04042783

U.S. Securities and Exchange Commission
Washington, D.C. 20549

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
Estimated average burden
hours per response.... 0.15

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

SEC MAIL PROCESSING SECTION
RECEIVED
SEP 16 2004
WASH. D.C. 155

Residential Asset Mortgage Products, Inc.
Exact Name of Registrant as Specified in Charter

0001099391
Registrant CIK Number

9-15-04
Current Report on Form 8-K 2004-RZ3
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-117232
SEC File Number of Registration Statement

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

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 15th day September 2004.

Residential Asset Mortgage Products, Inc.
(Registrant)

By: ______________________
Name: Mark White
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on ________, 2004, that the information set forth in this statement is true and complete.

By: ______________________
(Name)
(Title)

PROCESSED
SEP 17 2004
THOMSON
FINANCIAL

RFC 2004-RZ3 - Price/Yield - Class AI4 Breakeven Analysis

Balance	$22,038,000.00
Coupon	4.758
Settle	09/29/2004

Price	*1*	*2*
WAL	4.86	4.86
Principal Writedown	0.01%	0.01%
Total Collat Group Loss (Collat Maturity)	18.14%	18.14%
Total Collat Group Liquidation (Collat Maturity)	18.14%	18.14%
Total Collat Loss (Collat Maturity)	16.83%	16.83%
Total Collat Liquidation (Collat Maturity)	16.83%	16.83%
LIBOR_1MO	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd
Prepay (1)	100 PPC	100 PPC
Prepay (2)	100 PPC	100 PPC
Default	5.862 CDR	5.862 CDR
Loss Severity	100%	100%
Servicer Advances	100%	100%
Liquidation Lag	12	12
Delinq	0%	15%
Optional Redemption	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Price/Yield - Class AI4 Breakeven Analysis

Balance	$22,038,000.00
Coupon	4.758
Settle	09/29/2004

Price	*1*	*2*
WAL	4.86	4.86
Principal Writedown	0.01%	0.01%
Total Collat Group Loss (Collat Maturity)	18.14%	18.14%
Total Collat Group Liquidation (Collat Maturity)	18.14%	18.14%
Total Collat Loss (Collat Maturity)	16.83%	16.83%
Total Collat Liquidation (Collat Maturity)	16.83%	16.83%
LIBOR_1MO	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd
Prepay (1)	100 PPC	100 PPC
Prepay (2)	100 PPC	100 PPC
Default	5.862 CDR	5.862 CDR
Loss Severity	100%	100%
Servicer Advances	100%	100%
Liquidation Lag	12	12
Delinq	0%	15%
Optional Redemption	Call (N,N)	Call (N,N)

GMAC RFC - RAMP 2004-RZ3 - FRMs Pool

FICO & Documentation (% of principal balance)

FICO Score	Full Doc	Limited Doc	Stated Doc	All Docs	WAC	Avg Prin Bal	LTV
600 - 619	3.45	0.00	0.00	3.45	9.31	115,629.87	101.88
620 - 639	5.04	0.00	0.00	5.04	8.82	130,579.69	102.14
640 - 659	6.06	0.00	0.00	6.06	8.75	154,165.01	102.14
660 - 679	5.18	0.00	0.00	5.18	8.54	139,471.03	102.12
680 - 699	12.87	0.21	0.00	13.07	7.79	152,124.49	104.72
700 - 719	10.39	0.29	0.00	10.69	7.93	142,447.14	104.83
720 - 739	16.98	4.35	0.00	21.33	7.69	144,965.51	102.94
740 - 759	14.21	3.14	0.00	17.34	7.72	130,126.96	101.71
760 - 779	7.95	1.24	0.00	9.19	7.65	131,390.16	101.60
780 - 799	6.34	1.24	0.00	7.58	7.58	146,600.48	101.16
800 >=	0.97	0.10	0.00	1.07	7.81	98,026.58	99.95
TOTAL POOL	**89.44**	**10.56**	**0.00**	**100.00**	**7.95**	**139,119.53**	**102.70**

LTV & FICO (% of principal balance)

Current LTV	FICO <=600	601-650	651-700	701+-	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
090.01-095	0.00	0.00	0.21	11.11	11.31	97,095.68	7.92	0.00	0.50	0.00
095.01-100	0.00	3.22	3.16	16.15	22.53	133,934.31	8.00	0.00	10.06	0.00
100.01-105	0.07	9.00	10.06	15.21	34.34	151,140.62	8.17	0.00	0.00	0.00
105.01-107	0.00	0.00	7.57	24.24	31.81	153,806.24	7.67	0.00	0.00	0.00
TOTAL POOL	**0.07**	**12.23**	**20.99**	**66.72**	**100.00**	**139,119.53**	**7.95**	**0.00**	**10.56**	**0.00**

Prin Balance & FICO (% of principal balance)

Prin Balance	FICO <=600	601-650	651-700	701+-	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
a. 1 - 50,000	0.00	0.13	0.13	0.62	0.87	38,506.10	8.23	0.00	0.04	0.00
b. 50,001 - 100,000	0.07	2.14	2.78	10.82	15.81	76,687.39	8.10	0.00	1.69	0.00
c. 100,001 - 150,000	0.00	3.87	5.47	20.71	30.06	125,443.20	7.96	0.00	4.10	0.00
d. 150,001 - 200,000	0.00	2.92	5.53	15.75	24.21	173,119.98	7.95	0.00	2.52	0.00
e. 200,001 - 250,000	0.00	1.73	2.04	8.62	12.39	220,922.57	7.88	0.00	1.01	0.00
f. 250,001 - 300,000	0.00	1.16	3.19	5.81	10.16	273,471.27	7.85	0.00	1.20	0.00
g. 300,001 - 350,000	0.00	0.00	0.71	1.95	2.66	331,441.70	7.71	0.00	0.00	0.00
h. 350,001 - 400,000	0.00	0.28	0.82	1.09	2.18	374,458.10	7.77	0.00	0.00	0.00
i. 400,001 - 450,000	0.00	0.00	0.32	0.60	0.92	419,421.07	7.79	0.00	0.00	0.00
j. 450,001 - 500,000	0.00	0.00	0.00	0.35	0.35	480,400.00	7.75	0.00	0.00	0.00
l. 550,001 - 600,000	0.00	0.00	0.00	0.41	0.41	566,650.00	7.75	0.00	0.00	0.00
TOTAL POOL	**0.07**	**12.23**	**20.99**	**66.72**	**100.00**	**139,119.53**	**7.95**	**0.00**	**10.56**	**0.00**

Prepayment Penalty & FICO (% of principal balance)

Prepayment Penalty Term	FICO <=600	601-650	651-700	701+-	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
0	0.00	5.79	9.75	30.61	46.16	102.65	8.00	0.00	139,907.86	5.02	0.00
6	0.00	0.00	0.00	0.16	0.16	105.00	8.63	0.00	214,412.34	0.00	0.00
12	0.00	0.31	1.12	1.78	3.21	103.71	7.81	0.00	151,952.42	0.43	0.00
24	0.00	1.31	2.52	8.44	12.26	101.24	7.90	0.00	147,695.11	1.45	0.00
36	0.07	4.75	7.60	25.73	38.15	103.14	7.90	0.00	134,658.77	3.65	0.00
60	0.00	0.07	0.00	0.00	0.07	103.00	8.75	0.00	92,185.00	0.00	0.00
TOTAL POOL	**0.07**	**12.23**	**20.99**	**66.72**	**100.00**	**102.70**	**7.95**	**0.00**	**139,119.53**	**10.56**	**0.00**

Mortg Rates & FICO (% of principal balance)

Mortg Rates	FICO <=600	601-650	651-700	701+-	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.00	0.20	0.20	102.00	6.00	0.00	277,348.67	0.00	0.00
06.001-6.500	0.00	0.00	0.00	0.25	0.25	102.91	6.37	0.00	168,938.41	0.00	0.00
06.501-7.000	0.00	0.14	0.70	4.35	5.19	103.34	6.90	0.00	148,409.76	0.37	0.00
07.001-7.500	0.00	0.00	4.14	20.25	24.39	103.66	7.37	0.00	150,160.68	1.30	0.00
07.501-8.000	0.00	0.29	6.24	28.15	34.68	102.96	7.81	0.00	143,864.45	4.03	0.00
08.001-8.500	0.00	2.70	6.05	11.23	19.98	101.48	8.34	0.00	129,423.47	4.09	0.00
08.501-9.000	0.00	3.94	2.71	2.18	8.82	101.89	8.74	0.00	128,832.89	0.77	0.00
09.001-9.500	0.07	3.34	1.02	0.00	4.43	102.20	9.33	0.00	119,227.60	0.00	0.00
09.501-10.000	0.00	1.62	0.13	0.11	1.86	102.52	9.83	0.00	110,857.30	0.00	0.00
10.001-10.500	0.00	0.21	0.00	0.00	0.21	97.47	10.13	0.00	144,364.78	0.00	0.00
TOTAL POOL	**0.07**	**12.23**	**20.99**	**66.72**	**100.00**	**102.70**	**7.95**	**0.00**	**139,119.53**	**10.56**	**0.00**

Mortg Rates & LTV (% of principal balance)

Mortg Rates	LTV <=70	70.1-75	75.1-80	80.1-85	85.1-90	90.1+	total	FICO	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.00	0.00	0.00	0.20	0.20	780.00	0.00	277,348.67	0.00	0.00
06.001-6.500	0.00	0.00	0.00	0.00	0.00	0.25	0.25	739.59	0.00	168,938.41	0.00	0.00
06.501-7.000	0.00	0.00	0.00	0.00	0.00	5.19	5.19	740.81	0.00	148,409.76	0.37	0.00
07.001-7.500	0.00	0.00	0.00	0.00	0.00	24.39	24.39	737.70	0.00	150,160.68	1.30	0.00
07.501-8.000	0.00	0.00	0.00	0.00	0.00	34.68	34.68	731.94	0.00	143,864.45	4.03	0.00
08.001-8.500	0.00	0.00	0.00	0.00	0.00	19.98	19.98	707.59	0.00	129,423.47	4.09	0.00
08.501-9.000	0.00	0.00	0.00	0.00	0.00	8.82	8.82	668.42	0.00	128,832.89	0.77	0.00
09.001-9.500	0.00	0.00	0.00	0.00	0.00	4.43	4.43	633.42	0.00	119,227.60	0.00	0.00
09.501-10.000	0.00	0.00	0.00	0.00	0.00	1.86	1.86	625.49	0.00	110,857.30	0.00	0.00
10.001-10.500	0.00	0.00	0.00	0.00	0.00	0.21	0.21	630.98	0.00	144,364.78	0.00	0.00
TOTAL POOL	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**100.00**	**100.00**	**716.90**	**0.00**	**139,119.53**	**10.56**	**0.00**

GMAC RFC - RAMP 2004-RZ3 - ARMs Pool

FICO & Documentation (% of principal balance)

FICO Score	Full Doc	Limited Doc	Stated Doc	All Docs	WAC	Avg Prin Bal	LTV
600 - 619	7.52	0.00	0.00	7.52	8.30	139,282.71	101.39
620 - 639	7.02	0.00	0.00	7.02	7.99	150,204.78	101.41
640 - 659	7.42	0.00	0.00	7.42	7.97	148,273.03	101.08
660 - 679	6.50	0.00	0.00	6.50	7.68	147,289.04	101.88
680 - 699	10.59	1.18	0.00	11.77	7.00	171,888.37	102.49
700 - 719	9.10	0.72	0.00	9.82	6.86	181,853.49	103.22
720 - 739	12.06	7.55	0.00	19.60	6.88	181,537.84	100.95
740 - 759	9.53	6.76	0.00	16.30	6.93	166,096.45	100.99
760 - 779	5.65	3.00	0.00	8.65	6.90	162,265.89	101.09
780 - 799	2.90	1.58	0.00	4.49	6.71	179,367.54	100.64
800 >=	0.48	0.43	0.00	0.91	6.75	196,651.96	101.67
TOTAL POOL	**78.77**	**21.23**	**0.00**	**100.00**	**7.21**	**164,894.53**	**101.50**

LTV & FICO (% of principal balance)

Current LTV	FICO <=600	601-650	651-700	701+	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
090.01-095	0.00	0.18	1.42	7.17	8.77	130,600.88	7.25	3.62	1.91	0.00
095.01-100	0.00	8.20	7.06	29.31	44.56	163,463.45	7.24	4.14	19.33	0.00
100.01-105	0.48	10.37	8.68	10.50	30.03	171,436.70	7.41	4.90	0.00	0.00
105.01-107	0.00	0.00	4.32	12.32	16.64	181,802.43	6.75	3.74	0.00	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**164,894.53**	**7.21**	**4.26**	**21.23**	**0.00**

Prin Balance & FICO (% of principal balance)

Prin Balance	FICO <=600	601-650	651-700	701+	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
a. 1 - 50,000	0.00	0.15	0.11	0.08	0.34	42,403.72	7.91	5.01	0.09	0.00
b. 50,001 - 100,000	0.06	2.46	1.78	5.01	9.32	79,942.26	7.49	4.43	1.25	0.00
c. 100,001 - 150,000	0.07	5.31	5.87	12.23	23.50	126,534.14	7.36	4.46	4.22	0.00
d. 150,001 - 200,000	0.21	5.52	5.54	13.81	25.08	172,366.45	7.34	4.33	6.76	0.00
e. 200,001 - 250,000	0.14	2.74	2.99	10.53	16.40	222,311.44	7.16	4.20	5.28	0.00
f. 250,001 - 300,000	0.00	1.85	2.67	6.53	11.05	275,193.09	7.13	4.18	3.64	0.00
g. 300,001 - 350,000	0.00	0.20	0.65	3.46	4.31	327,164.88	6.72	3.71	0.00	0.00
h. 350,001 - 400,000	0.00	0.51	1.26	2.74	4.50	379,961.80	6.85	4.06	0.00	0.00
i. 400,001 - 450,000	0.00	0.00	0.28	2.21	2.49	420,766.24	6.48	3.62	0.00	0.00
j. 450,001 - 500,000	0.00	0.00	0.33	1.25	1.58	479,585.39	6.43	3.91	0.00	0.00
k. 500,001 - 550,000	0.00	0.00	0.00	1.07	1.07	539,628.05	6.42	3.25	0.00	0.00
l. 550,001 - 600,000	0.00	0.00	0.00	0.37	0.37	561,643.00	6.38	3.25	0.00	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**164,894.53**	**7.21**	**4.26**	**21.23**	**0.00**

Prepayment Penalty & FICO (% of principal balance)

Prepayment Penalty Term	FICO <=600	601-650	651-700	701+	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
0	0.21	6.63	8.58	25.25	40.67	100.93	7.23	4.14	165,581.01	9.20	0.00
12	0.00	0.20	0.40	2.51	3.11	101.69	6.98	3.69	181,864.26	0.61	0.00
24	0.22	7.17	7.93	18.28	33.60	101.96	7.24	4.40	168,391.84	7.00	0.00
36	0.06	4.74	4.57	13.26	22.62	101.83	7.17	4.34	156,871.89	4.42	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**101.50**	**7.21**	**4.26**	**164,894.53**	**21.23**	**0.00**

Mortg Rates & FICO (% of principal balance)

Mortg Rates	FICO <=600	601-650	651-700	701+	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.28	1.77	2.05	104.85	5.99	3.43	311,600.24	0.00	0.00
06.001-6.500	0.00	0.00	1.31	13.50	14.81	102.75	6.38	3.53	214,148.07	1.62	0.00
06.501-7.000	0.00	0.06	6.66	26.01	32.73	101.91	6.82	3.65	173,182.89	8.09	0.00
07.001-7.500	0.00	1.58	5.43	15.51	22.53	100.22	7.36	3.89	156,922.57	10.24	0.00
07.501-8.000	0.00	7.99	5.70	2.30	15.99	100.83	7.80	5.41	148,063.32	1.28	0.00
08.001-8.500	0.10	6.19	1.55	0.00	7.84	101.56	8.29	6.06	140,095.59	0.00	0.00
08.501-9.000	0.38	2.73	0.56	0.20	3.87	101.66	8.77	6.28	119,910.89	0.00	0.00
09.001-9.500	0.00	0.19	0.00	0.00	0.19	102.06	9.13	6.33	95,851.59	0.00	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**101.50**	**7.21**	**4.26**	**164,894.53**	**21.23**	**0.00**

Mortg Rates & LTV (% of principal balance)

Mortg Rates	LTV <=70	70.1-75	75.1-80	80.1-85	85.1-90	90.1+	total	FICO	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.00	0.00	0.00	2.05	2.05	750.47	3.43	311,600.24	0.00	0.00
06.001-6.500	0.00	0.00	0.00	0.00	0.00	14.81	14.81	736.78	3.53	214,148.07	1.62	0.00
06.501-7.000	0.00	0.00	0.00	0.00	0.00	32.73	32.73	731.41	3.65	173,182.89	8.09	0.00
07.001-7.500	0.00	0.00	0.00	0.00	0.00	22.53	22.53	719.76	3.89	156,922.57	10.24	0.00
07.501-8.000	0.00	0.00	0.00	0.00	0.00	15.99	15.99	658.73	5.41	148,063.32	1.28	0.00
08.001-8.500	0.00	0.00	0.00	0.00	0.00	7.84	7.84	633.06	6.06	140,095.59	0.00	0.00
08.501-9.000	0.00	0.00	0.00	0.00	0.00	3.87	3.87	630.13	6.28	119,910.89	0.00	0.00
09.001-9.500	0.00	0.00	0.00	0.00	0.00	0.19	0.19	616.90	6.33	95,851.59	0.00	0.00
TOTAL POOL	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**100.00**	**100.00**	**706.50**	**4.26**	**164,894.53**	**21.23**	**0.00**

GMAC RFC - RAMP 2004-RZ3 - FRMs Pool

FICO & Documentation (% of principal balance)

FICO Score	Full Doc	Limited Doc	Stated Doc	All Docs	WAC	Avg Prin Bal	LTV
600 - 619	3.45	0.00	0.00	3.45	9.31	115,629.87	101.88
620 - 639	5.04	0.00	0.00	5.04	8.82	130,579.69	102.14
640 - 659	6.06	0.00	0.00	6.06	8.75	154,165.01	102.14
660 - 679	5.18	0.00	0.00	5.18	8.54	139,471.03	102.12
680 - 699	12.87	0.21	0.00	13.07	7.79	152,124.49	104.72
700 - 719	10.39	0.29	0.00	10.69	7.93	142,447.14	104.83
720 - 739	16.98	4.35	0.00	21.33	7.69	144,965.51	102.94
740 - 759	14.21	3.14	0.00	17.34	7.72	130,126.96	101.71
760 - 779	7.95	1.24	0.00	9.19	7.65	131,390.16	101.60
780 - 799	6.34	1.24	0.00	7.58	7.58	146,600.48	101.16
800 >=	0.97	0.10	0.00	1.07	7.81	98,026.58	99.95
TOTAL POOL	89.44	10.56	0.00	100.00	7.95	139,119.53	102.70

LTV & FICO (% of principal balance)

Current LTV	FICO <=600	601-650	651-700	701+-	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
090.01-095	0.00	0.00	0.21	11.11	11.31	97,095.68	7.92	0.00	0.50	0.00
095.01-100	0.00	3.22	3.16	16.15	22.53	133,934.31	8.00	0.00	10.06	0.00
100.01-105	0.07	9.00	10.06	15.21	34.34	151,140.62	8.17	0.00	0.00	0.00
105.01-107	0.00	0.00	7.57	24.24	31.81	153,806.24	7.67	0.00	0.00	0.00
TOTAL POOL	0.07	12.23	20.99	66.72	100.00	139,119.53	7.95	0.00	10.56	0.00

Prin Balance & FICO (% of principal balance)

Prin Balance	FICO <=600	601-650	651-700	701+-	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
a. 1 - 50,000	0.00	0.13	0.13	0.62	0.87	38,506.10	8.23	0.00	0.04	0.00
b. 50,001 - 100,000	0.07	2.14	2.78	10.82	15.81	76,687.39	8.10	0.00	1.69	0.00
c. 100,001 - 150,000	0.00	3.87	5.47	20.71	30.06	125,443.20	7.96	0.00	4.10	0.00
d. 150,001 - 200,000	0.00	2.92	5.53	15.75	24.21	173,119.98	7.95	0.00	2.52	0.00
e. 200,001 - 250,000	0.00	1.73	2.04	8.62	12.39	220,922.57	7.88	0.00	1.01	0.00
f. 250,001 - 300,000	0.00	1.16	3.19	5.81	10.16	273,471.27	7.85	0.00	1.20	0.00
g. 300,001 - 350,000	0.00	0.00	0.71	1.95	2.66	331,441.70	7.71	0.00	0.00	0.00
h. 350,001 - 400,000	0.00	0.28	0.82	1.09	2.18	374,458.10	7.77	0.00	0.00	0.00
i. 400,001 - 450,000	0.00	0.00	0.32	0.60	0.92	419,421.07	7.79	0.00	0.00	0.00
j. 450,001 - 500,000	0.00	0.00	0.00	0.35	0.35	480,400.00	7.75	0.00	0.00	0.00
l. 550,001 - 600,000	0.00	0.00	0.00	0.41	0.41	566,650.00	7.75	0.00	0.00	0.00
TOTAL POOL	0.07	12.23	20.99	66.72	100.00	139,119.53	7.95	0.00	10.56	0.00

Prepayment Penalty & FICO (% of principal balance)

Prepayment Penalty Term	FICO <=600	601-650	651-700	701+-	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
0	0.00	5.79	9.75	30.61	46.16	102.65	8.00	0.00	139,907.86	5.02	0.00
6	0.00	0.00	0.00	0.16	0.16	105.00	8.63	0.00	214,412.34	0.00	0.00
12	0.00	0.31	1.12	1.78	3.21	103.71	7.81	0.00	151,952.42	0.43	0.00
24	0.00	1.31	2.52	8.44	12.26	101.24	7.90	0.00	147,695.11	1.45	0.00
36	0.07	4.75	7.60	25.73	38.15	103.14	7.90	0.00	134,658.77	3.65	0.00
60	0.00	0.07	0.00	0.00	0.07	103.00	8.75	0.00	92,185.00	0.00	0.00
TOTAL POOL	0.07	12.23	20.99	66.72	100.00	102.70	7.95	0.00	139,119.53	10.56	0.00

Mortg Rates & FICO (% of principal balance)

Mortg Rates	FICO <=600	601-650	651-700	701+-	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.00	0.20	0.20	102.00	6.00	0.00	277,348.67	0.00	0.00
06.001-6.500	0.00	0.00	0.00	0.25	0.25	102.91	6.37	0.00	168,938.41	0.00	0.00
06.501-7.000	0.00	0.14	0.70	4.35	5.19	103.34	6.90	0.00	148,409.76	0.37	0.00
07.001-7.500	0.00	0.00	4.14	20.25	24.39	103.66	7.37	0.00	150,160.68	1.30	0.00
07.501-8.000	0.00	0.29	6.24	28.15	34.68	102.96	7.81	0.00	143,864.45	4.03	0.00
08.001-8.500	0.00	2.70	6.05	11.23	19.98	101.48	8.34	0.00	129,423.47	4.09	0.00
08.501-9.000	0.00	3.94	2.71	2.18	8.82	101.89	8.74	0.00	128,832.89	0.77	0.00
09.001-9.500	0.07	3.34	1.02	0.00	4.43	102.20	9.33	0.00	119,227.60	0.00	0.00
09.501-10.000	0.00	1.62	0.13	0.11	1.86	102.52	9.83	0.00	110,857.30	0.00	0.00
10.001-10.500	0.00	0.21	0.00	0.00	0.21	97.47	10.13	0.00	144,364.78	0.00	0.00
TOTAL POOL	0.07	12.23	20.99	66.72	100.00	102.70	7.95	0.00	139,119.53	10.56	0.00

Mortg Rates & LTV (% of principal balance)

Mortg Rates	LTV <=70	70.1-75	75.1-80	80.1-85	85.1-90	90.1+	total	FICO	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.00	0.00	0.00	0.20	0.20	780.00	0.00	277,348.67	0.00	0.00
06.001-6.500	0.00	0.00	0.00	0.00	0.00	0.25	0.25	739.59	0.00	168,938.41	0.00	0.00
06.501-7.000	0.00	0.00	0.00	0.00	0.00	5.19	5.19	740.81	0.00	148,409.76	0.37	0.00
07.001-7.500	0.00	0.00	0.00	0.00	0.00	24.39	24.39	737.70	0.00	150,160.68	1.30	0.00
07.501-8.000	0.00	0.00	0.00	0.00	0.00	34.68	34.68	731.94	0.00	143,864.45	4.03	0.00
08.001-8.500	0.00	0.00	0.00	0.00	0.00	19.98	19.98	707.59	0.00	129,423.47	4.09	0.00
08.501-9.000	0.00	0.00	0.00	0.00	0.00	8.82	8.82	668.42	0.00	128,832.89	0.77	0.00
09.001-9.500	0.00	0.00	0.00	0.00	0.00	4.43	4.43	633.42	0.00	119,227.60	0.00	0.00
09.501-10.000	0.00	0.00	0.00	0.00	0.00	1.86	1.86	625.49	0.00	110,857.30	0.00	0.00
10.001-10.500	0.00	0.00	0.00	0.00	0.00	0.21	0.21	630.98	0.00	144,364.78	0.00	0.00
TOTAL POOL	0.00	0.00	0.00	0.00	0.00	100.00	100.00	716.90	0.00	139,119.53	10.56	0.00

GMAC RFC - RAMP 2004-RZ3 - ARMs Pool

FICO & Documentation (% of principal balance)

FICO Score	Full Doc	Limited Doc	Stated Doc	All Docs	WAC	Avg Prin Bal	LTV
600 - 619	7.52	0.00	0.00	7.52	8.30	139,282.71	101.39
620 - 639	7.02	0.00	0.00	7.02	7.99	150,204.78	101.41
640 - 659	7.42	0.00	0.00	7.42	7.97	148,273.03	101.08
660 - 679	6.50	0.00	0.00	6.50	7.68	147,289.04	101.88
680 - 699	10.59	1.18	0.00	11.77	7.00	171,888.37	102.49
700 - 719	9.10	0.72	0.00	9.82	6.86	181,853.49	103.22
720 - 739	12.06	7.55	0.00	19.60	6.88	181,537.84	100.95
740 - 759	9.53	6.76	0.00	16.30	6.93	166,096.45	100.99
760 - 779	5.65	3.00	0.00	8.65	6.90	162,265.89	101.09
780 - 799	2.90	1.58	0.00	4.49	6.71	179,367.54	100.64
800 >=	0.48	0.43	0.00	0.91	6.75	196,651.96	101.67
TOTAL POOL	**78.77**	**21.23**	**0.00**	**100.00**	**7.21**	**164,894.53**	**101.50**

LTV & FICO (% of principal balance)

Current LTV	FICO <=600	601-650	651-700	701+-	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
090.01-095	0.00	0.18	1.42	7.17	8.77	130,600.88	7.25	3.62	1.91	0.00
095.01-100	0.00	8.20	7.06	29.31	44.56	163,463.45	7.24	4.14	19.33	0.00
100.01-105	0.48	10.37	8.68	10.50	30.03	171,436.70	7.41	4.90	0.00	0.00
105.01-107	0.00	0.00	4.32	12.32	16.64	181,802.43	6.75	3.74	0.00	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**164,894.53**	**7.21**	**4.26**	**21.23**	**0.00**

Prin Balance & FICO (% of principal balance)

Prin Balance	FICO <=600	601-650	651-700	701+-	total	Avg Prin Bal	WAC	Gross Margin	Limited Doc	Stated Doc
a. 1 - 50,000	0.00	0.15	0.11	0.08	0.34	42,403.72	7.91	5.01	0.09	0.00
b. 50,001 - 100,000	0.06	2.46	1.78	5.01	9.32	79,942.26	7.49	4.43	1.25	0.00
c. 100,001 - 150,000	0.07	5.31	5.87	12.23	23.50	126,534.14	7.36	4.46	4.22	0.00
d. 150,001 - 200,000	0.21	5.52	5.54	13.81	25.08	172,366.45	7.34	4.33	6.76	0.00
e. 200,001 - 250,000	0.14	2.74	2.99	10.53	16.40	222,311.44	7.16	4.20	5.28	0.00
f. 250,001 - 300,000	0.00	1.85	2.67	6.53	11.05	275,193.09	7.13	4.18	3.64	0.00
g. 300,001 - 350,000	0.00	0.20	0.65	3.46	4.31	327,164.88	6.72	3.71	0.00	0.00
h. 350,001 - 400,000	0.00	0.51	1.26	2.74	4.50	379,961.80	6.85	4.06	0.00	0.00
i. 400,001 - 450,000	0.00	0.00	0.28	2.21	2.49	420,766.24	6.48	3.62	0.00	0.00
j. 450,001 - 500,000	0.00	0.00	0.33	1.25	1.58	479,585.39	6.43	3.91	0.00	0.00
k. 500,001 - 550,000	0.00	0.00	0.00	1.07	1.07	539,628.05	6.42	3.25	0.00	0.00
l. 550,001 - 600,000	0.00	0.00	0.00	0.37	0.37	561,643.00	6.38	3.25	0.00	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**164,894.53**	**7.21**	**4.26**	**21.23**	**0.00**

Prepayment Penalty & FICO (% of principal balance)

Prepayment Penalty Term	FICO <=600	601-650	651-700	701+-	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
0	0.21	6.63	8.58	25.25	40.67	100.93	7.23	4.14	165,581.01	9.20	0.00
12	0.00	0.20	0.40	2.51	3.11	101.69	6.98	3.69	181,864.26	0.61	0.00
24	0.22	7.17	7.93	18.28	33.60	101.96	7.24	4.40	168,391.84	7.00	0.00
36	0.06	4.74	4.57	13.26	22.62	101.83	7.17	4.34	156,871.89	4.42	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**101.50**	**7.21**	**4.26**	**164,894.53**	**21.23**	**0.00**

Mortg Rates & FICO (% of principal balance)

Mortg Rates	FICO <=600	601-650	651-700	701+-	total	LTV	WAC	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.28	1.77	2.05	104.85	5.99	3.43	311,600.24	0.00	0.00
06.001-6.500	0.00	0.00	1.31	13.50	14.81	102.75	6.38	3.53	214,148.07	1.62	0.00
06.501-7.000	0.00	0.06	6.66	26.01	32.73	101.91	6.82	3.65	173,182.89	8.09	0.00
07.001-7.500	0.00	1.58	5.43	15.51	22.53	100.22	7.36	3.89	156,922.57	10.24	0.00
07.501-8.000	0.00	7.99	5.70	2.30	15.99	100.83	7.80	5.41	148,063.32	1.28	0.00
08.001-8.500	0.10	6.19	1.55	0.00	7.84	101.56	8.29	6.06	140,095.59	0.00	0.00
08.501-9.000	0.38	2.73	0.56	0.20	3.87	101.66	8.77	6.28	119,910.89	0.00	0.00
09.001-9.500	0.00	0.19	0.00	0.00	0.19	102.06	9.13	6.33	95,851.59	0.00	0.00
TOTAL POOL	**0.48**	**18.75**	**21.48**	**59.29**	**100.00**	**101.50**	**7.21**	**4.26**	**164,894.53**	**21.23**	**0.00**

Mortg Rates & LTV (% of principal balance)

Mortg Rates	LTV <=70	70.1-75	75.1-80	80.1-85	85.1-90	90.1+	total	FICO	Gross Margin	Avg Prin Bal	Limited Doc	Stated Doc
05.501-6.000	0.00	0.00	0.00	0.00	0.00	2.05	2.05	750.47	3.43	311,600.24	0.00	0.00
06.001-6.500	0.00	0.00	0.00	0.00	0.00	14.81	14.81	736.78	3.53	214,148.07	1.62	0.00
06.501-7.000	0.00	0.00	0.00	0.00	0.00	32.73	32.73	731.41	3.65	173,182.89	8.09	0.00
07.001-7.500	0.00	0.00	0.00	0.00	0.00	22.53	22.53	719.76	3.89	156,922.57	10.24	0.00
07.501-8.000	0.00	0.00	0.00	0.00	0.00	15.99	15.99	658.73	5.41	148,063.32	1.28	0.00
08.001-8.500	0.00	0.00	0.00	0.00	0.00	7.84	7.84	633.06	6.06	140,095.59	0.00	0.00
08.501-9.000	0.00	0.00	0.00	0.00	0.00	3.87	3.87	630.13	6.28	119,910.89	0.00	0.00
09.001-9.500	0.00	0.00	0.00	0.00	0.00	0.19	0.19	616.90	6.33	95,851.59	0.00	0.00
TOTAL POOL	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**100.00**	**100.00**	**706.50**	**4.26**	**164,894.53**	**21.23**	**0.00**

FICO DISTRIBUTION Note: Cells in red font are calculations **Collateral Cuts for Subprime Pool**

GMAC RFC - RAMP 2004-RZ3

FICO	Total Balance Amount	%[2]	LTV	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	% Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Full Doc	% Cashout Refi
a. FICO NA	-	0.00%	> 65.0	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
b. 0 - 500	-	0.00%	> 65.0	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
c. 500.01 - 550	-	0.00%	> 70.0	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
d. 550.01 - 575	-	0.00%	> 70.0	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
e. 575.01 - 600	827,882	0.29%	> 70.0	827,882	0.29%	137,980	8.769%	0.00	600	103.00	40.97	73.87	100.00	100.00	13.68
f. 600.01 - 620	16,117,954	5.57%	> 70.0	16,117,954	5.57%	132,114	8.557%	0.00	610	101.44	38.97	93.37	100.00	100.00	19.65
g. 620.01 - 650	29,139,255	10.08%	> 80.0	29,139,255	10.08%	144,971	8.332%	0.00	636	101.67	39.37	88.32	100.00	100.00	34.35
h. 650.01 - 680	27,213,890	9.41%	> 80.0	27,213,890	9.41%	147,102	8.033%	0.00	666	101.92	38.43	84.40	100.00	98.78	23.40
i. 680.01 - 700	34,227,455	11.84%	> 85.0	34,227,455	11.84%	162,215	7.398%	0.22	690	103.73	38.44	83.28	99.77	94.90	23.29
j. 700.01 - 750	115,701,988	40.01%	> 85.0	115,701,988	40.01%	157,632	7.301%	0.26	728	102.40	37.34	83.30	87.44	75.74	12.70
k. 750.01 - 800	63,276,141	21.88%	> 85.0	63,276,141	21.88%	147,497	7.303%	0.98	770	101.03	36.34	79.27	71.46	75.01	6.37
l. 800 +	2,674,273	0.92%	> 85.0	2,674,273	0.92%	133,714	7.303%	0.00	808	100.77	36.72	86.02	79.09	70.43	0.00
TOTAL POOL	289,178,837	100.00%		289,178,837	100.00%	151,561	7.560%	0.34	711	102.07	37.65	83.59	88.51	83.84	16.03

FICO: Average 711 **Min:** 600 **Max:** 823

DEBT-TO INCOME (DTI) DISTRIBUTION

DTI	Total Balance Amount	%[2]	FICO	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	% Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Full Doc	% Cashout Refi
a. <= 20.00	3,835,597	1.33%	< 550	-	0.00%	95,890	7.778%	1.99	734	100.10	16.76	82.92	65.43	73.13	21.05
b. 20.001 - 25.00	9,814,509	3.39%	< 550	-	0.00%	112,810	7.522%	3.05	727	100.61	23.02	86.95	74.40	76.58	12.51
c. 25.001 - 30.00	21,644,714	7.48%	< 575	-	0.00%	122,287	7.563%	1.06	716	100.80	28.48	84.90	76.01	85.63	12.12
d. 30.001 - 35.00	47,186,698	16.32%	< 575	-	0.00%	136,773	7.484%	0.17	714	101.70	33.20	84.73	86.90	81.83	18.34
e. 35.001 - 40.00	122,719,715	42.44%	< 600	-	0.00%	169,737	7.284%	0.25	719	102.08	38.54	81.52	89.14	79.12	15.74
f. 40.001 - 45.00	77,883,274	26.93%	< 625	9,230,761	3.19%	157,023	7.915%	0.00	700	102.89	43.53	84.50	93.99	92.15	15.96
g. 45.001 - 50.00	6,094,330	2.11%	< 650	4,161,250	1.44%	152,358	9.075%	0.00	640	102.44	48.60	95.05	100.00	100.00	21.25
h. 50.001 - 55.00	-	0.00%	< 675	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
i. 55 +	-	0.00%	< 700	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL POOL	289,178,837	100.00%		13,392,011	4.63%	151,561	7.560%	0.34	711	102.07	37.65	83.59	88.51	83.84	16.03

DTI: Average 37.65 **Min:** 5.00 **Max:** 50.00

LOAN-TO- VALUE (LTV) DISTIBUTION

LTV	Total Balance Amount	%[2]	DTI	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	% Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Full Doc	% Cashout Refi
a. <= 60.00	-	0.00%	> 50	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
b. 60.01 - 70.00	-	0.00%	> 50	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
c. 70.01 - 80.00	-	0.00%	> 50	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
d. 80.01 - 85.00	-	0.00%	> 50	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
e. 85.01 - 90.00	-	0.00%	> 50	-	0.00%	-	0.000%	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
f. 90.01 - 95.00	28,856,600	9.98%	> 50	-	0.00%	110,140	7.613%	1.47	746	94.95	34.19	78.44	14.82	87.60	0.34
g. 95.01 - 100.00	98,612,692	34.10%	> 50	-	0.00%	152,888	7.479%	0.49	715	99.74	37.03	82.60	96.15	56.23	11.30
h. 100 +	161,709,545	55.92%	> 50	-	0.00%	161,548	7.600%	0.05	703	104.77	38.65	85.11	97.00	100.00	21.72
TOTAL POOL	289,178,837	100.00%		-	0.00%	151,561	7.560%	0.34	711	102.07	37.65	83.59	88.51	83.84	16.03

LTV: Average 102.07 **Min:** 91.00 **Max:** 107.00

[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.

GEOGRAPHIC CONCENTRATION - TOP 12 STATES

STATE	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi	% Full Doc
California	27,323,687	9.45%	233,536	7.133	0.00	717	102.62	39.51	83.51	90.90	3.90	89.14
Florida	25,863,599	8.94%	155,805	7.660	0.35	707	101.96	37.76	81.44	86.64	8.57	86.41
Maryland	18,247,685	6.31%	198,344	7.613	0.00	707	103.63	38.29	78.14	97.91	13.81	95.18
Virginia	16,237,131	5.61%	188,804	7.530	0.00	705	103.43	38.90	71.09	96.44	19.51	90.69
Pennsylvania	12,819,462	4.43%	126,925	7.514	0.00	716	104.35	36.57	75.21	96.52	8.33	94.35
Texas	12,390,885	4.28%	107,747	7.775	0.62	718	100.40	36.54	89.71	74.98	0.00	75.22
Arizona	11,593,228	4.01%	144,915	7.239	0.00	719	102.27	36.55	91.01	86.88	19.50	78.87
Washington	11,587,880	4.01%	170,410	7.243	0.00	719	103.14	38.77	83.49	92.48	23.94	90.55
Illinois	11,559,897	4.00%	152,104	7.572	0.00	719	100.88	37.95	70.28	94.14	8.73	58.44
Nevada	11,501,036	3.98%	225,511	7.235	0.00	719	101.98	38.13	96.13	74.77	8.69	83.76
Michigan	10,128,992	3.50%	128,215	7.790	0.36	712	100.80	35.86	94.88	80.15	21.16	82.20
Colorado	8,497,530	2.94%	193,126	7.285	0.00	711	100.43	37.63	87.80	76.76	22.55	82.70
TOTAL POOL	177,751,012	61.47%	165,350	7.461	0.11	713	102.32	37.92	82.65	88.52	11.89	85.28

PRINCIPAL BALANCE

Scheduled Principal Balance	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi	% Full Doc
a. 0 - 50,000	1,702,534	0.59%	39,594	8.133	2.15	707	100.29	30.49	85.21	72.52	2.70	89.24
b. 50,001 - 200,000	184,137,774	63.68%	124,082	7.693	0.23	709	101.83	37.01	82.86	86.58	17.32	83.71
c. 200,001 - 250,000	41,909,919	14.49%	221,746	7.454	0.55	714	101.99	38.85	87.62	90.88	16.14	77.56
d. 250,001 - 300,000	30,733,814	10.63%	274,409	7.456	0.98	711	102.15	39.02	79.20	94.54	13.10	76.68
e. 300,001 - 400,000	20,024,134	6.92%	351,301	7.104	0.00	716	103.29	39.16	81.94	87.25	18.13	100.00
f. 400,001 - 500,000	7,923,486	2.74%	440,194	6.749	0.00	733	103.84	38.34	94.19	100.00	0.00	100.00
g. 500,001 - 600,000	2,747,177	0.95%	549,435	6.683	0.00	742	105.61	38.58	100.00	100.00	0.00	100.00
h. 600,001 - 700,000	-	0.00%	-	0.000	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
i. 700,001 - 800,000	-	0.00%	-	0.000	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
j. 800,001 - 900,000	-	0.00%	-	0.000	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
k. 900,001 - 1,000,000	-	0.00%	-	0.000	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
l. 1,000,001 >=	-	0.00%	-	0.000	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51	16.03	83.84

Prin Bal: Average 151,561 **Min:** 19,789 **Max:** 566,650

DOCUMENTATION TYPE

Doc Type	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi
Full Documentation	242,434,892	83.84%	150,768	7.592	0.26	705	102.56	37.95	84.14	86.29	19.12
Limited Documentation	46,743,945	16.16%	155,813	7.392	0.80	744	99.54	36.15	80.72	100.00	0.00
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51	16.03

PROPERTY TYPE

Property Type	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
Condominium Low Rise (less than 5 stories)	26,448,260	9.15%	150,274	7.382	1.48	718	102.64	37.47	92.58	10.58	83.21
Leasehold	121,000	0.04%	121,000	8.000	0.00	703	106.00	45.00	100.00	0.00	100.00
Planned Unit Developments (attached)	18,237,601	6.31%	194,017	7.284	0.00	719	103.14	38.04	97.04	6.54	82.13
Planned Unit Developments (detached)	33,501,163	11.58%	194,774	7.463	0.00	708	102.15	38.00	81.70	16.47	86.64
Single Family Detached	189,976,911	65.70%	144,910	7.631	0.32	709	102.02	37.57	89.24	18.50	84.21
Townhouse	6,734,828	2.33%	124,719	7.410	0.00	715	103.21	37.00	89.65	14.18	90.38
Two-Four Family Units	14,159,075	4.90%	141,591	7.586	0.00	728	99.61	38.00	75.53	5.33	72.30
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	88.51	16.03	83.84

PMI - PRIMARY MORTGAGE INSURANCE

Mortgage Insurance	Total Balance Amount	%[2]	WA Loan Balance	WAC	% by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc	Is MI down to 70 LTV
Loans >80 LTV w/MI	994,810	0.34%	124,351	7.399	100.00	761	96.94	29.02	65.03	9.49	62.2	Yes
Loans >80 LTV w/o MI	288,184,027	99.66%	151,676	7.560	0.00	711	102.09	37.68	88.59	16.05	83.91	No
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	88.51	16.03	83.84	

LOAN PURPOSE

Loan Purpose	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ
Equity Refinance	46,359,235	16.03%	151,997	7.860	0.20	686	103.52	37.82	90.28	100.00
Purchase	231,326,870	79.99%	151,690	7.499	0.35	717	101.67	37.62	81.57	85.64
Rate/Term Refinance	11,492,733	3.97%	147,343	7.567	0.74	697	104.26	37.70	97.27	100.00
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51

COLLATERAL TYPE - FIXED/FLOATING

Collateral Type	Total Balance Amount	%[2]	WA Loan Balance	WAC	% by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi	Index	Margin
2/1 1Yr LIBOR	60,195,192	20.82%	160,094	7.345	0.50	695	101.65	36.50	82.68	92.51	18.93	1yrL	4.536
3/1 1Yr LIBOR	91,672,666	31.70%	168,207	7.122	0.20	714	101.41	36.61	82.19	88.01	11.74	1yrL	4.073
Fixed	137,310,979	47.48%	139,120	7.946	0.37	717	102.70	38.86	84.92	87.09	17.63	FRM	0.000
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51	16.03		4.256

LIEN STATUS

Lien Status	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi
First Lien	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51	16.03
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51	16.03

OCCUPANCY TYPE

Occupancy Type	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi
Non-owner Occupied	24,580,029	8.50%	105,948	7.598	1.42	756	94.95	33.88	80.12	0.00	0.00
Primary	255,952,634	88.51%	157,509	7.570	0.25	706	102.74	38.06	83.85	100.00	18.11
Second Home/Vacation	8,646,174	2.99%	169,533	7.144	0.00	751	102.47	36.36	85.70	0.00	0.00
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51	16.03

PREPAYMENT PENALTY

Prepayment Charges Term at Origination	Total Balance Amount	%[2]	WA Loan Balance	WAC	by Ins.	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
0 Months	125,139,975	43.27%	151,501	7.621	0.69	713	101.80	37.54	82.05	87.56	12.40
6 Months	214,412	0.07%	214,412	8.625	0.00	755	105.00	44.00	100.00	100.00	100.00
12 Months	9,135,091	3.16%	166,093	7.379	0.00	724	102.67	37.96	73.25	89.96	11.20
24 Months	67,859,970	23.47%	162,734	7.404	0.13	707	101.78	37.58	84.81	89.78	16.48
36 Months	86,737,205	29.99%	142,660	7.608	0.04	711	102.62	37.82	85.88	88.69	21.13
60 Months	92,185	0.03%	92,185	8.750	0.00	647	103.00	48.00	100.00	100.00	100.00
TOTAL POOL	289,178,837	100.00%	151,561	7.560	0.34	711	102.07	37.65	83.59	88.51	16.03

COLLATERAL DESCRIPTION BY LOAN GROUP

Loan Group	Loan Type	Index	% of Pool	Gross WAC	Net WAC	WAM (mos)	Seasoning	Gross Margin	Net Margin	1st Rate Cap	Subseq Rate Cap	Max Rate	Mos to Roll
Group I	FRMs	FRM	47.48%	7.946	0.000	355.38	1.96	0.000	0.000	0.000	0.000	0.000	0
Group II	ARMs	1yrL	52.52%	7.210	0.000	358.05	1.95	4.256	0.000	2.004	1.984	13.198	29
TOTAL POOL		FRM/1yrL	100.00%	7.560	0.000	356.78	1.96	4.256	0.000	2.004	1.984	13.198	29

SECTION 32 LOANS

	Total Balance Amount	%[2]	WA Loan Balance	WAC	by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
Section 32 Loans	0	0									
Total	289,178,837										

TOP 5 MSA

MSA		%[2]

TOP 5 ORIGINATORS

Originator	%[2]

SERVICERS

Servicer		%[2]

STRESS ANALYSIS

Rating Agency Base Case Loss Expectations

	Standard & Poors: Analyst Name :			Moody's: Analyst Name :			
	Foreclosure Frequency	Loss Severity	Cum Losses	Foreclosure Frequency		Loss Severity	Cum Losses
AA							
A							
A-							
BBB+							
BBB							
BBB-							
B							

Assuming forward LIBOR and Loss Severity depending on MI (see table on the side for Loss Severity assumption); 100% advance of P&I; 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						
A-						
BBB+						
BBB						
BBB-						

ortgage Insurance (MI) Coverag	Loss Severity %
None	50%
>70% Loans w/ >80 LTV down	45%
50 - 70% Loans w/ >80 LTV do	40%
50 - 70% Loans w/ >80 LTV do	35%
>70% LTV >80% down to 60%	30%

RFC 2004-RZ3 - Price/Yield - AI1

Balance	$56,735,000.00	Delay	0
Coupon	1.93	Dated	09/29/2004
Settle	09/29/2004	First Payment	10/25/2004

Prepay (1)	5 CPR Disc Margin	10 CPR Disc Margin	20 CPR Disc Margin	30 CPR Disc Margin
99.750000	27	34	49	64
99.765625	26	33	47	61
99.781250	26	32	45	58
99.796875	25	31	43	56
99.812500	25	30	41	53
99.828125	24	29	39	50
99.843750	24	28	37	47
99.859375	23	27	35	44
99.875000	22	26	33	41
99.890625	22	25	32	38
99.906250	21	24	30	35
99.921875	21	23	28	32
99.937500	20	22	26	30
99.953125	20	21	24	27
99.968750	19	20	22	24
99.984375	19	19	20	21
100.000000	**18**	**18**	**18**	**18**
100.015625	17	17	16	15
100.031250	17	16	14	12
100.046875	16	15	12	9
100.062500	16	14	10	6
100.078125	15	13	8	4
100.093750	15	12	6	1
100.109375	14	11	4	-2
100.125000	14	10	3	-5
100.140625	13	9	1	-8
100.156250	12	8	-1	-11
100.171875	12	7	-3	-14
100.187500	11	6	-5	-17
100.203125	11	5	-7	-19
100.218750	10	4	-9	-22
100.234375	10	3	-11	-25
100.250000	9	2	-13	-28
WAL	2.90	1.56	0.81	0.54
Principal Window Begin	10/25/2004	10/25/2004	10/25/2004	10/25/2004
Principal Window End	02/25/2011	02/25/2008	05/25/2006	10/25/2005
Principal # Months	77	41	20	13
LIBOR_1MO	1.75	1.75	1.75	1.75
LIBOR_1YR	2.36375	2.36375	2.36375	2.36375
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Price/Yield - All1

Balance	$85,200,000.00	Delay	0
Coupon	1.91	Dated	09/29/2004
Settle	09/29/2004	First Payment	10/25/2004

Prepay (1)	5 CPR	10 CPR	20 CPR	30 CPR
	Disc Margin	Disc Margin	Disc Margin	Disc Margin
99.750000	23	28	39	50
99.765625	22	27	37	48
99.781250	22	26	36	46
99.796875	21	26	34	44
99.812500	21	25	33	42
99.828125	21	24	32	40
99.843750	20	23	30	37
99.859375	20	23	29	35
99.875000	19	22	27	33
99.890625	19	21	26	31
99.906250	19	20	24	29
99.921875	18	20	23	27
99.937500	18	19	22	25
99.953125	17	18	20	22
99.968750	17	17	19	20
99.984375	16	17	17	18
100.000000	**16**	**16**	**16**	**16**
100.015625	16	15	15	14
100.031250	15	15	13	12
100.046875	15	14	12	10
100.062500	14	13	10	7
100.078125	14	12	9	5
100.093750	13	12	8	3
100.109375	13	11	6	1
100.125000	13	10	5	-1
100.140625	12	9	3	-3
100.156250	12	9	2	-5
100.171875	11	8	0	-7
100.187500	11	7	-1	-10
100.203125	11	6	-2	-12
100.218750	10	6	-4	-14
100.234375	10	5	-5	-16
100.250000	9	4	-7	-18
WAL	3.88	2.16	1.11	0.73
Principal Window Begin	10/25/2004	10/25/2004	10/25/2004	10/25/2004
Principal Window End	03/25/2013	07/25/2009	02/25/2007	04/25/2006
Principal # Months	102	58	29	19
LIBOR_1MO	1.75	1.75	1.75	1.75
LIBOR_1YR	2.36375	2.36375	2.36375	2.36375
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - BE Analysis

TIAA

Settle	09/29/2004
First Payment	10/25/2004

	AI4	*AI5*	*MI1*	*MI2*	*MI3*	*MI4*
WAL	4.61	8.97	12.01	13.34	16.80	17.46
Principal Writedown	1,069.10 (0.00%)	7,255.52 (0.06%)	8,476.68 (0.12%)	7,492.14 (0.15%)	8,888.75 (0.42%)	8,213.82 (0.48%)
Total Collat Group Loss (Collat Maturity)	30,369,298.53 (17.86%)	27,111,034.43 (15.95%)	20,864,422.23 (12.27%)	15,857,519.81 (9.33%)	14,616,199.53 (8.60%)	14,022,633.10 (8.25%)
Total Collat Group Liquidation (Collat Maturity)	40,025,806.40 (23.54%)	35,727,541.46 (21.02%)	27,489,607.82 (16.17%)	20,889,076.17 (12.29%)	19,253,014.84 (11.33%)	18,470,744.35 (10.87%)
Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
Default	8.009 CDR	6.976 CDR	5.13 CDR	3.765 CDR	3.441 CDR	3.288 CDR
Loss Severity	75%	75%	75%	75%	75%	75%
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12
LIBOR	FWD	FWD	FWD	FWD	FWD	FWD
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

RAMP SERIES 2004-RZ3 TRUST

Run at Pricing speed, to mat, failing triggers
Forward LIBOR

Run at Pricing speed, to mat, failing triggers
LIBOR = 20%

Period	Group 1 Excess Spread	Group 2 Excess Spread	Period	Excess Spread Group 1	Excess Spread Group 2
1	2.775%	5.848%	1	8.820%	7.970%
2	2.250%	4.463%	2	7.400%	6.690%
3	2.406%	4.527%	3	7.650%	6.910%
4	2.250%	4.185%	4	7.400%	6.690%
5	2.254%	4.061%	5	7.400%	6.690%
6	2.619%	4.671%	6	8.190%	7.400%
7	2.320%	3.874%	7	7.400%	6.690%
8	2.383%	4.030%	8	7.650%	6.910%
9	2.321%	3.731%	9	7.400%	6.690%
10	2.439%	3.874%	10	7.650%	6.910%
11	2.319%	3.582%	11	7.400%	6.690%
12	2.348%	3.507%	12	7.400%	6.690%
13	2.429%	3.657%	13	7.650%	6.910%
14	2.360%	3.360%	14	7.400%	6.690%
15	2.486%	3.497%	15	7.650%	6.910%
16	2.320%	3.179%	16	7.400%	6.690%
17	2.327%	3.088%	17	7.400%	6.690%
18	2.625%	3.720%	18	8.190%	7.400%
19	2.338%	2.921%	19	7.400%	6.690%
20	2.446%	3.062%	20	7.650%	6.910%
21	2.393%	2.777%	21	7.400%	6.690%
22	2.465%	2.945%	22	7.650%	6.910%
23	2.401%	3.268%	23	7.400%	7.460%
24	2.397%	3.241%	24	7.400%	7.460%
25	3.162%	3.443%	25	7.650%	7.710%
26	3.035%	3.128%	26	7.400%	7.460%
27	3.109%	3.300%	27	7.650%	7.710%
28	2.983%	2.990%	28	7.400%	7.460%
29	2.955%	2.925%	29	7.400%	7.460%
30	3.247%	3.645%	30	8.190%	8.260%
31	2.914%	2.807%	31	7.400%	7.460%
32	2.992%	2.997%	32	7.650%	7.710%
33	2.876%	2.705%	33	7.400%	7.460%
34	2.952%	2.904%	34	7.650%	7.710%
35	2.836%	4.038%	35	7.400%	9.390%
36	2.816%	4.005%	36	7.400%	9.390%
37	2.887%	4.263%	37	7.650%	9.700%
38	2.775%	3.938%	38	7.400%	9.390%
39	2.847%	4.195%	39	7.650%	9.700%
40	2.734%	3.870%	40	7.400%	9.390%
41	2.713%	3.837%	41	7.400%	9.390%
42	2.878%	4.403%	42	7.910%	10.040%
43	2.670%	3.768%	43	7.400%	9.390%
44	2.753%	4.023%	44	7.650%	9.710%
45	2.661%	3.697%	45	7.400%	9.390%
46	2.746%	3.950%	46	7.650%	9.710%
47	2.654%	4.034%	47	7.400%	11.310%
48	2.651%	3.996%	48	7.400%	11.310%
49	2.736%	4.268%	49	7.650%	11.690%
50	2.644%	3.934%	50	7.400%	11.310%
51	2.728%	4.210%	51	7.650%	11.690%
52	2.636%	3.882%	52	7.400%	11.310%
53	2.632%	3.861%	53	7.400%	11.310%
54	2.910%	4.819%	54	8.190%	12.520%
55	2.624%	3.827%	55	7.400%	11.310%
56	2.707%	4.119%	56	7.650%	11.690%
57	2.616%	3.807%	57	7.400%	11.310%
58	2.698%	4.106%	58	7.650%	11.690%
59	2.607%	4.089%	59	7.400%	12.460%
60	2.602%	4.091%	60	7.400%	12.460%
61	2.684%	4.393%	61	7.650%	12.880%
62	2.592%	4.050%	62	7.400%	12.460%
63	2.674%	4.337%	63	7.650%	12.880%

Period	Group 1 Excess Spread	Group 2 Excess Spread	Period	Excess Spread Group 1	Excess Spread Group 2
-	-	-	-	-	-
64	2.591%	3.997%	64	7.400%	12.460%
65	2.598%	3.973%	65	7.400%	12.460%
66	2.885%	4.958%	66	8.190%	13.800%
67	2.614%	3.930%	67	7.400%	12.460%
68	2.709%	4.225%	68	7.650%	12.880%
69	2.630%	3.895%	69	7.400%	12.460%
70	2.726%	4.195%	70	7.650%	12.880%
71	2.647%	4.184%	71	7.400%	12.480%
72	2.655%	4.178%	72	7.400%	12.480%
73	2.753%	4.496%	73	7.650%	12.900%
74	2.672%	4.170%	74	7.400%	12.480%
75	2.768%	4.493%	75	7.650%	12.900%
76	2.687%	4.172%	76	7.400%	12.480%
77	2.695%	4.176%	77	7.400%	12.480%
78	2.993%	5.225%	78	8.190%	13.820%
79	2.712%	4.193%	79	7.400%	12.480%
80	2.811%	4.529%	80	7.650%	12.900%
81	2.729%	4.221%	81	7.400%	12.480%
82	2.830%	4.028%	82	7.650%	12.900%
83	2.748%	3.844%	83	7.400%	12.480%
84	2.757%	3.860%	84	7.400%	12.480%
85	2.859%	4.200%	85	7.650%	12.900%
86	2.767%	3.875%	86	7.400%	12.480%
87	2.860%	4.225%	87	7.650%	12.900%
88	2.773%	3.926%	88	7.400%	12.480%
89	2.783%	3.956%	89	7.400%	12.480%
90	2.990%	4.667%	90	7.910%	13.340%
91	2.813%	4.022%	91	7.400%	12.480%
92	2.926%	4.384%	92	7.650%	12.900%
93	2.850%	4.092%	93	7.400%	12.480%
94	2.964%	4.459%	94	7.650%	12.900%
95	2.881%	4.286%	95	7.400%	12.480%
96	2.893%	4.327%	96	7.400%	12.480%
97	3.003%	4.702%	97	7.650%	12.900%
98	2.919%	4.415%	98	7.400%	12.480%
99	3.031%	4.794%	99	7.650%	12.900%
100	2.947%	4.510%	100	7.400%	12.480%
101	2.962%	4.561%	101	7.400%	12.480%
102	3.295%	5.680%	102	8.190%	13.820%
103	2.991%	4.668%	103	7.400%	12.480%
104	3.107%	5.057%	104	7.650%	12.900%
105	3.023%	4.784%	105	7.400%	12.480%
106	3.141%	5.182%	106	7.650%	12.900%
107	3.056%	5.103%	107	7.400%	12.480%
108	3.073%	5.201%	108	7.400%	12.480%
109	3.194%	5.640%	109	7.650%	12.900%
110	3.109%	5.408%	110	7.400%	12.480%
111	3.232%	5.854%	111	7.650%	12.900%
112	3.147%	5.630%	112	7.400%	12.480%
113	3.177%	5.747%	113	7.400%	12.480%
114	3.551%	6.952%	114	8.190%	13.820%
115	3.239%	5.994%	115	7.400%	12.480%
116	3.380%	6.462%	116	7.650%	12.900%
117	3.304%	6.261%	117	7.400%	12.480%
118	3.449%	6.738%	118	7.650%	12.900%
119	3.372%	6.762%	119	7.400%	12.480%
120	3.408%	6.914%	120	7.400%	12.480%
121	3.559%	7.419%	121	7.650%	12.900%
122	3.482%	7.246%	122	7.400%	12.480%
123	3.638%	7.771%	123	7.650%	12.900%
124	3.560%	7.612%	124	7.400%	12.480%
125	3.601%	7.804%	125	7.400%	12.480%
126	4.033%	9.110%	126	8.190%	13.820%
127	3.686%	8.207%	127	7.400%	12.480%
128	3.854%	8.763%	128	7.650%	12.900%
129	3.775%	8.637%	129	7.400%	12.480%
130	3.949%	9.207%	130	7.650%	12.900%
131	3.869%	9.170%	131	7.400%	12.480%
132	3.918%	9.410%	132	7.400%	12.480%

Period	Group 1 Excess Spread	Group 2 Excess Spread	Period	Excess Spread Group 1	Excess Spread Group 2
-	-	-	-	-	-
133	4.101%	10.005%	133	7.650%	12.900%
134	4.020%	9.914%	134	7.400%	12.480%
135	4.210%	10.526%	135	7.650%	12.900%
136	4.132%	10.408%	136	7.400%	12.480%
137	4.192%	10.408%	137	7.400%	12.480%
138	4.547%	11.126%	138	7.910%	13.340%
139	4.317%	10.408%	139	7.400%	12.480%
140	4.528%	10.755%	140	7.650%	12.900%
141	4.448%	10.408%	141	7.400%	12.480%
142	4.667%	10.755%	142	7.650%	12.900%
143	4.587%	10.442%	143	7.400%	12.480%
144	4.659%	10.442%	144	7.400%	12.480%
145	4.891%	10.790%	145	7.650%	12.900%
146	4.810%	10.442%	146	7.400%	12.480%
147	5.051%	10.790%	147	7.650%	12.900%
148	4.968%	10.442%	148	7.400%	12.480%
149	5.051%	10.442%	149	7.400%	12.480%
150	5.686%	11.561%	150	8.190%	13.820%
151	5.224%	10.442%	151	7.400%	12.480%
152	5.492%	10.790%	152	7.650%	12.900%
153	5.409%	10.442%	153	7.400%	12.480%
154	5.689%	10.790%	154	7.650%	12.900%
155	5.604%	10.579%	155	7.400%	12.480%
156	5.706%	10.579%	156	7.400%	12.480%
157	6.004%	10.931%	157	7.650%	12.900%
158	5.918%	10.579%	158	7.400%	12.480%
159	6.229%	10.931%	159	7.650%	12.900%
160	6.142%	10.579%	160	7.400%	12.480%
161	6.258%	10.579%	161	7.400%	12.480%
162	7.062%	11.712%	162	8.190%	13.820%
163	6.501%	10.579%	163	7.400%	12.480%
164	6.849%	10.931%	164	7.650%	12.900%
165	6.758%	10.579%	165	7.400%	12.480%
166	7.122%	10.931%	166	7.650%	12.900%
167	7.029%	10.618%	167	7.400%	12.480%
168	7.171%	10.618%	168	7.400%	12.480%
169	7.560%	10.971%	169	7.650%	12.900%
170	7.400%	10.618%	170	7.400%	12.480%
171	7.647%	10.972%	171	7.650%	12.900%
172	7.400%	10.618%	172	7.400%	12.480%
173	7.400%	10.618%	173	7.400%	12.480%
174	8.193%	11.755%	174	8.190%	13.820%
175	7.400%	10.618%	175	7.400%	12.480%
176	7.647%	10.972%	176	7.650%	12.900%
177	7.400%	10.618%	177	7.400%	12.480%
178	7.647%	10.972%	178	7.650%	12.900%
179	7.400%	10.503%	179	7.400%	12.480%
180	7.394%	10.503%	180	7.390%	12.480%
181	7.640%	10.854%	181	7.640%	12.900%
182	7.394%	10.504%	182	7.390%	12.480%
183	7.640%	10.854%	183	7.640%	12.900%
184	7.394%	10.504%	184	7.390%	12.480%
185	7.394%	10.504%	185	7.390%	12.480%
186	7.904%	11.228%	186	7.900%	13.340%
187	7.394%	10.504%	187	7.390%	12.480%
188	7.640%	10.854%	188	7.640%	12.900%
189	7.394%	10.504%	189	7.390%	12.480%
190	7.640%	10.854%	190	7.640%	12.900%
191	7.394%	10.576%	191	7.390%	12.480%
192	7.394%	10.576%	192	7.390%	12.480%
193	7.640%	10.929%	193	7.640%	12.900%
194	7.394%	10.576%	194	7.390%	12.480%
195	7.640%	10.929%	195	7.640%	12.900%
196	7.394%	10.576%	196	7.390%	12.480%
197	7.394%	10.576%	197	7.390%	12.480%
198	8.186%	11.709%	198	8.190%	13.820%
199	7.394%	10.576%	199	7.390%	12.480%
200	7.640%	10.929%	200	7.640%	12.900%
201	7.394%	10.576%	201	7.390%	12.480%

Period	Group 1 Excess Spread	Group 2 Excess Spread	Period	Excess Spread Group 1	Excess Spread Group 2
-	-	-	-	-	-
202	7.640%	10.929%	202	7.640%	12.900%
203	7.394%	10.624%	203	7.390%	12.480%
204	7.394%	10.624%	204	7.390%	12.480%
205	7.641%	10.978%	205	7.640%	12.900%
206	7.394%	10.624%	206	7.390%	12.480%
207	7.641%	10.978%	207	7.640%	12.900%
208	7.394%	10.624%	208	7.390%	12.480%
209	7.394%	10.624%	209	7.390%	12.480%
210	8.186%	11.762%	210	8.190%	13.820%
211	7.394%	10.624%	211	7.390%	12.480%
212	7.641%	10.978%	212	7.640%	12.900%
213	7.394%	10.624%	213	7.390%	12.480%
214	7.641%	10.978%	214	7.640%	12.900%
215	7.394%	10.588%	215	7.390%	12.480%
216	7.394%	10.588%	216	7.390%	12.480%
217	7.641%	10.941%	217	7.640%	12.900%
218	7.394%	10.588%	218	7.390%	12.480%
219	7.641%	10.941%	219	7.640%	12.900%
220	7.394%	10.588%	220	7.390%	12.480%
221	7.394%	10.588%	221	7.390%	12.480%
222	8.186%	11.723%	222	8.190%	13.820%
223	7.394%	10.588%	223	7.390%	12.480%
224	7.641%	10.941%	224	7.640%	12.900%
225	7.394%	10.588%	225	7.390%	12.480%
226	7.641%	10.941%	226	7.640%	12.900%
227	7.394%	10.454%	227	7.390%	12.480%
228	7.394%	10.454%	228	7.390%	12.480%
229	7.641%	10.802%	229	7.640%	12.900%
230	7.394%	10.454%	230	7.390%	12.480%
231	7.641%	10.802%	231	7.640%	12.900%
232	7.394%	10.454%	232	7.390%	12.480%
233	7.394%	10.454%	233	7.390%	12.480%
234	7.904%	11.175%	234	7.900%	13.340%
235	7.394%	10.454%	235	7.390%	12.480%
236	7.641%	10.802%	236	7.640%	12.900%
237	7.394%	10.454%	237	7.390%	12.480%
238	7.641%	10.802%	238	7.640%	12.900%
239	7.394%	10.205%	239	7.390%	12.480%
240	7.394%	10.205%	240	7.390%	12.480%
241	7.641%	10.545%	241	7.640%	12.900%
242	7.394%	10.205%	242	7.390%	12.480%
243	7.641%	10.545%	243	7.640%	12.900%
244	7.394%	10.205%	244	7.390%	12.480%
245	7.394%	10.205%	245	7.390%	12.480%
246	8.187%	11.299%	246	8.190%	13.820%
247	7.394%	10.205%	247	7.390%	12.480%
248	7.641%	10.545%	248	7.640%	12.900%
249	7.394%	10.205%	249	7.390%	12.480%
250	7.641%	10.545%	250	7.640%	12.900%
251	7.394%	10.118%	251	7.390%	12.480%
252	7.394%	10.118%	252	7.390%	12.480%
253	7.641%	10.456%	253	7.640%	12.900%
254	7.394%	10.118%	254	7.390%	12.480%
255	7.641%	10.456%	255	7.640%	12.900%
256	7.394%	10.118%	256	7.390%	12.480%
257	7.394%	10.118%	257	7.390%	12.480%
258	8.187%	11.202%	258	8.190%	13.820%
259	7.394%	10.118%	259	7.390%	12.480%
260	7.641%	10.456%	260	7.640%	12.900%
261	7.394%	10.118%	261	7.390%	12.480%
262	7.641%	10.456%	262	7.640%	12.900%
263	7.394%	10.062%	263	7.390%	12.480%
264	7.394%	10.062%	264	7.390%	12.480%
265	7.641%	10.398%	265	7.640%	12.900%
266	7.394%	10.062%	266	7.390%	12.480%
267	7.641%	10.398%	267	7.640%	12.900%
268	7.394%	10.062%	268	7.390%	12.480%
269	7.394%	10.062%	269	7.390%	12.480%
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Period	Group 1 Excess Spread	Group 2 Excess Spread	Period	Excess Spread Group 1	Excess Spread Group 2
-	-	-	-	-	-
271	7.394%	10.062%	271	7.390%	12.480%
272	7.641%	10.398%	272	7.640%	12.900%
273	7.394%	10.062%	273	7.390%	12.480%
274	7.641%	10.398%	274	7.640%	12.900%
275	7.394%	10.005%	275	7.390%	12.480%
276	7.394%	10.005%	276	7.390%	12.480%
277	7.641%	10.339%	277	7.640%	12.900%
278	7.394%	10.005%	278	7.390%	12.480%
279	7.641%	10.339%	279	7.640%	12.900%
280	7.394%	10.005%	280	7.390%	12.480%
281	7.394%	10.005%	281	7.390%	12.480%
282	7.904%	10.695%	282	7.900%	13.340%
283	7.394%	10.005%	283	7.390%	12.480%
284	7.641%	10.339%	284	7.640%	12.900%
285	7.394%	10.006%	285	7.390%	12.480%
286	7.641%	10.339%	286	7.640%	12.900%
287	7.394%	9.949%	287	7.390%	12.480%
288	7.394%	9.949%	288	7.390%	12.480%
289	7.641%	10.281%	289	7.640%	12.900%
290	7.394%	9.949%	290	7.390%	12.480%
291	7.641%	10.281%	291	7.640%	12.900%
292	7.394%	9.949%	292	7.390%	12.480%
293	7.394%	9.950%	293	7.390%	12.480%
294	8.187%	11.016%	294	8.190%	13.820%
295	7.394%	9.950%	295	7.390%	12.480%
296	7.641%	10.281%	296	7.640%	12.900%
297	7.394%	9.950%	297	7.390%	12.480%
298	7.641%	10.281%	298	7.640%	12.900%
299	7.394%	9.894%	299	7.390%	12.480%
300	7.394%	9.894%	300	7.390%	12.480%
301	7.641%	10.224%	301	7.640%	12.900%
302	7.394%	9.894%	302	7.390%	12.480%
303	7.641%	10.224%	303	7.640%	12.900%
304	7.394%	9.895%	304	7.390%	12.480%
305	7.394%	9.895%	305	7.390%	12.480%
306	8.187%	10.955%	306	8.190%	13.820%
307	7.394%	9.895%	307	7.390%	12.480%
308	7.641%	10.224%	308	7.640%	12.900%
309	7.394%	9.895%	309	7.390%	12.480%
310	7.641%	10.224%	310	7.640%	12.900%
311	7.394%	9.845%	311	7.390%	12.480%
312	7.394%	9.845%	312	7.390%	12.480%
313	7.641%	10.174%	313	7.640%	12.900%
314	7.394%	9.845%	314	7.390%	12.480%
315	7.641%	10.174%	315	7.640%	12.900%
316	7.394%	9.845%	316	7.390%	12.480%
317	7.394%	9.845%	317	7.390%	12.480%
318	8.187%	10.900%	318	8.190%	13.820%
319	7.394%	9.845%	319	7.390%	12.480%
320	7.641%	10.174%	320	7.640%	12.900%
321	7.394%	9.845%	321	7.390%	12.480%
322	7.641%	10.174%	322	7.640%	12.900%
323	7.394%	9.802%	323	7.390%	12.480%
324	7.394%	9.802%	324	7.390%	12.480%
325	7.641%	10.129%	325	7.640%	12.900%
326	7.394%	9.802%	326	7.390%	12.480%
327	7.641%	10.129%	327	7.640%	12.900%
328	7.394%	9.802%	328	7.390%	12.480%
329	7.394%	9.802%	329	7.390%	12.480%
330	7.904%	10.478%	330	7.900%	13.340%
331	7.394%	9.802%	331	7.390%	12.480%
332	7.641%	10.129%	332	7.640%	12.900%
333	7.394%	9.802%	333	7.390%	12.480%
334	7.641%	10.129%	334	7.640%	12.900%
335	7.394%	9.764%	335	7.390%	12.480%
336	7.394%	9.764%	336	7.390%	12.480%
337	7.641%	10.090%	337	7.640%	12.900%
338	7.394%	9.765%	338	7.390%	12.480%
339	7.641%	10.090%	339	7.640%	12.900%

Period	Group 1 Excess Spread	Group 2 Excess Spread	Period	Excess Spread Group 1	Excess Spread Group 2
-	-	-	-	-	-
340	7.394%	9.765%	340	7.390%	12.480%
341	7.394%	9.765%	341	7.390%	12.480%
342	8.187%	10.811%	342	8.190%	13.820%
343	7.394%	9.765%	343	7.390%	12.480%
344	7.641%	10.090%	344	7.640%	12.900%
345	7.394%	9.765%	345	7.390%	12.480%
346	7.641%	10.090%	346	7.640%	12.900%
347	7.394%	9.738%	347	7.390%	12.480%
348	7.394%	9.738%	348	7.390%	12.480%
349	7.641%	10.062%	349	7.640%	12.900%
350	7.394%	9.738%	350	7.390%	12.480%
351	7.641%	10.062%	351	7.640%	12.900%
352	7.394%	9.738%	352	7.390%	12.480%
353	7.394%	9.738%	353	7.390%	12.480%
354	8.187%	10.781%	354	8.190%	13.820%
355	7.394%	9.738%	355	7.390%	12.480%
356	7.641%	10.062%	356	7.640%	12.900%
357	7.394%	9.738%	357	7.390%	12.480%
358	7.641%	10.062%	358	7.640%	12.900%

RAMP SERIES 2004-RZ3 TRUST

Run at Pricing speed, to call
Flat LIBOR

Period	Group 1 Excess Spread	Group 2 Excess Spread
1	2.775%	5.848%
2	2.282%	4.560%
3	2.488%	4.781%
4	2.367%	4.555%
5	2.404%	4.552%
6	2.794%	5.264%
7	2.510%	4.543%
8	2.582%	4.768%
9	2.528%	4.547%
10	2.650%	4.772%
11	2.526%	4.549%
12	2.549%	4.550%
13	2.626%	4.768%
14	2.536%	4.538%
15	2.639%	4.753%
16	2.453%	4.522%
17	2.435%	4.514%
18	2.704%	5.223%
19	2.381%	4.498%
20	2.450%	4.712%
21	2.393%	4.480%
22	2.465%	4.694%
23	2.401%	4.290%
24	2.397%	4.285%
25	3.162%	4.498%
26	3.035%	4.276%
27	3.109%	4.489%
28	2.983%	4.267%
29	2.955%	4.262%
30	3.247%	4.955%
31	2.914%	4.251%
32	2.992%	4.463%
33	2.876%	4.240%
34	2.952%	4.452%
35	2.836%	3.828%
36	2.816%	3.822%
37	2.887%	4.019%
38	2.790%	3.806%
39	2.874%	4.029%
40	2.765%	3.833%
41	2.749%	3.837%
42	2.920%	4.260%
43	2.714%	3.836%
44	2.787%	4.037%
45	2.679%	3.830%
46	2.749%	4.031%
47	2.648%	3.824%
48	2.643%	3.821%
49	2.727%	4.021%
50	2.635%	3.814%
51	2.718%	4.015%
52	2.626%	3.807%
53	2.622%	3.803%
54	2.897%	4.455%
55	2.612%	3.796%
56	2.694%	3.996%
57	2.602%	3.788%
58	2.683%	3.987%

Run at Pricing speed, to call
Forward LIBOR

Period	Group 1 Excess Spread	Group 2 Excess Spread
1	2.775%	5.848%
2	2.250%	4.463%
3	2.406%	4.527%
4	2.250%	4.185%
5	2.254%	4.061%
6	2.619%	4.671%
7	2.320%	3.874%
8	2.383%	4.030%
9	2.321%	3.731%
10	2.439%	3.874%
11	2.319%	3.582%
12	2.348%	3.507%
13	2.429%	3.657%
14	2.360%	3.360%
15	2.486%	3.497%
16	2.320%	3.179%
17	2.327%	3.088%
18	2.625%	3.720%
19	2.338%	2.921%
20	2.446%	3.062%
21	2.393%	2.777%
22	2.465%	2.945%
23	2.401%	3.268%
24	2.397%	3.241%
25	3.162%	3.443%
26	3.035%	3.128%
27	3.109%	3.300%
28	2.983%	2.990%
29	2.955%	2.925%
30	3.247%	3.645%
31	2.914%	2.807%
32	2.992%	2.997%
33	2.876%	2.705%
34	2.952%	2.904%
35	2.836%	4.038%
36	2.816%	4.005%
37	2.887%	4.263%
38	2.790%	3.900%
39	2.874%	4.177%
40	2.765%	3.863%
41	2.749%	3.836%
42	2.920%	4.405%
43	2.714%	3.769%
44	2.787%	4.024%
45	2.679%	3.697%
46	2.749%	3.949%
47	2.648%	4.032%
48	2.643%	3.992%
49	2.727%	4.255%
50	2.635%	3.913%
51	2.718%	4.181%
52	2.626%	3.843%
53	2.622%	3.813%
54	2.897%	4.762%
55	2.612%	3.760%
56	2.694%	4.043%
57	2.602%	3.720%
58	2.683%	4.009%

Period	Group 1 Excess Spread	Group 2 Excess Spread
59	2.592%	3.779%
60	2.586%	3.774%
61	2.667%	3.976%
62	2.575%	3.772%
63	2.655%	3.976%
64	2.563%	3.773%
65	2.557%	3.773%
66	2.824%	4.428%
67	2.544%	3.773%
68	2.622%	3.976%
69	2.531%	3.773%
70	2.608%	3.981%
71	2.517%	3.782%
72	2.509%	3.786%
73	2.585%	3.995%
74	2.494%	3.796%
75	2.569%	4.004%
76	2.478%	3.806%
77	2.472%	3.811%
78	2.733%	4.472%
79	2.464%	3.822%
80	2.542%	4.031%
81	2.455%	3.322%
82	2.536%	3.533%
83	2.459%	3.337%
84	2.464%	3.345%
85	2.552%	3.557%
86	2.466%	3.362%
87	2.545%	3.574%
88	2.461%	3.380%
89	2.459%	3.389%
90	2.627%	3.820%
91	2.457%	3.408%
92	2.539%	3.622%
93	2.457%	3.429%
94	2.540%	3.644%
95	2.459%	3.451%
96	2.460%	3.463%
97	2.545%	3.679%
98	2.148%	3.487%
99	2.219%	3.702%
100	2.148%	3.509%
101	2.148%	3.519%
102	2.380%	4.186%
103	2.152%	3.542%
104	2.226%	3.757%
105	2.157%	3.565%
106	2.233%	3.782%
107	2.165%	3.591%
108	2.169%	3.604%
109	2.247%	3.821%
110	2.180%	3.632%
111	2.259%	3.850%
112	2.192%	3.661%
113	2.199%	3.677%
114	2.443%	4.349%
115	2.214%	3.710%
116	2.296%	3.931%
117	2.231%	3.745%
118	2.314%	3.965%
119	2.249%	3.776%
120	2.259%	3.791%
121	2.345%	4.011%
122	2.280%	3.823%

Period	Group 1 Excess Spread	Group 2 Excess Spread
59	2.592%	3.982%
60	2.586%	3.973%
61	2.667%	4.264%
62	2.575%	3.913%
63	2.655%	4.190%
64	2.563%	3.840%
65	2.557%	3.807%
66	2.824%	4.782%
67	2.544%	3.743%
68	2.622%	4.027%
69	2.531%	3.685%
70	2.608%	3.977%
71	2.517%	3.960%
72	2.509%	3.946%
73	2.585%	4.257%
74	2.494%	3.923%
75	2.569%	4.239%
76	2.478%	3.911%
77	2.472%	3.908%
78	2.733%	4.949%
79	2.464%	3.910%
80	2.542%	4.240%
81	2.455%	3.924%
82	2.536%	3.747%
83	2.459%	3.565%
84	2.464%	3.582%
85	2.552%	3.922%
86	2.466%	3.596%
87	2.545%	3.927%
88	2.461%	3.604%
89	2.459%	3.608%
90	2.627%	4.291%
91	2.457%	3.618%
92	2.539%	3.952%
93	2.457%	3.631%
94	2.540%	3.967%
95	2.459%	3.761%
96	2.460%	3.770%
97	2.545%	4.111%
98	2.148%	3.788%
99	2.219%	4.130%
100	2.148%	3.808%
101	2.148%	3.816%
102	2.380%	4.892%
103	2.152%	3.835%
104	2.226%	4.177%
105	2.157%	3.856%
106	2.233%	4.199%
107	2.165%	4.038%
108	2.169%	4.050%
109	2.247%	4.401%
110	2.180%	4.077%
111	2.259%	4.429%
112	2.192%	4.106%
113	2.199%	4.122%
114	2.443%	5.222%
115	2.214%	4.156%
116	2.296%	4.511%
117	2.231%	4.193%
118	2.314%	4.549%
119	2.249%	4.448%
120	2.259%	4.466%
121	2.345%	4.838%
122	2.280%	4.530%

Period	Group 1 Excess Spread	Group 2 Excess Spread
123	2.368%	4.044%
124	2.303%	3.857%
125	2.316%	3.875%
126	2.578%	4.549%
127	2.342%	3.913%
128	2.434%	4.137%
129	2.370%	3.953%
130	2.464%	4.178%
131	2.400%	3.996%
132	2.416%	4.019%
133	2.513%	4.246%
134	2.449%	4.067%
135	2.548%	4.297%
136	2.483%	4.120%
137	2.500%	4.148%
138	2.692%	4.598%
139	2.536%	4.206%
140	2.640%	4.440%
141	2.574%	4.268%
142	2.681%	4.505%
143	2.615%	4.334%
144	2.636%	4.369%
145	2.747%	4.609%
146	2.681%	4.443%
147	2.794%	4.685%
148	2.728%	4.521%
149	2.752%	4.562%
150	3.075%	5.260%
151	2.803%	4.648%
152	2.925%	4.897%
153	2.858%	4.740%
154	2.987%	4.993%
155	2.924%	4.839%
156	2.958%	4.891%
157	3.094%	5.148%
158	3.031%	4.999%
159	3.171%	5.260%
160	3.107%	5.116%
161	3.147%	5.177%
162	3.530%	5.895%
163	3.230%	5.305%
164	3.383%	5.576%
165	3.318%	5.442%
166	3.476%	5.718%
167	3.411%	5.589%
168	3.460%	5.666%
169	3.627%	5.950%
170	3.561%	5.828%
171	3.734%	6.117%
172	3.668%	6.002%
173	3.724%	6.093%
174	4.187%	6.773%
175	3.841%	6.118%
176	4.032%	6.322%
177	3.964%	6.118%
178	4.163%	6.322%
179	4.095%	6.118%
180	4.169%	6.118%
181	4.380%	6.322%
182	4.311%	6.118%
183	4.531%	6.322%
184	4.461%	6.118%
185	4.539%	6.118%
186	4.939%	6.540%

Period	Group 1 Excess Spread	Group 2 Excess Spread
123	2.368%	4.912%
124	2.303%	4.606%
125	2.316%	4.647%
126	2.578%	5.795%
127	2.342%	4.731%
128	2.434%	5.120%
129	2.370%	4.821%
130	2.464%	5.213%
131	2.400%	4.992%
132	2.416%	5.042%
133	2.513%	5.441%
134	2.449%	5.147%
135	2.548%	5.550%
136	2.483%	5.261%
137	2.500%	5.321%
138	2.692%	6.100%
139	2.536%	5.447%
140	2.640%	5.860%
141	2.574%	5.581%
142	2.681%	5.998%
143	2.615%	5.758%
144	2.636%	5.833%
145	2.747%	6.254%
146	2.681%	5.979%
147	2.794%	6.403%
148	2.728%	6.135%
149	2.752%	6.218%
150	3.075%	7.425%
151	2.803%	6.398%
152	2.925%	6.842%
153	2.858%	6.594%
154	2.987%	7.047%
155	2.924%	6.944%
156	2.958%	7.058%
157	3.094%	7.528%
158	3.031%	7.299%
159	3.171%	7.778%
160	3.107%	7.558%
161	3.147%	7.697%
162	3.530%	8.973%
163	3.230%	7.987%
164	3.383%	8.494%
165	3.318%	8.300%
166	3.476%	8.817%
167	3.411%	8.673%
168	3.460%	8.849%
169	3.627%	9.385%
170	3.561%	9.218%
171	3.734%	9.766%
172	3.668%	9.612%
173	3.724%	9.818%
174	4.187%	11.168%
175	3.841%	10.249%
176	4.032%	10.828%
177	3.964%	10.618%
178	4.163%	10.972%
179	4.095%	10.503%
180	4.169%	10.503%
181	4.380%	10.854%
182	4.311%	10.504%
183	4.531%	10.854%
184	4.461%	10.504%
185	4.539%	10.504%
186	4.939%	11.228%

Period	Group 1 Excess Spread	Group 2 Excess Spread
187	4.703%	6.118%
188	4.948%	6.322%
189	4.876%	6.118%
190	5.132%	6.322%
191	5.059%	6.118%
192	5.155%	6.118%
193	5.429%	6.322%
194	5.355%	6.118%
195	5.641%	6.322%
196	5.566%	6.118%
197	5.676%	6.118%
198	6.410%	6.774%
199	5.907%	6.118%
200	6.228%	6.322%
201	6.151%	6.118%
202	6.487%	6.322%
203	6.409%	6.118%
204	6.544%	6.118%
205	6.906%	6.322%
206	6.826%	6.118%
207	7.206%	6.322%
208	7.125%	6.118%
209	7.282%	6.118%
210	8.186%	6.774%
211	7.394%	6.118%
212	7.641%	6.322%
213	7.394%	6.118%
214	7.641%	6.322%
215	7.394%	6.118%
216	7.394%	6.118%
217	7.641%	6.322%
218	7.394%	6.118%
219	7.641%	6.322%
220	7.394%	6.118%
221	7.394%	6.118%
222	8.186%	6.774%
223	7.394%	6.119%
224	7.641%	6.322%
225	7.394%	6.119%
226	7.641%	6.323%
227	7.394%	6.119%
228	7.394%	6.119%
229	7.641%	6.323%
230	7.394%	6.119%
231	7.641%	6.323%
232	7.394%	6.119%
233	7.394%	6.119%
234	7.904%	6.541%
235	7.394%	6.119%
236	7.641%	6.323%
237	7.394%	6.119%
238	7.641%	6.323%
239	7.394%	6.119%
240	7.394%	6.119%
241	7.641%	6.323%
242	7.394%	6.119%
243	7.641%	6.323%
244	7.394%	6.119%
245	7.394%	6.119%
246	8.187%	6.774%
247	7.394%	6.119%
248	7.641%	6.323%
249	7.394%	6.119%
250	7.641%	6.323%

Period	Group 1 Excess Spread	Group 2 Excess Spread
187	4.703%	10.504%
188	4.948%	10.854%
189	4.876%	10.504%
190	5.132%	10.854%
191	5.059%	10.576%
192	5.155%	10.576%
193	5.429%	10.929%
194	5.355%	10.576%
195	5.641%	10.929%
196	5.566%	10.576%
197	5.676%	10.576%
198	6.410%	11.709%
199	5.907%	10.576%
200	6.228%	10.929%
201	6.151%	10.576%
202	6.487%	10.929%
203	6.409%	10.624%
204	6.544%	10.624%
205	6.906%	10.978%
206	6.826%	10.624%
207	7.206%	10.978%
208	7.125%	10.624%
209	7.282%	10.624%
210	8.186%	11.762%
211	7.394%	10.624%
212	7.641%	10.978%
213	7.394%	10.624%
214	7.641%	10.978%
215	7.394%	10.588%
216	7.394%	10.588%
217	7.641%	10.941%
218	7.394%	10.588%
219	7.641%	10.941%
220	7.394%	10.588%
221	7.394%	10.588%
222	8.186%	11.723%
223	7.394%	10.588%
224	7.641%	10.941%
225	7.394%	10.588%
226	7.641%	10.941%
227	7.394%	10.454%
228	7.394%	10.454%
229	7.641%	10.802%
230	7.394%	10.454%
231	7.641%	10.802%
232	7.394%	10.454%
233	7.394%	10.454%
234	7.904%	11.175%
235	7.394%	10.454%
236	7.641%	10.802%
237	7.394%	10.454%
238	7.641%	10.802%
239	7.394%	10.205%
240	7.394%	10.205%
241	7.641%	10.545%
242	7.394%	10.205%
243	7.641%	10.545%
244	7.394%	10.205%
245	7.394%	10.205%
246	8.187%	11.299%
247	7.394%	10.205%
248	7.641%	10.545%
249	7.394%	10.205%
250	7.641%	10.545%

Period	Group 1 Excess Spread	Group 2 Excess Spread
251	7.394%	6.119%
252	7.394%	6.119%
253	7.641%	6.323%
254	7.394%	6.119%
255	7.641%	6.323%
256	7.394%	6.119%
257	7.394%	6.119%
258	8.187%	6.775%
259	7.394%	6.119%
260	7.641%	6.323%
261	7.394%	6.119%
262	7.641%	6.323%
263	7.394%	6.119%
264	7.394%	6.119%
265	7.641%	6.323%
266	7.394%	6.119%
267	7.641%	6.323%
268	7.394%	6.119%
269	7.394%	6.119%
270	8.187%	6.775%
271	7.394%	6.119%
272	7.641%	6.323%
273	7.394%	6.119%
274	7.641%	6.323%
275	7.394%	6.119%
276	7.394%	6.119%
277	7.641%	6.323%
278	7.394%	6.119%
279	7.641%	6.323%
280	7.394%	6.119%
281	7.394%	6.119%
282	7.904%	6.542%
283	7.394%	6.120%
284	7.641%	6.324%
285	7.394%	6.120%
286	7.641%	6.324%
287	7.394%	6.120%
288	7.394%	6.120%
289	7.641%	6.324%
290	7.394%	6.120%
291	7.641%	6.324%
292	7.394%	6.120%
293	7.394%	6.120%
294	8.187%	6.775%
295	7.394%	6.120%
296	7.641%	6.324%
297	7.394%	6.120%
298	7.641%	6.324%
299	7.394%	6.120%
300	7.394%	6.120%
301	7.641%	6.324%
302	7.394%	6.120%
303	7.641%	6.324%
304	7.394%	6.120%
305	7.394%	6.120%
306	8.187%	6.776%
307	7.394%	6.120%
308	7.641%	6.324%
309	7.394%	6.120%
310	7.641%	6.324%
311	7.394%	6.120%
312	7.394%	6.120%
313	7.641%	6.324%
314	7.394%	6.120%

Period	Group 1 Excess Spread	Group 2 Excess Spread
251	7.394%	10.118%
252	7.394%	10.118%
253	7.641%	10.456%
254	7.394%	10.118%
255	7.641%	10.456%
256	7.394%	10.118%
257	7.394%	10.118%
258	8.187%	11.202%
259	7.394%	10.118%
260	7.641%	10.456%
261	7.394%	10.118%
262	7.641%	10.456%
263	7.394%	10.062%
264	7.394%	10.062%
265	7.641%	10.398%
266	7.394%	10.062%
267	7.641%	10.398%
268	7.394%	10.062%
269	7.394%	10.062%
270	8.187%	11.140%
271	7.394%	10.062%
272	7.641%	10.398%
273	7.394%	10.062%
274	7.641%	10.398%
275	7.394%	10.005%
276	7.394%	10.005%
277	7.641%	10.339%
278	7.394%	10.005%
279	7.641%	10.339%
280	7.394%	10.005%
281	7.394%	10.005%
282	7.904%	10.695%
283	7.394%	10.005%
284	7.641%	10.339%
285	7.394%	10.006%
286	7.641%	10.339%
287	7.394%	9.949%
288	7.394%	9.949%
289	7.641%	10.281%
290	7.394%	9.949%
291	7.641%	10.281%
292	7.394%	9.949%
293	7.394%	9.950%
294	8.187%	11.016%
295	7.394%	9.950%
296	7.641%	10.281%
297	7.394%	9.950%
298	7.641%	10.281%
299	7.394%	9.894%
300	7.394%	9.894%
301	7.641%	10.224%
302	7.394%	9.894%
303	7.641%	10.224%
304	7.394%	9.895%
305	7.394%	9.895%
306	8.187%	10.955%
307	7.394%	9.895%
308	7.641%	10.224%
309	7.394%	9.895%
310	7.641%	10.224%
311	7.394%	9.845%
312	7.394%	9.845%
313	7.641%	10.174%
314	7.394%	9.845%

Period	Group 1 Excess Spread	Group 2 Excess Spread
315	7.641%	6.324%
316	7.394%	6.120%
317	7.394%	6.120%
318	8.187%	6.776%
319	7.394%	6.120%
320	7.641%	6.324%
321	7.394%	6.120%
322	7.641%	6.324%
323	7.394%	6.120%
324	7.394%	6.120%
325	7.641%	6.324%
326	7.394%	6.120%
327	7.641%	6.324%
328	7.394%	6.120%
329	7.394%	6.120%
330	7.904%	6.542%
331	7.394%	6.120%
332	7.641%	6.324%
333	7.394%	6.120%
334	7.641%	6.324%
335	7.394%	6.120%
336	7.394%	6.121%
337	7.641%	6.325%
338	7.394%	6.121%
339	7.641%	6.325%
340	7.394%	6.121%
341	7.394%	6.121%
342	8.187%	6.776%
343	7.394%	6.121%
344	7.641%	6.325%
345	7.394%	6.121%
346	7.641%	6.325%
347	7.394%	6.121%
348	7.394%	6.121%
349	7.641%	6.325%
350	7.394%	6.121%
351	7.641%	6.325%
352	7.394%	6.121%
353	7.394%	6.121%
354	8.187%	6.777%
355	7.394%	6.121%
356	7.641%	6.325%
357	7.394%	6.121%
358	7.641%	6.325%

Period	Group 1 Excess Spread	Group 2 Excess Spread
315	7.641%	10.174%
316	7.394%	9.845%
317	7.394%	9.845%
318	8.187%	10.900%
319	7.394%	9.845%
320	7.641%	10.174%
321	7.394%	9.845%
322	7.641%	10.174%
323	7.394%	9.802%
324	7.394%	9.802%
325	7.641%	10.129%
326	7.394%	9.802%
327	7.641%	10.129%
328	7.394%	9.802%
329	7.394%	9.802%
330	7.904%	10.478%
331	7.394%	9.802%
332	7.641%	10.129%
333	7.394%	9.802%
334	7.641%	10.129%
335	7.394%	9.764%
336	7.394%	9.764%
337	7.641%	10.090%
338	7.394%	9.765%
339	7.641%	10.090%
340	7.394%	9.765%
341	7.394%	9.765%
342	8.187%	10.811%
343	7.394%	9.765%
344	7.641%	10.090%
345	7.394%	9.765%
346	7.641%	10.090%
347	7.394%	9.738%
348	7.394%	9.738%
349	7.641%	10.062%
350	7.394%	9.738%
351	7.641%	10.062%
352	7.394%	9.738%
353	7.394%	9.738%
354	8.187%	10.781%
355	7.394%	9.738%
356	7.641%	10.062%
357	7.394%	9.738%
358	7.641%	10.062%

RAMP SERIES 2004-RZ3 TRUST

Group II

Run at Pricing speed, to call

Forward LIBOR

Period	Group 2 Excess Spread	Period	Group 2 Excess Spread	Period	Group 2 Excess Spread	Period	Group 2 Excess Spread	Period	Group 2 Excess Spread	Period	Group 2 Excess Spread
1	5.848%	61	4.264%	121	4.838%	181	10.854%	241	10.545%	301	10.224%
2	4.463%	62	3.913%	122	4.530%	182	10.504%	242	10.205%	302	9.894%
3	4.527%	63	4.190%	123	4.912%	183	10.854%	243	10.545%	303	10.224%
4	4.185%	64	3.840%	124	4.606%	184	10.504%	244	10.205%	304	9.895%
5	4.061%	65	3.807%	125	4.647%	185	10.504%	245	10.205%	305	9.895%
6	4.671%	66	4.782%	126	5.795%	186	11.228%	246	11.299%	306	10.955%
7	3.874%	67	3.743%	127	4.731%	187	10.504%	247	10.205%	307	9.895%
8	4.030%	68	4.027%	128	5.120%	188	10.854%	248	10.545%	308	10.224%
9	3.731%	69	3.685%	129	4.821%	189	10.504%	249	10.205%	309	9.895%
10	3.874%	70	3.977%	130	5.213%	190	10.854%	250	10.545%	310	10.224%
11	3.582%	71	3.960%	131	4.992%	191	10.576%	251	10.118%	311	9.845%
12	3.507%	72	3.946%	132	5.042%	192	10.576%	252	10.118%	312	9.845%
13	3.657%	73	4.257%	133	5.441%	193	10.929%	253	10.456%	313	10.174%
14	3.360%	74	3.923%	134	5.147%	194	10.576%	254	10.118%	314	9.845%
15	3.497%	75	4.239%	135	5.550%	195	10.929%	255	10.456%	315	10.174%
16	3.179%	76	3.911%	136	5.261%	196	10.576%	256	10.118%	316	9.845%
17	3.088%	77	3.908%	137	5.321%	197	10.576%	257	10.118%	317	9.845%
18	3.720%	78	4.949%	138	6.100%	198	11.709%	258	11.202%	318	10.900%
19	2.921%	79	3.910%	139	5.447%	199	10.576%	259	10.118%	319	9.845%
20	3.062%	80	4.240%	140	5.860%	200	10.929%	260	10.456%	320	10.174%
21	2.777%	81	3.924%	141	5.581%	201	10.576%	261	10.118%	321	9.845%
22	2.945%	82	3.747%	142	5.998%	202	10.929%	262	10.456%	322	10.174%
23	3.268%	83	3.565%	143	5.758%	203	10.624%	263	10.062%	323	9.802%
24	3.241%	84	3.582%	144	5.833%	204	10.624%	264	10.062%	324	9.802%
25	3.443%	85	3.922%	145	6.254%	205	10.978%	265	10.398%	325	10.129%
26	3.128%	86	3.596%	146	5.979%	206	10.624%	266	10.062%	326	9.802%
27	3.300%	87	3.927%	147	6.403%	207	10.978%	267	10.398%	327	10.129%
28	2.990%	88	3.604%	148	6.135%	208	10.624%	268	10.062%	328	9.802%
29	2.925%	89	3.608%	149	6.218%	209	10.624%	269	10.062%	329	9.802%
30	3.645%	90	4.291%	150	7.425%	210	11.762%	270	11.140%	330	10.478%
31	2.807%	91	3.618%	151	6.398%	211	10.624%	271	10.062%	331	9.802%
32	2.997%	92	3.952%	152	6.842%	212	10.978%	272	10.398%	332	10.129%
33	2.705%	93	3.631%	153	6.594%	213	10.624%	273	10.062%	333	9.802%
34	2.904%	94	3.967%	154	7.047%	214	10.978%	274	10.398%	334	10.129%
35	4.038%	95	3.761%	155	6.944%	215	10.588%	275	10.005%	335	9.764%
36	4.005%	96	3.770%	156	7.058%	216	10.588%	276	10.005%	336	9.764%
37	4.263%	97	4.111%	157	7.528%	217	10.941%	277	10.339%	337	10.090%
38	3.900%	98	3.788%	158	7.299%	218	10.588%	278	10.005%	338	9.765%
39	4.177%	99	4.130%	159	7.778%	219	10.941%	279	10.339%	339	10.090%
40	3.863%	100	3.808%	160	7.558%	220	10.588%	280	10.005%	340	9.765%
41	3.836%	101	3.816%	161	7.697%	221	10.588%	281	10.005%	341	9.765%
42	4.405%	102	4.892%	162	8.973%	222	11.723%	282	10.695%	342	10.811%
43	3.769%	103	3.835%	163	7.987%	223	10.588%	283	10.005%	343	9.765%
44	4.024%	104	4.177%	164	8.494%	224	10.941%	284	10.339%	344	10.090%
45	3.697%	105	3.856%	165	8.300%	225	10.588%	285	10.006%	345	9.765%
46	3.949%	106	4.199%	166	8.817%	226	10.941%	286	10.339%	346	10.090%
47	4.032%	107	4.038%	167	8.673%	227	10.454%	287	9.949%	347	9.738%
48	3.992%	108	4.050%	168	8.849%	228	10.454%	288	9.949%	348	9.738%
49	4.255%	109	4.401%	169	9.385%	229	10.802%	289	10.281%	349	10.062%
50	3.913%	110	4.077%	170	9.218%	230	10.454%	290	9.949%	350	9.738%
51	4.181%	111	4.429%	171	9.766%	231	10.802%	291	10.281%	351	10.062%
52	3.843%	112	4.106%	172	9.612%	232	10.454%	292	9.949%	352	9.738%
53	3.813%	113	4.122%	173	9.818%	233	10.454%	293	9.950%	353	9.738%
54	4.762%	114	5.222%	174	11.168%	234	11.175%	294	11.016%	354	10.781%
55	3.760%	115	4.156%	175	10.249%	235	10.454%	295	9.950%	355	9.738%
56	4.043%	116	4.511%	176	10.828%	236	10.802%	296	10.281%	356	10.062%
57	3.720%	117	4.193%	177	10.618%	237	10.454%	297	9.950%	357	9.738%
58	4.009%	118	4.549%	178	10.972%	238	10.802%	298	10.281%	358	10.062%
59	3.982%	119	4.448%	179	10.503%	239	10.205%	299	9.894%		
60	3.973%	120	4.466%	180	10.503%	240	10.205%	300	9.894%		

RAMP SERIES 2004-RZ3 TRUST

Group I

Run at Pricing speed, to call

Forward LIBOR

Period	Group 1 Excess Spread	Period	Group 1 Excess Spread	Period	Group 1 Excess Spread	Period	Group 1 Excess Spread	Period	Group 1 Excess Spread	Period	Group 1 Excess Spread
1	2.775%	61	2.667%	121	2.345%	181	4.380%	241	7.641%	301	7.641%
2	2.250%	62	2.575%	122	2.280%	182	4.311%	242	7.394%	302	7.394%
3	2.406%	63	2.655%	123	2.368%	183	4.531%	243	7.641%	303	7.641%
4	2.250%	64	2.563%	124	2.303%	184	4.461%	244	7.394%	304	7.394%
5	2.254%	65	2.557%	125	2.316%	185	4.539%	245	7.394%	305	7.394%
6	2.619%	66	2.824%	126	2.578%	186	4.939%	246	8.187%	306	8.187%
7	2.320%	67	2.544%	127	2.342%	187	4.703%	247	7.394%	307	7.394%
8	2.383%	68	2.622%	128	2.434%	188	4.948%	248	7.641%	308	7.641%
9	2.321%	69	2.531%	129	2.370%	189	4.876%	249	7.394%	309	7.394%
10	2.439%	70	2.608%	130	2.464%	190	5.132%	250	7.641%	310	7.641%
11	2.319%	71	2.517%	131	2.400%	191	5.059%	251	7.394%	311	7.394%
12	2.348%	72	2.509%	132	2.416%	192	5.155%	252	7.394%	312	7.394%
13	2.429%	73	2.585%	133	2.513%	193	5.429%	253	7.641%	313	7.641%
14	2.360%	74	2.494%	134	2.449%	194	5.355%	254	7.394%	314	7.394%
15	2.486%	75	2.569%	135	2.548%	195	5.641%	255	7.641%	315	7.641%
16	2.320%	76	2.478%	136	2.483%	196	5.566%	256	7.394%	316	7.394%
17	2.327%	77	2.472%	137	2.500%	197	5.676%	257	7.394%	317	7.394%
18	2.625%	78	2.733%	138	2.692%	198	6.410%	258	8.187%	318	8.187%
19	2.338%	79	2.464%	139	2.536%	199	5.907%	259	7.394%	319	7.394%
20	2.446%	80	2.542%	140	2.640%	200	6.228%	260	7.641%	320	7.641%
21	2.393%	81	2.455%	141	2.574%	201	6.151%	261	7.394%	321	7.394%
22	2.465%	82	2.536%	142	2.681%	202	6.487%	262	7.641%	322	7.641%
23	2.401%	83	2.459%	143	2.615%	203	6.409%	263	7.394%	323	7.394%
24	2.397%	84	2.464%	144	2.636%	204	6.544%	264	7.394%	324	7.394%
25	3.162%	85	2.552%	145	2.747%	205	6.906%	265	7.641%	325	7.641%
26	3.035%	86	2.466%	146	2.681%	206	6.826%	266	7.394%	326	7.394%
27	3.109%	87	2.545%	147	2.794%	207	7.206%	267	7.641%	327	7.641%
28	2.983%	88	2.461%	148	2.728%	208	7.125%	268	7.394%	328	7.394%
29	2.955%	89	2.459%	149	2.752%	209	7.282%	269	7.394%	329	7.394%
30	3.247%	90	2.627%	150	3.075%	210	8.186%	270	8.187%	330	7.904%
31	2.914%	91	2.457%	151	2.803%	211	7.394%	271	7.394%	331	7.394%
32	2.992%	92	2.539%	152	2.925%	212	7.641%	272	7.641%	332	7.641%
33	2.876%	93	2.457%	153	2.858%	213	7.394%	273	7.394%	333	7.394%
34	2.952%	94	2.540%	154	2.987%	214	7.641%	274	7.641%	334	7.641%
35	2.836%	95	2.459%	155	2.924%	215	7.394%	275	7.394%	335	7.394%
36	2.816%	96	2.460%	156	2.958%	216	7.394%	276	7.394%	336	7.394%
37	2.887%	97	2.545%	157	3.094%	217	7.641%	277	7.641%	337	7.641%
38	2.790%	98	2.148%	158	3.031%	218	7.394%	278	7.394%	338	7.394%
39	2.874%	99	2.219%	159	3.171%	219	7.641%	279	7.641%	339	7.641%
40	2.765%	100	2.148%	160	3.107%	220	7.394%	280	7.394%	340	7.394%
41	2.749%	101	2.148%	161	3.147%	221	7.394%	281	7.394%	341	7.394%
42	2.920%	102	2.380%	162	3.530%	222	8.186%	282	7.904%	342	8.187%
43	2.714%	103	2.152%	163	3.230%	223	7.394%	283	7.394%	343	7.394%
44	2.787%	104	2.226%	164	3.383%	224	7.641%	284	7.641%	344	7.641%
45	2.679%	105	2.157%	165	3.318%	225	7.394%	285	7.394%	345	7.394%
46	2.749%	106	2.233%	166	3.476%	226	7.641%	286	7.641%	346	7.641%
47	2.648%	107	2.165%	167	3.411%	227	7.394%	287	7.394%	347	7.394%
48	2.643%	108	2.169%	168	3.460%	228	7.394%	288	7.394%	348	7.394%
49	2.727%	109	2.247%	169	3.627%	229	7.641%	289	7.641%	349	7.641%
50	2.635%	110	2.180%	170	3.561%	230	7.394%	290	7.394%	350	7.394%
51	2.718%	111	2.259%	171	3.734%	231	7.641%	291	7.641%	351	7.641%
52	2.626%	112	2.192%	172	3.668%	232	7.394%	292	7.394%	352	7.394%
53	2.622%	113	2.199%	173	3.724%	233	7.394%	293	7.394%	353	7.394%
54	2.897%	114	2.443%	174	4.187%	234	7.904%	294	8.187%	354	8.187%
55	2.612%	115	2.214%	175	3.841%	235	7.394%	295	7.394%	355	7.394%
56	2.694%	116	2.296%	176	4.032%	236	7.641%	296	7.641%	356	7.641%
57	2.602%	117	2.231%	177	3.964%	237	7.394%	297	7.394%	357	7.394%
58	2.683%	118	2.314%	178	4.163%	238	7.641%	298	7.641%	358	7.641%
59	2.592%	119	2.249%	179	4.095%	239	7.394%	299	7.394%		
60	2.586%	120	2.259%	180	4.169%	240	7.394%	300	7.394%		

RFC 2004-RZ3 - Class M-II-4 Price/Yield

Settle	09/29/2004
First Payment	10/25/2004

	Default	**4.93 CDR**	**4.166 CDR**	**3.479 CDR**	**2.95 CDR**
Price					
	WAL	13.58	13.83	13.64	13.82
	Principal Writedown	0.11%	0.46%	1.73%	1.51%
	Total Collat Group Loss (Collat Maturity)	7.46%	7.57%	5.44%	5.51%
	Total Collat Group Liquidation (Collat Maturity)	13.42%	11.52%	9.79%	8.40%
	Total Collat Loss (Collat Maturity)	8.04%	8.18%	5.88%	5.96%
	Total Collat Liquidation (Collat Maturity)	14.46%	12.43%	10.57%	9.08%
	Shock(bps)			150bp	150bp
	LIBOR_1MO	Fwd	Fwd	Fwd + 150	Fwd + 150
	LIBOR_1YR	Fwd	Fwd	Fwd + 150	Fwd + 150
	Prepay Speed	100 PPC	100 PPC	100 PPC	100 PPC
	Loss Severity	55%	65%	55%	65%
	Servicer Advances	100%	100%	100%	100%
	Liquidation Lag	12	12	12	12
	Trigger	FAIL	FAIL	FAIL	FAIL
	Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Princeton Advisory Class MII2

Balance	$7,125,000.00	Delay	0
Coupon	2.9	Dated	09/29/2004
Settle	09/29/2004	First Payment	10/25/2004

Price	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*
	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin
100.000000	132	134	135	132	134	134	131	133	134	121	121	120
WAL	14.09	10.74	8.49	14.40	10.94	8.63	14.77	11.18	8.79	14.35	11.37	8.94
Principal Writedown	0.03%	0.06%	0.04%	0.01%	0.03%	0.06%	0.02%	0.03%	0.04%	0.01%	0.03%	0.04%
Total Collat Loss (Collat Maturity)	14.04%	11.20%	9.36%	12.49%	9.76%	8.05%	10.60%	8.06%	6.54%	8.71%	6.30%	4.95%
Total Collat Liquidation (Collat Maturity)	14.04%	11.20%	9.36%	12.49%	9.76%	8.05%	10.60%	8.06%	6.54%	8.71%	6.30%	4.95%
LIBOR_1MO	Fwd	Fwd	Fwd	Fwd + 100	Fwd + 100	Fwd + 100	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd + 300	Fwd + 300
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd + 100	Fwd + 100	Fwd + 100	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd + 300	Fwd + 300
Prepay (1)	75 PPC	100 PPC	125 PPC	75 PPC	100 PPC	125 PPC	75 PPC	100 PPC	125 PPC	75 PPC	100 PPC	125 PPC
Prepay (2)	75 PPC	100 PPC	125 PPC	75 PPC	100 PPC	125 PPC	75 PPC	100 PPC	125 PPC	75 PPC	100 PPC	125 PPC
Default	3.628 CDR	3.711 CDR	3.811 CDR	3.175 CDR	3.191 CDR	3.244 CDR	2.647 CDR	2.597 CDR	2.602 CDR	2.136 CDR	2 CDR	1.948 CDR
Loss Severity	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Stack Price/Yield

Settle 9/29/2004
First Payment 10/25/2004

M-II-1			M-II-2			M-II-3			M-II-4		
19.883 CDR	14.128 CDR	10.959 CDR	13.066 CDR	9.567 CDR	7.548 CDR	10.295 CDR	7.634 CDR	6.064 CDR	9.109 CDR	6.801 CDR	5.427 CDR
7.04	7.83	8.33	8.81	9.45	9.86	10.90	11.53	11.92	9.03	9.48	9.77
0.01%	0.02%	0.03%	0.02%	0.03%	0.05%	0.06%	0.06%	0.03%	0.24%	0.11%	0.01%
12.52%	13.05%	13.39%	9.22%	9.60%	9.85%	7.64%	7.95%	8.15%	6.92%	7.20%	7.39%
41.30%	32.29%	26.51%	30.42%	23.75%	19.48%	25.21%	19.67%	16.12%	22.81%	17.82%	14.62%
13.15%	13.82%	14.26%	9.79%	10.25%	10.55%	8.15%	8.52%	8.76%	7.39%	7.73%	7.96%
43.38%	34.19%	28.22%	32.27%	25.35%	20.88%	26.87%	21.07%	17.33%	24.37%	19.12%	15.73%

Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
30%	40%	50%	30%	40%	50%	30%	40%	50%	30%	40%	50%
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
12	12	12	12	12	12	12	12	12	12	12	12
FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Stack Price/Yield

Settle 9/29/2004
First Payment 10/25/2004

	M-I-1			M-I-2			M-I-3			M-I-4		
	14.05 CDR	10.134 CDR	7.924 CDR	9.782 CDR	7.22 CDR	5.72 CDR	8.698 CDR	6.493 CDR	5.18 CDR	8.249 CDR	6.178 CDR	4.939 CDR
WAL	9.67	10.59	11.18	11.44	12.18	12.66	14.78	15.57	16.08	15.46	16.25	16.76
Principal Writedown	0.03%	0.02%	0.02%	0.03%	0.02%	0.04%	0.10%	0.14%	0.18%	0.10%	0.19%	0.50%
Total Collat Group Loss (Collat Maturity)	10.97%	11.48%	11.81%	8.38%	8.75%	8.99%	7.64%	8.01%	8.25%	7.32%	7.68%	7.92%
Total Collat Group Liquidation (Collat Maturity)	36.18%	28.38%	23.34%	27.61%	21.62%	17.77%	25.16%	19.79%	16.31%	24.11%	18.98%	15.64%
Total Collat Loss (Collat Maturity)	10.33%	10.73%	10.99%	7.83%	8.13%	8.33%	7.12%	7.43%	7.64%	6.82%	7.12%	7.32%
Total Collat Liquidation (Collat Maturity)	34.05%	26.54%	21.74%	25.80%	20.11%	16.47%	23.47%	18.38%	15.10%	22.47%	17.61%	14.48%

LIBOR_1MO	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
Prepay (1)	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
Prepay (2)	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
Default												
Loss Severity	30%	40%	50%	30%	40%	50%	30%	40%	50%	30%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Stack Price/Yield

Settle 09/29/2004
First Payment 10/25/2004

	M-I-1			M-I-2			M-I-3			M-I-4		
	14.05 CDR	**10.134 CDR**	**7.924 CDR**	**9.782 CDR**	**7.22 CDR**	**5.72 CDR**	**8.663 CDR**	**6.463 CDR**	**5.154 CDR**	**8.206 CDR**	**6.144 CDR**	**4.91 CDR**
	30%	40%	50%	30%	40%	50%	30%	40%	50%	30%	40%	50%
Yield												
WAL	9.67	10.59	11.18	11.44	12.18	12.66	14.43	15.17	15.63	15.47	16.24	16.72
Principal Writedown	0.03%	0.02%	0.02%	0.03%	0.02%	0.04%	0.06%	0.16%	0.08%	0.28%	0.23%	0.09%
Total Collat Group Loss (Collat Maturity)	10.97%	11.48%	11.81%	8.38%	8.75%	8.99%	7.61%	7.98%	8.22%	7.29%	7.64%	7.87%
Total Collat Group Liquidation (Collat Maturity)	36.18%	28.38%	23.34%	27.61%	21.62%	17.77%	25.08%	19.71%	16.24%	24.01%	18.89%	15.56%
Total Collat Loss (Collat Maturity)	10.33%	10.73%	10.99%	7.83%	8.13%	8.33%	7.10%	7.40%	7.60%	6.79%	7.09%	7.28%
Total Collat Liquidation (Collat Maturity)	34.05%	26.54%	21.74%	25.80%	20.11%	16.47%	23.39%	18.31%	15.04%	22.38%	17.53%	14.40%
LIBOR_1MO	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
Prepay Speed	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12	12	12	12
Delinq	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

	M-II-1			M-II-2			M-II-3			M-II-4		
	19.883 CDR	14.128 CDR	10.959 CDR	13.066 CDR	9.567 CDR	7.548 CDR	10.295 CDR	7.634 CDR	6.064 CDR	9.043 CDR	6.699 CDR	5.287 CDR
	30%	40%	50%	30%	40%	50%	30%	40%	50%	30%	40%	50%
WAL	7.04	7.83	8.33	8.81	9.45	9.86	10.90	11.53	11.92	12.41	13.05	13.47
Principal Writedown	0.01%	0.02%	0.03%	0.02%	0.03%	0.05%	0.06%	0.06%	0.03%	0.08%	0.08%	0.04%
Total Collat Group Loss (Collat Maturity)	12.52%	13.05%	13.39%	9.22%	9.60%	9.85%	7.64%	7.95%	8.15%	6.87%	7.11%	7.22%
Total Collat Group Liquidation (Collat Maturity)	41.30%	32.29%	26.51%	30.42%	23.75%	19.48%	25.21%	19.67%	16.12%	22.68%	17.59%	14.28%
Total Collat Loss (Collat Maturity)	13.15%	13.82%	14.26%	9.79%	10.25%	10.55%	8.15%	8.52%	8.76%	7.35%	7.63%	7.78%
Total Collat Liquidation (Collat Maturity)	43.38%	34.19%	28.22%	32.27%	25.35%	20.88%	26.87%	21.07%	17.33%	24.22%	18.88%	15.38%

LIBOR_1MO	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd	Fwd
Prepay Speed	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12	12	12	12
Delinq	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - BE Analysis - MII1

State Street

Balance	$10,450,000.00	Delay	0
Settle	09/29/2004	Dated	09/29/2004
		First Payment	10/25/2004

WAL	11.01	4.60	3.14	2.30	12.16	5.04
Principal Writedown	1,382.60 (0.01%)	1,323.82 (0.01%)	1,212.61 (0.01%)	1,085.15 (0.01%)	1,831.15 (0.02%)	1,241.72 (0.01%)
Total Collat Group Loss (Collat Maturity)	33,234,040.01 (17.49%)	25,644,512.26 (13.50%)	21,274,102.02 (11.20%)	18,483,499.42 (9.73%)	30,017,719.99 (15.80%)	23,185,103.72 (12.20%)
Total Collat Group Liquidation (Collat Maturity)	83,085,100.02 (43.73%)	64,111,280.66 (33.74%)	53,185,255.05 (27.99%)	46,208,748.54 (24.32%)	75,044,299.98 (39.50%)	57,962,759.30 (30.51%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC	50 PPC	100 PPC
Default	43.729 *StateStreet	39.384 *StateStreet	51.893 *StateStreet	77.145 *StateStreet	39.497 *StateStreet	32.536 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	Flat	Flat	Flat	Flat	FWD	FWD
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	3.37	2.40	13.74	6.43	3.81	2.61
Principal Writedown	1,143.58 (0.01%)	1,061.69 (0.01%)	1,484.02 (0.01%)	1,355.54 (0.01%)	1,301.75 (0.01%)	1,092.82 (0.01%)
Total Collat Group Loss (Collat Maturity)	19,240,756.62 (10.13%)	17,065,996.37 (8.98%)	24,161,920.01 (12.72%)	18,460,399.99 (9.72%)	15,536,888.08 (8.18%)	14,366,780.81 (7.56%)
Total Collat Group Liquidation (Collat Maturity)	48,101,891.56 (25.32%)	42,664,990.92 (22.46%)	60,404,800.02 (31.79%)	46,150,999.98 (24.29%)	38,842,220.20 (20.44%)	35,916,952.03 (18.90%)
Prepay	150 PPC	200 PPC	50 PPC	100 PPC	150 PPC	200 PPC
Default	42.233 *StateStreet	64.697 *StateStreet	31.792 *StateStreet	24.29 *StateStreet	28.558 *StateStreet	45.052 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	FWD	FWD	FWD + 200	FWD + 200	FWD + 200	FWD + 200
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	15.48	7.85	4.19	2.79
Principal Writedown	1,025.84 (0.01%)	1,070.37 (0.01%)	1,236.73 (0.01%)	1,130.80 (0.01%)
Total Collat Group Loss (Collat Maturity)	17,384,240.00 (9.15%)	13,998,920.00 (7.37%)	12,535,976.32 (6.60%)	12,368,427.69 (6.51%)
Total Collat Group Liquidation (Collat Maturity)	43,460,599.99 (22.87%)	34,992,300.00 (18.42%)	31,339,940.80 (16.49%)	30,921,069.22 (16.27%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	22.874 *StateStreet	18.417 *StateStreet	19.99 *StateStreet	33.847 *StateStreet
Loss Severity	40%	40%	40%	40%
LIBOR	FWD + 400	FWD + 400	FWD + 400	FWD + 400
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	0	0	0	0
Delinq	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - BE Analysis - MII2

State Street

Balance	$7,125,000.00	Delay	0
		Dated	09/29/2004
Settle	09/29/2004	First Payment	10/25/2004

WAL	13.40	6.71	4.05	2.92	14.59	7.49
Principal Writedown	1,603.02 (0.02%)	1,215.13 (0.02%)	993.85 (0.01%)	1,100.47 (0.02%)	1,066.75 (0.01%)	1,112.43 (0.02%)
Total Collat Group Loss (Collat Maturity)	26,985,319.99 (14.20%)	18,677,760.00 (9.83%)	14,756,406.80 (7.77%)	12,072,099.18 (6.35%)	23,997,760.01 (12.63%)	17,069,600.00 (8.98%)
Total Collat Group Liquidation (Collat Maturity)	67,463,299.98 (35.51%)	46,694,400.00 (24.58%)	36,891,016.99 (19.42%)	30,180,247.96 (15.88%)	59,994,400.02 (31.58%)	42,673,999.99 (22.46%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC	50 PPC	100 PPC
Default	35.507 *StateStreet	24.576 *StateStreet	26.263 *StateStreet	32.521 *StateStreet	31.576 *StateStreet	22.46 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	Flat	Flat	Flat	Flat	FWD	FWD
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	4.32	3.10	16.35	9.04	4.98	3.48
Principal Writedown	1,270.42 (0.02%)	1,088.90 (0.02%)	1,439.54 (0.02%)	1,823.26 (0.03%)	1,498.44 (0.02%)	1,244.69 (0.02%)
Total Collat Group Loss (Collat Maturity)	12,800,948.95 (6.74%)	10,416,390.99 (5.48%)	17,735,360.00 (9.33%)	12,408,240.00 (6.53%)	9,061,033.97 (4.77%)	7,423,836.60 (3.91%)
Total Collat Group Liquidation (Collat Maturity)	32,002,372.37 (16.84%)	26,040,977.46 (13.71%)	44,338,399.99 (23.34%)	31,015,600.01 (16.32%)	22,652,584.92 (11.92%)	18,559,591.49 (9.77%)
Prepay	150 PPC	200 PPC	50 PPC	100 PPC	150 PPC	200 PPC
Default	20.693 *StateStreet	25.204 *StateStreet	23.336 *StateStreet	16.324 *StateStreet	12.466 *StateStreet	14.852 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	FWD	FWD	FWD + 200	FWD + 200	FWD + 200	FWD + 200
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	17.48	9.99	5.68	3.78
Principal Writedown	2,513.45 (0.04%)	2,162.00 (0.03%)	1,588.30 (0.02%)	1,137.95 (0.02%)
Total Collat Group Loss (Collat Maturity)	12,169,120.00 (6.40%)	8,768,119.99 (4.61%)	6,504,079.99 (3.42%)	5,383,683.41 (2.83%)
Total Collat Group Liquidation (Collat Maturity)	30,422,800.01 (16.01%)	21,920,299.98 (11.54%)	16,260,199.98 (8.56%)	13,459,208.52 (7.08%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	16.012 *StateStreet	11.537 *StateStreet	8.558 *StateStreet	9.349 *StateStreet
Loss Severity	40%	40%	40%	40%
LIBOR	FWD + 400	FWD + 400	FWD + 400	FWD + 400
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	0	0	0	0
Delinq	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - BE Analysis - MII3   State Street

Balance	$3,325,000.00	Delay	0
		Dated	09/29/2004
Settle	09/29/2004	First Payment	10/25/2004

WAL	15.58	9.75	4.93	3.51	16.85	10.45
Principal Writedown	1,732.94 (0.05%)	1,678.28 (0.05%)	1,020.26 (0.03%)	1,235.99 (0.04%)	1,447.67 (0.04%)	1,714.48 (0.05%)
Total Collat Group Loss (Collat Maturity)	23,721,120.00 (12.48%)	15,087,520.00 (7.94%)	10,747,242.17 (5.66%)	8,769,380.78 (4.62%)	21,052,759.99 (11.08%)	13,587,280.00 (7.15%)
Total Collat Group Liquidation (Collat Maturity)	59,302,800.00 (31.21%)	37,718,800.01 (19.85%)	26,868,105.43 (14.14%)	21,923,451.96 (11.54%)	52,631,899.98 (27.70%)	33,968,200.01 (17.88%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC	50 PPC	100 PPC
Default	31.212 *StateStreet	19.852 *StateStreet	15.858 *StateStreet	19.182 *StateStreet	27.701 *StateStreet	17.878 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	Flat	Flat	Flat	Flat	FWD	FWD
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	5.17	3.75	18.34	11.22	6.50	4.31
Principal Writedown	1,291.07 (0.04%)	1,266.21 (0.04%)	1,248.60 (0.04%)	859.52 (0.03%)	1,029.48 (0.03%)	1,185.75 (0.04%)
Total Collat Group Loss (Collat Maturity)	9,829,712.06 (5.17%)	7,266,837.70 (3.82%)	15,132,360.00 (7.96%)	9,765,240.00 (5.14%)	6,260,880.00 (3.30%)	4,297,270.32 (2.26%)
Total Collat Group Liquidation (Collat Maturity)	24,574,280.14 (12.93%)	18,167,094.26 (9.56%)	37,830,900.00 (19.91%)	24,413,100.00 (12.85%)	15,652,200.00 (8.24%)	10,743,175.80 (5.65%)
Prepay	150 PPC	200 PPC	50 PPC	100 PPC	150 PPC	200 PPC
Default	*13.941 *StateStreet*	*14.377 *StateStreet*	*19.911 *StateStreet*	12.849 *StateStreet	8.238 *StateStreet	6.856 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	FWD	FWD	FWD + 200	FWD + 200	FWD + 200	FWD + 200
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	19.30	11.73	7.36	4.72
Principal Writedown	1,752.10 (0.05%)	1,501.90 (0.05%)	1,343.61 (0.04%)	2,008.03 (0.06%)
Total Collat Group Loss (Collat Maturity)	9,830,600.00 (5.17%)	6,760,200.00 (3.56%)	3,975,560.00 (2.09%)	2,737,465.62 (1.44%)
Total Collat Group Liquidation (Collat Maturity)	24,576,499.99 (12.93%)	16,900,500.00 (8.90%)	9,938,900.01 (5.23%)	6,843,664.06 (3.60%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	12.935 *StateStreet	8.895 *StateStreet	5.231 *StateStreet	3.858 *StateStreet
Loss Severity	40%	40%	40%	40%
LIBOR	FWD + 400	FWD + 400	FWD + 400	FWD + 400
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	0	0	0	0
Delinq	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - BE Analysis - MII4 State Street

Balance	$1,900,000.00	Delay	0
		Dated	09/29/2004
Settle	09/29/2004	First Payment	10/25/2004

WAL	16.75	11.52	5.81	3.99	17.99	12.20
Principal Writedown	1,390.50 (0.07%)	1,125.68 (0.06%)	1,343.99 (0.07%)	1,072.86 (0.06%)	1,721.94 (0.09%)	2,826.03 (0.15%)
Total Collat Group Loss (Collat Maturity)	21,702,559.99 (11.42%)	12,895,680.00 (6.79%)	8,387,180.09 (4.41%)	6,635,180.84 (3.49%)	19,037,239.99 (10.02%)	11,805,840.00 (6.21%)
Total Collat Group Liquidation (Collat Maturity)	54,256,399.98 (28.56%)	32,239,200.00 (16.97%)	20,967,950.23 (11.04%)	16,587,952.10 (8.73%)	47,593,099.98 (25.05%)	29,514,600.00 (15.53%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC	50 PPC	100 PPC
Default	28.556 *StateStreet	16.968 *StateStreet	11.327 *StateStreet	12.619 *StateStreet	25.049 *StateStreet	15.534 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	Flat	Flat	Flat	Flat	FWD	FWD
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	6.07	4.19	19.19	11.29	7.66	4.94
Principal Writedown	1,060.46 (0.06%)	1,321.33 (0.07%)	9,301.04 (0.49%)	12,480.12 (0.66%)	8,564.20 (0.45%)	1,054.91 (0.06%)
Total Collat Group Loss (Collat Maturity)	7,794,785.86 (4.10%)	5,674,612.73 (2.99%)	13,910,280.00 (7.32%)	8,527,960.01 (4.49%)	4,894,399.99 (2.58%)	2,917,523.36 (1.54%)
Total Collat Group Liquidation (Collat Maturity)	19,486,964.66 (10.26%)	14,186,531.83 (7.47%)	34,775,700.00 (18.30%)	21,319,900.02 (11.22%)	12,235,999.98 (6.44%)	7,293,808.40 (3.84%)
Prepay	150 PPC	200 PPC	50 PPC	100 PPC	150 PPC	200 PPC
Default	10.322 *StateStreet	10.075 *StateStreet	18.303 *StateStreet	11.221 *StateStreet	6.44 *StateStreet	4.169 *StateStreet
Loss Severity	40%	40%	40%	40%	40%	40%
LIBOR	FWD	FWD	FWD + 200	FWD + 200	FWD + 200	FWD + 200
Servicer Advances	100%	100%	100%	100%	100%	100%
Liquidation Lag	0	0	0	0	0	0
Delinq	100%	100%	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

WAL	20.24	10.50	8.11	5.78
Principal Writedown	5,732.06 (0.30%)	1,895.86 (0.10%)	5,502.90 (0.29%)	9,880.75 (0.52%)
Total Collat Group Loss (Collat Maturity)	7,660,800.00 (4.03%)	5,141,400.00 (2.71%)	2,604,520.00 (1.37%)	1,197,000.00 (0.63%)
Total Collat Group Liquidation (Collat Maturity)	19,152,000.00 (10.08%)	12,853,500.00 (6.77%)	6,511,300.00 (3.43%)	2,992,500.00 (1.58%)
Prepay	50 PPC	100 PPC	150 PPC	200 PPC
Default	10.08 *StateStreet	6.765 *StateStreet	3.427 *StateStreet	1.575 *StateStreet
Loss Severity	40%	40%	40%	40%
LIBOR	FWD + 400	FWD + 400	FWD + 400	FWD + 400
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	0	0	0	0
Delinq	100%	100%	100%	100%
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Class M-I-3 Stack Price/Yield

Settle	09/29/2004
First Payment	10/25/2004

	7.5 CDR	8.063 CDR	5.967 CDR	6.435 CDR	4.953 CDR	5.355 CDR	6.493 CDR	7.194 CDR	5.18 CDR
WAL	15.04	22.84	15.59	23.93	15.97	24.65	15.57	23.76	16.08
Principal Writedown	0.22%	0.33%	0.18%	0.25%	0.06%	0.22%	0.14%	0.08%	0.18%
Total Collat Group Loss (Collat Maturity)	9.03%	15.11%	9.32%	16.12%	9.52%	16.88%	8.01%	13.97%	8.25%
Total Collat Group Liquidation (Collat Maturity)	22.31%	37.22%	18.42%	31.77%	15.68%	27.70%	19.79%	34.40%	16.31%
Total Collat Loss (Collat Maturity)	8.38%	14.27%	8.62%	15.17%	8.79%	15.83%	7.43%	13.25%	7.64%
Total Collat Liquidation (Collat Maturity)	20.70%	35.14%	17.03%	29.87%	14.47%	25.97%	18.38%	32.68%	15.10%
LIBOR_1MO	Flat	Flat	Flat	Flat	Flat	Flat	Fwd	Fwd	Fwd
LIBOR_1YR	Flat	Flat	Flat	Flat	Flat	Flat	Fwd	Fwd	Fwd
Prepay Speed	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC
Loss Severity	40%	40%	50%	50%	60%	60%	40%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

	5.7545 CDR	4.308 CDR	4.795 CDR	5.928 CDR	6.475 CDR	4.731 CDR	5.184 CDR	3.937 CDR	4.321 CDR
WAL	24.75	16.43	25.35	14.92	22.77	15.38	23.70	15.71	24.31
Principal Writedown	0.53%	0.16%	0.35%	0.10%	0.13%	0.09%	0.21%	0.21%	0.12%
Total Collat Group Loss (Collat Maturity)	14.85%	8.42%	15.50%	7.41%	12.96%	7.62%	13.72%	7.77%	14.28%
Total Collat Group Liquidation (Collat Maturity)	29.25%	13.86%	25.43%	18.32%	31.91%	15.06%	27.02%	12.79%	23.41%
Total Collat Loss (Collat Maturity)	14.04%	7.78%	14.63%	6.88%	12.31%	7.05%	13.00%	7.18%	13.51%
Total Collat Liquidation (Collat Maturity)	27.70%	12.82%	24.03%	17.02%	30.38%	13.96%	25.66%	11.83%	22.20%
LIBOR_1MO	Fwd	Fwd	Fwd	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200
Prepay Speed	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC
Loss Severity	50%	60%	60%	40%	40%	50%	50%	60%	60%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - Class M-I-2 Stack Price/Yield

Settle	09/29/2004
First Payment	10/25/2004

	8.024 CDR	8.349 CDR	6.365 CDR	6.638 CDR	5.275 CDR	5.509 CDR	7.22 CDR	7.434 CDR	5.72 CDR
WAL	12.74	19.91	13.27	21.07	13.64	21.87	12.18	20.52	12.66
Principal Writedown	0.01%	0.14%	0.02%	0.17%	0.09%	0.18%	0.02%	0.11%	0.04%
Total Collat Group Loss (Collat Maturity)	9.54%	15.46%	9.85%	16.49%	10.06%	17.25%	8.75%	14.29%	8.99%
Total Collat Group Liquidation (Collat Maturity)	23.58%	38.11%	19.46%	32.49%	16.57%	28.30%	21.62%	35.20%	17.77%
Total Collat Loss (Collat Maturity)	8.87%	14.61%	9.12%	15.52%	9.29%	16.18%	8.13%	13.56%	8.33%
Total Collat Liquidation (Collat Maturity)	21.90%	35.99%	18.01%	30.56%	15.30%	26.54%	20.11%	33.45%	16.47%
LIBOR_1MO	Flat	Flat	Flat	Flat	Flat	Flat	Fwd	Fwd	Fwd
LIBOR_1YR	Flat	Flat	Flat	Flat	Flat	Flat	Fwd	Fwd	Fwd
Prepay Speed	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC
Loss Severity	40%	40%	50%	50%	60%	60%	40%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

	5.933 CDR	4.735 CDR	4.936 CDR	6.999 CDR	7.074 CDR	5.556 CDR	5.632 CDR	4.606 CDR	4.679 CDR
WAL	21.71	12.99	22.49	12.26	19.35	12.72	20.38	13.04	21.09
Principal Writedown	0.10%	0.02%	0.01%	0.03%	0.07%	0.05%	0.04%	0.06%	0.06%
Total Collat Group Loss (Collat Maturity)	15.19%	9.15%	15.86%	8.53%	13.80%	8.77%	14.61%	8.93%	15.21%
Total Collat Group Liquidation (Collat Maturity)	29.92%	15.07%	26.01%	21.07%	34.00%	17.33%	28.78%	14.71%	24.94%
Total Collat Loss (Collat Maturity)	14.37%	8.46%	14.97%	7.93%	13.13%	8.13%	13.86%	8.27%	14.40%
Total Collat Liquidation (Collat Maturity)	28.35%	13.95%	24.59%	19.62%	32.41%	16.08%	27.36%	13.63%	23.67%
LIBOR_1MO	Fwd	Fwd	Fwd	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 200
Prepay Speed	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC	100 PPC	50 PPC
Loss Severity	50%	60%	60%	40%	40%	50%	50%	60%	60%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

RFC 2004-RZ3 - MKP Breakeven Analysis, Classes M-I-2,M-I-3,M-I-4, M-II-3, and M-II-4

Settle	09/29/2004
First Payment	10/25/2004

	M-I-2	*M-I-3*	*M-I-4*	*M-II-3*	*M-II-4*
Yield					
WAL	15.31	18.57	19.37	11.46	13.08
Principal Writedown	0.02%	0.06%	0.07%	0.03%	0.06%
Total Collat Group Loss (Collat Maturity)	11.57%	10.40%	9.92%	7.07%	6.14%
Total Collat Group Liquidation (Collat Maturity)	25.38%	22.81%	21.76%	15.54%	13.50%
Total Collat Loss (Collat Maturity)	9.05%	8.10%	7.72%	9.39%	8.22%
Total Collat Liquidation (Collat Maturity)	19.86%	17.79%	16.94%	20.62%	18.05%
Yield					
LIBOR_1MO	Fwd	Fwd	Fwd	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd	Fwd
Prepay FRM	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY
Prepay ARM	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY
Default	105.305 *MKCAP_def	92.221 *MKCAP_def	87.064 *MKCAP_def	110.243 *MKCAP_def	93.81 *MKCAP_def
Loss Severity	45%	45%	45%	45%	45%
Servicer Advances	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

MKP curves:

CDR Vector:
-Months 1-24, CDR ramps from 0% to 8%
-Months 25-48 CDR constant 8%
-Months 49-120, CDR ramps from 8% to 5%
-Month 121 until end, CDR constant 5%

CPR Vector for Fixed Rate Collateral:
-Months 1-12, CPR ramps from 0% to18%
-Months 13-24, CPR constant 18%
-Months 25-120, CPR ramps from 18% to 21%
-Month 121 until end, CPR is constant 21%

CPR Vector for Floating Rate Collateral:
-Months 1-18, CPR ramps from 0% to 30%
-Months 19-24, CPR ramps from 30% to 50%
-Months 25-40, CPR ramps from 50% to 30%
-Month 41 until end, CPR is constant 30%

	M-I-2	M-I-3	M-I-4	M-II-3	M-II-4
Yield					
WAL	8.49	8.82	8.99	5.32	5.49
Principal Writedown	0.02%	0.05%	0.06%	0.03%	0.05%
Total Collat Group Loss (Collat Maturity)	12.00%	10.58%	9.51%	7.94%	6.71%
Total Collat Group Liquidation (Collat Maturity)	26.31%	23.20%	20.84%	17.46%	14.76%
Total Collat Loss (Collat Maturity)	9.39%	8.24%	7.38%	10.48%	8.95%
Total Collat Liquidation (Collat Maturity)	20.63%	18.10%	16.21%	23.02%	19.65%
Yield					
LIBOR_1MO	Fwd	Fwd	Fwd	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd	Fwd	Fwd	Fwd
Prepay FRM	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY	100 *MKCAP_FRM_PREPAY
Prepay ARM	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY	100 *MKCAP_ARM_PREPAY
Default	110.257 *MKCAP_def	94.142 *MKCAP_def	82.64 *MKCAP_def	126.372 *MKCAP_def	103.895 *MKCAP_def
Loss Severity	45%	45%	45%	45%	45%
Servicer Advances	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)