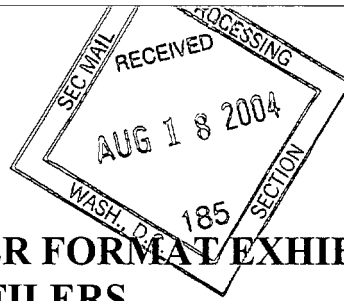


FORM SE
FORM FOR SUBMISSION OF PAPER FORM EXHIBITS
BY ELECTRONIC FILERS



Homestar Mortgage Acceptance Corp.
Exact Name of Registrant as Specified in Charter

0001257394
Registrant CIK Number

Form 8-K, August 16, 2004 Series 2004-4

333-116235

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



PROCESSED

AUG 19 2004

THOMSON
FINANCIAL

S.C.

SIGNATURE

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 hereunto duly authorized.

HOMESTAR MORTGAGE ACCEPTANCE CORP.

By: Frank Plenskofski
Name: **Frank Plenskofski**
Title: **VP/Treasurer**

Dated: August 17, 2004

SIGNATURE

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 hereunto duly authorized.

HOMESTAR MORTGAGE ACCEPTANCE CORP.

By: /s/ Frank Plenskofski

Name: Frank Plenskofski

Title: Vice President and Treasurer

Dated: August 16, 2004

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

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Computational Materials	0

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

Homestar 2004-4: IO Loans

Collateral Grouped by Original Balance	COUNT	Total Original Balance	Percent of Total OBAL
25,000.01 - 50,000.00	6	255,000	0.10
50,000.01 - 75,000.00	18	1,219,036	0.46
75,000.01 - 100,000.00	51	4,657,052	1.75
100,000.01 - 125,000.00	81	9,229,079	3.47
125,000.01 - 150,000.00	82	11,314,866	4.25
150,000.01 - 175,000.00	67	10,921,814	4.10
175,000.01 - 200,000.00	87	16,251,034	6.11
200,000.01 - 225,000.00	54	11,620,442	4.37
225,000.01 - 250,000.00	61	14,473,670	5.44
250,000.01 - 275,000.00	58	15,204,195	5.71
275,000.01 - 300,000.00	53	15,262,650	5.73
300,000.01 - 333,700.00	69	22,069,393	8.29
333,700.01 - 350,000.00	30	10,230,045	3.84
350,000.01 - 500,000.00	166	68,852,477	25.87
500,000.01 - 1,000,000.00	85	53,136,534	19.96
1,000,000.01 +	1	1,470,000	0.55
TOTAL	969	266,167,287	100.00

Collateral Grouped by Current Balance	COUNT	Total Current Balance	Percent of Total CBAL
25,000.01 - 50,000.00	6	255,000	0.10
50,000.01 - 75,000.00	18	1,219,036	0.46
75,000.01 - 100,000.00	51	4,657,052	1.75
100,000.01 - 125,000.00	81	9,229,079	3.47
125,000.01 - 150,000.00	82	11,314,866	4.25
150,000.01 - 175,000.00	67	10,921,780	4.10
175,000.01 - 200,000.00	87	16,250,834	6.11
200,000.01 - 225,000.00	54	11,620,432	4.37
225,000.01 - 250,000.00	61	14,473,570	5.44
250,000.01 - 275,000.00	58	15,203,905	5.71
275,000.01 - 300,000.00	53	15,262,650	5.73
300,000.01 - 333,700.00	69	22,069,393	8.29
333,700.01 - 350,000.00	30	10,230,045	3.84
350,000.01 - 500,000.00	166	68,852,460	25.87
500,000.01 - 1,000,000.00	85	53,135,974	19.96
1,000,000.01 +	1	1,470,000	0.55
TOTAL	969	266,166,076	100.00

Homestar 2004-4: IO Loans

Collateral Grouped by Mortgage Rates	COUNT	Total Current Balance	Percent of Total CBAL
3.000 - 3.499	1	862,440	0.32
3.500 - 3.999	6	1,768,000	0.66
4.000 - 4.499	43	12,535,435	4.71
4.500 - 4.999	138	40,675,839	15.28
5.000 - 5.499	177	50,523,841	18.98
5.500 - 5.999	276	77,630,320	29.17
6.000 - 6.499	146	38,755,345	14.56
6.500 - 6.999	135	33,606,402	12.63
7.000 - 7.499	25	5,997,449	2.25
7.500 - 7.999	15	2,661,405	1.00
8.000 - 8.499	3	431,550	0.16
8.500 - 8.999	3	672,600	0.25
9.000 - 9.499	1	45,450	0.02
TOTAL	969	266,166,076	100.00

Collateral Grouped by Original Term	COUNT	Total Current Balance	Percent of Total CBAL
241 +	969	266,166,076	100.00
TOTAL	969	266,166,076	100.00

Collateral Grouped by Remaining Term	COUNT	Total Current Balance	Percent of Total CBAL
301 +	969	266,166,076	100.00
TOTAL	969	266,166,076	100.00

Collateral Grouped by Seasoning	COUNT	Total Current Balance	Percent of Total CBAL
0 - 6	969	266,166,076	100.00
TOTAL	969	266,166,076	100.00

Collateral Grouped by Loan_to_value	COUNT	Total Current Balance	Percent of Total CBAL
0.01 - 25.00	2	141,250	0.05
25.01 - 30.00	1	156,000	0.06
40.01 - 45.00	2	291,200	0.11
45.01 - 50.00	7	2,187,000	0.82
50.01 - 55.00	12	3,274,440	1.23
55.01 - 60.00	13	4,034,800	1.52
60.01 - 65.00	20	6,521,706	2.45
65.01 - 70.00	44	12,557,550	4.72
70.01 - 75.00	46	9,918,191	3.73
75.01 - 80.00	640	176,771,030	66.41
80.01 - 85.00	21	5,851,250	2.20
85.01 - 90.00	59	14,525,007	5.46
90.01 - 95.00	100	29,487,002	11.08
95.01 +	2	449,650	0.17
TOTAL	969	266,166,076	100.00

Homestar 2004-4: IO Loans

Collateral Grouped by Owner Occupancy	COUNT	Total Current Balance	Percent of Total CBAL
INVESTMENT	180	31,085,182	11.68
OWNER OCCUPIED	759	226,343,054	85.04
SECOND HOME	30	8,737,840	3.28
TOTAL	969	266,166,076	100.00

Collateral Grouped by Property Types	COUNT	Total Current Balance	Percent of Total CBAL
2-4 FAMILY UNIT	30	9,363,950	3.52
NOT FOUND	1	520,000	0.20
PUD	327	84,703,928	31.82
S/F DETACHED	591	165,427,938	62.15
3 or 4 UNIT	20	6,150,260	2.31
TOTAL	969	266,166,076	100.00

Collateral Grouped by Loan Purpose	COUNT	Total Current Balance	Percent of Total CBAL
Cash-Out Refi	206	65,338,367	24.55
Purchase	660	174,133,573	65.42
Rate/Term Refi	103	26,694,136	10.03
TOTAL	969	266,166,076	100.00

Collateral Grouped by Documentation Types	COUNT	Total Current Balance	Percent of Total CBAL
FULL DOCS	336	82,353,261	30.94
LIMITED DOCS	383	116,438,266	43.75
NO DOCS	250	67,374,549	25.31
TOTAL	969	266,166,076	100.00

Collateral Grouped by Product Type	COUNT	Total Current Balance	Percent of Total CBAL
ARM-IO 2/28	386	113,866,340	42.78
ARM-IO 3/27	192	53,322,789	20.03
ARM-IO 5/25	225	58,900,093	22.13
ARM-IO 6LIB	70	17,953,910	6.75
ARM-IO 7/23	14	4,380,003	1.65
FXD-IO FIX	82	17,742,941	6.67
TOTAL	969	266,166,076	100.00

Collateral Grouped by Index	COUNT	Total Current Balance	Percent of Total CBAL
LM6	887	248,423,135	93.33
Fixed Rate	82	17,742,941	6.67
TOTAL	969	266,166,076	100.00

Homestar 2004-4: IO Loans

Collateral Grouped by State	COUNT	Total Current Balance	Percent of Total CBAL
CA	493	172,284,840	64.73
GA	145	23,904,595	8.98
FL	78	13,787,575	5.18
AZ	50	10,241,023	3.85
CO	37	7,140,656	2.68
NJ	31	7,089,770	2.66
TX	21	4,950,220	1.86
NV	16	4,338,901	1.63
WA	13	2,869,700	1.08
PA	8	2,111,194	0.79
UT	5	2,018,625	0.76
IL	8	1,908,450	0.72
CT	5	1,624,050	0.61
NY	3	1,272,000	0.48
MA	5	1,237,920	0.47
MN	3	1,193,950	0.45
MD	6	1,057,642	0.40
MI	4	1,001,950	0.38
HI	2	935,750	0.35
OH	5	760,150	0.29
VA	2	600,500	0.23
SC	5	594,092	0.22
AL	2	555,700	0.21
MS	4	469,600	0.18
NC	4	350,117	0.13
TN	3	333,920	0.13
WI	2	305,100	0.11
MT	1	205,600	0.08
ME	1	188,000	0.07
ID	1	174,320	0.07
WY	1	155,000	0.06
NH	1	144,000	0.05
IN	1	125,000	0.05
KY	1	83,450	0.03
OR	1	81,000	0.03
MO	1	71,716	0.03
TOTAL	969	266,166,076	100.00

Collateral Grouped by Prepayment	COUNT	Total Current Balance	Percent of Total CBAL
None	482	135,358,775	50.86
12 Months	43	12,357,158	4.64
24 Months	251	73,049,557	27.45
36 Months	177	41,291,036	15.51
60 Months	16	4,109,550	1.54
TOTAL	969	266,166,076	100.00

Homestar 2004-4: IO Loans

Collateral Grouped by FICO Scores	COUNT	Total Current Balance	Percent of Total CBAL
0 - 499	1	100,000	0.04
576 - 600	3	901,200	0.34
601 - 625	59	17,556,357	6.60
626 - 650	132	35,583,229	13.37
651 - 675	164	45,890,252	17.24
676 - 700	195	55,219,118	20.75
701 - 725	167	45,078,535	16.94
726 - 750	124	31,907,975	11.99
751 - 775	75	21,035,143	7.90
776 - 800	42	11,415,747	4.29
801 - 825	6	1,306,520	0.49
826 +	1	172,000	0.06
TOTAL	969	266,166,076	100.00

Collateral Grouped by Gross Margin	COUNT	Total Current Balance	Percent of Total CBAL
Fixed Rate	82	17,742,941	6.67
1.500 - 1.999	1	100,800	0.04
2.000 - 2.499	106	27,034,777	10.16
2.500 - 2.999	410	109,697,167	41.21
3.000 - 3.499	161	44,263,657	16.63
3.500 - 3.999	6	2,027,200	0.76
4.000 - 4.499	4	1,163,700	0.44
4.500 - 4.999	1	93,750	0.04
5.000 - 5.499	11	3,458,800	1.30
5.500 - 5.999	72	21,991,791	8.26
6.000 - 6.499	109	36,735,268	13.80
6.500 - 6.999	5	1,639,150	0.62
7.000 - 7.499	1	217,075	0.08
TOTAL	969	266,166,076	100.00

Homestar 2004-4: IO Loans

Collateral Grouped by Next Rate Adj	COUNT	Total Current Balance	Percent of Total CBAL
20041101	2	1,762,440	0.66
20041201	20	6,937,470	2.61
20050101	48	9,254,000	3.48
20060401	2	400,900	0.15
20060501	43	12,468,785	4.68
20060601	208	67,795,509	25.47
20060701	133	33,201,146	12.47
20070301	1	335,700	0.13
20070401	2	748,500	0.28
20070501	53	17,686,004	6.64
20070504	1	285,600	0.11
20070601	40	11,096,055	4.17
20070701	95	23,170,930	8.71
20090401	3	2,692,400	1.01
20090501	70	18,033,853	6.78
20090601	67	19,198,183	7.21
20090701	85	18,975,657	7.13
20110501	1	265,000	0.10
20110601	4	1,479,603	0.56
20110701	6	1,386,500	0.52
20140501	2	748,900	0.28
20140601	1	500,000	0.19
Fixed Rate	82	17,742,941	6.67
TOTAL	969	266,166,076	100.00

Collateral Grouped by Maximum Interest Rates	COUNT	Total Current Balance	Percent of Total CBAL
Fixed Rate	82	17,742,941	6.67
8.500 - 8.999	2	518,000	0.19
9.000 - 9.499	20	6,419,879	2.41
9.500 - 9.999	81	25,314,434	9.51
10.000 - 10.499	121	35,506,205	13.34
10.500 - 10.999	181	49,674,501	18.66
11.000 - 11.499	137	34,141,364	12.83
11.500 - 11.999	188	50,818,644	19.09
12.000 - 12.499	77	22,892,148	8.60
12.500 - 12.999	54	17,061,410	6.41
13.000 - 13.499	15	4,059,350	1.53
13.500 - 13.999	7	1,193,150	0.45
14.000 - 14.499	1	45,450	0.02
14.500 - 15.499	3	778,600	0.29
TOTAL	969	266,166,076	100.00

Homestar 2004-4: IO Loans

Collateral Grouped by Minimum Mortgage Rates	COUNT	Total Current Balance	Percent of Total CBAL
Fixed Rate	82	17,742,941	6.67
0.001 - 1.999	1	100,800	0.04
2.000 - 2.499	106	27,034,777	10.16
2.500 - 2.999	410	109,697,167	41.21
3.000 - 3.499	161	44,263,657	16.63
3.500 - 3.999	6	2,027,200	0.76
4.000 - 4.499	4	1,163,700	0.44
4.500 - 4.999	1	93,750	0.04
5.000 - 5.499	11	3,458,800	1.30
5.500 - 5.999	72	21,991,791	8.26
6.000 - 6.499	109	36,735,268	13.80
6.500 - 6.999	5	1,639,150	0.62
7.000 - 7.499	1	217,075	0.08
TOTAL	969	266,166,076	100.00

Collateral Grouped by Initial Rate Cap	COUNT	Total Current Balance	Percent of Total CBAL
Fixed Rate	82	17,742,941	6.67
1	70	17,953,910	6.75
2	1	217,792	0.08
3	579	166,744,129	62.65
4.25	1	448,000	0.17
5	229	60,651,504	22.79
6	7	2,407,800	0.90
TOTAL	969	266,166,076	100.00

Collateral Grouped by Periodic Rate Cap	COUNT	Total Current Balance	Percent of Total CBAL
Fixed Rate	82	17,742,941	6.67
1	880	246,297,543	92.54
2	7	2,125,592	0.80
TOTAL	969	266,166,076	100.00