

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



04042390

Citigroup Mortgage Loan Trust Inc.

Exact Name of Registrant as Specified in Charter

0001257102

Registrant CIK Number

Form 8-K, September 3, 2004, Series 2004-OPT1

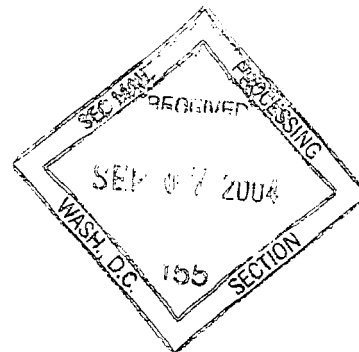
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-107958

SEC File Number, if available

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

✓ **PROCESSED**
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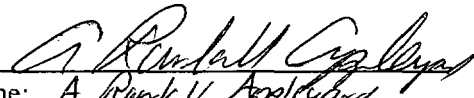


SIGNATURES

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: September 3, 2004

CITIGROUP MORTGAGE LOAN TRUST
INC.

By: 
Name: A. Randall Appleby
Title: 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	Collateral Term Sheets	P*

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

OLTV		FICO score								Total
		451-500	501-550	551-600	601-650	651-700	701-750	> 750	Not Available	
0 - 60.00	Count	0	159	131	133	53	20	3	6	505
	Balance	NO DATA	22,535,704.35	19,185,058.85	22,646,887.94	8,908,156.60	3,395,430.74	749,920.37	757,117.59	78,178,276.44
	% of total	NO DATA	2.838	2.416	2.852	1.122	0.428	0.094	0.095	9.845
60.01 - 70.00	Count	7	324	244	199	68	18	6	7	873
	Balance	864,972.11	53,431,405.82	42,904,943.87	38,827,459.64	14,557,781.03	4,035,918.75	795,676.56	841,210.05	156,259,367.83
	% of total	0.109	6.729	5.403	4.890	1.833	0.508	0.100	0.106	19.678
70.01 - 80.00	Count	8	875	650	852	396	120	43	29	2973
	Balance	772,632.31	134,930,259.74	109,173,604.78	135,717,654.56	70,571,269.68	26,267,647.51	8,736,379.06	3,084,625.67	489,254,473.31
	% of total	0.097	16.992	13.748	17.091	8.887	3.308	1.100	0.388	61.613
80.01 - 85.00	Count	1	38	42	87	4	3	1	0	176
	Balance	73,779.32	6,841,247.84	6,876,109.37	14,966,612.50	704,914.19	394,456.69	135,718.02	NO DATA	29,994,637.93
	% of total	0.009	0.862	0.866	1.885	0.089	0.050	0.017	NO DATA	3.777
85.01 - 90.00	Count	1	49	45	37	5	2	1	0	140
	Balance	64,917.63	7,528,091.45	10,603,139.38	7,867,679.67	1,163,830.00	1,163,541.68	180,000.00	NO DATA	28,571,199.81
	% of total	0.008	0.948	1.335	0.991	0.147	0.147	0.023	NO DATA	3.598
90.01 - 95.00	Count	0	3	3	15	6	2	0	0	29
	Balance	NO DATA	381,436.71	322,401.41	2,702,793.95	565,527.01	253,947.49	NO DATA	NO DATA	4,226,106.57
	% of total	NO DATA	0.048	0.041	0.340	0.071	0.032	NO DATA	NO DATA	0.532
95.01 - 100.00	Count	0	0	0	50	35	16	4	0	105
	Balance	NO DATA	NO DATA	NO DATA	3,214,214.58	2,702,158.75	1,366,506.15	315,413.01	NO DATA	7,598,292.49
	% of total	NO DATA	NO DATA	NO DATA	0.405	0.340	0.172	0.040	NO DATA	0.957
Total	Count	17	1448	1115	1373	567	181	58	42	4801
	Balance	1,776,301.37	225,648,145.91	189,067,257.66	225,943,302.84	99,173,637.26	36,877,649.01	10,913,107.02	4,683,153.31	794,082,554.38
	% of total	0.224	28.416	23.810	28.453	12.489	4.644	1.374	0.590	100.000

OLTV	Number of Loans	Total Balance Sum	% of	WAC WA	FICO WA	Loan Balance AVG	Orig LTV WA	Full Doc % of	Owner Occ % of
0 - 60.00	505	\$78,178,276.44	9.8451	7.0364	594.2412	\$154,808.47	51.2259	NO DATA	87.9016
60.01 - 70.00	873	\$156,259,367.83	19.6780	7.2064	583.4617	\$178,991.26	66.6001	NO DATA	90.2447
70.01 - 80.00	2,973	\$489,254,473.31	61.6125	7.2085	600.5422	\$164,565.92	78.2157	NO DATA	91.6907
80.01 - 85.00	176	\$29,994,837.93	3.7773	7.6792	586.3826	\$170,425.22	84.4659	NO DATA	92.7540
85.01 - 90.00	140	\$28,571,199.81	3.5980	7.4621	583.6082	\$204,080.00	89.5020	NO DATA	96.3951
90.01 - 95.00	29	\$4,226,106.57	0.5322	7.5663	616.9042	\$145,727.81	94.6580	NO DATA	95.3693
95.01 - 100.00	105	\$7,598,292.49	0.9569	9.8552	669.5813	\$72,364.69	99.8906	NO DATA	100.0000
Total:	4,801	\$794,082,554.38	100.0000	7.2453	596.1626	\$165,399.41	74.2099	NO DATA	91.3416

Principal Balances	Number of Loans	Total Balance Sum	% of	WAC WA	FICO WA	Loan Balance AVG	Orig LTV WA	Full Doc % of	Owner Occ % of
0.0 - \$ 50K	63	\$3,143,274.67	0.3958	8.6583	585.2182	\$49,893.25	60.5456	NO DATA	82.5364
\$51.1 - \$ 200K	3,420	\$396,569,611.04	49.9406	7.5494	590.7941	\$115,956.03	74.1831	NO DATA	92.1608
\$200.1 - \$ 250K	516	\$115,381,605.52	14.5302	7.0848	590.7729	\$223,607.76	73.6263	NO DATA	91.6925
\$250.1 - \$ 300K	341	\$93,108,638.07	11.7253	7.0312	594.2108	\$273,045.86	73.9038	NO DATA	90.5461
\$300.1 - \$ 400K	300	\$103,195,332.67	12.9955	6.9139	606.7005	\$343,984.44	75.4358	NO DATA	89.6671
\$400.1 - \$ 500K	94	\$41,889,918.38	5.2753	6.8448	611.0187	\$445,637.43	74.4463	NO DATA	90.6734
\$500.1 - \$ 600K	43	\$23,674,638.36	2.9814	6.3858	617.4372	\$550,572.99	75.2622	NO DATA	93.1017
\$600.1 - \$ 700K	13	\$8,291,885.24	1.0442	6.1538	662.1410	\$637,837.33	75.8094	NO DATA	69.5192
\$700.1 - \$ 800K	8	\$6,014,651.43	0.7574	6.6202	604.9358	\$751,831.43	70.0890	NO DATA	100.0000
\$800.1 - \$ 900K	1	\$813,000.00	0.1024	7.1000	625.0000	\$813,000.00	75.0000	NO DATA	100.0000
\$900.1 - \$1000K	2	\$1,999,999.00	0.2519	6.0740	655.0000	\$999,999.50	62.0350	NO DATA	100.0000
Total:	4,801	\$794,082,554.38	100.0000	7.2453	596.1626	\$165,399.41	74.2099	NO DATA	91.3416

OLTV		FICO score						Total
		501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	> 750	
70.01 - 80.00	Count	1	2	10	2	1	0	16
	Balance	96,601.87	135,839.47	1,462,429.75	492,382.61	72,830.25	NO DATA	2,260,083.95
	% of total	0.033	0.046	0.494	0.166	0.025	NO DATA	0.764
80.01 - 85.00	Count	31	89	207	110	15	4	456
	Balance	4,663,490.40	13,793,950.51	37,362,435.85	19,480,312.14	3,105,896.55	581,460.65	78,987,546.10
	% of total	1.575	4.660	12.622	6.581	1.049	0.196	26.684
85.01 - 90.00	Count	56	207	303	176	82	16	840
	Balance	9,255,574.92	32,512,849.21	55,094,843.91	36,224,607.89	16,929,724.31	2,688,802.31	152,706,402.55
	% of total	3.127	10.984	18.612	12.237	5.719	0.908	51.588
90.01 - 95.00	Count	14	45	176	84	39	9	367
	Balance	2,114,103.52	6,046,792.45	29,163,030.50	15,479,595.30	7,068,500.62	1,502,974.54	61,374,996.93
	% of total	0.714	2.043	9.852	5.229	2.388	0.508	20.734
95.01 - 100.00	Count	0	1	1	1	0	0	3
	Balance	NO DATA	80,643.46	244,253.06	359,677.70	NO DATA	NO DATA	684,574.22
	% of total	NO DATA	0.027	0.083	0.122	NO DATA	NO DATA	0.231
Total	Count	102	344	697	373	137	29	1682
	Balance	16,129,770.71	52,570,075.10	123,326,993.07	72,036,575.64	27,176,951.73	4,773,237.50	296,013,603.75
	% of total	5.449	17.759	41.663	24.336	9.181	1.613	100.000

OLTV	Number of Loans	Total Balance Sum	% of	WAC WA	FICO WA	Loan Balance AVG	Orig LTV WA	Full Doc % of	Owner Occ % of
70.01 - 80.00	16	\$2,260,083.95	0.7635	7.0242	627.7638	\$141,255.25	79.4529	NO DATA	100.0000
80.01 - 85.00	456	\$78,987,546.10	26.6838	7.1092	628.4186	\$173,218.30	84.4913	NO DATA	91.5206
85.01 - 90.00	840	\$152,706,402.55	51.5876	7.3100	635.2832	\$181,793.34	89.6895	NO DATA	92.1540
90.01 - 95.00	367	\$61,374,996.93	20.7338	7.2922	644.0250	\$167,234.32	94.7625	NO DATA	99.3179
95.01 - 100.00	3	\$684,574.22	0.2313	6.6969	645.9402	\$228,191.41	98.9244	NO DATA	100.0000
Total:	1,682	\$296,013,603.75	100.0000	7.2492	635.2312	\$175,989.06	89.2974	NO DATA	93.5484

Principal Balances	Number of Loans	Total Balance Sum	% of	WAC WA	FICO WA	Loan Balance AVG	Orig LTV WA	Full Doc % of	Owner Occ % of
0.0 - \$ 50K	8	\$399,436.69	0.1349	8.0551	629.2496	\$49,929.59	86.7285	NO DATA	75.0005
\$51.1 - \$ 200K	1,132	\$133,887,154.20	45.2301	7.6094	628.0014	\$118,274.87	89.3282	NO DATA	91.2369
\$200.1 - \$ 250K	193	\$43,078,434.52	14.5529	7.0447	635.1838	\$223,204.32	89.4744	NO DATA	92.6899
\$250.1 - \$ 300K	135	\$36,807,698.25	12.4345	7.0580	635.8324	\$272,649.62	89.0954	NO DATA	97.7712
\$300.1 - \$ 400K	144	\$49,244,895.65	16.6360	6.9482	643.9619	\$341,978.44	89.3456	NO DATA	95.1764
\$400.1 - \$ 500K	56	\$24,765,894.64	8.3665	6.6991	655.1548	\$442,248.12	88.7817	NO DATA	96.2839
\$500.1 - \$ 600K	12	\$6,537,456.50	2.2085	6.4627	640.4841	\$544,788.04	90.7424	NO DATA	100.0000
\$600.1 - \$ 700K	2	\$1,292,633.30	0.4367	7.9258	629.4852	\$646,316.65	87.5049	NO DATA	100.0000
Total:	1,682	\$296,013,603.75	100.0000	7.2492	635.2312	\$175,989.06	89.2974	NO DATA	93.5484

CMLTI 2004-OPT1 Prefunding Strats (Aggregate Group)

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
25,000.01 - 50,000.00	37	\$1,846,978.65	0.34	\$49,918.34	8.563	66.11	589
50,000.01 - 75,000.00	460	\$28,820,851.58	5.25	\$62,694.03	8.384	78.74	599
75,000.01 - 100,000.00	445	\$38,971,618.93	7.10	\$87,576.67	7.982	78.66	603
100,000.01 - 125,000.00	413	\$46,849,846.99	8.54	\$113,437.89	7.736	79.82	593
125,000.01 - 150,000.00	383	\$52,848,226.46	9.63	\$137,984.93	7.360	78.42	602
150,000.01 - 175,000.00	303	\$49,074,117.48	8.94	\$161,960.78	7.185	79.32	602
175,000.01 - 200,000.00	259	\$48,739,109.66	8.88	\$188,181.89	7.223	78.67	602
200,000.01 - 225,000.00	210	\$44,653,001.53	8.14	\$212,633.34	7.028	78.09	607
225,000.01 - 250,000.00	150	\$35,515,210.40	6.47	\$236,768.07	7.131	79.47	603
250,000.01 - 275,000.00	137	\$35,997,132.76	6.56	\$262,752.79	6.947	78.73	615
275,000.01 - 300,000.00	93	\$26,692,260.71	4.86	\$287,013.56	6.996	78.72	611
300,000.01 - 325,000.00	89	\$28,185,038.20	5.14	\$316,685.82	6.994	81.45	606
325,000.01 - 350,000.00	41	\$14,046,724.11	2.56	\$342,603.03	6.936	80.29	606
350,000.01 - 500,000.00	170	\$69,320,800.30	12.63	\$407,769.41	6.923	81.80	620
500,000.01 - 1,000,000.00	43	\$26,162,761.41	4.77	\$608,436.31	6.692	77.54	618
>1,000,000.00	1	\$1,099,207.84	0.20	\$1,099,207.84	7.650	27.50	616
Total:	3234	\$548,822,887.01	100.00	\$169,704.05	7.264	79.20	606

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTV's	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
0.01 - 25.00	16	\$1,481,682.40	0.27	\$92,605.15	7.094	19.91	609
25.01 - 30.00	16	\$3,099,610.07	0.56	\$193,725.63	7.077	29.80	626
30.01 - 35.00	11	\$1,186,328.02	0.22	\$107,848.00	7.649	32.50	587
35.01 - 40.00	35	\$4,111,013.72	0.75	\$117,457.53	7.240	37.22	586
40.01 - 45.00	29	\$3,606,365.53	0.66	\$124,364.33	7.348	44.66	584
45.01 - 50.00	60	\$7,864,306.25	1.43	\$131,071.77	7.339	48.13	584
50.01 - 55.00	62	\$9,615,441.40	1.75	\$155,087.76	6.832	52.94	598
55.01 - 60.00	129	\$22,396,245.34	4.08	\$173,614.30	7.198	57.79	590
60.01 - 65.00	229	\$38,000,479.20	6.92	\$165,940.96	7.400	63.73	579
65.01 - 70.00	269	\$49,486,988.98	9.02	\$183,966.50	6.975	68.86	585
70.01 - 75.00	318	\$57,010,589.12	10.39	\$179,278.58	7.361	74.19	586
75.01 - 80.00	1080	\$174,576,643.90	31.81	\$161,645.04	7.175	85.75	608
80.01 - 85.00	265	\$49,788,750.41	9.07	\$187,882.08	7.164	84.57	620
85.01 - 90.00	487	\$90,084,129.76	16.41	\$184,977.68	7.432	89.72	627
90.01 - 95.00	172	\$31,951,537.80	5.82	\$185,764.75	7.321	94.73	629
95.01 - 100.00	54	\$4,228,955.70	0.77	\$78,313.99	10.011	100.00	660
100.01 - 105.00	1	\$83,787.50	0.02	\$83,787.50	9.990	103.58	662
105.01 - 110.00	1	\$249,831.91	0.05	\$249,831.91	7.990	108.70	513
Total:	3234	\$548,822,887.01	100.00	\$169,704.05	7.264	79.20	606

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTV's	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	16	\$1,481,682.40	0.27	\$92,605.15	7.094	19.91	609
25.01 - 30.00	15	\$2,690,436.26	0.49	\$179,362.42	7.248	27.58	633
30.01 - 35.00	11	\$1,186,328.02	0.22	\$107,848.00	7.649	32.50	587
35.01 - 40.00	35	\$4,111,013.72	0.75	\$117,457.53	7.240	37.22	586
40.01 - 45.00	29	\$3,861,298.42	0.70	\$133,148.22	7.014	43.62	587
45.01 - 50.00	59	\$7,710,432.73	1.40	\$130,685.30	7.346	48.07	585
50.01 - 55.00	63	\$9,769,314.92	1.78	\$155,068.49	6.834	52.91	598
55.01 - 60.00	128	\$22,256,361.46	4.06	\$173,877.82	7.200	57.77	590
60.01 - 65.00	229	\$37,922,743.22	6.91	\$165,601.50	7.402	63.64	579
65.01 - 70.00	266	\$49,254,607.71	8.97	\$185,167.70	6.982	68.72	586
70.01 - 75.00	314	\$56,282,668.65	10.26	\$179,244.17	7.352	73.91	587
75.01 - 80.00	718	\$120,197,942.95	21.90	\$167,406.61	7.402	79.43	588
80.01 - 85.00	261	\$49,363,393.50	8.99	\$189,131.78	7.164	84.47	620
85.01 - 90.00	490	\$90,911,532.51	16.56	\$185,533.74	7.443	89.65	627
90.01 - 95.00	185	\$34,328,351.89	6.25	\$185,558.66	7.320	94.66	626
95.01 - 100.00	410	\$56,890,762.24	10.37	\$138,757.96	6.895	99.98	656
100.01 - 105.00	3	\$260,434.50	0.05	\$86,811.50	7.984	101.49	643
105.01 - 110.00	2	\$343,581.91	0.06	\$171,790.96	8.184	108.24	520
Total:	3234	\$548,822,887.01	100.00	\$169,704.05	7.264	79.20	606

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
< 500	1	\$123,601.07	0.02	\$123,601.07	8.550	75.00	483
500 - 525	353	\$56,433,767.97	10.28	\$159,869.03	8.134	73.90	513
526 - 550	382	\$62,525,252.19	11.39	\$163,678.67	7.874	73.27	537
551 - 575	364	\$56,123,022.00	10.23	\$154,184.13	7.670	73.24	564
576 - 600	414	\$68,251,498.78	12.44	\$164,858.69	7.136	76.56	588
601 - 625	573	\$99,941,484.18	18.21	\$174,417.95	7.083	81.03	613
626 - 650	457	\$79,855,360.01	14.55	\$174,738.21	6.895	83.55	637
651 - 675	322	\$38,448,860.19	10.65	\$181,518.20	6.814	83.64	662
676 - 700	169	\$30,853,433.61	5.62	\$182,564.70	6.806	84.33	688
701 - 725	98	\$17,687,294.40	3.22	\$180,482.60	6.815	86.47	712
726 - 750	54	\$10,837,663.06	1.97	\$200,697.46	6.980	87.83	737
751 - 775	25	\$4,673,769.82	0.85	\$186,950.79	6.742	83.43	761
776 - 800	7	\$1,633,112.17	0.30	\$233,301.74	6.384	82.34	785
Not Available	15	\$95,651.17	0.26	\$95,651.17	8.080	70.36	N/A
Total:	3234	\$548,822,887.01	100.00	\$169,704.05	7.264	79.20	606

CMLTI 2004-OPT1 Silent 2nd Strats

Original Principal Balances of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA FICO
50,000.01 - 75,000.00	104	\$6,933,912.00	6.44	\$66,672.23	7.378	98.99	629
75,000.01 - 100,000.00	135	\$11,987,769.00	11.14	\$88,798.29	7.095	99.22	637
100,000.01 - 125,000.00	113	\$12,773,380.00	11.87	\$113,038.76	6.973	99.45	632
125,000.01 - 150,000.00	110	\$15,112,079.00	14.04	\$137,382.54	6.787	98.62	646
150,000.01 - 175,000.00	63	\$10,225,085.00	9.50	\$162,302.94	6.645	99.18	653
175,000.01 - 200,000.00	63	\$11,954,308.00	11.11	\$189,750.92	6.356	99.06	642
200,000.01 - 225,000.00	32	\$6,799,009.00	6.32	\$212,469.03	6.492	99.19	648
225,000.01 - 250,000.00	23	\$5,491,100.00	5.10	\$238,743.48	6.359	97.34	643
250,000.01 - 275,000.00	20	\$5,252,359.00	4.88	\$262,617.95	7.019	96.57	635
275,000.01 - 300,000.00	16	\$4,654,108.00	4.33	\$290,881.75	5.942	94.39	682
300,000.01 - 333,700.00	19	\$6,018,485.00	5.59	\$316,762.37	6.423	95.98	654
333,700.01 - 350,000.00	3	\$1,039,670.00	0.97	\$346,556.67	6.332	94.54	673
350,000.01 - 500,000.00	19	\$7,638,920.00	7.10	\$402,048.42	6.400	95.30	659
500,000.01 - 1,000,000.00	3	\$1,723,200.00	1.60	\$574,400.00	5.667	96.80	690
Total:	723	\$107,603,384.00	100.00	\$148,829.02	6.684	98.15	646

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Avg Current Balance	WA GROSS CPN	WA COMBLTV	WA FICO
50,000.01 - 75,000.00	104	\$6,922,627.09	6.45	\$66,563.72	7.379	98.99	629
75,000.01 - 100,000.00	135	\$11,965,285.46	11.14	\$88,631.74	7.095	99.22	637
100,000.01 - 125,000.00	114	\$12,874,242.28	11.99	\$112,931.95	6.973	99.46	633
125,000.01 - 150,000.00	109	\$14,958,419.69	13.93	\$137,233.21	6.786	98.61	645
150,000.01 - 175,000.00	64	\$10,379,407.32	9.67	\$162,178.24	6.626	99.20	654
175,000.01 - 200,000.00	62	\$11,753,191.70	10.94	\$189,567.61	6.368	99.05	641
200,000.01 - 225,000.00	32	\$6,786,611.42	6.32	\$212,081.61	6.493	99.19	648
225,000.01 - 250,000.00	23	\$5,480,507.79	5.10	\$238,282.95	6.359	97.34	643
250,000.01 - 275,000.00	21	\$5,516,827.92	5.14	\$262,706.09	6.914	96.74	641
275,000.01 - 300,000.00	16	\$4,667,394.04	4.35	\$291,712.13	6.036	94.42	676
300,000.01 - 333,700.00	18	\$5,706,668.15	5.31	\$317,037.12	6.422	95.77	654
333,700.01 - 350,000.00	3	\$1,036,734.38	0.97	\$345,578.13	6.332	94.55	673
350,000.01 - 500,000.00	19	\$7,622,783.37	7.10	\$401,199.12	6.400	95.30	659
500,000.01 - 1,000,000.00	3	\$1,718,901.16	1.60	\$572,967.05	5.667	96.80	690
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.000 - 4.499	1	\$122,614.71	0.11	\$122,614.71	4.090	100.00	615
4.500 - 4.999	7	\$1,456,074.79	1.36	\$208,010.68	4.898	100.00	702
5.000 - 5.499	46	\$9,272,956.67	8.63	\$201,586.01	5.362	95.79	647
5.500 - 5.999	96	\$17,511,077.76	16.31	\$182,407.06	5.785	97.57	662
6.000 - 6.499	131	\$20,670,839.22	19.25	\$157,792.67	6.267	98.53	652
6.500 - 6.999	149	\$22,048,683.20	20.53	\$147,977.74	6.737	99.59	649
7.000 - 7.499	121	\$16,780,315.19	15.63	\$138,680.29	7.260	98.53	643
7.500 - 7.999	96	\$11,133,583.33	10.37	\$115,974.83	7.699	98.20	637
8.000 - 8.499	38	\$3,559,887.54	3.31	\$93,681.25	8.220	97.40	610
8.500 - 8.999	22	\$2,686,244.21	2.50	\$122,102.01	8.796	97.76	613
9.000 - 9.499	7	\$1,100,394.61	1.02	\$157,199.23	9.251	96.78	575
9.500 - 9.999	5	\$600,400.59	0.56	\$120,080.12	9.660	81.31	518
10.000 - 10.499	3	\$349,333.67	0.33	\$116,444.56	10.226	95.37	515
11.000 - 11.499	1	\$97,196.28	0.09	\$97,196.28	11.450	84.66	528
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Original Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
181 - 240	1	\$298,030.82	0.28	\$298,030.82	5.950	61.71	707
241 - 360	722	\$107,091,570.95	99.72	\$148,326.28	6.687	98.25	646
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
181 - 240	1	\$298,030.82	0.28	\$298,030.82	5.950	61.71	707
301 - 360	722	\$107,091,570.95	99.72	\$148,326.28	6.687	98.25	646
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 006	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA FICO
0.01 - 25.00	1	\$94,709.38	0.09	\$94,709.38	5.900	52.68	598
25.01 - 30.00	1	\$279,487.45	0.26	\$279,487.45	6.450	53.00	709
40.01 - 45.00	1	\$107,865.69	0.10	\$107,865.69	8.390	95.00	521
45.01 - 50.00	2	\$569,842.52	0.53	\$284,921.26	6.029	60.85	582
50.01 - 55.00	2	\$469,134.57	0.44	\$234,567.29	5.868	59.75	598
55.01 - 60.00	3	\$738,301.28	0.69	\$246,100.43	6.614	68.80	679
60.01 - 65.00	7	\$1,246,269.09	1.16	\$178,038.44	6.536	84.77	538
65.01 - 70.00	6	\$1,108,750.61	1.03	\$184,791.77	7.920	80.27	556
70.01 - 75.00	12	\$1,616,175.06	1.50	\$134,681.26	8.018	87.24	564
75.01 - 80.00	667	\$97,509,232.18	90.80	\$146,190.75	6.620	99.63	652
80.01 - 85.00	6	\$1,012,606.04	0.94	\$168,767.67	6.287	93.00	621
85.01 - 90.00	14	\$2,524,523.81	2.35	\$180,323.13	8.287	95.44	584
90.01 - 95.00	1	\$112,704.09	0.10	\$112,704.09	7.300	100.00	656
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTV's	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
50.01 - 55.00	2	\$374,196.83	0.35	\$187,098.42	6.311	52.92	681
55.01 - 60.00	1	\$319,247.01	0.30	\$319,247.01	5.125	57.56	622
60.01 - 65.00	4	\$1,017,760.90	0.95	\$254,440.23	6.215	61.62	613
65.01 - 70.00	3	\$500,894.15	0.47	\$166,964.72	8.201	68.21	575
70.01 - 75.00	2	\$433,175.95	0.40	\$216,587.98	6.343	72.01	589
75.01 - 80.00	3	\$954,505.43	0.89	\$318,168.48	7.189	78.30	609
80.01 - 85.00	6	\$1,253,362.22	1.17	\$208,893.70	6.543	82.91	590
85.01 - 90.00	10	\$1,799,687.39	1.68	\$179,968.74	6.569	88.70	639
90.01 - 95.00	31	\$4,761,992.59	4.43	\$153,612.66	7.728	93.92	575
95.01 - 100.00	658	\$95,712,908.46	89.13	\$145,460.35	6.635	99.89	651
100.01 - 105.00	1	\$59,882.05	0.06	\$59,882.05	8.150	101.80	624
105.01 - 110.00	2	\$201,988.79	0.19	\$100,994.40	7.152	107.01	707
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Owner Occupancy of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
N/O/O	2	\$454,343.13	0.42	\$227,171.57	7.500	74.79	632
O/O	720	\$106,843,452.74	99.49	\$148,393.68	6.680	98.25	646
Second Home	1	\$91,805.90	0.09	\$91,805.90	7.800	100.00	546
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Property Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
2-4 Family Attached	6	\$1,244,678.16	1.16	\$207,446.36	6.178	94.84	646
2-4 Family Detached	32	\$6,206,053.61	5.78	\$193,939.18	6.426	98.73	679
Condo 1-4 Stories Attached	36	\$5,120,716.07	4.77	\$142,242.11	6.603	99.71	654
Condo 5 Stories+	4	\$531,430.23	0.49	\$132,857.56	6.535	100.00	712
PUD Attached	19	\$2,485,538.55	2.31	\$130,817.82	7.152	99.84	641
PUD Detached	57	\$8,578,582.39	7.99	\$150,501.45	6.707	98.94	640
Single Family Attached	22	\$2,912,448.08	2.71	\$132,384.00	6.910	96.39	630
Single Family Detached	547	\$80,310,154.68	74.78	\$146,819.30	6.693	97.97	643
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Loan Purpose of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
Cash Out	82	\$15,327,234.76	14.27	\$186,917.50	6.508	90.82	630
Purchase	609	\$87,293,963.77	81.29	\$143,339.84	6.702	99.64	651
Rate/Term Refi	32	\$4,768,403.24	4.44	\$149,012.60	6.929	94.33	598
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Document Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Full	598	\$83,049,488.16	77.33		\$138,878.74	6.680	98.71	639
Limited Income	3	\$314,535.10	0.29		\$104,845.03	8.079	97.89	664
Stated Income	122	\$24,025,578.51	22.37		\$196,930.97	6.683	96.21	671
Total:	723	\$107,389,601.77	100.00		\$148,533.34	6.684	98.15	646

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
15/15 Fix/Arm	1	\$62,315.82	0.06		\$62,315.82	7.990	100.00	639
2/28 Arm	595	\$88,323,655.47	82.25		\$148,443.12	6.628	98.70	644
3/27 Arm	34	\$5,418,366.50	5.05		\$159,363.72	6.503	92.72	626
FLX	93	\$13,585,263.98	12.65		\$146,078.11	7.116	96.70	663
Total:	723	\$107,389,601.77	100.00		\$148,533.34	6.684	98.15	646

Index Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Index Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
6 Mo LIBOR	630	\$93,804,337.79	87.35	\$148,895.77	6.622	98.36	643
Unknown	93	\$13,585,263.98	12.65	\$146,078.11	7.116	96.70	663
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Geographical Distribution of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross C/PN	WA ComblTV	WA FICO
Other	77	\$8,353,877.05	7.78	\$108,491.92	6.883	99.43	633
Arizona	18	\$2,614,259.05	2.43	\$145,236.61	6.496	99.97	640
California	52	\$13,583,000.23	12.65	\$261,211.54	6.199	98.51	644
Colorado	39	\$6,141,413.67	5.72	\$157,472.15	6.433	98.97	635
Connecticut	21	\$3,320,908.54	3.09	\$158,138.50	6.390	97.25	646
Florida	62	\$7,774,397.46	7.24	\$125,393.51	6.837	99.86	654
Georgia	24	\$3,465,296.84	3.23	\$144,387.37	7.835	98.56	640
Illinois	36	\$4,655,688.35	4.34	\$129,324.68	7.022	98.54	635
Indiana	12	\$1,152,485.85	1.07	\$96,040.49	6.575	99.30	638
Louisiana	10	\$1,171,676.22	1.09	\$117,167.62	7.349	100.00	650
Maine	15	\$1,861,609.07	1.73	\$124,107.27	6.737	97.86	662
Maryland	13	\$2,324,574.70	2.16	\$178,813.44	7.157	99.33	643
Massachusetts	51	\$11,239,347.19	10.47	\$220,379.36	6.076	97.35	661
Michigan	25	\$2,621,489.49	2.44	\$104,859.38	7.104	99.38	650
Minnesota	12	\$1,679,559.62	1.56	\$139,963.30	6.354	98.08	627
Missouri	18	\$2,098,402.70	1.95	\$116,577.93	6.838	100.00	639
New Jersey	9	\$1,706,745.38	1.59	\$189,638.38	6.599	85.39	623
New York	27	\$5,702,078.90	5.31	\$211,188.11	6.365	97.32	668
North Carolina	21	\$2,634,211.56	2.45	\$125,438.65	7.419	99.80	626
Ohio	38	\$3,733,238.78	3.48	\$98,243.13	6.960	99.39	626
Pennsylvania	31	\$3,406,692.36	3.17	\$109,893.30	7.075	99.55	639
Rhode Island	13	\$2,471,171.51	2.30	\$190,090.12	6.325	100.00	668
Tennessee	18	\$1,857,433.23	1.73	\$103,190.74	7.506	99.86	638
Texas	33	\$3,608,386.16	3.36	\$109,345.04	7.185	99.27	645
Virginia	25	\$4,293,847.92	4.00	\$171,753.92	7.080	99.42	679
Washington	23	\$3,917,809.24	3.65	\$170,339.53	6.395	98.86	633
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Prepay Penalty							
Has Prepay Penalty	582	\$87,073,539.09	81.08	\$149,610.89	6.628	98.45	646
No Prepay Penalty	141	\$20,316,062.68	18.92	\$144,085.55	6.927	96.85	645
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Prepay Term							
No Prepay Penalty	141	\$20,316,062.68	18.92	\$144,085.55	6.927	96.85	645
12	18	\$3,344,300.30	3.11	\$185,794.46	6.413	100.00	677
24	462	\$68,712,651.75	63.98	\$148,728.68	6.576	98.93	643
30	1	\$181,320.57	0.17	\$181,320.57	7.350	100.00	612
36	101	\$14,835,266.47	13.81	\$146,883.83	6.909	95.86	655
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Prepay Code for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Code	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1% of UPB	49	\$6,295,463.77	5.86	\$128,478.85	7.538	98.87	638
2 mo Int on 66%	11	\$1,785,423.06	1.66	\$162,311.19	7.133	98.12	631
2 mo Int on UPB	12	\$1,679,559.62	1.56	\$139,963.30	6.354	98.08	627
2% of UPB	54	\$8,480,339.37	7.90	\$157,043.32	6.827	99.71	665
3 mo Int	51	\$11,239,347.19	10.47	\$220,379.36	6.076	97.35	661
3% / 2% / 1%	10	\$1,171,676.22	1.09	\$117,167.62	7.349	100.00	650
No PP amt	141	\$20,316,062.68	18.92	\$144,085.55	6.927	96.85	645
PIF - 1% of OPB, Partial - 1% of amt p	36	\$3,571,061.63	3.33	\$99,196.16	6.979	99.37	625
Standard	359	\$52,850,668.23	49.21	\$147,216.35	6.557	98.33	643
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
500 - 525	13	\$1,876,495.41	1.75	\$144,345.80	8.809	90.82	514
526 - 550	18	\$2,500,354.07	2.33	\$138,908.56	7.302	86.60	536
551 - 575	12	\$1,677,240.21	1.56	\$139,770.02	7.763	92.22	565
576 - 600	24	\$3,830,506.28	3.57	\$159,604.43	7.269	87.98	591
601 - 625	222	\$28,557,321.79	26.59	\$128,636.58	6.751	98.83	614
626 - 650	170	\$23,804,967.11	22.17	\$140,029.22	6.687	99.81	638
651 - 675	131	\$22,044,883.45	20.53	\$168,281.55	6.422	99.25	661
676 - 700	58	\$9,751,935.08	9.08	\$168,136.81	6.516	99.60	687
701 - 725	36	\$6,130,051.95	5.71	\$170,279.22	6.478	96.10	712
726 - 750	23	\$4,288,041.71	3.99	\$186,436.60	6.309	99.73	741
751 - 775	8	\$1,260,780.11	1.17	\$157,597.51	6.317	100.00	761
776 - 800	7	\$1,116,235.77	1.04	\$159,462.25	6.578	99.79	791
801 - 825	1	\$550,788.83	0.51	\$550,788.83	5.500	90.00	814
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Delinquency Status of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Current	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646
Total:	723	\$107,389,601.77	100.00	\$148,533.34	6.684	98.15	646

Margins of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Margins	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2,500 - 2,999	1	\$59,876.78	0.06	\$59,876.78	5.850	100.00	608
3,000 - 3,499	14	\$3,160,984.17	3.37	\$225,784.58	5.214	95.71	672
3,500 - 3,999	51	\$9,742,728.00	10.39	\$191,033.88	5.649	98.53	665
4,000 - 4,499	168	\$28,549,651.62	30.44	\$169,938.40	6.169	98.39	657
4,500 - 4,999	209	\$29,639,851.54	31.60	\$141,817.47	6.735	99.37	642
5,000 - 5,499	86	\$9,793,424.65	10.44	\$113,877.03	7.278	98.08	627
5,500 - 5,999	59	\$6,879,609.77	7.33	\$116,603.56	7.524	98.25	626
6,000 - 6,499	19	\$2,844,336.36	3.03	\$149,701.91	7.872	96.01	596
6,500 - 6,999	12	\$1,472,263.64	1.57	\$122,688.64	8.354	97.14	603
7,000 - 7,499	7	\$965,908.54	1.03	\$137,986.93	9.172	95.88	560
7,500 - 7,999	2	\$271,579.43	0.29	\$135,789.72	10.744	92.58	520
8,000 - 8,499	1	\$256,383.87	0.27	\$256,383.87	9.700	68.08	517
8,500 - 8,999	1	\$167,739.42	0.18	\$167,739.42	9.300	94.22	512
Total:	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
7/1/2006	580	\$86,163,906.90	91.85	\$148,558.46	6.626	98.74	644
8/1/2006	15	\$2,159,748.57	2.30	\$143,983.24	6.739	97.23	647
7/1/2007	34	\$5,418,366.50	5.78	\$159,363.72	6.503	92.72	626
7/1/2019	1	\$62,315.82	0.07	\$62,315.82	7.990	100.00	639
Total:	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
10.000 - 10.499	1	\$122,614.71	0.13	\$122,614.71	4.090	100.00	615
10.500 - 10.999	7	\$1,456,074.79	1.55	\$208,010.68	4.898	100.00	702
11.000 - 11.499	46	\$9,272,956.67	9.89	\$201,586.01	5.362	95.79	647
11.500 - 11.999	90	\$15,858,716.80	16.91	\$176,207.96	5.783	98.49	652
12.000 - 12.499	117	\$18,031,112.91	19.22	\$154,112.08	6.250	98.61	651
12.500 - 12.999	131	\$19,566,921.56	20.86	\$149,365.81	6.729	99.54	648
13.000 - 13.499	102	\$14,104,870.07	15.04	\$138,283.04	7.263	98.93	642
13.500 - 13.999	78	\$8,959,871.40	9.55	\$114,870.15	7.699	98.59	630
14.000 - 14.499	31	\$2,871,355.02	3.06	\$92,624.36	8.193	96.96	611
14.500 - 14.999	16	\$1,954,520.93	2.08	\$122,157.56	8.812	96.92	598
15.000 - 15.499	5	\$773,536.51	0.82	\$154,707.30	9.259	96.78	573
15.500 - 15.999	2	\$385,256.47	0.41	\$192,628.24	9.633	77.09	516
16.000 - 16.499	3	\$349,333.67	0.37	\$116,444.56	10.226	95.37	515
17.000 - 17.499	1	\$97,196.28	0.10	\$97,196.28	11.450	84.66	528
Total:	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
4.000 - 4.499	1	\$122,614.71	0.13	\$122,614.71	4.090	100.00	615
4.500 - 4.999	7	\$1,456,074.79	1.55	\$208,010.68	4.898	100.00	702
5.000 - 5.499	46	\$9,272,956.67	9.89	\$201,586.01	5.362	95.79	647
5.500 - 5.999	90	\$15,858,716.80	16.91	\$176,207.96	5.783	98.49	652
6.000 - 6.499	117	\$18,031,112.91	19.22	\$154,112.08	6.250	98.61	651
6.500 - 6.999	131	\$19,566,921.56	20.86	\$149,365.81	6.729	99.54	648
7.000 - 7.499	102	\$14,104,870.07	15.04	\$138,283.04	7.263	98.93	642
7.500 - 7.999	78	\$8,959,871.40	9.55	\$114,870.15	7.699	98.59	630
8.000 - 8.499	31	\$2,871,355.02	3.06	\$92,624.36	8.193	96.96	611
8.500 - 8.999	16	\$1,954,320.93	2.08	\$122,157.56	8.812	96.92	598
9.000 - 9.499	5	\$773,536.51	0.82	\$154,707.30	9.259	96.78	573
9.500 - 9.999	2	\$385,256.47	0.41	\$192,628.24	9.633	77.09	516
10.000 - 10.499	3	\$349,333.67	0.37	\$116,444.56	10.226	95.37	515
11.000 - 11.499	1	\$97,196.28	0.10	\$97,196.28	11.450	84.66	528
Total:	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
3	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643
Total:	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643

Subsequent Periodic Rate Caps of Mortgage Loans
 Collateral as of date: Wed Sep 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643
Total:	630	\$93,804,337.79	100.00	\$148,895.77	6.622	98.36	643

A	FICO 600 - 580	average LTV	LTV above 80%	LTV above 90%	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45%
		10.30	34.49	3.42	64.19	92.63	7.18	13.50	5.63	5.98	37.59	24.44
	FICO 580 - 560	8.53	26.38	1.84	68.07	96.07	7.48	13.93	3.80	2.01	37.80	25.08
	FICO below 560	26.11	74.35	1.20	65.90	96.62	7.99	15.82	1.89	0.13	39.35	34.23

B	LTV 85% - 90%	average LTV	FICO < 600	FICO < 575	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45%	LTV above 80%	LTV above 90%
		16.63	89.66	31.95	17.38	65.36	7.33	9.43	4.19	6.47	39.44	26.63	100.00	N/A
	LTV 90% - 95%	6.02	94.78	13.19	7.33	88.19	99.06	12.37	3.28	9.87	38.31	13.86	100.00	100.00
	LTV 95% - 100%	0.76	99.81	0.97	N/A	87.73	100.00	75.59	N/A	N/A	39.27	15.40	100.00	100.00

C	DTI 40% - 45%	average LTV	FICO < 600	FICO < 575	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45%	LTV above 80%	LTV above 90%
		23.73	80.10	36.92	25.80	58.24	7.23	10.26	4.38	5.06	42.63	N/A	39.90	10.43
	DTI 45% - 50	16.59	78.87	52.28	40.38	63.80	93.10	10.12	7.70	3.25	47.45	100.00	32.08	4.86
	DTI > 50%	8.05	75.56	60.40	46.78	72.65	91.73	7.32	6.92	4.37	52.39	100.00	25.80	1.92

D	Non Owner Occ	average LTV	FICO < 600	FICO < 575	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45%	LTV > 80%	LTV > 90%
	Sated Docs	3.79	74.13	18.46	6.90	N/A	N/A	15.06	1.54	N/A	34.44	17.79	17.13	0.48
	Loans below 100k	0.21	52.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	IO Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

E When do IOs reset				
Months to next reset	Count	Balance (\$)	% of Balance	WAC
59		\$41,883,193.56	3.84	6.301
60		\$389,000.00	0.03	7.080
				358
				358
				82.21
				83.01
				638
				920

F	Is DTI off current mortgage rate for IO	Y
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G Summary of pool per grades				
Credit Grade	Count	Balance (\$)	% of Balance	WAC
A		\$148,832,882.00	13.65	7.456
AA		\$454,313,187.14	41.68	6.899
AA+		\$73,415,356.51	6.73	7.557
B		\$109,145,761.86	10.01	7.966
C		\$27,518,093.72	2.52	8.826
CC		\$12,777,708.94	1.17	9.600
NC		\$264,083,067.95	24.23	7.065
Total		\$1,690,896,156.14	100.00	7.286
				358
				358
				78.43
				78.57
				617
				665
				538
				538
				69.36
				63.95
				81.17
				638
				607

H What are top 10 cities and average strat for each				
Top 10 Cities of Overall Pool	Loans	Balance (\$)	Rate (%)	Score
BROOKLYN		\$20,470,854.88	1.86	6.971
CHICAGO		\$9,599,614.89	0.89	7.757
STATEN ISLA		\$9,328,141.58	0.86	7.112
LOS ANGELES		\$9,310,573.89	0.85	7.018
LAS VEGAS		\$8,312,135.23	0.76	7.296
BONIX		\$7,864,478.21	0.72	7.371
HOUSTON		\$7,313,106.94	0.67	8.092
SAN DIEGO		\$7,169,501.20	0.66	6.595
PROVIDENCE		\$5,676,903.71	0.52	7.216
MIAMI		\$5,088,749.72	0.47	7.125
Other		\$890,962,095.86	91.71	7.249
Total		\$1,690,896,156.14	100.00	7.286
				358
				358
				78.31
				607

I What % of pool are LTV above 90% and stated dec. IO, FICO below 600 or NCO?							
LTV > 90	Loans	Balance (\$)	% of Balance	Rate (%)	% stated Doctype	% IO Loans	% non-owner Occupied
LTV > 90		\$73,883,970.24	6.7%	7.58%	12.9%	8.7%	0.5%
							11.8%

J What is max LTV to stated income and minimum FICO for stated income?	
Max LTV for Stated Income Documentation:	100.00
Min Fico for Stated Income Documentation:	500

K What is min FICO for loans above 90% LTV	
Min Fico for loans greater than 90:	512

- L Seasoning history - any over 3in? NO
- M For loans below 100k do for D above but for top 5 MSAs

CMLTI 2004-OPT1 SEASONING DISTRIBUTION

Seasoning	# of loans	Amount	% of pool
0	6,124	\$1,030,453,962.58	94.53%
1	358	\$9,562,245.55	5.46%
2	1	79,950.00	0.01%
TOTAL	6,483	\$1,090,096,158.13	100.00%

CMLT 04-OPT1 MI LTV DISTRIBUTION

LOANS WITH NO MORTGAGE INSURANCE

RANGE OF	# OF LOANS	CURR. BALANCE	PERCENT
0<LTV<=50	203	29,131,771.37	3.6686
50<LTV<=70	1175	205,305,872.90	25.8545
70<LTV<=75	695	125,497,359.73	15.8041
75<LTV<=80	2278	363,757,113.58	45.8085
80<LTV<=85	176	29,994,837.93	3.7773
85<LTV<=90	140	28,571,199.81	3.598
90<LTV<=95	29	4,226,106.57	0.5322
95<LTV<=100	105	7,598,292.49	0.9569
TOTAL:	4801	794,082,554.38	100

LOANS COVERED MORTGAGE INSURANCE

RANGE OF	# OF LOANS	CURR. BALANCE	PERCENT
0<LTV<=50	0	0	0
50<LTV<=70	0	0	0
70<LTV<=75	0	0	0
75<LTV<=80	16	2,260,083.95	0.7635
80<LTV<=85	456	78,987,546.10	26.6838
85<LTV<=90	840	152,706,402.55	51.5876
90<LTV<=95	367	61,374,996.93	20.7338
95<LTV<=100	3	684,574.22	0.2313
TOTAL:	1682	296,013,603.75	100

Total Loans Covered 27.15%

CMLTI 2004-OPT1 LOAN BALANCE DISTRIBUTION

Loan Balance	# of loans	Amount	% of pool
0.01 - 500000.00	6402	1,041,471,894.30	95.54%
500000.01 - 550000.00	30	15,852,647.71	1.45%
550000.01 - 600000.00	25	14,359,447.15	1.32%
600000.01 - 650000.00	12	7,562,627.56	0.69%
650000.01 - 700000.00	3	2,021,890.98	0.19%
700000.01 - 750000.00	5	3,682,996.70	0.34%
750000.01 - 800000.00	3	2,331,654.73	0.21%
800000.01 - 850000.00	1	813,000.00	0.07%
950000.01 - 1000000.00	2	1,999,999.00	0.18%
TOTAL	6483	1,090,096,158.13	100.00%

Collateral Analysis

(deal as a whole)																
FICO Low	FICO High	LTV	Wid Avg Current Balance	Percent of Current Balance	Wid Avg GWAC	% MI	Wid Avg FICO	Wid Avg DTI	Wid Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Lrd Doc	% Stated Doc	% Int Only
500	524	> 65%	150,432.45	8.75	8.153	2.41	513	40.28	77.73	78.95	7.84	98.74	65.48	0.07	34.45	N/A
525	549	> 65%	159,334.97	8.89	7.903	13.47	537	39.61	78.58	76.37	8.10	96.46	69.81	0.41	29.78	N/A
550	574	> 65%	165,179.76	8.27	7.671	21.73	562	38.68	79.69	79.41	6.24	97.30	65.80	0.81	33.38	1.27
575	599	> 70%	168,949.38	9.19	7.311	31.66	588	37.99	82.34	75.66	8.06	95.48	68.35	0.74	30.90	6.21
600	624	> 70%	162,200.69	14.15	7.050	35.42	612	38.51	83.81	75.43	9.11	94.62	73.88	0.06	26.06	4.35
625	649	> 70%	167,557.93	12.11	6.982	51.18	636	37.91	84.41	70.11	6.66	91.40	61.11	0.65	38.24	5.43
650	674	> 80%	175,025.40	4.56	6.978	94.33	660	38.70	89.63	61.61	7.39	93.18	59.79	N/A	40.05	13.24
675	699	> 80%	195,763.61	2.71	7.171	91.58	686	38.98	89.93	52.60	9.78	85.77	48.86	0.30	48.59	7.60
700	724	> 80%	188,995.49	1.65	7.228	91.93	713	39.12	90.66	52.56	2.84	82.15	36.01	N/A	59.42	5.59
725	749	> 85%	195,138.41	1.07	7.379	85.23	737	37.12	91.64	59.34	10.00	75.83	38.39	N/A	57.11	1.56
750	774	> 85%	161,920.37	0.37	7.537	94.33	760	39.62	91.80	45.16	1.73	63.76	38.22	N/A	61.78	3.22
775	799	> 85%	148,110.72	0.10	6.848	74.36	783	20.45	93.55	85.18	14.82	100.00	26.93	N/A	24.81	17.36
LTV Low	LTV High	DTI	Wid Avg Current Balance	Percent of Current Balance	Wid Avg GWAC	% MI	Wid Avg FICO	Wid Avg DTI	Wid Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Lrd Doc	% Stated Doc	% Int Only
60%	64%	> 50%	176,251.06	0.58	7.380	N/A	566	52.74	63.06	74.62	2.59	91.57	55.40	4.95	39.65	N/A
65%	69%	> 50%	211,351.16	0.79	7.101	N/A	572	53.65	66.52	69.55	12.24	87.49	70.68	N/A	29.32	8.44
70%	74%	> 50%	189,096.25	0.90	7.398	N/A	574	52.09	72.44	66.49	1.53	93.03	76.37	N/A	23.63	2.71
75%	79%	> 50%	220,479.62	1.33	7.639	N/A	576	52.85	76.00	70.85	6.56	86.08	77.49	1.31	21.20	6.23
80%	84%	> 50%	207,479.92	1.83	6.979	6.71	583	51.56	80.25	64.91	8.82	91.94	62.88	1.13	35.98	1.13
85%	89%	> 50%	201,550.48	0.59	7.045	46.18	615	51.86	86.45	91.62	N/A	92.67	90.51	N/A	9.49	7.04
90%	94%	> 50%	243,506.09	1.18	7.117	57.00	620	51.80	90.20	66.23	9.36	94.85	76.88	N/A	23.12	7.65
95%	99%	> 50%	183,316.67	0.10	7.226	36.05	625	53.19	95.00	60.06	28.03	100.00	100.00	N/A	N/A	24.01
DTI Low	DTI High	FICO	Wid Avg Current Balance	Percent of Current Balance	Wid Avg GWAC	% MI	Wid Avg FICO	Wid Avg DTI	Wid Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Lrd Doc	% Stated Doc	% Int Only
20%	24%	< 525	112,993.35	0.40	8.324	N/A	514	22.44	73.59	90.65	3.84	98.71	77.57	N/A	22.43	N/A
25%	29%	< 550	132,303.38	1.43	7.965	3.24	526	27.09	72.19	82.88	8.76	96.54	73.37	N/A	26.63	N/A
30%	34%	< 575	147,781.05	3.78	7.708	10.42	542	32.07	73.75	81.71	8.30	97.67	72.92	N/A	27.08	N/A
35%	39%	< 600	154,654.14	5.89	7.742	12.80	549	37.06	74.92	77.88	5.69	94.98	60.45	0.34	39.21	1.03
40%	44%	< 625	172,781.18	10.25	7.500	23.95	573	42.02	78.56	76.83	6.62	97.32	63.31	0.48	36.21	4.52
45%	49%	< 650	185,281.61	11.00	7.382	20.82	576	48.85	77.97	70.99	10.46	95.10	64.40	0.33	35.26	4.16
50%	54%	< 675	195,200.68	6.18	7.335	15.28	577	51.15	76.56	68.74	6.34	92.78	73.32	0.80	25.88	3.63
55% max		< 700	212,276.57	1.32	6.991	2.40	578	56.58	71.18	69.04	11.98	93.02	73.68	0.57	25.75	1.83

LIMITED AND STATED/NO DOC

FICO Low	FICO High	Aggregate Balance	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA
500	524	173,503.09	173,503.09	3.93	8.13	N/A	512.76	39.75	71.77	76.00	6.37	95.29	N/A	0.89	99.11	N/A	29.74
525	549	177,945.64	177,945.64	3.44	8.08	N/A	537.18	39.46	72.25	72.47	5.11	94.50	N/A	1.06	98.94	N/A	16.61
550	574	184,532.65	184,532.65	3.45	7.71	N/A	561.63	38.37	73.24	76.36	7.00	95.69	N/A	1.94	98.06	1.38	22.92
575	599	197,416.29	197,416.29	4.36	7.24	N/A	587.50	37.40	72.71	66.93	7.15	87.39	N/A	2.01	97.99	N/A	20.52
600	624	202,920.87	202,920.87	5.45	7.08	9.00	612.10	37.53	75.23	74.32	7.95	89.94	N/A	1.05	98.95	0.20	21.79
625	649	195,708.11	195,708.11	6.10	6.99	41.62	636.63	37.31	78.40	70.07	2.64	85.66	N/A	1.68	98.32	N/A	15.46
650	674	193,812.88	193,812.88	4.60	6.93	39.38	660.22	37.08	79.47	67.39	5.00	84.11	N/A	N/A	100.00	0.31	16.04
675	699	198,843.71	198,843.71	3.10	7.12	40.47	686.06	39.02	81.02	55.89	3.84	75.49	N/A	0.80	99.20	N/A	17.25
700	724	197,001.35	197,001.35	2.01	7.11	48.02	712.69	38.07	82.16	55.53	4.45	82.84	N/A	0.87	99.13	0.56	7.63
725	749	227,371.98	227,371.98	1.50	7.09	46.82	736.70	36.80	82.50	59.48	7.04	77.14	N/A	N/A	100.00	3.77	11.40
750	774	198,890.31	198,890.31	0.53	7.23	42.15	761.56	37.57	83.81	60.71	3.50	67.75	N/A	N/A	100.00	N/A	3.46
775	799	181,710.06	181,710.06	0.20	6.47	26.49	785.46	34.41	81.29	79.73	7.05	96.10	N/A	N/A	100.00	8.25	N/A
800 max		300,326.44	300,326.44	0.06	5.61	N/A	813.17	39.40	76.36	100.00	N/A	100.00	N/A	N/A	100.00	N/A	91.70

IO LOANS

FICO Low	FICO High	Aggregate Balance	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA
550	574	1,303,400.00	260,680.00	0.12	7.135	N/A	562	41.62	80.54	100.00	N/A	100.00	60.10	N/A	39.90	100.00	39.90
575	599	7,658,222.99	273,507.96	0.70	6.284	N/A	588	40.95	80.58	83.21	8.30	100.00	100.00	N/A	N/A	100.00	64.29
600	624	8,347,169.88	260,849.06	0.77	6.583	N/A	612	39.93	78.84	83.53	12.51	100.00	98.59	N/A	1.41	100.00	56.10
625	649	8,100,905.48	261,319.53	0.74	6.641	53.55	636	37.98	83.37	73.42	5.86	93.00	100.00	N/A	N/A	100.00	46.15
650	674	8,997,310.08	299,910.34	0.83	6.005	71.48	660	37.98	85.17	76.53	10.28	98.30	98.30	N/A	1.70	100.00	37.45
675	699	3,810,428.40	381,042.84	0.35	5.929	58.94	684	37.48	85.71	36.71	55.50	100.00	100.00	N/A	N/A	100.00	72.65
700	724	2,372,499.67	338,928.52	0.22	5.724	37.17	704	27.26	82.11	68.71	N/A	100.00	94.83	N/A	5.17	100.00	81.29
725	749	800,107.06	400,053.53	0.07	6.151	22.86	738	35.16	83.43	N/A	22.86	100.00	22.86	N/A	77.14	100.00	N/A
750	774	307,150.00	153,575.00	0.03	6.545	42.37	763	26.90	70.87	42.37	N/A	100.00	100.00	N/A	N/A	100.00	42.37
775	799	555,000.00	277,500.00	0.05	5.827	N/A	785	42.39	79.86	100.00	N/A	100.00	67.57	N/A	32.43	100.00	67.57

Note: Cells in red font are calculations

FICO Score**Collateral Cuts**

FICO	Total Balance Amount	%[2]	LTV >	Adjusted Balance [1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc.	% Cashout Refi
FICO NA	4,683,153.31	0.43	65	3,709,550.11	0.56	71.40	35.26	N/A	91.47	89.85	64.32	58.87
< 500.00	1,776,301.37	0.16	65	1,279,713.12	0.19	73.22	37.58	500	89.88	100.00	70.01	70.27
500.01 - 550.00	241,777,916.62	22.18	70	165,810,806.45	24.84	74.34	39.69	526	96.57	96.57	65.79	79.22
550.01 - 575.00	106,471,344.05	9.77	70	77,476,045.12	11.01	76.00	38.15	563	88.48	96.60	66.50	77.45
575.01 - 600.00	135,165,988.71	12.40	70	102,071,284.92	15.29	77.40	37.74	588	83.37	93.18	64.32	73.57
600.01 - 620.00	157,006,813.93	14.49	70	128,320,806.76	19.23	79.62	38.18	610	85.99	94.55	68.55	62.68
620.01 - 650.00	192,263,481.98	17.64	80	85,379,239.07	12.78	80.27	37.91	635	80.16	90.96	59.29	60.53
650.01 - 680.00	124,843,992.06	11.45	80	55,163,774.60	8.26	81.07	37.44	663	76.35	88.09	54.69	51.25
680.01 - 700.00	46,366,220.84	4.25	85	16,772,991.33	2.51	81.61	38.88	690	66.36	79.04	45.71	54.84
700.01 - 750.00	64,054,600.74	5.85	85	26,782,220.25	4.01	82.19	37.25	723	64.01	80.94	40.78	39.12
750.01 - 800.00	14,941,670.28	1.37	85	4,687,189.86	0.70	81.34	35.08	771	69.45	76.46	50.96	39.03
800+	744,674.24	0.07	N/A	0.00	0.00	68.17	36.48	812	100.00	100.00	19.34	19.34
Total:	1,090,096,158.13	100.00	65	667,453,621.59	100.00	78.31	38.25	607	81.88	91.94	61.10	65.38
FICO: Average	607		Min:	500	Max:	814						

Debt To Income (DTI) Ratio

DTI	Total Balance Amount	%[2]	FICO <	Adjusted Balance [1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc.	% Cashout Refi
<= 20	53,171,039.19	4.88	580	9,051,802.03	1.63	76.48	15.72	625	77.46	79.41	53.07	64.11
20.001 - 25.00	60,735,327.52	5.57	580	12,245,585.03	2.21	77.00	22.75	607	83.14	90.03	66.17	70.72
25.001 - 30.00	104,831,013.25	9.62	575	30,921,585.02	5.58	76.43	27.62	610	86.06	90.94	61.69	68.86
30.001 - 35.00	134,147,808.63	14.14	575	50,740,813.26	9.15	77.69	32.70	606	84.90	92.84	63.65	66.79
35.001 - 40.00	194,473,500.76	17.84	600	80,748,502.57	14.56	79.12	37.70	611	81.35	92.91	55.39	61.44
40.001 - 45.00	234,119,734.57	23.31	625	144,219,184.77	26.00	80.08	42.68	613	82.14	93.40	58.22	60.50
45.001 - 50.00	180,867,740.15	16.59	650	146,270,746.75	26.37	78.87	47.45	596	79.82	93.10	63.80	69.03
50.001 - 55.00	74,087,202.99	6.80	675	67,942,452.56	12.25	76.22	51.54	587	77.92	91.89	72.06	69.68
55+	13,662,791.07	1.25	700	12,494,076.60	2.25	71.98	56.98	592	79.05	90.88	75.85	79.13
Total:	1,090,096,158.13	100.00	700	554,634,748.59	100.00	78.31	38.25	607	81.88	91.94	61.10	65.38
DTI: Average	38.25		Min:	1.9	Max:	63.6						

Loan To Value (LTV) Ratio

LTV	Total Balance Amount	%[2]	DTI >	Adjusted Balance [1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc.	% Cashout Refi
0 - 60.00	78,178,276.44	7.17	50	8411572.64	9.59	51.23	36.2685	594	79.39	87.90	52.82	87.59
60.01 - 70.00	156,259,367.83	14.33	50	17892431.15	20.39	66.60	38.0716	583	80.10	90.24	50.04	84.31
70.01 - 80.00	491,514,557.26	45.09	50	38806934.81	44.22	78.22	38.3709	601	83.79	91.73	59.46	62.57
80.01 - 85.00	108,982,384.03	10.00	50	5974916.1	6.81	84.48	37.2551	617	77.87	91.86	66.38	72.80
85.01 - 90.00	181,277,602.36	16.63	50	14980046.12	17.07	89.66	39.4351	627	80.87	92.82	65.36	52.32
90.01 - 95.00	65,601,103.50	6.02	50	1684093.24	1.92	94.76	38.3058	642	84.66	99.06	88.19	43.62
95.01 - 100.00	8,282,866.71	0.76	N/A	0	0.00	99.81	39.265	668	78.85	100.00	67.73	25.95
Total:	1,090,096,158.13	100.00	50	87749941.06	100.00	78.31	38.246	607	81.88	91.94	61.10	65.38
LTV: Average	78.31%		Min:	Max:	100.00							

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

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

[2] Percent of the Aggregate Principal Balance - calculated automatically

Principal Balance

Scheduled Principal Balance	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
0.0 - \$ 50K	3,542,711.36	0.33	590	63.50	32.94	84.51	81.69	69.03	73.23
\$51.1 - \$ 200K	530,456,765.24	48.66	600	78.01	36.48	85.80	91.93	69.92	62.12
\$200.1 - \$ 250K	158,460,040.04	14.54	603	78.08	39.50	82.74	91.96	57.11	69.01
\$250.1 - \$ 300K	129,916,336.32	11.92	606	78.21	39.84	76.42	92.59	53.53	71.30
\$300.1 - \$ 400K	152,440,228.32	13.98	619	79.93	40.07	73.43	91.45	48.53	68.07
\$400.1 - \$ 500K	66,655,813.02	6.11	627	79.77	40.84	71.18	92.76	44.35	62.19
\$500.1 - \$ 600K	30,212,094.86	2.77	622	78.61	42.72	91.04	94.59	61.43	63.46
\$600.1 - \$ 700K	9,584,518.54	0.88	658	77.39	36.34	86.92	73.63	33.59	66.53
\$700.1 - \$ 800K	6,014,651.43	0.55	605	70.09	40.17	100.00	100.00	75.09	100.00
\$800.1 - \$ 900K	813,000.00	0.07	625	75.00	45.00	100.00	100.00	100.00	100.00
\$900.1 - \$1000K	1,999,999.00	0.18	655	62.04	22.20	100.00	100.00	100.00	50.00
Total:	1,090,096,158.13	100.00	607	78.31	38.25	81.88	91.94	61.10	65.38

Principal Balance: Average **168,146.90** Min: **\$49,637** Max: **\$1,000,000****Documentation Type**

Doc Type	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
Full	666,017,159.58	61.19	600	79.53	38.41	84.81	94.82	65.06
Limited Income	4,667,405.93	0.43	601	75.38	38.32	85.77	96.86	67.35
No Income/No Asset	5,298,387.03	0.49	709	82.15	N/A	79.49	98.82	47.08
Stated Income	414,113,205.59	37.99	616	76.32	37.99	77.15	87.17	66.11
Total:	1,090,096,158.13	100.00	607	78.31	38.25	81.88	91.94	65.38

Property Type

Property Type	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
2-4 Family Attached	34,547,705.15	3.17	631	76.18	39.38	70.43	68.05	38.02
2-4 Family Detached	101,762,633.11	9.34	631	77.36	39.23	73.31	65.04	46.94
Condo 1-4 Stories Attached	47,004,880.07	4.31	618	79.69	38.24	87.21	53.96	61.12
Condo 1-4 Stories Detached	279,895.15	0.03	572	91.95	43.68	100.00	N/A	100.00
Condo 5 Stories+	3,646,198.62	0.33	655	79.10	38.49	66.13	34.85	33.31
Manufactured Home Detached	10,264,540.19	0.94	637	81.42	34.85	99.35	70.20	97.65
PUD Attached	14,202,737.84	1.39	601	80.05	38.35	91.00	54.86	64.73
PUD Detached	63,261,771.25	5.80	604	80.23	39.82	95.69	52.87	70.56
Single Family Attached	30,229,800.13	2.77	596	78.58	38.48	94.30	70.15	64.68
Single Family Detached	784,895,996.62	72.09	602	78.19	37.97	95.23	67.11	62.62
Total:	1,090,096,158.13	100.00	607	78.31	38.25	91.94	65.38	61.10

Primary Mortgage Insurance

Mortgage Insurance	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
Loans > 80 LTV w/ MI	293,753,519.80	26.95	635	89.37	37.55	93.50	56.10	70.45
Loans > 80 LTV NO MI	70,390,436.80	6.46	596	88.79	40.18	95.17	57.03	67.27
Loans < 80 LTV	725,952,201.53	66.60	592	72.81	37.91	91.00	69.94	56.72
Total:	1,090,096,158.13	100.00	607	78.31	38.25	91.94	65.38	61.10

OPT1 E-Trade Strats (Total Pool)

Loan Purpose

Loan Purpose	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ
	Amount	%[2]					
Cash Out	712,696,197.46	65.38	596	76.18	38.19	82.67	92.83
Purchase	281,196,458.42	25.30	640	83.44	38.08	78.51	89.13
Rate/Term Refi	96,203,502.25	8.83	591	79.09	39.14	85.93	93.57
Total:	1,090,096,158.13	100.00	607	78.31	38.25	81.88	91.94

Fixed Vs. Floating Collateral

Product Type	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi	Index	Margin
	Amount	%[2]								
15/15 Fix/Arm	251,935.87	0.02	717	41.96	33.00	75.27	100.00	N/A	6mL	4.72
2/13 Arm	1,221,983.95	0.11	582	71.74	37.33	87.63	95.84	79.20	6mL	6.18
2/28 Arm	752,198,278.97	69.06	597	78.97	38.32	82.85	93.12	62.22	6mL	5.34
3/12 Arm	290,453.34	0.63	591	90.00	31.00	100.00	100.00	100.00	6mL	6.37
3/27 Arm	62,988,151.11	5.78	612	77.48	38.37	84.56	93.03	71.03	6mL	4.87
Six Mo Adjustable	479,277.21	0.04	565	72.50	34.49	64.94	75.68	89.26	6mL	4.84
FIX	272,666,077.68	25.01	632	76.74	38.04	78.59	88.42	72.72	N/A	0.00
Total:	1,090,096,158.13	100.00	607	78.31	38.25	81.88	91.94	65.38		3.98

Lien Status

Lien Status	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]						
First lien	1,079,904,652.82	99.07	606	78.20	38.23	81.90	91.91	65.58
Second lien	10,191,505.31	0.93	647	89.59	40.10	79.67	95.49	43.67
Total:	1,090,096,158.13	100.00	607	78.31	38.25	81.88	91.94	65.38

Occupancy Status

Occupancy Type	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout
	Amount	%[2]						
Investor	70,098,586.07	6.43	646	75.34	35.32	42.67	N/A	62.53
Primary	1,002,243,641.83	91.94	604	78.51	38.47	84.75	100.00	66.01
Secondary	17,753,930.23	1.63	637	78.41	37.13	74.62	N/A	40.95
TOTAL	1,090,096,158.13	100.00	607	78.31	38.25	81.88	91.94	65.38

Prepayment Penalty

Prepayment Charges Term at Origination	Total Balance		# of Loans	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]							
0	310,908,356.80	28.52	1912	600	78.29	38.46	77.93	92.24	66.08
12	86,607,961.98	7.95	396	638	75.70	38.33	64.85	83.84	72.64
24	503,660,337.86	46.20	2995	598	79.24	38.21	86.23	93.97	61.44
30	1,215,899.97	0.11	6	598	84.60	33.53	100.00	75.55	85.09
36.00	187703601.52	17.22	1174	627	77.00	37.98	84.49	89.86	71.32
Total:	1,090,096,158.13	100.00	6,483	607	78.31	38.25	81.88	91.94	65.38

Section 32 Loans

	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]						
Non - Section 32 Loans	1,090,096,158.13	104.00	607	78.31	38.25	81.88	91.94	65.38
Total	1,090,096,158.13	100.00	607	78.31	38.25	81.88	91.94	65.38

GA % and Top 5 States

State	%[2]
Georgia	1.87
Kentucky	0.27
California	19.64
New York	14.13
Massachusetts	8.33
Florida	6.92
New Jersey	6.52

Top 5 Originators

Originator	%[2]
Option One	100.00

Serviceers

Serviceer	%[2]
Option One	100.00%

STRESS ANALYSIS

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 50% Loss Seventy; 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

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

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

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

Note: Cells in red font are calculations

FICO Score**Collateral Cuts**

FICO	Total Balance Amount	%[2]	LTV >	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc.	% Cashout Refi.
Not Available	832,753.14	0.37	65	832,753.14	0.36	76.03	31.91	N/A	100.00	100.00	91.70	56.50
0 - 500.00	188,830.47	0.08	65	71,921.87	0.19	68.81	44.09	500	100.00	100.00	100.00	38.09
500.01 - 550.00	42,650,593.62	19.11	70	28,431,443.51	24.84	73.75	41.96	525	90.34	95.94	62.25	74.17
550.01 - 575.00	21,557,392.30	9.65	70	18,079,620.74	11.61	78.80	40.59	563	90.92	99.09	69.11	78.51
575.01 - 600.00	26,427,617.84	11.84	70	19,395,257.97	15.29	76.67	39.31	589	88.97	92.92	54.96	77.27
600.01 - 620.00	35,602,002.23	15.95	70	26,506,382.20	19.23	78.05	40.48	610	91.60	97.35	59.74	68.82
620.01 - 650.00	37,540,160.47	16.82	80	18,209,023.10	12.79	80.24	40.06	635	82.01	93.54	47.92	65.56
650.01 - 680.00	25,916,520.96	11.61	80	15,171,918.67	8.26	82.33	38.19	664	79.99	97.07	59.73	56.85
680.01 - 700.00	11,277,505.08	5.05	85	2,650,259.49	2.51	79.33	39.66	692	78.45	79.69	45.13	62.31
700.01 - 750.00	16,326,740.20	7.32	85	5,894,445.23	4.01	81.81	39.48	725	72.05	88.96	41.02	38.76
750.01 - 800.00	4,293,901.81	1.92	85	494,037.09	0.70	76.84	34.72	773	84.38	83.96	62.69	52.50
800+	550,788.83	0.25	N/A	0.00	0.00	80.00	39.40	814	100.00	100.00	N/A	N/A
Total:	223,164,806.95	100.00	65	135,737,063.01	100.00	78.31	40.05	613	85.85	94.31	56.52	66.76
FICO: Average	600		Min:	500		Max:	814					

Debt To Income (DTI) Ratio

DTI	Total Balance Amount	%[2]	FICO <	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc.	% Cashout Refi.
<= 20	10,049,362.48	4.50	550	1,896,864.00	1.64	78.88	16.84	627	90.39	84.13	60.13	49.64
20.001 - 25.00	9,506,710.78	4.26	550	963,065.27	0.83	79.63	22.89	616	81.85	98.31	69.81	74.42
25.001 - 30.00	15,960,467.82	7.15	575	3,747,056.03	3.25	74.47	27.85	621	90.70	92.88	64.91	77.40
30.001 - 35.00	27,289,726.82	12.23	575	8,218,314.12	7.12	75.72	32.77	611	85.61	94.26	62.38	73.77
35.001 - 40.00	35,453,901.67	15.89	600	13,538,734.94	11.74	78.57	37.94	621	90.28	98.97	45.87	61.64
40.001 - 45.00	52,122,870.03	23.36	625	27,090,315.09	23.48	80.11	42.69	623	83.18	93.45	50.53	61.90
45.001 - 50.00	44,449,899.26	19.92	650	34,362,659.28	29.79	79.95	47.64	607	82.97	94.19	56.56	66.86
50.001 - 55.00	22,639,522.54	10.14	675	20,225,244.30	17.53	76.76	51.41	591	86.46	91.66	59.21	69.81
55+	5,692,345.55	2.55	650	5,317,345.55	4.61	73.51	57.38	586	88.94	100.00	86.62	84.20
Total:	223,164,806.95	100.00	675	115,359,598.58	100.00	78.31	40.05	613	85.85	94.31	56.52	66.76
DTI: Average	38.36		Min:	8.8		Max:	61.2					

Loan To Value (LTV) Ratio

LTV	Total Balance Amount	%[2]	DTI >	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc.	% Cashout Refi.
0 - 60.00	14,824,918.18	6.64	50	22,194,47.47	7.83	51.82	39.1189	602	93.05	94.16	53.21	84.31
60.01 - 70.00	32,264,112.70	14.46	50	6841809.55	24.15	66.42	41.2472	586	93.87	95.65	45.66	81.64
70.01 - 80.00	95,114,042.18	42.62	50	11558511.1	40.89	77.78	39.3707	611	89.61	91.86	53.32	66.53
80.01 - 85.00	29,695,671.96	13.31	50	1991632.2	7.03	84.68	38.1508	623	65.79	95.83	63.48	69.78
85.01 - 90.00	39,597,752.62	17.74	50	5720467.77	20.19	89.50	42.2699	632	83.08	96.31	59.05	51.40
90.01 - 95.00	11,308,631.61	5.07	N/A	0	0.00	94.79	40.8397	636	83.78	100.00	93.47	48.00
95.01 - 100.00	359,677.70	0.16	N/A	0	0.00	100.00	40.1	658	100.00	100.00	N/A	100.00
Total:	223,164,806.95	100.00	50	283,31868.69	100.00	78.31	40.0487	613	85.85	94.31	56.52	66.76
LTV: Average	78.12%		Min:	26.67%		Max:	100.00					

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

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

[2] Percent of the Aggregate Principal Balance - calculated automatically.

Principal Balance

Scheduled Principal Balance	Total Balance		WA	FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi	% Full Doc
	Amount	%[2]								
0.0 - \$ 50K	798,473.27	0.36	561		63.72	36.69	68.77	68.77	68.74	93.75
\$51.1 - \$ 200K	39,419,192.45	17.66	581		77.99	36.32	77.05	93.76	68.95	81.21
\$200.1 - \$ 250K	2,183,408.46	0.98	606		72.90	45.15	58.80	90.12	69.95	90.12
\$250.1 - \$ 300K	2,487,001.76	1.11	550		73.10	46.19	66.20	78.40	67.54	67.57
\$300.1 - \$ 400K	71,692,394.01	32.13	616		79.41	41.09	93.35	96.74	68.30	50.28
\$400.1 - \$ 500K	57,960,073.17	25.97	623		79.25	40.68	79.61	95.26	61.59	42.39
\$500.1 - \$ 600K	30,212,094.86	13.54	622		78.61	42.72	91.04	94.59	63.46	61.43
\$600.1 - \$ 700K	9,584,518.54	4.29	658		77.39	36.34	86.92	73.63	66.53	33.59
\$700.1 - \$ 800K	6,014,651.43	2.70	605		70.09	40.17	100.00	100.00	100.00	75.09
\$800.1 - \$ 900K	813,000.00	0.36	625		75.00	45.00	100.00	100.00	100.00	100.00
\$900.1 - \$1000K	1,999,999.00	0.90	655		62.04	22.20	100.00	100.00	50.00	100.00
Total:	223,164,806.95	100.00	613		78.31	40.05	85.85	94.31	66.76	56.52
Principal Balance: Average			258,591.90		Min:	Max:	\$1,000,000			

Documentation Type

Doc Type	Total Balance		WA	FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]							
Full	126,139,571.61	56.52	607	79.34	39.71	85.68	95.77	69.34	
Limited Income	779,672.22	0.35	534	70.94	43.78	100.00	100.00	59.75	
No Income/No Asset	416,549.94	0.19	714	90.00	N/A	100.00	100.00	17.48	
Stated Income	95,829,013.18	42.94	622	76.96	40.47	85.89	92.31	63.63	
Total:	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31	66.76	

Property Type

Property Type	Total Balance		WA	FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
	Amount	%[2]							
2-4 Family Attached	6,181,250.41	2.77	638	80.00	43.91	83.29	70.16	39.32	
2-4 Family Detached	9,408,847.91	4.22	644	81.48	42.54	75.40	38.71	50.31	
Condo 1-4 Stories Attached	7,383,839.49	3.31	616	81.82	39.46	80.60	46.58	47.68	
Condo 5 Stories+	1,352,984.68	0.61	634	80.43	42.97	71.48	57.17	8.82	
Manufactured Home Detached	7,255,501.03	3.25	644	84.19	35.74	99.09	72.91	100.00	
PUD Attached	2,444,072.43	1.10	620	81.50	37.13	83.69	64.34	47.34	
PUD Detached	14,427,197.94	6.46	611	78.84	44.63	100.00	58.76	70.19	
Single Family Attached	2,642,004.62	1.18	596	75.88	36.61	84.56	75.90	73.34	
Single Family Detached	172,069,108.44	77.10	610	77.61	39.66	96.12	69.41	55.13	
Total:	223,164,806.95	100.00	613	78.31	40.05	94.31	66.76	56.52	

Primary Mortgage Insurance

Mortgage Insurance	Total Balance		WA	FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
	Amount	%[2]							
Loans >80 LTV w/ MI	60,842,534.60	27.26	642	88.91	39.09	96.17	55.80	63.85	
Loans >80 LTV NO MI	20,119,199.29	9.02	591	87.30	42.03	98.16	64.17	69.37	
Loans < 80 LTV	142,203,073.06	63.72	601	72.50	39.77	92.96	71.81	51.57	
Total:	223,164,806.95	100.00	613	78.31	40.05	94.31	66.76	56.52	

Loan Purpose

Loan Purpose	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ
	Amount	%[2]					
Cash Out	148,978,778.43	66.76	605	76.70	40.11	88.27	95.37
Purchase	50,641,139.52	22.69	651	83.26	39.00	79.19	91.73
Rate/Term Refi	23,544,889.00	10.53	588	77.83	41.87	84.88	93.13
Total:	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31

Fixed Vs. Floating Collateral

Product Type	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi	Index	Margin
	Amount	%[2]								
15/15 Fix/Arm	62,315.82	0.03	639	80.00	40.60	N/A	100.00	N/A	6mL	6.83
2/13 Arm	50,814.17	0.02	549	70.00	53.30	100.00	N/A	100.00	6mL	7.25
2/28 Arm	155,968,404.43	69.89	600	79.02	40.09	88.45	95.32	63.75	6mL	5.23
3/27 Arm	12,985,814.81	5.82	626	76.43	40.62	93.06	99.44	83.78	6mL	4.45
FIX	54,097,457.72	24.24	650	76.73	39.78	76.71	90.23	71.40	N/A	0.00
Total:	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31	66.76		3.92

Lien Status

Lien Status	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]						
First lien	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31	66.76
Total:	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31	66.76

Occupancy Status

Occupancy Type	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]						
Investor	7,996,561.78	3.58	626	75.65	40.87	46.24	N/A	63.96
Primary	210,455,737.47	94.31	612	78.37	40.12	87.48	100.00	67.51
Secondary	4,712,507.70	2.11	671	80.00	35.35	80.21	N/A	37.98
TOTAL	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31	66.76

Prepayment Penalty

Prepayment Charges Term at Origination	Total Balance		# of Loans	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]							
0	52,647,836.56	23.59	202	611	77.83	40.68	82.21	94.69	63.09
12	16,035,583.58	7.19	39	662	77.50	41.70	65.46	87.08	64.86
24	112,079,849.85	50.22	446	597	78.93	39.65	91.10	95.37	65.23
36	42,401,536.96	19.00	176	642	77.57	39.68	84.19	93.74	76.06
Total:	223,164,806.95	100.00	863	613	78.31	40.05	85.85	94.31	66.76

Section 32 Loans

	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner		% Cashout
	Amount	%[2]					Occ	Refi	
Non - Section 32 Loans	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31	66.76	
Total	223,164,806.95	100.00	613	78.31	40.05	85.85	94.31	66.76	

GA % and Top 5 States

State	%[2]
Georgia	1.33
Kentucky	0.36
California	37.09
New York	16.88
Massachusetts	6.63
Florida	4.48
New Jersey	4.29

Top 5 Originators

Originator	%[2]
Option One	100.00

Servicers

Servicer	%[2]
Option One	100.00%

STRESS ANALYSIS

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 50% Loss Severity; 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

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

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

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

CMLT 2004-OPT1 DTI COLLATERAL TABLE

DTI Range	Count	Balance	Percent	WA FICO	WA CombLTV	Avg. Current Balance
<= 20	393	53,171,039	4.88%	625	76.92	135,295.27
20.01-25	448	60,735,328	5.57%	607	78.32	135,569.93
25.01-30	705	104,831,013	9.62%	610	77.84	148,696.47
30.01-35	971	154,147,809	14.14%	606	79.58	158,751.61
35.01-40	1,160	194,473,501	17.84%	611	81.44	167,649.57
40.01-45	1,408	254,119,735	23.31%	613	82.74	180,482.77
45.01-50	968	180,867,740	16.59%	596	80.60	186,846.84
50.01-55	365	74,087,203	6.80%	587	76.80	202,978.64
55+	65	13,662,791	1.25%	592	73.07	210,196.79
TOTAL	6483	1,090,096,159	100.00%	607	80.18	168,146.87

Deal Name: CMLT 2004-OPT1

Detailed collateral info

	# of Loans	Balance	Avg. Balance	% of group			Effective			% of			% of IO loans	% Cashout	
				balance	WAC	WARM	FICO	OLTV	LTV	DTI	% of Full Doc	Primary Owner			% Single Family
Aggregated															
0-\$50k	71	3,542,711.36	49,897.34	0.33	8.590	329	590	63.50	60.48	32.94	69.03	81.69	83.10	N/A	73.23
	962	60,401,948.16	62,787.89	5.54	8.451	345	599	79.10	72.81	34.43	74.81	87.06	83.18	0.10	57.92
	911	80,010,113.24	87,826.69	7.34	7.921	352	598	78.52	71.85	35.07	73.20	90.61	83.07	0.57	59.05
	81	48,624,263.83	600,299.55	4.46	6.426	358	629	76.57	71.71	40.31	59.87	91.44	83.75	15.26	68.64
FICO															
<600	3,026	485,191,550.75	160,340.90	44.51	7.704	356	551	75.55	71.46	38.80	65.55	95.65	79.83	1.85	77.23
601-619	879	146,222,299.44	166,350.74	13.41	7.010	356	610	79.60	71.80	38.11	69.46	94.45	77.51	5.04	62.80
620-639	830	141,605,701.46	170,609.28	12.99	6.889	355	629	80.22	68.15	37.88	60.84	91.58	75.71	4.28	59.98
640-659	641	111,939,733.85	174,632.97	10.27	6.775	356	650	80.66	68.87	37.47	55.93	90.03	70.14	6.43	56.93
LTV															
80-85	2,536	403,079,276.98	158,942.93	36.98	7.210	356	611	81.21	76.34	37.75	62.89	92.28	74.47	2.81	56.97
85.01-90	980	181,277,602.36	184,977.15	16.63	7.334	357	627	89.66	64.65	39.44	65.36	92.82	73.45	6.47	52.32
90.01-95	396	65,601,103.50	165,659.35	6.02	7.310	356	642	94.76	62.23	38.31	88.19	99.06	74.46	9.82	43.62
95.01-100	108	8,282,866.71	76,693.21	0.76	9.594	354	668	99.81	96.59	39.27	67.73	100.00	73.79	N/A	25.95
Cash Out	4,109	712,696,197.47	173,447.60	65.38	7.238	355	596	76.18	69.55	38.19	60.80	92.83	76.88	4.14	100.00
Non-owner occupied second home	470	70,098,586.07	149,145.93	6.43	7.792	356	646	75.34	70.14	35.32	40.82	N/A	39.44	N/A	62.53
	100	17,753,930.23	177,539.30	1.63	7.274	357	637	78.41	68.50	37.13	33.25	N/A	64.80	4.06	40.95
stated income no income/no asset	2,143	414,113,205.59	193,239.95	37.99	7.322	356	616	76.32	70.44	37.99	N/A	87.17	71.72	0.41	66.11
	33	5,298,387.03	160,557.18	0.49	7.474	358	709	82.15	67.40	N/A	N/A	98.82	72.89	N/A	47.08
IO loans	149	42,252,193.56	283,571.77	3.88	6.308	358	638	82.27	72.11	38.29	95.95	98.30	75.40	100.00	69.79

CMLTI 2004-OPT1 CREDIT GRADE DISTRIBUTION

Credit Grade	# of loans	Amount	% of pool
A	893	\$148,832,982.00	13.65%
AA	2420	454,313,187.13	41.68%
AA+	517	73,415,356.51	6.73%
B	695	109,145,761.88	10.01%
C	197	27,518,093.72	2.52%
CC	86	12,777,708.94	1.17%
NG	1675	264,093,067.95	24.23%
Grand Total	6483	\$1,090,096,158.13	100.00%

CMLTI 2004-OPT1 No Mortgage Insurance Strats

Original Principal Balances of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	62	\$3,100,000.00	0.39	\$50,000.00	8.655	60.60	587
50,000.01 - 75,000.00	757	\$47,706,805.80	6.00	\$63,020.88	8.473	79.09	591
75,000.01 - 100,000.00	701	\$61,789,164.00	7.77	\$88,144.31	7.899	79.11	590
100,000.01 - 125,000.00	572	\$64,455,311.00	8.10	\$112,684.11	7.570	79.18	593
125,000.01 - 150,000.00	554	\$76,206,148.00	9.58	\$137,556.22	7.403	76.60	592
150,000.01 - 175,000.00	409	\$66,546,242.00	8.37	\$162,704.75	7.273	76.66	587
175,000.01 - 200,000.00	428	\$80,613,372.44	10.13	\$188,349.00	7.083	75.47	592
200,000.01 - 225,000.00	299	\$63,803,018.40	8.02	\$213,388.02	7.171	76.25	590
225,000.01 - 250,000.00	217	\$51,776,854.00	6.51	\$238,603.01	6.978	75.37	592
250,000.01 - 275,000.00	193	\$50,606,746.85	6.36	\$262,211.12	7.087	75.83	592
275,000.01 - 300,000.00	147	\$42,372,528.00	5.33	\$288,248.49	6.967	75.85	596
300,000.01 - 333,700.00	130	\$41,133,431.00	5.17	\$316,411.01	6.781	78.34	604
333,700.01 - 350,000.00	56	\$19,228,470.00	2.42	\$343,365.54	7.117	74.92	595
350,000.01 - 500,000.00	209	\$85,271,822.00	10.72	\$407,999.15	6.896	76.58	613
500,000.01 - 1,000,000.00	67	\$40,866,909.00	5.14	\$609,953.87	6.372	74.67	627
Total:	4,801	\$795,476,822.49	100.00	\$165,689.82	7.245	76.73	596

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Avg Current Balance	WA Gross CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	63	\$3,143,274.67	0.40	\$49,893.25	8.658	60.55	585
50,000.01 - 75,000.00	756	\$47,576,615.67	5.99	\$62,932.03	8.474	79.12	591
75,000.01 - 100,000.00	702	\$61,784,162.31	7.78	\$88,011.63	7.900	79.09	590
100,000.01 - 125,000.00	573	\$64,488,232.29	8.12	\$112,544.91	7.567	79.23	593
125,000.01 - 150,000.00	552	\$75,822,607.08	9.55	\$137,359.80	7.405	76.56	591
150,000.01 - 175,000.00	412	\$66,956,549.92	8.43	\$162,515.90	7.265	76.69	588
175,000.01 - 200,000.00	425	\$79,941,443.77	10.07	\$188,097.51	7.090	75.43	592
200,000.01 - 225,000.00	300	\$63,921,252.61	8.05	\$213,070.84	7.176	76.26	589
225,000.01 - 250,000.00	216	\$51,460,352.91	6.48	\$238,242.37	6.972	75.36	593
250,000.01 - 275,000.00	196	\$51,340,484.20	6.47	\$261,941.25	7.078	75.91	593
275,000.01 - 300,000.00	145	\$41,768,153.87	5.26	\$288,056.23	6.973	75.92	596
300,000.01 - 333,700.00	130	\$41,096,568.83	5.18	\$316,127.45	6.789	78.19	602
333,700.01 - 350,000.00	57	\$19,562,214.45	2.46	\$343,196.74	7.110	74.53	598
350,000.01 - 500,000.00	207	\$84,426,467.77	10.63	\$407,857.33	6.895	76.67	613
500,000.01 - 1,000,000.00	67	\$40,794,174.03	5.14	\$608,868.27	6.372	74.66	627
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Avg Current Balance	WA Gross CPN	WA COMBLTV	WA FICO
4.000 - 4.499	2	\$328,539.57	0.04	\$164,269.79	4.159	81.20	648
4.500 - 4.999	23	\$5,411,438.95	0.68	\$235,279.95	4.912	79.93	650
5.000 - 5.499	127	\$29,143,602.50	3.67	\$229,477.19	5.348	78.02	631
5.500 - 5.999	367	\$85,315,207.39	10.74	\$232,466.51	5.814	75.01	642
6.000 - 6.499	508	\$101,632,781.17	12.80	\$200,064.53	6.275	77.86	626
6.500 - 6.999	861	\$164,166,126.61	20.67	\$190,669.14	6.776	76.45	609
7.000 - 7.499	585	\$97,080,288.15	12.23	\$165,949.21	7.237	77.69	590
7.500 - 7.999	844	\$132,519,085.98	16.69	\$157,013.14	7.734	76.42	575
8.000 - 8.499	424	\$55,615,782.18	7.00	\$131,169.30	8.244	76.89	563
8.500 - 8.999	471	\$64,017,888.55	8.06	\$135,919.08	8.736	76.41	553
9.000 - 9.499	195	\$22,263,474.47	2.80	\$114,171.66	9.226	75.17	547
9.500 - 9.999	194	\$19,691,382.47	2.48	\$101,501.97	9.715	76.61	554
10.000 - 10.499	82	\$7,402,643.63	0.93	\$90,276.14	10.240	76.85	566
10.500 - 10.999	62	\$5,176,395.70	0.65	\$83,490.25	10.753	76.18	561
11.000 - 11.499	23	\$1,778,828.41	0.22	\$77,340.37	11.198	78.84	581

11.500 - 11.999	28	\$2,154,381.61	0.27	\$76,942.20	11.599	84.59	586
12.000 - 12.499	3	\$177,896.75	0.02	\$59,298.92	12.000	91.51	595
12.500 - 12.999	1	\$59,945.59	0.01	\$59,945.59	12.800	68.18	524
13.000 - 13.499	1	\$146,864.70	0.02	\$146,864.70	13.150	70.00	516
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Original Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 180	96	\$8,393,704.68	1.06	\$87,434.42	8.039	67.87	597
181 - 240	65	\$7,131,703.22	0.90	\$109,718.51	7.555	66.19	615
241 - 360	4,640	\$778,557,146.48	98.04	\$167,792.49	7.234	76.92	596
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
061 - 120	3	\$272,925.01	0.03	\$90,975.00	7.879	75.26	629
121 - 180	93	\$8,120,779.67	1.02	\$87,320.21	8.045	67.62	596
181 - 240	65	\$7,131,703.22	0.90	\$109,718.51	7.555	66.19	615
301 - 360	4,640	\$778,557,146.48	98.04	\$167,792.49	7.234	76.92	596
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning(mus)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
<= 0	1	\$79,950.00	0.01	\$79,950.00	8.400	64.48	550
000 - 006	4,800	\$794,002,604.38	99.99	\$165,417.21	7.245	76.73	596
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	15	\$1,236,416.33	0.16	\$82,427.76	7.208	22.57	564
25.01 - 30.00	14	\$1,972,730.55	0.25	\$140,909.33	6.731	30.79	657
30.01 - 35.00	11	\$1,444,685.44	0.18	\$131,335.04	6.596	32.27	579
35.01 - 40.00	23	\$2,590,354.50	0.33	\$112,624.11	7.134	37.89	624
40.01 - 45.00	55	\$7,708,406.55	0.97	\$140,152.85	6.803	43.84	594
45.01 - 50.00	85	\$14,179,178.00	1.79	\$166,813.86	6.906	48.78	593
50.01 - 55.00	102	\$15,334,749.91	1.93	\$150,340.69	6.977	53.22	594
55.01 - 60.00	200	\$33,711,755.16	4.25	\$168,558.78	7.195	58.19	591
60.01 - 65.00	367	\$66,985,570.53	8.44	\$182,521.99	7.314	63.98	580
65.01 - 70.00	506	\$89,273,797.30	11.24	\$176,430.43	7.126	69.00	586
70.01 - 75.00	695	\$125,497,359.73	15.80	\$180,571.74	7.299	74.25	587
75.01 - 80.00	2,278	\$363,757,113.58	45.81	\$159,682.67	7.177	84.86	605
80.01 - 85.00	176	\$29,994,837.93	3.78	\$170,425.22	7.679	84.71	586
85.01 - 90.00	140	\$28,571,199.81	3.60	\$204,080.00	7.462	89.56	584
90.01 - 95.00	29	\$4,226,106.57	0.53	\$145,727.81	7.566	94.66	617
95.01 - 100.00	105	\$7,598,292.49	0.96	\$72,364.69	9.855	99.89	670
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	14	\$1,141,706.95	0.14	\$81,550.50	7.316	20.07	561
25.01 - 30.00	13	\$1,693,243.10	0.21	\$130,249.47	6.777	27.12	648
30.01 - 35.00	11	\$1,444,685.44	0.18	\$131,335.04	6.596	32.27	579
35.01 - 40.00	23	\$2,590,354.50	0.33	\$112,624.11	7.134	37.89	624
40.01 - 45.00	54	\$7,600,540.86	0.96	\$140,750.76	6.780	43.12	595
45.01 - 50.00	83	\$13,609,335.48	1.71	\$163,967.90	6.943	48.27	594
50.01 - 55.00	102	\$15,239,812.17	1.92	\$149,409.92	6.995	53.01	596
55.01 - 60.00	198	\$33,292,700.89	4.19	\$168,144.95	7.188	57.95	589
60.01 - 65.00	364	\$66,757,062.34	8.41	\$183,398.52	7.312	63.56	582
65.01 - 70.00	503	\$88,665,940.84	11.17	\$176,274.24	7.122	68.85	586
70.01 - 75.00	685	\$124,314,360.62	15.66	\$181,480.82	7.287	74.07	587
75.01 - 80.00	1,623	\$268,284,589.54	33.79	\$165,301.66	7.378	79.53	588
80.01 - 85.00	178	\$30,528,657.06	3.84	\$171,509.31	7.661	84.43	586
85.01 - 90.00	147	\$29,929,466.55	3.77	\$203,601.81	7.397	89.45	587
90.01 - 95.00	48	\$6,998,544.08	0.88	\$145,803.00	7.578	94.11	593
95.01 - 100.00	752	\$101,729,683.12	12.81	\$135,278.83	6.866	99.90	653
100.01 - 105.00	1	\$59,882.05	0.01	\$59,882.05	8.150	101.80	624
105.01 - 110.00	2	\$201,988.79	0.03	\$100,994.40	7.152	107.01	707
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Owner Occupancy of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
O/O	4,371	\$725,327,689.04	91.34	\$165,940.90	7.211	77.12	593
N/O/O	365	\$57,102,236.88	7.19	\$156,444.48	7.697	72.56	635
Second Home	65	\$11,652,628.46	1.47	\$179,271.21	7.172	73.11	620
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Property Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Single Family Detached	3,596	\$582,375,412.06	73.34	\$161,950.89	7.233	76.91	593
2-4 Family Detached	365	\$74,143,766.60	9.34	\$203,133.61	7.226	74.45	618
PUD Detached	228	\$43,053,682.51	5.42	\$188,831.94	7.175	79.18	591
Condo 1-4 Stories Attached	208	\$29,620,167.30	3.73	\$142,404.65	7.348	77.27	603
2-4 Family Attached	104	\$25,311,644.70	3.19	\$243,381.20	7.122	72.36	616
Single Family Attached	153	\$20,951,534.23	2.64	\$136,938.13	7.455	75.93	580
PUD Attached	63	\$10,036,894.23	1.26	\$159,315.78	7.438	81.85	595
Manufactured Home Detached	67	\$6,153,327.55	0.77	\$91,840.71	7.907	79.07	613
Condo 5 Stories+	16	\$2,265,310.76	0.29	\$141,581.92	7.696	79.02	649
Condo 1-4 Stories Detached	1	\$170,814.44	0.02	\$170,814.44	9.050	90.00	519
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Loan Purpose of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Cash Out	3,172	\$547,153,682.43	68.90	\$172,494.86	7.260	72.92	586
Purchase	1,220	\$181,013,629.22	22.80	\$148,371.83	7.129	88.70	633
Rate/Term Refi	409	\$65,915,242.73	8.30	\$161,161.96	7.439	75.55	578
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Document Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Full	3,004	\$457,670,500.46	57.64	\$152,353.70	7.179	78.36	591
Stated Income	1,757	\$329,263,812.58	41.46	\$187,401.15	7.340	74.50	602
Limited Income	24	\$4,444,728.42	0.56	\$185,197.02	7.200	75.47	598
No Income/No Asset	16	\$2,703,512.92	0.34	\$168,969.56	7.048	74.50	699
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2/28 Arm	3,232	\$547,348,364.35	68.93	\$169,352.84	7.227	78.03	585
3/27 Arm	252	\$46,251,791.59	5.82	\$183,538.86	6.725	75.11	603
2/13 Arm	12	\$877,753.02	0.11	\$73,146.09	8.378	64.88	559
Six Mo Adjustable	3	\$404,930.22	0.05	\$134,976.74	6.938	69.72	562
15/15 Fix/Arm	2	\$251,935.87	0.03	\$125,967.94	6.485	46.91	717
FIX	1,300	\$198,947,779.33	25.05	\$153,036.75	7.414	73.63	625
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Index Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Index Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
6 Mo LIBOR	3,501	\$595,134,775.05	74.95	\$169,989.94	7.189	77.77	586
Unknown	1,300	\$198,947,779.33	25.05	\$153,036.75	7.414	73.63	625
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Geographical Distribution of Mortgages Loans
Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
California	703	\$169,854,415.20	21.39	\$241,613.68	6.882	74.11	593
New York	498	\$117,309,423.07	14.77	\$235,561.09	6.965	72.39	607
Massachusetts	354	\$73,320,676.39	9.23	\$207,120.55	6.861	75.98	612
New Jersey	277	\$52,899,289.43	6.66	\$190,972.16	7.318	72.47	582
Florida	408	\$52,729,265.73	6.64	\$129,238.40	7.529	79.04	590
Texas	318	\$32,872,196.12	4.14	\$103,371.69	7.862	78.85	586
Maryland	118	\$21,396,917.13	2.69	\$181,329.81	7.733	77.61	588
Illinois	152	\$21,190,428.38	2.67	\$139,410.71	7.545	80.16	589
Virginia	137	\$20,896,413.57	2.63	\$152,528.57	7.724	81.02	597
Pennsylvania	166	\$20,494,703.88	2.58	\$123,462.07	7.371	80.26	589
Rhode Island	118	\$20,176,209.47	2.54	\$170,984.83	6.990	74.97	616
Connecticut	121	\$18,381,666.73	2.31	\$151,914.60	7.388	76.36	597
Michigan	174	\$17,841,556.67	2.25	\$102,537.68	8.059	78.74	584
Colorado	93	\$15,119,023.67	1.90	\$162,570.15	6.722	86.54	605
New Hampshire	69	\$11,968,385.25	1.51	\$173,454.86	7.221	74.56	587
Ohio	117	\$11,554,190.23	1.46	\$98,753.76	7.897	82.81	586
Georgia	96	\$11,470,061.47	1.44	\$119,479.81	8.354	82.12	582
Arizona	76	\$9,630,358.51	1.21	\$126,715.24	7.353	82.02	604
Nevada	46	\$9,291,409.30	1.17	\$201,987.16	7.195	77.66	608
North Carolina	91	\$9,058,170.18	1.14	\$99,540.33	8.258	84.80	590
Other	669	\$76,627,794.00	9.65	\$114,540.80	7.512	82.09	594
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Penalty	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Has Prepay Penalty	3,363	\$567,036,652.14	71.41	\$168,610.36	7.160	77.09	600
No Prepay Penalty	1,438	\$227,045,902.24	28.59	\$157,890.06	7.458	75.84	587
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Term	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
12	304	\$64,920,429.35	8.18	\$213,554.04	6.952	72.34	630
24	2,220	\$368,147,052.32	46.36	\$165,832.01	7.191	78.96	587
30	3	\$507,969.64	0.06	\$169,323.21	8.209	87.14	573
36	836	\$133,461,200.83	16.81	\$159,642.58	7.170	74.22	621
No Prepay Penalty	1,438	\$227,045,902.24	28.59	\$157,890.06	7.458	75.84	587
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Prepay Code for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Code	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Standard	2,205	\$386,953,715.62	48.73	\$175,489.21	7.092	76.59	599
3 mo Int	348	\$72,094,615.12	9.08	\$207,168.43	6.850	75.99	612
2% of UPB	292	\$44,757,241.17	5.64	\$153,278.22	7.387	78.81	606
1% of UPB	240	\$26,950,946.20	3.39	\$112,295.61	8.176	80.57	584
PIF - 1% of OPB; Partial - 1% of an	111	\$11,092,030.74	1.40	\$99,928.20	7.897	82.47	585
2 mo Int on 66%	55	\$10,929,211.27	1.38	\$198,712.93	6.981	76.86	610
2 mo Int on UPB	49	\$7,504,397.06	0.95	\$153,150.96	7.164	79.05	592
3% / 2% / 1%	58	\$6,368,499.70	0.80	\$109,801.72	7.872	81.58	582
2Mo Int on 80%	4	\$327,039.88	0.04	\$81,759.97	7.813	77.42	619
10% / 7% / 3.5%	1	\$58,955.38	0.01	\$58,955.38	10.750	100.00	646
No PP amt	1,438	\$227,045,902.24	28.59	\$157,890.06	7.458	75.84	587
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
500 - 525	786	\$117,937,965.50	14.85	\$150,048.30	8.138	74.29	513
526 - 550	679	\$109,486,481.78	13.79	\$161,246.66	7.846	72.94	538
551 - 575	534	\$87,249,834.17	10.99	\$163,389.20	7.524	73.37	563
576 - 600	581	\$101,817,423.49	12.82	\$175,245.14	7.128	73.90	588
601 - 625	819	\$138,845,498.83	17.49	\$169,530.52	6.855	79.23	613
626 - 650	554	\$87,097,804.01	10.97	\$157,216.25	6.781	79.69	638
651 - 675	379	\$63,421,138.97	7.99	\$167,338.10	6.642	82.07	661
676 - 700	188	\$35,752,498.29	4.50	\$190,172.86	6.642	80.58	687
701 - 725	106	\$19,955,453.79	2.51	\$188,259.00	6.639	81.04	712
726 - 750	75	\$16,922,195.22	2.13	\$225,629.27	6.569	82.31	738
751 - 775	34	\$5,818,553.65	0.73	\$171,133.93	6.557	80.47	763
776 - 800	21	\$4,349,879.13	0.55	\$207,137.10	6.233	83.15	786
801 - 825	3	\$744,674.24	0.09	\$248,224.75	5.731	75.56	812
Not Available	42	\$4,683,153.31	0.59	\$111,503.65	8.118	71.40	NO DATA
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Delinquency Status of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Current	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596
Total:	4,801	\$794,082,554.38	100.00	\$165,399.41	7.245	76.73	596

Margins of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Margins	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2.500 - 2.999	1	\$59,876.78	0.01	\$59,876.78	5.850	100.00	608
3.000 - 3.499	72	\$16,810,596.66	2.82	\$233,480.51	5.342	71.79	644
3.500 - 3.999	200	\$46,126,079.73	7.75	\$230,630.40	5.799	75.64	635
4.000 - 4.499	476	\$95,388,451.38	16.03	\$200,395.91	6.307	79.88	626
4.500 - 4.999	594	\$105,927,399.96	17.80	\$178,328.96	6.787	81.04	604
5.000 - 5.499	578	\$96,505,260.21	16.22	\$166,964.12	7.195	77.57	580
5.500 - 5.999	547	\$89,770,208.99	15.08	\$164,113.73	7.615	77.37	565
6.000 - 6.499	406	\$60,699,725.02	10.20	\$149,506.71	7.988	75.95	547
6.500 - 6.999	273	\$38,074,746.22	6.40	\$139,467.93	8.393	76.52	545
7.000 - 7.499	168	\$23,084,592.63	3.88	\$137,408.29	8.784	76.64	534
7.500 - 7.999	107	\$13,123,054.62	2.21	\$122,645.37	9.244	73.87	537
8.000 - 8.499	61	\$7,746,844.35	1.30	\$126,997.45	9.754	70.82	527
8.500 - 8.999	15	\$1,458,718.68	0.25	\$97,247.91	9.954	76.01	537
9.500 - 9.999	3	\$359,219.82	0.06	\$119,739.94	10.188	67.96	522
Total:	3,501	\$595,134,775.05	100.00	\$169,989.94	7.189	77.77	586

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1/1/2005	3	\$404,930.22	0.07	\$134,976.74	6.938	69.72	562
7/1/2006	3,071	\$519,478,661.59	87.29	\$169,156.19	7.204	78.13	586
8/1/2006	172	\$28,667,505.78	4.82	\$166,671.55	7.679	76.02	567
9/1/2006	1	\$79,950.00	0.01	\$79,950.00	8.400	64.48	550
7/1/2007	244	\$44,525,653.42	7.48	\$182,482.19	6.705	75.06	604
8/1/2007	8	\$1,726,138.17	0.29	\$215,767.27	7.225	76.17	585
7/1/2019	2	\$251,935.87	0.04	\$125,967.94	6.485	46.91	717
Total:	3,501	\$595,134,775.05	100.00	\$169,989.94	7.189	77.77	586

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
10.000 - 10.499	2	\$328,539.57	0.06	\$164,269.79	4.159	81.20	648
10.500 - 10.999	23	\$5,411,438.95	0.91	\$235,279.95	4.912	79.93	650
11.000 - 11.499	124	\$28,204,684.30	4.74	\$227,457.13	5.346	78.43	630
11.500 - 11.999	286	\$62,514,852.44	10.50	\$218,583.40	5.794	77.35	624
12.000 - 12.499	374	\$72,754,491.68	12.22	\$194,530.73	6.254	79.95	615
12.500 - 12.999	624	\$118,394,712.37	19.89	\$189,735.12	6.770	78.38	600
13.000 - 13.499	443	\$74,419,194.26	12.50	\$167,989.15	7.239	79.04	582
13.500 - 13.999	646	\$102,988,875.52	17.31	\$159,425.50	7.729	77.07	566
14.000 - 14.499	332	\$45,382,972.89	7.63	\$136,695.70	8.241	77.00	556
14.500 - 14.999	339	\$48,883,837.60	8.21	\$144,200.11	8.729	76.26	544
15.000 - 15.499	135	\$16,929,586.36	2.84	\$125,404.34	9.214	74.57	538
15.500 - 15.999	105	\$11,891,292.36	2.00	\$113,250.40	9.685	74.00	536
16.000 - 16.499	33	\$3,525,841.58	0.59	\$106,843.68	10.221	72.58	529
16.500 - 16.999	24	\$2,446,515.63	0.41	\$101,938.15	10.702	68.83	531
17.000 - 17.499	7	\$607,448.94	0.10	\$86,778.42	11.272	70.39	531
17.500 - 17.999	4	\$450,490.60	0.08	\$112,622.65	11.624	64.28	533
Total:	3,501	\$595,134,775.05	100.00	\$169,989.94	7.189	77.77	586

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA FICO
4.000 - 4.499	2	\$328,539.57	0.06	\$164,269.79	4.159	81.20	648
4.500 - 4.999	23	\$5,411,438.95	0.91	\$235,279.95	4.912	79.93	650
5.000 - 5.499	124	\$28,204,684.30	4.74	\$227,457.13	5.346	78.43	630
5.500 - 5.999	286	\$62,514,852.44	10.50	\$218,583.40	5.794	77.35	624
6.000 - 6.499	374	\$72,754,491.68	12.22	\$194,530.73	6.254	79.95	615
6.500 - 6.999	623	\$118,226,159.33	19.87	\$189,769.12	6.768	78.38	600
7.000 - 7.499	443	\$74,419,194.26	12.50	\$167,989.15	7.239	79.04	582
7.500 - 7.999	647	\$103,157,428.56	17.33	\$159,439.61	7.730	77.06	566
8.000 - 8.499	332	\$45,382,972.89	7.63	\$136,695.70	8.241	77.00	556
8.500 - 8.999	340	\$49,265,917.22	8.28	\$144,899.76	8.732	76.25	544
9.000 - 9.499	135	\$16,929,586.36	2.84	\$125,404.34	9.214	74.57	538
9.500 - 9.999	105	\$11,609,119.06	1.95	\$110,563.04	9.708	74.02	536
10.000 - 10.499	33	\$3,525,841.58	0.59	\$106,843.68	10.221	72.58	529
10.500 - 10.999	23	\$2,346,609.31	0.39	\$102,026.49	10.742	68.35	532
11.000 - 11.499	7	\$607,448.94	0.10	\$86,778.42	11.272	70.39	531
11.500 - 11.999	4	\$450,490.60	0.08	\$112,622.65	11.624	64.28	533
Total:	3,501	\$595,134,775.05	100.00	\$169,989.94	7.189	77.77	586

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA FICO
1.000	4	\$546,305.97	0.09	\$136,576.49	7.523	72.38	560
2.000	2	\$551,797.35	0.09	\$275,898.68	8.363	69.96	566
3.000	3,495	\$594,036,671.73	99.82	\$169,967.57	7.188	77.78	586
Total:	3,501	\$595,134,775.05	100.00	\$169,989.94	7.189	77.77	586

Subsequent Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1.000	3,497	\$594,341,695.63	99.87	\$169,957.59	7.187	77.78	586
1.500	3	\$651,703.67	0.11	\$217,234.56	8.575	71.50	560
3.000	1	\$141,375.75	0.02	\$141,375.75	9.200	80.00	555
Total:	3,501	\$595,134,775.05	100.00	\$169,989.94	7.189	77.77	586

CMLTI 2004-OPT1 Loans with Greater than 80 CLTV and No Mortgage Insurance Strats

Original Principal Balances of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
			Cut-off Date					
25,000.01 - 50,000.00	2	\$100,000.00	0.14		\$50,000.00	10.263	91.84	664
50,000.01 - 75,000.00	126	\$7,744,657.00	10.99		\$61,465.53	9.648	94.71	633
75,000.01 - 100,000.00	59	\$5,126,730.00	7.27		\$86,893.73	8.861	91.32	610
100,000.01 - 125,000.00	53	\$5,933,892.00	8.42		\$111,960.23	8.424	89.63	581
125,000.01 - 150,000.00	40	\$5,566,895.00	7.90		\$139,172.38	8.002	87.70	584
150,000.01 - 175,000.00	37	\$5,967,155.00	8.47		\$161,274.46	7.785	89.35	578
175,000.01 - 200,000.00	22	\$4,097,400.00	5.81		\$186,245.45	7.689	87.28	596
200,000.01 - 225,000.00	20	\$4,252,505.00	6.03		\$212,625.25	7.122	86.63	597
225,000.01 - 250,000.00	17	\$4,057,085.00	5.76		\$238,652.06	7.342	87.29	565
250,000.01 - 275,000.00	8	\$2,095,950.00	2.97		\$261,993.75	7.978	88.18	575
275,000.01 - 300,000.00	10	\$2,846,450.00	4.04		\$284,645.00	7.599	89.09	584
300,000.01 - 333,700.00	16	\$5,050,075.00	7.16		\$315,629.69	7.185	88.02	601
333,700.01 - 350,000.00	4	\$1,373,200.00	1.95		\$343,300.00	7.167	86.38	571
350,000.01 - 500,000.00	27	\$10,848,850.00	15.39		\$401,809.26	7.153	87.15	600
500,000.01 - 1,000,000.00	9	\$5,424,910.00	7.70		\$602,767.78	6.509	87.70	609
Total:	450	\$70,485,754.00	100.00		\$156,635.01	7.819	88.91	596

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Avg Current Balance	WA Gross CPN	WA Combl TV	WA FICO
25,000.01 - 50,000.00	2	\$99,773.38	0.14	\$49,886.69	10.262	91.85	664
50,000.01 - 75,000.00	126	\$7,735,535.45	10.99	\$61,393.14	9.648	94.71	633
75,000.01 - 100,000.00	59	\$5,119,539.15	7.27	\$86,771.85	8.861	91.32	610
100,000.01 - 125,000.00	53	\$5,925,860.97	8.42	\$111,808.70	8.424	89.63	581
125,000.01 - 150,000.00	40	\$5,559,103.17	7.90	\$138,977.58	8.003	87.70	584
150,000.01 - 175,000.00	37	\$5,959,362.36	8.47	\$161,063.85	7.785	89.35	578
175,000.01 - 200,000.00	22	\$4,092,019.28	5.81	\$186,000.88	7.689	87.29	596
200,000.01 - 225,000.00	20	\$4,247,090.45	6.03	\$212,354.52	7.122	86.63	597
225,000.01 - 250,000.00	17	\$4,052,881.78	5.76	\$238,404.81	7.342	87.29	565
250,000.01 - 275,000.00	8	\$2,093,627.83	2.97	\$261,703.48	7.978	88.18	575
275,000.01 - 300,000.00	10	\$2,844,168.70	4.04	\$284,416.87	7.599	89.09	584
300,000.01 - 333,700.00	16	\$5,041,646.56	7.16	\$315,102.91	7.185	88.02	601
333,700.01 - 350,000.00	4	\$1,371,542.15	1.95	\$342,885.54	7.167	86.38	571
350,000.01 - 500,000.00	27	\$10,831,625.10	15.39	\$401,171.30	7.153	87.15	600
500,000.01 - 1,000,000.00	9	\$5,416,660.47	7.70	\$601,851.16	6.509	87.70	609
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
5.000 - 5.499	1	\$149,667.79	0.21	\$149,667.79	5.450	91.46	580
5.500 - 5.999	9	\$2,946,370.18	4.19	\$327,374.46	5.812	87.93	646
6.000 - 6.499	29	\$7,876,529.64	11.19	\$271,604.47	6.214	87.39	612
6.500 - 6.999	59	\$14,700,082.65	20.88	\$249,153.94	6.773	88.31	598
7.000 - 7.499	25	\$5,268,629.46	7.48	\$210,745.18	7.254	87.59	590
7.500 - 7.999	77	\$12,784,179.34	18.16	\$166,028.30	7.740	88.02	587
8.000 - 8.499	39	\$5,329,099.45	7.57	\$136,643.58	8.293	87.22	573
8.500 - 8.999	65	\$8,818,057.07	12.53	\$135,662.42	8.759	88.22	585
9.000 - 9.499	29	\$3,002,346.93	4.27	\$103,529.20	9.208	88.92	569
9.500 - 9.999	50	\$4,841,806.77	6.88	\$96,836.14	9.712	92.73	596
10.000 - 10.499	24	\$1,787,205.72	2.54	\$74,466.91	10.232	95.28	612
10.500 - 10.999	18	\$1,163,407.43	1.65	\$64,633.75	10.861	98.40	640
11.000 - 11.499	7	\$491,022.66	0.70	\$70,146.09	11.216	97.74	644
11.500 - 11.999	16	\$1,114,099.59	1.58	\$69,631.22	11.526	98.10	625
12.000 - 12.499	2	\$117,932.12	0.17	\$58,966.06	12.000	100.00	622
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Original Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 180	4	\$296,314.95	0.42	\$74,078.74	8.735	86.60	542
181 - 240	5	\$307,994.88	0.44	\$61,598.98	10.148	97.36	660
241 - 360	441	\$69,786,126.97	99.14	\$158,245.19	7.805	88.88	596
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
061 - 120	1	\$84,642.50	0.12	\$84,642.50	9.600	90.00	506
121 - 180	3	\$211,672.45	0.30	\$70,557.48	8.389	85.24	557
181 - 240	5	\$307,994.88	0.44	\$61,598.98	10.148	97.36	660
301 - 360	441	\$69,786,126.97	99.14	\$158,245.19	7.805	88.88	596
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning(mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 006	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
80.01 - 85.00	176	\$29,994,837.93	42.61	\$170,425.22	7.679	84.71	586
85.01 - 90.00	140	\$28,571,199.81	40.59	\$204,080.00	7.462	89.56	584
90.01 - 95.00	29	\$4,226,106.57	6.00	\$145,727.81	7.566	94.66	617
95.01 - 100.00	105	\$7,598,292.49	10.79	\$72,364.69	9.855	99.89	670
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
80.01 - 85.00	172	\$29,275,294.84	41.59	\$170,205.20	7.709	84.49	586
85.01 - 90.00	139	\$28,700,587.15	40.77	\$206,479.04	7.417	89.48	584
90.01 - 95.00	31	\$4,458,284.92	6.33	\$143,815.64	7.582	94.63	616
95.01 - 100.00	106	\$7,772,675.64	11.04	\$73,327.13	9.866	99.83	666
100.01 - 105.00	1	\$59,882.05	0.09	\$59,882.05	8.150	101.80	624
105.01 - 110.00	1	\$123,712.20	0.18	\$123,712.20	6.900	105.37	719
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Owner Occupancy of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
O/O	430	\$66,991,340.96	95.17	\$155,793.82	7.804	89.04	593
N/O/O	13	\$2,557,919.25	3.63	\$196,763.02	8.454	86.64	673
Second Home	7	\$841,176.59	1.20	\$120,168.08	7.109	85.98	603
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Property Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Single Family Detached	327	\$53,835,714.40	76.48	\$164,635.21	7.732	89.00	593
2-4 Family Detached	31	\$5,463,465.11	7.76	\$176,240.81	8.124	88.76	622
PUD Detached	23	\$3,650,960.19	5.19	\$158,737.40	7.606	90.16	601
Manufactured Home Detached	27	\$2,518,615.67	3.58	\$93,282.06	8.457	84.86	597
Condo 1-4 Stories Attached	21	\$2,283,897.99	3.24	\$108,757.05	8.255	89.97	594
Single Family Attached	15	\$1,526,956.19	2.17	\$101,797.08	8.035	89.42	591
PUD Attached	1	\$488,191.36	0.69	\$488,191.36	8.800	85.00	603
2-4 Family Attached	3	\$400,079.74	0.57	\$133,359.91	8.132	88.85	636
Condo 1-4 Stories Detached	1	\$170,814.44	0.24	\$170,814.44	9.050	90.00	519
Condo 5 Stories+	1	\$51,741.71	0.07	\$51,741.71	8.875	100.00	740
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Loan Purpose of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Cash Out	220	\$40,146,837.43	57.03	\$182,485.62	7.648	87.57	588
Purchase	168	\$19,868,546.66	28.23	\$118,265.16	8.323	92.11	623
Rate/Term Refi	62	\$10,375,052.71	14.74	\$167,339.56	7.515	87.96	577
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Document Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Full	316	\$47,350,030.28	67.27	\$149,841.87	7.784	89.51	588
Stated Income	132	\$22,637,701.72	32.16	\$171,497.74	7.904	87.67	612
Limited Income	2	\$402,704.80	0.57	\$201,352.40	7.212	88.73	633
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2/28 Arm	249	\$45,719,622.43	64.95	\$183,612.94	7.537	87.74	580
FIX	179	\$19,845,025.86	28.19	\$110,866.07	8.693	91.86	637
3/27 Arm	21	\$4,724,686.57	6.71	\$224,985.07	6.881	87.96	585
2/13 Arm	1	\$101,101.94	0.14	\$101,101.94	7.900	85.00	513
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Index Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Index Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
6 Mo LIBOR	271	\$50,545,410.94	71.81	\$186,514.43	7.476	87.75	580
Unknown	179	\$19,845,025.86	28.19	\$110,866.07	8.693	91.86	637
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Geographical Distribution of Mortgages Loans
Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
California	67	\$17,315,168.61	24.60	\$258,435.35	7.314	89.08	608
New York	28	\$6,734,773.42	9.57	\$240,577.62	7.593	87.40	598
Florida	43	\$5,699,995.31	8.10	\$132,558.03	7.899	88.25	590
Massachusetts	40	\$5,521,258.37	7.84	\$138,031.46	8.027	92.14	617
New Jersey	17	\$3,088,050.19	4.39	\$181,650.01	7.728	89.13	603
Colorado	18	\$3,080,130.34	4.38	\$171,118.35	6.713	88.25	595
Pennsylvania	23	\$3,044,401.88	4.33	\$132,365.30	8.067	87.79	558
Michigan	25	\$2,840,005.90	4.03	\$113,600.24	7.998	86.85	593
Virginia	15	\$2,259,457.21	3.21	\$150,630.48	8.563	89.74	613
Illinois	15	\$1,927,281.50	2.74	\$128,485.43	8.457	87.68	559
Connecticut	13	\$1,708,266.08	2.43	\$131,405.08	8.064	88.22	591
North Carolina	15	\$1,613,451.13	2.29	\$107,563.41	8.889	91.11	596
New Hampshire	5	\$1,465,572.21	2.08	\$293,114.44	7.735	86.44	557
Texas	13	\$1,409,692.26	2.00	\$108,437.87	8.057	87.58	558
Maryland	13	\$1,376,917.47	1.96	\$105,916.73	8.966	90.05	581
Oregon	5	\$1,167,467.18	1.66	\$233,493.44	7.291	87.13	599
South Carolina	8	\$958,972.06	1.36	\$119,871.51	8.305	91.97	621
Tennessee	10	\$827,526.00	1.18	\$82,752.60	7.961	88.39	579
Ohio	9	\$800,893.85	1.14	\$88,988.21	8.987	89.49	589
Rhode Island	6	\$777,267.92	1.10	\$129,544.65	7.125	90.64	663
Nevada	6	\$766,995.24	1.09	\$127,832.54	8.513	91.74	594
Other	56	\$6,006,892.67	8.53	\$107,265.94	8.379	89.18	584
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Penalty	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Has Prepay Penalty	322	\$52,621,695.02	74.76	\$163,421.41	7.680	88.82	596
No Prepay Penalty	128	\$17,768,741.78	25.24	\$138,818.30	8.230	89.18	596
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Term	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
12	15	\$2,965,163.73	4.21	\$197,677.58	7.782	88.43	635
24	230	\$36,284,284.93	51.55	\$157,757.76	7.720	89.14	589
36	77	\$13,372,246.36	19.00	\$173,665.54	7.550	88.05	606
No Prepay Penalty	128	\$17,768,741.78	25.24	\$138,818.30	8.230	89.18	596
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Prepay Code for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Code	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA CROSS CPN	WA COMBLTV	WA FICO
Standard	212	\$38,544,478.86	54.76	\$181,813.58	7.513	88.38	593
3 mo int	39	\$5,461,202.55	7.76	\$140,030.83	7.997	92.23	616
1% of UPB	31	\$3,557,611.08	5.05	\$114,761.65	8.260	87.40	586
2% of UPB	23	\$3,136,833.34	4.46	\$136,384.06	8.223	89.83	621
PIF - 1% of OPB; Partial - 1% of amt pp	7	\$690,986.49	0.98	\$98,712.36	8.786	87.82	580
3% / 2% / 1%	5	\$582,554.83	0.83	\$116,510.97	8.352	89.39	566
2 mo int on UPB	3	\$509,604.52	0.72	\$169,868.17	6.999	88.36	595
2 mo int on 66%	1	\$79,467.97	0.11	\$79,467.97	7.400	90.00	508
10% / 7% / 3.5%	1	\$58,955.38	0.08	\$58,955.38	10.750	100.00	646
No PP amt	128	\$17,768,741.78	25.24	\$138,818.30	8.230	89.18	596
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
500 - 525	76	\$12,067,381.54	17.14	\$158,781.34	8.424	87.91	512
526 - 550	16	\$2,822,091.41	4.01	\$176,380.71	8.214	85.87	537
551 - 575	32	\$6,380,505.76	9.06	\$199,390.81	7.456	87.78	565
576 - 600	58	\$11,423,144.40	16.23	\$196,950.77	7.201	87.48	589
601 - 625	141	\$23,759,050.79	33.75	\$168,503.91	7.486	87.63	610
626 - 650	48	\$4,992,249.91	7.09	\$104,005.21	9.034	94.05	638
651 - 675	31	\$2,712,322.41	3.85	\$87,494.27	8.773	95.90	661
676 - 700	19	\$2,424,107.54	3.44	\$127,584.61	8.237	92.98	682
701 - 725	12	\$1,449,498.43	2.06	\$120,791.54	8.435	94.23	715
726 - 750	11	\$1,728,953.58	2.46	\$157,177.60	7.028	94.35	742
751 - 775	3	\$229,578.70	0.33	\$76,526.23	8.675	100.00	765
776 - 800	3	\$401,552.33	0.57	\$133,850.78	6.587	90.45	795
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Delinquency Status of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Current	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596
Total:	450	\$70,390,436.80	100.00	\$156,423.19	7.819	88.91	596

Margins of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Margins	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
3.500 - 3.999	3	\$666,151.82	1.32	\$222,050.61	6.365	85.00	646
4.000 - 4.499	13	\$3,250,390.62	6.43	\$250,030.05	6.283	88.69	609
4.500 - 4.999	27	\$7,443,040.85	14.73	\$275,668.18	6.683	87.69	606
5.000 - 5.499	57	\$11,557,838.13	22.87	\$202,769.09	6.960	87.70	603
5.500 - 5.999	47	\$9,616,496.38	19.03	\$204,606.31	7.544	87.71	579
6.000 - 6.499	44	\$6,507,538.13	12.87	\$147,898.59	7.909	86.72	564
6.500 - 6.999	32	\$4,770,769.19	9.44	\$149,086.54	8.334	87.15	558
7.000 - 7.499	24	\$3,804,735.13	7.53	\$158,530.63	8.712	88.47	524
7.500 - 7.999	15	\$2,048,831.89	4.05	\$136,588.79	8.795	90.38	532
8.000 - 8.499	6	\$607,415.15	1.20	\$101,235.86	8.880	90.77	517
8.500 - 8.999	3	\$272,203.65	0.54	\$90,734.55	9.942	87.82	512
Total:	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580

Next Rate Change Dates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
7/1/2006	237	\$43,555,810.12	86.17	\$183,779.79	7.520	87.84	580
8/1/2006	13	\$2,264,914.25	4.48	\$174,224.17	7.869	85.63	579
7/1/2007	19	\$4,336,480.88	8.58	\$228,235.84	6.834	87.96	588
8/1/2007	2	\$388,205.69	0.77	\$194,102.85	7.412	87.97	546
Total:	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Balance	% of Aggregate Principal Balance as of Cut-off Date				
11.000 - 11.499	1	\$149,667.79	0.30	\$149,667.79	5.450	91.46	580
11.500 - 11.999	8	\$2,153,076.99	4.26	\$269,134.62	5.871	87.79	610
12.000 - 12.499	24	\$6,495,427.74	12.85	\$270,642.82	6.208	87.76	610
12.500 - 12.999	51	\$12,710,271.20	25.15	\$249,221.00	6.765	87.86	598
13.000 - 13.499	21	\$4,397,679.09	8.70	\$209,413.29	7.246	87.72	585
13.500 - 13.999	64	\$10,489,795.89	20.75	\$163,903.06	7.723	87.78	574
14.000 - 14.499	27	\$3,988,055.93	7.89	\$147,705.78	8.258	86.10	552
14.500 - 14.999	38	\$5,753,061.83	11.38	\$151,396.36	8.753	87.71	558
15.000 - 15.499	18	\$2,174,615.83	4.30	\$120,811.99	9.194	87.69	545
15.500 - 15.999	15	\$1,769,308.48	3.50	\$117,953.90	9.706	89.83	526
16.000 - 16.499	4	\$464,450.17	0.92	\$116,112.54	10.280	90.27	528
Total:	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
5.000 - 5.499	1	\$149,667.79	0.30	\$149,667.79	5.450	91.46	580
5.500 - 5.999	8	\$2,153,076.99	4.26	\$269,134.62	5.871	87.79	610
6.000 - 6.499	24	\$6,495,427.74	12.85	\$270,642.82	6.208	87.76	610
6.500 - 6.999	51	\$12,710,271.20	25.15	\$249,221.00	6.765	87.86	598
7.000 - 7.499	21	\$4,397,679.09	8.70	\$209,413.29	7.246	87.72	585
7.500 - 7.999	64	\$10,489,795.89	20.75	\$163,903.06	7.723	87.78	574
8.000 - 8.499	27	\$3,988,055.93	7.89	\$147,705.78	8.258	86.10	552
8.500 - 8.999	38	\$5,753,061.83	11.38	\$151,396.36	8.753	87.71	558
9.000 - 9.499	18	\$2,174,615.83	4.30	\$120,811.99	9.194	87.69	545
9.500 - 9.999	15	\$1,769,308.48	3.50	\$117,953.90	9.706	89.83	526
10.000 - 10.499	4	\$464,450.17	0.92	\$116,112.54	10.280	90.27	528
Total:	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
3.000	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580
Total:	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580

Subsequent Periodic Rate Caps of Mortgage Loans
 Collateral as of date: Wed, Sep 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1.000	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580
Total:	271	\$50,545,410.94	100.00	\$186,514.43	7.476	87.75	580

CNMLTI 2004-OPT1 Mortgage Insurance Strats

Original Principal Balances of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	8	\$400,000.00	0.13	\$50,000.00	8.055	86.73	629
50,000.01 - 75,000.00	205	\$12,770,901.40	4.31	\$62,297.08	8.364	89.58	629
75,000.01 - 100,000.00	210	\$18,329,729.00	6.18	\$87,284.42	7.996	89.73	624
100,000.01 - 125,000.00	232	\$26,065,184.50	8.79	\$112,349.93	7.650	89.34	621
125,000.01 - 150,000.00	198	\$27,088,114.00	9.14	\$136,808.66	7.523	89.38	626
150,000.01 - 175,000.00	153	\$24,723,594.00	8.34	\$161,592.12	7.367	89.88	630
175,000.01 - 200,000.00	134	\$25,127,446.00	8.47	\$187,518.25	7.233	89.46	637
200,000.01 - 225,000.00	111	\$23,723,832.00	8.00	\$213,728.22	7.115	89.01	636
225,000.01 - 250,000.00	81	\$19,176,621.15	6.47	\$236,748.41	6.948	90.04	635
250,000.01 - 275,000.00	79	\$20,679,537.00	6.97	\$261,766.29	7.001	88.96	635
275,000.01 - 300,000.00	55	\$15,842,420.00	5.34	\$288,044.00	7.140	89.38	635
300,000.01 - 333,700.00	69	\$21,836,413.00	7.36	\$316,469.75	7.165	89.60	638
333,700.01 - 350,000.00	21	\$7,188,335.00	2.42	\$342,301.67	6.764	89.15	641
350,000.01 - 500,000.00	112	\$45,708,640.00	15.42	\$408,112.86	6.741	89.08	653
500,000.01 - 1,000,000.00	14	\$7,841,115.00	2.64	\$560,079.64	6.704	90.21	639
Total:	1,682	\$296,501,882.05	100.00	\$176,279.36	7.249	89.42	635

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	8	\$399,436.69	0.13	\$49,929.59	8.055	86.73	629
50,000.01 - 75,000.00	206	\$12,825,332.49	4.33	\$62,258.90	8.367	89.62	629
75,000.01 - 100,000.00	209	\$18,225,950.93	6.16	\$87,205.51	7.993	89.71	624
100,000.01 - 125,000.00	233	\$26,147,383.69	8.83	\$112,220.53	7.650	89.34	621
125,000.01 - 150,000.00	197	\$26,919,683.95	9.09	\$136,648.14	7.523	89.38	627
150,000.01 - 175,000.00	153	\$24,682,652.46	8.34	\$161,324.53	7.367	89.88	630
175,000.01 - 200,000.00	134	\$25,086,150.68	8.47	\$187,210.08	7.233	89.46	637
200,000.01 - 225,000.00	113	\$24,133,685.75	8.15	\$213,572.44	7.093	88.94	636
225,000.01 - 250,000.00	80	\$18,944,748.77	6.40	\$236,809.36	6.983	90.16	634
250,000.01 - 275,000.00	79	\$20,669,786.13	6.98	\$261,642.86	6.982	89.03	637
275,000.01 - 300,000.00	56	\$16,137,912.12	5.45	\$288,177.00	7.156	89.34	635
300,000.01 - 333,700.00	68	\$21,535,923.90	7.28	\$316,704.76	7.154	89.57	639
333,700.01 - 350,000.00	20	\$6,842,645.65	2.31	\$342,132.28	6.779	89.11	640
350,000.01 - 500,000.00	112	\$45,632,220.74	15.42	\$407,430.54	6.741	89.08	653
500,000.01 - 1,000,000.00	14	\$7,830,089.80	2.65	\$559,292.13	6.704	90.21	639
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Current Mortgage Rates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.500 - 4.999	3	\$975,100.00	0.33	\$325,033.33	4.946	85.39	666
5.000 - 5.499	16	\$4,137,331.21	1.40	\$258,583.20	5.348	89.34	638
5.500 - 5.999	93	\$23,584,297.77	7.97	\$253,594.60	5.841	88.78	654
6.000 - 6.499	154	\$35,907,168.30	12.13	\$233,163.43	6.275	88.96	655
6.500 - 6.999	348	\$72,099,242.84	24.36	\$207,181.73	6.760	89.42	639
7.000 - 7.499	245	\$44,826,408.83	15.14	\$182,964.93	7.271	89.72	636
7.500 - 7.999	325	\$53,270,031.69	18.00	\$163,907.79	7.757	89.12	630
8.000 - 8.499	197	\$27,898,578.67	9.42	\$141,617.15	8.246	90.25	620
8.500 - 8.999	186	\$21,952,983.24	7.42	\$118,026.79	8.713	89.84	619
9.000 - 9.499	62	\$6,317,209.35	2.13	\$101,890.47	9.210	89.96	610
9.500 - 9.999	37	\$3,724,190.43	1.26	\$100,653.80	9.692	90.68	585
10.000 - 10.499	12	\$1,090,848.75	0.37	\$90,904.06	10.278	88.56	559
10.500 - 10.999	2	\$115,535.24	0.04	\$57,767.62	10.584	83.79	595
11.000 - 11.499	2	\$114,677.43	0.04	\$57,338.72	11.050	92.28	566
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Original Term to Maturity of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 180	18	\$1,799,323.61	0.61	\$99,962.42	7.707	89.83	646
181 - 240	14	\$1,519,309.90	0.51	\$108,522.14	7.691	86.97	645
241 - 360	1,650	\$292,694,970.24	98.88	\$177,390.89	7.244	89.43	635
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
061 - 120	1	\$56,410.34	0.02	\$56,410.34	9.050	95.00	656
121 - 180	17	\$1,742,913.27	0.59	\$102,524.31	7.663	89.66	645
181 - 240	14	\$1,519,309.90	0.51	\$108,522.14	7.691	86.97	645
301 - 360	1,650	\$292,694,970.24	98.88	\$177,390.89	7.244	89.43	635
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning(mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 006	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
75.01 - 80.00	16	\$2,260,083.95	0.76	\$141,255.25	7.024	88.59	628
80.01 - 85.00	456	\$78,987,546.10	26.68	\$173,218.30	7.109	84.52	628
85.01 - 90.00	840	\$152,706,402.55	51.59	\$181,793.34	7.310	89.77	635
90.01 - 95.00	367	\$61,374,996.93	20.73	\$167,234.32	7.292	94.78	644
95.01 - 100.00	3	\$684,574.22	0.23	\$228,191.41	6.697	98.92	646
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Combined Loan-to-Value Ratios of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
75.01 - 80.00	7	\$1,177,881.24	0.40	\$168,268.75	7.231	78.95	630
80.01 - 85.00	454	\$78,694,483.15	26.58	\$173,335.87	7.114	84.50	628
85.01 - 90.00	829	\$150,623,299.39	50.88	\$181,692.76	7.296	89.69	636
90.01 - 95.00	378	\$63,251,847.92	21.37	\$167,332.93	7.312	94.77	643
95.01 - 100.00	14	\$2,266,092.05	0.77	\$161,863.72	7.079	98.95	623
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Owner Occupancy of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
O/O	1,542	\$276,915,952.79	93.55	\$179,582.33	7.199	89.50	632
N/O/O	105	\$12,996,349.19	4.39	\$123,774.75	8.211	88.01	691
Second Home	35	\$6,101,301.77	2.06	\$174,322.91	7.467	88.82	670
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Property Type of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Single Family Detached	1,220	\$202,520,584.56	68.42	\$166,000.48	7.285	89.40	629
2-4 Family Detached	123	\$27,618,866.51	9.33	\$224,543.63	7.149	89.42	667
PUD Detached	98	\$20,208,088.74	6.83	\$206,204.99	7.149	90.34	633
Condo 1-4 Stories Attached	91	\$17,384,712.77	5.87	\$191,040.80	7.150	89.60	642
Single Family Attached	54	\$9,278,265.90	3.13	\$171,819.74	7.213	90.77	633
2-4 Family Attached	32	\$9,236,060.45	3.12	\$288,626.89	6.992	89.39	671
PUD Attached	22	\$4,165,843.61	1.41	\$189,356.53	7.648	87.63	615
Manufactured Home Detached	37	\$4,111,212.64	1.39	\$111,113.86	7.523	84.94	675
Condo 5 Stories+	4	\$1,380,887.86	0.47	\$345,221.97	6.718	86.94	665
Condo 1-4 Stories Detached	1	\$109,080.71	0.04	\$109,080.71	7.300	95.00	655
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Loan Purpose of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Cash Out	937	\$165,542,515.03	55.92	\$176,672.91	7.165	88.56	628
Purchase	558	\$100,182,829.20	33.84	\$179,539.12	7.354	90.97	652
Rate/Term Refi	187	\$30,288,259.52	10.23	\$161,969.30	7.364	89.03	619
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Document Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Full	1,277	\$208,346,659.12	70.38	\$163,153.22	7.239	89.70	620
Stated Income	386	\$84,849,393.01	28.66	\$219,817.08	7.250	88.71	669
No Income/No Asset	17	\$2,594,874.11	0.88	\$152,639.65	7.917	90.12	720
Limited Income	2	\$222,677.51	0.08	\$111,338.76	8.695	92.98	661
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2/28 Arm	1,140	\$204,849,914.62	69.20	\$179,692.91	7.189	89.73	630
FIX	445	\$73,718,298.35	24.90	\$165,659.10	7.498	88.57	650
3/27 Arm	92	\$16,736,359.52	5.65	\$181,916.95	6.907	89.39	638
2/13 Arm	3	\$344,230.93	0.12	\$114,743.64	7.694	89.25	641
3/12 Arm	1	\$290,453.34	0.10	\$290,453.34	6.375	90.00	591
Six Mo Adjustable	1	\$74,346.99	0.03	\$74,346.99	5.850	87.65	578
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Index Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Index Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
6 Mo LIBOR	1,237	\$222,295,305.40	75.10	\$179,705.18	7.167	89.71	630
Unknown	445	\$73,718,298.35	24.90	\$165,659.10	7.498	88.57	650
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Geographical Distribution of Mortgages Loans
Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
California	169	\$44,260,543.47	14.95	\$261,896.71	6.766	88.77	629
New York	140	\$36,699,097.25	12.40	\$262,136.41	6.911	89.29	655
Massachusetts	87	\$22,954,895.25	7.75	\$263,849.37	6.939	88.48	652
Florida	149	\$22,730,188.91	7.68	\$152,551.60	7.395	89.77	628
New Jersey	82	\$18,138,205.83	6.13	\$221,197.63	7.187	88.93	636
Illinois	93	\$14,309,498.29	4.83	\$153,865.57	7.717	90.22	627
Georgia	61	\$8,881,807.01	3.00	\$145,603.39	7.781	90.48	634
Texas	68	\$8,280,554.70	2.80	\$121,772.86	8.016	90.71	624
Pennsylvania	60	\$8,147,392.72	2.75	\$135,789.88	7.660	89.19	626
Michigan	72	\$7,924,420.86	2.68	\$110,061.40	7.904	89.48	623
Connecticut	42	\$7,729,860.20	2.61	\$184,044.29	6.952	89.22	648
Colorado	43	\$7,576,894.05	2.56	\$176,206.84	6.605	90.37	631
Virginia	43	\$7,177,559.30	2.42	\$166,919.98	7.610	89.61	618
Nevada	32	\$6,737,798.48	2.28	\$210,556.20	7.116	88.99	644
Rhode Island	29	\$6,167,667.23	2.08	\$212,678.18	6.840	89.36	654
Maryland	28	\$5,943,093.12	2.01	\$212,253.33	7.414	89.71	626
North Carolina	45	\$5,543,578.72	1.87	\$123,190.64	8.019	88.25	622
Arizona	37	\$5,098,453.28	1.72	\$137,796.03	7.363	89.84	625
Ohio	47	\$5,003,976.29	1.69	\$106,467.58	7.790	89.51	641
Washington	27	\$5,016,771.84	1.69	\$185,806.36	6.980	90.54	636
Wisconsin	32	\$4,009,749.78	1.35	\$125,304.68	7.608	89.54	639
Maine	25	\$3,717,878.96	1.26	\$148,715.16	7.495	88.87	644
Missouri	37	\$3,601,942.16	1.22	\$97,349.79	8.040	88.61	607
Hawaii	11	\$3,346,709.02	1.13	\$304,246.27	6.543	91.58	652
Minnesota	18	\$3,185,140.70	1.08	\$176,952.26	7.189	89.31	643
Indiana	32	\$3,125,223.36	1.06	\$97,663.23	7.704	91.01	626
Other	173	\$20,704,702.97	6.99	\$119,680.36	7.692	89.99	622
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Penalty	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Has Prepay Penalty	1,208	\$212,151,149.19	71.67	\$175,621.81	7.224	89.36	635
No Prepay Penalty	474	\$83,862,454.56	28.33	\$176,925.01	7.313	89.57	637
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Term	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
No Prepay Penalty	474	\$83,862,454.56	28.33	\$176,925.01	7.313	89.57	637
12	92	\$21,687,532.63	7.33	\$235,734.05	7.107	88.85	661
24	775	\$135,513,285.54	45.78	\$174,855.85	7.179	89.73	627
30	3	\$707,930.33	0.24	\$235,976.78	8.831	87.90	617
36	338	\$54,242,400.69	18.32	\$160,480.48	7.361	88.68	643
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Prepay Code for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Code	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Standard	805	\$144,293,910.07	48.75	\$179,247.09	7.141	89.47	634
3 mo int	85	\$22,223,143.42	7.51	\$261,448.75	6.908	88.43	652
2% of UPB	107	\$16,562,002.03	5.60	\$154,785.07	7.406	89.20	630
1% of UPB	104	\$13,796,742.01	4.66	\$132,660.98	7.978	89.52	626
PIF - 1% of OPB; Partial - 1% of amt pp	46	\$4,886,667.63	1.65	\$106,231.91	7.772	89.50	639
3% / 2% / 1%	29	\$3,600,126.33	1.22	\$124,142.29	8.156	90.12	612
2 mo int on 66%	12	\$3,313,521.18	1.12	\$276,126.77	7.039	90.19	619
2 mo int on UPB	18	\$3,185,140.70	1.08	\$176,952.26	7.189	89.31	643
2Mo Int on 80%	2	\$289,895.82	0.10	\$144,947.91	8.198	90.00	703
No PP amt	474	\$83,862,454.56	28.33	\$176,925.01	7.313	89.57	637
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Fico Scores of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
500 - 525	16	\$2,519,482.70	0.85	\$157,467.67	8.268	88.18	522
526 - 550	86	\$13,610,288.01	4.60	\$158,259.16	8.190	88.77	539
551 - 575	122	\$19,221,509.88	6.49	\$157,553.36	7.973	88.92	564
576 - 600	222	\$33,348,565.22	11.27	\$150,218.76	7.538	89.32	590
601 - 625	342	\$57,488,249.92	19.42	\$168,094.30	7.188	89.54	614
626 - 650	355	\$65,838,743.15	22.24	\$185,461.25	7.056	89.11	637
651 - 675	247	\$46,245,174.16	15.62	\$187,227.43	6.839	89.22	662
676 - 700	126	\$25,791,401.48	8.71	\$204,693.66	7.142	89.92	688
701 - 725	82	\$16,154,021.65	5.46	\$197,000.26	7.120	90.47	713
726 - 750	55	\$11,072,930.08	3.72	\$200,416.91	7.352	90.55	737
751 - 775	24	\$3,997,587.95	1.35	\$166,566.16	7.360	90.72	762
776 - 800	5	\$775,649.55	0.26	\$155,129.91	6.674	90.55	785
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Delinquency Status of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Current	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635
Total:	1,682	\$296,013,603.75	100.00	\$175,989.06	7.249	89.42	635

Margins of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Margins	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2.500 - 2.999	1	\$285,681.14	0.13	\$285,681.14	6.500	90.90	636
3.000 - 3.499	1	\$262,000.00	0.12	\$262,000.00	4.990	80.62	636
3.500 - 3.999	19	\$4,403,226.63	1.98	\$231,748.77	5.924	87.85	659
4.000 - 4.499	116	\$29,809,442.09	13.41	\$256,977.95	6.197	88.36	651
4.500 - 4.999	215	\$46,382,274.10	20.87	\$215,731.51	6.631	89.86	640
5.000 - 5.499	261	\$48,248,167.50	21.70	\$184,858.88	7.072	89.90	643
5.500 - 5.999	230	\$39,115,517.34	17.60	\$170,067.47	7.499	90.17	627
6.000 - 6.499	172	\$25,218,195.42	11.34	\$146,617.42	7.910	89.85	615
6.500 - 6.999	109	\$15,753,819.89	7.09	\$144,530.46	8.021	89.76	600
7.000 - 7.499	52	\$6,236,751.47	2.81	\$119,937.53	8.460	90.79	575
7.500 - 7.999	34	\$3,955,209.92	1.78	\$116,329.70	8.666	90.38	566
8.000 - 8.499	21	\$2,062,079.68	0.93	\$98,194.27	9.242	90.07	554
8.500 - 8.999	5	\$508,993.45	0.23	\$101,798.69	9.026	92.03	560
9.000 - 9.499	1	\$53,946.77	0.02	\$53,946.77	9.510	90.00	553
Total:	1,237	\$222,295,305.40	100.00	\$179,705.18	7.167	89.71	630

Next Rate Change Dates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1/1/2005	1	\$74,346.99	0.03	\$74,346.99	5.850	87.65	578
7/1/2006	1,062	\$190,132,521.94	85.53	\$179,032.51	7.168	89.74	629
8/1/2006	81	\$15,061,623.61	6.78	\$185,945.97	7.458	89.66	638
7/1/2007	91	\$16,833,322.50	7.57	\$184,981.57	6.885	89.42	637
8/1/2007	2	\$193,490.36	0.09	\$96,745.18	8.028	87.37	617
Total:	1,237	\$222,295,305.40	100.00	\$179,705.18	7.167	89.71	630

Maximum Mortgage Rates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
10.500 - 10.999	3	\$975,100.00	0.44	\$325,033.33	4.946	85.39	666
11.000 - 11.499	16	\$4,137,331.21	1.86	\$258,583.20	5.348	89.34	638
11.500 - 11.999	86	\$21,516,834.09	9.68	\$250,195.75	5.839	88.91	650
12.000 - 12.499	118	\$27,657,067.76	12.44	\$234,381.93	6.268	89.35	647
12.500 - 12.999	265	\$54,544,807.68	24.54	\$205,829.46	6.775	89.85	635
13.000 - 13.499	187	\$34,686,539.35	15.60	\$185,489.52	7.262	90.08	631
13.500 - 13.999	236	\$37,649,055.29	16.94	\$159,529.90	7.752	89.47	626
14.000 - 14.499	145	\$20,392,107.96	9.17	\$140,635.23	8.232	90.22	608
14.500 - 14.999	112	\$13,418,598.10	6.04	\$119,808.91	8.717	90.36	602
15.000 - 15.499	40	\$4,459,301.57	2.01	\$111,482.54	9.128	90.09	601
15.500 - 15.999	20	\$2,010,577.84	0.90	\$100,528.89	9.698	90.30	571
16.000 - 16.499	7	\$734,540.43	0.33	\$104,934.35	10.336	88.28	553
16.500 - 16.999	1	\$50,960.91	0.02	\$50,960.91	10.690	82.26	596
17.000 - 17.499	1	\$62,483.21	0.03	\$62,483.21	11.050	90.00	568
Total:	1,237	\$222,295,305.40	100.00	\$179,705.18	7.167	89.71	630

Minimum Mortgage Rates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.500 - 4.999	3	\$975,100.00	0.44	\$325,033.33	4.946	85.39	666
5.000 - 5.499	16	\$4,137,331.21	1.86	\$258,583.20	5.348	89.34	638
5.500 - 5.999	86	\$21,516,834.09	9.68	\$250,195.75	5.839	88.91	650
6.000 - 6.499	118	\$27,657,067.76	12.44	\$234,381.93	6.268	89.35	647
6.500 - 6.999	264	\$53,993,485.23	24.29	\$204,520.78	6.765	89.90	635
7.000 - 7.499	187	\$34,686,539.35	15.60	\$185,489.52	7.262	90.08	631
7.500 - 7.999	237	\$38,200,377.74	17.18	\$161,183.03	7.752	89.41	627
8.000 - 8.499	146	\$20,841,549.47	9.38	\$142,750.34	8.236	90.21	607
8.500 - 8.999	112	\$13,418,598.10	6.04	\$119,808.91	8.717	90.36	602
9.000 - 9.499	39	\$4,009,860.06	1.80	\$102,816.92	9.210	90.11	607
9.500 - 9.999	20	\$2,010,577.84	0.90	\$100,528.89	9.698	90.30	571
10.000 - 10.499	7	\$734,540.43	0.33	\$104,934.35	10.336	88.28	553
10.500 - 10.999	1	\$50,960.91	0.02	\$50,960.91	10.690	82.26	596
11.000 - 11.499	1	\$62,483.21	0.03	\$62,483.21	11.050	90.00	568
Total:	1,237	\$222,295,305.40	100.00	\$179,705.18	7.167	89.71	630

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1	1	\$74,346.99	0.03	\$74,346.99	5.850	87.65	578
2	1	\$449,441.51	0.20	\$449,441.51	8.400	90.00	555
3	1,235	\$221,771,516.90	99.76	\$179,572.08	7.165	89.71	630
Total:	1,237	\$222,295,305.40	100.00	\$179,705.18	7.167	89.71	630

Subsequent Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1	1,236	\$221,845,863.89	99.80	\$179,486.94	7.164	89.70	630
1.5	1	\$449,441.51	0.20	\$449,441.51	8.400	90.00	555
Total:	1,237	\$222,295,305.40	100.00	\$179,705.18	7.167	89.71	630

CMLTI 2004-OPT1 IO Strats

Original Principal Balances of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA COMBLTV	WA FICO
50,000.01 - 75,000.00	1	\$60,800.00	0.14	\$60,800.00	6.840	80.00	618
75,000.01 - 100,000.00	5	\$458,630.00	1.09	\$91,726.00	7.082	84.18	609
100,000.01 - 125,000.00	10	\$1,148,285.00	2.72	\$114,828.50	7.317	89.18	632
125,000.01 - 150,000.00	10	\$1,326,368.00	3.14	\$132,636.80	6.607	84.20	635
150,000.01 - 175,000.00	11	\$1,773,364.00	4.20	\$161,214.91	6.570	82.74	628
175,000.01 - 200,000.00	15	\$2,795,525.00	6.62	\$186,368.33	6.390	84.17	668
200,000.01 - 225,000.00	13	\$2,757,245.00	6.53	\$212,095.77	6.609	85.53	613
225,000.01 - 250,000.00	11	\$2,628,260.00	6.22	\$238,932.73	6.226	88.87	620
250,000.01 - 275,000.00	8	\$2,115,200.00	5.01	\$264,400.00	5.831	83.69	638
275,000.01 - 300,000.00	6	\$1,714,900.00	4.06	\$285,816.67	6.972	84.59	622
300,000.01 - 333,700.00	16	\$5,061,800.00	11.98	\$316,366.25	6.015	78.76	640
333,700.01 - 350,000.00	4	\$1,379,000.00	3.26	\$344,750.00	6.298	82.29	643
350,000.01 - 500,000.00	28	\$11,613,350.00	27.48	\$414,762.50	6.264	84.02	640
500,000.01 - 1,000,000.00	11	\$7,421,749.00	17.56	\$674,704.45	6.123	75.76	647
Total:	149	\$42,254,536.00	100.00	\$283,587.49	6.308	82.39	638

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA COMBLTV	WA FICO
50,000.01 - 75,000.00	1	\$60,800.00	0.14	\$60,800.00	6.840	80.00	618
75,000.01 - 100,000.00	5	\$458,624.20	1.09	\$91,724.84	7.082	84.18	609
100,000.01 - 125,000.00	10	\$1,148,285.00	2.72	\$114,828.50	7.317	89.18	632
125,000.01 - 150,000.00	10	\$1,326,367.99	3.14	\$132,636.80	6.607	84.20	635
150,000.01 - 175,000.00	11	\$1,773,364.00	4.20	\$161,214.91	6.570	82.74	628
175,000.01 - 200,000.00	15	\$2,794,496.02	6.61	\$186,299.73	6.390	84.18	668
200,000.01 - 225,000.00	13	\$2,757,100.12	6.53	\$212,084.62	6.609	85.53	613
225,000.01 - 250,000.00	11	\$2,628,241.08	6.22	\$238,931.01	6.226	88.87	620
250,000.01 - 275,000.00	8	\$2,115,197.66	5.01	\$264,399.71	5.831	83.69	638
275,000.01 - 300,000.00	6	\$1,714,900.00	4.06	\$285,816.67	6.972	84.59	622
300,000.01 - 333,700.00	16	\$5,061,678.40	11.98	\$316,354.90	6.015	78.75	640
333,700.01 - 350,000.00	4	\$1,378,800.00	3.26	\$344,700.00	6.298	82.29	643
350,000.01 - 500,000.00	28	\$11,613,348.74	27.49	\$414,762.46	6.264	84.02	640
500,000.01 - 1,000,000.00	11	\$7,420,990.34	17.56	\$674,635.49	6.123	75.76	647
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.500 - 4.999	5	\$1,953,460.00	4.62	\$390,692.00	4.955	78.09	665
5.000 - 5.499	7	\$2,504,100.00	5.93	\$357,728.57	5.279	75.58	641
5.500 - 5.999	36	\$10,451,254.99	24.74	\$290,312.64	5.788	78.20	658
6.000 - 6.499	35	\$11,898,133.64	28.16	\$339,946.68	6.245	82.10	636
6.500 - 6.999	41	\$9,746,384.93	23.07	\$237,716.71	6.710	87.41	626
7.000 - 7.499	10	\$2,418,860.00	5.72	\$241,886.00	7.230	83.73	638
7.500 - 7.999	11	\$2,686,299.99	6.36	\$244,209.09	7.741	88.35	604
8.000 - 8.499	2	\$187,000.00	0.44	\$93,500.00	8.241	85.72	615
8.500 - 8.999	1	\$288,900.00	0.68	\$288,900.00	8.550	90.00	619
9.500 - 9.999	1	\$117,800.00	0.28	\$117,800.00	9.700	95.00	601
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Original Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
241 - 360	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	% of Aggregate		AVG CURRENT	WA CROSS CPN	WA COMBLTV	WA FICO
		Aggregate Outstanding	Principal Balance as of				
		Principal Balance	Cut-off Date	BALANCE			
301 - 360	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning (mos)	Number of Loans	% of Aggregate		AVG CURRENT	WA CROSS CPN	WA COMBLTV	WA FICO
		Aggregate Outstanding	Principal Balance as of				
		Principal Balance	Cut-off Date	BALANCE			
000 - 006	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTV's	Number of Loans	% of Aggregate		AVG CURRENT	WA CROSS CPN	WA COMBLTV	WA FICO
		Aggregate Outstanding	Principal Balance as of				
		Principal Balance	Cut-off Date	BALANCE			
40.01 - 45.00	2	\$340,000.00	0.80	\$170,000.00	5.948	43.33	600
45.01 - 50.00	1	\$999,999.00	2.37	\$999,999.00	6.350	50.00	609
50.01 - 55.00	3	\$588,000.00	1.39	\$196,000.00	5.902	53.94	647
60.01 - 65.00	4	\$1,135,499.29	2.69	\$283,874.82	5.753	63.94	625
65.01 - 70.00	7	\$2,544,500.00	6.02	\$363,500.00	5.577	68.07	624
70.01 - 75.00	12	\$4,539,409.00	10.74	\$378,284.08	6.326	74.55	652
75.01 - 80.00	26	\$8,064,301.65	19.09	\$310,165.45	6.146	80.00	643
80.01 - 85.00	23	\$5,864,410.06	13.88	\$254,974.35	6.251	84.31	631
85.01 - 90.00	42	\$11,734,719.17	27.77	\$279,398.08	6.521	89.40	633
90.01 - 95.00	29	\$6,441,355.38	15.25	\$222,115.70	6.599	94.95	652
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
40.01 - 45.00	2	\$340,000.00	0.80	\$170,000.00	5.948	43.33	600
45.01 - 50.00	1	\$999,999.00	2.37	\$999,999.00	6.350	50.00	609
50.01 - 55.00	3	\$588,000.00	1.39	\$196,000.00	5.902	53.94	647
60.01 - 65.00	4	\$1,135,499.29	2.69	\$283,874.82	5.753	63.94	625
65.01 - 70.00	7	\$2,544,500.00	6.02	\$363,500.00	5.577	68.07	624
70.01 - 75.00	12	\$4,539,409.00	10.74	\$378,284.08	6.326	74.55	652
75.01 - 80.00	24	\$7,726,941.65	18.29	\$321,955.90	6.118	79.41	644
80.01 - 85.00	24	\$5,990,410.06	14.18	\$249,600.42	6.247	84.28	631
85.01 - 90.00	42	\$11,734,719.17	27.77	\$279,398.08	6.521	89.40	633
90.01 - 95.00	29	\$6,441,355.38	15.25	\$222,115.70	6.599	94.95	652
95.01 - 100.00	1	\$211,360.00	0.50	\$211,360.00	7.250	100.00	650
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Owner Occupancy of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
O/O	146	\$41,532,016.56	98.30	\$284,465.87	6.292	82.31	638
Second Home	3	\$720,176.99	1.70	\$240,059.00	7.255	86.81	647
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Property Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2-4 Family Attached	1	\$427,500.00	1.01	\$427,500.00	7.400	95.00	636
2-4 Family Detached	3	\$1,282,341.34	3.03	\$427,447.11	5.937	84.42	704
Condo 1-4 Stories Attached	15	\$3,306,677.67	7.83	\$220,445.18	6.150	84.16	656
PUD Attached	3	\$774,510.00	1.83	\$258,170.00	6.074	84.60	662
PUD Detached	14	\$4,603,069.12	10.89	\$328,790.65	6.238	85.89	653

Single Family Attached	5	\$653,505.00	1.57	\$221,168.33	7.314	92.49	622
Single Family Detached	110	\$31,194,590.42	73.83	\$283,587.19	6.320	81.16	631
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Cash Out	104	\$29,485,762.30	69.79	\$283,516.95	6.253	80.91	635
Purchase	31	\$9,178,181.96	21.72	\$296,070.39	6.477	86.39	656
Rate/Term Refi	14	\$3,588,249.29	8.49	\$256,303.52	6.328	84.25	620
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Full	142	\$40,541,443.21	95.95	\$285,503.12	6.284	82.51	637
Stated Income	7	\$1,710,750.34	4.05	\$244,392.91	6.887	79.39	674
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2/28 Arm	108	\$28,550,503.75	67.57	\$264,356.52	6.392	85.16	637
3/27 Arm	25	\$7,783,395.93	18.42	\$311,335.84	6.028	80.42	627
FIX	16	\$5,918,293.87	14.01	\$369,893.37	6.273	71.58	658
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Index: Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Index Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
			Cut-off Date	Principal Balance				
6 Mo LIBOR	133	\$36,333,899.68	85.99		\$273,187.22	6.314	84.15	635
Unknown	16	\$5,918,293.87	14.01		\$369,893.37	6.273	71.58	658
Total:	149	\$42,252,193.55	100.00		\$283,571.77	6.308	82.39	638

Geographical Distribution of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
			Cut-off Date	Principal Balance				
Other	19	\$3,097,744.20	7.33		\$163,039.17	6.932	88.45	619
California	64	\$22,436,628.78	53.10		\$350,572.32	6.157	79.75	638
Colorado	18	\$4,283,820.00	10.14		\$237,990.00	6.252	86.30	628
Florida	10	\$2,172,418.98	5.14		\$217,241.90	7.122	86.25	626
Georgia	4	\$759,150.00	1.80		\$189,787.50	6.878	85.58	646
Massachusetts	6	\$2,236,890.80	5.29		\$372,815.13	6.312	86.31	674
Minnesota	6	\$905,499.99	2.14		\$150,916.67	6.636	87.58	636
Nevada	3	\$453,730.80	1.07		\$151,243.60	6.395	85.82	641
New Jersey	4	\$1,171,850.00	2.77		\$292,962.50	6.754	86.89	623
New York	11	\$3,811,110.00	9.02		\$346,464.55	5.926	79.18	655
Washington	4	\$923,350.00	2.19		\$230,837.50	6.401	87.51	646
Total:	149	\$42,252,193.55	100.00		\$283,571.77	6.308	82.39	638

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Prepay Penalty							
Has Prepay Penalty	125	\$34,790,758.55	82.34	\$278,326.07	6.277	82.01	639
No Prepay Penalty	24	\$7,461,435.00	17.66	\$310,893.13	6.453	84.13	636
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Prepay Term							
12	24	\$7,461,435.00	17.66	\$310,893.13	6.453	84.13	636
24	7	\$1,729,250.00	4.09	\$247,035.71	6.546	81.55	675
36	85	\$21,780,768.75	51.55	\$256,244.34	6.318	84.43	635
	33	\$11,280,739.80	26.70	\$341,840.60	6.156	77.42	641
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Prepay Code for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Prepay Code							
1% of UPB	3	\$489,100.00	1.16	\$163,033.33	7.423	90.04	606
2 mo int on UPB	6	\$905,499.99	2.14	\$150,916.67	6.636	87.58	636
2% of UPB	4	\$637,785.00	1.51	\$159,446.25	6.821	88.32	678
3 mo int	6	\$2,236,890.80	5.29	\$372,815.13	6.312	86.31	674
No PP amt	24	\$7,461,435.00	17.66	\$310,893.13	6.453	84.13	636
PIF - 1% of OPB; Partial - 1% of amt pp	1	\$116,850.00	0.28	\$116,850.00	7.200	93.48	656
Standard	105	\$30,404,632.76	71.96	\$289,567.93	6.230	81.23	636
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
551 - 575	5	\$1,303,400.00	3.08	\$260,680.00	7.135	80.54	562
576 - 600	28	\$7,658,222.99	18.13	\$273,507.96	6.284	80.67	588
601 - 625	34	\$9,616,169.88	22.76	\$282,828.53	6.627	79.28	614
626 - 650	31	\$7,529,265.47	17.82	\$242,879.53	6.582	84.46	639
651 - 675	29	\$8,894,950.08	21.05	\$306,722.42	5.931	85.02	662
676 - 700	9	\$3,215,428.40	7.61	\$357,269.82	6.008	85.84	686
701 - 725	7	\$2,372,499.67	5.62	\$338,928.52	5.724	82.11	704
726 - 750	2	\$800,107.06	1.89	\$400,053.53	6.151	83.43	738
751 - 775	2	\$307,150.00	0.73	\$153,575.00	6.545	70.87	763
776 - 800	2	\$555,000.00	1.31	\$277,500.00	5.826	79.86	785
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Delinquency Status of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Current	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638
Total:	149	\$42,252,193.55	100.00	\$283,571.77	6.308	82.39	638

Margins of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Margins	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
3.000 - 3.499	10	\$3,304,560.00	9.09	\$330,456.00	5.241	73.58	644
3.500 - 3.999	14	\$4,740,039.60	13.05	\$338,574.26	5.675	76.27	652
4.000 - 4.499	34	\$10,298,760.87	28.34	\$302,904.73	6.288	83.61	636
4.500 - 4.999	22	\$5,709,409.37	15.71	\$259,518.61	6.358	87.49	644
5.000 - 5.499	23	\$5,833,339.99	16.05	\$253,623.48	6.620	89.05	631
5.500 - 5.999	16	\$3,833,524.99	10.55	\$239,595.31	6.870	89.23	619
6.000 - 6.499	7	\$1,029,400.00	2.83	\$147,057.14	7.233	86.71	601
6.500 - 6.999	5	\$1,182,064.86	3.25	\$236,412.97	7.090	87.25	609
7.000 - 7.499	1	\$117,800.00	0.32	\$117,800.00	9.700	95.00	601
7.500 - 7.999	1	\$285,000.00	0.78	\$285,000.00	7.750	95.00	611
Total:	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
7/1/2006	106	\$28,181,503.75	77.56	\$265,863.24	6.383	85.11	637
8/1/2006	2	\$369,000.00	1.02	\$184,500.00	7.080	89.01	620
7/1/2007	25	\$7,783,395.93	21.42	\$311,335.84	6.028	80.42	627
Total:	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
10.500 - 10.999	5	\$1,953,460.00	5.38	\$390,692.00	4.955	78.09	665
11.000 - 11.499	7	\$2,504,100.00	6.89	\$357,728.57	5.279	75.58	641
11.500 - 11.999	30	\$8,716,754.99	23.99	\$290,558.50	5.783	80.90	654
12.000 - 12.499	30	\$8,937,989.77	24.60	\$297,932.99	6.222	85.19	630
12.500 - 12.999	39	\$8,983,384.93	24.74	\$230,471.41	6.721	88.29	625

13.000 - 13.499	7	\$1,953,210.00	5.38	\$279,030.00	7.235	84.42	632
13.500 - 13.999	11	\$2,686,299.99	7.39	\$244,209.09	7.741	88.35	604
14.000 - 14.499	2	\$187,000.00	0.51	\$93,500.00	8.241	85.72	615
14.500 - 14.999	1	\$288,900.00	0.80	\$288,900.00	8.550	90.00	619
15.000 - 15.999	1	\$117,800.00	0.32	\$117,800.00	9.700	95.00	601
Total:	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.500 - 4.999	5	\$1,953,460.00	5.38	\$390,692.00	4.955	78.09	665
5.000 - 5.499	7	\$2,504,100.00	6.89	\$357,728.57	5.279	75.58	641
5.500 - 5.999	30	\$8,716,754.99	23.99	\$290,558.50	5.783	80.90	654
6.000 - 6.499	30	\$8,937,989.77	24.60	\$297,932.99	6.222	85.19	630
6.500 - 6.999	39	\$8,988,384.93	24.74	\$230,471.41	6.721	88.29	625
7.000 - 7.499	7	\$1,953,210.00	5.38	\$279,030.00	7.235	84.42	632
7.500 - 7.999	11	\$2,686,299.99	7.39	\$244,209.09	7.741	88.35	604
8.000 - 8.499	2	\$187,000.00	0.51	\$93,500.00	8.241	85.72	615
8.500 - 8.999	1	\$288,900.00	0.80	\$288,900.00	8.550	90.00	619
9.000 - 9.999	1	\$117,800.00	0.32	\$117,800.00	9.700	95.00	601
Total:	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
3	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635
Total:	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635

Subsequent Periodic Rate Caps of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	% of Aggregate		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Aggregate Outstanding	Principal Balance as of				
		Principal Balance	Cut-off Date	BALANCE			
1	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635
Total:	133	\$36,333,899.68	100.00	\$273,187.22	6.314	84.15	635

CMLTY 2004-OPT1 Fixed Rate Collateral Strats

Original Principal Balances of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	36	\$1,800,000.00	0.66	\$50,000.00	8.849	57.03	596
50,000.01 - 75,000.00	373	\$22,975,905.00	8.41	\$61,597.60	9.066	81.92	618
75,000.01 - 100,000.00	255	\$22,344,636.00	8.18	\$87,626.02	8.221	79.66	618
100,000.01 - 125,000.00	193	\$21,782,368.00	7.97	\$112,862.01	7.776	78.43	620
125,000.01 - 150,000.00	210	\$29,014,790.00	10.62	\$138,165.67	7.590	77.06	621
150,000.01 - 175,000.00	141	\$22,848,717.00	8.36	\$162,047.64	7.422	76.23	620
175,000.01 - 200,000.00	105	\$19,644,514.00	7.19	\$187,090.61	7.172	75.19	628
200,000.01 - 225,000.00	87	\$18,678,128.40	6.84	\$214,691.13	7.236	76.48	629
225,000.01 - 250,000.00	62	\$14,707,805.00	5.38	\$237,222.66	6.952	73.97	629
250,000.01 - 275,000.00	72	\$18,932,995.26	6.93	\$262,958.27	7.056	78.12	629
275,000.01 - 300,000.00	51	\$14,707,088.00	5.38	\$288,374.27	7.180	77.12	629
300,000.01 - 333,700.00	39	\$12,315,920.00	4.51	\$315,792.82	7.077	82.13	645
333,700.01 - 350,000.00	15	\$5,148,250.00	1.88	\$343,216.67	6.859	73.59	645
350,000.01 - 500,000.00	84	\$34,724,610.00	12.71	\$413,388.21	6.837	78.81	663
500,000.01 - 1,000,000.00	22	\$13,542,869.00	4.96	\$615,584.95	6.417	76.20	676
Total:	1,745	\$273,168,595.66	100.00	\$156,543.61	7.436	77.67	632

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	37	\$1,845,472.41	0.68	\$49,877.63	8.849	57.03	593
50,000.01 - 75,000.00	372	\$22,882,875.51	8.39	\$61,513.11	9.067	81.98	618
75,000.01 - 100,000.00	255	\$22,303,650.66	8.18	\$87,465.30	8.221	79.66	618
100,000.01 - 125,000.00	194	\$21,860,642.96	8.02	\$112,683.73	7.772	78.42	620
125,000.01 - 150,000.00	209	\$28,837,119.18	10.58	\$137,976.65	7.594	77.07	620
150,000.01 - 175,000.00	141	\$22,807,941.45	8.36	\$161,758.45	7.423	76.23	620
175,000.01 - 200,000.00	105	\$19,608,427.78	7.19	\$186,746.93	7.172	75.20	628
200,000.01 - 225,000.00	87	\$18,646,606.99	6.84	\$214,328.82	7.236	76.48	629
225,000.01 - 250,000.00	62	\$14,678,013.92	5.38	\$236,742.16	6.952	73.97	629
250,000.01 - 275,000.00	72	\$18,897,670.02	6.93	\$262,467.64	7.056	78.12	629
275,000.01 - 300,000.00	52	\$14,978,653.63	5.49	\$288,051.03	7.165	77.58	629
300,000.01 - 333,700.00	38	\$11,995,166.18	4.40	\$315,662.27	7.093	81.68	644
333,700.01 - 350,000.00	15	\$5,139,504.08	1.88	\$342,633.61	6.860	73.59	645
350,000.01 - 500,000.00	84	\$34,663,282.56	12.71	\$412,658.13	6.837	78.81	663
500,000.01 - 1,000,000.00	22	\$13,521,050.35	4.96	\$614,593.20	6.417	76.19	676
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
5.000 - 5.499	3	\$938,918.20	0.34	\$312,972.73	5.425	65.70	664
5.500 - 5.999	88	\$24,867,818.63	9.12	\$282,588.85	5.869	70.16	692
6.000 - 6.499	170	\$37,128,390.03	13.62	\$218,402.29	6.322	75.94	659
6.500 - 6.999	322	\$64,045,724.89	23.49	\$198,899.77	6.784	76.15	638
7.000 - 7.499	200	\$32,800,963.37	12.03	\$164,004.82	7.253	77.94	628
7.500 - 7.999	285	\$44,431,311.37	16.30	\$155,899.34	7.755	78.99	616
8.000 - 8.499	143	\$17,289,838.49	6.34	\$120,907.96	8.265	82.11	618
8.500 - 8.999	205	\$23,286,356.47	8.54	\$113,591.98	8.735	81.37	607
9.000 - 9.499	83	\$7,641,237.40	2.80	\$92,063.10	9.249	80.90	589
9.500 - 9.999	106	\$9,795,876.00	3.59	\$92,413.92	9.718	82.21	583
10.000 - 10.499	54	\$4,233,110.37	1.55	\$78,390.93	10.249	81.44	596
10.500 - 10.999	40	\$2,894,360.72	1.06	\$72,359.02	10.756	82.72	585
11.000 - 11.499	17	\$1,223,573.69	0.45	\$71,974.92	11.155	83.73	605
11.500 - 11.999	24	\$1,703,891.01	0.62	\$70,995.46	11.592	89.95	601
12.000 - 12.499	3	\$177,896.75	0.07	\$59,298.92	12.000	91.51	595
12.500 - 12.999	1	\$59,945.59	0.02	\$59,945.59	12.800	68.18	524
13.000 - 13.499	1	\$146,864.70	0.05	\$146,864.70	13.150	70.00	516
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Original Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 180	98	\$8,680,591.00	3.18	\$88,577.46	8.006	71.13	610
181 - 240	79	\$8,651,013.12	3.17	\$109,506.50	7.579	69.84	621
241 - 360	1,568	\$255,334,473.56	93.64	\$162,840.86	7.412	78.16	633
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
061 - 120	4	\$329,335.35	0.12	\$82,333.84	8.080	78.64	633
121 - 180	94	\$8,351,255.65	3.06	\$88,843.15	8.003	70.84	609
181 - 240	79	\$8,651,013.12	3.17	\$109,506.50	7.579	69.84	621
301 - 360	1,568	\$255,334,473.56	93.64	\$162,840.86	7.412	78.16	633
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 006	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	8	\$494,260.04	0.18	\$61,782.51	7.645	18.59	585
25.01 - 30.00	7	\$649,175.02	0.24	\$92,739.29	7.243	26.79	676
30.01 - 35.00	4	\$528,681.96	0.19	\$132,170.49	7.034	32.30	599
35.01 - 40.00	17	\$1,924,793.28	0.71	\$113,223.13	7.012	37.70	638
40.01 - 45.00	18	\$2,627,104.84	0.96	\$145,950.27	6.663	45.28	620
45.01 - 50.00	34	\$5,325,694.65	1.95	\$156,638.08	6.932	48.37	626
50.01 - 55.00	42	\$7,342,351.97	2.69	\$174,817.90	6.882	53.09	608
55.01 - 60.00	83	\$13,153,763.24	4.82	\$158,479.08	7.102	58.44	616
60.01 - 65.00	115	\$18,414,918.92	6.75	\$160,129.73	7.230	63.55	602
65.01 - 70.00	141	\$24,454,519.13	8.97	\$173,436.31	7.264	68.69	619
70.01 - 75.00	204	\$34,518,945.11	12.66	\$169,210.52	7.286	73.94	624
75.01 - 80.00	453	\$70,419,364.10	25.83	\$155,451.13	7.397	82.89	635
80.01 - 85.00	209	\$34,040,692.10	12.48	\$162,874.12	7.525	84.46	637
85.01 - 90.00	220	\$37,962,407.68	13.92	\$172,556.40	7.539	89.63	649
90.01 - 95.00	87	\$13,382,703.00	4.91	\$153,824.17	7.815	94.75	656
95.01 - 100.00	103	\$7,426,702.64	2.72	\$72,103.91	9.906	99.90	670
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	8	\$494,260.04	0.18	\$61,782.51	7.645	18.59	585
25.01 - 30.00	7	\$649,175.02	0.24	\$92,739.29	7.243	26.79	676
30.01 - 35.00	4	\$528,681.96	0.19	\$132,170.49	7.034	32.30	599
35.01 - 40.00	17	\$1,924,793.28	0.71	\$113,223.13	7.012	37.70	638
40.01 - 45.00	17	\$2,519,239.15	0.92	\$148,190.54	6.589	43.15	625
45.01 - 50.00	34	\$5,325,694.65	1.95	\$156,638.08	6.932	48.37	626
50.01 - 55.00	42	\$7,342,351.97	2.69	\$174,817.90	6.882	53.09	608
55.01 - 60.00	80	\$12,415,461.96	4.55	\$155,193.27	7.131	57.82	613
60.01 - 65.00	115	\$18,625,286.40	6.83	\$161,959.01	7.199	63.39	604
65.01 - 70.00	141	\$24,571,588.46	9.01	\$174,266.58	7.252	68.65	619
70.01 - 75.00	202	\$34,009,753.02	12.47	\$168,365.11	7.283	73.85	624
75.01 - 80.00	371	\$59,185,319.73	21.71	\$159,529.16	7.454	79.51	628
80.01 - 85.00	208	\$33,894,983.91	12.43	\$162,956.65	7.531	84.44	636
85.01 - 90.00	224	\$38,786,385.48	14.22	\$173,153.51	7.512	89.63	651
90.01 - 95.00	89	\$13,578,232.03	4.98	\$152,564.40	7.830	94.73	654
95.01 - 100.00	186	\$18,814,870.62	6.90	\$101,155.22	8.257	99.83	664
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Owner Occupancy of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
O/O	1,546	\$241,090,891.77	88.42	\$155,944.95	7.386	77.88	627
N/O/O	173	\$27,166,510.37	9.96	\$157,031.85	7.923	76.31	670
Second Home	26	\$4,408,675.54	1.62	\$169,564.44	7.209	74.38	653
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Property Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Single Family Detached	1,265	\$191,953,110.31	70.40	\$151,741.59	7.420	77.74	628
2-4 Family Detached	153	\$30,187,647.67	11.07	\$197,304.89	7.472	77.02	658
2-4 Family Attached	59	\$14,296,631.98	5.24	\$242,315.80	7.181	76.71	656
PUD Detached	73	\$11,608,639.01	4.26	\$159,022.45	7.417	77.92	624
Single Family Attached	64	\$8,715,650.33	3.20	\$136,182.04	7.548	77.66	607
Condo 1-4 Stories Attached	56	\$7,734,909.64	2.84	\$138,123.39	7.585	75.41	630
Manufactured Home Detached	56	\$5,402,801.24	1.98	\$96,478.59	7.879	80.86	650
PUD Attached	13	\$2,007,984.61	0.74	\$154,460.35	8.043	86.92	606
Condo 5 Stories+	6	\$758,702.89	0.28	\$126,450.48	7.847	76.88	649
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Loan Purpose of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Cash Out	1,223	\$198,281,838.51	72.72	\$162,127.42	7.373	75.01	622
Purchase	383	\$53,754,892.31	19.71	\$140,352.20	7.698	87.46	668
Rate/Term Refi	139	\$20,629,346.86	7.57	\$148,412.57	7.367	77.69	631
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Document Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Full	1,185	\$173,589,569.35	63.66	\$146,489.09	7.386	78.64	624
Stated Income	548	\$97,126,767.34	35.62	\$177,238.63	7.524	75.88	645
No Income/No Asset	8	\$1,419,783.99	0.52	\$177,473.00	7.660	81.27	699
Limited Income	4	\$529,957.00	0.19	\$132,489.25	7.266	78.90	631
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
FIX	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Geographical Distribution of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
New York	263	\$60,545,771.54	22.21	\$230,212.06	7.071	75.44	646
California	248	\$53,637,623.73	19.67	\$216,280.74	6.915	74.44	636
Massachusetts	119	\$22,677,824.69	8.32	\$190,569.96	7.309	76.96	644
Florida	136	\$17,068,196.95	6.26	\$125,501.45	7.843	78.82	618
New Jersey	81	\$14,835,092.15	5.44	\$183,149.29	7.654	72.88	604
Texas	130	\$12,511,970.71	4.59	\$96,245.93	8.320	78.31	614
Pennsylvania	82	\$9,624,022.36	3.53	\$117,366.13	7.546	83.18	618
Rhode Island	42	\$7,165,554.74	2.63	\$170,608.45	7.113	73.50	643
Connecticut	48	\$6,336,256.11	2.32	\$132,005.34	7.562	77.11	624
Georgia	45	\$5,874,884.52	2.15	\$130,552.99	8.147	85.58	622
Michigan	46	\$4,533,550.86	1.66	\$98,555.45	8.210	80.67	621
Nevada	20	\$4,438,753.86	1.63	\$221,937.69	7.192	77.49	647
North Carolina	42	\$3,944,825.75	1.45	\$93,924.42	8.579	83.84	621
Illinois	37	\$3,917,106.50	1.44	\$105,867.74	8.444	83.57	616
Maryland	30	\$3,754,983.46	1.38	\$125,166.12	8.548	79.84	614
Arizona	30	\$3,581,938.34	1.31	\$119,397.94	7.300	80.52	625
Virginia	31	\$3,431,385.33	1.26	\$110,689.85	7.939	80.66	642
Maine	27	\$3,049,330.99	1.12	\$112,938.18	7.636	81.59	641
Ohio	34	\$2,920,288.41	1.07	\$85,890.84	8.222	87.39	637
Washington	22	\$2,858,337.50	1.05	\$129,924.43	7.529	78.74	647
Other	232	\$25,958,379.18	9.52	\$111,889.57	7.769	84.20	624
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Prepay Penalty	1,313	\$222,455,552.22	81.59	\$169,425.40	7.286	77.43	636
Has Prepay Penalty	432	\$50,210,525.46	18.41	\$116,228.07	8.104	78.72	617
No Prepay Penalty	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632
Total:							

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
12	280	\$65,443,616.94	24.00	\$233,727.20	7.024	75.18	645
24	73	\$6,647,308.69	2.44	\$91,059.02	8.866	87.30	645
30	4	\$876,271.01	0.32	\$219,067.75	8.796	86.38	606

36	956	\$149,488,355.58	54.82	\$156,368.57	7.321	77.93	631
No Prepay Penalty	432	\$50,210,525.46	18.41	\$116,228.07	8.104	78.72	617
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Prepay Code for Mortgage Loans							
Collateral as of date: Wed, Sep 1, 2004							
Prepay Code	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Standard	970	\$172,446,351.12	63.24	\$177,779.74	7.190	77.00	635
3 mo Int	118	\$22,617,768.87	8.30	\$191,676.01	7.300	76.95	644
2% of UPB	78	\$11,000,000.31	4.03	\$141,025.64	7.426	77.21	640
1% of UPB	68	\$8,108,912.56	2.97	\$119,248.71	8.443	82.65	619
3% / 2% / 1%	27	\$2,800,748.88	1.03	\$103,731.44	7.896	83.37	601
PIF - 1% of OPB; Partial - 1% 0	31	\$2,710,456.39	0.99	\$87,434.08	8.169	86.42	636
2 mo Int on UPB	8	\$1,113,914.69	0.41	\$139,239.34	8.076	79.75	646
2 mo Int on 66%	6	\$981,508.32	0.36	\$163,584.72	6.957	74.78	613
2Mo Int on 80%	6	\$616,935.70	0.23	\$102,822.62	7.994	83.33	658
10% / 7% / 3.5%	1	\$58,955.38	0.02	\$58,955.38	10.750	100.00	646
No Prepay Penalty	432	\$50,210,525.46	18.41	\$116,228.07	8.104	78.72	617
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

500 - 525	116	\$13,996,311.29	5.13	\$120,657.86	8.724	73.65	514
526 - 550	142	\$18,954,708.94	6.95	\$133,483.87	8.195	71.53	538
551 - 575	144	\$21,324,425.54	7.82	\$148,086.29	7.865	72.41	563
576 - 600	178	\$25,662,624.34	9.41	\$144,172.05	7.722	74.69	588
601 - 625	306	\$47,599,255.14	17.46	\$155,553.12	7.426	77.14	613
626 - 650	283	\$43,152,058.04	15.83	\$152,480.77	7.378	80.63	638
651 - 675	222	\$32,674,565.97	11.98	\$147,182.73	7.050	80.14	662
676 - 700	147	\$28,382,901.52	10.41	\$193,080.96	7.012	79.59	687
701 - 725	85	\$16,683,702.40	6.12	\$196,278.85	7.055	80.62	712
726 - 750	65	\$14,734,283.81	5.40	\$226,681.29	6.876	81.57	737
751 - 775	32	\$5,551,755.15	2.04	\$173,492.35	6.725	80.05	763
776 - 800	13	\$2,448,610.67	0.90	\$188,354.67	6.333	83.32	787
801 - 825	2	\$694,810.19	0.25	\$347,405.10	5.655	76.66	812
Not Available	10	\$806,064.68	0.30	\$80,606.47	9.128	66.01	NO DATA
Total:	1,745	\$272,666,077.68	100.00	\$156,255.63	7.437	77.67	632

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Delinquency Status of Mortgage Loans
 Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Principal Balance as of		% of Aggregate Principal Balance as of	Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date							
Current	1,745	\$272,666,077.68	100.00			\$156,255.63	7.437	77.67	632
Total:	1,745	\$272,666,077.68	100.00			\$156,255.63	7.437	77.67	632

CMLTI 2004-OPT1 Fico Under 550 Strats

Original Principal Balances of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
25,000.01 - 50,000.00	30	\$1,500,000.00	0.62	\$50,000.00	8.958	58.40	527
50,000.01 - 75,000.00	253	\$15,749,363.80	6.47	\$62,250.45	8.957	73.52	525
75,000.01 - 100,000.00	246	\$21,688,401.00	8.91	\$88,164.23	8.558	75.39	523
100,000.01 - 125,000.00	184	\$20,737,365.00	8.52	\$112,703.07	8.289	77.78	524
125,000.01 - 150,000.00	196	\$26,825,758.00	11.02	\$136,866.11	8.181	73.45	526
150,000.01 - 175,000.00	153	\$24,949,879.00	10.25	\$163,071.10	7.905	73.75	526
175,000.01 - 200,000.00	141	\$26,446,486.00	10.86	\$187,563.73	7.838	74.43	526
200,000.01 - 225,000.00	98	\$20,896,546.00	8.58	\$213,230.06	7.897	73.85	524
225,000.01 - 250,000.00	65	\$15,381,905.00	6.32	\$236,644.69	7.594	74.46	527
250,000.01 - 275,000.00	58	\$15,206,962.00	6.25	\$262,189.00	7.979	75.21	524
275,000.01 - 300,000.00	56	\$16,119,020.00	6.62	\$287,839.64	7.885	75.00	527
300,000.01 - 333,700.00	33	\$10,411,585.00	4.28	\$315,502.58	7.389	74.55	527
333,700.01 - 350,000.00	18	\$6,186,500.00	2.54	\$343,694.44	7.989	76.32	522
350,000.01 - 500,000.00	45	\$18,180,120.00	7.47	\$404,002.67	7.654	74.66	528
500,000.01 - 1,000,000.00	5	\$3,136,060.00	1.29	\$627,212.00	6.179	72.05	522
Total:	1,581	\$243,415,950.80	100.00	\$153,963.28	8.015	74.54	525

Principal Balances of Mortgage Loans as of Cutoff Date

Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	31	\$1,547,703.00	0.64	\$49,925.90	8.954	58.36	526
50,000.01 - 75,000.00	252	\$15,674,296.97	6.45	\$62,199.59	8.957	73.58	525
75,000.01 - 100,000.00	247	\$21,754,594.21	8.95	\$88,075.28	8.555	75.36	523
100,000.01 - 125,000.00	183	\$20,606,832.05	8.48	\$112,605.64	8.291	77.82	524
125,000.01 - 150,000.00	196	\$26,785,954.45	11.02	\$136,663.03	8.181	73.46	526
150,000.01 - 175,000.00	153	\$24,912,711.37	10.25	\$162,828.18	7.906	73.75	526
175,000.01 - 200,000.00	141	\$26,404,392.57	10.86	\$187,265.20	7.838	74.43	526
200,000.01 - 225,000.00	99	\$21,088,818.87	8.68	\$213,018.37	7.903	73.89	524
225,000.01 - 250,000.00	64	\$15,130,950.29	6.23	\$236,421.10	7.581	74.41	527
250,000.01 - 275,000.00	59	\$15,457,219.56	6.36	\$261,986.77	7.999	75.12	524
275,000.01 - 300,000.00	55	\$15,818,661.27	6.51	\$287,612.02	7.864	75.09	527
300,000.01 - 333,700.00	34	\$10,728,184.71	4.41	\$315,534.84	7.391	74.72	527
333,700.01 - 350,000.00	18	\$6,193,374.92	2.55	\$344,076.38	7.959	76.04	523
350,000.01 - 500,000.00	44	\$17,801,260.09	7.32	\$404,574.09	7.668	74.65	528
500,000.01 - 1,000,000.00	5	\$3,128,318.62	1.29	\$625,663.72	6.180	72.06	522
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.500 - 4.999	2	\$551,465.57	0.23	\$275,732.79	4.990	75.83	526
5.000 - 5.499	5	\$1,439,012.37	0.59	\$287,802.47	5.180	64.29	529
5.500 - 5.999	16	\$4,062,608.13	1.67	\$253,913.01	5.850	70.59	531
6.000 - 6.499	41	\$8,584,709.46	3.53	\$209,383.16	6.287	70.80	528
6.500 - 6.999	147	\$28,709,621.80	11.81	\$195,303.55	6.813	72.51	527

7.000 - 7.499	182	\$32,032,258.39	13.18	\$176,001.42	7.247	73.67	526
7.500 - 7.999	338	\$56,129,500.86	23.10	\$166,063.61	7.751	74.43	526
8.000 - 8.499	216	\$32,221,589.31	13.26	\$149,174.02	8.247	77.43	525
8.500 - 8.999	290	\$41,437,109.35	17.05	\$142,886.58	8.735	76.41	524
9.000 - 9.499	124	\$15,060,668.62	6.20	\$121,457.01	9.227	74.26	523
9.500 - 9.999	125	\$13,632,865.69	5.61	\$109,062.93	9.708	74.89	522
10.000 - 10.499	41	\$4,039,479.55	1.66	\$98,523.89	10.240	76.90	521
10.500 - 10.999	31	\$3,099,156.81	1.28	\$99,972.80	10.738	69.38	521
11.000 - 11.499	9	\$789,109.78	0.32	\$87,678.86	11.231	70.50	528
11.500 - 11.999	11	\$977,342.34	0.40	\$88,849.30	11.684	69.49	531
12.000 - 12.499	1	\$59,964.63	0.02	\$59,964.63	12.000	74.82	542
12.500 - 12.999	1	\$59,945.59	0.02	\$59,945.59	12.800	68.18	524
13.000 - 13.499	1	\$146,864.70	0.06	\$146,864.70	13.150	70.00	516
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Original Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 180	32	\$2,603,385.76	1.07	\$81,355.81	8.626	68.60	528
181 - 240	15	\$1,293,366.52	0.53	\$86,224.43	8.937	71.62	531
241 - 360	1,534	\$239,136,520.67	98.40	\$155,890.82	8.004	74.62	525
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
061 - 120	1	\$84,642.50	0.03	\$84,642.50	9.600	90.00	506
121 - 180	31	\$2,518,743.26	1.04	\$81,249.78	8.593	67.88	529
181 - 240	15	\$1,293,366.52	0.53	\$86,224.43	8.937	71.62	531
301 - 360	1,534	\$239,136,520.67	98.40	\$155,890.82	8.004	74.62	525
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning(mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 006	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTV's	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	9	\$802,342.30	0.33	\$89,149.14	7.395	21.15	530
25.01 - 30.00	3	\$179,500.72	0.07	\$59,833.57	8.800	25.92	529
30.01 - 35.00	2	\$209,557.26	0.09	\$104,778.63	7.590	32.56	519
35.01 - 40.00	5	\$443,435.72	0.18	\$88,687.14	7.976	38.82	530
40.01 - 45.00	15	\$1,869,237.42	0.77	\$124,615.83	7.874	46.12	531
45.01 - 50.00	30	\$4,862,427.83	2.00	\$162,080.93	7.646	48.58	529
50.01 - 55.00	26	\$3,814,014.98	1.57	\$146,692.88	7.418	53.74	525
55.01 - 60.00	74	\$10,862,865.82	4.47	\$146,795.48	8.042	58.28	523
60.01 - 65.00	141	\$24,030,505.16	9.89	\$170,429.11	8.070	64.91	527
65.01 - 70.00	190	\$29,863,376.17	12.29	\$157,175.66	7.882	69.32	522
70.01 - 75.00	277	\$44,297,293.21	18.23	\$159,918.03	8.052	74.59	524
75.01 - 80.00	622	\$91,786,602.49	37.77	\$147,566.89	7.986	79.88	526
80.01 - 85.00	68	\$11,316,210.14	4.66	\$166,414.85	8.010	84.61	524
85.01 - 90.00	104	\$16,474,178.70	6.78	\$158,405.56	8.490	89.70	526
90.01 - 95.00	15	\$2,221,725.03	0.91	\$148,115.00	8.259	94.19	534
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Combined Loan-to-Value Ratios of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Combined LTV's	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	9	\$802,342.30	0.33	\$89,149.14	7.395	21.15	530
25.01 - 30.00	3	\$179,500.72	0.07	\$59,833.57	8.800	25.92	529
30.01 - 35.00	2	\$209,557.26	0.09	\$104,778.63	7.590	32.56	519
35.01 - 40.00	5	\$443,435.72	0.18	\$88,687.14	7.976	38.82	530
40.01 - 45.00	14	\$1,761,371.73	0.72	\$125,812.27	7.842	43.13	531

45.01 - 50.00	29	\$4,726,603.67	1.94	\$162,986.33	7.630	48.22	528
50.01 - 55.00	25	\$3,664,127.42	1.51	\$146,565.10	7.416	53.31	524
55.01 - 60.00	74	\$10,862,865.82	4.47	\$146,795.48	8.042	58.28	523
60.01 - 65.00	138	\$23,384,269.53	9.62	\$169,451.23	8.119	63.90	528
65.01 - 70.00	187	\$29,514,062.41	12.14	\$157,829.21	7.871	69.06	523
70.01 - 75.00	270	\$43,422,321.50	17.87	\$160,823.41	8.043	74.30	524
75.01 - 80.00	613	\$90,744,181.26	37.34	\$148,032.92	7.991	79.68	526
80.01 - 85.00	70	\$11,760,072.28	4.84	\$168,001.03	7.974	84.58	524
85.01 - 90.00	107	\$16,705,423.41	6.87	\$156,125.45	8.458	89.56	526
90.01 - 95.00	27	\$3,956,333.77	1.63	\$146,530.88	8.047	93.62	531
95.01 - 100.00	8	\$896,804.15	0.37	\$112,100.52	8.521	98.50	522
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Owner Occupancy of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
O/O	1,513	\$234,422,572.20	96.46	\$154,938.91	7.995	74.79	525
N/O/O	53	\$6,256,791.35	2.57	\$118,052.67	8.764	66.45	523
Second Home	15	\$2,353,909.40	0.97	\$156,927.29	8.123	72.06	531
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Property Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Single Family Detached	1,264	\$187,335,050.02	77.08	\$148,208.11	8.016	74.86	525
2-4 Family Detached	78	\$15,961,646.08	6.57	\$204,636.49	7.887	71.16	527
PUD Detached	79	\$14,461,206.81	5.95	\$183,053.25	7.999	76.58	524
Single Family Attached	59	\$8,506,923.24	3.50	\$144,185.14	8.079	74.32	529
Condo 1-4 Stories Attached	58	\$8,327,471.69	3.43	\$143,577.10	8.311	73.93	524
2-4 Family Attached	20	\$5,107,713.47	2.10	\$255,385.67	8.018	68.62	522
PUD Attached	19	\$2,960,917.35	1.22	\$155,837.76	7.678	75.53	526
Condo 5 Stories +	3	\$201,529.85	0.08	\$67,176.62	8.586	62.71	536
Condo 1-4 Stories Detached	1	\$170,814.44	0.07	\$170,814.44	9.050	90.00	519
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Loan Purpose of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Cash Out	1,220	\$191,246,799.75	78.69	\$156,759.67	7.933	73.70	525
Rate/Term Refi	191	\$28,564,005.40	11.75	\$149,549.77	8.307	76.24	521
Purchase	170	\$23,222,467.80	9.56	\$136,602.75	8.342	79.39	529
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Document Type of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Full	1,112	\$160,960,721.63	66.23	\$144,748.85	7.971	75.80	526
Stated Income	465	\$81,295,389.19	33.45	\$174,828.79	8.103	72.09	524
Limited Income	4	\$777,162.13	0.32	\$194,290.53	8.070	71.72	526
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Product Type of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2/28 Arm	1,246	\$199,867,273.64	82.24	\$160,407.12	7.943	74.98	525
FIX	264	\$33,197,007.24	13.66	\$125,746.24	8.445	72.12	528
3/27 Arm	61	\$9,130,312.60	3.76	\$149,677.26	8.026	74.38	523
2/13 Arm	9	\$601,804.45	0.25	\$66,867.16	8.681	71.00	526
Six Mo Adjustable	1	\$236,875.02	0.10	\$236,875.02	7.200	62.43	505
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Index Type of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Index Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
6 Mo LIBOR	1,317	\$209,836,265.71	86.34	\$159,328.98	7.948	74.93	525
Unknown	264	\$33,197,007.24	13.66	\$125,746.24	8.445	72.12	528
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Geographical Distribution of Mortgages Loans

Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
California	232	\$51,847,592.36	21.33	\$223,481.00	7.523	72.03	525
New York	139	\$28,989,430.71	11.93	\$208,557.06	7.936	69.84	526
Florida	156	\$19,645,037.35	8.08	\$125,929.73	8.072	76.61	525
New Jersey	97	\$18,763,042.09	7.72	\$193,433.42	7.808	72.89	527
Massachusetts	67	\$15,281,037.24	6.29	\$228,075.18	7.692	73.29	528
Texas	129	\$12,416,554.29	5.11	\$96,252.36	8.552	77.32	524
Maryland	53	\$8,434,415.78	3.47	\$159,139.92	8.127	76.06	523
Illinois	57	\$7,870,782.56	3.24	\$138,083.90	8.158	78.10	523
Pennsylvania	59	\$7,525,093.51	3.10	\$127,543.96	7.997	79.32	528
Virginia	46	\$6,556,995.50	2.70	\$142,543.38	8.187	75.90	524
Michigan	67	\$6,469,956.91	2.66	\$96,566.52	8.954	75.98	523
Georgia	45	\$5,190,490.06	2.14	\$115,344.22	9.120	76.98	525
Connecticut	34	\$4,804,923.94	1.98	\$141,321.29	8.368	75.15	528
New Hampshire	23	\$4,302,391.83	1.77	\$187,060.51	8.235	73.89	526

Rhode Island	24	\$3,771,141.01	1.55	\$157,130.88	7.909	70.16	525
Ohio	39	\$3,727,056.00	1.53	\$95,565.54	8.829	72.83	526
North Carolina	32	\$3,284,993.09	1.35	\$102,656.03	9.172	79.30	520
Minnesota	20	\$3,158,669.27	1.30	\$157,933.46	7.864	73.69	525
Colorado	17	\$2,968,633.32	1.22	\$174,625.49	7.243	82.58	528
Nevada	14	\$2,976,784.49	1.22	\$212,627.46	8.018	78.59	528
Arizona	22	\$2,551,286.76	1.05	\$115,967.58	8.177	74.77	523
Other	209	\$22,496,964.88	9.26	\$107,640.98	8.344	79.32	525
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Penalty	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Has Prepay Penalty	1,057	\$164,980,569.51	67.88	\$156,083.79	7.934	74.65	526
No Prepay Penalty	524	\$78,052,703.44	32.12	\$148,955.54	8.188	74.32	524
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Term	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
No Prepay Penalty	524	\$78,052,703.44	32.12	\$148,955.54	8.188	74.32	524
12	53	\$9,166,908.16	3.77	\$172,960.53	7.865	68.80	527
24	811	\$130,963,476.95	53.89	\$161,483.94	7.860	75.37	525
30	2	\$393,715.04	0.16	\$196,857.52	8.860	85.98	529
36	191	\$24,456,469.36	10.06	\$128,044.34	8.342	72.79	528
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Prepay Code for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Prepay Code	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Standard	712	\$116,006,009.18	47.73	\$162,929.79	7.827	74.64	526
3 mo Int	65	\$14,807,867.97	6.09	\$227,813.35	7.713	73.11	528
2% of UPB	83	\$11,592,876.28	4.77	\$139,673.21	8.156	74.70	525
1% of UPB	98	\$10,579,952.34	4.35	\$107,958.70	9.019	76.38	524
PIF - 1% of OPB; Partial - 1% of amt	38	\$3,642,449.96	1.50	\$95,853.95	8.874	72.78	526
2 mo Int on UPB	20	\$3,158,669.27	1.30	\$157,933.46	7.864	73.69	525
3% / 2% / 1%	24	\$2,595,918.88	1.07	\$108,163.29	8.251	78.66	528
2 mo Int on 66%	16	\$2,539,934.32	1.05	\$158,745.90	6.991	76.32	532
2Mo Int on 80%	1	\$56,891.31	0.02	\$56,891.31	8.300	74.03	544
No PP amt	524	\$78,052,703.44	32.12	\$148,955.54	8.188	74.32	524
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Fico Scores of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
500 - 525	802	\$120,457,448.20	49.56	\$150,196.32	8.141	74.58	514
526 - 550	737	\$117,892,671.44	48.51	\$159,962.92	7.884	74.63	537
Not Available	42	\$4,683,153.31	1.93	\$111,503.65	8.118	71.40	NO DATA
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Delinquency Status of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Current	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525
Total:	1,581	\$243,033,272.95	100.00	\$153,721.24	8.016	74.54	525

Margins of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Margins	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
3.000 - 3.499	3	\$672,838.63	0.32	\$224,279.54	5.235	76.58	527
3.500 - 3.999	4	\$1,227,076.03	0.58	\$306,769.01	5.472	59.54	529
4.000 - 4.499	34	\$7,209,818.92	3.44	\$212,053.50	6.687	70.65	527
4.500 - 4.999	91	\$18,227,875.43	8.69	\$200,306.32	6.793	70.63	526
5.000 - 5.499	178	\$31,945,657.31	15.22	\$179,469.98	7.333	73.51	526
5.500 - 5.999	256	\$43,272,704.48	20.62	\$169,034.00	7.692	75.37	526
6.000 - 6.499	260	\$41,340,686.37	19.70	\$159,002.64	8.084	75.66	524
6.500 - 6.999	191	\$26,809,323.55	12.78	\$140,362.95	8.475	76.84	524
7.000 - 7.499	136	\$18,682,184.89	8.90	\$137,369.01	8.796	78.31	521
7.500 - 7.999	94	\$11,463,153.56	5.46	\$121,948.44	9.164	76.92	524
8.000 - 8.499	57	\$7,556,711.81	3.60	\$132,573.89	9.682	72.67	523
8.500 - 8.999	10	\$1,069,014.91	0.51	\$106,901.49	10.077	79.54	521
9.500 - 9.999	3	\$359,219.82	0.17	\$119,739.94	10.188	67.96	522
Total:	1,317	\$209,836,265.71	100.00	\$159,328.98	7.948	74.93	525

Next Rate Change Dates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
1/1/2005	1	\$236,875.02	0.11	\$236,875.02	7.200	62.43	505
7/1/2006	1,160	\$185,433,264.96	88.37	\$159,856.26	7.926	74.94	525
8/1/2006	95	\$15,035,813.13	7.17	\$158,271.72	8.181	75.27	523
7/1/2007	59	\$8,651,642.48	4.12	\$146,638.01	8.035	74.08	524
8/1/2007	2	\$478,670.12	0.23	\$239,335.06	7.873	79.77	517
Total:	1,317	\$209,836,265.71	100.00	\$159,328.98	7.948	74.93	525

Maximum Mortgage Rates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
10.500 - 10.999	2	\$551,465.57	0.26	\$275,732.79	4.990	75.83	526
11.000 - 11.499	5	\$1,439,012.37	0.69	\$287,802.47	5.180	64.29	529
11.500 - 11.999	16	\$4,062,608.13	1.94	\$253,913.01	5.850	70.59	531
12.000 - 12.499	36	\$7,583,859.56	3.61	\$210,662.77	6.282	72.50	528
12.500 - 12.999	129	\$25,102,079.60	11.96	\$194,589.76	6.810	72.86	526
13.000 - 13.499	160	\$28,554,956.53	13.61	\$178,468.48	7.243	74.57	525
13.500 - 13.999	295	\$49,292,764.95	23.49	\$167,094.12	7.747	74.76	526
14.000 - 14.499	195	\$29,639,366.25	14.12	\$151,996.75	8.245	77.45	526
14.500 - 14.999	241	\$35,313,395.92	16.83	\$146,528.61	8.728	76.88	523
15.000 - 15.499	97	\$12,379,156.83	5.90	\$127,620.17	9.221	74.28	521
15.500 - 15.999	83	\$9,610,482.56	4.58	\$115,788.95	9.672	74.74	523
16.000 - 16.499	29	\$3,198,191.88	1.52	\$110,282.48	10.254	77.02	520
16.500 - 16.999	20	\$2,151,015.86	1.03	\$107,550.79	10.699	69.56	521
17.000 - 17.499	5	\$507,419.10	0.24	\$101,483.82	11.306	69.76	524
17.500 - 17.999	4	\$450,490.60	0.21	\$112,622.65	11.624	64.28	533
Total:	1,317	\$209,836,265.71	100.00	\$159,328.98	7.948	74.93	525

Minimum Mortgage Rates of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.500 - 4.999	2	\$551,465.57	0.26	\$275,732.79	4.990	75.83	526
5.000 - 5.499	5	\$1,439,012.37	0.69	\$287,802.47	5.180	64.29	529
5.500 - 5.999	16	\$4,062,608.13	1.94	\$253,913.01	5.850	70.59	531
6.000 - 6.499	36	\$7,583,859.56	3.61	\$210,662.77	6.282	72.50	528
6.500 - 6.999	128	\$24,949,537.37	11.89	\$194,918.26	6.803	72.91	526
7.000 - 7.499	160	\$28,554,956.53	13.61	\$178,468.48	7.243	74.57	525
7.500 - 7.999	296	\$49,445,307.18	23.56	\$167,044.96	7.748	74.73	526
8.000 - 8.499	195	\$29,639,366.25	14.12	\$151,996.75	8.245	77.45	526
8.500 - 8.999	242	\$35,695,475.54	17.01	\$147,501.97	8.731	76.86	523
9.000 - 9.499	97	\$12,379,156.83	5.90	\$127,620.17	9.221	74.28	521
9.500 - 9.999	83	\$9,328,309.26	4.45	\$112,389.27	9.701	74.78	523
10.000 - 10.499	29	\$3,198,191.88	1.52	\$110,282.48	10.254	77.02	520
10.500 - 10.999	19	\$2,051,109.54	0.98	\$107,953.13	10.745	69.05	521
11.000 - 11.499	5	\$507,419.10	0.24	\$101,483.82	11.306	69.76	524
11.500 - 11.999	4	\$450,490.60	0.21	\$112,622.65	11.624	64.28	533
Total:	1,317	\$209,836,265.71	100.00	\$159,328.98	7.948	74.93	525

Initial Periodic Rate Caps of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1	1	\$236,875.02	0.11	\$236,875.02	7.200	62.43	505
2	1	\$382,079.62	0.18	\$382,079.62	8.990	75.00	543
3	1,315	\$209,217,311.07	99.71	\$159,100.62	7.947	74.94	525
Total:	1,317	\$209,836,265.71	100.00	\$159,328.98	7.948	74.93	525

Subsequent Periodic Rate Caps of Mortgage Loans

Collateral as of date: Wed, Sep 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
1	1,315	\$209,354,279.77	99.77	\$159,204.78	7.945	74.93	525
1.5	2	\$481,985.94	0.23	\$240,992.97	9.148	76.04	539
Total:	1,317	\$209,836,265.71	100.00	\$159,328.98	7.948	74.93	525

Prm Balance	FICO	FICO 000-450	FICO 451-500	FICO 501-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850
(50,000 increments)										
0.0 - \$ 50K	0.02	N/A	0.12	0.06	0.07	0.02	0.01	0.01	0.01	
\$50001 - \$ 100K	0.14	0.08	3.27	3.03	4.03	1.63	0.53	0.18	N/A	
\$100001 - \$ 200K	0.13	0.09	8.99	7.94	11.60	5.06	1.54	0.41	0.01	
\$200001 - \$ 250K	0.02	N/A	3.39	3.44	4.65	2.11	0.82	0.10	N/A	
\$250001 - \$ 300K	0.05	N/A	2.87	2.51	3.66	1.77	0.87	0.18	N/A	
\$300001 - \$ 350K	0.03	N/A	1.55	1.90	2.41	1.72	0.41	0.15	N/A	
\$350001 - \$ 400K	0.04	N/A	1.00	0.89	1.79	1.27	0.70	0.14	N/A	
\$400001 - \$ 450K	N/A	N/A	0.31	0.90	1.21	0.82	0.30	0.08	N/A	
\$450001 - \$ 500K	N/A	N/A	0.39	0.35	0.87	0.66	0.22	N/A	N/A	
\$500001 - \$ 550K	N/A	N/A	0.10	0.49	0.48	0.19	0.20	N/A	N/A	
\$550001 - \$ 600K	N/A	N/A	N/A	0.37	0.68	0.21	N/A	N/A	N/A	0.05
\$600001 - \$ 650K	N/A	N/A	0.06	N/A	0.23	0.18	0.11	0.11	N/A	
\$650001 - \$ 700K	N/A	N/A	0.06	N/A	0.06	0.06	N/A	N/A	N/A	
\$700001 - \$ 750K	N/A	N/A	0.07	0.13	0.14	N/A	N/A	N/A	N/A	
\$750001 - \$ 800K	N/A	N/A	N/A	0.14	N/A	N/A	0.07	N/A	N/A	
\$800001 - \$ 850K	N/A	N/A	N/A	N/A	0.08	N/A	N/A	N/A	N/A	
\$950001 - \$1000K	N/A	N/A	N/A	N/A	0.09	N/A	0.09	N/A	N/A	
Total:	0.43	0.16	22.18	22.17	32.04	15.71	5.88	1.37	0.07	

Prp Payment/Penalty Term	FICO	FICO 0-450	FICO 451-499	FICO 500-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850
(12 Month increments)										
0	0.12	0.04	7.16	6.68	8.95	3.95	1.32	0.30	0.01	
12	N/A	N/A	0.84	1.36	2.45	1.83	1.12	0.34	N/A	
24	0.26	0.08	11.99	10.96	14.54	6.16	1.90	0.32	N/A	
30	N/A	N/A	0.04	0.02	0.03	0.03	N/A	N/A	N/A	
36	0.05	0.05	2.15	3.15	6.07	3.74	1.53	0.41	0.06	
Total:	0.43	0.16	22.18	22.17	32.04	15.71	5.88	1.37	0.07	

Mortg Rates	FICO	FICO 000-450	FICO 451-500	FICO 500-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850
(50 bps increment)										
4.001 - 4.500	N/A	N/A	N/A	N/A	0.01	0.02	N/A	N/A	N/A	
4.501 - 5.000	N/A	N/A	0.12	0.01	0.22	0.24	0.07	0.03	N/A	
5.001 - 5.500	N/A	N/A	0.07	0.68	1.57	0.95	0.20	0.08	0.05	
5.501 - 6.000	N/A	N/A	0.39	1.42	4.14	2.59	1.31	0.32	N/A	
6.001 - 6.500	N/A	N/A	1.05	2.66	5.70	3.37	0.94	0.32	0.01	
6.501 - 7.000	0.13	0.01	2.47	4.82	7.96	3.59	1.24	0.24	0.01	
7.001 - 7.500	0.02	0.02	3.55	3.09	4.80	1.87	0.67	0.10	N/A	
7.501 - 8.000	0.06	0.04	4.60	4.23	4.10	1.45	0.74	0.14	N/A	
8.001 - 8.500	0.07	0.01	3.12	1.99	1.72	0.77	0.33	0.07	N/A	
8.501 - 9.000	0.07	0.02	3.56	1.85	0.99	0.52	0.26	0.04	N/A	
9.001 - 9.500	0.02	0.04	1.40	0.64	0.27	0.13	0.08	0.03	N/A	
9.501 - 10.000	0.02	0.02	1.10	0.44	0.22	0.10	0.04	0.01	N/A	
10.001 - 10.500	0.01	N/A	0.34	0.22	0.09	0.07	0.01	0.01	N/A	
10.501 - 11.000	N/A	0.01	0.25	0.08	0.09	0.03	N/A	N/A	N/A	
11.001 - 11.500	N/A	N/A	0.09	0.04	0.15	0.01	N/A	N/A	N/A	
11.501 - 12.000	0.02	N/A	0.05	0.01	0.02	N/A	N/A	N/A	N/A	
12.501 - 13.000	N/A	N/A	0.01	N/A	N/A	N/A	N/A	N/A	N/A	
13.001 - 13.500	N/A	N/A	0.01	N/A	N/A	N/A	N/A	N/A	N/A	
Total:	0.43	0.16	22.18	22.17	32.04	15.71	5.88	1.37	0.07	

Mortg Rates	LTV	LTV 0.00-60.00	LTV 60.01-70.00	LTV 70.01-80.00	LTV 80.01-85.00	LTV 85.01-90.00	LTV 90.01-95.00	LTV 95.01-100.00	Total	WA Total FICO
(50 bps increment)										
4.001 - 4.500	N/A	0.02	0.01	N/A	N/A	N/A	N/A	0.03	648	
4.501 - 5.000	0.09	0.15	0.36	0.06	0.03	N/A	N/A	0.69	640	
5.001 - 5.500	0.41	0.71	2.02	0.15	0.17	0.13	N/A	3.59	639	
5.501 - 6.000	1.08	1.67	4.86	0.98	1.12	0.46	N/A	10.17	643	
6.001 - 6.500	1.26	1.90	6.24	1.55	2.29	0.80	0.02	14.06	631	
6.501 - 7.000	1.30	3.18	8.62	1.95	3.95	1.39	0.05	20.46	618	
7.001 - 7.500	0.94	2.00	6.36	1.52	2.41	0.88	N/A	14.12	601	
7.501 - 8.000	0.78	1.84	7.12	1.69	2.96	0.94	0.04	15.38	592	
8.001 - 8.500	0.41	0.79	3.65	0.78	1.69	0.71	0.05	8.08	583	
8.501 - 9.000	0.45	0.77	3.52	0.87	1.17	0.44	0.08	7.29	568	
9.001 - 9.500	0.18	0.44	1.11	0.24	0.46	0.14	0.04	2.60	561	
9.501 - 10.000	0.18	0.44	0.68	0.10	0.31	0.10	0.14	1.95	556	
10.001 - 10.500	0.04	0.17	0.27	0.06	0.07	0.02	0.10	0.74	568	
10.501 - 11.000	0.02	0.17	0.17	0.02	N/A	N/A	0.10	0.46	561	
11.001 - 11.500	0.01	0.05	0.06	0.01	0.01	0.02	0.12	0.28	594	
11.501 - 12.000	0.01	0.03	0.04	N/A	N/A	N/A	0.02	0.09	549	
12.501 - 13.000	N/A	0.01	N/A	N/A	N/A	N/A	N/A	0.01	524	
13.001 - 13.500	N/A	0.01	N/A	N/A	N/A	N/A	N/A	0.01	516	
Total:	7.17	14.33	45.09	10.00	16.63	6.02	0.76	100.00	607	

Current LTV FICO										
(10 increment)	FICO 0-450	FICO 451-500	FICO 501-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850	
20.01 - 30.00	N/A	N/A	0.02	N/A	0.18	N/A	N/A	N/A	N/A	
30.01 - 40.00	N/A	N/A	N/A	0.02	N/A	0.24	N/A	N/A	N/A	
40.01 - 50.00	N/A	N/A	0.74	0.44	0.81	0.22	N/A	0.19	N/A	
50.01 - 60.00	N/A	N/A	1.04	0.57	1.78	0.56	0.05	N/A	N/A	
60.01 - 70.00	0.07	0.05	4.57	4.00	4.15	1.37	0.78	0.18	N/A	
70.01 - 80.00	0.30	0.03	10.38	9.85	10.92	5.80	3.66	1.22	0.247	
80.01 - 90.00	N/A	N/A	2.01	6.35	12.52	7.00	2.65	0.33	N/A	
90.01 - 100.00	N/A	N/A	0.32	0.23	2.43	1.47	0.17	N/A	N/A	
120.01 - 130.00	N/A	N/A	0.04	0.04	N/A	N/A	N/A	N/A	N/A	
Total:	0.37	0.09	19.11	21.50	32.78	16.67	7.32	1.92	0.247	

Prin Balance FICO										
(50,000 increments)	FICO 0-450	FICO 451-500	FICO 501-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850	
0.0 - \$ 50K	N/A	N/A	0.22	0.05	0.07	0.02	N/A	N/A	N/A	
\$50001 - \$ 100K	0.22	0.03	2.88	2.27	2.29	0.79	0.32	0.03	N/A	
\$100001 - \$ 200K	N/A	0.05	3.68	1.77	2.15	0.90	0.31	N/A	N/A	
\$200001 - \$ 250K	N/A	N/A	0.38	0.30	0.10	N/A	0.10	0.11	N/A	
\$250001 - \$ 300K	N/A	N/A	0.98	N/A	N/A	N/A	0.13	N/A	N/A	
\$300001 - \$ 350K	0.16	N/A	2.44	1.69	3.50	1.07	0.31	0.15	N/A	
\$350001 - \$ 400K	N/A	N/A	3.87	4.20	7.21	4.47	2.37	0.69	N/A	
\$400001 - \$ 450K	N/A	N/A	1.34	4.00	4.60	3.27	0.38	0.38	N/A	
\$450001 - \$ 500K	N/A	N/A	1.92	1.72	4.27	3.01	1.08	N/A	N/A	
\$500001 - \$ 550K	N/A	N/A	0.49	2.37	2.34	0.95	0.96	N/A	N/A	
\$550001 - \$ 600K	N/A	N/A	N/A	1.81	3.34	1.04	N/A	N/A	0.25	
\$600001 - \$ 650K	N/A	N/A	0.29	N/A	1.13	0.85	0.56	0.56	N/A	
\$650001 - \$ 700K	N/A	N/A	0.30	N/A	0.30	0.30	N/A	N/A	N/A	
\$700001 - \$ 750K	N/A	N/A	0.33	0.65	0.67	N/A	N/A	N/A	N/A	
\$750001 - \$ 800K	N/A	N/A	N/A	0.69	N/A	N/A	0.36	N/A	N/A	
\$800001 - \$ 850K	N/A	N/A	N/A	N/A	0.36	N/A	N/A	N/A	N/A	
\$850001 - \$ 900K	N/A	N/A	N/A	N/A	0.45	N/A	0.45	N/A	N/A	
\$900001 - \$ 1000K	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Total:	0.37	0.09	19.11	21.50	32.78	16.67	7.32	1.92	0.25	

Prepayment/Penalty Term FICO										
(12 Month increments)	FICO 0-450	FICO 451-499	FICO 500-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850	
0	N/A	0.03	4.11	4.62	9.27	4.62	0.95	N/A	N/A	
12	N/A	N/A	0.26	0.96	2.69	1.14	1.50	0.65	N/A	
24	0.37	0.05	12.53	12.83	15.01	7.11	1.70	0.61	N/A	
36	N/A	N/A	2.21	3.09	5.81	3.81	3.17	0.67	0.25	
Total:	0.37	0.09	19.11	21.50	32.78	16.67	7.32	1.92	0.25	

Mortg Rates FICO										
(50 bps increment)	FICO 0-450	FICO 451-500	FICO 500-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850	
4.501 - 5.000	N/A	N/A	0.50	N/A	0.42	0.48	N/A	N/A	N/A	
5.001 - 5.500	N/A	N/A	N/A	0.77	2.16	1.14	0.17	0.28	0.247	
5.501 - 6.000	N/A	N/A	0.46	1.74	4.78	3.61	3.19	0.80	N/A	
6.001 - 6.500	N/A	N/A	1.15	3.68	6.38	4.11	1.10	0.29	N/A	
6.501 - 7.000	0.16	N/A	1.94	6.55	9.42	3.69	1.36	0.33	N/A	
7.001 - 7.500	N/A	N/A	2.33	2.48	4.89	1.85	0.42	N/A	N/A	
7.501 - 8.000	0.05	N/A	3.58	2.63	2.28	1.41	0.61	0.19	N/A	
8.001 - 8.500	0.11	N/A	2.57	0.95	1.25	0.24	0.09	0.03	N/A	
8.501 - 9.000	N/A	N/A	2.29	1.01	0.82	0.13	0.22	N/A	N/A	
9.001 - 9.500	0.03	0.03	1.41	0.37	0.17	N/A	0.17	N/A	N/A	
9.501 - 10.000	N/A	N/A	1.28	0.55	0.22	N/A	N/A	N/A	N/A	
10.001 - 10.500	0.02	N/A	0.65	0.25	N/A	N/A	N/A	N/A	N/A	
10.501 - 11.000	N/A	0.05	0.48	0.18	N/A	N/A	N/A	N/A	N/A	
11.001 - 11.500	N/A	N/A	0.28	0.06	N/A	N/A	N/A	N/A	N/A	
11.501 - 12.000	N/A	N/A	0.13	N/A	N/A	N/A	N/A	N/A	N/A	
13.001 - 13.500	N/A	N/A	0.07	N/A	N/A	N/A	N/A	N/A	N/A	
Total:	0.37	0.09	19.11	21.50	32.78	16.67	7.32	1.92	0.247	

Mortg Rates All FICO										
(50 bps increment)	LTV 0.00-60.00	LTV 60.01-70.00	LTV 70.01-80.00	LTV 80.01-85.00	LTV 85.01-90.00	LTV 90.01-95.00	LTV 95.01-100.00	Total	WA Total FICO	
4.501 - 5.000	0.33	0.45	0.44	0.18	N/A	N/A	N/A	1.40	803	
5.001 - 5.500	0.70	0.91	2.50	0.48	0.16	N/A	N/A	4.75	653	
5.501 - 6.000	1.07	2.05	7.33	1.69	1.85	0.59	N/A	14.58	655	
6.001 - 6.500	1.29	1.92	6.89	2.27	3.72	0.79	N/A	16.69	630	
6.501 - 7.000	1.08	2.78	8.97	2.91	5.55	2.10	0.16	23.55	620	
7.001 - 7.500	0.59	1.05	5.84	1.89	1.97	0.62	N/A	11.94	605	
7.501 - 8.000	0.75	1.88	4.37	1.81	1.96	0.18	N/A	10.97	593	
8.001 - 8.500	0.35	0.43	2.26	0.65	1.13	0.43	N/A	5.25	569	
8.501 - 9.000	0.02	0.67	1.93	0.92	0.66	0.28	N/A	4.47	566	
9.001 - 9.500	0.03	0.30	1.20	0.15	0.47	0.04	N/A	2.18	554	
9.501 - 10.000	0.23	0.80	0.60	0.17	0.24	N/A	N/A	2.05	545	
10.001 - 10.500	0.04	0.40	0.28	0.16	N/A	0.05	N/A	0.93	533	
10.501 - 11.000	0.08	0.49	0.14	N/A	N/A	N/A	N/A	0.71	531	
11.001 - 11.500	0.06	0.17	0.06	0.04	0.03	N/A	N/A	0.34	544	
11.501 - 12.000	0.03	0.10	N/A	N/A	N/A	N/A	N/A	0.13	520	
13.001 - 13.500	N/A	0.07	N/A	N/A	N/A	N/A	N/A	0.07	516	
Total:	6.84	14.46	42.62	13.31	17.74	5.07	0.16	100.00	613	

CMLTI 2004-OPT1 Total Pool Strats Including Prefunding (Non-Conforming Group)

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	25	\$1,247,974.42	0.37	\$49,918.98	8.474	62.09	566
50,000.01 - 75,000.00	253	\$15,516,914.57	4.54	\$61,331.68	8.518	79.11	585
75,000.01 - 100,000.00	165	\$14,359,488.86	4.20	\$87,027.21	8.278	78.85	584
100,000.01 - 125,000.00	102	\$11,407,945.12	3.34	\$111,842.60	8.060	80.47	588
125,000.01 - 150,000.00	55	\$7,481,732.19	2.19	\$136,031.49	8.115	79.42	581
150,000.01 - 175,000.00	36	\$5,821,427.80	1.70	\$161,706.33	7.893	76.27	573
175,000.01 - 200,000.00	29	\$5,545,276.07	1.62	\$191,216.42	8.499	75.86	564
200,000.01 - 225,000.00	11	\$2,349,777.08	0.69	\$213,616.10	7.833	69.75	584
225,000.01 - 250,000.00	5	\$1,188,864.65	0.35	\$237,772.93	7.542	81.01	643
250,000.01 - 275,000.00	6	\$1,559,672.74	0.46	\$259,945.46	9.684	70.06	524
275,000.01 - 300,000.00	6	\$1,727,417.59	0.51	\$287,902.93	8.251	72.50	559
300,000.01 - 325,000.00	9	\$2,929,225.46	0.86	\$325,469.50	6.617	78.67	597
325,000.01 - 350,000.00	86	\$29,452,061.08	8.62	\$342,465.83	6.965	80.02	607
350,000.01 - 500,000.00	401	\$165,191,731.00	48.35	\$411,949.45	6.862	81.12	620
500,000.01 - 1,000,000.00	124	\$74,787,025.24	21.89	\$603,121.17	6.519	77.30	625
>1,000,000.00	1	\$1,099,207.84	0.32	\$1,099,207.84	7.650	27.50	616
Total:	1314	\$341,665,741.71	100.00	\$260,019.59	7.077	79.34	612

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25.01 - 30.00	5	\$2,007,357.37	0.59	\$401,471.47	7.017	30.82	609
35.01 - 40.00	6	\$1,175,095.63	0.34	\$195,849.27	7.037	37.59	609
40.01 - 45.00	9	\$1,444,915.32	0.42	\$160,546.15	7.010	43.09	608
45.01 - 50.00	16	\$4,546,776.87	1.33	\$284,173.55	6.445	49.69	598
50.01 - 55.00	14	\$2,634,412.31	0.77	\$188,172.31	7.038	53.27	587
55.01 - 60.00	43	\$10,143,813.27	2.97	\$235,902.63	7.471	57.70	589
60.01 - 65.00	108	\$24,088,921.52	7.05	\$223,045.57	7.767	64.31	576
65.01 - 70.00	100	\$27,951,914.04	8.18	\$279,519.14	6.901	68.86	587
70.01 - 75.00	168	\$45,502,197.50	13.32	\$270,846.41	7.186	74.31	602
75.01 - 80.00	371	\$95,488,404.46	27.95	\$257,381.14	6.916	82.83	614
80.01 - 85.00	200	\$45,006,302.32	13.17	\$225,031.51	7.010	84.57	625
85.01 - 90.00	205	\$61,789,646.72	18.08	\$301,412.91	7.090	89.50	631
90.01 - 95.00	68	\$19,526,306.68	5.72	\$287,151.57	7.102	94.77	637
95.01 - 100.00	1	\$359,677.70	0.11	\$359,677.70	6.550	100.00	658
Total:	1314	\$341,665,741.71	100.00	\$260,019.59	7.077	79.34	612

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CFN	WA ComblTV	WA FICO
25.01 - 30.00	4	\$1,598,183.56	0.47	\$399,545.89	7.290	27.35	615
35.01 - 40.00	6	\$1,175,095.63	0.34	\$195,849.27	7.037	37.59	609
40.01 - 45.00	10	\$1,854,089.13	0.54	\$185,408.91	6.776	43.38	603
45.01 - 50.00	15	\$4,112,758.51	1.20	\$274,183.90	6.561	48.53	598
50.01 - 55.00	14	\$2,634,412.31	0.77	\$188,172.31	7.038	53.27	587
55.01 - 60.00	43	\$10,143,813.27	2.97	\$235,902.63	7.471	57.70	589
60.01 - 65.00	108	\$24,176,274.02	7.08	\$223,854.39	7.752	63.97	577
65.01 - 70.00	99	\$27,637,579.64	8.09	\$279,167.47	6.914	68.70	587
70.01 - 75.00	164	\$44,737,834.74	13.09	\$272,791.68	7.173	74.10	602
75.01 - 80.00	297	\$78,940,624.82	23.10	\$265,793.35	6.991	79.39	604
80.01 - 85.00	201	\$45,242,202.78	13.24	\$225,085.59	7.004	84.51	625
85.01 - 90.00	211	\$63,527,845.79	18.59	\$301,079.84	7.064	89.47	632
90.01 - 95.00	71	\$20,432,536.82	5.98	\$287,782.21	7.134	94.69	632
95.01 - 100.00	70	\$15,358,740.69	4.50	\$219,410.58	6.565	99.92	663
105.01 - 110.00	1	\$93,750.00	0.03	\$93,750.00	8.700	107.00	538
Total:	1314	\$341,665,741.71	100.00	\$260,019.59	7.077	79.34	612

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CFN	WA ComblTV	WA FICO
500 - 525	192	\$34,218,195.92	10.02	\$178,219.77	8.323	73.84	513
526 - 550	168	\$35,027,610.00	10.25	\$208,497.68	7.912	74.28	537
551 - 575	143	\$32,611,705.35	9.54	\$228,053.88	7.495	78.08	563
576 - 600	146	\$38,210,734.43	11.18	\$261,717.36	6.962	77.38	589
601 - 625	226	\$64,453,456.13	18.86	\$285,192.28	6.798	78.26	613
626 - 650	155	\$46,703,008.47	13.67	\$301,309.73	6.774	82.44	638
651 - 675	118	\$37,280,192.17	10.91	\$315,933.83	6.487	84.32	663
676 - 700	72	\$22,691,925.88	6.64	\$315,165.64	6.639	83.88	688
701 - 725	37	\$11,204,183.96	3.28	\$302,815.78	6.547	84.63	711
726 - 750	31	\$12,133,930.34	3.55	\$391,417.11	6.523	84.39	737
751 - 775	8	\$2,844,653.36	0.83	\$355,581.67	6.423	77.61	764
776 - 800	6	\$2,706,819.12	0.79	\$451,136.52	6.160	78.74	785
801 - 825	1	\$550,788.83	0.16	\$550,788.83	5.500	90.00	814
Not Available	11	\$1,028,537.75	0.30	\$93,503.43	8.014	77.01	N/A
Total:	1314	\$341,665,741.71	100.00	\$260,019.59	7.077	79.34	612

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CMLTI 2004-OPT1 2nd Lien Strats

Original Principal Balances of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	8	\$400,000.00	3.92	\$50,000.00	10.053	73.59	621
50,000.01 - 75,000.00	112	\$6,782,547.00	66.47	\$60,558.46	10.147	90.01	642
75,000.01 - 100,000.00	18	\$1,555,280.00	15.24	\$86,404.44	9.739	97.58	678
100,000.01 - 125,000.00	8	\$896,600.00	8.79	\$112,075.00	9.673	82.85	648
125,000.01 - 150,000.00	4	\$570,000.00	5.59	\$142,500.00	10.339	84.53	640
Total:	150	\$10,204,427.00	100.00	\$68,029.51	10.050	89.59	647

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	8	\$398,860.96	3.91	\$49,857.62	10.053	73.59	621
50,000.01 - 75,000.00	112	\$6,774,652.70	66.47	\$60,487.97	10.147	90.02	642
75,000.01 - 100,000.00	18	\$1,553,203.77	15.24	\$86,289.10	9.739	97.58	678
100,000.01 - 125,000.00	8	\$895,334.88	8.79	\$111,916.86	9.674	82.87	648
125,000.01 - 150,000.00	4	\$569,453.00	5.59	\$142,363.25	10.340	84.53	640
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
6.500 - 6.999	1	\$124,515.76	1.22	\$124,515.76	6.950	53.70	713
7.500 - 7.999	3	\$186,595.22	1.83	\$62,198.41	7.906	86.18	727
8.000 - 8.499	7	\$487,412.11	4.78	\$69,630.30	8.315	84.47	685
8.500 - 8.999	16	\$1,107,497.11	10.87	\$69,218.57	8.809	87.47	684
9.000 - 9.499	11	\$777,390.80	7.63	\$70,671.89	9.303	85.75	643
9.500 - 9.999	33	\$2,287,018.76	22.44	\$69,303.60	9.756	90.90	650

10.000 - 10.499	28	\$1,834,824.60	18.00	\$65,529.45	10.232	86.16	635
10.500 - 10.999	22	\$1,430,578.60	14.04	\$65,026.30	10.832	94.11	633
11.000 - 11.499	8	\$565,574.69	5.55	\$70,696.84	11.207	94.08	647
11.500 - 11.999	18	\$1,212,200.91	11.89	\$67,344.50	11.541	95.29	615
12.000 - 12.499	3	\$177,896.75	1.75	\$59,298.92	12.000	91.51	595
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Original Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 180	3	\$169,062.98	1.66	\$56,354.33	10.130	59.97	570
181 - 240	13	\$866,457.51	8.50	\$66,650.58	9.572	74.13	638
241 - 360	134	\$9,155,984.82	89.84	\$68,328.24	10.094	91.60	649
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
121 - 180	3	\$169,062.98	1.66	\$56,354.33	10.130	59.97	570
181 - 240	13	\$866,457.51	8.50	\$66,650.58	9.572	74.13	638
301 - 360	134	\$9,155,984.82	89.84	\$68,328.24	10.094	91.60	649
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Seasoning of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
000 - 006	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25.01 - 30.00	1	\$65,170.64	0.64	\$65,170.64	10.200	27.53	651
30.01 - 35.00	1	\$64,928.57	0.64	\$64,928.57	8.990	31.72	641
35.01 - 40.00	1	\$53,965.21	0.53	\$53,965.21	8.200	35.63	625
40.01 - 45.00	2	\$129,593.20	1.27	\$64,796.60	9.716	47.93	601
45.01 - 50.00	2	\$184,439.64	1.81	\$92,219.82	8.022	53.15	671
50.01 - 55.00	5	\$261,261.25	2.56	\$52,252.25	9.921	58.93	571
55.01 - 60.00	4	\$322,420.82	3.16	\$80,605.21	9.096	62.34	614
60.01 - 65.00	5	\$381,898.38	3.75	\$76,379.68	10.319	68.12	591
65.01 - 70.00	12	\$818,638.84	8.03	\$68,219.90	9.640	73.44	624
70.01 - 75.00	7	\$513,288.03	5.04	\$73,326.86	10.505	79.38	594
75.01 - 80.00	9	\$536,679.98	5.27	\$59,631.11	10.277	83.87	624
80.01 - 85.00	1	\$63,921.38	0.63	\$63,921.38	8.450	85.03	643
85.01 - 90.00	1	\$139,910.09	1.37	\$139,910.09	11.500	93.96	621
90.01 - 95.00	99	\$6,655,389.28	65.30	\$67,226.15	10.155	99.97	664
95.01 - 100.00	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647
Total:							

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25.01 - 30.00	1	\$65,170.64	0.64	\$65,170.64	10.200	27.53	651
30.01 - 35.00	1	\$64,928.57	0.64	\$64,928.57	8.990	31.72	641
35.01 - 40.00	1	\$53,965.21	0.53	\$53,965.21	8.200	35.63	625
40.01 - 45.00	2	\$129,593.20	1.27	\$64,796.60	9.716	47.93	601
45.01 - 50.00	2	\$184,439.64	1.81	\$92,219.82	8.022	53.15	671
50.01 - 55.00	5	\$261,261.25	2.56	\$52,252.25	9.921	58.93	571
55.01 - 60.00	4	\$322,420.82	3.16	\$80,605.21	9.096	62.34	614
60.01 - 65.00	5	\$381,898.38	3.75	\$76,379.68	10.319	68.12	591
65.01 - 70.00	12	\$818,638.84	8.03	\$68,219.90	9.640	73.44	624
70.01 - 75.00	7	\$513,288.03	5.04	\$73,326.86	10.505	79.38	594
75.01 - 80.00	9	\$536,679.98	5.27	\$59,631.11	10.277	83.87	624
80.01 - 85.00	1	\$63,921.38	0.63	\$63,921.38	8.450	85.03	643
85.01 - 90.00	1	\$139,910.09	1.37	\$139,910.09	11.500	93.96	621
90.01 - 95.00	99	\$6,655,389.28	65.30	\$67,226.15	10.155	99.97	664
95.01 - 100.00	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647
Total:							

Owner Occupancy of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Owner Occupancy	Number of Loans	Aggregate Outstanding		% of Aggregate		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Principal Balance	Principal Balance as of	Cut-off Date	BALANCE				
O/O	144	\$9,731,398.04		95.49	\$67,579.15	10.044	90.81	646	
N/O/O	4	\$339,315.23		3.33	\$84,828.81	10.258	67.65	670	
Second Home	2	\$120,792.04		1.19	\$60,396.02	9.993	53.22	662	
Total:	150	\$10,191,505.31		100.00	\$67,943.37	10.050	89.59	647	

Property Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Property Types	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
			Cut-off Date					
Single Family Detached	105	\$7,221,843.81	70.86		\$68,779.46	10.130	90.42	643
2-4 Family Detached	19	\$1,376,998.87	13.51		\$72,473.62	9.823	88.09	663
PUD Detached	9	\$539,914.71	5.30		\$59,990.52	10.311	93.47	650
Condo 1-4 Stories Attached	7	\$406,998.28	3.99		\$58,142.61	10.185	97.93	651
Single Family Attached	5	\$357,299.92	3.51		\$71,459.98	9.252	75.82	659
2-4 Family Attached	4	\$236,708.01	2.32		\$59,177.00	9.571	68.33	617
Condo 5 Stories+	1	\$51,741.71	0.51		\$51,741.71	8.875	100.00	740
Total:	150	\$10,191,505.31	100.00		\$67,943.37	10.050	89.59	647

Loan Purpose of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Loan Purpose	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
			Cut-off Date					
Purchase	85	\$5,625,567.02	55.20		\$66,183.14	10.119	99.98	667
Cash Out	63	\$4,450,621.15	43.67		\$70,644.78	9.939	76.20	622
Rate/Term Refi	2	\$115,317.14	1.13		\$57,658.57	10.990	99.66	622
Total:	150	\$10,191,505.31	100.00		\$67,943.37	10.050	89.59	647

Document Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Document Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA FICO
Full	87	\$5,736,380.12	56.29	\$65,935.40	9.983	93.20	647
Stated Income	63	\$4,455,125.19	43.71	\$70,716.27	10.137	84.95	647
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Product Type of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Product Type	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA FICO
FIX	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Geographical Distribution of Mortgages Loans
Collateral as of date: Wed, Sep 1, 2004

State	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA FICO
California	39	\$3,050,178.42	29.93	\$78,209.70	10.092	85.43	630
Massachusetts	31	\$2,025,511.23	19.87	\$65,339.07	10.223	97.57	662
New York	18	\$1,305,327.99	12.81	\$72,518.22	9.179	73.76	665
Florida	11	\$606,011.58	5.95	\$55,091.96	10.472	85.68	610
Virginia	7	\$551,791.82	5.41	\$78,827.40	10.030	95.27	667
Connecticut	8	\$523,424.51	5.14	\$65,428.06	10.151	84.74	631
Maryland	7	\$408,959.48	4.01	\$58,422.78	9.835	100.00	673
Colorado	4	\$242,316.17	2.38	\$60,579.04	10.311	96.17	658
Rhode Island	3	\$200,935.09	1.97	\$66,978.36	10.489	88.87	676
Illinois	3	\$172,436.03	1.69	\$57,478.68	11.068	100.00	635
Missouri	2	\$129,723.47	1.27	\$64,861.74	10.875	100.00	650
Minnesota	2	\$119,884.31	1.18	\$59,942.16	9.378	100.00	628
Texas	2	\$111,374.31	1.09	\$55,687.16	9.739	100.00	693
Ohio	2	\$109,907.36	1.08	\$54,953.68	10.250	100.00	645

Nevada	2	\$107,572.22	1.06	\$53,786.11	9.750	100.00	627
Other	9	\$526,151.32	5.16	\$38,461.26	10.322	99.99	646
Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Prepay Penalty for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Prepay Penalty	93	\$6,440,269.52	63.19	\$69,250.21	10.174	91.87	645
Has Prepay Penalty	57	\$3,751,235.79	36.81	\$65,811.15	9.837	85.68	650
No Prepay Penalty	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Prepay Term for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Prepay Term	57	\$3,751,235.79	36.81	\$65,811.15	9.837	85.68	650
No Prepay Penalty	3	\$200,935.09	1.97	\$66,978.36	10.489	88.87	676
12	49	\$3,500,200.30	34.34	\$71,432.66	10.117	99.64	663
24	41	\$2,739,134.13	26.88	\$66,808.15	10.225	82.16	620
36	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647

Prepay Code for Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Prepay Code	51	\$3,657,313.42	35.89	\$71,712.03	10.125	88.08	632
Standard	30	\$1,965,455.41	19.29	\$65,515.18	10.208	98.01	661
3 mo int	10	\$697,622.44	6.85	\$69,762.24	10.324	93.05	670
2% of UPB	1	\$60,922.87	0.60	\$60,922.87	9.750	99.90	617
1% of UPB	1	\$58,955.38	0.58	\$58,955.38	10.750	100.00	646
10% / 7% / 3.5%	57	\$3,751,235.79	36.81	\$65,811.15	9.837	85.68	650
No PP amt							

Total:	150	\$10,191,505.31	100.00	\$67,943.37	10.050	89.59	647
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Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
			Aggregate Outstanding Principal Balance	Cut-off Date				
500 - 525	3	\$156,981.45	1.54		\$52,327.15	10.779	63.96	519
526 - 550	5	\$326,972.59	3.21		\$65,394.52	10.425	71.27	539
551 - 575	5	\$317,667.08	3.12		\$63,533.42	10.149	75.35	565
576 - 600	10	\$620,158.35	6.09		\$62,015.84	9.972	68.45	591
601 - 625	26	\$1,622,343.32	15.92		\$62,397.82	10.671	88.37	618
626 - 650	41	\$2,836,366.19	27.83		\$69,179.66	10.496	92.91	639
651 - 675	27	\$1,990,354.06	19.53		\$73,716.82	9.834	93.83	661
676 - 700	14	\$933,198.95	9.16		\$66,657.07	9.557	94.30	686
701 - 725	7	\$555,361.52	5.45		\$79,337.36	8.966	89.62	709
726 - 750	7	\$466,731.81	4.58		\$66,675.97	8.792	100.00	738
751 - 775	4	\$279,535.68	2.74		\$69,883.92	8.938	95.42	764
776 - 800	1	\$85,834.31	0.84		\$85,834.31	8.875	100.00	794
Total:	150	\$10,191,505.31	100.00		\$67,943.37	10.050	89.59	647

Delinquency Status of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Delinquency Status	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
			Aggregate Outstanding Principal Balance	Cut-off Date				
Current	150	\$10,191,505.31	100.00		\$67,943.37	10.050	89.59	647
Total:	150	\$10,191,505.31	100.00		\$67,943.37	10.050	89.59	647

CMLTI 2004-OPT1 Total Pool Strats Including Prefunding (Aggregate Group)

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
25,000.01 - 50,000.00	108	\$5,389,690.01	0.33	\$49,904.54	8.581	64.39	590
50,000.01 - 75,000.00	1422	\$89,222,799.74	5.44	\$62,744.58	8.429	80.51	599
75,000.01 - 100,000.00	1356	\$118,981,732.17	7.26	\$87,744.64	7.941	80.58	599
100,000.01 - 125,000.00	1219	\$137,485,462.97	8.39	\$112,785.45	7.641	81.35	598
125,000.01 - 150,000.00	1132	\$155,590,517.49	9.49	\$137,447.45	7.410	79.41	601
150,000.01 - 175,000.00	868	\$140,713,319.86	8.59	\$162,112.12	7.255	79.93	600
175,000.01 - 200,000.00	818	\$153,766,704.12	9.38	\$187,978.86	7.155	78.75	602
200,000.01 - 225,000.00	623	\$132,707,939.89	8.10	\$213,014.35	7.111	79.18	604
225,000.01 - 250,000.00	446	\$105,920,312.08	6.46	\$237,489.49	7.027	79.39	604
250,000.01 - 275,000.00	412	\$108,007,403.09	6.59	\$262,153.89	7.016	79.36	609
275,000.01 - 300,000.00	294	\$84,598,326.70	5.16	\$287,749.41	7.015	79.36	608
300,000.01 - 325,000.00	287	\$90,817,530.93	5.54	\$316,437.39	6.939	81.90	612
325,000.01 - 350,000.00	118	\$40,451,584.21	2.47	\$342,810.04	6.993	79.00	608
350,000.01 - 500,000.00	489	\$199,379,488.81	12.17	\$407,729.02	6.870	81.29	625
>1,000,000.00	1	\$74,787,025.24	4.36	\$603,121.17	6.519	77.30	625
Total:	9717	\$1,638,919,045.15	100.00	\$1,099,207.84	7.650	77.30	616
				\$168,665.13	7.252	79.85	607

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	31	\$2,718,098.73	0.17	\$87,680.60	7.146	21.12	588
25.01 - 30.00	30	\$5,072,340.62	0.31	\$169,078.02	6.942	30.18	638
30.01 - 35.00	22	\$2,631,013.46	0.16	\$119,591.52	7.071	32.37	582
35.01 - 40.00	58	\$6,701,368.22	0.41	\$115,540.83	7.199	37.48	601
40.01 - 45.00	84	\$11,314,972.08	0.69	\$134,702.05	6.977	44.10	591
45.01 - 50.00	145	\$22,043,484.25	1.35	\$152,024.03	7.061	48.55	590
50.01 - 55.00	164	\$24,950,191.31	1.52	\$152,135.31	6.921	53.11	596
55.01 - 60.00	329	\$56,108,000.50	3.42	\$170,541.03	7.196	58.03	590
60.01 - 65.00	596	\$104,986,049.73	6.41	\$176,151.09	7.345	63.89	580
65.01 - 70.00	775	\$138,760,786.28	8.47	\$179,046.18	7.072	68.95	586
70.01 - 75.00	1013	\$182,507,948.85	11.14	\$180,165.79	7.319	74.23	586
75.01 - 80.00	3374	\$540,593,841.43	32.98	\$160,223.43	7.176	83.17	606
80.01 - 85.00	897	\$158,771,134.45	9.69	\$177,002.38	7.234	84.57	618
85.01 - 90.00	1467	\$271,361,732.12	16.56	\$184,977.32	7.367	89.73	627
90.01 - 95.00	568	\$97,552,641.30	5.95	\$171,747.61	7.313	94.76	638
95.01 - 100.00	162	\$12,511,822.41	0.76	\$77,233.47	9.735	99.87	665
100.01 - 105.00	1	\$83,787.50	0.01	\$83,787.50	9.990	103.58	662
105.01 - 110.00	1	\$249,831.91	0.02	\$249,831.91	7.990	108.70	513
Total:	9717	\$1,638,919,045.15	100.00	\$168,665.13	7.252	79.85	607

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA COMBLTV	WA FICO
0.01 - 25.00	30	\$2,623,389.35	0.16	\$87,446.31	7.191	19.98	588
25.01 - 30.00	28	\$4,383,679.36	0.27	\$156,559.98	7.066	27.41	639
30.01 - 35.00	22	\$2,631,013.46	0.16	\$119,591.52	7.071	32.37	582
35.01 - 40.00	58	\$6,701,368.22	0.41	\$115,540.83	7.199	37.48	601
40.01 - 45.00	83	\$11,461,839.28	0.70	\$138,094.45	6.859	43.29	592
45.01 - 50.00	142	\$21,319,768.21	1.30	\$150,139.21	7.089	48.20	590
50.01 - 55.00	165	\$25,009,127.09	1.53	\$151,570.47	6.932	52.97	597
55.01 - 60.00	326	\$55,549,062.35	3.39	\$170,395.90	7.193	57.87	589
60.01 - 65.00	593	\$104,679,805.56	6.39	\$176,525.81	7.344	63.59	581
65.01 - 70.00	769	\$137,920,548.55	8.42	\$179,350.52	7.072	68.81	586
70.01 - 75.00	999	\$180,597,029.27	11.02	\$180,777.81	7.307	74.02	587
75.01 - 80.00	2348	\$389,660,413.73	23.78	\$165,954.18	7.385	79.50	588
80.01 - 85.00	893	\$158,586,533.72	9.68	\$177,588.50	7.235	84.47	618
85.01 - 90.00	1466	\$271,464,298.45	16.56	\$185,173.46	7.356	89.65	628
90.01 - 95.00	611	\$104,578,743.89	6.38	\$171,159.97	7.332	94.69	634
95.01 - 100.00	1176	\$160,886,537.41	9.82	\$136,808.28	6.879	99.92	654
100.01 - 105.00	4	\$320,316.55	0.02	\$80,079.14	8.015	101.55	639
105.01 - 110.00	4	\$545,570.70	0.03	\$136,592.68	7.802	107.78	589
Total:	9717	\$1,638,919,045.15	100.00	\$168,665.13	7.252	79.85	607

FICO Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

FICO Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA COMBLTV	WA FICO
< 500	1	\$173,601.07	0.01	\$123,601.07	8.550	75.00	483
500 - 525	1155	\$176,891,216.17	10.79	\$153,152.57	8.139	74.37	514
526 - 550	1147	\$185,622,021.98	11.33	\$161,832.63	7.880	74.21	538
551 - 575	1020	\$162,594,366.05	9.92	\$159,406.24	7.627	75.17	563
576 - 600	1217	\$203,417,487.49	12.41	\$167,146.66	7.198	77.32	588
601 - 625	1734	\$296,275,232.93	18.08	\$170,862.30	6.997	81.84	613
626 - 650	1366	\$232,791,907.18	14.20	\$170,418.67	6.898	83.68	637
651 - 675	948	\$168,115,173.32	10.26	\$177,336.68	6.756	84.58	661
676 - 700	483	\$92,397,333.38	5.64	\$191,298.83	6.836	84.44	687
701 - 725	286	\$53,796,769.84	3.28	\$188,100.59	6.841	85.66	712
726 - 750	184	\$38,782,788.36	2.37	\$210,776.02	6.906	86.20	738
751 - 775	83	\$14,489,911.42	0.88	\$174,571.25	6.838	84.25	762
776 - 800	33	\$6,758,640.85	0.41	\$204,807.30	6.320	83.80	786
801 - 825	3	\$744,674.24	0.05	\$248,224.75	5.731	75.56	812
Not Available	57	\$6,117,920.87	0.37	\$107,331.95	8.109	71.16	N/A
Total:	9717	\$1,638,919,045.15	100.00	\$168,665.13	7.252	79.85	607

CMLTI 2004-OPT1 Total Pool Strats Including Prefunding (Conforming Group)

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA PICO
25,000.01 - 50,000.00	83	\$4,141,715.59	0.32	\$49,900.19	8.613	65.09	598
50,000.01 - 75,000.00	1169	\$73,705,885.17	5.68	\$63,050.37	8.410	80.80	602
75,000.01 - 100,000.00	1191	\$104,622,243.31	8.06	\$87,844.03	7.895	80.81	602
100,000.01 - 125,000.00	1117	\$126,077,517.85	9.72	\$112,871.55	7.603	81.43	599
125,000.01 - 150,000.00	1077	\$148,108,785.30	11.42	\$137,519.76	7.374	79.41	602
150,000.01 - 175,000.00	832	\$134,891,892.06	10.40	\$162,129.68	7.227	80.08	601
175,000.01 - 200,000.00	789	\$148,221,428.05	11.43	\$187,859.86	7.105	78.86	604
200,000.01 - 225,000.00	612	\$130,358,162.81	10.05	\$213,003.53	7.098	79.35	604
225,000.01 - 250,000.00	441	\$104,731,447.43	8.07	\$237,486.28	7.021	79.37	603
250,000.01 - 275,000.00	406	\$82,870,909.35	6.39	\$262,186.53	6.977	79.50	610
275,000.01 - 300,000.00	288	\$87,888,305.47	6.77	\$287,746.21	6.990	79.51	609
300,000.01 - 333,700.00	278	\$10,999,523.13	0.85	\$316,144.98	6.950	82.01	612
333,700.01 - 500,000.00	88	\$34,187,757.81	2.64	\$343,735.10	7.069	76.27	610
Total:	8403	\$1,297,253,303.44	100.00	\$388,497.25	6.905	82.11	646
				\$154,379.78	7.298	79.98	605

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTV's	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	AVG CURRENT BALANCE	WA GROSS CFN	WA COMBLTV	WA PICO
0.01 - 25.00	31	\$2,718,098.73	0.21	\$87,680.60	7.146	21.12	588
25.01 - 30.00	25	\$3,064,983.25	0.24	\$122,599.33	6.893	29.77	658
30.01 - 35.00	22	\$2,631,013.46	0.20	\$119,591.52	7.071	32.37	582
35.01 - 40.00	52	\$5,526,272.59	0.43	\$106,274.47	7.233	37.45	599
40.01 - 45.00	75	\$9,870,056.76	0.76	\$131,600.76	6.972	44.25	588
45.01 - 50.00	129	\$17,496,707.38	1.35	\$135,633.39	7.221	48.25	588
50.01 - 55.00	150	\$22,315,779.00	1.72	\$148,771.86	6.907	53.09	597
55.01 - 60.00	286	\$45,964,187.23	3.54	\$160,713.94	7.135	58.10	591
60.01 - 65.00	488	\$80,897,128.21	6.24	\$165,772.80	7.219	63.77	581
65.01 - 70.00	675	\$110,808,872.24	8.54	\$164,161.29	7.115	68.97	585
70.01 - 75.00	845	\$137,005,751.35	10.56	\$162,136.98	7.363	74.20	581
75.01 - 80.00	697	\$445,105,436.97	34.31	\$148,220.26	7.232	85.67	605
80.01 - 85.00	1262	\$113,764,832.13	8.77	\$163,220.71	7.323	84.57	615
85.01 - 90.00	500	\$209,572,085.40	16.16	\$166,063.46	7.448	89.80	626
90.01 - 95.00	161	\$78,026,334.62	6.01	\$156,052.67	7.366	94.75	638
95.01 - 100.00	1	\$12,152,144.71	0.94	\$75,479.16	9.829	99.87	665
100.01 - 105.00	1	\$83,787.50	0.01	\$83,787.50	9.990	103.58	662
105.01 - 110.00	1	\$249,831.91	0.02	\$249,831.91	7.990	108.70	513
Total:	8403	\$1,297,253,303.44	100.00	\$154,379.78	7.298	79.98	605

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0.01 - 25.00	30	\$2,623,389.35	0.20	\$87,446.31	7.191	19.98	588
25.01 - 30.00	24	\$2,785,495.80	0.21	\$116,062.33	6.938	21.44	653
30.01 - 35.00	22	\$2,631,013.46	0.20	\$119,591.52	7.071	32.37	582
35.01 - 40.00	52	\$5,526,272.59	0.43	\$106,274.47	7.233	37.45	599
40.01 - 45.00	73	\$9,607,750.15	0.74	\$131,613.02	6.875	43.27	590
45.01 - 50.00	127	\$17,207,009.70	1.33	\$135,488.27	7.215	48.12	588
50.01 - 55.00	151	\$22,374,714.78	1.72	\$148,176.92	6.920	52.94	598
55.01 - 60.00	283	\$45,405,249.08	3.50	\$160,442.58	7.130	57.91	589
60.01 - 65.00	485	\$80,503,531.54	6.21	\$165,986.66	7.222	63.47	582
65.01 - 70.00	670	\$110,282,968.91	8.50	\$164,601.45	7.111	68.83	586
70.01 - 75.00	835	\$135,859,194.53	10.47	\$162,705.62	7.351	73.99	582
75.01 - 80.00	2051	\$310,719,788.91	23.95	\$151,496.73	7.485	79.53	584
80.01 - 85.00	692	\$113,344,330.94	8.74	\$163,792.39	7.327	84.46	615
85.01 - 90.00	1255	\$207,936,452.66	16.03	\$165,686.42	7.446	89.71	626
90.01 - 95.00	540	\$84,146,207.07	6.49	\$155,826.31	7.380	94.69	634
95.01 - 100.00	1106	\$145,527,796.72	11.22	\$131,580.29	6.913	99.92	633
100.01 - 105.00	4	\$320,316.55	0.02	\$80,079.14	8.015	101.55	609
105.01 - 110.00	3	\$451,820.70	0.03	\$150,606.90	7.615	107.94	600
Total:	8403	\$1,297,253,303.44	100.00	\$154,379.78	7.298	79.98	605

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
< 500	1	\$123,601.07	0.01	\$123,601.07	8.550	75.00	483
500 - 525	963	\$142,673,020.25	11.00	\$148,154.75	8.094	74.49	514
526 - 550	979	\$150,594,411.98	11.61	\$153,824.73	7.873	74.20	538
551 - 575	877	\$129,982,660.70	10.02	\$148,212.84	7.661	74.43	563
576 - 600	1071	\$165,206,753.06	12.74	\$154,254.67	7.252	77.31	588
601 - 625	1508	\$231,821,776.80	17.87	\$153,727.97	7.052	82.83	613
626 - 650	1211	\$186,088,898.71	14.34	\$153,665.48	6.929	83.99	637
651 - 675	830	\$130,834,981.15	10.09	\$157,632.51	6.833	84.65	661
676 - 700	411	\$69,705,407.50	5.37	\$169,599.53	6.900	84.63	687
701 - 725	249	\$42,592,585.88	3.28	\$171,054.56	6.919	85.93	712
726 - 750	153	\$26,648,858.02	2.05	\$174,175.54	7.081	87.02	738
751 - 775	75	\$11,645,258.06	0.90	\$155,270.11	6.940	85.88	762
776 - 800	27	\$4,051,821.73	0.31	\$150,067.47	6.427	87.19	786
801 - 825	2	\$193,885.41	0.01	\$96,942.71	6.389	34.55	805
Not Available	46	\$5,089,383.12	0.39	\$110,638.76	8.128	69.98	N/A
Total:	8403	\$1,297,253,303.44	100.00	\$154,379.78	7.298	79.98	605

CMLTI 2004-OPT1 Total Pool Strats Including Prefunding (Aggregat

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
25,000.01 - 50,000.00	108	\$5,389,690.01	0.33
50,000.01 - 75,000.00	1422	\$89,222,799.74	5.44
75,000.01 - 100,000.00	1356	\$118,981,732.17	7.26
100,000.01 - 125,000.00	1219	\$137,485,462.97	8.39
125,000.01 - 150,000.00	1132	\$155,590,517.49	9.49
150,000.01 - 175,000.00	868	\$140,713,319.86	8.59
175,000.01 - 200,000.00	818	\$153,766,704.12	9.38
200,000.01 - 225,000.00	623	\$132,707,939.89	8.10
225,000.01 - 250,000.00	446	\$105,920,312.08	6.46
250,000.01 - 275,000.00	412	\$108,007,403.09	6.59
275,000.01 - 300,000.00	294	\$84,598,326.70	5.16
300,000.01 - 333,700.00	287	\$90,817,530.93	5.54
333,700.01 - 350,000.00	118	\$40,451,584.21	2.47
350,000.01 - 500,000.00	489	\$199,379,488.81	12.17
500,000.01 - 1,000,000.00	124	\$74,787,025.24	4.56
>1,000,000.00	1	\$1,099,207.84	0.07
Total:	9717	\$1,638,919,045.15	100.00

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	31	\$2,718,098.73	0.17
25.01 - 30.00	30	\$5,072,340.62	0.31
30.01 - 35.00	22	\$2,631,013.46	0.16
35.01 - 40.00	58	\$6,701,368.22	0.41
40.01 - 45.00	84	\$11,314,972.08	0.69
45.01 - 50.00	145	\$22,043,484.25	1.35
50.01 - 55.00	164	\$24,950,191.31	1.52
55.01 - 60.00	329	\$56,108,000.50	3.42
60.01 - 65.00	596	\$104,986,049.73	6.41
65.01 - 70.00	775	\$138,760,786.28	8.47
70.01 - 75.00	1013	\$182,507,948.85	11.14
75.01 - 80.00	3374	\$540,593,841.43	32.98
80.01 - 85.00	897	\$158,771,134.45	9.69
85.01 - 90.00	1467	\$271,361,732.12	16.56
90.01 - 95.00	568	\$97,552,641.30	5.95
95.01 - 100.00	162	\$12,511,822.41	0.76
100.01 - 105.00	1	\$83,787.50	0.01
105.01 - 110.00	1	\$249,831.91	0.02
Total:	9717	\$1,638,919,045.15	100.00

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	30	\$2,623,389.35	0.16
25.01 - 30.00	28	\$4,383,679.36	0.27
30.01 - 35.00	22	\$2,631,013.46	0.16
35.01 - 40.00	58	\$6,701,368.22	0.41
40.01 - 45.00	83	\$11,461,839.28	0.70
45.01 - 50.00	142	\$21,319,768.21	1.30
50.01 - 55.00	165	\$25,009,127.09	1.53
55.01 - 60.00	326	\$55,549,062.35	3.39
60.01 - 65.00	593	\$104,679,805.56	6.39
65.01 - 70.00	769	\$137,920,548.55	8.42
70.01 - 75.00	999	\$180,597,029.27	11.02
75.01 - 80.00	2348	\$389,660,413.73	23.78
80.01 - 85.00	893	\$158,586,533.72	9.68
85.01 - 90.00	1466	\$271,464,298.45	16.56
90.01 - 95.00	611	\$104,578,743.89	6.38
95.01 - 100.00	1176	\$160,886,537.41	9.82
100.01 - 105.00	4	\$320,316.55	0.02
105.01 - 110.00	4	\$545,570.70	0.03
Total:	9717	\$1,638,919,045.15	100.00

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
< 500	1	\$123,601.07	0.01
500 - 525	1155	\$176,891,216.17	10.79
526 - 550	1147	\$185,622,021.98	11.33
551 - 575	1020	\$162,594,366.05	9.92
576 - 600	1217	\$203,417,487.49	12.41
601 - 625	1734	\$296,275,232.93	18.08
626 - 650	1366	\$232,791,907.18	14.20
651 - 675	948	\$168,115,173.32	10.26
676 - 700	483	\$92,397,333.38	5.64
701 - 725	286	\$53,796,769.84	3.28
726 - 750	184	\$38,782,788.36	2.37
751 - 775	83	\$14,489,911.42	0.88
776 - 800	33	\$6,758,640.85	0.41
801 - 825	3	\$744,674.24	0.05
Not Available	57	\$6,117,920.87	0.37
Total:	9717	\$1,638,919,045.15	100.00

te Group)

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$49,904.54	8.581	64.39	590
\$62,744.58	8.429	80.51	599
\$87,744.64	7.941	80.58	599
\$112,785.45	7.641	81.35	598
\$137,447.45	7.410	79.41	601
\$162,112.12	7.255	79.93	600
\$187,978.86	7.155	78.75	602
\$213,014.35	7.111	79.18	604
\$237,489.49	7.027	79.39	604
\$262,153.89	7.016	79.36	609
\$287,749.41	7.015	79.36	608
\$316,437.39	6.939	81.90	612
\$342,810.04	6.993	79.00	608
\$407,729.02	6.870	81.29	625
\$603,121.17	6.519	77.30	625
\$1,099,207.84	7.650	27.50	616
\$168,665.13	7.252	79.85	607

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$87,680.60	7.146	21.12	588
\$169,078.02	6.942	30.18	638
\$119,591.52	7.071	32.37	582
\$115,540.83	7.199	37.48	601
\$134,702.05	6.977	44.10	591
\$152,024.03	7.061	48.55	590
\$152,135.31	6.921	53.11	596
\$170,541.03	7.196	58.03	590
\$176,151.09	7.345	63.89	580
\$179,046.18	7.072	68.95	586
\$180,165.79	7.319	74.23	586
\$160,223.43	7.176	85.17	606
\$177,002.38	7.234	84.57	618
\$184,977.32	7.367	89.73	627
\$171,747.61	7.313	94.76	638
\$77,233.47	9.735	99.87	665
\$83,787.50	9.990	103.58	662
\$249,831.91	7.990	108.70	513
\$168,665.13	7.252	79.85	607

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$87,446.31	7.191	19.98	588
\$156,559.98	7.066	27.41	639
\$119,591.52	7.071	32.37	582
\$115,540.83	7.199	37.48	601
\$138,094.45	6.859	43.29	592
\$150,139.21	7.089	48.20	590
\$151,570.47	6.932	52.97	597
\$170,395.90	7.193	57.87	589
\$176,525.81	7.344	63.59	581
\$179,350.52	7.072	68.81	586
\$180,777.81	7.307	74.02	587
\$165,954.18	7.385	79.50	588
\$177,588.50	7.235	84.47	618
\$185,173.46	7.356	89.65	628
\$171,159.97	7.332	94.69	634
\$136,808.28	6.879	99.92	654
\$80,079.14	8.015	101.55	639
\$136,392.68	7.802	107.78	589
\$168,665.13	7.252	79.85	607

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$123,601.07	8.550	75.00	483
\$153,152.57	8.139	74.37	514
\$161,832.63	7.880	74.21	538
\$159,406.24	7.627	75.17	563
\$167,146.66	7.198	77.32	588
\$170,862.30	6.997	81.84	613
\$170,418.67	6.898	83.68	637
\$177,336.68	6.756	84.58	661
\$191,298.83	6.836	84.44	687
\$188,100.59	6.841	85.66	712
\$210,776.02	6.906	86.20	738
\$174,577.25	6.838	84.25	762
\$204,807.30	6.320	83.80	786
\$248,224.75	5.731	75.56	812
\$107,331.95	8.109	71.16	N/A
\$168,665.13	7.252	79.85	607

CMLTI 2004-OPT1 Total Pool Strats Including Prefunding (Conforming)

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal	% of Aggregate Principal Balance
		Balance	as of Cut-off Date
25,000.01 - 50,000.00	83	\$4,141,715.59	0.32
50,000.01 - 75,000.00	1169	\$73,705,885.17	5.68
75,000.01 - 100,000.00	1191	\$104,622,243.31	8.06
100,000.01 - 125,000.00	1117	\$126,077,517.85	9.72
125,000.01 - 150,000.00	1077	\$148,108,785.30	11.42
150,000.01 - 175,000.00	832	\$134,891,892.06	10.40
175,000.01 - 200,000.00	789	\$148,221,428.05	11.43
200,000.01 - 225,000.00	612	\$130,358,162.81	10.05
225,000.01 - 250,000.00	441	\$104,731,447.43	8.07
250,000.01 - 275,000.00	406	\$106,447,730.35	8.21
275,000.01 - 300,000.00	288	\$82,870,909.11	6.39
300,000.01 - 333,700.00	278	\$87,888,305.47	6.77
333,700.01 - 350,000.00	32	\$10,999,523.13	0.85
350,000.01 - 500,000.00	88	\$34,187,757.81	2.64
Total:	8403	\$1,297,253,303.44	100.00

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal	% of Aggregate Principal Balance
		Balance	as of Cut-off Date
0.01 - 25.00	31	\$2,718,098.73	0.21
25.01 - 30.00	25	\$3,064,983.25	0.24
30.01 - 35.00	22	\$2,631,013.46	0.20
35.01 - 40.00	52	\$5,526,272.59	0.43
40.01 - 45.00	75	\$9,870,056.76	0.76
45.01 - 50.00	129	\$17,496,707.38	1.35
50.01 - 55.00	150	\$22,315,779.00	1.72
55.01 - 60.00	286	\$45,964,187.23	3.54
60.01 - 65.00	488	\$80,897,128.21	6.24
65.01 - 70.00	675	\$110,808,872.24	8.54
70.01 - 75.00	845	\$137,005,751.35	10.56
75.01 - 80.00	3003	\$445,105,436.97	34.31
80.01 - 85.00	697	\$113,764,832.13	8.77
85.01 - 90.00	1262	\$209,572,085.40	16.16
90.01 - 95.00	500	\$78,026,334.62	6.01
95.01 - 100.00	161	\$12,152,144.71	0.94
100.01 - 105.00	1	\$83,787.50	0.01
105.01 - 110.00	1	\$249,831.91	0.02
Total:	8403	\$1,297,253,303.44	100.00

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal	% of Aggregate Principal Balance
		Balance	as of Cut-off Date

0.01 - 25.00	30	\$2,623,389.35	0.20
25.01 - 30.00	24	\$2,785,495.80	0.21
30.01 - 35.00	22	\$2,631,013.46	0.20
35.01 - 40.00	52	\$5,526,272.59	0.43
40.01 - 45.00	73	\$9,607,750.15	0.74
45.01 - 50.00	127	\$17,207,009.70	1.33
50.01 - 55.00	151	\$22,374,714.78	1.72
55.01 - 60.00	283	\$45,405,249.08	3.50
60.01 - 65.00	485	\$80,503,531.54	6.21
65.01 - 70.00	670	\$110,282,968.91	8.50
70.01 - 75.00	835	\$135,859,194.53	10.47
75.01 - 80.00	2051	\$310,719,788.91	23.95
80.01 - 85.00	692	\$113,344,330.94	8.74
85.01 - 90.00	1255	\$207,936,452.66	16.03
90.01 - 95.00	540	\$84,146,207.07	6.49
95.01 - 100.00	1106	\$145,527,796.72	11.22
100.01 - 105.00	4	\$320,316.55	0.02
105.01 - 110.00	3	\$451,820.70	0.03
Total:	8403	\$1,297,253,303.44	100.00

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
< 500	1	\$123,601.07	0.01
500 - 525	963	\$142,673,020.25	11.00
526 - 550	979	\$150,594,411.98	11.61
551 - 575	877	\$129,982,660.70	10.02
576 - 600	1071	\$165,206,753.06	12.74
601 - 625	1508	\$231,821,776.80	17.87
626 - 650	1211	\$186,088,898.71	14.34
651 - 675	830	\$130,834,981.15	10.09
676 - 700	411	\$69,705,407.50	5.37
701 - 725	249	\$42,592,585.88	3.28
726 - 750	153	\$26,648,858.02	2.05
751 - 775	75	\$11,645,258.06	0.90
776 - 800	27	\$4,051,821.73	0.31
801 - 825	2	\$193,885.41	0.01
Not Available	46	\$5,089,383.12	0.39
Total:	8403	\$1,297,253,303.44	100.00

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AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$49,900.19	8.613	65.09	598
\$63,050.37	8.410	80.80	602
\$87,844.03	7.895	80.81	602
\$112,871.55	7.603	81.43	599
\$137,519.76	7.374	79.41	602
\$162,129.68	7.227	80.08	601
\$187,859.86	7.105	78.86	604
\$213,003.53	7.098	79.35	604
\$237,486.28	7.021	79.37	603
\$262,186.53	6.977	79.50	610
\$287,746.21	6.990	79.51	609
\$316,144.98	6.950	82.01	612
\$343,735.10	7.069	76.27	610
\$388,497.25	6.905	82.11	646
\$154,379.78	7.298	79.98	605

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$87,680.60	7.146	21.12	588
\$122,599.33	6.893	29.77	658
\$119,591.52	7.071	32.37	582
\$106,274.47	7.233	37.45	599
\$131,600.76	6.972	44.25	588
\$135,633.39	7.221	48.25	588
\$148,771.86	6.907	53.09	597
\$160,713.94	7.135	58.10	591
\$165,772.80	7.219	63.77	581
\$164,161.29	7.115	68.97	585
\$162,136.98	7.363	74.20	581
\$148,220.26	7.232	85.67	605
\$163,220.71	7.323	84.57	615
\$166,063.46	7.448	89.80	626
\$156,052.67	7.366	94.75	638
\$75,479.16	9.829	99.87	665
\$83,787.50	9.990	103.58	662
\$249,831.91	7.990	108.70	513
\$154,379.78	7.298	79.98	605

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
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\$87,446.31	7.191	19.98	588
\$116,062.33	6.938	27.44	653
\$119,591.52	7.071	32.37	582
\$106,274.47	7.233	37.45	599
\$131,613.02	6.875	43.27	590
\$135,488.27	7.215	48.12	588
\$148,176.92	6.920	52.94	598
\$160,442.58	7.130	57.91	589
\$165,986.66	7.222	63.47	582
\$164,601.45	7.111	68.83	586
\$162,705.62	7.351	73.99	582
\$151,496.73	7.485	79.53	584
\$163,792.39	7.327	84.46	615
\$165,686.42	7.446	89.71	626
\$155,826.31	7.380	94.69	634
\$131,580.29	6.913	99.92	653
\$80,079.14	8.015	101.55	639
\$150,606.90	7.615	107.94	600
\$154,379.78	7.298	79.98	605

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$123,601.07	8.550	75.00	483
\$148,154.75	8.094	74.49	514
\$153,824.73	7.873	74.20	538
\$148,212.84	7.661	74.43	563
\$154,254.67	7.252	77.31	588
\$153,727.97	7.052	82.83	613
\$153,665.48	6.929	83.99	637
\$157,632.51	6.833	84.65	661
\$169,599.53	6.900	84.63	687
\$171,054.56	6.919	85.93	712
\$174,175.54	7.081	87.02	738
\$155,270.11	6.940	85.88	762
\$150,067.47	6.427	87.19	786
\$96,942.71	6.389	34.55	805
\$110,638.76	8.128	69.98	N/A
\$154,379.78	7.298	79.98	605

CMLTI 2004-OPT1 Total Pool Strats Including Prefunding (Non-Confor

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Wed, Sep 1, 2004

Range (\$)	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
25,000.01 - 50,000.00	25	\$1,247,974.42	0.37
50,000.01 - 75,000.00	253	\$15,516,914.57	4.54
75,000.01 - 100,000.00	165	\$14,359,488.86	4.20
100,000.01 - 125,000.00	102	\$11,407,945.12	3.34
125,000.01 - 150,000.00	55	\$7,481,732.19	2.19
150,000.01 - 175,000.00	36	\$5,821,427.80	1.70
175,000.01 - 200,000.00	29	\$5,545,276.07	1.62
200,000.01 - 225,000.00	11	\$2,349,777.08	0.69
225,000.01 - 250,000.00	5	\$1,188,864.65	0.35
250,000.01 - 275,000.00	6	\$1,559,672.74	0.46
275,000.01 - 300,000.00	6	\$1,727,417.59	0.51
300,000.01 - 333,700.00	9	\$2,929,225.46	0.86
333,700.01 - 350,000.00	86	\$29,452,061.08	8.62
350,000.01 - 500,000.00	401	\$165,191,731.00	48.35
500,000.01 - 1,000,000.00	124	\$74,787,025.24	21.89
>1,000,000.00	1	\$1,099,207.84	0.32
Total:	1314	\$341,665,741.71	100.00

Original Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Original LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
25.01 - 30.00	5	\$2,007,357.37	0.59
35.01 - 40.00	6	\$1,175,095.63	0.34
40.01 - 45.00	9	\$1,444,915.32	0.42
45.01 - 50.00	16	\$4,546,776.87	1.33
50.01 - 55.00	14	\$2,634,412.31	0.77
55.01 - 60.00	43	\$10,143,813.27	2.97
60.01 - 65.00	108	\$24,088,921.52	7.05
65.01 - 70.00	100	\$27,951,914.04	8.18
70.01 - 75.00	168	\$45,502,197.50	13.32
75.01 - 80.00	371	\$95,488,404.46	27.95
80.01 - 85.00	200	\$45,006,302.32	13.17
85.01 - 90.00	205	\$61,789,646.72	18.08
90.01 - 95.00	68	\$19,526,306.68	5.72
95.01 - 100.00	1	\$359,677.70	0.11
Total:	1314	\$341,665,741.71	100.00

Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Combined LTVs	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
25.01 - 30.00	4	\$1,598,183.56	0.47
35.01 - 40.00	6	\$1,175,095.63	0.34
40.01 - 45.00	10	\$1,854,089.13	0.54

45.01 - 50.00	15	\$4,112,758.51	1.20
50.01 - 55.00	14	\$2,634,412.31	0.77
55.01 - 60.00	43	\$10,143,813.27	2.97
60.01 - 65.00	108	\$24,176,274.02	7.08
65.01 - 70.00	99	\$27,637,579.64	8.09
70.01 - 75.00	164	\$44,737,834.74	13.09
75.01 - 80.00	297	\$78,940,624.82	23.10
80.01 - 85.00	201	\$45,242,202.78	13.24
85.01 - 90.00	211	\$63,527,845.79	18.59
90.01 - 95.00	71	\$20,432,536.82	5.98
95.01 - 100.00	70	\$15,358,740.69	4.50
105.01 - 110.00	1	\$93,750.00	0.03
Total:	1314	\$341,665,741.71	100.00

Fico Scores of Mortgage Loans
Collateral as of date: Wed, Sep 1, 2004

Fico Scores	Number of Loans	Aggregate Outstanding Principal Balance	% of Aggregate Principal Balance as of Cut-off Date
500 - 525	192	\$34,218,195.92	10.02
526 - 550	168	\$35,027,610.00	10.25
551 - 575	143	\$32,611,705.35	9.54
576 - 600	146	\$38,210,734.43	11.18
601 - 625	226	\$64,453,456.13	18.86
626 - 650	155	\$46,703,008.47	13.67
651 - 675	118	\$37,280,192.17	10.91
676 - 700	72	\$22,691,925.88	6.64
701 - 725	37	\$11,204,183.96	3.28
726 - 750	31	\$12,133,930.34	3.55
751 - 775	8	\$2,844,653.36	0.83
776 - 800	6	\$2,706,819.12	0.79
801 - 825	1	\$550,788.83	0.16
Not Available	11	\$1,028,537.75	0.30
Total:	1314	\$341,665,741.71	100.00

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AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$49,918.98	8.474	62.09	566
\$61,331.68	8.518	79.11	585
\$87,027.21	8.278	78.85	584
\$111,842.60	8.060	80.47	588
\$136,031.49	8.115	79.42	581
\$161,706.33	7.893	76.27	573
\$191,216.42	8.499	75.86	564
\$213,616.10	7.833	69.75	584
\$237,772.93	7.542	81.01	643
\$259,945.46	9.684	70.06	524
\$287,902.93	8.251	72.50	559
\$325,469.50	6.617	78.67	597
\$342,465.83	6.965	80.02	607
\$411,949.45	6.862	81.12	620
\$603,121.17	6.519	77.30	625
\$1,099,207.84	7.650	27.50	616
\$260,019.59	7.077	79.34	612

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$401,471.47	7.017	30.82	609
\$195,849.27	7.037	37.59	609
\$160,546.15	7.010	43.09	608
\$284,173.55	6.445	49.69	598
\$188,172.31	7.038	53.27	587
\$235,902.63	7.471	57.70	589
\$223,045.57	7.767	64.31	576
\$279,519.14	6.901	68.86	587
\$270,846.41	7.186	74.31	602
\$257,381.14	6.916	82.83	614
\$225,031.51	7.010	84.57	625
\$301,412.91	7.090	89.50	631
\$287,151.57	7.102	94.77	637
\$359,677.70	6.550	100.00	658
\$260,019.59	7.077	79.34	612

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$399,545.89	7.290	27.35	615
\$195,849.27	7.037	37.59	609
\$185,408.91	6.776	43.38	603

\$274,183.90	6.561	48.53	598
\$188,172.31	7.038	53.27	587
\$235,902.63	7.471	57.70	589
\$223,854.39	7.752	63.97	577
\$279,167.47	6.914	68.70	587
\$272,791.68	7.173	74.10	602
\$265,793.35	6.991	79.39	604
\$225,085.59	7.004	84.51	625
\$301,079.84	7.064	89.47	632
\$287,782.21	7.134	94.69	632
\$219,410.58	6.565	99.92	663
\$93,750.00	8.700	107.00	538
\$260,019.59	7.077	79.34	612

AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
\$178,219.77	8.323	73.84	513
\$208,497.68	7.912	74.28	537
\$228,053.88	7.495	78.08	563
\$261,717.36	6.962	77.38	589
\$285,192.28	6.798	78.26	613
\$301,309.73	6.774	82.44	638
\$315,933.83	6.487	84.32	663
\$315,165.64	6.639	83.88	688
\$302,815.78	6.547	84.63	711
\$391,417.11	6.523	84.39	737
\$355,581.67	6.423	77.61	764
\$451,136.52	6.160	78.74	785
\$550,788.83	5.500	90.00	814
\$93,503.43	8.014	77.01	N/A
\$260,019.59	7.077	79.34	612