000.00	27	5,098,068.00	8.47
200,000.01 - 225,000.00	17	3,668,800.00	6.10
225,000.01 - 250,000.00	19	4,597,800.00	7.64
250,000.01 - 275,000.00	13	3,409,450.00	5.67
275,000.01 - 300,000.00	14	4,010,630.00	6.67
300,000.01 - 333,700.00	19	6,127,550.00	10.19
333,700.01 - 350,000.00	1	340,000.00	0.57
350,000.01 - 500,000.00	6	2,531,750.00	4.21
Total:	440	\$60,154,913.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	3	\$68,044.36	0.11%
25,000.01 - 50,000.00	31	1,207,551.51	2.02
50,000.01 - 75,000.00	80	5,084,473.88	8.51
75,000.01 - 100,000.00	85	7,433,388.00	12.44
100,000.01 - 125,000.00	57	6,299,049.01	10.54
125,000.01 - 150,000.00	41	5,654,977.93	9.46
150,000.01 - 175,000.00	27	4,406,925.30	7.37
175,000.01 - 200,000.00	28	5,267,546.23	8.81
200,000.01 - 225,000.00	16	3,448,452.52	5.77
225,000.01 - 250,000.00	19	4,571,442.59	7.65
250,000.01 - 275,000.00	14	3,662,976.02	6.13
275,000.01 - 300,000.00	13	3,712,726.47	6.21
300,000.01 - 333,700.00	19	6,089,256.32	10.19
333,700.01 - 350,000.00	1	337,315.66	0.56
350,000.01 - 500,000.00	6	2,514,759.06	4.21
Total:	440	\$59,758,884.86	100.00%

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Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
4.000 - 4.499	3	\$574,527.86	0.96%
4.500 - 4.999	97	15,391,060.03	25.76
5.000 - 5.499	169	24,784,304.22	41.47
5.500 - 5.999	169	18,881,409.74	31.60
6.000 - 6.499	2	127,583.01	0.21
Total:	440	\$59,758,884.86	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
1 - 180	440	\$59,758,884.86	100.00%
Total:	440	\$59,758,884.86	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
61 - 120	11	\$1,217,643.88	2.04%
121 - 180	429	58,541,240.98	97.96
Total:	440	\$59,758,884.86	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	435	\$59,417,007.54	99.43%
7 - 12	5	341,877.32	0.57
Total:	440	\$59,758,884.86	100.00%

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Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	14	\$1,542,328.11	2.58%
25.01 - 30.00	11	1,179,858.98	1.97
30.01 - 35.00	7	808,106.45	1.35
35.01 - 40.00	12	1,497,943.27	2.51
40.01 - 45.00	26	3,761,233.04	6.29
45.01 - 50.00	29	3,894,218.02	6.52
50.01 - 55.00	25	3,732,677.26	6.25
55.01 - 60.00	35	5,450,231.85	9.12
60.01 - 65.00	27	4,340,294.87	7.26
65.01 - 70.00	54	8,420,225.01	14.09
70.01 - 75.00	64	7,739,908.00	12.95
75.01 - 80.00	96	12,919,263.06	21.62
80.01 - 85.00	6	1,073,046.97	1.80
85.01 - 90.00	31	3,062,093.31	5.12
90.01 - 95.00	3	337,456.66	0.56
Total:	440	\$59,758,884.86	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Investment	232	\$23,197,896.12	38.82%
Owner Occupied	199	35,228,598.56	58.95
Second Home	9	1,332,390.18	2.23
Total:	440	\$59,758,884.86	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	297	\$38,466,825.93	64.37%
Two-Four Family	62	9,279,486.45	15.53
PUD Detached	38	6,177,758.26	10.34
Low-Rise Condominium	24	3,553,686.94	5.95
PUD Attached	14	1,901,907.77	3.18
High-Rise Condominium	5	379,219.51	0.63
Total:	440	\$59,758,884.86	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Cash-Out Refinance	175	\$24,644,009.05	41.24%
Rate/Term Refinance	171	23,984,912.23	40.14
Purchase	94	11,129,963.58	18.62
Total:	440	\$59,758,884.86	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	237	\$39,364,312.37	65.87%
Full Documentation	189	18,355,135.61	30.72
No Documentation	14	2,039,436.88	3.41
Total:	440	\$59,758,884.86	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	78	\$15,386,144.68	25.75%
Texas	45	4,549,817.98	7.61
Maryland	28	4,375,390.60	7.32
Illinois	24	3,705,401.45	6.20
Florida	25	3,653,324.21	6.11
Virginia	26	2,810,720.79	4.70
Hawaii	11	2,240,508.53	3.75
Ohio	24	2,145,313.46	3.59
New Jersey	9	1,902,810.02	3.18
Washington	14	1,861,351.00	3.11
Massachusetts	10	1,530,979.85	2.56
Georgia	15	1,446,214.49	2.42
Indiana	14	1,422,873.71	2.38
Pennsylvania	14	1,301,273.79	2.18
Arizona	11	1,116,468.70	1.87
Michigan	6	1,114,228.84	1.86
New Mexico	10	947,710.36	1.59
Missouri	7	924,533.74	1.55
New York	7	818,536.96	1.37
Louisiana	8	615,576.47	1.03
Other	54	5,889,705.23	9.86
Total:	440	\$59,758,884.86	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	1	\$58,074.87	0.10%
626 - 650	4	299,111.74	0.50
651 - 675	15	1,716,855.63	2.87
676 - 700	84	11,871,272.05	19.87
701 - 725	78	12,267,390.63	20.53
726 - 750	81	11,278,902.27	18.87
751 - 775	104	13,651,060.64	22.84
776 - 800	63	7,816,731.65	13.08
801 - 825	10	799,485.38	1.34
Total:	440	\$59,758,884.86	100.00%

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Mortgage Loan Statistics of the Group III (Class IIIA-2 Component) Collateral As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	266	
Aggregate Current Principal Balance:	\$29,669,533	
Current Principal Balance:	\$111,540	\$19,930 - \$494,757
Original Principal Balance:	\$112,307	\$20,000 - \$496,500
Gross Coupon*:	5.675%	5.375% - 7.750%
Stated Remaining Term (months):	177	114 - 179
Seasoning (months):	2	1 - 8
Original LTV:	67.75%	13.78% - 100.00%
Borrower FICO:	727	624 - 808
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 5.662%

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COLLATERAL TABLES - GROUP III (CLASS IIIA-2 COMPONENT)

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
0.01 - 25,000.00	4	\$90,591.00	0.30%
25,000.01 - 50,000.00	29	\$1,106,690.00	3.70
50,000.01 - 75,000.00	63	\$3,976,118.00	13.31
75,000.01 - 100,000.00	60	\$5,170,497.00	17.31
100,000.01 - 125,000.00	30	\$3,339,334.00	11.18
125,000.01 - 150,000.00	25	\$3,428,891.00	11.48
150,000.01 - 175,000.00	9	\$1,445,110.00	4.84
175,000.01 - 200,000.00	14	\$2,671,268.00	8.94
200,000.01 - 225,000.00	8	\$1,718,800.00	5.75
225,000.01 - 250,000.00	10	\$2,416,600.00	8.09
250,000.01 - 275,000.00	4	\$1,047,650.00	3.51
275,000.01 - 300,000.00	3	\$856,750.00	2.87
300,000.01 - 333,700.00	4	\$1,291,700.00	4.32
350,000.01 - 500,000.00	3	\$1,313,650.00	4.40
Total:	266	\$29,873,649.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25,000.00	4	\$90,011.18	0.30%
25,000.01 - 50,000.00	29	\$1,098,302.74	3.70
50,000.01 - 75,000.00	64	\$4,018,122.10	13.54
75,000.01 - 100,000.00	61	\$5,259,882.15	17.73
100,000.01 - 125,000.00	29	\$3,239,927.81	10.92
125,000.01 - 150,000.00	25	\$3,428,429.99	11.56
150,000.01 - 175,000.00	8	\$1,286,334.20	4.34
175,000.01 - 200,000.00	15	\$2,853,858.46	9.62
200,000.01 - 225,000.00	7	\$1,508,346.76	5.08
225,000.01 - 250,000.00	10	\$2,400,904.61	8.09
250,000.01 - 275,000.00	4	\$1,043,968.86	3.52
275,000.01 - 300,000.00	3	\$850,590.52	2.87
300,000.01 - 333,700.00	4	\$1,284,824.47	4.33
350,000.01 - 500,000.00	3	\$1,306,029.58	4.40
Total:	266	\$29,669,533.43	100.00%

Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
5.000 - 5.499	55	\$7,638,579.34	25.75%
5.500 - 5.999	169	\$18,881,409.74	63.64
6.000 - 6.499	34	\$2,417,974.39	8.15
6.500 - 6.999	3	\$323,366.77	1.09
7.000 - 7.499	4	\$306,159.57	1.03
7.500 - 7.999	1	\$102,043.62	0.34
Total:	266	\$29,669,533.43	100.00%

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Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
1 - 180	266	\$29,669,533.43	100.00%
Total:	266	\$29,669,533.43	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
61 - 120	7	\$603,205.76	2.03%
121 - 180	259	\$29,066,327.67	97.97
Total:	266	\$29,669,533.43	100.00%

Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	261	\$29,311,850.31	98.79%
7 - 12	5	\$357,683.12	1.21
Total:	266	\$29,669,533.43	100.00%

Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	6	\$585,201.81	1.97%
25.01 - 30.00	5	\$285,356.64	0.96
30.01 - 35.00	4	\$465,497.85	1.57
35.01 - 40.00	9	\$989,077.68	3.33
40.01 - 45.00	10	\$1,464,960.15	4.94
45.01 - 50.00	13	\$1,553,011.35	5.23
50.01 - 55.00	13	\$1,502,945.61	5.07
55.01 - 60.00	16	\$2,131,518.54	7.18
60.01 - 65.00	10	\$1,647,721.70	5.55
65.01 - 70.00	27	\$3,396,722.37	11.45
70.01 - 75.00	43	\$4,022,187.08	13.56
75.01 - 80.00	65	\$7,564,041.66	25.49
80.01 - 85.00	4	\$455,810.59	1.54
85.01 - 90.00	35	\$3,070,795.58	10.35
90.01 - 95.00	5	\$432,641.20	1.46
95.01 - 100.00	1	\$102,043.62	0.34
Total:	266	\$29,669,533.43	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Investment	177	\$16,730,631.83	56.39%
Owner Occupied	86	\$12,492,463.83	42.11
Second Home	3	\$446,437.77	1.50
Total:	266	\$29,669,533.43	100.00%

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Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	180	\$18,340,808.30	61.82%
Two-Four Family	45	\$5,807,146.22	19.57
PUD Detached	17	\$2,326,096.43	7.84
Low-Rise Condominium	14	\$2,144,376.72	7.23
PUD Attached	8	\$895,320.32	3.02
High-Rise Condominium	2	\$155,785.44	0.53
Total:	266	\$29,669,533.43	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	75	\$7,038,396.98	23.72%
Cash-Out Refinance	103	\$11,984,077.78	40.39
Rate/Term Refinance	88	\$10,647,058.67	35.89
Total:	266	\$29,669,533.43	100.00%

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Stated Income	112	\$15,332,993.82	51.68%
Full Documentation	132	\$11,988,081.98	40.41
No Documentation	22	\$2,348,457.63	7.92
Total:	266	\$29,669,533.43	100.00%

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Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	31	\$5,594,953.71	18.86%
Texas	30	\$2,512,411.29	8.47
Florida	19	\$2,246,543.52	7.57
Maryland	17	\$2,141,816.28	7.22
Illinois	17	\$2,117,294.57	7.14
Ohio	23	\$1,973,720.65	6.65
Virginia	17	\$1,246,942.91	4.20
New Jersey	7	\$1,091,550.07	3.68
Hawaii	4	\$1,001,876.70	3.38
Indiana	12	\$962,620.53	3.24
Washington	7	\$927,820.07	3.13
Arizona	9	\$907,112.69	3.06
Pennsylvania	9	\$832,656.28	2.81
Michigan	5	\$831,338.00	2.80
New Mexico	10	\$734,722.20	2.48
New York	6	\$689,277.67	2.32
Louisiana	8	\$615,576.47	2.07
South Carolina	2	\$467,375.71	1.58
Massachusetts	5	\$446,029.34	1.50
Other	28	\$2,327,894.77	7.85
Total:	266	\$29,669,533.43	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
601 - 625	1	\$58,074.87	0.20%
626 - 650	2	\$137,317.28	0.46
651 - 675	14	\$1,339,639.72	4.52
676 - 700	62	\$7,442,323.17	25.08
701 - 725	48	\$5,427,747.12	18.29
726 - 750	47	\$5,840,849.12	19.69
751 - 775	55	\$5,957,962.20	20.08
776 - 800	28	\$2,809,731.74	9.47
801 - 825	9	\$655,888.21	2.21
Total:	266	\$29,669,533.43	100.00%

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Mortgage Loan Statistics of the Group IV Collateral As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	40	
Aggregate Current Principal Balance:	\$17,811,010	
Current Principal Balance:	\$445,275	\$93,034 - \$648,932
Original Principal Balance:	\$453,596	\$339,600 - \$650,000
Gross Coupon*:	6.891%	5.500% - 8.750%
Stated Remaining Term (months):	350	178 - 359
Seasoning (months):	2	1 - 10
Original LTV:	77.28%	54.99% - 95.00%
Borrower FICO:	723	631 - 801
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.728%

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COLLATERAL TABLES - GROUP IV

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Original Principal Balance
333,700.01 - 350,000.00	3	\$1,022,600.00	5.64%
350,000.01 - 500,000.00	28	11,737,120.00	64.69
500,000.01 - 1,000,000.00	9	5,384,100.00	29.67
Total:	40	\$18,143,820.00	100.00%

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
75,000.01 - 100,000.00	1	\$93,034.57	0.52%
333,700.01 - 350,000.00	3	1,019,585.72	5.72
350,000.01 - 500,000.00	27	11,328,302.91	63.60
500,000.01 - 1,000,000.00	9	5,370,086.79	30.15
Total:	40	\$17,811,009.99	100.00%

Current Gross Mortgage Rates of Mortgage Loans

Gross Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
5.500 - 5.999	5	\$2,195,441.89	12.33%
6.000 - 6.499	10	4,588,327.59	25.76
6.500 - 6.999	10	4,455,006.90	25.01
7.000 - 7.499	4	1,916,665.18	10.76
7.500 - 7.999	5	1,726,999.33	9.70
8.000 - 8.499	2	893,096.03	5.01
8.500 - 8.999	4	2,035,473.07	11.43
Total:	40	\$17,811,009.99	100.00%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
1 - 180	2	\$783,626.58	4.40%
241 - 360	38	17,027,383.41	95.60
Total:	40	\$17,811,009.99	100.00%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
121 - 180	2	\$783,626.58	4.40%
301 - 360	38	17,027,383.41	95.60
Total:	40	\$17,811,009.99	100.00%

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Seasoning of Mortgage Loans

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0 - 6	39	\$17,218,068.32	96.67%
7 - 12	1	592,941.67	3.33
Total:	40	\$17,811,009.99	100.00%

Original Loan-to-Value Ratios of Mortgage Loans

Original LTVs (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
50.01 - 55.00	1	\$408,630.26	2.29%
55.01 - 60.00	2	836,759.36	4.70
60.01 - 65.00	3	1,506,117.80	8.46
65.01 - 70.00	7	3,533,548.38	19.84
70.01 - 75.00	6	2,541,627.98	14.27
75.01 - 80.00	9	4,052,567.82	22.75
85.01 - 90.00	6	2,898,801.04	16.28
90.01 - 95.00	6	2,032,957.35	11.41
Total:	40	\$17,811,009.99	100.00%

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Investment	7	\$3,038,559.68	17.06%
Owner Occupied	31	13,983,346.92	78.51
Second Home	2	789,103.39	4.43
Total:	40	\$17,811,009.99	100.00%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Single Family	27	\$11,317,699.79	63.54%
PUD Detached	10	4,810,466.98	27.01
Two-Four Family	2	1,250,555.85	7.02
PUD Attached	1	432,287.37	2.43
Total:	40	\$17,811,009.99	100.00%

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Purchase	19	\$8,005,761.51	44.95%
Cash-Out Refinance	11	5,453,127.74	30.62
Rate/Term Refinance	10	4,352,120.74	24.44
Total:	40	\$17,811,009.99	100.00%

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Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
Full Documentation	10	\$4,630,265.91	26.00%
No Documentation	18	7,784,173.02	43.70
Stated Income	12	5,396,571.06	30.30
Total:	40	\$17,811,009.99	100.00%

Geographical Distribution of Mortgages Loans

Location	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
California	14	\$6,555,085.34	36.80%
Virginia	8	3,284,667.48	18.44
Maryland	3	1,220,574.10	6.85
Arizona	2	1,138,019.34	6.39
New Jersey	2	810,578.97	4.55
Florida	2	788,360.92	4.43
Illinois	2	711,886.46	4.00
New York	1	601,763.09	3.38
Idaho	1	592,941.67	3.33
Washington	1	467,652.68	2.63
Connecticut	1	437,167.10	2.45
Texas	1	410,610.03	2.31
Minnesota	1	397,748.58	2.23
Utah	1	393,954.23	2.21
Total:	40	\$17,811,009.99	100.00%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
626 - 650	1	\$399,672.12	2.24%
651 - 675	2	836,598.13	4.70
676 - 700	15	7,095,302.32	39.84
701 - 725	4	1,578,156.88	8.86
726 - 750	8	3,175,810.68	17.83
751 - 775	4	1,786,558.26	10.03
776 - 800	5	2,409,394.89	13.53
801 - 825	1	529,516.71	2.97
Total:	40	\$17,811,009.99	100.00%

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Mortgage Loan Statistics of the Group IV (Class IVA-1 Component) Collateral As of the Cut-off Date

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable rate mortgage loans are listed as of the Cut-off Date of June 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	40	
Aggregate Current Principal Balance:	\$17,811,010	
Current Principal Balance:	\$445,275	\$93,034 - \$648,932
Original Principal Balance:	\$453,596	\$339,600 - \$650,000
Gross Coupon*:	6.891%	5.500% - 8.750%
Stated Remaining Term (months):	350	178 - 359
Seasoning (months):	2	1 - 10
Original LTV:	77.28%	54.99% - 95.00%
Borrower FICO:	723	631 - 801
1st Lien:	100.00%	

* The weighted average coupon of the Mortgage Loans after adjusting for the Lender Paid Mortgage Insurance Policy Premium is 6.728%%

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COLLATERAL TABLES - GROUP IV (CLASS IVA-1 COMPONENT)

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75.01 - 80.00	9	4,052,567.82	22.75
85.01 - 90.00	6	2,898,801.04	16.28
90.01 - 95.00	6	2,032,957.35	11.41
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New Jersey	2	810,578.97	4.55
Florida	2	788,360.92	4.43
Illinois	2	711,886.46	4.00
New York	1	601,763.09	3.38
Idaho	1	592,941.67	3.33
Washington	1	467,652.68	2.63
Connecticut	1	437,167.10	2.45
Texas	1	410,610.03	2.31
Minnesota	1	397,748.58	2.23
Utah	1	393,954.23	2.21
Total:	40	\$17,811,009.99	100.00%

Fico Scores of Mortgage Loans

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701 - 725	4	1,578,156.88	8.86
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776 - 800	5	2,409,394.89	13.53
801 - 825	1	529,516.71	2.97
Total:	40	\$17,811,009.99	100.00%