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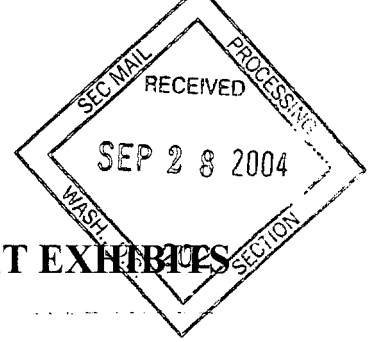

FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

IndyMac ABS, Inc..	0001060764
Exact Name of Registrant as Specified in Charter	Registrant CIK Number
Form 8-K, September 22, 2004, Series SPMD 2004-B	333-118931

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

PROCESSED
SEP 2 9 2004
THOMSON
FINANCIAL

SIGNATURE

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

Dated: September 27, 2004

INDYMAC ABS, INC.

By: Victor H. Woodworth
Name: Victor Woodworth
Title: Vice President

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

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	Collateral Term Sheets	P*

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

Deutsche Bank @
Indymac Bank
Preliminary Collateral Analysis
All records
3,530 records
Balance: 708,121,460

Distribution by FICO	Number of Mortgage Loans	Unpaid Principle Balance	% of Pool by Principle Balance	Wtd. Avg. GrossCoupon	Weighted Average Margin (ARMS)
<= 480	8	1,078,851	0.15	7.075	4.566
491 - 500	8	1,374,124	0.19	8.343	5.545
501 - 510	113	20,101,221	2.84	8.563	5.587
511 - 520	113	19,549,452	2.76	8.548	5.690
521 - 530	123	23,624,510	3.34	8.319	5.580
531 - 540	144	24,013,819	3.39	8.325	5.572
541 - 550	146	25,333,579	3.58	8.082	5.474
551 - 560	222	35,798,985	5.06	7.771	5.537
561 - 570	195	35,011,647	4.94	7.555	5.314
571 - 580	230	44,622,215	6.3	7.373	5.436
581 - 590	281	49,286,624	6.96	7.317	5.220
591 - 600	250	48,178,578	6.8	7.270	5.233
601 - 610	286	60,424,915	8.53	6.984	5.080
611 - 620	242	48,316,182	6.82	6.959	5.206
621 - 630	305	66,098,426	9.33	6.621	4.004
631 - 640	283	58,415,746	8.25	6.744	4.226
641 - 650	170	37,950,824	5.36	6.547	4.035
651 - 660	72	15,544,345	2.2	7.173	4.982
661 - 670	70	16,451,304	2.32	6.686	4.865
671 - 680	63	15,448,861	2.18	7.111	4.905
681 - 690	40	9,583,183	1.35	6.789	5.128
691 - 700	27	7,171,460	1.01	6.512	5.114
701 - 710	26	5,562,516	0.79	6.568	4.534
711 - 720	20	4,386,256	0.62	6.765	4.850
721 - 730	15	5,090,030	0.72	6.693	4.727
731 - 740	16	5,881,494	0.83	5.919	3.110
741 - 750	4	2,580,642	0.36	5.675	2.750
751 - 760	15	4,299,119	0.61	6.242	3.789
761 - 770	12	4,264,020	0.6	6.177	5.211
771 - 780	12	4,566,279	0.64	6.286	3.726
781 - 790	11	3,929,201	0.55	5.932	5.000
791 - 800	6	3,439,266	0.49	6.215	4.750
801 - 810	1	445,491	0.06	5.375	0.000
811 - 820	1	298,297	0.04	6.875	5.000
Total:	**3,530**	**708,121,460**	**100**	**7.208**	**5.028**

Weighted Average Maximum (ARMS)	Weighted Average Minimum (ARMS)	Master as Subserv Fees	Weighted Average Stated Remaining Term	Weighted Average Remaining Amort Term	Weighted Average Original Term	Weighted Average Initial Per Cap	Weighted Average Subsequent Per Cap
13.075	4.566		358.19	358.19	360	3.318	1.159
14.343	5.796		358.47	358.47	360	3.000	1.175
14.634	5.638		358.82	358.82	360	2.926	1.059
14.517	5.717		358.4	358.4	359.6	3.024	1.032
14.240	5.676		358.2	358.2	359.56	2.991	1.027
14.292	5.813		358.45	358.45	360	3.000	1.031
14.025	5.484		356.51	356.51	358.02	2.959	1.047
13.786	5.584		353.9	355	355.33	2.977	1.067
13.528	5.331		356.41	356.41	357.88	3.018	1.064
13.345	5.513		357.26	357.26	358.96	2.998	1.031
13.244	5.325		355.88	356.36	357.38	2.995	1.066
13.267	5.255		357.19	357.19	358.43	2.994	1.069
12.921	5.151		357.16	357.16	358.66	3.014	1.070
12.880	5.254		354.26	354.26	355.99	2.977	1.091
12.519	4.088		353.08	353.08	354.26	3.520	1.414
12.758	4.274		353.23	353.23	354.43	3.310	1.331
12.445	4.085		355.9	355.9	357.04	3.565	1.338
13.216	5.033		358.82	358.82	360	2.990	1.006
12.709	4.920		357.6	358.29	359.31	3.000	1.098
13.353	5.153		357.64	357.64	359.01	3.000	1.060
12.912	5.375		354.62	354.62	356.07	3.000	1.130
13.251	5.465		351.54	351.54	355.25	3.000	1.208
12.787	4.631		350.47	350.47	351.69	3.000	1.064
12.948	5.026		357.81	357.81	360	3.000	1.000
12.953	4.747		358.62	358.62	360	3.000	1.093
10.784	3.110		358.85	358.85	360	3.000	1.000
11.125	2.750		356.79	356.79	360	3.000	1.000
11.692	3.901		358.49	358.49	360	3.277	1.375
13.216	5.211		358.89	358.89	360	3.000	1.000
13.476	3.726		358.32	358.32	360	3.000	1.000
12.500	5.000		358.46	358.46	360	3.000	1.000
13.875	4.750		357.66	357.66	360	3.000	1.000
0.000	0.000		357	357	360	0.000	0.000
12.875	5.000		358	358	360	3.000	1.000
13.288	**5.101**		**356.03**	**356.13**	**357.46**	**3.096**	**1.127**

Weighted Average Months to Roll	Wtd. Avg. Orig. LTV	Wtd. Avg. FICO	Average Current Balance	LTV>80 w MI
29	81.11	0	134,856.41	20.22
25	72.75	500	171,765.52	0
23	71.36	505	177,886.91	0
24	70.98	516	173,004.00	0
23	72.47	526	192,069.19	0
23	72.85	536	166,762.63	0
23	75.04	546	173,517.66	0
24	75.66	555	161,256.69	0
24	76.57	566	179,546.91	0
24	77.45	575	194,009.63	0
24	77.9	586	175,397.24	1.27
25	79.21	595	192,714.31	0.39
25	79.32	606	211,275.93	1.97
24	78.66	616	199,653.64	1.48
35	75.9	625	216,716.15	4.03
32	77.03	635	206,416.06	7.75
36	80.02	646	223,240.14	6.09
24	82.12	654	215,893.68	3.83
24	77.42	666	235,018.63	1.27
23	82.63	676	245,220.02	2.47
24	79.26	686	239,579.56	12.78
25	72.5	696	265,609.63	3.73
23	79.48	705	213,942.91	6.7
23	80.7	717	219,312.82	12.16
25	74.79	724	339,335.35	0
21	71.1	736	367,593.37	9.03
20	62.77	744	645,160.41	0
29	77.07	756	286,607.93	10.63
23	64.18	766	355,335.02	0
24	70.56	775	380,523.27	6.06
24	65.35	785	357,200.08	3.1
24	76.05	794	573,211.00	0
0	47.66	806	445,490.61	0
22	90	811	298,296.52	100
26	**76.79**	**607**	**200,600.98**	**2.5**