

**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

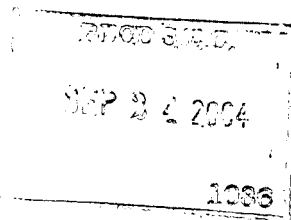
333-118931

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



04043994



**PROCESSED**

SEP 27 2004 *E*

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 23, 2004

INDYMAC ABS, INC.

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

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

**EXHIBIT INDEX**

| <u>Exhibit No.</u> | <u>Description</u>     | <u>Format</u> |
|--------------------|------------------------|---------------|
| 99.1               | Collateral Term Sheets | P*            |

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

[illegible]

**Gelinas, Charles A.**

---

**From:** Groel, Penny Matthews  
**Sent:** Monday, September 20, 2004 10:01 PM  
**To:** Gelinas, Charles A.  
**Cc:** Cruze, Kathryn  
**Subject:** FW: Quick question...

Penny Matthews Groel  
Thacher Proffitt & Wood LLP  
Tel: (212) 912-7629  
(310) 459-2394  
Fax: (212) 912-7751  
email: proel@tpwlaw.com

-----Original Message-----

**From:** Elton Wells [mailto:elton.wells@db.com]  
**Sent:** Monday, September 20, 2004 6:12 PM  
**To:** Groel, Penny Matthews  
**Subject:** Re: Quick question...

please file.

----- Forwarded by Elton Wells/NewYork/DBNA/DeuBa on 09/20/2004 09:12 PM -----

Elton Wells  
09/20/2004 04:12 PM

**To:** Anupama Chakravartti/NewYork/DBNA/DeuBa@DBNA  
**cc:** Brian Haklisch/NewYork/DBNA/DeuBa@DBNA, Elton Wells/NewYork/DBNA/DeuBa@DBNA  
**Subject:** Re: Quick question...

SPMD means "Subprime Program Mortgage Division", it's the same name they've always had on their past deals, however, they've hired a new securitization team, changed their underwriting guidelines, aligned their efforts with just two banks (Deutsche and Greenwich) and have a renewed focus on improving their collateral (higher FICOs, lower LTV, no MH, etc.).

- Elton

Elton Wells  
Vice President  
Deutsche Bank  
60 Wall Street  
New York, NY 10005  
(212) 250-5225

Brian Haklisch

09/20/2004 03:39 PM

To: Elton Wells/NewYork/DBNA/DeuBa@DBNA  
cc:  
Subject: Quick question...

----- Forwarded by Brian Haklisch/NewYork/DBNA/DeuBa on 09/20/2004 03:39 PM -----

Anupama Chakravartti  
09/20/2004 03:36 PM

To: Brian Haklisch/NewYork/DBNA/DeuBa@DBNA  
cc:  
Subject: Quick question...

What does SPMD stand for? I know they are improving their name by their FICO, LTV and no MH ...but was SPMD something else. Thanks.

Regards,

Anupama Chakravartti  
Securitized Product Sales  
3rd Floor  
60 Wall Street  
NY, NY 10005  
Work: +1-212-250-6940  
Cell: +1-917-318-6142

**Gelinas, Charles A.**

---

**From:** Groel, Penny Matthews  
**Sent:** Monday, September 20, 2004 10:03 PM  
**To:** Gelinas, Charles A.  
**Subject:** FW: WAMCO - Silent Seconds

Penny Matthews Groel  
Thacher Proffitt & Wood LLP  
Tel: (212) 912-7629  
(310) 459-2394  
Fax: (212) 912-7751  
email: proel@tpwlaw.com

-----Original Message-----

**From:** Elton Wells [mailto:elton.wells@db.com]  
**Sent:** Monday, September 20, 2004 6:14 PM  
**To:** Groel, Penny Matthews  
**Subject:** Re: WAMCO - Silent Seconds

please file.

----- Forwarded by Elton Wells/NewYork/DBNA/DeuBa on 09/20/2004 09:14 PM  
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Elton Wells  
09/20/2004 05:56 PM

**To:** Lindsay Minkus/SanFrancisco/DBNA/DeuBa@DBNA  
**CC:**  
**Subject:** Re: WAMCO - Silent Seconds

silent seconds = 13.56% of the total pool of \$708MM (452 loans equalling \$96,045,000).

Elton Wells  
Vice President  
Deutsche Bank  
60 Wall Street  
New York, NY 10005  
(212) 250-5225

Lindsay Minkus  
09/20/2004 05:46 PM

**To:** John Denning/NewYork/DBNA/DeuBa@DBNA@DEUBAINT, Elton Wells/NewYork/DBNA/DeuBa@DBNA  
**CC:**  
**Subject:** Re: WAMCO - Silent Seconds

so how many silent seconds does it work out to in the pool pls?

---

Lindsay Minkus  
Director  
Deutsche Bank Securities Inc.  
415-217-4214  
415-652-0791 mobile

John Denning@DBNA  
09/20/2004 02:24 PM

To: jasmith@westernasset.com, jkatz@westernasset.com  
cc: lindsay.minkus@db.com  
Subject: Re: WAMCO - Silent Seconds

Here you go.....

John Denning  
Director  
Deutsche Bank Securities  
One Market Plaza  
Steuart Tower, 24th Floor  
San Francisco, CA 94105  
(800) 585-5982 Office  
(415) 217-4214 Office  
(415) 217-4243 Fax  
(415) 609-4001 Mobile  
John.Denning@db.com  
----- Forwarded by John Denning/NewYork/DBNA/DeuBa on 09/20/2004 02:23 PM  
-----

Elton Wells  
09/20/2004 02:23 PM

To: Lindsay Minkus/SanFrancisco/DBNA/DeuBa@DBNA, John  
Denning/NewYork/DBNA/DeuBa@DBNA  
cc:  
Subject: Re: WAMCO - Silent Seconds

lindsay/john - here's the wamco silent seconds request. the wa cltv  
includes the silent seconds.

Elton Wells  
Vice President  
Deutsche Bank  
60 Wall Street  
New York, NY 10005  
(212) 250-5225

----- Forwarded by Elton Wells/NewYork/DBNA/DeuBa on 09/20/2004 05:22 PM  
-----

Timur Otunchiev  
09/20/2004 05:19 PM

To: Elton Wells/NewYork/DBNA/DeuBa@DBNA  
cc:

Subject: Re: WAMCO - Silent Seconds

% silent seconds = 13.56%

Timur Otunchiev  
Deutsche Bank Securities  
212-250-7869

Elton Wells  
09/20/2004 05:07 PM

To: Timur Otunchiev/NewYork/DBNA/DeuBa@DBNA  
cc:  
Subject: WAMCO - Silent Seconds

1. what's the % of silent seconds in the deal?
2. when you include the silent seconds, could you run a CLTV table for Fixed and for ARM?

thanks.

Elton Wells  
Vice President  
Deutsche Bank  
60 Wall Street  
New York, NY 10005  
(212) 250-5225

The following file(s) have been deleted by: Lindsay Minkus on 9/20/2004  
2:45:35 PM

Indy\_092004\_fr\_arm\_cltv.xls

# Collateral Analysis

| <u>FICO Low</u> | <u>FICO High</u> | <u>LTV</u> | <u>Wtd Avg<br/>Current Balance</u> | <u>Percent of<br/>Current Balance</u> | <u>Wtd Avg<br/>GWAC</u> | <u>% MI</u> | <u>Wtd Avg<br/>FICO</u> | <u>Wtd Avg<br/>DTI</u> |
|-----------------|------------------|------------|------------------------------------|---------------------------------------|-------------------------|-------------|-------------------------|------------------------|
| 500             | 524              | > 65%      | 176,721.10                         | 6.86                                  | 8.600                   | 0.00        | 512.1                   | 41.22                  |
| 525             | 549              | > 65%      | 176,097.26                         | 8.68                                  | 8.185                   | 0.00        | 536.9                   | 41.23                  |
| 550             | 574              | > 65%      | 174,290.81                         | 13.17                                 | 7.630                   | 0.00        | 562.3                   | 39.42                  |
| 575             | 599              | > 70%      | 184,264.72                         | 16.55                                 | 7.321                   | 0.70        | 587.2                   | 40.28                  |
| 600             | 624              | > 70%      | 207,302.28                         | 20.05                                 | 6.916                   | 1.92        | 612.0                   | 39.58                  |
| 625             | 649              | > 70%      | 213,204.80                         | 18.46                                 | 6.651                   | 6.66        | 635.3                   | 39.17                  |
| 650             | 674              | > 80%      | 224,585.54                         | 6.03                                  | 6.858                   | 2.64        | 660.7                   | 39.05                  |
| 675             | 699              | > 80%      | 263,472.31                         | 3.65                                  | 6.889                   | 6.57        | 685.5                   | 40.14                  |
| 700             | 724              | > 80%      | 246,501.20                         | 1.91                                  | 6.619                   | 6.68        | 712.3                   | 36.44                  |
| 725             | 749              | > 85%      | 377,179.69                         | 1.49                                  | 6.035                   | 5.03        | 736.4                   | 35.40                  |
| 750             | 774              | > 85%      | 342,908.95                         | 1.50                                  | 6.145                   | 4.30        | 763.4                   | 31.62                  |
| 775             | 799              | > 85%      | 394,708.32                         | 1.39                                  | 6.206                   | 4.04        | 786.2                   | 38.40                  |
| 800 max         |                  | > 85%      | 371,893.57                         | 0.11                                  | 5.977                   | 40.11       | 808.0                   | 37.45                  |

| <u>LTV Low</u> | <u>LTV High</u> | <u>DTI</u> | <u>Wtd Avg<br/>Current Balance</u> | <u>Percent of<br/>Current Balance</u> | <u>Wtd Avg<br/>GWAC</u> | <u>% MI</u> | <u>Wtd Avg<br/>FICO</u> | <u>Wtd Avg<br/>DTI</u> |
|----------------|-----------------|------------|------------------------------------|---------------------------------------|-------------------------|-------------|-------------------------|------------------------|
| 60%            | 64%             | > 50%      | 219,049.34                         | 5.54                                  | 7.342                   | 0.00        | 600.4                   | 39.34                  |
| 65%            | 69%             | > 50%      | 202,626.40                         | 7.35                                  | 7.465                   | 0.00        | 591.8                   | 39.21                  |
| 70%            | 74%             | > 50%      | 221,561.57                         | 11.04                                 | 7.072                   | 0.21        | 604.2                   | 38.95                  |
| 75%            | 79%             | > 50%      | 212,468.78                         | 15.00                                 | 7.003                   | 0.00        | 604.2                   | 41.01                  |
| 80%            | 84%             | > 50%      | 205,003.02                         | 26.08                                 | 6.914                   | 0.92        | 612.9                   | 40.43                  |
| 85%            | 89%             | > 50%      | 192,942.75                         | 8.56                                  | 7.475                   | 8.46        | 592.2                   | 40.12                  |
| 90%            | 94%             | > 50%      | 192,582.26                         | 10.25                                 | 7.453                   | 8.28        | 605.9                   | 39.84                  |
| 95%            | 99%             | > 50%      | 166,728.41                         | 4.76                                  | 7.600                   | 11.01       | 614.9                   | 39.27                  |
| 100% max       |                 | > 50%      | 189,905.63                         | 1.74                                  | 8.463                   | 9.53        | 665.8                   | 39.28                  |

| <u>DTI Low</u> | <u>DTI High</u> | <u>FICO</u> | <u>Wtd Avg<br/>Current Balance</u> | <u>Percent of<br/>Current Balance</u> | <u>Wtd Avg<br/>GWAC</u> | <u>% MI</u> | <u>Wtd Avg<br/>FICO</u> | <u>Wtd Avg<br/>DTI</u> |
|----------------|-----------------|-------------|------------------------------------|---------------------------------------|-------------------------|-------------|-------------------------|------------------------|
| 20%            | 24%             | < 525       | 165,499.02                         | 4.42                                  | 7.224                   | 1.50        | 604.6                   | 22.80                  |
| 25%            | 29%             | < 550       | 177,995.16                         | 7.74                                  | 7.265                   | 2.42        | 612.2                   | 27.79                  |
| 30%            | 34%             | < 575       | 196,396.81                         | 12.73                                 | 7.200                   | 2.52        | 614.1                   | 32.61                  |
| 35%            | 39%             | < 600       | 198,896.44                         | 16.26                                 | 7.164                   | 2.99        | 608.9                   | 37.38                  |
| 40%            | 44%             | < 625       | 209,061.18                         | 19.22                                 | 7.231                   | 2.97        | 607.7                   | 42.66                  |
| 45%            | 49%             | < 650       | 216,253.45                         | 24.49                                 | 7.323                   | 2.36        | 598.4                   | 47.85                  |
| 50%            | 54%             | < 675       | 215,748.99                         | 7.77                                  | 7.164                   | 1.62        | 585.6                   | 52.67                  |
| 55% max        |                 | < 700       | 206,963.67                         | 0.09                                  | 6.968                   | 0.00        | 534.3                   | 55.00                  |

## LIMITED AND STATED DOC

| <u>FICO Low</u> | <u>FICO High</u> | <u>Wtd Avg<br/>Current Balance</u> | <u>Percent of<br/>Current Balance</u> | <u>Wtd Avg<br/>GWAC</u> | <u>% MI</u> | <u>Wtd Avg<br/>FICO</u> | <u>Wtd Avg<br/>DTI</u> |
|-----------------|------------------|------------------------------------|---------------------------------------|-------------------------|-------------|-------------------------|------------------------|
| 500             | 524              | 221,211.83                         | 4.32                                  | 9.298                   | 0.00        | 512.7                   | 40.15                  |
| 525             | 549              | 200,301.21                         | 4.35                                  | 8.497                   | 0.00        | 537.3                   | 39.90                  |
| 550             | 574              | 201,312.45                         | 10.49                                 | 7.765                   | 0.00        | 563.6                   | 39.39                  |
| 575             | 599              | 216,829.34                         | 13.09                                 | 7.653                   | 0.00        | 587.1                   | 40.62                  |
| 600             | 624              | 229,429.93                         | 19.53                                 | 7.186                   | 1.48        | 612.7                   | 38.46                  |
| 625             | 649              | 230,527.17                         | 23.63                                 | 6.776                   | 5.46        | 635.4                   | 38.95                  |
| 650             | 674              | 232,809.90                         | 9.71                                  | 7.163                   | 2.66        | 661.0                   | 39.65                  |
| 675             | 699              | 266,849.58                         | 5.56                                  | 7.413                   | 2.53        | 685.1                   | 38.98                  |
| 700             | 724              | 265,601.00                         | 4.15                                  | 6.719                   | 1.81        | 712.2                   | 36.68                  |
| 725             | 749              | 345,919.48                         | 2.10                                  | 5.973                   | 9.05        | 736.3                   | 33.11                  |
| 750             | 774              | 255,232.96                         | 1.33                                  | 6.293                   | 7.61        | 760.6                   | 33.83                  |
| 775             | 799              | 473,078.85                         | 1.64                                  | 6.621                   | 0.00        | 786.1                   | 40.61                  |
| 800 max         |                  |                                    |                                       |                         |             |                         |                        |

## JO LOANS

| <u>FICO Low</u> | <u>FICO High</u> | <u>Wtd Avg<br/>Current Balance</u> | <u>Percent of<br/>Current Balance</u> | <u>Wtd Avg<br/>GWAC</u> | <u>% MI</u> | <u>Wtd Avg<br/>FICO</u> | <u>Wtd Avg<br/>DTI</u> |
|-----------------|------------------|------------------------------------|---------------------------------------|-------------------------|-------------|-------------------------|------------------------|
| 500             | 524              |                                    |                                       |                         |             |                         |                        |
| 525             | 549              |                                    |                                       |                         |             |                         |                        |
| 550             | 574              | 136,650.00                         | 0.23                                  | 7.125                   | 0.00        | 562.4                   | 39.50                  |
| 575             | 599              | 266,787.72                         | 12.28                                 | 7.233                   | 0.00        | 589.5                   | 45.08                  |
| 600             | 624              | 280,539.81                         | 24.40                                 | 6.715                   | 0.50        | 614.2                   | 40.67                  |
| 625             | 649              | 253,887.87                         | 35.50                                 | 6.358                   | 7.18        | 636.1                   | 39.79                  |
| 650             | 674              | 329,319.90                         | 8.98                                  | 6.498                   | 0.00        | 657.9                   | 40.49                  |
| 675             | 699              | 267,591.62                         | 5.48                                  | 6.694                   | 2.28        | 684.8                   | 40.34                  |
| 700             | 724              | 293,911.11                         | 2.30                                  | 6.501                   | 0.00        | 713.5                   | 32.46                  |
| 725             | 749              | 386,783.49                         | 4.29                                  | 5.571                   | 6.07        | 736.0                   | 34.40                  |
| 750             | 774              | 297,214.39                         | 3.55                                  | 6.063                   | 8.55        | 762.9                   | 31.96                  |
| 775             | 799              | 406,321.27                         | 2.77                                  | 5.870                   | 0.00        | 784.8                   | 36.63                  |
| 800 max         |                  |                                    |                                       |                         |             |                         |                        |

Wtd Avg

| <u>LTV</u> | <u>% SFD</u> | <u>% PUD</u> | <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|
| 70.93      | 80.47        | 10.77        | 99.91              | 78.89             | 2.29             | 18.19               | 0.00              |
| 73.90      | 80.96        | 8.37         | 98.38              | 83.70             | 2.23             | 14.06               | 0.00              |
| 76.47      | 77.03        | 10.19        | 98.94              | 74.09             | 3.23             | 22.68               | 0.29              |
| 78.18      | 75.26        | 12.69        | 96.49              | 72.97             | 2.68             | 23.03               | 12.29             |
| 78.46      | 73.69        | 14.43        | 96.95              | 62.96             | 2.99             | 28.68               | 20.15             |
| 77.33      | 69.70        | 14.88        | 92.97              | 43.74             | 2.89             | 38.74               | 31.86             |
| 79.83      | 62.77        | 14.56        | 89.97              | 45.69             | 3.21             | 49.17               | 24.70             |
| 79.68      | 64.13        | 15.64        | 90.10              | 46.69             | 1.37             | 48.23               | 24.87             |
| 77.54      | 70.12        | 9.22         | 73.63              | 27.44             | 4.75             | 65.78               | 19.91             |
| 71.15      | 70.97        | 4.10         | 91.29              | 39.30             | 0.00             | 45.86               | 47.61             |
| 68.88      | 80.18        | 5.05         | 92.27              | 63.61             | 0.00             | 28.81               | 39.14             |
| 72.29      | 77.20        | 6.55         | 96.37              | 57.92             | 0.00             | 38.35               | 32.94             |
| 64.64      | 100.00       | 0.00         | 59.89              | 100.00            | 0.00             | 0.00                | 0.00              |

Wtd Avg

| <u>LTV</u> | <u>% SFD</u> | <u>% PUD</u> | <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|
| 62.77      | 83.56        | 4.03         | 95.76              | 59.39             | 0.60             | 34.09               | 5.64              |
| 67.31      | 81.37        | 7.69         | 97.43              | 64.64             | 2.59             | 26.22               | 8.46              |
| 72.19      | 75.18        | 11.60        | 93.19              | 56.84             | 4.33             | 31.14               | 16.18             |
| 77.45      | 70.24        | 15.97        | 95.61              | 62.29             | 2.32             | 29.74               | 15.56             |
| 80.60      | 72.11        | 14.71        | 95.40              | 66.74             | 1.97             | 25.98               | 27.43             |
| 86.72      | 74.66        | 11.36        | 95.85              | 67.45             | 3.40             | 27.74               | 9.08              |
| 90.62      | 70.83        | 14.97        | 94.92              | 65.79             | 3.36             | 30.33               | 14.26             |
| 95.17      | 74.37        | 15.15        | 97.90              | 75.61             | 4.80             | 19.59               | 16.65             |
| 100.00     | 52.36        | 18.40        | 100.00             | 35.33             | 2.65             | 62.02               | 15.11             |

Wtd Avg

| <u>LTV</u> | <u>% SFD</u> | <u>% PUD</u> | <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|
| 73.55      | 71.86        | 14.58        | 93.89              | 67.98             | 2.10             | 29.92               | 12.71             |
| 75.83      | 84.36        | 5.48         | 94.33              | 62.64             | 3.48             | 33.68               | 15.93             |
| 75.73      | 75.19        | 8.86         | 95.92              | 63.92             | 1.58             | 33.22               | 15.43             |
| 76.66      | 73.14        | 13.87        | 93.99              | 61.75             | 3.56             | 33.75               | 13.93             |
| 79.14      | 72.83        | 13.65        | 96.32              | 60.86             | 2.27             | 36.87               | 14.66             |
| 79.44      | 72.66        | 12.86        | 96.72              | 67.74             | 2.76             | 29.06               | 19.13             |
| 72.63      | 72.70        | 13.29        | 98.04              | 80.21             | 4.91             | 14.87               | 13.98             |
| 79.70      | 87.65        | 12.35        | 100.00             | 100.00            | 0.00             | 0.00                | 0.00              |

Wtd Avg

| <u>LTV</u> | <u>% SFD</u> | <u>% PUD</u> | <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> | <u>% CA</u> | <u>% NY</u> | <u>% FL</u> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|-------------|-------------|-------------|
| 66.84      | 76.56        | 16.27        | 100.00             | 0.00              | 11.20            | 88.80               | 0.00              | 26.44       | 7.31        | 5.81        |
| 68.05      | 76.39        | 2.10         | 93.90              | 0.00              | 13.69            | 86.31               | 0.00              | 37.15       | 17.37       | 6.12        |
| 72.24      | 80.14        | 4.19         | 98.58              | 0.00              | 12.46            | 87.54               | 0.51              | 30.60       | 5.74        | 11.30       |
| 75.18      | 78.27        | 6.44         | 96.35              | 0.00              | 10.43            | 89.57               | 12.59             | 29.10       | 18.58       | 5.48        |
| 76.87      | 76.92        | 9.64         | 97.06              | 0.00              | 9.45             | 90.55               | 16.76             | 28.91       | 15.91       | 8.36        |
| 77.29      | 70.85        | 13.39        | 91.20              | 0.00              | 6.94             | 93.06               | 35.10             | 30.28       | 13.67       | 6.58        |
| 80.44      | 62.11        | 13.87        | 89.38              | 0.00              | 6.13             | 93.87               | 15.77             | 22.57       | 20.22       | 5.63        |
| 79.63      | 52.95        | 18.24        | 87.94              | 0.00              | 2.77             | 97.23               | 21.88             | 19.35       | 9.00        | 9.79        |
| 78.54      | 77.66        | 7.84         | 77.34              | 0.00              | 6.73             | 93.27               | 24.07             | 35.26       | 21.85       | 8.24        |
| 73.57      | 62.57        | 8.94         | 86.58              | 0.00              | 0.00             | 100.00              | 50.95             | 60.24       | 21.44       | 2.75        |
| 79.65      | 72.73        | 3.31         | 86.55              | 0.00              | 0.00             | 100.00              | 32.25             | 65.61       | 0.00        | 10.80       |
| 74.43      | 61.96        | 0.00         | 100.00             | 0.00              | 0.00             | 100.00              | 17.17             | 53.55       | 0.00        | 0.00        |

Wtd Avg

| <u>LTV</u> | <u>% SFD</u> | <u>% PUD</u> | <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> | <u>% CA</u> | <u>% NY</u> | <u>% FL</u> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|-------------|-------------|-------------|
| 62.85      | 100.00       | 0.00         | 100.00             | 54.88             | 45.12            | 0.00                | 100.00            | 54.88       | 0.00        | 45.12       |
| 80.67      | 73.41        | 24.38        | 97.51              | 73.65             | 6.68             | 19.66               | 100.00            | 29.79       | 2.98        | 6.59        |
| 80.43      | 62.12        | 27.07        | 97.34              | 63.89             | 3.71             | 22.62               | 100.00            | 42.53       | 1.78        | 11.87       |
| 79.24      | 66.81        | 20.28        | 94.66              | 41.02             | 4.08             | 41.78               | 100.00            | 39.79       | 0.84        | 5.49        |
| 82.00      | 52.82        | 21.57        | 95.69              | 58.75             | 0.00             | 33.44               | 100.00            | 68.89       | 9.97        | 1.45        |
| 80.10      | 59.90        | 17.60        | 87.44              | 56.36             | 2.27             | 41.37               | 100.00            | 43.38       | 0.00        | 19.62       |
| 71.59      | 71.23        | 7.11         | 69.06              | 4.51              | 18.34            | 66.93               | 100.00            | 42.16       | 0.00        | 18.34       |
| 71.74      | 75.70        | 5.97         | 100.00             | 26.82             | 0.00             | 49.08               | 100.00            | 66.78       | 19.89       | 0.00        |
| 65.63      | 84.76        | 0.00         | 80.25              | 68.90             | 0.00             | 23.73               | 100.00            | 84.19       | 0.00        | 5.95        |
| 67.65      | 60.13        | 19.87        | 100.00             | 74.68             | 0.00             | 20.00               | 100.00            | 95.35       | 0.00        | 4.65        |

Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
IO Loans  
424 records  
Balance: 117,287,422

Selection Criteria: IO Loans  
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1. Summary Statistics

Scheduled Principle Balance: 117,287,421.79  
Number of Mortgage Loans: 424  
Average Scheduled Principle Balance: 276,621.28  
Aggregate Original Principal Balance: 117,294,531.00  
Weighted Average Gross Coupon: 6.533  
Weighted Average Net Coupon: 6.023  
Weighted Average Original FICO Score: 644  
Weighted Average Original LTV: 78.66  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 359  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 32  
Weighted Average Gross Margin: 4.173  
Weighted Average Initial Rate Cap: 3.354  
Weighted Average Periodic Rate Cap: 1.269  
Weighted Average Gross Maximum Lifetime Rate: 12.599  
Weighted Average Gross Minimum Lifetime Rate: 4.244  
InterestOnly Hybrid ARMS: 90.39

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2. Distribution by Current Unpaid Principle Balance

|                                                  | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Current Unpaid Principle Balance |                          |                          |                                |                        |                        |                     |                |                 |               |
| 50,000.01 - 100,000.00                           | 13                       | 1,090,313                | 0.93                           | 83,870                 | 7.042                  | 72.74               | 628            | 65.1            | 37.27         |
| 100,000.01 - 150,000.00                          | 80                       | 10,256,278               | 8.74                           | 128,203                | 6.652                  | 81.47               | 638            | 64.43           | 39.63         |
| 150,000.01 - 200,000.00                          | 65                       | 11,568,992               | 9.86                           | 177,984                | 6.523                  | 80.95               | 640            | 64.34           | 39.41         |
| 200,000.01 - 250,000.00                          | 62                       | 14,008,934               | 11.94                          | 225,918                | 6.465                  | 80.65               | 633            | 59.35           | 40.34         |
| 250,000.01 - 300,000.00                          | 64                       | 17,467,630               | 14.89                          | 272,932                | 6.534                  | 80.78               | 639            | 48.64           | 41            |
| 300,000.01 - 350,000.00                          | 36                       | 11,706,792               | 9.98                           | 325,189                | 6.658                  | 82.9                | 642            | 44.71           | 42.84         |
| 350,000.01 - 400,000.00                          | 30                       | 11,082,292               | 9.45                           | 369,410                | 6.699                  | 79.53               | 622            | 33.9            | 40.89         |
| 400,000.01 - 450,000.00                          | 17                       | 7,234,200                | 6.17                           | 425,541                | 6.237                  | 75.42               | 668            | 58.67           | 38.44         |
| 450,000.01 - 500,000.00                          | 21                       | 10,226,143               | 8.72                           | 486,959                | 6.4                    | 74.69               | 673            | 61.56           | 37.4          |
| 500,000.01 - 550,000.00                          | 8                        | 4,185,443                | 3.57                           | 523,180                | 5.667                  | 72.27               | 637            | 25.16           | 40.55         |
| 550,000.01 - 600,000.00                          | 10                       | 5,816,900                | 4.96                           | 581,690                | 6.29                   | 77.75               | 648            | 60.01           | 37.23         |
| 600,000.01 - 650,000.00                          | 11                       | 6,990,000                | 5.96                           | 635,455                | 6.577                  | 74.87               | 664            | 64.04           | 38.37         |
| 650,000.01 - 700,000.00                          | 1                        | 699,000                  | 0.6                            | 699,000                | 7.125                  | 71.69               | 605            | 100             | 54.75         |
| 700,000.01 - 750,000.00                          | 2                        | 1,475,000                | 1.26                           | 737,500                | 8.057                  | 71.11               | 629            | 0               | 39.7          |
| 750,000.01 - 800,000.00                          | 2                        | 1,548,000                | 1.32                           | 774,000                | 7.006                  | 80                  | 654            | 100             | 49.92         |
| 800,000.01 - 850,000.00                          | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |
| 850,000.01 - 900,000.00                          | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| 900,000.01 - 1,000,000.00                        | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| Total:                                           | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3.000 - 3.499                               | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 4.000 - 4.499                               | 2                        | 824,000                  | 0.7                            | 412,000                | 4.25                   | 82.69               | 677            | 100             | 20.29         |
| 4.500 - 4.999                               | 7                        | 1,772,346                | 1.51                           | 253,192                | 4.776                  | 80.82               | 677            | 86.15           | 33.09         |
| 5.000 - 5.499                               | 19                       | 5,490,833                | 4.68                           | 288,991                | 5.191                  | 74.66               | 683            | 50.14           | 35.42         |
| 5.500 - 5.999                               | 75                       | 21,824,698               | 18.61                          | 290,996                | 5.719                  | 74.75               | 657            | 59.41           | 39.16         |
| 6.000 - 6.499                               | 109                      | 29,733,537               | 25.35                          | 272,785                | 6.191                  | 76.17               | 655            | 56.85           | 39.06         |
| 6.500 - 6.999                               | 88                       | 23,069,898               | 19.67                          | 262,158                | 6.687                  | 80.14               | 638            | 48.2            | 41.66         |
| 7.000 - 7.499                               | 51                       | 15,413,667               | 13.14                          | 302,229                | 7.18                   | 81.67               | 620            | 60.18           | 44.34         |
| 7.500 - 7.999                               | 43                       | 10,689,197               | 9.1                            | 248,121                | 7.69                   | 82.64               | 619            | 45.91           | 39.9          |
| 8.000 - 8.499                               | 15                       | 4,041,175                | 3.45                           | 269,412                | 8.168                  | 85.81               | 622            | 29.34           | 42.04         |
| 8.500 - 8.999                               | 9                        | 2,979,806                | 2.54                           | 331,090                | 8.714                  | 82.12               | 629            | 56.17           | 35.82         |
| 9.000 - 9.499                               | 1                        | 270,000                  | 0.23                           | 270,000                | 9                      | 100                 | 689            | 0               | 48.27         |
| 9.500 - 9.999                               | 3                        | 619,492                  | 0.53                           | 206,497                | 9.662                  | 88.92               | 603            | 29.06           | 46.44         |
| 10.000 - 10.499                             | 1                        | 75,773                   | 0.06                           | 75,773                 | 10.125                 | 99.96               | 640            | 0               | 46.11         |
| <b>Total:</b>                               | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 2                        | 255,520                  | 0.22                           | 127,760                | 7.08                   | 80                  | 0              | 100             | 26.69         |
| 560 - 579            | 3                        | 707,800                  | 0.6                            | 235,933                | 6.358                  | 70.26               | 570            | 82.58           | 39.98         |
| 580 - 599            | 53                       | 13,972,037               | 11.91                          | 263,623                | 7.276                  | 80.85               | 590            | 72.83           | 45.23         |
| 600 - 619            | 63                       | 17,514,034               | 14.93                          | 278,001                | 6.945                  | 82.32               | 509            | 82.42           | 41.04         |
| 620 - 639            | 147                      | 38,228,181               | 32.59                          | 260,056                | 6.342                  | 77.53               | 629            | 39.59           | 39.06         |
| 640 - 659            | 75                       | 21,348,943               | 18.2                           | 284,653                | 6.386                  | 81.37               | 647            | 46.93           | 40.9          |
| 660 - 679            | 20                       | 5,721,918                | 4.88                           | 286,096                | 6.8                    | 85.73               | 671            | 50.01           | 41.19         |
| 680 - 699            | 17                       | 4,400,032                | 3.75                           | 258,825                | 6.603                  | 78.62               | 688            | 61.8            | 41.17         |
| 700 - 719            | 7                        | 1,784,200                | 1.5                            | 252,029                | 6.459                  | 78.73               | 710            | 6.89            | 32.47         |
| 720 - 739            | 12                       | 4,162,988                | 3.55                           | 346,915                | 5.878                  | 71.17               | 730            | 20.5            | 32.19         |
| 740 - 759            | 10                       | 3,325,301                | 2.84                           | 332,530                | 5.629                  | 73.55               | 748            | 39.52           | 38.85         |
| 760 - 779            | 9                        | 3,532,900                | 3.01                           | 392,544                | 6.071                  | 64.41               | 770            | 83.36           | 31.1          |
| 780 - 799            | 6                        | 2,353,571                | 2.01                           | 392,262                | 5.881                  | 63.84               | 788            | 65.03           | 36.58         |
| <b>Total:</b>        | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |
| <b>Total:</b>               | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 2                        | 127,000                  | 0.11                           | 63,500                 | 6.193                  | 19.12               | 667            | 59.06           | 25.66         |
| 35.01 - 40.00                | 3                        | 524,987                  | 0.45                           | 174,996                | 5.5                    | 39.08               | 757            | 26.67           | 44.09         |
| 40.01 - 45.00                | 3                        | 851,000                  | 0.73                           | 283,667                | 5.984                  | 42.6                | 652            | 17.63           | 47.69         |
| 45.01 - 50.00                | 2                        | 1,150,000                | 0.98                           | 575,000                | 6.359                  | 48.85               | 706            | 56.52           | 29.99         |
| 50.01 - 55.00                | 8                        | 3,354,906                | 2.86                           | 419,363                | 6.733                  | 54.01               | 708            | 70.08           | 31.11         |
| 55.01 - 60.00                | 5                        | 1,485,000                | 1.27                           | 297,000                | 6.1                    | 58.21               | 691            | 62.42           | 35.2          |
| 60.01 - 65.00                | 5                        | 2,863,000                | 2.44                           | 572,600                | 6.269                  | 63.47               | 649            | 65.07           | 46.52         |
| 65.01 - 70.00                | 16                       | 5,099,080                | 4.35                           | 318,692                | 6.427                  | 67.9                | 685            | 31.1            | 34.94         |
| 70.01 - 75.00                | 38                       | 13,728,870               | 11.71                          | 361,286                | 6.522                  | 73.1                | 643            | 44.48           | 40.83         |
| 75.01 - 80.00                | 229                      | 60,231,552               | 51.35                          | 263,020                | 6.798                  | 79.68               | 642            | 55.9            | 40.27         |
| 80.01 - 85.00                | 26                       | 6,972,380                | 5.94                           | 268,168                | 6.633                  | 83.09               | 627            | 54.94           | 42.04         |
| 85.01 - 90.00                | 41                       | 11,201,778               | 9.55                           | 273,214                | 7.108                  | 89.61               | 628            | 55.97           | 41.11         |
| 90.01 - 95.00                | 35                       | 7,486,318                | 6.38                           | 213,895                | 7.286                  | 94.7                | 624            | 69              | 38.69         |
| 95.01 - 100.00               | 11                       | 2,211,549                | 1.89                           | 201,050                | 8.339                  | 99.7                | 662            | 21.12           | 43.08         |
| <b>Total:</b>                | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 237                      | 62,952,358               | 53.67                          | 265,622                | 6.462                  | 78.91               | 639            | 100             | 40.59         |
| Alternative                        | 1                        | 130,400                  | 0.11                           | 130,400                | 6.5                    | 80                  | 757            | 0               | 48.27         |

|                      |     |             |       |         |       |       |     |       |       |
|----------------------|-----|-------------|-------|---------|-------|-------|-----|-------|-------|
| Limited              | 13  | 4,487,053   | 3.83  | 345,158 | 7.275 | 84.72 | 631 | 0     | 39.85 |
| No Documentation     | 22  | 6,184,292   | 5.27  | 281,104 | 6.335 | 69.91 | 664 | 0     | 0     |
| Stated Documentation | 136 | 38,795,919  | 33.08 | 285,264 | 6.66  | 79.61 | 650 | 0     | 39.2  |
| No Income No Asset   | 11  | 3,979,000   | 3.39  | 361,727 | 5.96  | 72.77 | 637 | 0     | 34.97 |
| No Ratio             | 4   | 758,400     | 0.65  | 189,600 | 6.123 | 75.6  | 643 | 0     | 0     |
| Total:               | 424 | 117,287,422 | 100   | 276,621 | 6.533 | 78.66 | 644 | 53.67 | 40.04 |

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#### 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 206                      | 53,974,481               | 46.02                          | 262,012                | 6.526                  | 80.31               | 654            | 60.2            | 39.73         |
| Refinance - Rate Term        | 38                       | 12,124,810               | 10.34                          | 319,074                | 5.879                  | 74.97               | 658            | 46.11           | 38.16         |
| Refinance - Cashout          | 180                      | 51,188,131               | 43.64                          | 284,379                | 6.695                  | 77.8                | 631            | 48.58           | 40.86         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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#### 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 400                      | 111,025,935              | 94.66                          | 277,565                | 6.507                  | 78.87               | 643            | 55.36           | 40.31         |
| Second Home                    | 8                        | 2,421,872                | 2.06                           | 302,734                | 7.479                  | 81.23               | 667            | 5.46            | 34.85         |
| Non-Owner Occupied             | 16                       | 3,839,615                | 3.27                           | 239,976                | 6.695                  | 70.91               | 668            | 35.45           | 35.21         |
| Total:                         | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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#### 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 276                      | 77,794,408               | 66.33                          | 281,864                | 6.501                  | 77.6                | 645            | 51.99           | 40.22         |
| Townhouse                     | 4                        | 802,135                  | 0.68                           | 200,534                | 6.977                  | 87.74               | 636            | 45.02           | 32.88         |
| Condominium                   | 41                       | 10,399,533               | 8.87                           | 253,647                | 6.465                  | 79.43               | 658            | 54.58           | 40.15         |
| Condo - High Rise >8 floors   | 2                        | 622,500                  | 0.53                           | 311,250                | 5.827                  | 83.18               | 630            | 21.61           | 23.41         |
| 2 Family                      | 6                        | 1,475,400                | 1.26                           | 245,900                | 7.199                  | 88.41               | 648            | 54.7            | 43.41         |
| 3 Family                      | 4                        | 1,172,800                | 1                              | 293,200                | 6.353                  | 67.21               | 624            | 24.97           | 35.41         |
| 4 Family                      | 2                        | 777,415                  | 0.66                           | 388,707                | 5.973                  | 71.05               | 766            | 0               | 30.95         |
| PUD                           | 69                       | 24,243,230               | 20.67                          | 272,395                | 6.654                  | 81.53               | 632            | 62.84           | 40.35         |
| Total:                        | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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#### 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| California            | 158                      | 54,319,766               | 46.31                          | 343,796                | 6.354                  | 75.61               | 657            | 54.91           | 39.34         |
| Florida               | 44                       | 9,231,639                | 7.87                           | 209,810                | 6.776                  | 82.08               | 640            | 45.7            | 36.7          |
| Virginia              | 20                       | 5,644,700                | 4.81                           | 282,235                | 6.557                  | 80.94               | 633            | 46.99           | 41.23         |
| Maryland              | 21                       | 5,546,794                | 4.73                           | 264,133                | 6.668                  | 79.43               | 620            | 45.24           | 44.6          |
| Colorado              | 24                       | 5,397,482                | 4.6                            | 224,895                | 6.84                   | 82.79               | 622            | 53.08           | 38.77         |
| New Jersey            | 16                       | 4,835,646                | 4.12                           | 302,228                | 6.597                  | 81.65               | 652            | 42.04           | 42.74         |
| Georgia               | 27                       | 4,668,515                | 3.98                           | 172,908                | 7.328                  | 84.49               | 623            | 53.86           | 40.59         |
| New York              | 10                       | 3,339,100                | 2.85                           | 333,910                | 6.399                  | 78.14               | 663            | 21.79           | 45.68         |
| Nevada                | 11                       | 2,742,549                | 2.34                           | 249,323                | 6.448                  | 82.63               | 642            | 66.49           | 40.39         |
| Michigan              | 10                       | 2,636,250                | 2.25                           | 263,625                | 6.951                  | 78.58               | 630            | 54.58           | 39.6          |
| Arizona               | 12                       | 2,415,322                | 2.06                           | 201,277                | 6.048                  | 79.43               | 631            | 80.95           | 41.32         |
| Washington            | 9                        | 2,194,912                | 1.87                           | 243,879                | 5.885                  | 81.05               | 622            | 87.43           | 44.34         |
| South Carolina        | 5                        | 1,747,500                | 1.49                           | 349,500                | 7.842                  | 88.14               | 602            | 72.99           | 36.9          |
| Tennessee             | 5                        | 1,529,225                | 1.3                            | 305,845                | 7.005                  | 75.77               | 614            | 87.71           | 42            |
| Connecticut           | 5                        | 1,464,500                | 1.25                           | 292,900                | 6.308                  | 72.96               | 642            | 45.89           | 39.67         |
| Other                 | 47                       | 9,573,522                | 8.16                           | 203,692                | 6.455                  | 82.18               | 632            | 54.13           | 39.81         |
| Total:                | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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#### 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 92648                    | 2                        | 1,090,030                | 0.93                           | 545,015                | 5.957                  | 71.24               | 630            | 52.2            | 46.96         |
| 11968                    | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| 92691                    | 2                        | 980,000                  | 0.84                           | 490,000                | 6.08                   | 80                  | 629            | 100             | 48.22         |
| 91010                    | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |

|               |            |                    |            |                |              |              |            |              |              |
|---------------|------------|--------------------|------------|----------------|--------------|--------------|------------|--------------|--------------|
| 94960         | 2          | 924,000            | 0.79       | 462,000        | 5.453        | 55.28        | 773        | 100          | 26.49        |
| 94951         | 2          | 884,000            | 0.75       | 442,000        | 6.189        | 67.39        | 745        | 49.77        | 30.51        |
| 91016         | 2          | 845,600            | 0.72       | 422,800        | 4.904        | 80           | 642        | 70.96        | 19.93        |
| 91208         | 2          | 842,000            | 0.72       | 421,000        | 5.846        | 78.7         | 644        | 100          | 39.92        |
| 91724         | 2          | 841,000            | 0.72       | 420,500        | 5.546        | 76.22        | 632        | 37.57        | 35.35        |
| 20105         | 2          | 807,500            | 0.69       | 403,750        | 6.309        | 78.02        | 615        | 61.92        | 48.18        |
| Other         | 406        | 108,139,786        | 92.2       | 266,354        | 6.575        | 79.3         | 642        | 52.57        | 40.26        |
| <b>Total:</b> | <b>424</b> | <b>117,287,422</b> | <b>100</b> | <b>276,621</b> | <b>6.533</b> | <b>78.66</b> | <b>644</b> | <b>53.67</b> | <b>40.04</b> |

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### 13. Distribution by Remaining Term to Maturity

|                                                   | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Remaining Term to Maturity</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 301 - 360                                         | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |
| <b>Total:</b>                                     | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 14. Distribution by Product Type

|                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Product Type</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 30 YR Fixed - 60M IO                | 30                       | 11,270,658               | 9.61                           | 375,689                | 6.023                  | 66.43               | 749            | 53.51           | 32.47         |
| 2/6 MONTH LIBOR - 24M IO            | 230                      | 63,556,022               | 54.19                          | 276,331                | 6.962                  | 81.46               | 632            | 62.62           | 41.86         |
| 3/1 YR CMT - 36M IO                 | 55                       | 13,704,452               | 11.68                          | 249,172                | 5.923                  | 78.77               | 635            | 34.77           | 36.22         |
| 3/6 MONTH LIBOR - 36M IO            | 35                       | 8,966,980                | 7.65                           | 256,199                | 6.267                  | 77.89               | 628            | 40.68           | 40.88         |
| 5/1 YR CMT - 60M IO                 | 52                       | 13,549,599               | 11.55                          | 260,569                | 6.041                  | 77.26               | 634            | 51.53           | 38.58         |
| 5/6 MONTH LIBOR - 60M IO            | 21                       | 5,736,710                | 4.89                           | 273,177                | 6.085                  | 76.18               | 638            | 30.15           | 42.8          |
| 6 MONTH LIBOR - 60M IO              | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| <b>Total:</b>                       | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 15. Distribution by Prepayment Penalty Term

|                                                | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Prepayment Penalty Term</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0                                              | 220                      | 62,895,506               | 53.63                          | 285,889                | 6.325                  | 75.86               | 659            | 46.51           | 38.29         |
| 12                                             | 17                       | 4,968,522                | 4.24                           | 292,268                | 7.191                  | 87.43               | 637            | 53.22           | 42.98         |
| 24                                             | 146                      | 39,825,777               | 33.96                          | 272,779                | 6.858                  | 82.01               | 624            | 64.16           | 42.71         |
| 36                                             | 39                       | 9,330,546                | 7.96                           | 239,245                | 6.206                  | 78.4                | 631            | 56.11           | 36.86         |
| 60                                             | 2                        | 267,071                  | 0.23                           | 133,535                | 6.109                  | 80                  | 773            | 100             | 41.99         |
| <b>Total:</b>                                  | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

|                                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                         | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 3                                                                         | 320                      | 85,227,454               | 81.33                          | 269,461                | 6.725                  | 80.66               | 632            | 55.91           | 41.05         |
| 5                                                                         | 73                       | 19,286,309               | 16.19                          | 264,196                | 6.055                  | 76.94               | 636            | 45.17           | 39.83         |
| <b>Total:</b>                                                             | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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### 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                            | 280                      | 76,861,212               | 72.31                          | 273,790                | 6.826                  | 80.71               | 632            | 57              | 41.75         |
| 1.5                                                                          | 6                        | 1,598,500                | 1.51                           | 266,417                | 6.454                  | 78.61               | 628            | 92.29           | 45.26         |
| 2                                                                            | 108                      | 27,757,052               | 26.18                          | 257,010                | 5.935                  | 77.98               | 635            | 42.32           | 37.42         |
| <b>Total:</b>                                                                | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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### 18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                                  | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Gross Margin of the Adjustable-Rate Loans</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 2.001 - 2.500                                                    | 6                        | 1,654,900                | 1.75                           | 309,150                | 5.424                  | 82.88               | 656            | 20.05           | 38.08         |

|               |            |                    |            |                |              |              |            |              |              |
|---------------|------------|--------------------|------------|----------------|--------------|--------------|------------|--------------|--------------|
| 2.501 - 3.000 | 154        | 40,329,147         | 38.04      | 261,878        | 5.957        | 76.94        | 640        | 38.02        | 38.68        |
| 3.001 - 3.500 | 2          | 476,000            | 0.45       | 238,000        | 5.899        | 80           | 668        | 0            | 36.06        |
| 3.501 - 4.000 | 3          | 740,525            | 0.7        | 246,842        | 5.764        | 82.68        | 690        | 17.9         | 44.27        |
| 4.001 - 4.500 | 22         | 5,592,525          | 5.28       | 254,206        | 6.479        | 80.41        | 648        | 100          | 41.75        |
| 4.501 - 5.000 | 149        | 33,757,577         | 31.84      | 241,126        | 6.959        | 83.72        | 620        | 67.34        | 42.19        |
| 5.001 - 5.500 | 37         | 12,285,417         | 11.59      | 332,038        | 7.202        | 79.62        | 635        | 59.17        | 44.29        |
| 5.501 - 6.000 | 18         | 7,069,146          | 6.67       | 441,822        | 7.592        | 77.24        | 642        | 48.62        | 35.55        |
| 6.001 - 6.500 | 13         | 3,601,135          | 3.4        | 277,010        | 6.84         | 82.31        | 599        | 55.94        | 44.08        |
| 8.501 - 9.000 | 1          | 310,392            | 0.29       | 310,392        | 9.75         | 80           | 584        | 0            | 46.11        |
| <b>Total:</b> | <b>394</b> | <b>106,016,763</b> | <b>100</b> | <b>269,078</b> | <b>6.587</b> | <b>79.96</b> | <b>633</b> | <b>53.69</b> | <b>40.81</b> |

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#### 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 9.501 - 10.000                                                     | 2                        | 215,600                  | 0.2                            | 107,800                | 4.625                  | 87.59               | 689            | 100             | 39.66         |
| 10.001 - 10.500                                                    | 3                        | 1,021,102                | 0.96                           | 340,367                | 4.467                  | 82.17               | 678            | 100             | 24.1          |
| 10.501 - 11.000                                                    | 10                       | 2,632,546                | 2.48                           | 263,255                | 5.047                  | 76.79               | 667            | 59.6            | 34            |
| 11.001 - 11.500                                                    | 25                       | 8,465,830                | 7.99                           | 338,633                | 5.442                  | 77.04               | 657            | 45.06           | 39.54         |
| 11.501 - 12.000                                                    | 79                       | 20,379,070               | 19.22                          | 257,963                | 5.866                  | 77.65               | 633            | 64.3            | 40.86         |
| 12.001 - 12.500                                                    | 91                       | 23,608,473               | 22.27                          | 259,434                | 6.26                   | 78.19               | 633            | 47.71           | 40.21         |
| 12.501 - 13.000                                                    | 74                       | 19,525,612               | 18.42                          | 263,860                | 6.792                  | 80.89               | 636            | 51.66           | 43.26         |
| 13.001 - 13.500                                                    | 48                       | 13,200,507               | 12.45                          | 275,011                | 7.311                  | 81.48               | 613            | 67.04           | 42.71         |
| 13.501 - 14.000                                                    | 38                       | 10,624,927               | 10.02                          | 279,603                | 7.712                  | 84.43               | 626            | 41.05           | 39.68         |
| 14.001 - 14.500                                                    | 13                       | 3,145,125                | 2.97                           | 241,933                | 8.334                  | 88.87               | 625            | 24.82           | 44.33         |
| 14.501 - 15.000                                                    | 7                        | 2,502,706                | 2.36                           | 357,529                | 8.809                  | 79.14               | 629            | 66.88           | 34.31         |
| 15.001 - 15.500                                                    | 1                        | 129,100                  | 0.12                           | 129,100                | 9.5                    | 94.93               | 650            | 0               | 47.75         |
| 15.501 - 16.000                                                    | 2                        | 490,392                  | 0.46                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 46.09         |
| 16.001 - 16.500                                                    | 1                        | 75,773                   | 0.07                           | 75,773                 | 10.125                 | 99.96               | 640            | 0               | 46.11         |
| <b>Total:</b>                                                      | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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#### 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 5                        | 1,234,900                | 1.16                           | 246,980                | 4.946                  | 84.33               | 645            | 30.12           | 37.75         |
| 2.501 - 3.000                                                       | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                  | 76.94               | 640            | 38.02           | 38.68         |
| 3.001 - 3.500                                                       | 3                        | 1,096,000                | 1.03                           | 365,333                | 6.168                  | 80                  | 683            | 0               | 38.11         |
| 3.501 - 4.000                                                       | 3                        | 740,525                  | 0.7                            | 246,842                | 5.764                  | 82.68               | 690            | 17.9            | 44.27         |
| 4.001 - 4.500                                                       | 20                       | 4,847,525                | 4.57                           | 242,376                | 6.59                   | 82.09               | 647            | 100             | 40.93         |
| 4.501 - 5.000                                                       | 134                      | 32,549,702               | 30.7                           | 242,908                | 6.981                  | 83.82               | 619            | 67.23           | 42.09         |
| 5.001 - 5.500                                                       | 34                       | 11,134,592               | 10.5                           | 327,488                | 7.211                  | 79.06               | 631            | 62.45           | 44.47         |
| 5.501 - 6.000                                                       | 19                       | 7,871,627                | 7.42                           | 414,296                | 7.452                  | 77.49               | 640            | 48.41           | 37.16         |
| 6.001 - 6.500                                                       | 10                       | 2,958,635                | 2.79                           | 295,863                | 6.677                  | 78.68               | 609            | 39.14           | 44.66         |
| 6.501 - 7.000                                                       | 8                        | 1,959,720                | 1.85                           | 244,965                | 6.871                  | 85.18               | 658            | 73.67           | 40.75         |
| 7.001 - 7.500                                                       | 2                        | 627,000                  | 0.59                           | 313,500                | 7.388                  | 95                  | 604            | 100             | 44.63         |
| 8.001 - 8.500                                                       | 1                        | 357,000                  | 0.34                           | 357,000                | 5.5                    | 58.05               | 605            | 100             | 45.27         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| <b>Total:</b>                                                       | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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#### 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 10/1/2005                                                              | 1                        | 110,200                  | 0.1                            | 110,200                | 4.625                  | 95                  | 648            | 100             | 33.4          |
| 2/1/2006                                                               | 1                        | 284,000                  | 0.27                           | 284,000                | 6                      | 80                  | 869            | 0               | 0             |
| 3/1/2006                                                               | 2                        | 302,502                  | 0.29                           | 151,251                | 5.114                  | 79.95               | 697            | 100             | 42.16         |
| 5/1/2006                                                               | 4                        | 2,208,500                | 2.08                           | 552,125                | 5.652                  | 76.01               | 701            | 39.33           | 39.23         |
| 6/1/2006                                                               | 17                       | 3,922,700                | 3.7                            | 230,747                | 6.069                  | 77.58               | 667            | 63.73           | 41.55         |
| 7/1/2006                                                               | 33                       | 9,581,087                | 9.04                           | 290,336                | 6.709                  | 82.61               | 645            | 68.56           | 40.78         |
| 8/1/2006                                                               | 73                       | 19,429,278               | 18.33                          | 266,154                | 7.295                  | 81.11               | 623            | 66.74           | 42.79         |
| 9/1/2006                                                               | 94                       | 26,708,255               | 25.19                          | 284,130                | 7.091                  | 82.25               | 624            | 58.33           | 41.83         |
| 10/1/2006                                                              | 5                        | 1,009,500                | 0.95                           | 201,900                | 6.971                  | 83.22               | 596            | 89.3            | 40.33         |
| 4/1/2007                                                               | 3                        | 649,950                  | 0.61                           | 216,650                | 6.615                  | 86.25               | 672            | 61.54           | 38.24         |
| 5/1/2007                                                               | 1                        | 200,000                  | 0.19                           | 200,000                | 7.5                    | 80                  | 646            | 0               | 42.74         |
| 6/1/2007                                                               | 3                        | 834,640                  | 0.79                           | 278,213                | 4.964                  | 82.66               | 669            | 41.53           | 23.25         |
| 7/1/2007                                                               | 13                       | 2,907,743                | 2.74                           | 223,673                | 5.906                  | 80.75               | 631            | 66.24           | 39.02         |
| 8/1/2007                                                               | 20                       | 4,525,330                | 4.27                           | 228,266                | 5.761                  | 80.12               | 629            | 59.2            | 38.19         |
| 9/1/2007                                                               | 46                       | 12,495,850               | 11.79                          | 271,649                | 6.192                  | 76.64               | 629            | 23.82           | 39.72         |
| 10/1/2007                                                              | 4                        | 1,057,920                | 1                              | 264,480                | 6.433                  | 77.39               | 635            | 7.93            | 34.48         |
| 2/1/2009                                                               | 1                        | 132,525                  | 0.13                           | 132,525                | 6.625                  | 95                  | 639            | 100             | 40.22         |
| 4/1/2009                                                               | 1                        | 190,000                  | 0.18                           | 190,000                | 6                      | 95                  | 636            | 100             | 36.01         |
| 5/1/2009                                                               | 1                        | 543,213                  | 0.51                           | 543,213                | 4.875                  | 80                  | 650            | 100             | 21.34         |
| 6/1/2009                                                               | 2                        | 754,901                  | 0.71                           | 377,451                | 5.478                  | 82.62               | 667            | 82.55           | 49            |
| 7/1/2009                                                               | 8                        | 2,289,780                | 2.16                           | 286,222                | 6.282                  | 70.68               | 633            | 26.75           | 42.38         |
| 8/1/2009                                                               | 17                       | 3,852,139                | 3.63                           | 228,596                | 6.025                  | 78.3                | 631            | 68.64           | 38.23         |
| 9/1/2009                                                               | 37                       | 10,002,851               | 9.44                           | 270,347                | 6.101                  | 76.42               | 635            | 32.5            | 40.5          |
| 10/1/2009                                                              | 6                        | 1,520,900                | 1.43                           | 253,483                | 6.148                  | 78.55               | 633            | 47.08           | 38.65         |
| <b>Total:</b>                                                          | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
IO Loans  
424 records  
Balance: 117,287,422

Selection Criteria: IO Loans  
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1. Summary Statistics

Scheduled Principle Balance: 117,287,421.79  
Number of Mortgage Loans: 424  
Average Scheduled Principle Balance: 276,621.28  
Aggregate Original Principal Balance: 117,294,531.00  
Weighted Average Gross Coupon: 6.533  
Weighted Average Net Coupon: 6.023  
Weighted Average Original FICO Score: 644  
Weighted Average Original LTV: 78.66  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 359  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 32  
Weighted Average Gross Margin: 4.173  
Weighted Average Initial Rate Cap: 3.354  
Weighted Average Periodic Rate Cap: 1.269  
Weighted Average Gross Maximum Lifetime Rate: 12.599  
Weighted Average Gross Minimum Lifetime Rate: 4.244  
InterestOnly Hybrid ARMS: 90.39

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2. Distribution by Current Unpaid Principle Balance

|                                                         | Number<br>of<br>Mortgage<br>Loans | Unpaid Principle<br>Balance | % of Pool<br>by Principle<br>Balance | Avg. Principle<br>Balance | Wtd. Avg.<br>Gross Coupon | Wtd. Avg.<br>Orig. LTV | Wtd. Avg.<br>FICO |
|---------------------------------------------------------|-----------------------------------|-----------------------------|--------------------------------------|---------------------------|---------------------------|------------------------|-------------------|
| <b>Distribution by Current Unpaid Principle Balance</b> |                                   |                             |                                      |                           |                           |                        |                   |
| 50,000.01 - 100,000.00                                  | 13                                | 1,090,313                   | 0.93                                 | 83,870                    | 7.042                     | 72.74                  | 628               |
| 100,000.01 - 150,000.00                                 | 80                                | 10,256,278                  | 8.74                                 | 128,203                   | 6.652                     | 81.47                  | 638               |
| 150,000.01 - 200,000.00                                 | 65                                | 11,568,992                  | 9.86                                 | 177,984                   | 6.523                     | 80.95                  | 640               |
| 200,000.01 - 250,000.00                                 | 62                                | 14,006,934                  | 11.94                                | 225,918                   | 6.465                     | 80.65                  | 633               |
| 250,000.01 - 300,000.00                                 | 64                                | 17,467,630                  | 14.89                                | 272,932                   | 6.534                     | 80.78                  | 639               |
| 300,000.01 - 350,000.00                                 | 36                                | 11,706,792                  | 9.98                                 | 325,189                   | 6.658                     | 82.9                   | 642               |
| 350,000.01 - 400,000.00                                 | 30                                | 11,082,292                  | 9.45                                 | 369,410                   | 6.699                     | 79.53                  | 622               |
| 400,000.01 - 450,000.00                                 | 17                                | 7,234,200                   | 6.17                                 | 425,541                   | 6.237                     | 75.42                  | 668               |
| 450,000.01 - 500,000.00                                 | 21                                | 10,226,143                  | 8.72                                 | 486,959                   | 6.4                       | 74.89                  | 673               |
| 500,000.01 - 550,000.00                                 | 8                                 | 4,185,443                   | 3.57                                 | 523,180                   | 5.667                     | 72.27                  | 637               |
| 550,000.01 - 600,000.00                                 | 10                                | 5,816,900                   | 4.96                                 | 581,690                   | 6.29                      | 77.75                  | 648               |
| 600,000.01 - 650,000.00                                 | 11                                | 6,990,000                   | 5.96                                 | 635,455                   | 6.577                     | 74.87                  | 664               |
| 650,000.01 - 700,000.00                                 | 1                                 | 699,000                     | 0.6                                  | 699,000                   | 7.125                     | 71.69                  | 605               |
| 700,000.01 - 750,000.00                                 | 2                                 | 1,475,000                   | 1.26                                 | 737,500                   | 8.057                     | 71.11                  | 629               |
| 750,000.01 - 800,000.00                                 | 2                                 | 1,548,000                   | 1.32                                 | 774,000                   | 7.006                     | 80                     | 654               |
| 800,000.01 - 850,000.00                                 | 1                                 | 933,506                     | 0.8                                  | 933,506                   | 8.875                     | 54.91                  | 632               |
| 850,000.01 - 1,000,000.00                               | 1                                 | 1,000,000                   | 0.85                                 | 1,000,000                 | 5.125                     | 62.5                   | 742               |
| <b>Total:</b>                                           | <b>424</b>                        | <b>117,287,422</b>          | <b>100</b>                           | <b>276,621</b>            | <b>6.533</b>              | <b>78.66</b>           | <b>644</b>        |

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### 3. Distribution by Current Gross Mortgage Rate

|                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|----------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| <b>Distribution by Current Gross Mortgage Rate</b> |                          |                          |                                |                        |                        |                     |                |
| 3.000 - 3.499                                      | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                  | 75.64               | 638            |
| 4.000 - 4.499                                      | 2                        | 824,000                  | 0.7                            | 412,000                | 4.25                   | 82.69               | 677            |
| 4.500 - 4.999                                      | 7                        | 1,772,346                | 1.51                           | 253,192                | 4.776                  | 80.92               | 677            |
| 5.000 - 5.499                                      | 19                       | 5,490,833                | 4.68                           | 288,991                | 5.191                  | 74.66               | 683            |
| 5.500 - 5.999                                      | 75                       | 21,824,698               | 18.61                          | 290,996                | 5.719                  | 74.75               | 657            |
| 6.000 - 6.499                                      | 109                      | 29,733,537               | 25.35                          | 272,785                | 6.191                  | 76.17               | 655            |
| 6.500 - 6.999                                      | 88                       | 23,069,898               | 19.67                          | 262,158                | 6.687                  | 80.14               | 638            |
| 7.000 - 7.499                                      | 51                       | 15,413,667               | 13.14                          | 302,229                | 7.18                   | 81.67               | 620            |
| 7.500 - 7.999                                      | 43                       | 10,669,197               | 9.1                            | 248,121                | 7.69                   | 82.64               | 619            |
| 8.000 - 8.499                                      | 15                       | 4,041,175                | 3.45                           | 269,412                | 8.168                  | 85.81               | 622            |
| 8.500 - 8.999                                      | 9                        | 2,979,806                | 2.54                           | 331,090                | 8.714                  | 82.12               | 629            |
| 9.000 - 9.499                                      | 1                        | 270,000                  | 0.23                           | 270,000                | 9                      | 100                 | 689            |
| 9.500 - 9.999                                      | 3                        | 619,492                  | 0.53                           | 206,497                | 9.662                  | 88.92               | 603            |
| 10.000 - 10.499                                    | 1                        | 75,773                   | 0.06                           | 75,773                 | 10.125                 | 99.96               | 640            |
| <b>Total:</b>                                      | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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### 4. Distribution by FICO

|                             | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| <b>Distribution by FICO</b> |                          |                          |                                |                        |                        |                     |                |
| 0 - 19                      | 2                        | 255,520                  | 0.22                           | 127,760                | 7.08                   | 80                  | 0              |
| 560 - 579                   | 3                        | 707,800                  | 0.6                            | 235,933                | 6.358                  | 70.26               | 570            |
| 580 - 599                   | 53                       | 13,972,037               | 11.91                          | 263,623                | 7.276                  | 80.85               | 590            |
| 600 - 619                   | 63                       | 17,514,034               | 14.93                          | 278,001                | 6.945                  | 82.32               | 609            |
| 620 - 639                   | 147                      | 38,228,181               | 32.59                          | 260,056                | 6.342                  | 77.53               | 629            |
| 640 - 659                   | 75                       | 21,348,943               | 18.2                           | 284,653                | 6.386                  | 81.37               | 647            |
| 660 - 679                   | 20                       | 5,721,918                | 4.88                           | 286,096                | 6.8                    | 85.73               | 671            |
| 680 - 699                   | 17                       | 4,400,032                | 3.75                           | 258,825                | 6.603                  | 78.62               | 688            |
| 700 - 719                   | 7                        | 1,764,200                | 1.5                            | 252,029                | 6.459                  | 73                  | 710            |
| 720 - 739                   | 12                       | 4,162,986                | 3.55                           | 346,915                | 5.878                  | 71.17               | 730            |
| 740 - 759                   | 10                       | 3,325,301                | 2.84                           | 332,530                | 5.629                  | 73.55               | 748            |
| 760 - 779                   | 9                        | 3,532,900                | 3.01                           | 392,544                | 6.071                  | 84.41               | 770            |
| 780 - 799                   | 6                        | 2,353,571                | 2.01                           | 392,262                | 5.881                  | 63.64               | 788            |
| <b>Total:</b>               | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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### 5. Distribution by Lien Status

|                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| <b>Distribution by Lien Status</b> |                          |                          |                                |                        |                        |                     |                |
| 1st Lien                           | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            |
| <b>Total:</b>                      | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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### 6. Distribution by Original LTV

|                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|-------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| <b>Distribution by Original LTV</b> |                          |                          |                                |                        |                        |                     |                |
| <= 25.00                            | 2                        | 127,000                  | 0.11                           | 63,500                 | 6.193                  | 19.12               | 667            |
| 35.01 - 40.00                       | 3                        | 524,987                  | 0.45                           | 174,996                | 5.5                    | 39.08               | 757            |
| 40.01 - 45.00                       | 3                        | 851,000                  | 0.73                           | 283,667                | 5.984                  | 42.6                | 652            |
| 45.01 - 50.00                       | 2                        | 1,150,000                | 0.98                           | 575,000                | 6.359                  | 48.85               | 706            |
| 50.01 - 55.00                       | 8                        | 3,354,906                | 2.86                           | 419,363                | 6.733                  | 54.01               | 708            |
| 55.01 - 60.00                       | 5                        | 1,485,000                | 1.27                           | 297,000                | 6.1                    | 58.21               | 691            |
| 60.01 - 65.00                       | 5                        | 2,863,000                | 2.44                           | 572,600                | 6.269                  | 63.47               | 649            |
| 65.01 - 70.00                       | 16                       | 5,099,080                | 4.35                           | 318,692                | 6.427                  | 67.9                | 665            |
| 70.01 - 75.00                       | 38                       | 13,728,870               | 11.71                          | 361,266                | 6.522                  | 73.1                | 640            |
| 75.01 - 80.00                       | 229                      | 60,231,552               | 51.35                          | 263,020                | 6.298                  | 79.68               | 640            |
| 80.01 - 85.00                       | 26                       | 6,972,380                | 5.94                           | 268,168                | 6.633                  | 83.09               | 627            |
| 85.01 - 90.00                       | 41                       | 11,201,778               | 9.55                           | 273,214                | 7.108                  | 89.61               | 523            |
| 90.01 - 95.00                       | 35                       | 7,486,318                | 6.38                           | 213,895                | 7.286                  | 94.7                | 624            |
| 95.01 - 100.00                      | 11                       | 2,211,549                | 1.89                           | 201,050                | 8.339                  | 99.7                | 562            |
| <b>Total:</b>                       | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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# 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| Full                               | 237                      | 62,952,358               | 53.67                          | 265,622                | 6.462                  | 78.91               | 639            |
| Alternative                        | 1                        | 130,400                  | 0.11                           | 130,400                | 6.5                    | 80                  | 757            |
| Limited                            | 13                       | 4,487,053                | 3.83                           | 345,158                | 7.275                  | 84.72               | 631            |
| No Documentation                   | 22                       | 6,184,292                | 5.27                           | 281,104                | 6.335                  | 69.91               | 664            |
| Stated Documentation               | 136                      | 38,795,919               | 33.08                          | 285,264                | 6.66                   | 79.61               | 650            |
| No Income No Asset                 | 11                       | 3,979,000                | 3.39                           | 361,727                | 5.96                   | 72.77               | 637            |
| No Ratio                           | 4                        | 758,400                  | 0.65                           | 189,600                | 6.123                  | 75.6                | 643            |
| <b>Total:</b>                      | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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# 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| Purchase                     | 206                      | 53,974,481               | 46.02                          | 262,012                | 6.526                  | 80.31               | 654            |
| Refinance - Rate Term        | 38                       | 12,124,810               | 10.34                          | 319,074                | 5.879                  | 74.97               | 658            |
| Refinance - Cashout          | 180                      | 51,188,131               | 43.64                          | 284,379                | 6.695                  | 77.8                | 631            |
| <b>Total:</b>                | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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# 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| Owner Occupied                 | 400                      | 111,025,935              | 94.66                          | 277,565                | 6.507                  | 78.87               | 643            |
| Second Home                    | 8                        | 2,421,872                | 2.06                           | 302,734                | 7.479                  | 81.23               | 667            |
| Non-Owner Occupied             | 16                       | 3,839,615                | 3.27                           | 239,976                | 6.695                  | 70.91               | 668            |
| <b>Total:</b>                  | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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# 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| Single Family Residence       | 276                      | 77,794,408               | 66.33                          | 281,864                | 6.501                  | 77.6                | 645            |
| Townhouse                     | 4                        | 802,135                  | 0.68                           | 200,534                | 6.977                  | 87.74               | 636            |
| Condominium                   | 41                       | 10,399,533               | 8.87                           | 253,647                | 6.465                  | 79.43               | 658            |
| Condo - High Rise >8 floors   | 2                        | 622,500                  | 0.53                           | 311,250                | 5.827                  | 83.18               | 630            |
| 2 Family                      | 6                        | 1,475,400                | 1.26                           | 245,900                | 7.199                  | 88.41               | 648            |
| 3 Family                      | 4                        | 1,172,800                | 1                              | 293,200                | 6.353                  | 67.21               | 624            |
| 4 Family                      | 2                        | 777,415                  | 0.66                           | 388,707                | 5.973                  | 71.05               | 766            |
| PUD                           | 89                       | 24,243,230               | 20.67                          | 272,396                | 6.654                  | 81.53               | 632            |
| <b>Total:</b>                 | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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# 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| California            | 158                      | 54,319,766               | 46.31                          | 343,796                | 6.354                  | 75.61               | 657            |
| Florida               | 44                       | 9,231,639                | 7.87                           | 209,810                | 6.776                  | 82.08               | 640            |
| Virginia              | 20                       | 5,644,700                | 4.81                           | 282,235                | 6.557                  | 80.94               | 633            |
| Maryland              | 21                       | 5,546,794                | 4.73                           | 264,133                | 6.868                  | 79.43               | 620            |
| Colorado              | 24                       | 5,397,482                | 4.6                            | 224,895                | 6.84                   | 82.79               | 622            |
| New Jersey            | 16                       | 4,835,646                | 4.12                           | 302,228                | 6.597                  | 81.66               | 652            |
| Georgia               | 27                       | 4,688,515                | 3.98                           | 172,908                | 7.328                  | 84.49               | 629            |
| New York              | 10                       | 3,339,100                | 2.85                           | 333,910                | 6.399                  | 78.14               | 653            |
| Nevada                | 11                       | 2,742,549                | 2.34                           | 249,323                | 6.448                  | 82.63               | 642            |
| Michigan              | 10                       | 2,636,250                | 2.25                           | 263,625                | 6.951                  | 78.58               | 630            |
| Arizona               | 12                       | 2,415,322                | 2.06                           | 201,277                | 6.048                  | 79.43               | 631            |
| Washington            | 9                        | 2,194,912                | 1.87                           | 243,879                | 5.885                  | 81.05               | 622            |

|                |            |                    |            |                |              |              |            |
|----------------|------------|--------------------|------------|----------------|--------------|--------------|------------|
| South Carolina | 5          | 1,747,500          | 1.49       | 349,500        | 7.842        | 88.14        | 602        |
| Tennessee      | 5          | 1,529,225          | 1.3        | 305,845        | 7.005        | 75.77        | 614        |
| Connecticut    | 5          | 1,464,500          | 1.25       | 292,900        | 6.308        | 72.96        | 642        |
| Other          | 47         | 9,573,522          | 8.16       | 203,692        | 6.455        | 82.18        | 632        |
| <b>Total:</b>  | <b>424</b> | <b>117,287,422</b> | <b>100</b> | <b>276,621</b> | <b>6.533</b> | <b>78.66</b> | <b>644</b> |

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## 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| 92648                    | 2                        | 1,090,030                | 0.93                           | 545,015                | 5.957                  | 71.24               | 630            |
| 11968                    | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            |
| 92691                    | 2                        | 980,000                  | 0.84                           | 490,000                | 6.08                   | 80                  | 629            |
| 91010                    | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                  | 54.91               | 632            |
| 94960                    | 2                        | 924,000                  | 0.79                           | 462,000                | 5.453                  | 65.28               | 773            |
| 94951                    | 2                        | 884,000                  | 0.75                           | 442,000                | 6.189                  | 67.39               | 745            |
| 91016                    | 2                        | 845,600                  | 0.72                           | 422,800                | 4.904                  | 80                  | 642            |
| 91208                    | 2                        | 842,000                  | 0.72                           | 421,000                | 5.846                  | 78.7                | 644            |
| 91724                    | 2                        | 841,000                  | 0.72                           | 420,500                | 5.546                  | 76.22               | 632            |
| 20105                    | 2                        | 807,500                  | 0.69                           | 403,750                | 6.309                  | 78.02               | 615            |
| Other                    | 406                      | 108,139,786              | 92.2                           | 266,354                | 6.575                  | 79.3                | 642            |
| <b>Total:</b>            | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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## 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| 301 - 360                                  | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            |
| <b>Total:</b>                              | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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## 14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| 30 YR Fixed - 60M IO         | 30                       | 11,270,658               | 9.61                           | 375,689                | 6.023                  | 66.43               | 749            |
| 2/6 MONTH LIBOR - 24M IO     | 230                      | 63,556,022               | 54.19                          | 276,331                | 6.962                  | 81.46               | 632            |
| 3/1 YR CMT - 36M IO          | 55                       | 13,704,452               | 11.68                          | 249,172                | 5.923                  | 78.77               | 635            |
| 3/6 MONTH LIBOR - 36M IO     | 35                       | 8,966,980                | 7.65                           | 256,199                | 6.267                  | 77.89               | 628            |
| 5/1 YR CMT - 60M IO          | 52                       | 13,549,599               | 11.55                          | 260,569                | 6.041                  | 77.26               | 634            |
| 5/6 MONTH LIBOR - 60M IO     | 21                       | 5,736,710                | 4.89                           | 273,177                | 6.086                  | 76.18               | 638            |
| 6 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                  | 75.64               | 638            |
| <b>Total:</b>                | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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## 15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
| 0                                       | 220                      | 62,895,506               | 53.63                          | 285,889                | 6.325                  | 75.88               | 659            |
| 12                                      | 17                       | 4,968,522                | 4.24                           | 292,266                | 7.191                  | 87.43               | 637            |
| 24                                      | 146                      | 39,825,777               | 33.96                          | 272,779                | 6.858                  | 82.01               | 624            |
| 36                                      | 39                       | 9,330,546                | 7.96                           | 239,245                | 6.206                  | 78.4                | 631            |
| 60                                      | 2                        | 267,071                  | 0.23                           | 133,535                | 6.109                  | 80                  | 773            |
| <b>Total:</b>                           | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     |

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## 6. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|
|                                                                    | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                  | 75.64               | 638            |

|               |            |                    |            |                |              |              |            |
|---------------|------------|--------------------|------------|----------------|--------------|--------------|------------|
| 3             | 320        | 86,227,454         | 81.33      | 269,461        | 6.725        | 80.66        | 632        |
| 5             | 73         | 19,286,309         | 18.19      | 264,196        | 6.055        | 76.94        | 636        |
| <b>Total:</b> | <b>394</b> | <b>106,016,763</b> | <b>100</b> | <b>269,078</b> | <b>6.587</b> | <b>79.96</b> | <b>633</b> |

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#### 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|
| <b>Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans</b> |                          |                          |                                |                        |                       |                     |                |
| 1                                                                            | 280                      | 76,661,212               | 72.31                          | 273,790                | 6.826                 | 80.71               | 632            |
| 1.5                                                                          | 6                        | 1,598,500                | 1.51                           | 266,417                | 6.454                 | 78.61               | 628            |
| 2                                                                            | 108                      | 27,757,052               | 26.18                          | 257,010                | 5.935                 | 77.98               | 635            |
| <b>Total:</b>                                                                | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>          | <b>79.96</b>        | <b>633</b>     |

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#### 18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                                  | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|
| <b>Distribution by Gross Margin of the Adjustable-Rate Loans</b> |                          |                          |                                |                        |                       |                     |                |
| 2.001 - 2.500                                                    | 6                        | 1,854,900                | 1.75                           | 309,150                | 5.424                 | 82.88               | 656            |
| 2.501 - 3.000                                                    | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                 | 76.94               | 640            |
| 3.001 - 3.500                                                    | 2                        | 476,000                  | 0.45                           | 238,000                | 5.899                 | 80                  | 688            |
| 3.501 - 4.000                                                    | 3                        | 740,525                  | 0.7                            | 246,842                | 5.764                 | 82.68               | 690            |
| 4.001 - 4.500                                                    | 22                       | 5,592,525                | 5.28                           | 254,206                | 6.479                 | 80.41               | 648            |
| 4.501 - 5.000                                                    | 140                      | 33,757,577               | 31.84                          | 241,126                | 6.959                 | 83.72               | 620            |
| 5.001 - 5.500                                                    | 37                       | 12,285,417               | 11.59                          | 332,038                | 7.202                 | 79.62               | 635            |
| 5.501 - 6.000                                                    | 16                       | 7,069,146                | 6.67                           | 441,822                | 7.592                 | 77.24               | 642            |
| 6.001 - 6.500                                                    | 13                       | 3,601,135                | 3.4                            | 277,010                | 6.84                  | 82.31               | 599            |
| 6.501 - 9.000                                                    | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                  | 80                  | 584            |
| <b>Total:</b>                                                    | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>          | <b>79.96</b>        | <b>633</b>     |

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#### 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

|                                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|---------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|
| <b>Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans</b> |                          |                          |                                |                        |                       |                     |                |
| 9.501 - 10.000                                                            | 2                        | 215,600                  | 0.2                            | 107,800                | 4.625                 | 87.59               | 689            |
| 10.001 - 10.500                                                           | 3                        | 1,021,102                | 0.96                           | 340,367                | 4.467                 | 82.17               | 678            |
| 10.501 - 11.000                                                           | 10                       | 2,632,546                | 2.48                           | 263,255                | 5.047                 | 76.79               | 667            |
| 11.001 - 11.500                                                           | 25                       | 8,465,830                | 7.99                           | 338,633                | 5.442                 | 77.04               | 657            |
| 11.501 - 12.000                                                           | 79                       | 20,379,070               | 19.22                          | 257,963                | 5.866                 | 77.65               | 633            |
| 12.001 - 12.500                                                           | 91                       | 23,608,473               | 22.27                          | 259,434                | 6.26                  | 78.19               | 633            |
| 12.501 - 13.000                                                           | 74                       | 19,525,612               | 18.42                          | 263,860                | 6.792                 | 80.89               | 636            |
| 13.001 - 13.500                                                           | 48                       | 13,200,507               | 12.45                          | 275,011                | 7.311                 | 81.46               | 613            |
| 13.501 - 14.000                                                           | 36                       | 10,624,927               | 10.02                          | 279,603                | 7.712                 | 84.43               | 626            |
| 14.001 - 14.500                                                           | 13                       | 3,145,125                | 2.97                           | 241,933                | 8.334                 | 88.87               | 625            |
| 14.501 - 15.000                                                           | 7                        | 2,502,706                | 2.36                           | 357,529                | 8.809                 | 79.14               | 629            |
| 15.001 - 15.500                                                           | 1                        | 129,100                  | 0.12                           | 129,100                | 9.5                   | 94.93               | 650            |
| 15.501 - 16.000                                                           | 2                        | 490,392                  | 0.46                           | 245,196                | 9.704                 | 87.34               | 591            |
| 16.001 - 16.500                                                           | 1                        | 75,773                   | 0.07                           | 75,773                 | 10.125                | 99.96               | 640            |
| <b>Total:</b>                                                             | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>          | <b>79.96</b>        | <b>633</b>     |

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#### 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

|                                                                            | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|----------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|
| <b>Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans</b> |                          |                          |                                |                        |                       |                     |                |
| 2.001 - 2.500                                                              | 5                        | 1,234,900                | 1.16                           | 246,980                | 4.946                 | 84.33               | 645            |
| 2.501 - 3.000                                                              | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                 | 76.94               | 640            |
| 3.001 - 3.500                                                              | 3                        | 1,096,000                | 1.03                           | 365,333                | 6.168                 | 80                  | 683            |
| 3.501 - 4.000                                                              | 3                        | 740,525                  | 0.7                            | 246,842                | 5.764                 | 82.68               | 690            |
| 4.001 - 4.500                                                              | 20                       | 4,847,525                | 4.57                           | 242,376                | 6.59                  | 82.09               | 647            |
| 4.501 - 5.000                                                              | 134                      | 32,549,702               | 30.7                           | 242,908                | 6.981                 | 83.82               | 619            |
| 5.001 - 5.500                                                              | 34                       | 11,134,592               | 10.5                           | 327,488                | 7.211                 | 79.06               | 631            |
| 5.501 - 6.000                                                              | 19                       | 7,871,627                | 7.42                           | 414,296                | 7.452                 | 77.49               | 640            |
| 6.001 - 6.500                                                              | 10                       | 2,958,635                | 2.79                           | 295,863                | 6.677                 | 78.68               | 609            |
| 6.501 - 7.000                                                              | 8                        | 1,959,720                | 1.85                           | 244,965                | 6.871                 | 85.18               | 658            |
| 7.001 - 7.500                                                              | 2                        | 627,300                  | 0.59                           | 313,500                | 7.386                 | 95                  | 604            |
| 8.001 - 8.500                                                              | 1                        | 357,000                  | 0.34                           | 357,000                | 5.5                   | 58.05               | 605            |

|                |            |                    |            |                |              |              |            |
|----------------|------------|--------------------|------------|----------------|--------------|--------------|------------|
| 9.501 - 10.000 | 1          | 310,392            | 0.29       | 310,392        | 9.75         | 80           | 584        |
| <b>Total:</b>  | <b>394</b> | <b>106,016,763</b> | <b>100</b> | <b>269,078</b> | <b>6.587</b> | <b>79.96</b> | <b>633</b> |

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## 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                 | 75.64               | 638            |
| 10/1/2005                                                              | 1                        | 110,200                  | 0.1                            | 110,200                | 4.625                 | 95                  | 648            |
| 2/1/2006                                                               | 1                        | 284,000                  | 0.27                           | 284,000                | 6                     | 80                  | 669            |
| 3/1/2006                                                               | 2                        | 302,502                  | 0.29                           | 151,251                | 5.114                 | 79.95               | 697            |
| 5/1/2006                                                               | 4                        | 2,208,500                | 2.08                           | 552,125                | 5.652                 | 76.01               | 701            |
| 6/1/2006                                                               | 17                       | 3,922,700                | 3.7                            | 230,747                | 6.069                 | 77.58               | 667            |
| 7/1/2006                                                               | 33                       | 9,581,087                | 9.04                           | 290,336                | 6.709                 | 82.61               | 645            |
| 8/1/2006                                                               | 73                       | 19,429,278               | 18.33                          | 266,154                | 7.295                 | 81.11               | 623            |
| 9/1/2006                                                               | 94                       | 26,708,255               | 25.19                          | 284,130                | 7.091                 | 82.25               | 624            |
| 10/1/2006                                                              | 5                        | 1,009,500                | 0.95                           | 201,900                | 6.971                 | 83.22               | 596            |
| 4/1/2007                                                               | 3                        | 649,950                  | 0.61                           | 216,650                | 6.615                 | 86.25               | 672            |
| 5/1/2007                                                               | 1                        | 200,000                  | 0.19                           | 200,000                | 7.5                   | 80                  | 646            |
| 6/1/2007                                                               | 3                        | 834,640                  | 0.79                           | 278,213                | 4.964                 | 82.66               | 669            |
| 7/1/2007                                                               | 13                       | 2,907,743                | 2.74                           | 223,673                | 5.906                 | 80.75               | 631            |
| 8/1/2007                                                               | 20                       | 4,525,330                | 4.27                           | 226,266                | 5.761                 | 80.12               | 629            |
| 9/1/2007                                                               | 46                       | 12,495,850               | 11.79                          | 271,649                | 6.192                 | 76.64               | 629            |
| 10/1/2007                                                              | 4                        | 1,057,920                | 1                              | 264,480                | 6.433                 | 77.39               | 635            |
| 2/1/2009                                                               | 1                        | 132,525                  | 0.13                           | 132,525                | 6.625                 | 95                  | 639            |
| 4/1/2009                                                               | 1                        | 190,000                  | 0.18                           | 190,000                | 6                     | 95                  | 636            |
| 5/1/2009                                                               | 1                        | 543,213                  | 0.51                           | 543,213                | 4.875                 | 80                  | 650            |
| 6/1/2009                                                               | 2                        | 754,901                  | 0.71                           | 377,451                | 5.478                 | 82.62               | 667            |
| 7/1/2009                                                               | 8                        | 2,289,780                | 2.16                           | 286,222                | 6.282                 | 70.68               | 633            |
| 8/1/2009                                                               | 17                       | 3,852,139                | 3.63                           | 226,596                | 6.025                 | 78.3                | 631            |
| 9/1/2009                                                               | 37                       | 10,002,851               | 9.44                           | 270,347                | 6.101                 | 76.42               | 635            |
| 10/1/2009                                                              | 6                        | 1,520,900                | 1.43                           | 253,483                | 6.146                 | 78.55               | 633            |
| <b>Total:</b>                                                          | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>          | <b>79.96</b>        | <b>633</b>     |

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## 22. DTI

| DTI           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO |
|---------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|
| <= 0          | 36                       | 10,418,692               | 8.88                           | 289,408                | 6.319                 | 71.14               | 654            |
| 15 - Nov      | 3                        | 1,072,500                | 0.91                           | 357,500                | 6.656                 | 77.19               | 632            |
| 16 - 20       | 6                        | 2,304,749                | 1.97                           | 384,125                | 5.8                   | 81.33               | 638            |
| 21 - 25       | 13                       | 3,975,553                | 3.39                           | 305,812                | 6.331                 | 75.9                | 661            |
| 26 - 30       | 33                       | 8,734,225                | 7.45                           | 264,673                | 6.513                 | 74.57               | 678            |
| 31 - 35       | 49                       | 14,276,333               | 12.17                          | 291,354                | 6.44                  | 77.74               | 665            |
| 36 - 40       | 66                       | 15,871,460               | 13.53                          | 240,477                | 6.319                 | 80.39               | 640            |
| 41 - 45       | 76                       | 19,759,176               | 16.85                          | 259,989                | 6.441                 | 81.24               | 645            |
| 46 - 50       | 123                      | 34,254,033               | 29.21                          | 278,488                | 6.793                 | 81.03               | 629            |
| 51 - 55       | 19                       | 6,620,700                | 5.64                           | 348,458                | 6.889                 | 74.77               | 621            |
| <b>Total:</b> | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>          | <b>78.66</b>        | <b>644</b>     |

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| <b>% Full<br/>Doc Loan</b> | <b>Wtd. Avg.<br/>DTI</b> |
|----------------------------|--------------------------|
| 65.1                       | 37.27                    |
| 64.43                      | 39.63                    |
| 64.34                      | 39.41                    |
| 59.35                      | 40.34                    |
| 46.64                      | 41                       |
| 44.71                      | 42.84                    |
| 33.9                       | 40.65                    |
| 58.67                      | 38.44                    |
| 61.56                      | 37.4                     |
| 25.16                      | 40.55                    |
| 60.01                      | 37.23                    |
| 64.04                      | 38.37                    |
| 100                        | 54.75                    |
| 0                          | 39.7                     |
| 100                        | 49.92                    |
| 100                        | 31.19                    |
| 0                          | 0                        |
| <b>53.67</b>               | <b>40.04</b>             |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 0                  | 34.97            |
| 100                | 20.29            |
| 66.15              | 33.09            |
| 50.14              | 35.42            |
| 59.41              | 39.16            |
| 56.85              | 39.06            |
| 48.2               | 41.66            |
| 60.18              | 44.34            |
| 45.91              | 39.9             |
| 29.34              | 42.04            |
| 56.17              | 35.82            |
| 0                  | 48.27            |
| 29.06              | 46.44            |
| 0                  | 46.11            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 100                | 26.69            |
| 82.58              | 39.98            |
| 72.83              | 45.23            |
| 82.42              | 41.04            |
| 39.59              | 39.06            |
| 46.93              | 40.9             |
| 50.01              | 41.19            |
| 61.8               | 41.17            |
| 6.89               | 32.47            |
| 20.5               | 32.19            |
| 39.52              | 38.85            |
| 83.36              | 31.1             |
| 65.03              | 36.58            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 53.67              | 40.04            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 59.06              | 25.86            |
| 26.67              | 44.09            |
| 17.63              | 47.69            |
| 56.52              | 29.99            |
| 70.08              | 31.11            |
| 62.42              | 35.2             |
| 65.07              | 46.52            |
| 31.1               | 34.94            |
| 44.48              | 40.83            |
| 55.9               | 40.27            |
| 54.94              | 42.04            |
| 55.97              | 41.11            |
| 65                 | 38.69            |
| 21.12              | 43.08            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 100                | 40.59            |
| 0                  | 48.27            |
| 0                  | 39.85            |
| 0                  | 0                |
| 0                  | 39.2             |
| 0                  | 34.97            |
| 0                  | 0                |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 60.2               | 39.73            |
| 46.11              | 38.16            |
| 48.58              | 40.86            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 55.36              | 40.31            |
| 5.46               | 34.85            |
| 35.45              | 35.21            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 51.99              | 40.22            |
| 45.02              | 32.88            |
| 54.58              | 40.15            |
| 21.61              | 23.41            |
| 54.7               | 43.41            |
| 24.97              | 35.41            |
| 0                  | 30.95            |
| 62.84              | 40.35            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 54.91              | 39.34            |
| 45.7               | 36.7             |
| 46.99              | 41.23            |
| 45.24              | 44.6             |
| 53.08              | 38.77            |
| 42.04              | 42.74            |
| 53.86              | 40.59            |
| 21.79              | 45.68            |
| 66.49              | 40.39            |
| 54.58              | 39.6             |
| 80.95              | 41.32            |
| 87.43              | 44.34            |

|       |       |
|-------|-------|
| 72.99 | 36.9  |
| 87.71 | 42    |
| 45.89 | 39.67 |
| 54.13 | 39.81 |
| 53.67 | 40.04 |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 52.2               | 46.96            |
| 0                  | 0                |
| 100                | 48.22            |
| 100                | 31.19            |
| 100                | 26.49            |
| 49.77              | 30.51            |
| 70.96              | 19.93            |
| 100                | 39.92            |
| 37.57              | 35.35            |
| 61.92              | 46.18            |
| 52.57              | 40.26            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 53.67              | 40.04            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 53.51              | 32.47            |
| 62.62              | 41.86            |
| 34.77              | 36.22            |
| 40.68              | 40.88            |
| 51.53              | 38.58            |
| 30.15              | 42.8             |
| 0                  | 34.97            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 46.51              | 38.29            |
| 53.22              | 42.98            |
| 64.16              | 42.71            |
| 56.11              | 36.86            |
| 100                | 41.99            |
| 53.67              | 40.04            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 0                  | 34.97            |

|       |       |
|-------|-------|
| 55.91 | 41.05 |
| 45.17 | 39.83 |
| 53.69 | 40.81 |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 57                 | 41.75            |
| 92.29              | 45.26            |
| 42.32              | 37.42            |
| 53.69              | 40.81            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 20.05              | 38.08            |
| 38.02              | 38.68            |
| 0                  | 36.06            |
| 17.9               | 44.27            |
| 100                | 41.75            |
| 67.34              | 42.19            |
| 59.17              | 44.29            |
| 48.62              | 35.55            |
| 56.94              | 44.08            |
| 0                  | 46.11            |
| 53.69              | 40.81            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 100                | 39.66            |
| 100                | 24.1             |
| 59.6               | 34               |
| 45.06              | 39.54            |
| 64.3               | 40.86            |
| 47.71              | 40.21            |
| 51.66              | 43.26            |
| 67.04              | 42.71            |
| 41.05              | 39.68            |
| 24.82              | 44.33            |
| 66.88              | 34.31            |
| 0                  | 47.75            |
| 36.71              | 46.09            |
| 0                  | 46.11            |
| 53.69              | 40.81            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 30.12              | 37.75            |
| 38.02              | 38.68            |
| 0                  | 38.11            |
| 17.9               | 44.27            |
| 100                | 40.93            |
| 67.23              | 42.09            |
| 62.45              | 44.47            |
| 48.41              | 37.16            |
| 39.14              | 44.56            |
| 73.67              | 40.75            |
| 100                | 44.63            |
| 100                | 45.27            |

|       |       |
|-------|-------|
| 0     | 46.11 |
| 53.69 | 40.81 |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 0                  | 34.97            |
| 100                | 33.4             |
| 0                  | 0                |
| 100                | 42.16            |
| 39.33              | 39.23            |
| 63.73              | 41.55            |
| 68.56              | 40.78            |
| 66.74              | 42.79            |
| 58.33              | 41.83            |
| 89.3               | 40.33            |
| 61.54              | 38.24            |
| 0                  | 42.76            |
| 41.53              | 23.25            |
| 66.24              | 39.02            |
| 59.2               | 38.19            |
| 23.82              | 39.72            |
| 7.93               | 34.48            |
| 100                | 40.22            |
| 100                | 36.01            |
| 100                | 21.34            |
| 82.55              | 49               |
| 26.75              | 42.38            |
| 68.64              | 38.23            |
| 32.5               | 40.5             |
| 47.08              | 38.65            |
| 53.69              | 40.81            |

| % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------|------------------|
| 0                  | 0                |
| 60.61              | 12.79            |
| 58.93              | 18.69            |
| 71.16              | 22.26            |
| 50.87              | 28.13            |
| 48.76              | 32.7             |
| 56.7               | 37.38            |
| 56.42              | 42.56            |
| 65.35              | 47.88            |
| 63.4               | 52.4             |
| 53.67              | 40.04            |

Deutsche Bank (2)  
Indymac Bank  
Preliminary Collateral Analysis  
Fixed Rate Loans  
848 records  
Balance: 181,184,966

Selection Criteria: Fixed Rate Loans

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1. Summary Statistics

Scheduled Principle Balance: 181,184,966.32  
Number of Mortgage Loans: 848  
Average Scheduled Principle Balance: 190,076.61  
Aggregate Original Principle Balance: 181,458,050.00  
Weighted Average Gross Coupon: 6.982  
Weighted Average Net Coupon: 6.472  
Weighted Average Original FICO Score: 644  
Weighted Average Original LTV: 72.30  
Weighted Average Original Term: 349  
Weighted Average Stated Remaining Term (months): 347  
Weighted Average Term Seasoning (months): 2  
Weighted Average Months to Next Adjustment Date: 0  
Weighted Average Gross Margin: 0.000  
Weighted Average Initial Rate Cap: 0.000  
Weighted Average Periodic Rate Cap: 0.000  
Weighted Average Gross Maximum Lifetime Rate: 0.000  
Weighted Average Gross Minimum Lifetime Rate: 0.000  
Interest Only Hybrid ARMS: 0.00

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2. Distribution by Current Unpaid Principle Balance

| Distribution by Current Unpaid Principle Balance | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0.01 - 50,000.00                                 | 60                       | 2,184,209                | 1.34                           | 36,070                 | 9.005                  | 66.93               | 584            | 71.64           | 34.18         |
| 50,000.01 - 100,000.00                           | 146                      | 10,960,353               | 6.8                            | 75,071                 | 7.986                  | 71.92               | 604            | 65.84           | 37.3          |
| 100,000.01 - 150,000.00                          | 191                      | 23,837,585               | 14.79                          | 124,804                | 7.516                  | 74.83               | 612            | 68.54           | 37.33         |
| 150,000.01 - 200,000.00                          | 165                      | 28,905,705               | 17.83                          | 175,186                | 7.166                  | 72.14               | 619            | 60.68           | 38.07         |
| 200,000.01 - 250,000.00                          | 103                      | 23,349,693               | 14.49                          | 226,696                | 6.675                  | 72.69               | 627            | 53.69           | 40.35         |
| 250,000.01 - 300,000.00                          | 59                       | 16,064,601               | 9.97                           | 272,261                | 6.892                  | 74.34               | 628            | 45.44           | 42.11         |
| 300,000.01 - 350,000.00                          | 34                       | 11,151,091               | 6.92                           | 327,973                | 6.782                  | 76.03               | 639            | 61.75           | 42.41         |
| 350,000.01 - 400,000.00                          | 18                       | 6,710,441                | 4.16                           | 372,802                | 6.696                  | 72.74               | 664            | 45.13           | 36.55         |
| 400,000.01 - 450,000.00                          | 23                       | 9,891,566                | 5.14                           | 430,068                | 6.302                  | 72.39               | 699            | 52.96           | 37.66         |
| 450,000.01 - 500,000.00                          | 21                       | 10,106,612               | 5.27                           | 481,267                | 6.452                  | 69.68               | 706            | 70.65           | 37.39         |
| 500,000.01 - 550,000.00                          | 7                        | 3,693,184                | 2.29                           | 527,596                | 6.424                  | 77.23               | 697            | 28.53           | 35.51         |
| 550,000.01 - 600,000.00                          | 5                        | 2,875,819                | 1.79                           | 575,784                | 6.337                  | 60.21               | 686            | 56.96           | 38.38         |
| 600,000.01 - 650,000.00                          | 8                        | 5,139,056                | 3.19                           | 642,382                | 6.296                  | 66.1                | 727            | 37.69           | 35.53         |
| 700,000.01 - 750,000.00                          | 4                        | 2,953,613                | 1.83                           | 738,453                | 6.125                  | 69.32               | 764            | 74.91           | 35.48         |
| 750,000.01 - 800,000.00                          | 2                        | 1,571,230                | 0.97                           | 785,615                | 6.497                  | 61.92               | 722            | 50.4            | 24.28         |
| 800,000.01 - 850,000.00                          | 1                        | 806,503                  | 0.5                            | 806,503                | 5.625                  | 74.84               | 793            | 0               | 53.26         |
| 950,000.01 - 1,000,000.00                        | 1                        | 996,406                  | 0.52                           | 996,406                | 5.5                    | 38.44               | 764            | 100             | 13.22         |
| Total:                                           | 848                      | 181,184,966              | 100                            | 190,077                | 6.982                  | 72.3                | 644            | 57.71           | 38.31         |

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3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 4.500 - 4.999                               | 1                        | 499,999                  | 0.31                           | 499,999                | 4.875                  | 68.48               | 783            | 100             | 49.77         |
| 5.000 - 5.499                               | 8                        | 2,952,659                | 1.83                           | 369,107                | 5.308                  | 61.6                | 751            | 100             | 32.46         |
| 5.500 - 5.999                               | 51                       | 15,500,934               | 9.62                           | 303,940                | 5.714                  | 66.03               | 706            | 51.71           | 34.26         |
| 6.000 - 6.499                               | 106                      | 30,617,261               | 19                             | 288,842                | 6.218                  | 69.54               | 692            | 55.68           | 37.97         |
| 6.500 - 6.999                               | 204                      | 43,649,224               | 27.08                          | 213,967                | 6.715                  | 73.94               | 641            | 54.34           | 38.64         |
| 7.000 - 7.499                               | 145                      | 26,976,574               | 16.74                          | 186,045                | 7.172                  | 71.87               | 621            | 50.32           | 39.78         |
| 7.500 - 7.999                               | 131                      | 20,025,664               | 12.42                          | 152,868                | 7.662                  | 75.18               | 602            | 56.64           | 39.54         |
| 8.000 - 8.499                               | 50                       | 5,411,296                | 3.98                           | 128,225                | 8.189                  | 78.4                | 596            | 76.72           | 39.82         |
| 8.500 - 8.999                               | 56                       | 6,568,274                | 4.14                           | 119,076                | 8.653                  | 77.84               | 596            | 78.67           | 39.72         |
| 9.000 - 9.499                               | 32                       | 2,698,365                | 1.67                           | 84,324                 | 9.185                  | 74.58               | 593            | 72.61           | 38.15         |
| 9.500 - 9.999                               | 29                       | 2,752,583                | 1.71                           | 94,917                 | 9.636                  | 80.01               | 577            | 50.77           | 39.43         |
| 10.000 - 10.499                             | 10                       | 705,278                  | 0.44                           | 70,528                 | 10.104                 | 89.41               | 571            | 65.27           | 38.45         |
| 10.500 - 10.999                             | 14                       | 909,503                  | 0.56                           | 64,965                 | 10.608                 | 85.5                | 552            | 83.57           | 31.63         |
| 11.000 - 11.499                             | 5                        | 330,575                  | 0.21                           | 66,115                 | 11.272                 | 62.59               | 556            | 70.06           | 38.32         |
| 11.500 - 11.999                             | 5                        | 458,934                  | 0.28                           | 91,787                 | 11.881                 | 53.82               | 532            | 100             | 31.72         |
| 13.000 - 13.499                             | 1                        | 27,612                   | 0.02                           | 27,612                 | 13                     | 65                  | 530            | 100             | 15.39         |
| Total:                                      | 848                      | 181,184,966              | 100                            | 190,077                | 6.982                  | 72.3                | 644            | 57.71           | 38.31         |

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4. Distribution by FICO

|  | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
|--|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|

| Distribution by FICO | Loans | Balance     | Balance | Balance | GrossCoupon | Orig. LTV | FICO | Doc Loan | DTI   |
|----------------------|-------|-------------|---------|---------|-------------|-----------|------|----------|-------|
| 500 - 519            | 6     | 636,114     | 0.39    | 106,019 | 9.478       | 81.54     | 517  | 100      | 47.31 |
| 520 - 539            | 30    | 3,274,825   | 2.03    | 109,161 | 9.152       | 67.07     | 529  | 89.58    | 40.85 |
| 540 - 559            | 54    | 8,344,741   | 3.94    | 117,495 | 8.151       | 75.05     | 550  | 84.67    | 40.9  |
| 560 - 579            | 74    | 11,079,518  | 6.87    | 149,723 | 7.64        | 70.36     | 570  | 70.44    | 37.52 |
| 580 - 599            | 115   | 16,901,695  | 10.49   | 148,971 | 7.556       | 73.42     | 589  | 79.81    | 37.44 |
| 600 - 619            | 137   | 23,274,350  | 14.44   | 169,886 | 7.251       | 74.12     | 609  | 75.52    | 39.86 |
| 620 - 639            | 211   | 35,785,427  | 22.2    | 169,599 | 6.813       | 73.36     | 629  | 34.06    | 39.29 |
| 640 - 659            | 62    | 12,878,117  | 7.99    | 207,712 | 6.872       | 73.46     | 647  | 41.96    | 40.17 |
| 660 - 679            | 46    | 10,379,233  | 6.44    | 225,636 | 6.597       | 75.54     | 669  | 49.78    | 39.19 |
| 680 - 699            | 32    | 8,726,741   | 5.41    | 272,711 | 6.396       | 69.56     | 689  | 60.05    | 40.33 |
| 700 - 719            | 15    | 4,135,329   | 2.57    | 275,689 | 6.473       | 79.14     | 707  | 26.43    | 41.53 |
| 720 - 739            | 18    | 7,358,172   | 4.57    | 408,787 | 6.292       | 69.43     | 729  | 42.09    | 31.14 |
| 740 - 759            | 12    | 5,151,771   | 3.2     | 429,314 | 6.358       | 69.67     | 749  | 35.5     | 36.92 |
| 760 - 779            | 18    | 7,315,802   | 4.54    | 406,433 | 5.912       | 63.65     | 769  | 81.98    | 28.86 |
| 780 - 799            | 17    | 7,497,641   | 4.65    | 441,038 | 5.962       | 68.46     | 789  | 59.68    | 36.39 |
| 800 >=               | 1     | 445,491     | 0.28    | 445,491 | 5.375       | 47.66     | 806  | 100      | 38.15 |
| Total:               | 848   | 161,184,966 | 100     | 190,077 | 6.982       | 72.3      | 644  | 57.71    | 38.31 |

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#### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                 | 72.3                | 644            | 57.71           | 38.31         |
| Total:                      | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                 | 72.3                | 644            | 57.71           | 38.31         |

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#### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 11                       | 867,110                  | 0.54                           | 78,828                 | 7.757                 | 20.28               | 596            | 52.76           | 30.5          |
| 25.01 - 30.00                | 5                        | 356,456                  | 0.22                           | 71,291                 | 8.17                  | 27.19               | 580            | 66.35           | 36.73         |
| 30.01 - 35.00                | 10                       | 1,783,285                | 1.09                           | 176,328                | 6.711                 | 33.4                | 646            | 7.93            | 38.83         |
| 35.01 - 40.00                | 11                       | 2,197,469                | 1.36                           | 199,770                | 6.056                 | 38.58               | 711            | 78.3            | 23.48         |
| 40.01 - 45.00                | 20                       | 3,195,385                | 1.98                           | 159,769                | 6.706                 | 42.09               | 681            | 49.43           | 31.83         |
| 45.01 - 50.00                | 20                       | 4,000,443                | 2.48                           | 200,022                | 6.633                 | 47.65               | 669            | 43.3            | 37.3          |
| 50.01 - 55.00                | 38                       | 6,567,765                | 5.32                           | 225,467                | 6.843                 | 52.89               | 651            | 53.11           | 34.08         |
| 55.01 - 60.00                | 38                       | 7,634,620                | 4.86                           | 206,174                | 6.831                 | 58.07               | 648            | 50.9            | 34.24         |
| 60.01 - 65.00                | 58                       | 12,360,098               | 7.67                           | 213,105                | 6.97                  | 63.22               | 643            | 41.98           | 38.41         |
| 65.01 - 70.00                | 73                       | 16,755,178               | 10.4                           | 229,523                | 6.669                 | 68.36               | 652            | 59.71           | 37.89         |
| 70.01 - 75.00                | 120                      | 25,207,126               | 15.64                          | 210,059                | 6.803                 | 73.61               | 652            | 54.82           | 36.68         |
| 75.01 - 80.00                | 269                      | 50,653,140               | 31.43                          | 188,302                | 7.006                 | 79.15               | 641            | 60.27           | 39.69         |
| 80.01 - 85.00                | 52                       | 7,744,046                | 4.8                            | 148,924                | 7.767                 | 84.24               | 604            | 62.29           | 39.59         |
| 85.01 - 90.00                | 76                       | 12,982,635               | 8.05                           | 170,824                | 7.35                  | 89.27               | 624            | 65.38           | 40.74         |
| 90.01 - 95.00                | 29                       | 4,180,031                | 2.59                           | 144,139                | 7.471                 | 94.51               | 634            | 82.11           | 39.17         |
| 95.01 - 100.00               | 18                       | 2,520,182                | 1.56                           | 140,010                | 7.689                 | 99.78               | 585            | 96.67           | 38.92         |
| Total:                       | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                 | 72.3                | 644            | 57.71           | 38.31         |

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#### 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 521                      | 93,012,455               | 57.71                          | 178,527                | 7.043                 | 73.94               | 637            | 100             | 38.47         |
| Alternative                        | 1                        | 130,400                  | 0.08                           | 130,400                | 6.5                   | 80                  | 757            | 0               | 48.27         |
| Limited                            | 12                       | 1,794,031                | 1.11                           | 149,503                | 7.05                  | 65.08               | 626            | 0               | 38.61         |
| No Documentation                   | 64                       | 10,561,144               | 6.61                           | 166,580                | 6.928                 | 67.07               | 640            | 0               | 0             |
| Stated Documentation               | 218                      | 49,012,927               | 30.41                          | 224,830                | 6.914                 | 70.49               | 658            | 0               | 37.95         |
| No Income No Asset                 | 12                       | 1,703,473                | 1.06                           | 141,956                | 6.902                 | 70.62               | 625            | 0               | 0             |
| No Ratio                           | 20                       | 4,670,536                | 3.02                           | 243,527                | 6.834                 | 73.68               | 661            | 0               | 0             |
| Total:                             | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                 | 72.3                | 644            | 57.71           | 38.31         |

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#### 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 181                      | 37,624,156               | 23.47                          | 208,973                | 6.942                 | 76.43               | 676            | 61.76           | 37.18         |
| Refinance - Rate Term        | 92                       | 25,332,854               | 15.72                          | 275,357                | 6.531                 | 68.3                | 691            | 51.8            | 34.61         |
| Refinance - Cashout          | 575                      | 98,027,946               | 60.82                          | 170,483                | 7.113                 | 71.74               | 620            | 57.67           | 39.71         |
| Total:                       | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                 | 72.3                | 644            | 57.71           | 38.31         |

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#### 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 773                      | 150,145,206              | 93.15                          | 194,237                | 6.951                 | 72.39               | 643            | 56.66           | 38.4          |
| Second Home                    | 15                       | 2,670,385                | 1.66                           | 178,026                | 7.518                 | 78.73               | 643            | 45.92           | 40.62         |
| Non-Owner Occupied             | 60                       | 8,369,373                | 5.19                           | 139,490                | 7.364                 | 68.83               | 660            | 44.09           | 35.87         |
| Total:                         | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                 | 72.3                | 644            | 57.71           | 38.31         |

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#### 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 648                      | 123,355,504              | 76.47                          | 189,916                | 6.975                 | 72.24               | 648            | 57.6            | 38.23         |
| Townhouse                     | 27                       | 3,812,417                | 2.37                           | 141,201                | 7.256                 | 76.55               | 617            | 71.97           | 35.78         |
| Condominium                   | 42                       | 7,014,555                | 4.35                           | 167,013                | 7.027                 | 74.18               | 644            | 63.4            | 41.27         |

|                             |            |                    |            |                |              |             |            |              |              |
|-----------------------------|------------|--------------------|------------|----------------|--------------|-------------|------------|--------------|--------------|
| Condo - Low Rise <5 floors  | 1          | 97,822             | 0.06       | 97,822         | 6.5          | 55.78       | 631        | 0            | 32.5         |
| Condo - High Rise >8 floors | 2          | 271,915            | 0.17       | 135,957        | 7.301        | 76.51       | 658        | 0            | 38.7         |
| 2 Family                    | 34         | 6,734,518          | 4.18       | 198,074        | 6.967        | 70.27       | 624        | 43.56        | 41           |
| 3 Family                    | 7          | 2,179,602          | 1.35       | 311,372        | 6.597        | 63.55       | 652        | 55.09        | 45.63        |
| 4 Family                    | 15         | 4,186,793          | 2.6        | 279,120        | 6.966        | 65.92       | 668        | 59.48        | 35.98        |
| Co-Op                       | 2          | 194,225            | 0.12       | 97,113         | 8.759        | 64.6        | 594        | 100          | 23.61        |
| PLD                         | 69         | 13,437,614         | 8.34       | 194,748        | 6.983        | 75.28       | 641        | 50.63        | 36.57        |
| <b>Total:</b>               | <b>848</b> | <b>161,184,966</b> | <b>100</b> | <b>190,077</b> | <b>6.982</b> | <b>72.3</b> | <b>644</b> | <b>57.71</b> | <b>38.31</b> |

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#### 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| California            | 193                      | 54,023,972               | 33.52                          | 279,917                | 6.556                 | 68.44               | 674            | 55.38           | 37.28         |
| New York              | 126                      | 29,422,728               | 18.25                          | 233,514                | 6.79                  | 70.99               | 634            | 45.96           | 40.57         |
| Florida               | 83                       | 11,563,130               | 7.19                           | 139,556                | 7.487                 | 74.7                | 622            | 62.4            | 38.05         |
| New Jersey            | 38                       | 8,851,662                | 5.49                           | 232,938                | 6.805                 | 68.45               | 649            | 41.17           | 36.99         |
| Massachusetts         | 27                       | 5,703,132                | 3.56                           | 248,264                | 7.125                 | 67.03               | 645            | 54.56           | 37.69         |
| Maryland              | 27                       | 4,533,262                | 2.81                           | 167,899                | 7.261                 | 73.98               | 607            | 75.92           | 39.71         |
| Georgia               | 29                       | 3,467,675                | 2.15                           | 119,575                | 7.574                 | 83.6                | 620            | 69.58           | 37.81         |
| Washington            | 15                       | 3,221,778                | 2                              | 214,785                | 6.747                 | 78.74               | 685            | 54.07           | 45.5          |
| Illinois              | 21                       | 3,098,447                | 1.92                           | 147,545                | 7.387                 | 75.31               | 631            | 41.23           | 39.35         |
| Texas                 | 24                       | 3,094,870                | 1.92                           | 128,953                | 8.101                 | 82.34               | 632            | 64.94           | 37.9          |
| Virginia              | 24                       | 2,798,236                | 1.74                           | 116,583                | 7.543                 | 79.05               | 603            | 78.71           | 35.93         |
| Connecticut           | 18                       | 2,630,535                | 1.63                           | 146,141                | 7.487                 | 73.44               | 588            | 74.78           | 38.32         |
| Pennsylvania          | 24                       | 2,374,344                | 1.47                           | 98,931                 | 7.798                 | 83.36               | 595            | 72.15           | 38.94         |
| Arizona               | 11                       | 2,308,899                | 1.45                           | 182,627                | 7.117                 | 67.8                | 657            | 29.06           | 38.39         |
| Ohio                  | 17                       | 2,000,598                | 1.24                           | 117,682                | 7.31                  | 78.43               | 651            | 57.94           | 34.45         |
| Other                 | 171                      | 21,371,700               | 13.26                          | 124,961                | 7.476                 | 78.37               | 617            | 74.45           | 37.8          |
| <b>Total:</b>         | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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#### 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 94952                    | 3                        | 1,180,458                | 0.73                           | 393,488                | 6.08                  | 59.26               | 740            | 76.62           | 48.11         |
| 91342                    | 3                        | 1,064,000                | 0.66                           | 354,667                | 6.371                 | 74.43               | 639            | 74.91           | 47.27         |
| 11434                    | 5                        | 1,024,104                | 0.64                           | 204,821                | 8.374                 | 71.2                | 633            | 73.44           | 43.79         |
| 11742                    | 1                        | 998,406                  | 0.62                           | 998,406                | 5.5                   | 38.44               | 784            | 100             | 13.22         |
| 91791                    | 3                        | 931,811                  | 0.58                           | 310,604                | 6.512                 | 64.2                | 631            | 46.44           | 40.88         |
| 94960                    | 2                        | 924,000                  | 0.57                           | 462,000                | 5.453                 | 65.28               | 773            | 100             | 26.48         |
| 11717                    | 4                        | 920,584                  | 0.57                           | 230,146                | 6.675                 | 73.17               | 603            | 22.9            | 40.02         |
| 92509                    | 4                        | 919,992                  | 0.57                           | 229,998                | 6.53                  | 72.07               | 635            | 24.93           | 41.04         |
| 94951                    | 2                        | 884,000                  | 0.55                           | 442,000                | 6.189                 | 67.39               | 745            | 49.77           | 30.51         |
| 92673                    | 2                        | 883,440                  | 0.55                           | 441,720                | 6.663                 | 75.37               | 697            | 0               | 33.55         |
| Other                    | 819                      | 151,454,172              | 93.96                          | 184,926                | 7.03                  | 72.72               | 641            | 57.66           | 38.43         |
| <b>Total:</b>            | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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#### 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 121 - 180                                  | 82                       | 9,266,683                | 5.75                           | 113,008                | 7.074                 | 66.71               | 613            | 48.11           | 37.03         |
| 181 - 240                                  | 8                        | 1,075,041                | 0.67                           | 134,380                | 7.583                 | 80.83               | 619            | 48.96           | 43.69         |
| 301 - 360                                  | 758                      | 150,843,242              | 93.58                          | 199,002                | 6.972                 | 72.58               | 646            | 56.37           | 38.33         |
| <b>Total:</b>                              | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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#### 14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 15 YR Balloon                | 5                        | 411,431                  | 0.26                           | 82,286                 | 8.318                 | 79.56               | 583            | 100             | 33.41         |
| 15 YR Fixed                  | 77                       | 8,855,252                | 5.49                           | 115,003                | 7.016                 | 66.11               | 615            | 45.7            | 37.27         |
| 20 YR Fixed                  | 8                        | 1,075,041                | 0.67                           | 134,380                | 7.583                 | 80.83               | 619            | 48.96           | 43.69         |
| 30 YR Fixed                  | 728                      | 139,572,584              | 86.59                          | 191,721                | 7.048                 | 73.08               | 638            | 58.78           | 38.78         |
| 30 YR Fixed - 60M IO         | 30                       | 11,270,656               | 6.99                           | 375,689                | 6.023                 | 66.43               | 749            | 53.51           | 32.47         |
| <b>Total:</b>                | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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#### 15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 0                                       | 435                      | 87,188,563               | 54.09                          | 215,275                | 6.781                 | 71.71               | 665            | 48.95           | 37.24         |
| 12                                      | 18                       | 2,945,442                | 1.83                           | 163,636                | 7.422                 | 75.78               | 634            | 67.48           | 41.23         |
| 24                                      | 29                       | 5,130,468                | 3.18                           | 176,913                | 7.233                 | 75.2                | 623            | 81.91           | 42.53         |
| 36                                      | 391                      | 65,018,940               | 40.34                          | 166,289                | 7.212                 | 72.74               | 618            | 67.49           | 38.92         |
| 60                                      | 5                        | 903,553                  | 0.56                           | 180,711                | 6.893                 | 70.09               | 669            | 29.56           | 45.17         |
| <b>Total:</b>                           | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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#### 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

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20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

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21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

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Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
IO Loans  
424 records  
Balance: 117,287,422

Selection Criteria: IO Loans  
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1. Summary Statistics

Scheduled Principle Balance: 117,287,421.79  
Number of Mortgage Loans: 424  
Average Scheduled Principle Balance: 276,621.28  
Aggregate Original Principal Balance: 117,294,531.00  
Weighted Average Gross Coupon: 6.533  
Weighted Average Net Coupon: 5.023  
Weighted Average Original FICO Score: 644  
Weighted Average Original LTV: 79.66  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 359  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 32  
Weighted Average Gross Margin: 4.173  
Weighted Average Initial Rate Cap: 3.354  
Weighted Average Periodic Rate Cap: 1.269  
Weighted Average Gross Maximum Lifetime Rate: 12.569  
Weighted Average Gross Minimum Lifetime Rate: 4.244  
Interest-Only Hybrid ARMS: 90.39

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2. Distribution by Current Unpaid Principle Balance

| Distribution by Current Unpaid Principle Balance | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 50,000.01 - 100,000.00                           | 13                       | 1,090,313                | 0.93                           | 83,870                 | 7.042                  | 72.74               | 628            | 65.1            | 37.27         |
| 100,000.01 - 150,000.00                          | 80                       | 10,256,278               | 8.74                           | 128,203                | 6.652                  | 81.47               | 636            | 64.43           | 39.63         |
| 150,000.01 - 200,000.00                          | 69                       | 11,566,992               | 9.86                           | 177,944                | 5.523                  | 80.95               | 640            | 64.34           | 39.41         |
| 200,000.01 - 250,000.00                          | 62                       | 14,006,504               | 11.94                          | 225,916                | 6.468                  | 80.65               | 633            | 65.33           | 40.34         |
| 250,000.01 - 300,000.00                          | 64                       | 17,467,630               | 14.89                          | 272,932                | 6.534                  | 80.78               | 639            | 46.64           | 41            |
| 300,000.01 - 350,000.00                          | 36                       | 11,706,792               | 9.98                           | 325,189                | 6.658                  | 82.9                | 642            | 44.71           | 42.84         |
| 350,000.01 - 400,000.00                          | 30                       | 11,082,292               | 9.45                           | 369,410                | 6.699                  | 79.53               | 622            | 33.9            | 40.65         |
| 400,000.01 - 450,000.00                          | 17                       | 7,234,200                | 6.17                           | 425,541                | 6.237                  | 75.42               | 668            | 58.67           | 38.44         |
| 450,000.01 - 500,000.00                          | 21                       | 10,226,143               | 8.73                           | 486,959                | 6.4                    | 74.89               | 673            | 61.56           | 37.4          |
| 500,000.01 - 550,000.00                          | 8                        | 4,135,443                | 3.57                           | 523,180                | 5.607                  | 72.27               | 637            | 25.16           | 40.55         |
| 550,000.01 - 600,000.00                          | 10                       | 5,816,900                | 4.96                           | 581,690                | 6.29                   | 77.75               | 648            | 60.01           | 37.23         |
| 600,000.01 - 650,000.00                          | 11                       | 6,960,000                | 5.96                           | 635,455                | 6.577                  | 74.87               | 664            | 64.04           | 38.37         |
| 650,000.01 - 700,000.00                          | 1                        | 699,000                  | 0.6                            | 699,000                | 7.123                  | 71.89               | 605            | 100             | 54.75         |
| 700,000.01 - 750,000.00                          | 2                        | 1,475,000                | 1.25                           | 737,500                | 8.057                  | 71.11               | 629            | 0               | 38.7          |
| 750,000.01 - 800,000.00                          | 2                        | 1,548,000                | 1.32                           | 774,000                | 7.006                  | 80                  | 654            | 100             | 49.92         |
| 800,000.01 - 950,000.00                          | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |
| 950,000.01 - 1,000,000.00                        | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| <b>Total:</b>                                    | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3.000 - 3.499                               | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                  | 78.64               | 638            | 0               | 34.57         |
| 4.000 - 4.499                               | 2                        | 824,000                  | 0.7                            | 412,000                | 4.25                   | 82.59               | 677            | 100             | 20.29         |
| 4.500 - 4.999                               | 7                        | 1,772,346                | 1.51                           | 253,192                | 4.776                  | 80.92               | 677            | 66.15           | 33.09         |
| 5.000 - 5.499                               | 19                       | 5,490,833                | 4.68                           | 288,991                | 5.191                  | 74.66               | 683            | 50.14           | 35.42         |
| 5.500 - 5.999                               | 75                       | 21,824,698               | 18.61                          | 290,996                | 5.719                  | 74.75               | 657            | 59.41           | 39.18         |
| 6.000 - 6.499                               | 109                      | 29,733,537               | 25.35                          | 272,785                | 6.191                  | 76.17               | 635            | 56.55           | 39.06         |
| 6.500 - 6.999                               | 88                       | 23,069,898               | 19.57                          | 262,158                | 6.587                  | 80.14               | 638            | 48.2            | 41.66         |
| 7.000 - 7.499                               | 51                       | 15,413,667               | 13.14                          | 302,229                | 7.18                   | 81.67               | 620            | 60.18           | 44.34         |
| 7.500 - 7.999                               | 43                       | 10,669,197               | 9.1                            | 248,121                | 7.59                   | 82.64               | 619            | 45.91           | 39.9          |
| 8.000 - 8.499                               | 15                       | 4,041,175                | 3.45                           | 269,412                | 8.166                  | 85.81               | 622            | 29.34           | 42.04         |
| 8.500 - 8.999                               | 9                        | 2,979,206                | 2.54                           | 331,050                | 8.714                  | 82.12               | 625            | 56.17           | 35.52         |
| 9.000 - 9.499                               | 1                        | 270,000                  | 0.23                           | 270,000                | 9                      | 100                 | 689            | 0               | 48.27         |
| 9.500 - 9.999                               | 3                        | 619,492                  | 0.53                           | 206,497                | 9.582                  | 88.92               | 603            | 29.06           | 46.44         |
| 10.000 - 10.499                             | 1                        | 75,773                   | 0.06                           | 75,773                 | 10.125                 | 99.96               | 640            | 0               | 46.11         |
| Total:                                      | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.54         |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 2                        | 255,520                  | 0.22                           | 127,760                | 7.28                   | 90                  | 100            | 82.58           | 26.59         |
| 580 - 579            | 3                        | 707,900                  | 0.6                            | 235,933                | 6.356                  | 79.25               | 570            | 82.58           | 39.96         |
| 580 - 569            | 53                       | 13,972,037               | 11.91                          | 263,623                | 7.276                  | 80.85               | 590            | 72.83           | 45.23         |
| 600 - 619            | 63                       | 17,514,034               | 14.93                          | 278,001                | 6.945                  | 82.32               | 609            | 82.42           | 41.04         |
| 620 - 639            | 147                      | 38,228,191               | 32.59                          | 260,096                | 6.342                  | 77.53               | 629            | 39.59           | 39.06         |
| 640 - 659            | 75                       | 21,348,943               | 18.2                           | 284,653                | 6.385                  | 81.37               | 647            | 46.93           | 40.9          |
| 660 - 679            | 20                       | 5,721,918                | 4.85                           | 286,096                | 6.5                    | 85.73               | 671            | 50.01           | 41.19         |
| 680 - 699            | 17                       | 4,400,032                | 3.75                           | 258,825                | 6.603                  | 78.52               | 688            | 61.8            | 41.17         |
| 700 - 719            | 7                        | 1,764,200                | 1.5                            | 252,029                | 6.459                  | 73                  | 710            | 6.89            | 32.47         |
| 720 - 739            | 12                       | 4,162,985                | 3.55                           | 346,915                | 5.878                  | 71.17               | 730            | 20.5            | 32.19         |
| 740 - 759            | 10                       | 3,325,301                | 2.84                           | 332,530                | 5.659                  | 73.55               | 748            | 36.52           | 38.65         |
| 760 - 779            | 9                        | 3,332,900                | 3.01                           | 369,544                | 6.071                  | 64.41               | 779            | 83.36           | 31.1          |
| 780 - 799            | 6                        | 2,353,571                | 2.01                           | 392,262                | 5.881                  | 63.54               | 788            | 65.03           | 36.58         |
| Total:               | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.54         |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.54         |
| Total:                      | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.54         |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 2                        | 127,000                  | 0.11                           | 63,500                 | 6.193                  | 19.12               | 567            | 59.06           | 25.86         |
| 35.01 - 40.00                | 3                        | 524,987                  | 0.45                           | 174,996                | 5.5                    | 39.08               | 757            | 26.67           | 44.09         |
| 40.01 - 45.00                | 3                        | 851,000                  | 0.73                           | 283,667                | 5.964                  | 42.6                | 652            | 17.63           | 47.69         |
| 45.01 - 50.00                | 2                        | 1,150,000                | 0.98                           | 575,000                | 6.359                  | 48.88               | 706            | 56.32           | 29.96         |
| 50.01 - 55.00                | 6                        | 3,354,006                | 2.86                           | 419,363                | 6.733                  | 54.01               | 708            | 70.08           | 31.11         |
| 55.01 - 60.00                | 5                        | 1,485,000                | 1.27                           | 297,000                | 6.1                    | 56.21               | 691            | 82.42           | 35.2          |
| 60.01 - 65.00                | 5                        | 2,863,000                | 2.44                           | 572,600                | 6.269                  | 63.47               | 649            | 65.07           | 46.52         |
| 65.01 - 70.00                | 16                       | 5,099,080                | 4.35                           | 318,692                | 6.427                  | 67.9                | 665            | 31.1            | 34.94         |
| 70.01 - 75.00                | 38                       | 13,728,870               | 11.71                          | 361,296                | 6.522                  | 73.1                | 643            | 44.48           | 40.53         |
| 75.01 - 80.00                | 229                      | 60,251,352               | 51.35                          | 263,020                | 6.298                  | 79.88               | 642            | 65.9            | 40.27         |
| 80.01 - 85.00                | 26                       | 6,972,390                | 5.94                           | 268,168                | 6.633                  | 83.09               | 627            | 54.94           | 42.04         |
| 85.01 - 90.00                | 41                       | 11,201,778               | 9.55                           | 273,214                | 7.106                  | 89.61               | 626            | 55.97           | 41.11         |
| 90.01 - 95.00                | 35                       | 7,486,318                | 6.38                           | 213,895                | 7.296                  | 94.7                | 624            | 63              | 38.69         |
| 95.01 - 100.00               | 11                       | 2,211,549                | 1.89                           | 201,050                | 8.339                  | 99.7                | 622            | 21.12           | 43.08         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.54         |

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## 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 237                      | 62,952,358               | 53.67                          | 265,622                | 6.462                  | 78.91               | 639            | 100             | 40.59         |
| Alternative                        | 1                        | 130,400                  | 0.11                           | 130,400                | 6.5                    | 80                  | 757            | 0               | 48.27         |
| Limited                            | 13                       | 4,487,053                | 3.83                           | 345,168                | 7.275                  | 84.72               | 631            | 0               | 39.85         |
| No Documentation                   | 22                       | 6,184,292                | 5.27                           | 281,104                | 6.335                  | 69.91               | 664            | 0               | 0             |
| Stated Documentation               | 136                      | 36,795,919               | 33.08                          | 265,254                | 6.66                   | 79.81               | 650            | 0               | 39.2          |
| No Income No Asset                 | 11                       | 2,979,000                | 2.58                           | 261,727                | 5.96                   | 72.77               | 637            | 0               | 34.87         |
| No Ratio                           | 4                        | 758,400                  | 0.65                           | 189,600                | 6.123                  | 75.2                | 643            | 0               | 0             |
| Total:                             | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

Too

## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 206                      | 53,974,481               | 46.02                          | 262,012                | 6.526                  | 80.31               | 654            | 60.2            | 39.73         |
| Refinance - Rate Term        | 38                       | 12,124,919               | 10.34                          | 319,074                | 5.879                  | 74.97               | 658            | 46.11           | 38.15         |
| Refinance - Cashout          | 180                      | 51,188,131               | 43.64                          | 284,575                | 6.692                  | 77.5                | 631            | 45.58           | 40.86         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

Too

## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 400                      | 111,025,935              | 94.66                          | 277,565                | 6.507                  | 78.87               | 643            | 55.36           | 40.31         |
| Second Home                    | 8                        | 2,421,872                | 2.06                           | 302,734                | 7.478                  | 81.23               | 667            | 5.48            | 34.85         |
| Non-Owner Occupied             | 16                       | 3,839,615                | 3.27                           | 239,875                | 6.695                  | 70.91               | 668            | 35.45           | 35.21         |
| Total:                         | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

Too

## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 278                      | 77,794,408               | 66.33                          | 281,864                | 6.501                  | 77.5                | 645            | 51.98           | 40.22         |
| Townhouse                     | 4                        | 802,135                  | 0.68                           | 200,534                | 6.977                  | 87.74               | 636            | 45.02           | 32.88         |
| Condominium                   | 41                       | 10,399,533               | 8.87                           | 253,647                | 6.465                  | 79.43               | 658            | 54.58           | 40.15         |
| Condo - High Rise >8 floors   | 2                        | 622,500                  | 0.53                           | 311,250                | 5.827                  | 83.18               | 630            | 21.61           | 23.41         |
| 2 Family                      | 6                        | 1,475,400                | 1.26                           | 245,900                | 7.199                  | 88.41               | 648            | 54.7            | 43.41         |
| 3 Family                      | 4                        | 1,172,800                | 1                              | 293,200                | 5.353                  | 67.21               | 624            | 24.97           | 35.41         |
| 4 Family                      | 2                        | 777,415                  | 0.66                           | 388,707                | 5.973                  | 71.05               | 766            | 0               | 30.95         |
| PUD                           | 89                       | 24,243,230               | 20.67                          | 272,394                | 6.654                  | 81.53               | 632            | 62.84           | 40.35         |
| Total:                        | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

Too

## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| California            | 158                      | 54,315,766               | 46.31                          | 343,796                | 6.354                  | 75.51               | 657            | 54.91           | 39.34         |
| Florida               | 44                       | 9,231,639                | 7.87                           | 209,610                | 5.776                  | 82.08               | 640            | 45.7            | 36.7          |
| Virginia              | 20                       | 5,844,700                | 4.81                           | 292,235                | 5.557                  | 80.94               | 633            | 49.99           | 41.23         |
| Massachusetts         | 21                       | 5,545,794                | 4.73                           | 264,133                | 6.868                  | 79.43               | 620            | 45.24           | 44.6          |
| Colorado              | 24                       | 5,397,482                | 4.6                            | 224,899                | 6.84                   | 82.79               | 622            | 53.08           | 38.77         |
| New Jersey            | 16                       | 4,835,646                | 4.12                           | 302,228                | 5.597                  | 81.65               | 652            | 42.04           | 42.74         |
| Georgia               | 27                       | 4,666,519                | 3.98                           | 172,908                | 7.328                  | 84.49               | 623            | 53.86           | 40.59         |
| New York              | 10                       | 3,339,100                | 2.85                           | 333,910                | 5.399                  | 78.14               | 603            | 21.79           | 45.68         |
| Nevada                | 11                       | 2,742,549                | 2.34                           | 249,323                | 6.448                  | 82.63               | 642            | 65.48           | 40.38         |
| Michigan              | 10                       | 2,636,250                | 2.25                           | 263,625                | 6.951                  | 78.58               | 630            | 54.58           | 39.6          |
| Arizona               | 12                       | 2,415,322                | 2.06                           | 201,277                | 5.048                  | 79.43               | 631            | 80.95           | 41.32         |
| Washington            | 9                        | 2,194,912                | 1.87                           | 243,879                | 5.885                  | 81.05               | 622            | 87.43           | 44.34         |
| South Carolina        | 5                        | 1,747,500                | 1.49                           | 349,500                | 7.842                  | 88.14               | 602            | 72.99           | 36.9          |
| Tennessee             | 6                        | 1,526,225                | 1.3                            | 254,371                | 7.005                  | 75.77               | 614            | 87.71           | 42            |
| Connecticut           | 5                        | 1,484,500                | 1.25                           | 296,900                | 6.308                  | 72.96               | 642            | 45.89           | 36.67         |
| Other                 | 47                       | 9,673,522                | 8.16                           | 203,692                | 5.455                  | 82.18               | 632            | 54.13           | 39.81         |
| Total:                | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

Too

## 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 92648                    | 2                        | 1,000,000                | 0.85                           | 500,000                | 5.957                  | 71.24               | 630            | 52.2            | 46.96         |
| 11968                    | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| 92691                    | 2                        | 980,000                  | 0.84                           | 490,000                | 6.08                   | 80                  | 629            | 100             | 48.22         |
| 91010                    | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |
| 94960                    | 2                        | 924,000                  | 0.79                           | 462,000                | 5.453                  | 65.28               | 773            | 100             | 26.49         |
| 94951                    | 2                        | 854,000                  | 0.73                           | 427,000                | 5.189                  | 67.59               | 745            | 45.77           | 30.51         |
| 91016                    | 2                        | 845,600                  | 0.72                           | 422,800                | 4.904                  | 80                  | 642            | 70.56           | 19.33         |
| 91208                    | 2                        | 842,000                  | 0.72                           | 421,000                | 5.846                  | 78.7                | 644            | 100             | 33.92         |
| 91724                    | 2                        | 841,000                  | 0.72                           | 420,500                | 5.546                  | 76.22               | 632            | 37.57           | 35.35         |
| 20105                    | 2                        | 807,500                  | 0.69                           | 403,750                | 5.309                  | 78.02               | 615            | 61.92           | 46.18         |
| Other                    | 406                      | 108,139,788              | 92.2                           | 266,354                | 6.575                  | 79.3                | 642            | 52.57           | 40.26         |
| Total:                   | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

Too

## 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 301 - 360                                  | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |
| Total:                                     | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

Too

14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 30 YR Fixed - 60M IO         | 33                       | 11,270,658               | 9.61                           | 375,888                | 6.023                  | 66.43               | 749            | 53.51           | 32.47         |
| 2/6 MONTH LIBOR - 24M IO     | 233                      | 63,556,022               | 54.19                          | 276,331                | 6.963                  | 81.46               | 632            | 62.62           | 41.96         |
| 3/1 YR CMT - 36M IO          | 55                       | 13,704,452               | 11.68                          | 249,172                | 6.923                  | 78.77               | 639            | 34.77           | 36.22         |
| 3/6 MONTH LIBOR - 36M IO     | 35                       | 8,966,960                | 7.65                           | 256,196                | 6.267                  | 77.89               | 628            | 40.68           | 40.88         |
| 5/1 YR CMT - 60M IO          | 52                       | 13,549,599               | 11.55                          | 260,569                | 6.041                  | 77.26               | 634            | 51.53           | 38.56         |
| 5/6 MONTH LIBOR - 60M IO     | 21                       | 5,736,710                | 4.89                           | 273,177                | 6.086                  | 76.18               | 638            | 30.15           | 42.8          |
| 6 MONTH LIBOR - 60M IO       | 1                        | 533,000                  | 0.43                           | 503,000                | 6.379                  | 75.64               | 638            | 0               | 34.97         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.64         |

Too

15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0                                       | 220                      | 62,895,506               | 53.63                          | 285,889                | 6.329                  | 75.88               | 659            | 46.51           | 38.29         |
| 12                                      | 17                       | 4,968,522                | 4.24                           | 292,266                | 7.191                  | 87.43               | 637            | 53.22           | 42.96         |
| 24                                      | 146                      | 39,825,777               | 33.96                          | 272,778                | 6.858                  | 82.01               | 624            | 64.16           | 42.71         |
| 36                                      | 39                       | 9,330,546                | 7.96                           | 239,243                | 6.206                  | 78.4                | 631            | 56.11           | 36.86         |
| 60                                      | 2                        | 267,071                  | 0.23                           | 133,535                | 6.109                  | 80                  | 773            | 100             | 41.99         |
| Total:                                  | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.64         |

Too

16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                  | 1                        | 533,000                  | 0.47                           | 503,000                | 6.379                  | 75.64               | 638            | 0               | 34.97         |
| 3                                                                  | 320                      | 86,227,594               | 81.33                          | 269,461                | 6.725                  | 80.66               | 632            | 55.91           | 41.05         |
| 5                                                                  | 73                       | 19,286,308               | 18.19                          | 264,196                | 6.059                  | 76.94               | 638            | 45.17           | 36.83         |
| Total:                                                             | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

Too

17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                     | 280                      | 76,661,212               | 72.31                          | 273,790                | 6.826                  | 80.71               | 632            | 57              | 41.75         |
| 1.5                                                                   | 6                        | 1,588,500                | 1.51                           | 266,417                | 6.454                  | 79.61               | 628            | 92.29           | 45.26         |
| 2                                                                     | 108                      | 27,757,052               | 26.18                          | 257,010                | 5.933                  | 77.98               | 639            | 42.32           | 37.42         |
| Total:                                                                | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

Too

## 18. Distribution by Gross Margin of the Adjustable-Rate Loans

| Distribution by Gross Margin of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                             | 6                        | 1,854,900                | 1.75                           | 309,150                | 5.424                  | 82.88               | 656            | 20.05           | 38.08         |
| 2.501 - 3.000                                             | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                  | 76.94               | 640            | 38.02           | 38.68         |
| 3.001 - 3.500                                             | 2                        | 476,000                  | 0.45                           | 238,000                | 5.899                  | 80                  | 688            | 0               | 36.06         |
| 3.501 - 4.000                                             | 3                        | 740,525                  | 0.71                           | 246,842                | 5.764                  | 82.68               | 690            | 17.9            | 44.27         |
| 4.001 - 4.500                                             | 22                       | 5,592,525                | 5.28                           | 254,206                | 6.479                  | 80.41               | 648            | 100             | 41.75         |
| 4.501 - 5.000                                             | 140                      | 33,757,677               | 31.84                          | 241,128                | 6.959                  | 83.72               | 620            | 67.34           | 42.19         |
| 5.001 - 5.500                                             | 37                       | 12,285,417               | 11.59                          | 332,038                | 7.262                  | 79.62               | 635            | 59.17           | 44.29         |
| 5.501 - 6.000                                             | 16                       | 7,089,146                | 6.67                           | 441,822                | 7.582                  | 77.24               | 642            | 48.62           | 35.55         |
| 6.001 - 6.500                                             | 13                       | 3,601,135                | 3.42                           | 277,010                | 8.54                   | 82.31               | 599            | 58.94           | 44.08         |
| 6.501 - 7.000                                             | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                   | 82                  | 584            | 0               | 46.11         |
| Total:                                                    | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

Too

## 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 9.501 - 10.000                                                     | 2                        | 215,600                  | 0.2                            | 107,800                | 4.625                  | 87.59               | 689            | 100             | 39.68         |
| 10.001 - 10.500                                                    | 3                        | 1,021,102                | 0.96                           | 340,367                | 4.467                  | 82.17               | 678            | 100             | 24.1          |
| 10.501 - 11.000                                                    | 10                       | 2,532,946                | 2.48                           | 263,265                | 5.047                  | 78.79               | 667            | 59.6            | 34            |
| 11.001 - 11.500                                                    | 25                       | 8,465,830                | 7.99                           | 338,633                | 5.442                  | 77.04               | 657            | 45.06           | 39.54         |
| 11.501 - 12.000                                                    | 79                       | 20,379,070               | 19.22                          | 257,963                | 5.866                  | 77.69               | 633            | 64.3            | 40.86         |
| 12.001 - 12.500                                                    | 91                       | 23,608,473               | 22.27                          | 259,434                | 6.26                   | 78.19               | 633            | 47.71           | 40.21         |
| 12.501 - 13.000                                                    | 74                       | 19,525,612               | 18.42                          | 263,860                | 6.792                  | 80.85               | 636            | 51.66           | 43.26         |
| 13.001 - 13.500                                                    | 48                       | 13,290,307               | 12.45                          | 275,011                | 7.311                  | 81.46               | 613            | 67.04           | 42.71         |
| 13.501 - 14.000                                                    | 38                       | 10,624,927               | 10.02                          | 279,607                | 7.712                  | 84.43               | 626            | 41.05           | 39.08         |
| 14.001 - 14.500                                                    | 13                       | 3,145,125                | 2.97                           | 241,933                | 8.334                  | 88.87               | 625            | 24.82           | 44.33         |
| 14.501 - 15.000                                                    | 7                        | 2,502,706                | 2.36                           | 357,529                | 8.809                  | 79.14               | 629            | 66.88           | 34.31         |
| 15.001 - 15.500                                                    | 1                        | 129,100                  | 0.12                           | 129,100                | 9.5                    | 94.93               | 650            | 0               | 47.73         |
| 15.501 - 16.000                                                    | 2                        | 496,392                  | 0.45                           | 248,196                | 9.794                  | 87.34               | 591            | 36.71           | 46.06         |
| 16.001 - 16.500                                                    | 1                        | 75,773                   | 0.07                           | 75,773                 | 10.125                 | 96.96               | 640            | 0               | 46.11         |
| Total:                                                             | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

Too

## 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 6                        | 1,234,900                | 1.16                           | 246,980                | 4.945                  | 84.33               | 645            | 30.12           | 37.75         |
| 2.501 - 3.000                                                       | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                  | 76.94               | 640            | 38.02           | 38.68         |
| 3.001 - 3.500                                                       | 2                        | 1,096,000                | 1.03                           | 548,000                | 6.168                  | 80                  | 633            | 0               | 38.11         |
| 3.501 - 4.000                                                       | 3                        | 740,525                  | 0.71                           | 246,842                | 5.764                  | 82.68               | 690            | 17.9            | 44.27         |
| 4.001 - 4.500                                                       | 20                       | 4,847,525                | 4.57                           | 242,376                | 6.59                   | 82.09               | 647            | 100             | 40.63         |
| 4.501 - 5.000                                                       | 134                      | 32,549,722               | 30.7                           | 242,908                | 6.981                  | 83.82               | 619            | 67.23           | 42.06         |
| 5.001 - 5.500                                                       | 34                       | 11,134,692               | 10.5                           | 327,488                | 7.211                  | 79.06               | 631            | 62.45           | 44.47         |
| 5.501 - 6.000                                                       | 19                       | 7,971,227                | 7.42                           | 414,290                | 7.452                  | 77.49               | 649            | 43.41           | 37.16         |
| 6.001 - 6.500                                                       | 10                       | 2,968,635                | 2.79                           | 296,863                | 6.677                  | 78.68               | 609            | 39.14           | 44.56         |
| 6.501 - 7.000                                                       | 8                        | 1,959,720                | 1.85                           | 244,965                | 6.871                  | 85.19               | 658            | 73.57           | 40.75         |
| 7.001 - 7.500                                                       | 2                        | 627,000                  | 0.59                           | 313,500                | 7.386                  | 95                  | 604            | 100             | 44.63         |
| 8.001 - 8.500                                                       | 1                        | 357,000                  | 0.34                           | 357,000                | 5.5                    | 56.05               | 605            | 100             | 45.27         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                   | 82                  | 584            | 0               | 46.11         |
| Total:                                                              | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

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## 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 10/1/2005                                                              | 1                        | 110,200                  | 0.1                            | 110,200                | 4.625                  | 95                  | 648            | 100             | 33.4          |
| 2/1/2006                                                               | 1                        | 284,000                  | 0.27                           | 284,000                | 6                      | 80                  | 659            | 0               | 0             |
| 5/1/2006                                                               | 2                        | 352,502                  | 0.29                           | 151,251                | 5.114                  | 79.95               | 637            | 100             | 42.16         |
| 8/1/2006                                                               | 4                        | 2,208,500                | 2.08                           | 552,125                | 5.652                  | 76.01               | 701            | 39.33           | 39.23         |
| 6/1/2006                                                               | 17                       | 3,922,700                | 3.7                            | 230,747                | 6.069                  | 77.58               | 667            | 63.73           | 41.59         |
| 7/1/2006                                                               | 33                       | 9,561,087                | 9.04                           | 290,336                | 6.709                  | 82.61               | 645            | 68.56           | 40.78         |
| 8/1/2006                                                               | 73                       | 19,429,278               | 18.33                          | 266,154                | 7.296                  | 81.11               | 623            | 66.74           | 42.79         |
| 9/1/2006                                                               | 94                       | 26,108,258               | 25.19                          | 284,130                | 7.091                  | 82.25               | 624            | 56.35           | 41.63         |
| 10/1/2006                                                              | 9                        | 1,009,500                | 0.95                           | 201,900                | 6.971                  | 83.22               | 596            | 85.3            | 40.33         |
| 4/1/2007                                                               | 3                        | 649,950                  | 0.61                           | 216,650                | 6.615                  | 86.25               | 672            | 61.54           | 38.24         |
| 5/1/2007                                                               | 1                        | 200,000                  | 0.19                           | 200,000                | 7.5                    | 80                  | 646            | 0               | 42.76         |
| 6/1/2007                                                               | 3                        | 634,940                  | 0.79                           | 278,213                | 4.964                  | 82.66               | 668            | 41.53           | 73.25         |
| 7/1/2007                                                               | 13                       | 2,907,143                | 2.74                           | 223,675                | 5.908                  | 80.75               | 611            | 66.24           | 39.02         |
| 8/1/2007                                                               | 20                       | 4,525,330                | 4.27                           | 226,266                | 5.761                  | 80.12               | 629            | 59.2            | 38.19         |
| 9/1/2007                                                               | 46                       | 12,495,850               | 11.79                          | 271,649                | 6.192                  | 76.64               | 629            | 23.82           | 39.72         |
| 10/1/2007                                                              | 4                        | 1,057,920                | 1                              | 264,480                | 6.433                  | 77.39               | 635            | 7.93            | 34.48         |
| 2/1/2009                                                               | 1                        | 132,525                  | 0.13                           | 132,525                | 6.525                  | 93                  | 639            | 100             | 40.22         |
| 4/1/2009                                                               | 1                        | 190,000                  | 0.18                           | 190,000                | 6                      | 95                  | 638            | 100             | 26.01         |
| 5/1/2009                                                               | 1                        | 543,213                  | 0.51                           | 543,213                | 4.875                  | 80                  | 650            | 100             | 21.34         |
| 6/1/2009                                                               | 2                        | 754,901                  | 0.71                           | 377,451                | 5.478                  | 82.62               | 667            | 82.55           | 49            |
| 7/1/2009                                                               | 8                        | 2,289,780                | 2.18                           | 286,222                | 6.282                  | 70.68               | 633            | 26.73           | 42.38         |
| 8/1/2009                                                               | 17                       | 3,652,134                | 3.53                           | 226,596                | 6.025                  | 78.3                | 631            | 68.64           | 38.23         |
| 9/1/2009                                                               | 37                       | 10,002,851               | 9.44                           | 270,347                | 6.101                  | 74.42               | 636            | 32.5            | 40.15         |
| 10/1/2009                                                              | 6                        | 1,520,900                | 1.43                           | 253,483                | 6.146                  | 78.55               | 633            | 47.08           | 38.65         |
| Total:                                                                 | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

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## 22. DTI

| DTI     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0    | 36                       | 10,418,692               | 9.88                           | 289,408                | 6.319                  | 71.14               | 654            | 0               | 0             |
| 15 - 20 | 3                        | 1,072,500                | 0.91                           | 357,500                | 6.596                  | 77.19               | 632            | 68.61           | 12.79         |
| 21 - 25 | 8                        | 2,304,748                | 1.97                           | 284,125                | 5.8                    | 81.33               | 638            | 59.93           | 16.69         |
| 26 - 30 | 13                       | 3,975,553                | 3.39                           | 305,812                | 6.331                  | 75.9                | 661            | 71.16           | 22.26         |
| 31 - 35 | 33                       | 8,734,225                | 7.45                           | 264,673                | 5.513                  | 74.57               | 676            | 50.67           | 26.13         |
| 36 - 40 | 49                       | 14,276,333               | 12.17                          | 291,354                | 6.44                   | 77.74               | 665            | 48.78           | 32.7          |
| 41 - 45 | 65                       | 15,871,490               | 13.53                          | 240,477                | 6.319                  | 80.39               | 640            | 26.7            | 37.38         |
| 46 - 50 | 75                       | 19,750,176               | 16.65                          | 262,982                | 6.441                  | 81.21               | 645            | 56.42           | 42.56         |
| 51 - 55 | 123                      | 34,254,033               | 29.21                          | 278,463                | 6.793                  | 81.03               | 629            | 65.39           | 47.88         |
| 56 - 60 | 19                       | 6,620,700                | 5.64                           | 348,458                | 6.869                  | 74.77               | 621            | 63.4            | 52.4          |
| Total:  | 424                      | 117,287,422              | 100                            | 275,621                | 6.533                  | 78.69               | 644            | 53.67           | 45.04         |

Too

Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
Fixed Rate Loans  
848 records  
Balance: 161,184,966

Selection Criteria: Fixed Rate Loans  
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1. Summary Statistics

Scheduled Principle Balance: 161,184,966.32  
Number of Mortgage Loans: 848  
Average Scheduled Principle Balance: 190,076.61  
Aggregate Original Principal Balance: 161,458,050.00  
Weighted Average Gross Coupon: 6.982  
Weighted Average Net Coupon: 6.472  
Weighted Average Original FICO Score: 644  
Weighted Average Original LTV: 72.30  
Weighted Average Original Term: 349  
Weighted Average Stated Remaining Term (months): 347  
Weighted Average Term Seasoning (months): 2  
Weighted Average Months to Next Adjustment Date: 0  
Weighted Average Gross Margin: 0.000  
Weighted Average Initial Rate Cap: 0.000  
Weighted Average Periodic Rate Cap: 0.000  
Weighted Average Gross Maximum Lifetime Rate: 0.000  
Weighted Average Gross Minimum Lifetime Rate: 0.000  
InterestOnly Hybrid ARMS: 0.00

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2. Distribution by Current Unpaid Principle Balance

| Distribution by Current Unpaid Principle Balance | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0.01 - 50,000.00                                 | 60                       | 2,164,209                | 1.34                           | 36,070                 | 9.005                  | 66.93               | 584            | 71.64           | 34.18         |
| 50,000.01 - 100,000.00                           | 146                      | 10,960,353               | 6.8                            | 75,071                 | 7.986                  | 71.92               | 604            | 65.84           | 37.3          |
| 100,000.01 - 150,000.00                          | 191                      | 23,837,585               | 14.79                          | 124,804                | 7.516                  | 74.83               | 612            | 66.54           | 37.33         |
| 150,000.01 - 200,000.00                          | 165                      | 28,905,705               | 17.93                          | 175,185                | 7.166                  | 72.14               | 619            | 60.68           | 38.07         |
| 200,000.01 - 250,000.00                          | 103                      | 23,349,693               | 14.49                          | 226,696                | 6.875                  | 72.89               | 627            | 53.69           | 40.35         |
| 250,000.01 - 300,000.00                          | 59                       | 16,064,601               | 9.97                           | 272,281                | 6.892                  | 74.34               | 628            | 45.44           | 42.11         |
| 300,000.01 - 350,000.00                          | 34                       | 11,151,091               | 6.92                           | 327,973                | 6.782                  | 76.03               | 639            | 61.75           | 42.41         |
| 350,000.01 - 400,000.00                          | 18                       | 6,710,441                | 4.16                           | 372,802                | 6.696                  | 72.74               | 664            | 45.13           | 36.55         |
| 400,000.01 - 450,000.00                          | 23                       | 9,891,566                | 6.14                           | 430,068                | 6.302                  | 72.39               | 699            | 52.98           | 37.66         |
| 450,000.01 - 500,000.00                          | 21                       | 10,106,612               | 6.27                           | 481,267                | 6.452                  | 69.68               | 706            | 70.85           | 37.39         |
| 500,000.01 - 550,000.00                          | 7                        | 3,693,184                | 2.29                           | 527,598                | 6.424                  | 77.23               | 697            | 28.53           | 35.51         |
| 550,000.01 - 600,000.00                          | 5                        | 2,878,919                | 1.79                           | 575,784                | 6.337                  | 60.21               | 686            | 58.96           | 38.38         |
| 600,000.01 - 650,000.00                          | 8                        | 5,139,056                | 3.19                           | 642,382                | 6.296                  | 66.1                | 727            | 37.69           | 35.53         |
| 700,000.01 - 750,000.00                          | 4                        | 2,953,813                | 1.83                           | 738,453                | 6.125                  | 69.32               | 764            | 74.91           | 35.48         |
| 750,000.01 - 800,000.00                          | 2                        | 1,571,230                | 0.97                           | 785,615                | 6.497                  | 61.92               | 722            | 50.4            | 24.28         |
| 800,000.01 - 850,000.00                          | 1                        | 808,503                  | 0.5                            | 808,503                | 5.625                  | 74.84               | 793            | 0               | 53.26         |
| 950,000.01 - 1,000,000.00                        | 1                        | 998,406                  | 0.62                           | 998,406                | 5.5                    | 38.44               | 764            | 100             | 13.22         |
| <b>Total:</b>                                    | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>           | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 4.500 - 4.999                               | 1                        | 499,999                  | 0.31                           | 499,999                | 4.875                 | 68.49               | 783            | 100             | 49.77         |
| 5.000 - 5.499                               | 8                        | 2,952,859                | 1.83                           | 369,107                | 5.308                 | 61.6                | 751            | 100             | 32.48         |
| 5.500 - 5.999                               | 51                       | 15,500,934               | 9.62                           | 303,940                | 5.714                 | 66.03               | 706            | 51.71           | 34.26         |
| 6.000 - 6.499                               | 106                      | 30,617,291               | 19                             | 288,842                | 6.218                 | 69.54               | 692            | 55.68           | 37.97         |
| 6.500 - 6.999                               | 204                      | 43,649,224               | 27.08                          | 213,967                | 6.716                 | 73.94               | 641            | 54.34           | 38.64         |
| 7.000 - 7.499                               | 145                      | 25,976,574               | 16.74                          | 186,045                | 7.172                 | 71.87               | 621            | 50.32           | 39.78         |
| 7.500 - 7.999                               | 131                      | 20,025,664               | 12.42                          | 152,868                | 7.682                 | 75.18               | 602            | 58.64           | 39.54         |
| 8.000 - 8.499                               | 50                       | 6,411,296                | 3.98                           | 128,226                | 8.189                 | 78.4                | 596            | 76.72           | 39.82         |
| 8.500 - 8.999                               | 56                       | 6,668,274                | 4.14                           | 119,076                | 8.653                 | 77.84               | 596            | 78.67           | 39.72         |
| 9.000 - 9.499                               | 32                       | 2,698,365                | 1.67                           | 84,324                 | 9.185                 | 74.58               | 593            | 72.61           | 38.15         |
| 9.500 - 9.999                               | 29                       | 2,752,583                | 1.71                           | 94,917                 | 9.636                 | 80.01               | 577            | 50.77           | 39.43         |
| 10.000 - 10.499                             | 10                       | 705,278                  | 0.44                           | 70,528                 | 10.104                | 89.41               | 571            | 65.27           | 38.45         |
| 10.500 - 10.999                             | 14                       | 909,503                  | 0.56                           | 64,965                 | 10.608                | 85.5                | 552            | 83.57           | 31.63         |
| 11.000 - 11.499                             | 5                        | 330,575                  | 0.21                           | 66,115                 | 11.272                | 62.59               | 556            | 70.06           | 38.32         |
| 11.500 - 11.999                             | 5                        | 458,934                  | 0.28                           | 91,787                 | 11.861                | 53.82               | 532            | 100             | 31.72         |
| 13.000 - 13.499                             | 1                        | 27,612                   | 0.02                           | 27,612                 | 13                    | 65                  | 530            | 100             | 15.39         |
| <b>Total:</b>                               | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 500 - 519            | 6                        | 636,114                  | 0.39                           | 106,019                | 9.478                 | 81.54               | 517            | 100             | 47.31         |
| 520 - 539            | 30                       | 3,274,825                | 2.03                           | 109,161                | 9.152                 | 67.07               | 529            | 89.58           | 40.85         |
| 540 - 559            | 54                       | 6,344,741                | 3.94                           | 117,495                | 8.151                 | 75.05               | 550            | 84.67           | 40.9          |
| 560 - 579            | 74                       | 11,079,518               | 6.87                           | 149,723                | 7.64                  | 70.36               | 570            | 70.44           | 37.52         |
| 580 - 599            | 115                      | 16,901,685               | 10.49                          | 146,971                | 7.556                 | 73.42               | 589            | 79.91           | 37.44         |
| 600 - 619            | 137                      | 23,274,350               | 14.44                          | 169,686                | 7.251                 | 74.12               | 609            | 76.52           | 39.86         |
| 620 - 639            | 211                      | 35,785,427               | 22.2                           | 169,599                | 6.913                 | 73.36               | 629            | 34.06           | 39.29         |
| 640 - 659            | 62                       | 12,878,117               | 7.96                           | 207,712                | 6.872                 | 73.46               | 647            | 41.96           | 40.17         |
| 660 - 679            | 46                       | 10,379,233               | 6.44                           | 225,636                | 6.597                 | 75.54               | 668            | 49.78           | 39.19         |
| 680 - 699            | 32                       | 8,726,741                | 5.41                           | 272,711                | 6.396                 | 69.56               | 689            | 60.06           | 40.33         |
| 700 - 719            | 15                       | 4,135,329                | 2.57                           | 275,689                | 6.473                 | 79.14               | 707            | 26.43           | 41.53         |
| 720 - 739            | 18                       | 7,358,172                | 4.57                           | 408,787                | 6.292                 | 69.43               | 728            | 42.09           | 31.14         |
| 740 - 759            | 12                       | 5,151,771                | 3.2                            | 429,314                | 6.358                 | 69.87               | 749            | 35.5            | 38.92         |
| 760 - 779            | 18                       | 7,315,802                | 4.54                           | 406,433                | 5.912                 | 63.65               | 769            | 81.98           | 28.86         |
| 780 - 799            | 17                       | 7,497,641                | 4.65                           | 441,038                | 5.982                 | 68.46               | 788            | 59.88           | 38.39         |
| 800 >=               | 1                        | 445,491                  | 0.28                           | 445,491                | 5.375                 | 47.66               | 806            | 100             | 38.16         |
| <b>Total:</b>        | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                 | 72.3                | 644            | 57.71           | 38.31         |
| <b>Total:</b>               | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 11                       | 867,110                  | 0.54                           | 78,828                 | 7.797                 | 20.28               | 596            | 52.76           | 30.5          |
| 25.01 - 30.00                | 5                        | 356,456                  | 0.22                           | 71,291                 | 8.17                  | 27.19               | 580            | 66.35           | 36.73         |
| 30.01 - 35.00                | 10                       | 1,763,285                | 1.09                           | 176,328                | 6.711                 | 33.4                | 646            | 7.93            | 38.63         |
| 35.01 - 40.00                | 11                       | 2,197,469                | 1.36                           | 199,770                | 6.056                 | 38.58               | 711            | 78.3            | 23.48         |
| 40.01 - 45.00                | 20                       | 3,195,385                | 1.98                           | 159,769                | 6.706                 | 42.09               | 681            | 49.43           | 31.63         |
| 45.01 - 50.00                | 20                       | 4,000,443                | 2.48                           | 200,022                | 6.633                 | 47.65               | 669            | 43.3            | 37.3          |
| 50.01 - 55.00                | 39                       | 8,567,765                | 5.32                           | 225,467                | 6.843                 | 52.89               | 651            | 53.11           | 34.08         |
| 55.01 - 60.00                | 38                       | 7,834,620                | 4.86                           | 206,174                | 6.831                 | 58.07               | 648            | 50.9            | 34.24         |
| 60.01 - 65.00                | 58                       | 12,360,098               | 7.67                           | 213,105                | 6.97                  | 63.22               | 643            | 41.08           | 38.41         |
| 65.01 - 70.00                | 73                       | 16,755,178               | 10.4                           | 229,523                | 6.669                 | 68.36               | 652            | 59.71           | 37.89         |
| 70.01 - 75.00                | 120                      | 25,207,126               | 15.64                          | 210,059                | 6.803                 | 73.61               | 652            | 54.82           | 36.66         |
| 75.01 - 80.00                | 269                      | 50,653,140               | 31.43                          | 188,302                | 7.006                 | 79.15               | 641            | 60.27           | 39.69         |
| 80.01 - 85.00                | 52                       | 7,744,046                | 4.8                            | 148,924                | 7.767                 | 84.24               | 604            | 62.29           | 39.59         |
| 85.01 - 90.00                | 75                       | 12,982,635               | 8.05                           | 170,824                | 7.35                  | 89.27               | 624            | 65.38           | 40.74         |
| 90.01 - 95.00                | 29                       | 4,180,031                | 2.59                           | 144,139                | 7.471                 | 94.51               | 634            | 82.11           | 39.17         |
| 95.01 - 100.00               | 18                       | 2,520,182                | 1.56                           | 140,010                | 7.689                 | 99.78               | 685            | 96.67           | 38.92         |
| <b>Total:</b>                | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>          | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 521                      | 93,012,455               | 57.71                          | 178,527                | 7.043                  | 73.94               | 637            | 100             | 38.47         |
| Alternative                        | 1                        | 130,400                  | 0.08                           | 130,400                | 6.5                    | 80                  | 757            | 0               | 48.27         |
| Limited                            | 12                       | 1,794,031                | 1.11                           | 149,503                | 7.05                   | 65.08               | 626            | 0               | 38.61         |
| No Documentation                   | 64                       | 10,661,144               | 6.51                           | 166,580                | 6.928                  | 67.07               | 540            | 0               | 0             |
| Stated Documentation               | 218                      | 49,012,927               | 30.41                          | 224,830                | 6.914                  | 70.49               | 658            | 0               | 37.95         |
| No Income No Asset                 | 12                       | 1,703,473                | 1.06                           | 141,956                | 6.902                  | 70.62               | 625            | 0               | 0             |
| No Ratio                           | 20                       | 4,870,536                | 3.02                           | 243,527                | 6.634                  | 73.68               | 661            | 0               | 0             |
| Total:                             | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                  | 72.3                | 644            | 57.71           | 38.31         |

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## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 181                      | 37,824,156               | 23.47                          | 208,973                | 6.942                  | 75.43               | 676            | 61.76           | 37.18         |
| Refinance - Rate Term        | 92                       | 25,332,884               | 15.72                          | 275,357                | 6.531                  | 68.3                | 691            | 51.8            | 34.61         |
| Refinance - Cashout          | 575                      | 98,027,946               | 60.82                          | 170,483                | 7.113                  | 71.74               | 620            | 57.67           | 39.71         |
| Total:                       | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                  | 72.3                | 644            | 57.71           | 38.31         |

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## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 773                      | 150,145,208              | 93.15                          | 194,237                | 6.951                  | 72.39               | 643            | 58.66           | 38.4          |
| Second Home                    | 15                       | 2,670,385                | 1.66                           | 178,026                | 7.518                  | 78.73               | 643            | 48.92           | 40.62         |
| Non-Owner Occupied             | 60                       | 8,369,373                | 5.19                           | 138,490                | 7.364                  | 68.63               | 660            | 44.09           | 35.87         |
| Total:                         | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                  | 72.3                | 644            | 57.71           | 38.31         |

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## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 649                      | 123,255,504              | 76.47                          | 189,916                | 6.975                  | 72.24               | 646            | 57.6            | 38.23         |
| Townhouse                     | 27                       | 3,812,417                | 2.37                           | 141,201                | 7.256                  | 76.55               | 617            | 71.97           | 35.78         |
| Condominium                   | 42                       | 7,014,555                | 4.35                           | 167,013                | 7.027                  | 74.18               | 644            | 63.4            | 41.27         |
| Condo - Low Rise <5 floors    | 1                        | 97,822                   | 0.06                           | 97,822                 | 6.5                    | 55.78               | 631            | 0               | 33.5          |
| Condo - High Rise >8 floors   | 2                        | 271,915                  | 0.17                           | 135,957                | 7.391                  | 76.51               | 658            | 0               | 36.7          |
| 2 Family                      | 34                       | 6,734,518                | 4.18                           | 198,074                | 6.967                  | 70.27               | 624            | 43.56           | 41            |
| 3 Family                      | 7                        | 2,179,602                | 1.35                           | 311,372                | 6.597                  | 63.55               | 652            | 58.09           | 45.63         |
| 4 Family                      | 15                       | 4,186,793                | 2.6                            | 279,120                | 6.966                  | 65.92               | 668            | 59.48           | 35.98         |
| Co-Op                         | 2                        | 194,228                  | 0.12                           | 97,113                 | 8.759                  | 64.6                | 594            | 100             | 23.61         |
| PUD                           | 69                       | 13,437,614               | 8.34                           | 194,748                | 6.983                  | 75.28               | 641            | 59.63           | 36.57         |
| Total:                        | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                  | 72.3                | 644            | 57.71           | 38.31         |

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## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| California            | 193                      | 54,023,972               | 33.52                          | 279,917                | 6.556                  | 68.44               | 674            | 55.38           | 37.26         |
| New York              | 126                      | 29,422,728               | 18.25                          | 233,514                | 6.79                   | 70.96               | 634            | 45.96           | 40.57         |
| Florida               | 83                       | 11,583,130               | 7.19                           | 139,556                | 7.467                  | 74.7                | 622            | 62.4            | 38.05         |
| New Jersey            | 38                       | 8,851,662                | 5.49                           | 232,938                | 6.805                  | 68.45               | 649            | 41.17           | 36.99         |
| Massachusetts         | 27                       | 6,703,132                | 4.16                           | 248,264                | 7.125                  | 67.03               | 645            | 54.56           | 37.60         |
| Maryland              | 27                       | 4,533,252                | 2.81                           | 167,899                | 7.261                  | 73.98               | 607            | 75.92           | 39.71         |
| Georgia               | 29                       | 3,467,675                | 2.15                           | 119,575                | 7.574                  | 83.6                | 620            | 69.58           | 37.81         |
| Washington            | 15                       | 3,221,778                | 2                              | 214,785                | 6.747                  | 78.74               | 685            | 54.07           | 45.5          |
| Illinois              | 21                       | 3,098,447                | 1.92                           | 147,545                | 7.387                  | 75.31               | 631            | 41.23           | 39.35         |
| Texas                 | 24                       | 3,094,870                | 1.92                           | 128,963                | 8.101                  | 82.34               | 632            | 84.94           | 37.9          |
| Virginia              | 24                       | 2,798,236                | 1.74                           | 116,593                | 7.543                  | 79.05               | 603            | 78.71           | 35.93         |
| Connecticut           | 18                       | 2,630,535                | 1.63                           | 146,141                | 7.487                  | 73.44               | 588            | 74.78           | 38.32         |
| Pennsylvania          | 24                       | 2,374,344                | 1.47                           | 98,931                 | 7.798                  | 83.36               | 595            | 72.15           | 38.94         |
| Arizona               | 11                       | 2,008,899                | 1.25                           | 182,627                | 7.117                  | 67.8                | 657            | 29.06           | 38.39         |
| Ohio                  | 17                       | 2,000,598                | 1.24                           | 117,682                | 7.31                   | 78.43               | 651            | 57.94           | 34.45         |
| Other                 | 171                      | 21,371,700               | 13.26                          | 124,981                | 7.476                  | 78.37               | 617            | 74.45           | 37.8          |
| Total:                | 848                      | 161,184,966              | 100                            | 190,077                | 6.982                  | 72.3                | 644            | 57.71           | 38.31         |

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## 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 94952                    | 3                        | 1,180,458                | 0.73                           | 393,486                | 8.08                   | 59.26               | 740            | 76.62           | 48.11         |
| 91342                    | 3                        | 1,064,000                | 0.66                           | 354,667                | 6.371                  | 74.43               | 639            | 74.91           | 47.27         |
| 11434                    | 5                        | 1,024,104                | 0.64                           | 204,821                | 6.374                  | 71.2                | 633            | 73.44           | 43.79         |
| 1742                     | 1                        | 998,406                  | 0.62                           | 998,406                | 5.5                    | 38.44               | 764            | 100             | 13.22         |
| 91791                    | 3                        | 931,811                  | 0.58                           | 310,504                | 6.512                  | 64.2                | 631            | 46.44           | 40.86         |
| 94960                    | 2                        | 924,000                  | 0.57                           | 462,000                | 5.453                  | 65.28               | 773            | 100             | 26.49         |
| 11717                    | 4                        | 920,584                  | 0.57                           | 230,146                | 6.675                  | 73.17               | 603            | 22.9            | 40.02         |
| 92509                    | 4                        | 919,992                  | 0.57                           | 229,998                | 6.53                   | 72.07               | 635            | 24.93           | 41.04         |
| 94951                    | 2                        | 884,000                  | 0.55                           | 442,000                | 6.189                  | 67.39               | 745            | 49.77           | 30.51         |
| 92673                    | 2                        | 883,440                  | 0.55                           | 441,720                | 6.663                  | 75.37               | 697            | 0               | 33.55         |
| Other                    | 819                      | 151,454,172              | 83.96                          | 184,926                | 7.03                   | 72.72               | 641            | 57.66           | 38.43         |
| <b>Total:</b>            | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>           | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 121 - 180                                  | 82                       | 9,266,683                | 5.75                           | 113,008                | 7.074                  | 66.71               | 613            | 48.11           | 37.03         |
| 181 - 240                                  | 8                        | 1,075,041                | 0.67                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 301 - 360                                  | 758                      | 150,843,242              | 93.58                          | 199,002                | 6.972                  | 72.58               | 646            | 58.37           | 38.33         |
| <b>Total:</b>                              | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>           | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 15 YR Balloon                | 5                        | 411,431                  | 0.26                           | 82,286                 | 8.318                  | 79.56               | 583            | 100             | 33.41         |
| 15 YR Fixed                  | 77                       | 8,835,232                | 5.49                           | 115,003                | 7.016                  | 86.11               | 615            | 45.7            | 37.27         |
| 20 YR Fixed                  | 8                        | 1,075,041                | 0.67                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 30 YR Fixed                  | 728                      | 139,572,584              | 86.59                          | 191,721                | 7.048                  | 73.08               | 638            | 58.73           | 38.78         |
| 30 YR Fixed - 60M IO         | 30                       | 11,270,658               | 6.99                           | 375,689                | 6.023                  | 66.43               | 749            | 53.51           | 32.47         |
| <b>Total:</b>                | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>           | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0                                       | 405                      | 87,186,563               | 54.09                          | 215,275                | 6.781                  | 71.71               | 665            | 48.96           | 37.24         |
| 12                                      | 18                       | 2,945,442                | 1.83                           | 163,636                | 7.422                  | 75.78               | 634            | 67.48           | 41.23         |
| 24                                      | 29                       | 5,130,468                | 3.18                           | 176,913                | 7.233                  | 75.2                | 623            | 81.91           | 42.53         |
| 36                                      | 391                      | 65,018,940               | 40.34                          | 166,289                | 7.212                  | 72.74               | 618            | 67.49           | 38.92         |
| 60                                      | 5                        | 903,553                  | 0.56                           | 180,711                | 6.893                  | 70.09               | 669            | 29.56           | 45.17         |
| <b>Total:</b>                           | <b>848</b>               | <b>161,184,966</b>       | <b>100</b>                     | <b>190,077</b>         | <b>6.982</b>           | <b>72.3</b>         | <b>644</b>     | <b>57.71</b>    | <b>38.31</b>  |

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## 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

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13. Combined Original Loan-to-Value Ratio (%) Frequency

| Combined<br>Original<br>Loan-to-Value Ratio (%)<br>Frequency | Number<br>of<br>Mortgage<br>Loans | Unpaid Principle<br>Balance | % of Pool<br>by Principle<br>Balance | Avg. Principle<br>Balance | Wtd. Avg.<br>Gross Coupon | Remaining<br>Term to<br>Maturity<br>(months) | Wtd. Avg.<br>Orig. LTV | Wtd. Avg.<br>FICO | % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------------------------------------------------|-----------------------------------|-----------------------------|--------------------------------------|---------------------------|---------------------------|----------------------------------------------|------------------------|-------------------|--------------------|------------------|
| <= 50.00                                                     | 75                                | 11,205,742                  | 6.95                                 | 149,410                   | 6.801                     | 331                                          | 40.2                   | 659               | 43.44              | 35.5             |
| 50.01 - 55.00                                                | 34                                | 6,786,765                   | 4.21                                 | 199,611                   | 6.91                      | 339                                          | 52.69                  | 643               | 67.05              | 34.21            |
| 55.01 - 60.00                                                | 37                                | 7,471,449                   | 4.64                                 | 201,931                   | 6.889                     | 350                                          | 57.92                  | 643               | 53.37              | 33.2             |
| 60.01 - 65.00                                                | 58                                | 13,238,504                  | 8.21                                 | 228,250                   | 6.862                     | 348                                          | 61.35                  | 653               | 45.9               | 36.32            |
| 65.01 - 70.00                                                | 72                                | 16,742,009                  | 10.39                                | 232,528                   | 6.67                      | 353                                          | 67.74                  | 653               | 58.51              | 37.72            |
| 70.01 - 75.00                                                | 117                               | 24,184,597                  | 15                                   | 206,706                   | 6.838                     | 344                                          | 72.55                  | 649               | 48.93              | 39.49            |
| 75.01 - 80.00                                                | 214                               | 41,165,322                  | 25.54                                | 192,361                   | 6.981                     | 348                                          | 78.61                  | 636               | 58.02              | 40.19            |
| 80.01 - 85.00                                                | 56                                | 9,191,291                   | 5.7                                  | 164,130                   | 7.545                     | 343                                          | 82.75                  | 615               | 63.38              | 39.05            |
| 85.01 - 90.00                                                | 90                                | 17,537,943                  | 10.88                                | 194,866                   | 7.147                     | 350                                          | 86.36                  | 643               | 62.3               | 39.66            |
| 90.01 - 95.00                                                | 40                                | 6,223,599                   | 3.86                                 | 155,590                   | 7.212                     | 356                                          | 89.58                  | 651               | 75.57              | 39.25            |
| 95.01 - 100.00                                               | 55                                | 7,437,746                   | 4.61                                 | 135,232                   | 7.518                     | 359                                          | 86.52                  | 653               | 92.76              | 37.41            |
| <b>Total:</b>                                                | <b>848</b>                        | <b>161,184,966</b>          | <b>100</b>                           | <b>190,077</b>            | <b>6.982</b>              | <b>347</b>                                   | <b>72.3</b>            | <b>644</b>        | <b>57.71</b>       | <b>38.31</b>     |

Minimum: 14.80

Maximum: 100.00

Weighted Average by Original Balance: 73.99

Weighted Average by Current Balance: 73.99

13. Combined Original Loan-to-Value Ratio (%) Frequency

| Combined<br>Original<br>Loan-to-Value Ratio (%)<br>Frequency | Number<br>of<br>Mortgage<br>Loans | Unpaid Principle<br>Balance | % of Pool<br>by<br>Principle<br>Balance | Avg.<br>Principle<br>Balance | Wtd. Avg.<br>GrossCo<br>upon | Remainin<br>g<br>Term to<br>Maturity<br>(months) | Wtd. Avg.<br>Orig. LTV | Wtd. Avg.<br>FICO | % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|--------------------------------------------------------------|-----------------------------------|-----------------------------|-----------------------------------------|------------------------------|------------------------------|--------------------------------------------------|------------------------|-------------------|--------------------|------------------|
| <= 50.00                                                     | 110                               | 16,643,244                  | 3.04                                    | 151,302                      | 7.632                        | 358                                              | 41.83                  | 576               | 48.17              | 36.44            |
| 50.01 - 55.00                                                | 53                                | 10,788,769                  | 1.97                                    | 203,562                      | 7.982                        | 359                                              | 53.47                  | 579               | 51.52              | 38.28            |
| 55.01 - 60.00                                                | 77                                | 14,466,241                  | 2.64                                    | 187,873                      | 7.496                        | 359                                              | 57.99                  | 570               | 63.36              | 36.09            |
| 60.01 - 65.00                                                | 157                               | 31,937,949                  | 5.84                                    | 203,426                      | 7.872                        | 358                                              | 63.56                  | 575               | 69.19              | 41.3             |
| 65.01 - 70.00                                                | 219                               | 43,685,564                  | 7.99                                    | 199,477                      | 7.696                        | 359                                              | 68.63                  | 571               | 64.39              | 38.39            |
| 70.01 - 75.00                                                | 266                               | 59,060,880                  | 10.8                                    | 222,033                      | 7.112                        | 358                                              | 73.2                   | 583               | 56                 | 40.95            |
| 75.01 - 80.00                                                | 524                               | 116,814,274                 | 21.36                                   | 222,928                      | 7.047                        | 359                                              | 79.09                  | 595               | 58.97              | 40.17            |
| 80.01 - 85.00                                                | 269                               | 55,762,943                  | 10.2                                    | 207,297                      | 7.305                        | 359                                              | 83.5                   | 581               | 66.6               | 40.36            |
| 85.01 - 90.00                                                | 407                               | 87,405,746                  | 15.98                                   | 214,756                      | 7.158                        | 359                                              | 88.09                  | 608               | 65.08              | 39.53            |
| 90.01 - 95.00                                                | 282                               | 54,369,338                  | 9.94                                    | 192,799                      | 7.37                         | 358                                              | 90.76                  | 612               | 76.74              | 39.96            |
| 95.01 - 100.00                                               | 318                               | 56,001,546                  | 10.24                                   | 176,105                      | 7.012                        | 359                                              | 84.48                  | 634               | 72.63              | 41.65            |
| <b>Total:</b>                                                | <b>2,682</b>                      | <b>546,936,494</b>          | <b>100</b>                              | <b>203,929</b>               | <b>7.275</b>                 | <b>359</b>                                       | <b>78.11</b>           | <b>595</b>        | <b>64.26</b>       | <b>39.96</b>     |

Minimum: 6.26

Maximum: 100.00

Weighted Average by Original Balance: 80.45

Weighted Average by Current Balance: 80.45

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

Selection Criteria: All records  
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## 1. Summary Statistics

Scheduled Principle Balance: 708,121,460.41  
Number of Mortgage Loans: 3,530  
Average Scheduled Principle Balance: 200,600.98  
Aggregate Original Principal Balance: 708,971,648.00  
Weighted Average Gross Coupon: 7.208  
Weighted Average Net Coupon: 6.698  
Weighted Average Original FICO Score: 607  
Weighted Average Original LTV: 76.79  
Weighted Average Original Term: 357  
Weighted Average Stated Remaining Term (months): 356  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 26  
Weighted Average Gross Margin: 5.028  
Weighted Average Initial Rate Cap: 3.096  
Weighted Average Periodic Rate Cap: 1.127  
Weighted Average Gross Maximum Lifetime Rate: 13.288  
Weighted Average Gross Minimum Lifetime Rate: 5.101  
InterestOnly Hybrid ARMS: 14.97

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## 2. Distribution by Current Unpaid Principle Balance

|                                                         | Number<br>of<br>Mortgage<br>Loans | Unpaid Principle<br>Balance | % of Pool<br>by Principle<br>Balance | Avg. Principle<br>Balance | Wtd. Avg.<br>Gross Coupon | Wtd. Avg.<br>Orig. LTV | Wtd. Avg.<br>FICO | % Full<br>Doc Loan | Wtd. Avg.<br>DTI |
|---------------------------------------------------------|-----------------------------------|-----------------------------|--------------------------------------|---------------------------|---------------------------|------------------------|-------------------|--------------------|------------------|
| <b>Distribution by Current Unpaid Principle Balance</b> |                                   |                             |                                      |                           |                           |                        |                   |                    |                  |
| 0.01 - 50,000.00                                        | 139                               | 5,281,361                   | 0.75                                 | 37,995                    | 8.845                     | 69.24                  | 577               | 71.81              | 32.52            |
| 50,000.01 - 100,000.00                                  | 506                               | 39,384,440                  | 5.56                                 | 77,835                    | 8.114                     | 75.14                  | 588               | 77.27              | 36.76            |
| 100,000.01 - 150,000.00                                 | 830                               | 104,089,361                 | 14.7                                 | 125,409                   | 7.507                     | 77.86                  | 595               | 74.39              | 37.85            |
| 150,000.01 - 200,000.00                                 | 687                               | 120,312,713                 | 16.99                                | 175,128                   | 7.374                     | 76.23                  | 595               | 67.89              | 39.01            |
| 200,000.01 - 250,000.00                                 | 465                               | 104,653,357                 | 14.78                                | 225,061                   | 7.206                     | 76.07                  | 597               | 61.76              | 40.18            |
| 250,000.01 - 300,000.00                                 | 323                               | 88,582,357                  | 12.51                                | 274,250                   | 7.065                     | 78.6                   | 604               | 56.47              | 41.8             |
| 300,000.01 - 350,000.00                                 | 197                               | 64,274,412                  | 9.08                                 | 326,266                   | 7.049                     | 79.34                  | 607               | 53.6               | 41.81            |
| 350,000.01 - 400,000.00                                 | 136                               | 51,201,766                  | 7.23                                 | 376,484                   | 7.027                     | 78.46                  | 606               | 52.78              | 40.73            |
| 400,000.01 - 450,000.00                                 | 80                                | 34,122,967                  | 4.82                                 | 426,537                   | 6.83                      | 77.3                   | 633               | 53.98              | 40.49            |
| 450,000.01 - 500,000.00                                 | 66                                | 31,778,815                  | 4.49                                 | 481,497                   | 6.792                     | 76.51                  | 637               | 66.44              | 38.96            |
| 500,000.01 - 550,000.00                                 | 27                                | 14,215,504                  | 2.01                                 | 526,500                   | 6.453                     | 75.98                  | 636               | 37.05              | 39.78            |
| 550,000.01 - 600,000.00                                 | 25                                | 14,500,184                  | 2.05                                 | 580,007                   | 6.603                     | 75.61                  | 627               | 43.94              | 37.33            |
| 600,000.01 - 650,000.00                                 | 20                                | 12,704,007                  | 1.79                                 | 635,200                   | 6.696                     | 73.49                  | 669               | 50.47              | 40.04            |
| 650,000.01 - 700,000.00                                 | 6                                 | 4,120,128                   | 0.58                                 | 686,888                   | 6.588                     | 76.91                  | 614               | 100                | 43.11            |
| 700,000.01 - 750,000.00                                 | 7                                 | 5,161,606                   | 0.73                                 | 737,372                   | 6.659                     | 70.64                  | 692               | 57.06              | 39.37            |
| 750,000.01 - 800,000.00                                 | 7                                 | 5,421,612                   | 0.77                                 | 774,516                   | 6.748                     | 70.8                   | 647               | 85.83              | 40.62            |
| 800,000.01 - 850,000.00                                 | 3                                 | 2,461,300                   | 0.35                                 | 820,433                   | 7.513                     | 59.62                  | 657               | 33.67              | 46.08            |
| 850,000.01 - 900,000.00                                 | 1                                 | 876,775                     | 0.12                                 | 876,775                   | 7.625                     | 69.02                  | 571               | 100                | 41.75            |
| 900,000.01 - 950,000.00                                 | 1                                 | 933,506                     | 0.13                                 | 933,506                   | 8.875                     | 54.91                  | 632               | 100                | 31.19            |
| 950,000.01 - 1,000,000.00                               | 3                                 | 2,994,889                   | 0.42                                 | 998,296                   | 5.5                       | 56.98                  | 724               | 66.61              | 25.68            |
| 1,000,000.01 >=                                         | 1                                 | 1,050,000                   | 0.15                                 | 1,050,000                 | 6.75                      | 60                     | 626               | 100                | 11.95            |
| <b>Total:</b>                                           | <b>3,530</b>                      | <b>708,121,460</b>          | <b>100</b>                           | <b>200,601</b>            | <b>7.208</b>              | <b>76.79</b>           | <b>607</b>        | <b>62.77</b>       | <b>39.61</b>     |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 3.000 - 3.499                               | 1                        | 503,000                  | 0.07                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| 4.000 - 4.499                               | 6                        | 1,483,782                | 0.21                           | 247,297                | 4.259                 | 77.74               | 656            | 93.2            | 30.43         |
| 4.500 - 4.999                               | 28                       | 6,318,904                | 0.89                           | 225,675                | 4.694                 | 77.31               | 643            | 67.4            | 36.9          |
| 5.000 - 5.499                               | 52                       | 12,781,253               | 1.8                            | 245,793                | 5.246                 | 71.9                | 676            | 62.79           | 37.27         |
| 5.500 - 5.999                               | 239                      | 66,130,490               | 9.34                           | 276,697                | 5.736                 | 73.11               | 645            | 65.62           | 39.48         |
| 6.000 - 6.499                               | 363                      | 92,561,320               | 13.07                          | 254,990                | 6.209                 | 73.97               | 641            | 61.2            | 39.56         |
| 6.500 - 6.999                               | 680                      | 153,638,100              | 21.7                           | 225,938                | 6.708                 | 76.4                | 617            | 61.89           | 39.75         |
| 7.000 - 7.499                               | 555                      | 112,011,358              | 15.82                          | 201,822                | 7.19                  | 78.28               | 597            | 65.43           | 40.29         |
| 7.500 - 7.999                               | 601                      | 112,016,682              | 15.82                          | 186,384                | 7.7                   | 80.12               | 585            | 61.3            | 39.82         |
| 8.000 - 8.499                               | 311                      | 51,453,960               | 7.27                           | 165,447                | 8.172                 | 81.02               | 582            | 64.45           | 39.39         |
| 8.500 - 8.999                               | 312                      | 47,893,076               | 6.76                           | 153,503                | 8.684                 | 78.95               | 579            | 57              | 38.67         |
| 9.000 - 9.499                               | 130                      | 18,067,749               | 2.55                           | 138,983                | 9.161                 | 78.63               | 572            | 57.07           | 39.62         |
| 9.500 - 9.999                               | 96                       | 12,286,823               | 1.74                           | 127,986                | 9.686                 | 72.66               | 562            | 57.84           | 40.06         |
| 10.000 - 10.499                             | 48                       | 6,731,538                | 0.95                           | 140,240                | 10.184                | 69.98               | 554            | 75.72           | 39.97         |
| 10.500 - 10.999                             | 50                       | 6,693,440                | 0.95                           | 133,869                | 10.637                | 66.37               | 532            | 76.98           | 39.11         |
| 11.000 - 11.499                             | 33                       | 4,871,329                | 0.69                           | 147,616                | 11.187                | 63.73               | 533            | 67.72           | 42.29         |
| 11.500 - 11.999                             | 19                       | 2,001,345                | 0.28                           | 105,334                | 11.708                | 60.34               | 524            | 88.89           | 36.52         |
| 12.000 - 12.499                             | 5                        | 649,700                  | 0.09                           | 129,940                | 12.241                | 64.48               | 522            | 75.37           | 44.99         |
| 13.000 - 13.499                             | 1                        | 27,612                   | 0                              | 27,612                 | 13                    | 65                  | 530            | 100             | 15.39         |
| <b>Total:</b>                               | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>          | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 8                        | 1,078,851                | 0.15                           | 134,856                | 7.075                 | 81.11               | 0              | 79.78           | 38.39         |
| 500 - 519            | 222                      | 38,552,944               | 5.44                           | 173,662                | 8.5                   | 71.37               | 510            | 83.34           | 41.33         |
| 520 - 539            | 264                      | 47,521,984               | 6.71                           | 180,008                | 8.385                 | 72.37               | 530            | 78.85           | 41.24         |
| 540 - 559            | 361                      | 60,721,500               | 8.58                           | 168,204                | 7.915                 | 75.28               | 550            | 81.1            | 40.13         |
| 560 - 579            | 417                      | 76,828,770               | 10.85                          | 184,242                | 7.47                  | 77.3                | 570            | 69              | 38.98         |
| 580 - 599            | 531                      | 96,868,994               | 13.68                          | 182,427                | 7.327                 | 78.25               | 589            | 74.38           | 40.76         |
| 600 - 619            | 520                      | 108,620,501              | 15.34                          | 208,886                | 6.98                  | 78.99               | 609            | 69.71           | 39.61         |
| 620 - 639            | 599                      | 125,069,677              | 17.66                          | 208,797                | 6.676                 | 76.45               | 629            | 41.52           | 38.93         |
| 640 - 659            | 263                      | 58,383,648               | 8.24                           | 221,991                | 6.728                 | 80.4                | 647            | 46.74           | 39.75         |
| 660 - 679            | 132                      | 30,156,467               | 4.26                           | 228,458                | 6.863                 | 79.62               | 670            | 39.54           | 39.49         |
| 680 - 699            | 72                       | 18,957,854               | 2.68                           | 263,304                | 6.781                 | 77.87               | 688            | 53.29           | 39.75         |
| 700 - 719            | 44                       | 9,654,701                | 1.36                           | 219,652                | 6.621                 | 80.34               | 709            | 26.21           | 38.64         |
| 720 - 739            | 32                       | 10,423,055               | 1.47                           | 325,720                | 6.336                 | 73.15               | 728            | 41.82           | 33.93         |
| 740 - 759            | 20                       | 7,408,491                | 1.05                           | 370,325                | 6.061                 | 71.34               | 748            | 32.34           | 38.53         |
| 760 - 779            | 24                       | 9,018,844                | 1.27                           | 375,785                | 6.178                 | 67.91               | 769            | 71.04           | 31            |
| 780 - 799            | 19                       | 8,103,391                | 1.14                           | 426,494                | 6.095                 | 70.14               | 788            | 57.43           | 38.04         |
| 800 >=               | 2                        | 743,787                  | 0.11                           | 371,894                | 5.977                 | 64.64               | 808            | 100             | 37.45         |
| <b>Total:</b>        | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>          | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |
| <b>Total:</b>               | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>          | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 18                       | 1,585,539                | 0.22                           | 88,085                 | 7.417                 | 20.43               | 592            | 33.59           | 31.44         |
| 25.01 - 30.00                | 11                       | 855,904                  | 0.12                           | 77,809                 | 7.565                 | 28.26               | 573            | 76.07           | 34            |
| 30.01 - 35.00                | 17                       | 2,490,450                | 0.35                           | 146,497                | 7.021                 | 33.43               | 628            | 28.4            | 37.37         |
| 35.01 - 40.00                | 32                       | 5,779,703                | 0.82                           | 180,616                | 7.043                 | 38.36               | 630            | 53.61           | 30.84         |
| 40.01 - 45.00                | 50                       | 8,000,377                | 1.13                           | 160,008                | 7.324                 | 42.39               | 613            | 49.24           | 38.33         |
| 45.01 - 50.00                | 59                       | 10,311,415               | 1.46                           | 174,770                | 7.252                 | 47.67               | 613            | 48.04           | 37.07         |
| 50.01 - 55.00                | 94                       | 19,837,792               | 2.8                            | 211,040                | 7.45                  | 53.18               | 610            | 51.27           | 36.5          |
| 55.01 - 60.00                | 116                      | 22,799,498               | 3.22                           | 196,547                | 7.246                 | 57.96               | 598            | 57.69           | 35.39         |
| 60.01 - 65.00                | 221                      | 45,850,424               | 6.48                           | 207,513                | 7.614                 | 63.44               | 594            | 60.8            | 40.64         |
| 65.01 - 70.00                | 295                      | 62,503,880               | 8.84                           | 212,217                | 7.404                 | 68.55               | 595            | 62.21           | 38.63         |
| 70.01 - 75.00                | 394                      | 84,968,971               | 12                             | 215,657                | 6.974                 | 73.61               | 604            | 55.66           | 40.19         |
| 75.01 - 80.00                | 1,097                    | 228,985,362              | 32.34                          | 208,738                | 6.869                 | 79.41               | 614            | 65.39           | 40.36         |
| 80.01 - 85.00                | 334                      | 65,649,699               | 9.27                           | 196,556                | 7.407                 | 84.03               | 584            | 67.44           | 40.32         |
| 85.01 - 90.00                | 457                      | 90,213,963               | 12.74                          | 197,405                | 7.372                 | 89.51               | 607            | 66.47           | 40.05         |
| 90.01 - 95.00                | 253                      | 43,465,530               | 6.14                           | 171,801                | 7.579                 | 94.63               | 612            | 77.58           | 39.31         |
| 95.01 - 100.00               | 82                       | 14,712,950               | 2.08                           | 179,426                | 8.327                 | 99.59               | 663            | 36.98           | 39.63         |
| <b>Total:</b>                | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>          | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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## 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 2,369                    | 444,462,342              | 62.77                          | 187,616                | 7.21                  | 77.62               | 596            | 100             | 39.93         |
| Alternative                        | 13                       | 2,589,562                | 0.37                           | 199,197                | 5.717                 | 74.08               | 590            | 0               | 38.38         |
| Limited                            | 79                       | 19,034,780               | 2.69                           | 240,947                | 7.351                 | 78.43               | 601            | 0               | 40.89         |
| No Documentation                   | 95                       | 17,937,862               | 2.53                           | 188,820                | 6.7                   | 69.97               | 642            | 0               | 0             |
| Stated Documentation               | 922                      | 211,232,837              | 29.83                          | 229,103                | 7.3                   | 75.72               | 624            | 0               | 38.66         |
| No Income No Asset                 | 25                       | 6,253,306                | 0.88                           | 250,132                | 6.316                 | 72.75               | 633            | 0               | 34.97         |
| No Ratio                           | 27                       | 6,610,772                | 0.93                           | 244,843                | 6.542                 | 73.95               | 658            | 0               | 0             |
| Total:                             | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 911                      | 186,838,032              | 26.39                          | 205,091                | 7.121                 | 82.39               | 632            | 60.82           | 39.48         |
| Refinance - Rate Term        | 241                      | 55,603,449               | 7.85                           | 230,720                | 6.796                 | 72.31               | 646            | 58.3            | 37.34         |
| Refinance - Cashout          | 2,378                    | 465,679,980              | 65.76                          | 195,828                | 7.292                 | 75.08               | 592            | 64.08           | 39.92         |
| Total:                       | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 3,313                    | 675,641,339              | 95.41                          | 203,936                | 7.195                 | 76.87               | 605            | 63.65           | 39.78         |
| Second Home                    | 37                       | 6,933,591                | 0.98                           | 187,394                | 7.52                  | 78.01               | 640            | 26.38           | 39.24         |
| Non-Owner Occupied             | 180                      | 25,546,530               | 3.61                           | 141,925                | 7.468                 | 74.4                | 649            | 49.31           | 35.21         |
| Total:                         | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 2,659                    | 522,548,665              | 73.79                          | 196,521                | 7.207                 | 76.32               | 604            | 63.45           | 39.45         |
| Townhouse                     | 86                       | 13,700,030               | 1.93                           | 159,303                | 7.541                 | 80.03               | 599            | 64.93           | 36.87         |
| Condominium                   | 194                      | 36,484,002               | 5.15                           | 188,062                | 7.244                 | 78.31               | 617            | 59.8            | 39.93         |
| Condo - Low Rise <5 floors    | 1                        | 97,822                   | 0.01                           | 97,822                 | 6.5                   | 55.78               | 631            | 0               | 33.5          |
| Condo - High Rise >8 floors   | 15                       | 3,776,484                | 0.53                           | 251,766                | 7.675                 | 82.77               | 642            | 12.29           | 33.65         |
| 2 Family                      | 117                      | 26,949,773               | 3.76                           | 227,776                | 7.276                 | 73.77               | 612            | 52.44           | 41.28         |
| 3 Family                      | 32                       | 8,148,756                | 1.15                           | 254,649                | 7.211                 | 73.08               | 630            | 49.18           | 42.22         |
| 4 Family                      | 30                       | 8,621,172                | 1.22                           | 287,372                | 7.216                 | 71.23               | 650            | 50.07           | 39.47         |
| Co-Op                         | 3                        | 294,074                  | 0.04                           | 98,025                 | 8.289                 | 52.1                | 601            | 100             | 30.39         |
| PUD                           | 393                      | 87,800,683               | 12.4                           | 223,411                | 7.104                 | 80.15               | 608            | 67.37           | 40.51         |
| Total:                        | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| California            | 697                      | 196,278,668              | 27.72                          | 281,605                | 6.821                 | 73.65               | 621            | 58.94           | 39.69         |
| New York              | 288                      | 74,933,031               | 10.58                          | 260,184                | 7.021                 | 73.18               | 612            | 49.91           | 41.58         |
| New Jersey            | 231                      | 54,099,236               | 7.64                           | 234,196                | 7.543                 | 76.16               | 598            | 57.95           | 41.08         |
| Florida               | 293                      | 48,308,469               | 6.82                           | 164,875                | 7.349                 | 78.62               | 609            | 59.35           | 38.6          |
| Massachusetts         | 148                      | 35,777,689               | 5.05                           | 241,742                | 7.068                 | 73.64               | 593            | 76.22           | 38.81         |
| Maryland              | 160                      | 32,832,453               | 4.64                           | 205,203                | 7.453                 | 77.37               | 587            | 67.11           | 42.23         |
| Virginia              | 132                      | 25,335,511               | 3.58                           | 191,936                | 7.213                 | 78.47               | 591            | 70.18           | 39.27         |
| Georgia               | 130                      | 19,062,212               | 2.69                           | 146,632                | 7.688                 | 84.65               | 613            | 61.58           | 40.51         |
| Connecticut           | 90                       | 17,901,730               | 2.53                           | 198,908                | 7.116                 | 76                  | 592            | 76.75           | 37.04         |
| Illinois              | 97                       | 17,589,969               | 2.48                           | 181,134                | 7.631                 | 80.55               | 603            | 61.33           | 39.98         |
| Michigan              | 115                      | 16,059,343               | 2.27                           | 139,646                | 7.405                 | 81.57               | 597            | 63.57           | 38.32         |
| Texas                 | 119                      | 15,974,194               | 2.26                           | 134,237                | 7.886                 | 84.59               | 607            | 67.87           | 36.60         |
| Nevada                | 69                       | 14,064,366               | 1.99                           | 203,831                | 7.261                 | 79.6                | 607            | 61.84           | 40.14         |
| Washington            | 58                       | 11,455,437               | 1.62                           | 197,508                | 6.903                 | 82.2                | 619            | 71.64           | 41.47         |
| Pennsylvania          | 86                       | 10,388,285               | 1.47                           | 120,794                | 7.949                 | 80.42               | 578            | 79.01           | 38.54         |
| Other                 | 817                      | 118,080,669              | 16.68                          | 144,530                | 7.447                 | 79.69               | 600            | 69.31           | 38.05         |
| Total:                | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 7726                     | 5                        | 2,037,978                | 0.29                           | 407,596                | 7.142                  | 79.66               | 574            | 60.69           | 37.04         |
| 10312                    | 5                        | 1,929,479                | 0.27                           | 385,896                | 6.589                  | 76.31               | 654            | 40.55           | 39.17         |
| 91342                    | 6                        | 1,922,763                | 0.27                           | 320,460                | 6.461                  | 72.1                | 621            | 72.09           | 45.65         |
| 94531                    | 5                        | 1,752,389                | 0.25                           | 352,478                | 6.393                  | 76.72               | 666            | 46.78           | 42.6          |
| 95758                    | 5                        | 1,590,931                | 0.22                           | 316,186                | 6.694                  | 76.74               | 609            | 65.05           | 45.03         |
| 92336                    | 6                        | 1,514,880                | 0.21                           | 252,480                | 6.703                  | 73.94               | 610            | 26.38           | 44.5          |
| 90650                    | 6                        | 1,506,065                | 0.21                           | 251,011                | 7.078                  | 70.83               | 579            | 50.72           | 42.13         |
| 92688                    | 4                        | 1,480,411                | 0.21                           | 370,103                | 7.108                  | 75.37               | 610            | 69.13           | 48.62         |
| 11741                    | 6                        | 1,461,528                | 0.21                           | 243,605                | 7.517                  | 67.2                | 573            | 67.94           | 38.76         |
| 92886                    | 3                        | 1,448,213                | 0.2                            | 482,738                | 6.012                  | 67.03               | 622            | 65.47           | 34.03         |
| Other                    | 3,479                    | 691,466,723              | 97.65                          | 198,754                | 7.219                  | 76.86               | 606            | 62.92           | 39.56         |
| Total:                   | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                  | 76.79               | 607            | 62.77           | 39.61         |

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## 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 121 - 180                                  | 82                       | 9,266,683                | 1.31                           | 113,008                | 7.074                  | 66.71               | 613            | 48.11           | 37.03         |
| 181 - 240                                  | 8                        | 1,075,041                | 0.15                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 301 - 360                                  | 3,440                    | 697,779,735              | 98.54                          | 202,843                | 7.206                  | 76.92               | 606            | 62.99           | 39.63         |
| Total:                                     | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                  | 76.79               | 607            | 62.77           | 39.61         |

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## 14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 15 YR Balloon                | 5                        | 411,431                  | 0.06                           | 82,286                 | 8.318                  | 79.56               | 583            | 100             | 33.41         |
| 15 YR Fixed                  | 77                       | 8,855,252                | 1.25                           | 115,003                | 7.016                  | 66.11               | 615            | 45.7            | 37.27         |
| 20 YR Fixed                  | 8                        | 1,075,041                | 0.15                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 30 YR Fixed                  | 728                      | 139,572,584              | 19.71                          | 191,721                | 7.048                  | 73.08               | 638            | 58.76           | 38.76         |
| 30 YR Fixed - 60M IO         | 30                       | 11,270,858               | 1.59                           | 375,689                | 6.023                  | 66.43               | 749            | 53.51           | 32.47         |
| 1 YR CMT                     | 3                        | 868,879                  | 0.12                           | 289,626                | 5.856                  | 62.75               | 526            | 59.78           | 46.93         |
| 2/6 MONTH LIBOR              | 1,961                    | 377,523,581              | 53.31                          | 192,516                | 7.557                  | 77.87               | 584            | 67.95           | 30.91         |
| 2/6 MONTH LIBOR - 24M IO     | 230                      | 63,556,022               | 8.98                           | 276,331                | 6.962                  | 81.46               | 632            | 62.62           | 41.96         |
| 3/1 YR CMT                   | 115                      | 22,039,795               | 3.11                           | 191,650                | 7.064                  | 78.27               | 601            | 61.45           | 39.63         |
| 3/1 YR CMT - 36M IO          | 55                       | 13,704,452               | 1.94                           | 249,172                | 5.923                  | 78.77               | 635            | 64.77           | 38.22         |
| 3/1 YR LIBOR                 | 12                       | 2,519,636                | 0.36                           | 209,970                | 4.549                  | 76.4                | 599            | 70.51           | 59.55         |
| 3/6 MONTH LIBOR              | 146                      | 25,396,952               | 3.59                           | 173,952                | 7.081                  | 75.59               | 592            | 59.01           | 38.45         |
| 3/6 MONTH LIBOR - 36M IO     | 35                       | 8,966,980                | 1.27                           | 256,199                | 6.267                  | 77.89               | 628            | 40.58           | 40.88         |
| 5/1 YR CMT                   | 30                       | 8,010,914                | 1.13                           | 267,030                | 6.009                  | 74.86               | 631            | 30.13           | 37.85         |
| 5/1 YR CMT - 60M IO          | 52                       | 13,549,599               | 1.91                           | 260,569                | 6.041                  | 77.26               | 634            | 51.53           | 38.58         |
| 5/1 YR LIBOR                 | 14                       | 2,819,119                | 0.4                            | 201,366                | 5.371                  | 73.58               | 616            | 45.01           | 36.12         |
| 5/6 MONTH LIBOR              | 3                        | 594,449                  | 0.08                           | 198,150                | 6.827                  | 75.53               | 631            | 0               | 49.98         |
| 5/6 MONTH LIBOR - 60M IO     | 21                       | 5,736,710                | 0.81                           | 273,177                | 5.086                  | 76.18               | 638            | 30.15           | 42.8          |
| 6 MONTH LIBOR                | 3                        | 873,953                  | 0.12                           | 291,318                | 7.886                  | 80                  | 553            | 76.23           | 45.08         |
| 6 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.07                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 7/1 YR LIBOR                 | 1                        | 272,451                  | 0.04                           | 272,451                | 5.375                  | 64.02               | 608            | 100             | 38.22         |
| Total:                       | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                  | 76.79               | 607            | 62.77           | 39.61         |

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## 15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0                                       | 1,188                    | 257,610,250              | 36.38                          | 216,844                | 7.03                   | 75.51               | 628            | 53.72           | 39            |
| 12                                      | 157                      | 34,716,261               | 4.9                            | 221,123                | 7.422                  | 77.96               | 599            | 71.82           | 39.59         |
| 24                                      | 1,493                    | 297,461,710              | 42.01                          | 199,238                | 7.365                  | 76.48               | 588            | 67.94           | 43.14         |
| 36                                      | 687                      | 117,429,686              | 16.58                          | 170,931                | 7.14                   | 75.04               | 609            | 67.08           | 39.32         |
| 60                                      | 5                        | 903,553                  | 0.13                           | 180,711                | 6.893                  | 70.09               | 669            | 29.56           | 45.17         |
| Total:                                  | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                  | 76.79               | 607            | 62.77           | 39.61         |

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## 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                  | 5                        | 1,421,468                | 0.26                           | 284,294                | 6.18                   | 77.77               | 577            | 64.61           | 40.21         |
| 1.5                                                                | 22                       | 4,645,099                | 0.65                           | 211,141                | 7.289                  | 77.14               | 572            | 63.94           | 37.72         |
| 2                                                                  | 18                       | 3,884,245                | 0.71                           | 215,791                | 4.847                  | 77.94               | 609            | 71.88           | 35.23         |

|               |              |                    |            |                |              |              |            |              |              |
|---------------|--------------|--------------------|------------|----------------|--------------|--------------|------------|--------------|--------------|
| 3             | 2,509        | 504,659,506        | 92.27      | 201,140        | 7.376        | 78.25        | 593        | 65.54        | 40.09        |
| 5             | 121          | 30,983,243         | 5.66       | 256,060        | 5.989        | 75.95        | 632        | 40.89        | 38.98        |
| 6             | 7            | 1,342,934          | 0.25       | 191,848        | 7.118        | 79.5         | 567        | 100          | 30.19        |
| <b>Total:</b> | <b>2,682</b> | <b>546,936,494</b> | <b>100</b> | <b>203,929</b> | <b>7.275</b> | <b>78.11</b> | <b>595</b> | <b>64.26</b> | <b>39.96</b> |

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#### 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                     | 2,342                    | 472,606,174              | 86.41                          | 201,798                | 7.412                  | 78.16               | 592            | 66.6            | 40.17         |
| 1.5                                                                   | 56                       | 9,816,642                | 1.79                           | 175,297                | 7.376                  | 80.28               | 603            | 50.18           | 39.24         |
| 2                                                                     | 284                      | 64,513,679               | 11.8                           | 227,161                | 6.253                  | 77.45               | 620            | 49.24           | 38.38         |
| <b>Total:</b>                                                         | <b>2,682</b>             | <b>546,936,494</b>       | <b>100</b>                     | <b>203,929</b>         | <b>7.275</b>           | <b>78.11</b>        | <b>595</b>     | <b>64.26</b>    | <b>39.96</b>  |

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#### 18. Distribution by Gross Margin of the Adjustable-Rate Loans

| Distribution by Gross Margin of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1.001 - 1.500                                             | 1                        | 166,427                  | 0.03                           | 166,427                | 7.125                  | 77.87               | 553            | 0               | 41.34         |
| 2.001 - 2.500                                             | 34                       | 7,643,866                | 1.4                            | 224,820                | 5.174                  | 76.56               | 618            | 50.6            | 37.7          |
| 2.501 - 3.000                                             | 233                      | 59,075,656               | 10.8                           | 253,544                | 5.975                  | 76.61               | 639            | 38.18           | 39.16         |
| 3.001 - 3.500                                             | 6                        | 1,147,789                | 0.21                           | 191,298                | 5.825                  | 79.86               | 695            | 4.33            | 37.85         |
| 3.501 - 4.000                                             | 7                        | 2,105,714                | 0.39                           | 300,816                | 6.228                  | 77.46               | 649            | 31.02           | 41.86         |
| 4.001 - 4.500                                             | 516                      | 120,337,488              | 22                             | 233,212                | 7.061                  | 82.09               | 593            | 76.03           | 41.27         |
| 4.501 - 5.000                                             | 672                      | 124,880,204              | 22.83                          | 185,834                | 7.307                  | 82.28               | 595            | 70.95           | 40.72         |
| 5.001 - 5.500                                             | 416                      | 88,770,378               | 16.23                          | 213,390                | 7.499                  | 76.55               | 593            | 53.25           | 39.6          |
| 5.501 - 6.000                                             | 231                      | 44,010,489               | 8.05                           | 190,522                | 7.689                  | 74.92               | 591            | 53.09           | 38.34         |
| 6.001 - 6.500                                             | 145                      | 26,031,546               | 4.76                           | 179,528                | 7.902                  | 73.3                | 576            | 65.26           | 39.75         |
| 6.501 - 7.000                                             | 206                      | 37,112,736               | 6.79                           | 180,159                | 8.461                  | 68.75               | 575            | 77.96           | 38.75         |
| 7.001 - 7.500                                             | 116                      | 17,200,148               | 3.14                           | 148,277                | 7.992                  | 70.35               | 572            | 82              | 37.16         |
| 7.501 - 8.000                                             | 57                       | 10,289,822               | 1.88                           | 180,523                | 7.569                  | 78.99               | 581            | 75              | 39.65         |
| 8.001 - 8.500                                             | 25                       | 4,929,076                | 0.9                            | 197,163                | 7.545                  | 74.9                | 555            | 87.08           | 39.91         |
| 8.501 - 9.000                                             | 6                        | 1,405,844                | 0.26                           | 234,307                | 8.578                  | 79.79               | 559            | 65.4            | 43.81         |
| 9.001 - 9.500                                             | 10                       | 1,772,494                | 0.32                           | 177,249                | 8.096                  | 73.8                | 558            | 100             | 40.95         |
| 10.501 - 11.000                                           | 1                        | 56,816                   | 0.01                           | 56,816                 | 9                      | 75                  | 519            | 100             | 24.93         |
| <b>Total:</b>                                             | <b>2,682</b>             | <b>546,936,494</b>       | <b>100</b>                     | <b>203,929</b>         | <b>7.275</b>           | <b>78.11</b>        | <b>595</b>     | <b>64.26</b>    | <b>39.96</b>  |

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#### 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 9.501 - 10.000                                                     | 6                        | 1,001,590                | 0.18                           | 166,932                | 4.722                  | 81.93               | 615            | 62.83           | 37.48         |
| 10.001 - 10.500                                                    | 20                       | 4,425,397                | 0.81                           | 221,270                | 4.716                  | 77.07               | 626            | 75.45           | 33.12         |
| 10.501 - 11.000                                                    | 31                       | 6,551,361                | 1.2                            | 211,334                | 5.147                  | 73.57               | 646            | 60.54           | 36.12         |
| 11.001 - 11.500                                                    | 54                       | 16,016,624               | 2.93                           | 296,604                | 5.454                  | 76.69               | 645            | 54.88           | 41.48         |
| 11.501 - 12.000                                                    | 213                      | 54,647,724               | 9.99                           | 256,562                | 5.852                  | 75.81               | 622            | 69.42           | 40.6          |
| 12.001 - 12.500                                                    | 311                      | 74,338,923               | 13.59                          | 239,032                | 6.333                  | 76.58               | 615            | 63.69           | 40.45         |
| 12.501 - 13.000                                                    | 453                      | 101,011,245              | 18.47                          | 222,983                | 6.811                  | 77.53               | 602            | 67.69           | 40.32         |
| 13.001 - 13.500                                                    | 423                      | 86,096,700               | 15.74                          | 203,538                | 7.303                  | 80.34               | 590            | 67.6            | 39.79         |
| 13.501 - 14.000                                                    | 426                      | 83,629,534               | 15.29                          | 196,313                | 7.787                  | 82                  | 583            | 62.31           | 40.07         |
| 14.001 - 14.500                                                    | 251                      | 42,277,678               | 7.73                           | 168,437                | 8.275                  | 80.06               | 575            | 59.24           | 39.59         |
| 14.501 - 15.000                                                    | 223                      | 37,087,210               | 6.78                           | 166,310                | 8.736                  | 79.01               | 577            | 52.72           | 38.02         |
| 15.001 - 15.500                                                    | 81                       | 11,529,674               | 2.11                           | 142,342                | 9.235                  | 77.94               | 566            | 60.69           | 40.64         |
| 15.501 - 16.000                                                    | 76                       | 10,741,127               | 1.96                           | 141,331                | 9.637                  | 72.07               | 558            | 59.18           | 41.08         |
| 16.001 - 16.500                                                    | 42                       | 7,174,859                | 1.31                           | 170,830                | 10.315                 | 66.96               | 548            | 79.42           | 40.51         |
| 16.501 - 17.000                                                    | 33                       | 4,811,483                | 0.88                           | 145,803                | 10.727                 | 67.12               | 529            | 67.07           | 38.58         |
| 17.001 - 17.500                                                    | 27                       | 4,091,549                | 0.75                           | 151,539                | 11.285                 | 64.08               | 529            | 67.5            | 41.69         |
| 17.501 - 18.000                                                    | 8                        | 694,403                  | 0.16                           | 111,800                | 11.802                 | 61.85               | 522            | 75.13           | 36.37         |
| 18.001 - 18.500                                                    | 4                        | 609,412                  | 0.11                           | 152,353                | 12.257                 | 64.45               | 522            | 73.75           | 46.5          |
| <b>Total:</b>                                                      | <b>2,682</b>             | <b>546,936,494</b>       | <b>100</b>                     | <b>203,929</b>         | <b>7.275</b>           | <b>78.11</b>        | <b>595</b>     | <b>64.26</b>    | <b>39.96</b>  |

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#### 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 32                       | 6,846,106                | 1.25                           | 213,941                | 4.992                  | 76.18               | 615            | 53.9            | 37.76         |
| 2.501 - 3.000                                                       | 232                      | 58,448,224               | 10.69                          | 251,932                | 5.969                  | 76.7                | 639            | 36.56           | 39.16         |
| 3.001 - 3.500                                                       | 7                        | 1,767,789                | 0.32                           | 252,541                | 6.018                  | 79.91               | 689            | 2.81            | 38.22         |
| 3.501 - 4.000                                                       | 5                        | 1,544,879                | 0.28                           | 308,976                | 6.377                  | 82.2                | 652            | 42.28           | 41            |
| 4.001 - 4.500                                                       | 498                      | 116,348,973              | 21.27                          | 233,632                | 7.044                  | 82.23               | 593            | 76.5            | 41.33         |
| 4.501 - 5.000                                                       | 654                      | 122,213,125              | 22.35                          | 186,870                | 7.317                  | 82.27               | 594            | 71.9            | 40.62         |
| 5.001 - 5.500                                                       | 401                      | 84,675,541               | 15.48                          | 211,161                | 7.53                   | 76.47               | 591            | 54.33           | 39.68         |
| 5.501 - 6.000                                                       | 235                      | 44,834,166               | 8.2                            | 190,784                | 7.689                  | 75.0                | 591            | 54.65           | 38.43         |
| 6.001 - 6.500                                                       | 153                      | 27,963,502               | 5.11                           | 182,768                | 7.695                  | 72.25               | 584            | 57.58           | 39.51         |
| 16.501 - 7.000                                                      | 205                      | 38,063,090               | 6.96                           | 185,674                | 8.333                  | 69.66               | 580            | 75.46           | 38.84         |

|                 |              |                    |            |                |              |              |            |              |              |
|-----------------|--------------|--------------------|------------|----------------|--------------|--------------|------------|--------------|--------------|
| 7.001 - 7.500   | 130          | 20,492,955         | 3.75       | 157,638        | 7.898        | 72.62        | 580        | 75.97        | 37.62        |
| 7.501 - 8.000   | 67           | 13,004,379         | 2.38       | 194,095        | 7.628        | 78.03        | 572        | 74.03        | 39.67        |
| 8.001 - 8.500   | 31           | 5,735,765          | 1.05       | 185,025        | 7.707        | 73.63        | 557        | 87.94        | 41.02        |
| 8.501 - 9.000   | 18           | 2,339,734          | 0.43       | 129,985        | 8.627        | 84.02        | 570        | 58.79        | 41.09        |
| 9.001 - 9.500   | 9            | 1,558,742          | 0.28       | 173,194        | 8.048        | 75.52        | 571        | 95.39        | 41.81        |
| 9.501 - 10.000  | 1            | 310,392            | 0.06       | 310,392        | 9.75         | 80           | 584        | 0            | 46.11        |
| 12.501 - 13.000 | 2            | 309,256            | 0.06       | 154,828        | 6.825        | 85.49        | 587        | 100          | 38.1         |
| 13.501 - 14.000 | 2            | 479,855            | 0.09       | 239,927        | 7.724        | 58.08        | 544        | 20.81        | 44.97        |
| <b>Total:</b>   | <b>2,682</b> | <b>546,936,494</b> | <b>100</b> | <b>203,929</b> | <b>7.275</b> | <b>78.11</b> | <b>595</b> | <b>64.26</b> | <b>39.96</b> |

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## 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10/1/2004                                                              | 1                        | 263,102                  | 0.05                           | 263,102                | 8                      | 80                  | 533            | 100             | 42.43         |
| 12/1/2004                                                              | 1                        | 403,117                  | 0.07                           | 403,117                | 7.625                  | 80                  | 544            | 100             | 45.9          |
| 1/1/2005                                                               | 1                        | 207,734                  | 0.04                           | 207,734                | 8.25                   | 80                  | 595            | 0               | 46.86         |
| 3/1/2005                                                               | 1                        | 503,000                  | 0.09                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 6/1/2005                                                               | 1                        | 185,049                  | 0.03                           | 185,049                | 7.625                  | 90                  | 524            | 100             | 34.1          |
| 8/1/2005                                                               | 2                        | 678,879                  | 0.12                           | 339,440                | 5.676                  | 83.52               | 623            | 75.51           | 44.93         |
| 9/1/2005                                                               | 1                        | 190,000                  | 0.03                           | 190,000                | 6.5                    | 80                  | 640            | 0               | 0             |
| 10/1/2005                                                              | 1                        | 110,200                  | 0.02                           | 110,200                | 4.625                  | 95                  | 648            | 100             | 33.4          |
| 12/1/2005                                                              | 2                        | 630,634                  | 0.12                           | 315,267                | 7.004                  | 81.55               | 583            | 100             | 41.97         |
| 1/1/2006                                                               | 7                        | 1,170,833                | 0.21                           | 167,262                | 6.837                  | 82.04               | 600            | 100             | 39.97         |
| 2/1/2006                                                               | 12                       | 2,435,475                | 0.45                           | 202,956                | 6.773                  | 80.67               | 598            | 74.45           | 41.24         |
| 3/1/2006                                                               | 16                       | 2,452,760                | 0.45                           | 153,298                | 7.094                  | 79.27               | 624            | 80.4            | 38.82         |
| 4/1/2006                                                               | 57                       | 10,424,514               | 1.91                           | 182,886                | 7.187                  | 77.47               | 592            | 66.89           | 39.15         |
| 5/1/2006                                                               | 65                       | 14,826,045               | 2.71                           | 228,093                | 6.506                  | 79.18               | 619            | 63.8            | 40.35         |
| 6/1/2006                                                               | 229                      | 44,980,048               | 8.22                           | 196,419                | 6.94                   | 76.83               | 585            | 76.2            | 39.27         |
| 7/1/2006                                                               | 493                      | 96,923,837               | 17.72                          | 196,600                | 7.39                   | 77.75               | 588            | 68.83           | 40.2          |
| 8/1/2006                                                               | 545                      | 107,753,357              | 19.7                           | 197,713                | 7.624                  | 77.98               | 587            | 70.48           | 40.98         |
| 9/1/2006                                                               | 725                      | 150,482,077              | 27.51                          | 207,561                | 7.694                  | 79.4                | 594            | 60.5            | 40.04         |
| 10/1/2006                                                              | 38                       | 8,704,875                | 1.59                           | 229,076                | 7.811                  | 78.88               | 583            | 75.1            | 38.68         |
| 2/1/2007                                                               | 2                        | 192,596                  | 0.04                           | 96,298                 | 5.914                  | 75                  | 607            | 100             | 42.9          |
| 3/1/2007                                                               | 11                       | 1,796,850                | 0.33                           | 163,332                | 5.112                  | 79.01               | 592            | 80.63           | 36.4          |
| 4/1/2007                                                               | 13                       | 3,322,512                | 0.61                           | 255,586                | 5.869                  | 76.15               | 628            | 29.01           | 37.63         |
| 5/1/2007                                                               | 39                       | 6,710,084                | 1.23                           | 172,053                | 7.001                  | 74.32               | 597            | 87.9            | 37.78         |
| 6/1/2007                                                               | 26                       | 5,030,620                | 0.92                           | 193,485                | 6.933                  | 81.14               | 596            | 80.98           | 36.22         |
| 7/1/2007                                                               | 50                       | 9,553,516                | 1.75                           | 191,070                | 6.984                  | 77.73               | 596            | 70.84           | 38.14         |
| 8/1/2007                                                               | 98                       | 17,737,519               | 3.24                           | 180,995                | 6.75                   | 78.03               | 611            | 50.13           | 39.22         |
| 9/1/2007                                                               | 111                      | 25,338,542               | 4.63                           | 228,275                | 6.624                  | 76.83               | 612            | 47.02           | 40.45         |
| 10/1/2007                                                              | 13                       | 2,945,676                | 0.54                           | 226,590                | 6.246                  | 76.55               | 620            | 37.59           | 36.1          |
| 11/1/2007                                                              | 1                        | 401,563                  | 0.07                           | 401,563                | 6.625                  | 63.57               | 627            | 0               | 29.77         |
| 2/1/2009                                                               | 2                        | 343,275                  | 0.06                           | 171,637                | 5.858                  | 87.84               | 608            | 100             | 38.25         |
| 3/1/2009                                                               | 3                        | 569,566                  | 0.1                            | 189,855                | 5.021                  | 77.53               | 602            | 41.81           | 31.31         |
| 4/1/2009                                                               | 4                        | 1,087,914                | 0.2                            | 271,979                | 5.635                  | 83.05               | 623            | 17.46           | 40.34         |
| 5/1/2009                                                               | 3                        | 948,000                  | 0.17                           | 316,000                | 4.852                  | 78.8                | 625            | 75.82           | 28.78         |
| 6/1/2009                                                               | 3                        | 825,938                  | 0.15                           | 275,313                | 5.523                  | 81.97               | 665            | 75.45           | 47.99         |
| 7/1/2009                                                               | 12                       | 3,415,005                | 0.62                           | 284,584                | 6.195                  | 71.86               | 628            | 38.29           | 40.09         |
| 8/1/2009                                                               | 37                       | 8,360,130                | 1.53                           | 225,949                | 6.079                  | 75.24               | 632            | 48.65           | 38.59         |
| 9/1/2009                                                               | 45                       | 11,912,101               | 2.18                           | 264,713                | 6.07                   | 75.88               | 635            | 28.7            | 40.04         |
| 10/1/2009                                                              | 10                       | 2,847,300                | 0.52                           | 284,730                | 5.971                  | 79.01               | 635            | 54.68           | 38.12         |
| 4/1/2011                                                               | 1                        | 272,451                  | 0.05                           | 272,451                | 5.375                  | 54.02               | 608            | 100             | 38.22         |
| <b>Total:</b>                                                          | <b>2,682</b>             | <b>546,936,494</b>       | <b>100</b>                     | <b>203,929</b>         | <b>7.275</b>           | <b>78.11</b>        | <b>595</b>     | <b>64.26</b>    | <b>39.96</b>  |

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## 22. Debt to Income Ratio

| Debt to Income Ratio | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0                 | 146                      | 30,298,940               | 4.28                           | 207,527                | 6.641                  | 71.32               | 644            | 0               | 0             |
| 10-Jan               | 10                       | 628,593                  | 0.09                           | 62,859                 | 6.632                  | 79.56               | 587            | 52.29           | 6.11          |
| 20-Nov               | 128                      | 20,613,948               | 2.91                           | 161,046                | 7.113                  | 70.79               | 614            | 71.41           | 16            |
| 21 - 30              | 498                      | 36,639,501               | 12.24                          | 173,975                | 7.24                   | 75.03               | 611            | 64.8            | 26            |
| 31 - 40              | 1,039                    | 205,348,934              | 29                             | 197,641                | 7.182                  | 76.27               | 611            | 62.71           | 35.31         |
| 41 - 50              | 1,458                    | 311,013,283              | 43.92                          | 213,315                | 7.283                  | 79.31               | 602            | 64.82           | 45.61         |
| 51 - 60              | 251                      | 53,579,261               | 7.57                           | 213,459                | 7.16                   | 72.39               | 585            | 80.07           | 52.8          |
| <b>Total:</b>        | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>           | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

NZWA DTI: 39.61  
Min: 0.00  
Max: 55.00

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## 23. CLTV (Including Sim Seconds)

| CLTV (Including Sim Seconds) | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10-Jan                       | 1                        | 72,000                   | 0.01                           | 72,000                 | 8.5                    | 6.26                | 539            | 0               | 26.7          |
| 20-Nov                       | 6                        | 424,302                  | 0.06                           | 70,717                 | 7.567                  | 16.75               | 610            | 38.33           | 38.4          |
| 21 - 30                      | 22                       | 1,945,140                | 0.27                           | 88,415                 | 7.412                  | 25.2                | 582            | 52.49           | 31.95         |
| 31 - 40                      | 48                       | 7,271,751                | 1.03                           | 151,495                | 7.247                  | 36.66               | 611            | 38.61           | 35.73         |
| 41 - 50                      | 108                      | 18,135,792               | 2.56                           | 167,924                | 7.265                  | 45.41               | 611            | 49.03           | 36.75         |
| 51 - 60                      | 201                      | 39,513,224               | 5.58                           | 196,583                | 7.414                  | 55.83               | 599            | 58.87           | 35.85         |

|               |              |                    |            |                |              |              |            |              |              |
|---------------|--------------|--------------------|------------|----------------|--------------|--------------|------------|--------------|--------------|
| 61 - 70       | 506          | 105,604,026        | 14.91      | 208,704        | 7.482        | 66.04        | 596        | 62.27        | 38.95        |
| 71 - 80       | 1,121        | 241,225,072        | 34.07      | 215,187        | 7.031        | 76.91        | 605        | 57.07        | 40.3         |
| 81 - 90       | 822          | 169,897,924        | 23.99      | 206,688        | 7.226        | 86.12        | 603        | 65.2         | 39.79        |
| 91 - 100      | 695          | 124,032,229        | 17.52      | 178,464        | 7.21         | 87.61        | 626        | 75.87        | 40.53        |
| <b>Total:</b> | <b>3,530</b> | <b>708,121,460</b> | <b>100</b> | <b>200,601</b> | <b>7.208</b> | <b>76.79</b> | <b>607</b> | <b>62.77</b> | <b>39.61</b> |

WA CLTV: 78.98

Min: 6.26

Max: 100.00

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Job : 13  
Date: 9/22/2004  
Time: 10:35:16 AM

Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
IO Loans  
424 records  
Balance: 117,287,422

**Selection Criteria: IO Loans**  
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**1. Summary Statistics**

Scheduled Principle Balance: 117,287,421.79  
Number of Mortgage Loans: 424  
Average Scheduled Principle Balance: 276,621.28  
Aggregate Original Principal Balance: 117,294,531.00  
Weighted Average Gross Coupon: 6.533  
Weighted Average Net Coupon: 6.023  
Weighted Average Original FICO Score: 644  
Weighted Average Original LTV: 78.66  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 359  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 32  
Weighted Average Gross Margin: 4.173  
Weighted Average Initial Rate Cap: 3.354  
Weighted Average Periodic Rate Cap: 1.269  
Weighted Average Gross Maximum Lifetime Rate: 12.599  
Weighted Average Gross Minimum Lifetime Rate: 4.244  
InterestOnly Hybrid ARMS: 90.39

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**2. Distribution by Current Unpaid Principle Balance**

|                                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Current Unpaid Principle Balance</b> |                          |                          |                                |                        |                       |                     |                |                 |               |
| 50,000.01 - 100,000.00                                  | 13                       | 1,090,313                | 0.93                           | 83,870                 | 7.042                 | 72.74               | 628            | 65.1            | 37.27         |
| 100,000.01 - 150,000.00                                 | 80                       | 10,256,278               | 8.74                           | 128,203                | 6.652                 | 81.47               | 638            | 64.43           | 39.63         |
| 150,000.01 - 200,000.00                                 | 65                       | 11,568,992               | 9.86                           | 177,984                | 6.523                 | 80.95               | 640            | 64.34           | 39.41         |
| 200,000.01 - 250,000.00                                 | 62                       | 14,006,934               | 11.94                          | 225,918                | 6.465                 | 80.65               | 633            | 59.35           | 40.34         |
| 250,000.01 - 300,000.00                                 | 64                       | 17,467,630               | 14.89                          | 272,932                | 6.534                 | 80.78               | 639            | 46.64           | 41            |
| 300,000.01 - 350,000.00                                 | 36                       | 11,706,792               | 9.98                           | 325,189                | 6.658                 | 82.9                | 642            | 44.71           | 42.84         |
| 350,000.01 - 400,000.00                                 | 30                       | 11,082,292               | 9.45                           | 369,410                | 6.699                 | 79.53               | 622            | 33.9            | 40.65         |
| 400,000.01 - 450,000.00                                 | 17                       | 7,234,200                | 6.17                           | 425,541                | 6.237                 | 75.42               | 668            | 58.67           | 38.44         |
| 450,000.01 - 500,000.00                                 | 21                       | 10,226,143               | 8.72                           | 486,959                | 6.4                   | 74.89               | 673            | 61.56           | 37.4          |
| 500,000.01 - 550,000.00                                 | 8                        | 4,185,443                | 3.57                           | 523,180                | 5.667                 | 72.27               | 637            | 25.16           | 40.55         |
| 550,000.01 - 600,000.00                                 | 10                       | 5,816,900                | 4.96                           | 581,690                | 6.29                  | 77.75               | 648            | 60.01           | 37.23         |
| 600,000.01 - 650,000.00                                 | 11                       | 6,990,000                | 5.96                           | 635,455                | 6.577                 | 74.87               | 664            | 64.04           | 38.37         |
| 650,000.01 - 700,000.00                                 | 1                        | 699,000                  | 0.6                            | 699,000                | 7.125                 | 71.69               | 605            | 100             | 54.75         |
| 700,000.01 - 750,000.00                                 | 2                        | 1,475,000                | 1.26                           | 737,500                | 8.057                 | 71.11               | 629            | 0               | 39.7          |
| 750,000.01 - 800,000.00                                 | 2                        | 1,548,000                | 1.32                           | 774,000                | 7.006                 | 80                  | 654            | 100             | 49.92         |
| 800,000.01 - 950,000.00                                 | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                 | 54.91               | 632            | 100             | 31.19         |
| 950,000.01 - 1,000,000.00                               | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                 | 62.5                | 742            | 0               | 0             |
| <b>Total:</b>                                           | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>          | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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**3. Distribution by Current Gross Mortgage Rate**

|                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Current Gross Mortgage Rate</b> |                          |                          |                                |                        |                       |                     |                |                 |               |
| 3.000 - 3.499                                      | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| 4.000 - 4.499                                      | 2                        | 824,000                  | 0.7                            | 412,000                | 4.25                  | 82.69               | 677            | 100             | 20.29         |

|                 |     |             |       |         |        |       |     |       |       |
|-----------------|-----|-------------|-------|---------|--------|-------|-----|-------|-------|
| 4.500 - 4.999   | 7   | 1,772,346   | 1.51  | 253,192 | 4.776  | 80.92 | 677 | 66.15 | 33.09 |
| 5.000 - 5.499   | 19  | 5,490,833   | 4.68  | 288,991 | 5.191  | 74.66 | 883 | 50.14 | 35.42 |
| 5.500 - 5.999   | 75  | 21,824,698  | 18.61 | 290,995 | 5.719  | 74.75 | 657 | 59.41 | 39.16 |
| 6.000 - 6.499   | 109 | 29,733,537  | 25.35 | 272,785 | 6.191  | 76.17 | 855 | 56.85 | 39.06 |
| 6.500 - 6.999   | 88  | 23,069,898  | 19.67 | 262,158 | 6.687  | 80.14 | 638 | 48.2  | 41.66 |
| 7.000 - 7.499   | 51  | 15,413,667  | 13.14 | 302,229 | 7.18   | 81.67 | 620 | 60.18 | 44.34 |
| 7.500 - 7.999   | 43  | 10,669,197  | 9.1   | 248,121 | 7.69   | 82.64 | 619 | 45.91 | 39.9  |
| 8.000 - 8.499   | 15  | 4,041,175   | 3.45  | 269,412 | 8.168  | 85.81 | 622 | 29.34 | 42.04 |
| 8.500 - 8.999   | 9   | 2,979,808   | 2.54  | 331,090 | 8.714  | 82.12 | 629 | 56.17 | 35.82 |
| 9.000 - 9.499   | 1   | 270,000     | 0.23  | 270,000 | 9      | 100   | 689 | 0     | 48.27 |
| 9.500 - 9.999   | 3   | 619,492     | 0.53  | 206,497 | 9.662  | 88.92 | 603 | 29.06 | 46.44 |
| 10.000 - 10.499 | 1   | 75,773      | 0.06  | 75,773  | 10.125 | 99.95 | 640 | 0     | 46.11 |
| Total:          | 424 | 117,287,422 | 100   | 276,621 | 6.533  | 78.66 | 644 | 53.67 | 40.04 |

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#### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 2                        | 255,520                  | 0.22                           | 127,760                | 7.08                  | 80                  | 0              | 100             | 26.69         |
| 560 - 579            | 3                        | 707,800                  | 0.6                            | 235,933                | 6.358                 | 70.26               | 570            | 82.58           | 39.98         |
| 580 - 599            | 53                       | 13,972,037               | 11.91                          | 263,623                | 7.276                 | 80.85               | 590            | 72.83           | 45.23         |
| 600 - 619            | 63                       | 17,514,034               | 14.93                          | 278,001                | 6.945                 | 82.32               | 609            | 82.42           | 41.04         |
| 620 - 639            | 147                      | 38,228,181               | 32.59                          | 260,056                | 6.342                 | 77.53               | 629            | 39.59           | 39.06         |
| 640 - 659            | 75                       | 21,348,943               | 18.2                           | 284,653                | 6.386                 | 81.37               | 647            | 46.93           | 40.9          |
| 660 - 679            | 20                       | 5,721,918                | 4.88                           | 286,096                | 6.8                   | 85.73               | 671            | 50.01           | 41.19         |
| 680 - 699            | 17                       | 4,400,032                | 3.75                           | 258,825                | 6.603                 | 78.62               | 688            | 61.8            | 41.17         |
| 700 - 719            | 7                        | 1,764,200                | 1.5                            | 252,029                | 6.459                 | 73                  | 710            | 6.89            | 32.47         |
| 720 - 739            | 12                       | 4,162,986                | 3.55                           | 346,915                | 5.878                 | 71.17               | 730            | 20.5            | 32.19         |
| 740 - 759            | 10                       | 3,325,301                | 2.84                           | 332,530                | 5.629                 | 73.55               | 748            | 39.52           | 38.85         |
| 760 - 779            | 9                        | 3,532,900                | 3.01                           | 392,544                | 6.071                 | 64.41               | 770            | 83.36           | 31.1          |
| 780 - 799            | 6                        | 2,353,571                | 2.01                           | 392,262                | 5.881                 | 63.64               | 788            | 65.03           | 36.58         |
| Total:               | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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#### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |
| Total:                      | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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#### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 2                        | 127,000                  | 0.11                           | 63,500                 | 6.193                 | 19.12               | 687            | 59.06           | 25.86         |
| 35.01 - 40.00                | 3                        | 524,987                  | 0.45                           | 174,996                | 5.5                   | 39.08               | 757            | 26.67           | 44.09         |
| 40.01 - 45.00                | 3                        | 851,000                  | 0.73                           | 283,667                | 5.984                 | 42.6                | 652            | 17.63           | 47.69         |
| 45.01 - 50.00                | 2                        | 1,150,000                | 0.98                           | 575,000                | 6.359                 | 48.85               | 706            | 56.52           | 29.99         |
| 50.01 - 55.00                | 8                        | 3,354,905                | 2.86                           | 419,363                | 6.733                 | 54.01               | 708            | 70.08           | 31.11         |
| 55.01 - 60.00                | 5                        | 1,485,000                | 1.27                           | 297,000                | 6.1                   | 58.21               | 691            | 62.42           | 35.2          |
| 60.01 - 65.00                | 5                        | 2,863,000                | 2.44                           | 572,600                | 6.269                 | 63.47               | 649            | 65.07           | 46.52         |
| 65.01 - 70.00                | 16                       | 5,099,080                | 4.35                           | 318,692                | 6.427                 | 67.9                | 665            | 31.1            | 34.94         |
| 70.01 - 75.00                | 38                       | 13,728,870               | 11.71                          | 361,286                | 6.522                 | 73.1                | 643            | 44.48           | 40.83         |
| 75.01 - 80.00                | 229                      | 60,231,552               | 51.35                          | 263,020                | 6.296                 | 79.68               | 642            | 55.9            | 40.27         |
| 80.01 - 85.00                | 26                       | 6,972,380                | 5.94                           | 268,168                | 6.633                 | 83.09               | 627            | 54.94           | 42.04         |
| 85.01 - 90.00                | 41                       | 11,201,778               | 9.55                           | 273,214                | 7.108                 | 89.61               | 628            | 55.97           | 41.11         |
| 90.01 - 95.00                | 35                       | 7,486,318                | 6.38                           | 213,895                | 7.286                 | 94.7                | 624            | 65              | 38.69         |
| 95.01 - 100.00               | 11                       | 2,211,549                | 1.89                           | 201,050                | 8.339                 | 99.7                | 662            | 21.12           | 43.08         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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#### 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 237                      | 62,952,358               | 53.67                          | 265,622                | 6.462                 | 78.91               | 639            | 100             | 40.59         |
| Alternative                        | 1                        | 130,400                  | 0.11                           | 130,400                | 6.5                   | 80                  | 757            | 0               | 48.27         |
| Limited                            | 13                       | 4,487,053                | 3.83                           | 345,158                | 7.275                 | 84.72               | 631            | 0               | 39.85         |
| No Documentation                   | 22                       | 6,184,292                | 5.27                           | 281,104                | 6.335                 | 69.91               | 664            | 0               | 0             |
| Stated Documentation               | 136                      | 38,795,818               | 33.08                          | 285,264                | 6.66                  | 79.61               | 650            | 0               | 39.2          |
| No Income No Asset                 | 11                       | 3,979,000                | 3.39                           | 361,727                | 5.96                  | 72.77               | 637            | 0               | 34.97         |
| No Ratio                           | 4                        | 758,400                  | 0.65                           | 189,600                | 6.123                 | 75.6                | 643            | 0               | 0             |
| Total:                             | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 206                      | 53,974,481               | 46.02                          | 262,012                | 6.526                 | 80.31               | 654            | 60.2            | 39.73         |
| Refinance - Rate Term        | 38                       | 12,124,810               | 10.34                          | 319,074                | 5.879                 | 74.97               | 658            | 46.11           | 38.16         |
| Refinance - Cashout          | 180                      | 51,188,131               | 43.54                          | 284,379                | 6.695                 | 77.8                | 631            | 48.58           | 40.86         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 400                      | 111,025,935              | 94.66                          | 277,565                | 6.507                 | 78.87               | 643            | 55.36           | 40.31         |
| Second Home                    | 8                        | 2,421,872                | 2.06                           | 302,734                | 7.479                 | 81.23               | 667            | 5.46            | 34.85         |
| Non-Owner Occupied             | 16                       | 3,839,615                | 3.27                           | 239,976                | 6.695                 | 70.91               | 668            | 35.45           | 35.21         |
| Total:                         | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 276                      | 77,794,408               | 66.33                          | 281,864                | 6.501                 | 77.6                | 645            | 51.99           | 40.22         |
| Townhouse                     | 4                        | 802,135                  | 0.68                           | 200,534                | 6.977                 | 87.74               | 636            | 45.02           | 32.88         |
| Condominium                   | 41                       | 10,399,533               | 8.87                           | 253,647                | 6.465                 | 79.43               | 658            | 54.58           | 40.15         |
| Condo - High Rise >8 floors   | 2                        | 622,500                  | 0.53                           | 311,250                | 5.827                 | 83.18               | 630            | 21.61           | 23.41         |
| 2 Family                      | 6                        | 1,475,400                | 1.26                           | 245,900                | 7.199                 | 88.41               | 648            | 54.7            | 43.41         |
| 3 Family                      | 4                        | 1,172,800                | 1                              | 293,200                | 6.353                 | 67.21               | 624            | 24.97           | 35.41         |
| 4 Family                      | 2                        | 777,415                  | 0.66                           | 388,707                | 5.973                 | 71.05               | 768            | 0               | 30.95         |
| PUD                           | 89                       | 24,243,230               | 20.67                          | 272,396                | 6.654                 | 81.53               | 632            | 62.84           | 40.35         |
| Total:                        | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| California            | 158                      | 54,319,766               | 46.31                          | 343,796                | 6.354                 | 75.61               | 657            | 54.91           | 39.34         |
| Florida               | 44                       | 9,231,639                | 7.87                           | 209,810                | 6.776                 | 82.08               | 640            | 45.7            | 36.7          |
| Virginia              | 20                       | 5,644,700                | 4.81                           | 282,235                | 6.557                 | 80.94               | 633            | 46.99           | 41.23         |
| Maryland              | 21                       | 5,546,794                | 4.73                           | 264,133                | 6.868                 | 79.43               | 620            | 45.24           | 44.6          |
| Colorado              | 24                       | 5,397,482                | 4.6                            | 224,895                | 6.84                  | 82.79               | 622            | 53.08           | 38.77         |
| New Jersey            | 16                       | 4,835,646                | 4.12                           | 302,228                | 6.597                 | 81.65               | 652            | 42.04           | 42.74         |
| Georgia               | 27                       | 4,668,515                | 3.98                           | 172,908                | 7.328                 | 84.49               | 623            | 53.86           | 40.59         |
| New York              | 10                       | 3,339,100                | 2.85                           | 333,910                | 6.399                 | 78.14               | 663            | 21.79           | 45.68         |
| Nevada                | 11                       | 2,742,549                | 2.34                           | 249,323                | 6.448                 | 82.63               | 642            | 66.49           | 40.39         |
| Michigan              | 10                       | 2,636,250                | 2.25                           | 263,625                | 6.951                 | 78.58               | 630            | 54.58           | 39.6          |
| Arizona               | 12                       | 2,415,322                | 2.06                           | 201,277                | 6.048                 | 79.43               | 631            | 80.95           | 41.32         |
| Washington            | 9                        | 2,194,912                | 1.87                           | 243,879                | 5.885                 | 81.05               | 622            | 87.43           | 44.34         |
| South Carolina        | 5                        | 1,747,500                | 1.49                           | 349,500                | 7.842                 | 88.14               | 602            | 72.99           | 36.9          |
| Tennessee             | 5                        | 1,529,225                | 1.3                            | 305,845                | 7.005                 | 75.77               | 614            | 87.71           | 42            |
| Connecticut           | 5                        | 1,464,500                | 1.25                           | 292,900                | 6.308                 | 72.96               | 642            | 45.89           | 39.67         |
| Other                 | 47                       | 9,573,522                | 8.16                           | 203,692                | 6.455                 | 82.18               | 632            | 54.13           | 39.81         |
| Total:                | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 92648                    | 2                        | 1,090,030                | 0.93                           | 545,015                | 5.957                 | 71.24               | 630            | 52.2            | 46.96         |
| 11968                    | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                 | 62.5                | 742            | 0               | 0             |
| 92691                    | 2                        | 980,000                  | 0.84                           | 490,000                | 6.08                  | 80                  | 629            | 100             | 48.22         |
| 91010                    | 1                        | 933,506                  | 0.8                            | 933,506                | 6.875                 | 54.91               | 632            | 100             | 31.19         |
| 94960                    | 2                        | 924,000                  | 0.79                           | 462,000                | 5.453                 | 65.28               | 773            | 100             | 26.49         |
| 94951                    | 2                        | 884,000                  | 0.75                           | 442,000                | 6.189                 | 67.39               | 745            | 49.77           | 30.51         |
| 91016                    | 2                        | 845,600                  | 0.72                           | 422,800                | 4.904                 | 80                  | 642            | 70.96           | 19.93         |
| 91208                    | 2                        | 842,000                  | 0.72                           | 421,000                | 5.846                 | 78.7                | 644            | 100             | 39.92         |
| 91724                    | 2                        | 841,000                  | 0.72                           | 420,500                | 5.546                 | 76.22               | 632            | 37.57           | 35.35         |
| 20105                    | 2                        | 807,500                  | 0.69                           | 403,750                | 6.309                 | 78.02               | 615            | 61.92           | 48.18         |
| Other                    | 406                      | 108,139,786              | 92.2                           | 266,354                | 6.575                 | 79.3                | 642            | 52.67           | 40.26         |
| Total:                   | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 13. Distribution by Remaining Term to Maturity

|                                            | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Remaining Term to Maturity |                          |                          |                                |                        |                       |                     |                |                 |               |
| 301 - 360                                  | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |
| Total:                                     | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 14. Distribution by Product Type

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Product Type |                          |                          |                                |                        |                       |                     |                |                 |               |
| 30 YR Fixed - 60M IO         | 30                       | 11,270,658               | 9.61                           | 375,689                | 6.023                 | 66.43               | 749            | 53.51           | 32.47         |
| 2/6 MONTH LIBOR - 24M IO     | 230                      | 63,556,022               | 54.19                          | 276,331                | 6.962                 | 81.46               | 632            | 62.62           | 41.86         |
| 3/1 YR CMT - 36M IO          | 55                       | 13,704,452               | 11.68                          | 249,172                | 5.923                 | 78.77               | 635            | 34.77           | 36.22         |
| 3/6 MONTH LIBOR - 36M IO     | 35                       | 8,966,980                | 7.65                           | 256,199                | 6.267                 | 77.89               | 628            | 40.68           | 40.88         |
| 5/1 YR CMT - 60M IO          | 52                       | 13,549,599               | 11.55                          | 260,569                | 6.041                 | 77.26               | 634            | 51.53           | 38.58         |
| 5/6 MONTH LIBOR - 60M IO     | 21                       | 5,736,710                | 4.89                           | 273,177                | 6.086                 | 76.18               | 638            | 30.15           | 42.8          |
| 6 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 15. Distribution by Prepayment Penalty Term

|                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Prepayment Penalty Term |                          |                          |                                |                        |                       |                     |                |                 |               |
| 0                                       | 220                      | 62,895,506               | 53.63                          | 285,889                | 6.325                 | 75.88               | 659            | 46.51           | 38.29         |
| 12                                      | 17                       | 4,968,522                | 4.24                           | 292,256                | 7.191                 | 87.43               | 637            | 53.22           | 42.98         |
| 24                                      | 146                      | 39,825,777               | 33.96                          | 272,779                | 6.858                 | 82.01               | 624            | 64.16           | 42.71         |
| 36                                      | 39                       | 9,330,546                | 7.96                           | 239,245                | 6.206                 | 78.4                | 631            | 56.11           | 36.86         |
| 60                                      | 2                        | 267,071                  | 0.23                           | 133,535                | 6.109                 | 80                  | 773            | 100             | 41.99         |
| Total:                                  | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

|                                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 1                                                                  | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| 3                                                                  | 320                      | 86,227,454               | 81.33                          | 269,461                | 6.725                 | 80.66               | 632            | 55.91           | 41.05         |
| 5                                                                  | 73                       | 19,286,309               | 18.19                          | 264,196                | 6.055                 | 76.94               | 636            | 45.17           | 39.83         |
| Total:                                                             | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                 | 79.96               | 633            | 53.69           | 40.81         |

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## 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 1                                                                     | 280                      | 76,661,212               | 72.31                          | 273,790                | 6.826                 | 80.71               | 632            | 57              | 41.75         |
| 1.5                                                                   | 6                        | 1,598,500                | 1.51                           | 266,417                | 6.454                 | 78.61               | 628            | 92.29           | 45.26         |
| 2                                                                     | 108                      | 27,757,052               | 26.18                          | 257,010                | 5.935                 | 77.98               | 635            | 42.32           | 37.42         |
| Total:                                                                | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                 | 79.96               | 633            | 53.69           | 40.81         |

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## 18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Gross Margin of the Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 2.001 - 2.500                                             | 6                        | 1,854,900                | 1.75                           | 309,150                | 5.424                 | 82.88               | 656            | 20.05           | 38.08         |
| 2.501 - 3.000                                             | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                 | 76.94               | 640            | 38.02           | 38.68         |
| 3.001 - 3.500                                             | 2                        | 476,000                  | 0.45                           | 238,000                | 5.699                 | 80                  | 688            | 0               | 36.06         |
| 3.501 - 4.000                                             | 3                        | 740,525                  | 0.7                            | 246,842                | 5.764                 | 82.68               | 690            | 17.9            | 44.27         |
| 4.001 - 4.500                                             | 22                       | 5,592,525                | 5.28                           | 254,206                | 6.479                 | 80.41               | 648            | 100             | 41.75         |
| 4.501 - 5.000                                             | 140                      | 33,757,577               | 31.84                          | 241,126                | 6.959                 | 83.72               | 620            | 67.34           | 42.19         |
| 5.001 - 5.500                                             | 37                       | 12,285,417               | 11.59                          | 332,038                | 7.202                 | 79.62               | 635            | 59.17           | 44.29         |
| 5.501 - 6.000                                             | 16                       | 7,069,146                | 6.67                           | 441,822                | 7.592                 | 77.24               | 642            | 48.62           | 35.55         |
| 6.001 - 6.500                                             | 13                       | 3,601,135                | 3.4                            | 277,010                | 6.84                  | 82.31               | 599            | 56.94           | 44.08         |
| 6.501 - 9.000                                             | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                  | 80                  | 584            | 0               | 46.11         |

|        |     |             |     |         |       |       |     |       |       |
|--------|-----|-------------|-----|---------|-------|-------|-----|-------|-------|
| Total: | 394 | 106,016,763 | 100 | 269,078 | 6.587 | 79.96 | 633 | 53.69 | 40.81 |
|--------|-----|-------------|-----|---------|-------|-------|-----|-------|-------|

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#### 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 9.501 - 10.000                                                     | 2                        | 215,600                  | 0.2                            | 107,800                | 4.625                  | 87.59               | 689            | 100             | 39.68         |
| 10.001 - 10.500                                                    | 3                        | 1,021,102                | 0.96                           | 340,367                | 4.467                  | 82.17               | 678            | 100             | 24.1          |
| 10.501 - 11.000                                                    | 10                       | 2,632,546                | 2.48                           | 263,255                | 5.047                  | 76.79               | 667            | 59.6            | 34            |
| 11.001 - 11.500                                                    | 25                       | 8,465,830                | 7.99                           | 338,633                | 5.442                  | 77.04               | 657            | 45.06           | 39.54         |
| 11.501 - 12.000                                                    | 79                       | 20,379,070               | 19.22                          | 257,963                | 5.866                  | 77.65               | 633            | 64.3            | 40.88         |
| 12.001 - 12.500                                                    | 91                       | 23,608,473               | 22.27                          | 259,434                | 6.26                   | 78.19               | 633            | 47.71           | 40.21         |
| 12.501 - 13.000                                                    | 74                       | 18,525,612               | 18.42                          | 263,860                | 6.792                  | 80.89               | 636            | 51.66           | 43.26         |
| 13.001 - 13.500                                                    | 48                       | 13,200,507               | 12.45                          | 275,011                | 7.311                  | 81.46               | 613            | 67.04           | 42.71         |
| 13.501 - 14.000                                                    | 38                       | 10,624,927               | 10.02                          | 279,603                | 7.712                  | 84.43               | 626            | 41.05           | 39.68         |
| 14.001 - 14.500                                                    | 13                       | 3,145,125                | 2.97                           | 241,933                | 8.334                  | 88.87               | 625            | 24.82           | 44.33         |
| 14.501 - 15.000                                                    | 7                        | 2,502,706                | 2.36                           | 357,529                | 8.809                  | 79.14               | 629            | 66.88           | 34.31         |
| 15.001 - 15.500                                                    | 1                        | 129,100                  | 0.12                           | 129,100                | 9.5                    | 94.93               | 650            | 0               | 47.75         |
| 15.501 - 16.000                                                    | 2                        | 490,392                  | 0.46                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 48.09         |
| 16.001 - 16.500                                                    | 1                        | 75,773                   | 0.07                           | 75,773                 | 10.125                 | 99.96               | 640            | 0               | 45.11         |
| Total:                                                             | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

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#### 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 5                        | 1,234,900                | 1.16                           | 246,980                | 4.946                  | 84.33               | 645            | 30.12           | 37.75         |
| 2.501 - 3.000                                                       | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                  | 76.94               | 640            | 38.02           | 38.68         |
| 3.001 - 3.500                                                       | 3                        | 1,096,000                | 1.03                           | 365,333                | 6.168                  | 80                  | 583            | 0               | 38.11         |
| 3.501 - 4.000                                                       | 3                        | 740,525                  | 0.7                            | 246,842                | 5.764                  | 82.68               | 690            | 17.9            | 44.27         |
| 4.001 - 4.500                                                       | 20                       | 4,847,525                | 4.57                           | 242,376                | 6.59                   | 82.09               | 647            | 100             | 40.93         |
| 4.501 - 5.000                                                       | 134                      | 32,549,702               | 30.7                           | 242,908                | 6.981                  | 83.82               | 619            | 67.23           | 42.09         |
| 5.001 - 5.500                                                       | 34                       | 11,134,592               | 10.5                           | 327,488                | 7.211                  | 79.06               | 631            | 62.45           | 44.47         |
| 5.501 - 6.000                                                       | 19                       | 7,871,627                | 7.42                           | 414,296                | 7.452                  | 77.49               | 640            | 48.41           | 37.16         |
| 6.001 - 6.500                                                       | 10                       | 2,958,635                | 2.79                           | 295,863                | 6.677                  | 78.68               | 609            | 39.14           | 44.56         |
| 6.501 - 7.000                                                       | 8                        | 1,959,720                | 1.85                           | 244,965                | 6.871                  | 85.18               | 658            | 73.67           | 40.75         |
| 7.001 - 7.500                                                       | 2                        | 627,000                  | 0.59                           | 313,500                | 7.386                  | 95                  | 604            | 100             | 44.63         |
| 8.001 - 8.500                                                       | 1                        | 357,000                  | 0.34                           | 357,000                | 5.5                    | 58.05               | 605            | 100             | 45.27         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| Total:                                                              | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

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#### 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 10/1/2005                                                              | 1                        | 110,200                  | 0.1                            | 110,200                | 4.625                  | 95                  | 648            | 100             | 33.4          |
| 2/1/2006                                                               | 1                        | 284,000                  | 0.27                           | 284,000                | 6                      | 80                  | 669            | 0               | 0             |
| 3/1/2006                                                               | 2                        | 302,502                  | 0.29                           | 151,251                | 5.114                  | 79.95               | 697            | 100             | 42.16         |
| 5/1/2006                                                               | 4                        | 2,208,500                | 2.08                           | 552,125                | 5.652                  | 76.01               | 701            | 39.33           | 39.23         |
| 6/1/2006                                                               | 17                       | 3,922,700                | 3.7                            | 230,747                | 6.069                  | 77.58               | 667            | 63.73           | 41.55         |
| 7/1/2006                                                               | 33                       | 9,581,087                | 9.04                           | 290,336                | 6.709                  | 82.61               | 645            | 68.56           | 40.78         |
| 8/1/2006                                                               | 73                       | 19,429,278               | 18.33                          | 266,154                | 7.295                  | 81.11               | 623            | 66.74           | 42.79         |
| 9/1/2006                                                               | 94                       | 26,708,255               | 25.19                          | 284,130                | 7.091                  | 82.25               | 624            | 58.33           | 41.83         |
| 10/1/2006                                                              | 5                        | 1,009,500                | 0.95                           | 201,900                | 6.971                  | 83.22               | 596            | 89.3            | 40.33         |
| 4/1/2007                                                               | 3                        | 649,950                  | 0.61                           | 216,650                | 6.615                  | 86.25               | 672            | 61.54           | 38.24         |
| 5/1/2007                                                               | 1                        | 200,000                  | 0.19                           | 200,000                | 7.5                    | 80                  | 646            | 0               | 42.76         |
| 6/1/2007                                                               | 3                        | 834,640                  | 0.79                           | 278,213                | 4.964                  | 82.66               | 669            | 41.53           | 23.25         |
| 7/1/2007                                                               | 13                       | 2,907,743                | 2.74                           | 223,673                | 5.906                  | 80.75               | 631            | 66.24           | 39.02         |
| 8/1/2007                                                               | 20                       | 4,525,330                | 4.27                           | 226,266                | 5.761                  | 80.12               | 629            | 59.2            | 38.19         |
| 9/1/2007                                                               | 46                       | 12,495,850               | 11.79                          | 271,649                | 6.192                  | 76.64               | 629            | 23.82           | 39.72         |
| 10/1/2007                                                              | 4                        | 1,057,920                | 1                              | 264,480                | 6.433                  | 77.39               | 635            | 7.93            | 34.48         |
| 2/1/2009                                                               | 1                        | 132,525                  | 0.13                           | 132,525                | 6.625                  | 95                  | 639            | 100             | 40.22         |
| 4/1/2009                                                               | 1                        | 190,000                  | 0.18                           | 190,000                | 6                      | 95                  | 636            | 100             | 36.01         |
| 5/1/2009                                                               | 1                        | 543,213                  | 0.51                           | 543,213                | 4.875                  | 80                  | 650            | 100             | 21.34         |
| 6/1/2009                                                               | 2                        | 754,901                  | 0.71                           | 377,451                | 5.478                  | 82.62               | 667            | 82.55           | 49            |
| 7/1/2009                                                               | 8                        | 2,289,780                | 2.16                           | 286,222                | 6.282                  | 70.68               | 633            | 26.75           | 42.38         |
| 8/1/2009                                                               | 17                       | 3,852,139                | 3.63                           | 226,596                | 6.025                  | 78.3                | 631            | 68.64           | 38.23         |
| 9/1/2009                                                               | 37                       | 10,002,851               | 9.44                           | 270,347                | 6.101                  | 76.42               | 635            | 32.5            | 40.5          |
| 10/1/2009                                                              | 6                        | 1,520,900                | 1.43                           | 253,483                | 6.145                  | 78.55               | 633            | 47.08           | 38.65         |
| Total:                                                                 | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                  | 79.96               | 633            | 53.69           | 40.81         |

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#### 22. Debt to Income Ratio

|  | Number of Mortgage | Unpaid Principle | % of Pool by Principle | Avg. Principle | Wtd. Avg. | Wtd. Avg. | Wtd. Avg. | % Full | Wtd. Avg. |
|--|--------------------|------------------|------------------------|----------------|-----------|-----------|-----------|--------|-----------|
|--|--------------------|------------------|------------------------|----------------|-----------|-----------|-----------|--------|-----------|

| Debt to Income Ratio | Loans | Balance     | Balance | Balance | GrossCoupon | Orig. LTV | FICO | Doc Loan | DTI   |
|----------------------|-------|-------------|---------|---------|-------------|-----------|------|----------|-------|
| <= 0                 | 36    | 10,418,692  | 8.88    | 289,408 | 6.319       | 71.14     | 654  | 0        | 0     |
| 20-Nov               | 9     | 3,377,249   | 2.88    | 375,250 | 6.072       | 80.01     | 636  | 59.46    | 18.82 |
| 21 - 30              | 46    | 12,709,778  | 10.84   | 276,300 | 6.456       | 74.99     | 673  | 57.08    | 26.3  |
| 31 - 40              | 115   | 30,147,794  | 25.7    | 262,155 | 6.377       | 79.13     | 652  | 52.94    | 35.16 |
| 41 - 50              | 199   | 54,013,209  | 46.05   | 271,423 | 6.664       | 81.11     | 635  | 62.08    | 45.93 |
| 51 - 60              | 19    | 6,620,700   | 5.64    | 348,458 | 6.889       | 74.77     | 621  | 63.4     | 52.4  |
| Total:               | 424   | 117,287,422 | 100     | 276,621 | 6.533       | 78.66     | 644  | 53.67    | 40.04 |

NZWA DTI: 40.04  
Min: 0.00  
Max: 54.82

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### 23. CLTV (including Sim Seconds)

| CLTV (including Sim Seconds) | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 20-Nov                       | 1                        | 52,000                   | 0.04                           | 52,000                 | 5.75                  | 15.76               | 627            | 0               | 0             |
| 21 - 30                      | 1                        | 75,000                   | 0.06                           | 75,000                 | 6.5                   | 21.46               | 695            | 100             | 25.86         |
| 31 - 40                      | 3                        | 524,987                  | 0.45                           | 174,996                | 5.5                   | 39.08               | 757            | 26.67           | 44.09         |
| 41 - 50                      | 4                        | 1,825,000                | 1.56                           | 456,250                | 6.207                 | 46.7                | 675            | 43.84           | 39            |
| 51 - 60                      | 10                       | 4,159,406                | 3.55                           | 415,941                | 6.641                 | 55.5                | 707            | 78.81           | 31.85         |
| 61 - 70                      | 21                       | 7,413,080                | 6.32                           | 353,004                | 6.168                 | 65.75               | 665            | 46.53           | 36.88         |
| 71 - 80                      | 132                      | 41,942,512               | 35.76                          | 317,746                | 6.547                 | 76.95               | 641            | 33.1            | 40.2          |
| 81 - 90                      | 87                       | 25,805,033               | 22                             | 296,610                | 6.501                 | 84.58               | 638            | 54.08           | 39.59         |
| 91 - 100                     | 165                      | 35,490,403               | 30.26                          | 215,093                | 6.636                 | 84.24               | 638            | 77.13           | 41.64         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

WA CLTV: 83.69  
Min: 15.76  
Max: 100.00

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Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
Non IO Loans  
3,106 records  
Balance: 590,834,039

**Selection Criteria: Non IO Loans**  
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**1. Summary Statistics**

Scheduled Principle Balance: 590,834,038.62  
Number of Mortgage Loans: 3,106  
Average Scheduled Principle Balance: 190,223.45  
Aggregate Original Principal Balance: 591,677,117.00  
Weighted Average Gross Coupon: 7.342  
Weighted Average Net Coupon: 6.832  
Weighted Average Original FICO Score: 599  
Weighted Average Original LTV: 76.42  
Weighted Average Original Term: 357  
Weighted Average Stated Remaining Term (months): 355  
Weighted Average Term Seasoning (months): 2  
Weighted Average Months to Next Adjustment Date: 25  
Weighted Average Gross Margin: 5.234  
Weighted Average Initial Rate Cap: 3.033  
Weighted Average Periodic Rate Cap: 1.093  
Weighted Average Gross Maximum Lifetime Rate: 13.454  
Weighted Average Gross Minimum Lifetime Rate: 5.307  
InterestOnly Hybrid ARMS: 0.00

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**2. Distribution by Current Unpaid Principle Balance**

| Distribution by Current Unpaid Principle Balance | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0.01 - 50,000.00                                 | 139                      | 5,281,361                | 0.89                           | 37,995                 | 8.845                  | 69.24               | 577            | 71.81           | 32.52         |
| 50,000.01 - 100,000.00                           | 493                      | 38,294,127               | 6.48                           | 77,676                 | 8.144                  | 75.21               | 586            | 77.62           | 36.74         |
| 100,000.01 - 150,000.00                          | 750                      | 93,833,083               | 15.88                          | 125,111                | 7.6                    | 77.46               | 590            | 75.48           | 37.66         |
| 150,000.01 - 200,000.00                          | 622                      | 108,743,720              | 18.41                          | 174,829                | 7.465                  | 75.73               | 591            | 68.27           | 38.97         |
| 200,000.01 - 250,000.00                          | 403                      | 90,646,423               | 15.34                          | 224,929                | 7.321                  | 75.36               | 592            | 62.13           | 40.15         |
| 250,000.01 - 300,000.00                          | 259                      | 71,115,127               | 12.04                          | 274,576                | 7.195                  | 78.06               | 596            | 58.89           | 41.99         |
| 300,000.01 - 350,000.00                          | 161                      | 52,567,620               | 8.9                            | 326,507                | 7.137                  | 78.55               | 600            | 55.59           | 41.59         |
| 350,000.01 - 400,000.00                          | 106                      | 40,119,474               | 6.79                           | 378,485                | 7.117                  | 78.16               | 602            | 58              | 40.76         |
| 400,000.01 - 450,000.00                          | 63                       | 26,888,768               | 4.55                           | 426,806                | 6.989                  | 77.81               | 624            | 52.71           | 41.06         |
| 450,000.01 - 500,000.00                          | 45                       | 21,552,672               | 3.65                           | 478,948                | 6.978                  | 77.28               | 621            | 68.75           | 39.57         |
| 500,000.01 - 550,000.00                          | 19                       | 10,030,061               | 1.7                            | 527,898                | 6.781                  | 77.52               | 636            | 42.01           | 39.53         |
| 550,000.01 - 600,000.00                          | 15                       | 8,683,284                | 1.47                           | 578,886                | 6.813                  | 74.17               | 613            | 33.18           | 37.4          |
| 600,000.01 - 650,000.00                          | 9                        | 5,714,007                | 0.97                           | 634,890                | 6.841                  | 71.8                | 675            | 33.88           | 42.32         |
| 650,000.01 - 700,000.00                          | 5                        | 3,421,128                | 0.58                           | 684,226                | 6.479                  | 77.98               | 610            | 100             | 40.73         |
| 700,000.01 - 750,000.00                          | 5                        | 3,886,606                | 0.62                           | 737,321                | 6.1                    | 70.45               | 718            | 79.9            | 39.24         |
| 750,000.01 - 800,000.00                          | 5                        | 3,873,612                | 0.66                           | 774,722                | 6.645                  | 67.13               | 644            | 79.88           | 36.91         |
| 800,000.01 - 850,000.00                          | 3                        | 2,461,300                | 0.42                           | 820,433                | 7.513                  | 59.62               | 657            | 33.67           | 46.08         |
| 850,000.01 - 900,000.00                          | 1                        | 876,775                  | 0.15                           | 876,775                | 7.625                  | 69.02               | 571            | 100             | 41.75         |
| 900,000.01 - 1,000,000.00                        | 2                        | 1,994,889                | 0.34                           | 997,444                | 5.687                  | 54.21               | 715            | 100             | 25.68         |
| 1,000,000.01 >=                                  | 1                        | 1,050,000                | 0.18                           | 1,050,000              | 6.75                   | 60                  | 626            | 100             | 11.95         |
| <b>Total:</b>                                    | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 4.000 - 4.499                               | 4                        | 659,782                  | 0.11                           | 164,946                | 4.27                   | 71.56               | 628            | 84.71           | 43.09         |
| 4.500 - 4.999                               | 21                       | 4,546,558                | 0.77                           | 216,503                | 4.662                  | 75.89               | 630            | 67.89           | 38.44         |
| 5.000 - 5.499                               | 33                       | 7,290,420                | 1.23                           | 220,922                | 5.288                  | 69.82               | 671            | 72.33           | 38.42         |
| 5.500 - 5.999                               | 164                      | 44,305,792               | 7.5                            | 270,157                | 5.745                  | 72.31               | 639            | 68.68           | 39.63         |
| 6.000 - 6.499                               | 254                      | 82,827,782               | 10.63                          | 247,353                | 6.218                  | 72.93               | 635            | 63.27           | 39.78         |
| 6.500 - 6.999                               | 592                      | 130,568,202              | 22.1                           | 220,554                | 6.712                  | 75.74               | 613            | 64.3            | 39.45         |
| 7.000 - 7.499                               | 504                      | 96,597,891               | 16.35                          | 191,662                | 7.192                  | 77.74               | 594            | 66.26           | 39.64         |
| 7.500 - 7.999                               | 558                      | 101,347,485              | 17.15                          | 181,626                | 7.701                  | 79.86               | 582            | 62.91           | 39.81         |
| 8.000 - 8.499                               | 296                      | 47,412,785               | 8.02                           | 160,178                | 8.172                  | 80.61               | 579            | 67.44           | 39.16         |
| 8.500 - 8.999                               | 303                      | 44,913,270               | 7.6                            | 148,229                | 8.682                  | 78.74               | 575            | 57.05           | 38.85         |
| 9.000 - 9.499                               | 129                      | 17,797,749               | 3.01                           | 137,967                | 9.163                  | 78.3                | 570            | 57.94           | 39.49         |
| 9.500 - 9.999                               | 93                       | 11,667,331               | 1.97                           | 125,455                | 9.687                  | 71.8                | 559            | 59.37           | 39.72         |
| 10.000 - 10.499                             | 47                       | 6,655,765                | 1.13                           | 141,612                | 10.184                 | 69.64               | 553            | 76.58           | 39.9          |
| 10.500 - 10.999                             | 50                       | 6,693,440                | 1.13                           | 133,869                | 10.637                 | 66.37               | 532            | 76.98           | 39.11         |
| 11.000 - 11.499                             | 33                       | 4,871,329                | 0.82                           | 147,616                | 11.187                 | 63.73               | 533            | 67.72           | 42.29         |
| 11.500 - 11.999                             | 19                       | 2,001,345                | 0.34                           | 105,334                | 11.708                 | 60.34               | 524            | 88.89           | 36.52         |
| 12.000 - 12.499                             | 5                        | 649,700                  | 0.11                           | 129,940                | 12.241                 | 64.48               | 522            | 75.37           | 44.99         |
| 13.000 - 13.499                             | 1                        | 27,612                   | 0                              | 27,612                 | 13                     | 65                  | 530            | 100             | 15.39         |
| <b>Total:</b>                               | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 6                        | 823,331                  | 0.14                           | 137,222                | 7.074                  | 81.45               | 0              | 73.51           | 42.02         |
| 500 - 519            | 222                      | 38,552,944               | 6.53                           | 173,662                | 8.5                    | 71.37               | 510            | 83.34           | 41.33         |
| 520 - 539            | 264                      | 47,521,984               | 8.04                           | 180,008                | 8.385                  | 72.37               | 530            | 79.85           | 41.24         |
| 540 - 559            | 361                      | 60,721,500               | 10.28                          | 168,204                | 7.915                  | 75.28               | 550            | 81.1            | 40.13         |
| 560 - 579            | 414                      | 76,120,970               | 12.88                          | 183,867                | 7.48                   | 77.37               | 570            | 68.87           | 38.97         |
| 580 - 599            | 478                      | 82,896,958               | 14.03                          | 173,425                | 7.335                  | 77.81               | 589            | 74.64           | 40.01         |
| 600 - 619            | 457                      | 91,106,467               | 15.42                          | 199,358                | 6.986                  | 78.35               | 609            | 67.26           | 39.34         |
| 620 - 639            | 452                      | 88,841,496               | 14.7                           | 192,127                | 6.826                  | 75.98               | 629            | 42.37           | 38.86         |
| 640 - 659            | 188                      | 37,034,705               | 6.27                           | 196,993                | 6.926                  | 79.83               | 647            | 49.78           | 39.13         |
| 660 - 679            | 112                      | 24,434,549               | 4.14                           | 218,166                | 6.878                  | 78.18               | 669            | 37.09           | 39.11         |
| 680 - 699            | 55                       | 14,557,822               | 2.46                           | 264,688                | 6.835                  | 77.64               | 689            | 50.72           | 39.31         |
| 700 - 719            | 37                       | 7,900,501                | 1.34                           | 213,527                | 6.657                  | 81.99               | 708            | 30.52           | 39.8          |
| 720 - 739            | 20                       | 6,250,069                | 1.06                           | 313,003                | 6.641                  | 74.48               | 727            | 55.99           | 35.02         |
| 740 - 759            | 10                       | 4,081,190                | 0.69                           | 408,119                | 6.412                  | 69.54               | 749            | 26.48           | 34.85         |
| 760 - 779            | 15                       | 5,485,944                | 0.93                           | 365,730                | 6.248                  | 70.16               | 769            | 63.11           | 30.93         |
| 780 - 799            | 13                       | 5,749,820                | 0.97                           | 442,294                | 6.183                  | 72.8                | 788            | 54.31           | 36.6          |
| 800 >=               | 2                        | 743,787                  | 0.13                           | 371,894                | 5.977                  | 64.64               | 808            | 100             | 37.45         |
| <b>Total:</b>        | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |
| <b>Total:</b>               | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 16                       | 1,458,539                | 0.25                           | 91,159                 | 7.524                  | 20.54               | 585            | 31.37           | 31.76         |
| 25.01 - 30.00                | 11                       | 855,904                  | 0.14                           | 77,809                 | 7.565                  | 28.26               | 573            | 76.07           | 34            |
| 30.01 - 35.00                | 17                       | 2,490,454                | 0.42                           | 146,497                | 7.021                  | 33.43               | 628            | 28.4            | 37.37         |
| 35.01 - 40.00                | 29                       | 5,254,715                | 0.89                           | 181,197                | 7.197                  | 38.29               | 617            | 56.31           | 30.49         |
| 40.01 - 45.00                | 47                       | 7,149,377                | 1.21                           | 152,114                | 7.483                  | 42.37               | 609            | 53              | 35.13         |
| 45.01 - 50.00                | 57                       | 9,161,415                | 1.55                           | 160,727                | 7.364                  | 47.53               | 601            | 46.97           | 37.61         |
| 50.01 - 55.00                | 86                       | 16,482,886               | 2.79                           | 191,661                | 7.596                  | 53.01               | 591            | 47.45           | 37.58         |
| 55.01 - 60.00                | 111                      | 21,314,498               | 3.61                           | 192,023                | 7.326                  | 57.94               | 592            | 57.36           | 35.41         |
| 60.01 - 65.00                | 216                      | 42,997,424               | 7.28                           | 199,062                | 7.703                  | 63.44               | 591            | 60.51           | 40.37         |
| 65.01 - 70.00                | 279                      | 57,504,800               | 9.73                           | 206,110                | 7.49                   | 68.61               | 589            | 64.97           | 38.91         |
| 70.01 - 75.00                | 356                      | 71,240,101               | 12.06                          | 200,113                | 7.061                  | 73.71               | 597            | 57.81           | 40.08         |
| 75.01 - 80.00                | 868                      | 168,753,810              | 28.56                          | 194,417                | 7.072                  | 79.32               | 604            | 68.78           | 40.39         |
| 80.01 - 85.00                | 308                      | 58,677,319               | 9.93                           | 190,511                | 7.499                  | 84.14               | 579            | 68.93           | 40.11         |
| 85.01 - 90.00                | 416                      | 79,012,184               | 13.37                          | 189,933                | 7.41                   | 89.49               | 604            | 67.96           | 39.9          |
| 90.01 - 95.00                | 218                      | 35,979,211               | 6.09                           | 165,042                | 7.64                   | 94.62               | 609            | 80.19           | 39.44         |
| 95.01 - 100.00               | 71                       | 12,501,401               | 2.12                           | 176,076                | 8.325                  | 99.57               | 663            | 39.79           | 39.02         |
| <b>Total:</b>                | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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## 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 2,132                    | 381,509,984              | 64.57                          | 178,945                | 7.334                  | 77.4                | 589            | 100             | 39.82         |
| Alternative                        | 12                       | 2,459,162                | 0.42                           | 204,930                | 5.676                  | 73.77               | 581            | 0               | 37.86         |
| Limited                            | 66                       | 14,547,727               | 2.46                           | 220,420                | 7.374                  | 76.5                | 592            | 0               | 41.21         |
| No Documentation                   | 73                       | 11,753,570               | 1.99                           | 161,008                | 6.891                  | 70                  | 630            | 0               | 0             |
| Stated Documentation               | 786                      | 172,436,918              | 29.19                          | 219,385                | 7.443                  | 74.85               | 618            | 0               | 38.78         |
| No Income No Asset                 | 14                       | 2,274,306                | 0.38                           | 162,450                | 6.939                  | 72.73               | 627            | 0               | 0             |
| No Ratio                           | 23                       | 5,852,372                | 0.99                           | 254,451                | 6.596                  | 73.74               | 660            | 0               | 0             |
| Total:                             | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 705                      | 132,863,551              | 22.49                          | 188,459                | 7.362                  | 83.24               | 624            | 61.07           | 39.38         |
| Refinance - Rate Term        | 203                      | 43,478,639               | 7.36                           | 214,180                | 7.052                  | 71.57               | 643            | 61.7            | 37.1          |
| Refinance - Cashout          | 2,198                    | 414,491,848              | 70.15                          | 188,577                | 7.366                  | 74.74               | 587            | 65.99           | 39.82         |
| Total:                       | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 2,913                    | 564,615,405              | 95.56                          | 193,826                | 7.331                  | 76.47               | 597            | 65.28           | 39.68         |
| Second Home                    | 29                       | 4,511,719                | 0.76                           | 155,577                | 7.542                  | 76.27               | 625            | 37.61           | 41.76         |
| Non-Owner Occupied             | 164                      | 21,706,915               | 3.67                           | 132,359                | 7.605                  | 75.02               | 646            | 51.77           | 35.21         |
| Total:                         | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 2,383                    | 444,754,257              | 75.28                          | 186,636                | 7.33                   | 76.09               | 597            | 65.45           | 39.32         |
| Townhouse                     | 82                       | 12,897,895               | 2.18                           | 157,291                | 7.576                  | 79.55               | 597            | 66.17           | 37.13         |
| Condominium                   | 153                      | 28,084,468               | 4.41                           | 170,487                | 7.556                  | 77.88               | 601            | 61.88           | 39.85         |
| Condo - Low Rise <5 floors    | 1                        | 97,822                   | 0.02                           | 97,822                 | 6.5                    | 55.78               | 631            | 0               | 33.5          |
| Condo - High Rise >8 floors   | 13                       | 3,153,984                | 0.53                           | 242,614                | 8.039                  | 82.89               | 644            | 10.45           | 35.67         |
| 2 Family                      | 111                      | 25,174,373               | 4.26                           | 226,796                | 7.283                  | 72.91               | 610            | 52.3            | 41.14         |
| 3 Family                      | 28                       | 5,975,956                | 1.18                           | 249,141                | 7.356                  | 74.07               | 632            | 53.25           | 42.76         |
| 4 Family                      | 28                       | 7,843,757                | 1.33                           | 280,134                | 7.339                  | 71.24               | 639            | 55.03           | 40.39         |
| Co-Op                         | 3                        | 294,074                  | 0.05                           | 98,025                 | 8.289                  | 52.1                | 601            | 100             | 30.39         |
| PUD                           | 304                      | 63,557,453               | 10.76                          | 209,071                | 7.276                  | 79.62               | 599            | 69.09           | 40.57         |
| Total:                        | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| California            | 539                      | 141,958,902              | 24.03                          | 263,375                | 6.999                  | 72.9                | 607            | 60.49           | 39.81         |
| New York              | 278                      | 71,593,931               | 12.12                          | 257,532                | 7.05                   | 72.95               | 609            | 51.23           | 41.23         |
| New Jersey            | 215                      | 49,263,590               | 8.34                           | 229,133                | 7.636                  | 75.63               | 592            | 59.52           | 40.92         |
| Florida               | 249                      | 39,076,829               | 6.61                           | 156,935                | 7.485                  | 77.81               | 601            | 62.57           | 39.02         |
| Massachusetts         | 147                      | 35,203,489               | 5.96                           | 239,480                | 7.094                  | 73.54               | 592            | 77.47           | 38.77         |
| Maryland              | 139                      | 27,285,659               | 4.62                           | 196,300                | 7.572                  | 76.95               | 580            | 71.56           | 41.73         |
| Virginia              | 112                      | 19,690,811               | 3.33                           | 175,811                | 7.401                  | 77.77               | 579            | 76.83           | 38.71         |
| Connecticut           | 85                       | 16,437,230               | 2.78                           | 193,379                | 7.188                  | 76.28               | 587            | 79.5            | 38.98         |
| Illinois              | 90                       | 16,165,138               | 2.74                           | 179,613                | 7.737                  | 79.77               | 600            | 63.67           | 40.17         |
| Texas                 | 114                      | 15,140,704               | 2.56                           | 132,813                | 7.96                   | 84.24               | 605            | 66.11           | 36.48         |
| Georgia               | 103                      | 14,393,697               | 2.44                           | 139,745                | 7.805                  | 84.7                | 610            | 64.08           | 40.48         |
| Michigan              | 105                      | 13,423,093               | 2.27                           | 127,839                | 7.494                  | 82.16               | 591            | 65.34           | 38.06         |
| Nevada                | 58                       | 11,321,817               | 1.92                           | 195,204                | 7.458                  | 78.87               | 598            | 60.71           | 40.03         |
| Pennsylvania          | 85                       | 10,226,785               | 1.73                           | 120,315                | 7.95                   | 80.19               | 578            | 78.67           | 38.79         |
| Washington            | 49                       | 9,260,525                | 1.57                           | 188,990                | 7.144                  | 82.47               | 619            | 67.9            | 40.78         |
| Other                 | 738                      | 100,391,838              | 16.99                          | 136,032                | 7.575                  | 79.46               | 595            | 70.43           | 37.73         |
| Total:                | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 12. Distribution by Zip Code

|                          | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Zip Code |                          |                          |                                |                        |                        |                     |                |                 |               |
| 7726                     | 5                        | 2,037,978                | 0.34                           | 407,596                | 7.142                  | 79.66               | 574            | 60.69           | 37.04         |
| 91342                    | 6                        | 1,922,763                | 0.33                           | 320,460                | 6.461                  | 72.1                | 621            | 72.09           | 45.55         |
| 10312                    | 4                        | 1,661,479                | 0.28                           | 415,370                | 6.584                  | 75.71               | 652            | 47.09           | 37.54         |
| 95758                    | 5                        | 1,590,931                | 0.27                           | 318,186                | 6.694                  | 76.74               | 609            | 65.05           | 45.03         |
| 94531                    | 4                        | 1,419,989                | 0.24                           | 354,997                | 6.639                  | 75.93               | 670            | 33.95           | 41.25         |
| 8527                     | 6                        | 1,400,134                | 0.24                           | 233,356                | 8.461                  | 74.95               | 577            | 61.04           | 41.86         |
| 11238                    | 2                        | 1,396,201                | 0.24                           | 698,100                | 6.412                  | 61.71               | 622            | 100             | 37.56         |
| 20009                    | 5                        | 1,396,115                | 0.24                           | 279,223                | 7.439                  | 66.53               | 635            | 68.41           | 39.14         |
| 11746                    | 4                        | 1,380,646                | 0.23                           | 345,161                | 5.606                  | 71.14               | 592            | 62.1            | 45.97         |
| 11413                    | 5                        | 1,340,000                | 0.23                           | 268,000                | 6.056                  | 72.88               | 617            | 41.94           | 49.5          |
| Other                    | 3,060                    | 575,287,804              | 97.37                          | 188,003                | 7.358                  | 76.51               | 599            | 64.66           | 39.47         |
| Total:                   | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 13. Distribution by Remaining Term to Maturity

|                                            | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Remaining Term to Maturity |                          |                          |                                |                        |                        |                     |                |                 |               |
| 121 - 180                                  | 82                       | 9,266,683                | 1.57                           | 113,008                | 7.074                  | 66.71               | 613            | 48.11           | 37.03         |
| 181 - 240                                  | 8                        | 1,075,041                | 0.18                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 301 - 360                                  | 3,016                    | 580,492,315              | 98.25                          | 192,471                | 7.346                  | 76.57               | 599            | 64.87           | 39.55         |
| Total:                                     | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 14. Distribution by Product Type

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Product Type |                          |                          |                                |                        |                        |                     |                |                 |               |
| 15 YR Balloon                | 5                        | 411,431                  | 0.07                           | 82,286                 | 8.318                  | 79.56               | 583            | 100             | 33.41         |
| 15 YR Fixed                  | 77                       | 8,855,252                | 1.5                            | 115,003                | 7.016                  | 66.11               | 615            | 45.7            | 37.27         |
| 20 YR Fixed                  | 8                        | 1,075,041                | 0.18                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 30 YR Fixed                  | 728                      | 139,572,584              | 23.62                          | 191,721                | 7.048                  | 73.08               | 636            | 58.76           | 38.78         |
| 1 YR CMT                     | 3                        | 868,879                  | 0.15                           | 289,626                | 5.856                  | 82.75               | 626            | 59.78           | 44.93         |
| 2/6 MONTH LIBOR              | 1,961                    | 377,523,581              | 63.9                           | 192,516                | 7.557                  | 77.87               | 584            | 67.95           | 39.91         |
| 3/1 YR CMT                   | 115                      | 22,039,795               | 3.73                           | 191,650                | 7.064                  | 78.27               | 601            | 61.45           | 39.66         |
| 3/1 YR LIBOR                 | 12                       | 2,519,636                | 0.43                           | 209,970                | 4.549                  | 76.4                | 599            | 70.51           | 39.55         |
| 3/6 MONTH LIBOR              | 146                      | 25,396,952               | 4.3                            | 173,952                | 7.081                  | 75.59               | 592            | 69.01           | 38.45         |
| 5/1 YR CMT                   | 30                       | 8,010,914                | 1.36                           | 267,030                | 6.009                  | 74.86               | 631            | 30.13           | 37.85         |
| 5/1 YR LIBOR                 | 14                       | 2,819,119                | 0.48                           | 201,366                | 5.371                  | 73.58               | 616            | 45.01           | 38.12         |
| 5/6 MONTH LIBOR              | 3                        | 594,449                  | 0.1                            | 198,150                | 6.827                  | 75.53               | 631            | 0               | 49.98         |
| 6 MONTH LIBOR                | 3                        | 873,953                  | 0.15                           | 291,318                | 7.886                  | 80                  | 553            | 76.23           | 45.08         |
| 7/1 YR LIBOR                 | 1                        | 272,451                  | 0.05                           | 272,451                | 5.375                  | 64.02               | 608            | 100             | 38.22         |
| Total:                       | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 15. Distribution by Prepayment Penalty Term

|                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Prepayment Penalty Term |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0                                       | 968                      | 194,714,744              | 32.96                          | 201,152                | 7.257                  | 75.39               | 618            | 56.05           | 39.21         |
| 12                                      | 140                      | 29,747,740               | 5.03                           | 212,484                | 7.46                   | 76.38               | 592            | 74.92           | 39.49         |
| 24                                      | 1,347                    | 257,635,934              | 43.61                          | 191,266                | 7.444                  | 77.93               | 582            | 68.53           | 39.74         |
| 36                                      | 648                      | 108,099,140              | 18.3                           | 166,820                | 7.221                  | 74.74               | 607            | 68.02           | 39.52         |
| 60                                      | 3                        | 636,482                  | 0.11                           | 212,161                | 7.222                  | 65.93               | 626            | 0               | 46.51         |
| Total:                                  | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

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## 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

|                                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                  | 4                        | 918,468                  | 0.21                           | 229,617                | 7.716                  | 78.93               | 544            | 100             | 43.07         |
| 1.5                                                                | 22                       | 4,645,099                | 1.05                           | 211,141                | 7.289                  | 77.14               | 570            | 63.94           | 36.72         |
| 2                                                                  | 18                       | 3,884,245                | 0.88                           | 215,791                | 4.847                  | 77.94               | 609            | 71.88           | 38.23         |
| 3                                                                  | 2,189                    | 418,432,052              | 94.9                           | 191,152                | 7.51                   | 77.76               | 585            | 67.53           | 39.0          |
| 5                                                                  | 48                       | 11,696,934               | 2.65                           | 243,686                | 5.882                  | 74.33               | 627            | 33.81           | 37.58         |
| 6                                                                  | 7                        | 1,342,934                | 0.3                            | 191,848                | 7.118                  | 79.5                | 567            | 100             | 30.19         |
| Total:                                                             | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                   | 77.67               | 586            | 66.8            | 39.78         |

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17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 1                                                                     | 2,062                    | 395,944,962              | 89.8                           | 192,020                | 7.526                 | 77.67               | 584            | 68.46           | 39.88         |
| 1.5                                                                   | 50                       | 8,218,142                | 1.86                           | 164,363                | 7.555                 | 80.61               | 598            | 41.99           | 38.07         |
| 2                                                                     | 176                      | 36,756,627               | 8.34                           | 208,844                | 6.494                 | 77.05               | 609            | 54.47           | 39            |
| Total:                                                                | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                  | 77.67               | 586            | 66.8            | 39.78         |

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18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Gross Margin of the Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 1.001 - 1.500                                             | 1                        | 166,427                  | 0.04                           | 166,427                | 7.125                 | 77.67               | 553            | 0               | 41.34         |
| 2.001 - 2.500                                             | 28                       | 5,788,966                | 1.31                           | 206,749                | 5.094                 | 74.53               | 606            | 60.39           | 37.58         |
| 2.501 - 3.000                                             | 79                       | 18,746,509               | 4.25                           | 237,298                | 6.014                 | 75.91               | 635            | 32.2            | 40.18         |
| 3.001 - 3.500                                             | 4                        | 671,789                  | 0.15                           | 167,947                | 5.772                 | 79.77               | 709            | 7.4             | 38.36         |
| 3.501 - 4.000                                             | 4                        | 1,365,189                | 0.31                           | 341,297                | 6.479                 | 74.62               | 627            | 38.14           | 40.55         |
| 4.001 - 4.500                                             | 494                      | 114,744,964              | 26.02                          | 232,277                | 7.089                 | 82.17               | 590            | 74.86           | 41.25         |
| 4.501 - 5.000                                             | 532                      | 91,122,627               | 20.67                          | 171,283                | 7.436                 | 81.74               | 585            | 72.29           | 40.17         |
| 5.001 - 5.500                                             | 379                      | 76,484,962               | 17.35                          | 201,807                | 7.547                 | 76.06               | 587            | 52.3            | 38.85         |
| 5.501 - 6.000                                             | 215                      | 36,941,343               | 8.38                           | 171,820                | 7.708                 | 74.47               | 582            | 53.94           | 38.88         |
| 6.001 - 6.500                                             | 132                      | 22,430,411               | 5.09                           | 169,927                | 8.073                 | 71.86               | 573            | 66.59           | 39.05         |
| 6.501 - 7.000                                             | 206                      | 37,112,736               | 8.42                           | 180,159                | 8.461                 | 68.75               | 575            | 77.96           | 38.75         |
| 7.001 - 7.500                                             | 116                      | 17,200,148               | 3.9                            | 148,277                | 7.992                 | 70.35               | 572            | 82              | 37.16         |
| 7.501 - 8.000                                             | 57                       | 10,289,822               | 2.33                           | 180,523                | 7.569                 | 78.99               | 581            | 75              | 39.65         |
| 8.001 - 8.500                                             | 25                       | 4,928,076                | 1.12                           | 197,183                | 7.545                 | 74.9                | 555            | 87.08           | 39.91         |
| 8.501 - 9.000                                             | 5                        | 1,095,452                | 0.25                           | 219,090                | 8.246                 | 79.73               | 552            | 83.93           | 43.16         |
| 9.001 - 9.500                                             | 10                       | 1,772,494                | 0.4                            | 177,249                | 8.096                 | 73.8                | 558            | 100             | 40.95         |
| 10.501 - 11.000                                           | 1                        | 56,816                   | 0.01                           | 56,816                 | 9                     | 75                  | 519            | 100             | 24.93         |
| Total:                                                    | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                  | 77.67               | 586            | 66.8            | 39.78         |

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19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

|                                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 9.501 - 10.000                                                     | 4                        | 765,990                  | 0.18                           | 196,498                | 4.749                 | 80.38               | 594            | 52.64           | 38.88         |
| 10.001 - 10.500                                                    | 17                       | 3,404,296                | 0.77                           | 200,253                | 4.79                  | 75.54               | 611            | 68.09           | 35.83         |
| 10.501 - 11.000                                                    | 21                       | 3,918,815                | 0.89                           | 186,810                | 5.214                 | 71.41               | 632            | 61.16           | 37.45         |
| 11.001 - 11.500                                                    | 29                       | 7,550,794                | 1.71                           | 260,372                | 5.466                 | 76.29               | 632            | 65.89           | 43.43         |
| 11.501 - 12.000                                                    | 134                      | 34,268,653               | 7.77                           | 255,736                | 5.844                 | 74.72               | 615            | 72.45           | 40.45         |
| 12.001 - 12.500                                                    | 220                      | 50,730,449               | 11.51                          | 230,593                | 6.367                 | 75.83               | 607            | 71.12           | 40.55         |
| 12.501 - 13.000                                                    | 379                      | 81,485,633               | 18.48                          | 215,002                | 6.616                 | 76.72               | 594            | 71.54           | 39.7          |
| 13.001 - 13.500                                                    | 375                      | 72,896,193               | 16.53                          | 194,390                | 7.301                 | 80.14               | 585            | 67.71           | 39.27         |
| 13.501 - 14.000                                                    | 388                      | 73,004,607               | 16.56                          | 188,156                | 7.797                 | 81.65               | 577            | 65.4            | 40.12         |
| 14.001 - 14.500                                                    | 238                      | 39,132,553               | 8.88                           | 164,422                | 8.271                 | 79.36               | 571            | 62              | 39.21         |
| 14.501 - 15.000                                                    | 216                      | 34,584,504               | 7.84                           | 160,113                | 8.731                 | 79                  | 573            | 51.7            | 38.28         |
| 15.001 - 15.500                                                    | 80                       | 11,400,574               | 2.59                           | 142,507                | 9.232                 | 77.75               | 565            | 61.38           | 40.56         |
| 15.501 - 16.000                                                    | 74                       | 10,250,735               | 2.32                           | 138,523                | 9.634                 | 71.34               | 557            | 60.25           | 40.84         |
| 16.001 - 16.500                                                    | 41                       | 7,099,086                | 1.61                           | 173,148                | 10.317                | 66.81               | 547            | 80.27           | 40.45         |
| 16.501 - 17.000                                                    | 33                       | 4,811,483                | 1.09                           | 145,803                | 10.727                | 67.12               | 529            | 67.07           | 38.58         |
| 17.001 - 17.500                                                    | 27                       | 4,091,549                | 0.93                           | 151,539                | 11.285                | 64.08               | 529            | 67.5            | 41.69         |
| 17.501 - 18.000                                                    | 8                        | 894,403                  | 0.2                            | 111,800                | 11.802                | 61.85               | 522            | 75.13           | 36.37         |
| 18.001 - 18.500                                                    | 4                        | 609,412                  | 0.14                           | 152,353                | 12.257                | 64.45               | 522            | 73.75           | 46.5          |
| Total:                                                             | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                  | 77.67               | 586            | 66.8            | 39.78         |

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20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

|                                                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 2.001 - 2.500                                                       | 27                       | 5,611,206                | 1.27                           | 207,822                | 5.002                 | 74.38               | 608            | 59.13           | 37.76         |
| 2.501 - 3.000                                                       | 78                       | 18,119,077               | 4.11                           | 232,296                | 5.997                 | 76.15               | 635            | 33.31           | 40.18         |
| 3.001 - 3.500                                                       | 4                        | 671,789                  | 0.15                           | 167,947                | 5.772                 | 79.77               | 700            | 7.4             | 38.36         |
| 3.501 - 4.000                                                       | 2                        | 804,354                  | 0.18                           | 402,177                | 6.941                 | 81.76               | 617            | 64.73           | 38            |
| 4.001 - 4.500                                                       | 478                      | 111,501,449              | 25.29                          | 233,267                | 7.063                 | 82.24               | 591            | 75.48           | 41.34         |
| 4.501 - 5.000                                                       | 520                      | 89,663,423               | 20.34                          | 172,430                | 7.439                 | 81.71               | 585            | 73.6            | 40.08         |
| 5.001 - 5.500                                                       | 367                      | 73,540,949               | 16.68                          | 200,384                | 7.579                 | 76.08               | 585            | 53.1            | 38.96         |
| 5.501 - 6.000                                                       | 216                      | 36,962,559               | 8.38                           | 171,123                | 7.739                 | 74.49               | 581            | 55.86           | 38.7          |
| 6.001 - 6.500                                                       | 143                      | 25,004,867               | 5.67                           | 174,859                | 7.816                 | 71.49               | 581            | 59.76           | 38.9          |
| 6.501 - 7.000                                                       | 197                      | 36,103,370               | 8.19                           | 183,266                | 8.412                 | 68.82               | 575            | 75.56           | 38.73         |
| 7.001 - 7.500                                                       | 128                      | 19,865,955               | 4.51                           | 155,203                | 7.915                 | 71.92               | 579            | 75.21           | 37.4          |
| 7.501 - 8.000                                                       | 67                       | 13,004,379               | 2.95                           | 194,095                | 7.628                 | 78.03               | 572            | 74.03           | 39.67         |
| 8.001 - 8.500                                                       | 30                       | 5,378,765                | 1.22                           | 179,292                | 7.853                 | 74.66               | 554            | 87.13           | 40.74         |
| 8.501 - 9.000                                                       | 18                       | 2,339,734                | 0.53                           | 129,985                | 8.627                 | 84.02               | 570            | 58.79           | 41.09         |
| 9.001 - 9.500                                                       | 9                        | 1,558,742                | 0.35                           | 173,194                | 8.048                 | 75.52               | 571            | 95.39           | 41.81         |
| 12.501 - 13.000                                                     | 2                        | 309,256                  | 0.07                           | 154,628                | 6.825                 | 85.49               | 587            | 100             | 36.1          |
| 13.501 - 14.000                                                     | 2                        | 479,855                  | 0.11                           | 239,927                | 7.724                 | 58.08               | 544            | 20.81           | 44.97         |

|        |       |             |     |         |      |       |     |      |       |
|--------|-------|-------------|-----|---------|------|-------|-----|------|-------|
| Total: | 2,288 | 440,919,731 | 100 | 192,710 | 7.44 | 77.67 | 586 | 66.8 | 39.78 |
|--------|-------|-------------|-----|---------|------|-------|-----|------|-------|

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#### 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10/1/2004                                                              | 1                        | 283,102                  | 0.06                           | 283,102                | 8                      | 80                  | 533            | 100             | 42.43         |
| 12/1/2004                                                              | 1                        | 403,117                  | 0.09                           | 403,117                | 7.625                  | 80                  | 544            | 100             | 45.9          |
| 1/1/2005                                                               | 1                        | 207,734                  | 0.05                           | 207,734                | 8.25                   | 80                  | 595            | 0               | 46.86         |
| 6/1/2005                                                               | 1                        | 185,049                  | 0.04                           | 185,049                | 7.625                  | 90                  | 524            | 100             | 34.1          |
| 8/1/2005                                                               | 2                        | 678,879                  | 0.15                           | 339,440                | 5.676                  | 83.52               | 623            | 76.51           | 44.93         |
| 9/1/2005                                                               | 1                        | 190,000                  | 0.04                           | 190,000                | 6.5                    | 80                  | 640            | 0               | 0             |
| 12/1/2005                                                              | 2                        | 630,534                  | 0.14                           | 315,267                | 7.004                  | 81.55               | 583            | 100             | 41.97         |
| 1/1/2006                                                               | 7                        | 1,170,833                | 0.27                           | 167,262                | 6.837                  | 82.04               | 600            | 100             | 39.97         |
| 2/1/2006                                                               | 11                       | 2,151,475                | 0.49                           | 195,589                | 6.875                  | 80.76               | 589            | 84.28           | 41.24         |
| 3/1/2006                                                               | 14                       | 2,150,258                | 0.49                           | 153,590                | 7.372                  | 79.17               | 613            | 54.83           | 38.3          |
| 4/1/2006                                                               | 57                       | 10,424,514               | 2.36                           | 182,886                | 7.187                  | 77.47               | 592            | 66.89           | 39.15         |
| 5/1/2006                                                               | 61                       | 12,617,545               | 2.86                           | 206,845                | 6.656                  | 79.73               | 605            | 68.08           | 40.45         |
| 6/1/2006                                                               | 212                      | 41,057,348               | 9.31                           | 193,667                | 7.023                  | 76.75               | 578            | 77.4            | 39.05         |
| 7/1/2006                                                               | 460                      | 87,342,750               | 19.81                          | 189,876                | 7.464                  | 77.22               | 582            | 68.86           | 40.13         |
| 8/1/2006                                                               | 472                      | 88,324,079               | 20.03                          | 187,127                | 7.697                  | 77.29               | 579            | 71.31           | 40.58         |
| 9/1/2006                                                               | 631                      | 123,773,822              | 28.07                          | 196,155                | 7.824                  | 78.78               | 587            | 60.97           | 39.66         |
| 10/1/2006                                                              | 33                       | 7,695,375                | 1.75                           | 233,193                | 7.921                  | 78.31               | 581            | 73.23           | 38.46         |
| 2/1/2007                                                               | 2                        | 192,596                  | 0.04                           | 96,298                 | 5.914                  | 75                  | 607            | 100             | 42.9          |
| 3/1/2007                                                               | 11                       | 1,796,850                | 0.41                           | 163,332                | 5.112                  | 79.01               | 592            | 80.63           | 36.4          |
| 4/1/2007                                                               | 10                       | 2,672,662                | 0.61                           | 267,266                | 5.688                  | 73.69               | 618            | 21.1            | 37.47         |
| 5/1/2007                                                               | 38                       | 6,510,084                | 1.48                           | 171,318                | 6.966                  | 74.14               | 595            | 90.6            | 37.63         |
| 6/1/2007                                                               | 23                       | 4,195,980                | 0.95                           | 182,434                | 7.324                  | 80.84               | 581            | 88.82           | 38.8          |
| 7/1/2007                                                               | 37                       | 6,645,773                | 1.51                           | 179,615                | 7.455                  | 76.41               | 581            | 72.85           | 37.83         |
| 8/1/2007                                                               | 78                       | 13,212,190               | 3                              | 169,387                | 7.088                  | 77.31               | 604            | 47.02           | 39.54         |
| 9/1/2007                                                               | 65                       | 12,842,692               | 2.91                           | 197,580                | 7.044                  | 77.02               | 595            | 69.6            | 40.96         |
| 10/1/2007                                                              | 9                        | 1,887,756                | 0.43                           | 209,751                | 6.141                  | 76.08               | 612            | 54.2            | 37            |
| 11/1/2007                                                              | 1                        | 401,563                  | 0.09                           | 401,563                | 6.625                  | 63.57               | 627            | 0               | 29.77         |
| 2/1/2009                                                               | 1                        | 210,750                  | 0.05                           | 210,750                | 5.375                  | 83.33               | 589            | 100             | 37.01         |
| 3/1/2009                                                               | 3                        | 569,566                  | 0.13                           | 189,855                | 5.021                  | 77.53               | 602            | 41.81           | 31.31         |
| 4/1/2009                                                               | 3                        | 897,914                  | 0.2                            | 299,305                | 5.557                  | 80.52               | 621            | 0               | 41.26         |
| 5/1/2009                                                               | 2                        | 404,787                  | 0.09                           | 202,393                | 4.821                  | 77.2                | 593            | 43.38           | 38.78         |
| 6/1/2009                                                               | 1                        | 71,038                   | 0.02                           | 71,038                 | 6                      | 75                  | 643            | 0               | 37.2          |
| 7/1/2009                                                               | 4                        | 1,125,225                | 0.26                           | 281,306                | 6.018                  | 74.27               | 618            | 55.7            | 35.45         |
| 8/1/2009                                                               | 20                       | 4,507,991                | 1.02                           | 225,400                | 6.125                  | 72.61               | 632            | 31.56           | 38.96         |
| 9/1/2009                                                               | 8                        | 1,909,250                | 0.43                           | 238,656                | 5.909                  | 73.04               | 637            | 8.8             | 37.8          |
| 10/1/2009                                                              | 4                        | 1,326,400                | 0.3                            | 331,600                | 5.771                  | 79.54               | 638            | 63.39           | 37.86         |
| 4/1/2011                                                               | 1                        | 272,451                  | 0.06                           | 272,451                | 5.375                  | 64.02               | 608            | 100             | 38.22         |
| Total:                                                                 | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                   | 77.67               | 586            | 66.8            | 39.78         |

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#### 22. Debt to Income Ratio

| Debt to Income Ratio | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0                 | 110                      | 19,880,248               | 3.36                           | 180,730                | 6.81                   | 71.41               | 639            | 0               | 0             |
| 10-Jan               | 10                       | 628,593                  | 0.11                           | 62,859                 | 8.632                  | 79.56               | 587            | 52.29           | 6.11          |
| 20-Nov               | 119                      | 17,236,699               | 2.92                           | 144,846                | 7.317                  | 68.98               | 610            | 73.75           | 15.84         |
| 21 - 30              | 452                      | 73,929,723               | 12.51                          | 163,561                | 7.375                  | 75.04               | 600            | 66.13           | 25.95         |
| 31 - 40              | 924                      | 175,201,140              | 29.65                          | 189,612                | 7.321                  | 75.78               | 604            | 64.39           | 35.33         |
| 41 - 50              | 1,259                    | 257,000,074              | 43.5                           | 204,130                | 7.413                  | 78.93               | 595            | 65.39           | 45.54         |
| 51 - 60              | 232                      | 46,957,561               | 7.95                           | 202,403                | 7.198                  | 72.05               | 580            | 82.42           | 52.85         |
| Total:               | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

NZWA DTI: 39.53  
Min: 0.00  
Max: 55.00

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#### 23. CLTV (including Sim Seconds)

| CLTV (including Sim Seconds) | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10-Jan                       | 1                        | 72,000                   | 0.01                           | 72,000                 | 8.5                    | 6.26                | 539            | 0               | 26.7          |
| 20-Nov                       | 5                        | 372,302                  | 0.06                           | 74,460                 | 7.809                  | 16.89               | 608            | 43.69           | 38.4          |
| 21 - 30                      | 21                       | 1,870,140                | 0.32                           | 89,054                 | 7.448                  | 25.35               | 577            | 50.58           | 32.19         |
| 31 - 40                      | 45                       | 6,746,763                | 1.14                           | 149,928                | 7.383                  | 36.47               | 600            | 39.54           | 35.56         |
| 41 - 50                      | 104                      | 16,310,792               | 2.76                           | 156,835                | 7.416                  | 45.27               | 604            | 49.62           | 36.55         |
| 51 - 60                      | 191                      | 35,353,818               | 5.98                           | 185,099                | 7.504                  | 55.87               | 586            | 56.53           | 36.31         |
| 61 - 70                      | 485                      | 98,190,946               | 16.62                          | 202,456                | 7.581                  | 66.06               | 590            | 63.46           | 39.06         |
| 71 - 80                      | 989                      | 199,282,560              | 33.73                          | 201,499                | 7.133                  | 76.9                | 597            | 92.12           | 40.32         |
| 81 - 90                      | 735                      | 144,092,891              | 24.39                          | 196,045                | 7.356                  | 86.39               | 597            | 67.19           | 39.83         |
| 91 - 100                     | 530                      | 88,541,826               | 14.99                          | 167,060                | 7.439                  | 88.97               | 622            | 75.37           | 40.09         |
| Total:                       | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |

WA CLTV: 78.05  
Min: 6.26  
Max: 100.00

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

**Selection Criteria: All records**  
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| <a href="#">22. Debt to Income Ratio</a>                                                   |
| <a href="#">23. CLTV (including Sim Seconds)</a>                                           |

**1. Summary Statistics**

Scheduled Principle Balance: 708,121,460.41  
 Number of Mortgage Loans: 3,530  
 Average Scheduled Principle Balance: 200,600.98  
 Aggregate Original Principal Balance: 708,971,648.00  
 Weighted Average Gross Coupon: 7.208  
 Weighted Average Net Coupon: 6.698  
 Weighted Average Original FICO Score: 607  
 Weighted Average Original LTV: 76.79  
 Weighted Average Original Term: 357  
 Weighted Average Stated Remaining Term (months): 356  
 Weighted Average Term Seasoning (months): 1  
 Weighted Average Months to Next Adjustment Date: 26  
 Weighted Average Gross Margin: 5.028  
 Weighted Average Initial Rate Cap: 3.096  
 Weighted Average Periodic Rate Cap: 1.127  
 Weighted Average Gross Maximum Lifetime Rate: 13.288  
 Weighted Average Gross Minimum Lifetime Rate: 5.101  
 InterestOnly Hybrid ARMS: 14.97

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**2. Distribution by Current Unpaid Principle Balance**

|                                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Current Unpaid Principle Balance</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0.01 - 50,000.00                                        | 139                      | 5,281,361                | 0.75                           | 37,995                 | 8.845                  | 69.24               | 577            | 71.81           | 32.52         |
| 50,000.01 - 100,000.00                                  | 506                      | 39,384,440               | 5.56                           | 77,835                 | 8.114                  | 75.14               | 589            | 77.27           | 36.76         |
| 100,000.01 - 150,000.00                                 | 830                      | 104,089,361              | 14.7                           | 125,409                | 7.507                  | 77.86               | 595            | 74.39           | 37.85         |
| 150,000.01 - 200,000.00                                 | 687                      | 120,312,713              | 16.99                          | 175,128                | 7.374                  | 76.23               | 595            | 67.89           | 39.01         |
| 200,000.01 - 250,000.00                                 | 465                      | 104,653,357              | 14.78                          | 225,061                | 7.206                  | 76.07               | 597            | 61.76           | 40.18         |
| 250,000.01 - 300,000.00                                 | 323                      | 88,582,757               | 12.51                          | 274,250                | 7.065                  | 78.6                | 604            | 58.47           | 41.8          |
| 300,000.01 - 350,000.00                                 | 197                      | 64,274,412               | 9.08                           | 326,266                | 7.049                  | 79.34               | 607            | 53.6            | 41.81         |
| 350,000.01 - 400,000.00                                 | 136                      | 51,201,766               | 7.23                           | 376,484                | 7.027                  | 78.46               | 606            | 52.78           | 40.73         |
| 400,000.01 - 450,000.00                                 | 80                       | 34,122,967               | 4.82                           | 425,537                | 6.83                   | 77.3                | 633            | 53.98           | 40.49         |
| 450,000.01 - 500,000.00                                 | 66                       | 31,778,815               | 4.49                           | 481,497                | 6.792                  | 76.51               | 637            | 66.44           | 38.96         |
| 500,000.01 - 550,000.00                                 | 27                       | 14,215,504               | 2.01                           | 526,500                | 6.453                  | 75.98               | 636            | 37.05           | 39.78         |
| 550,000.01 - 600,000.00                                 | 25                       | 14,500,184               | 2.05                           | 580,007                | 6.603                  | 75.61               | 627            | 43.94           | 37.33         |
| 600,000.01 - 650,000.00                                 | 20                       | 12,704,007               | 1.79                           | 635,200                | 6.696                  | 73.49               | 669            | 50.47           | 40.04         |
| 650,000.01 - 700,000.00                                 | 6                        | 4,120,128                | 0.58                           | 686,688                | 6.588                  | 76.91               | 614            | 100             | 43.11         |
| 700,000.01 - 750,000.00                                 | 7                        | 5,161,606                | 0.73                           | 737,372                | 6.659                  | 70.64               | 692            | 57.06           | 39.37         |
| 750,000.01 - 800,000.00                                 | 7                        | 5,421,612                | 0.77                           | 774,516                | 6.748                  | 70.8                | 647            | 85.63           | 40.62         |
| 800,000.01 - 850,000.00                                 | 3                        | 2,461,300                | 0.35                           | 820,433                | 7.513                  | 59.62               | 657            | 33.67           | 46.08         |
| 850,000.01 - 900,000.00                                 | 1                        | 876,775                  | 0.12                           | 876,775                | 7.625                  | 69.02               | 571            | 100             | 41.75         |
| 900,000.01 - 950,000.00                                 | 1                        | 933,506                  | 0.13                           | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |
| 950,000.01 - 1,000,000.00                               | 3                        | 2,994,889                | 0.42                           | 998,296                | 5.5                    | 55.98               | 724            | 66.61           | 25.68         |
| 1,000,000.01 >=                                         | 1                        | 1,050,000                | 0.15                           | 1,050,000              | 6.75                   | 60                  | 626            | 100             | 11.95         |
| <b>Total:</b>                                           | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>           | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 3.000 - 3.499                               | 1                        | 503,000                  | 0.07                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| 4.000 - 4.499                               | 6                        | 1,483,782                | 0.21                           | 247,297                | 4.259                 | 77.74               | 656            | 93.2            | 30.43         |
| 4.500 - 4.999                               | 28                       | 6,318,904                | 0.89                           | 225,675                | 4.694                 | 77.31               | 643            | 67.4            | 36.9          |
| 5.000 - 5.499                               | 52                       | 12,781,253               | 1.8                            | 245,793                | 5.246                 | 71.9                | 676            | 62.79           | 37.27         |
| 5.500 - 5.999                               | 239                      | 66,130,490               | 9.34                           | 276,697                | 5.736                 | 73.11               | 645            | 65.82           | 39.48         |
| 6.000 - 6.499                               | 363                      | 92,561,320               | 13.07                          | 254,990                | 6.209                 | 73.97               | 641            | 61.2            | 39.56         |
| 6.500 - 6.999                               | 680                      | 153,638,100              | 21.7                           | 225,938                | 6.708                 | 76.4                | 617            | 61.89           | 39.75         |
| 7.000 - 7.499                               | 555                      | 112,011,358              | 15.82                          | 201,822                | 7.19                  | 78.28               | 597            | 65.43           | 40.29         |
| 7.500 - 7.999                               | 601                      | 112,016,682              | 15.82                          | 186,384                | 7.7                   | 80.12               | 585            | 61.3            | 39.82         |
| 8.000 - 8.499                               | 311                      | 51,453,960               | 7.27                           | 165,447                | 8.172                 | 81.02               | 582            | 64.45           | 39.39         |
| 8.500 - 8.999                               | 312                      | 47,893,076               | 6.76                           | 153,503                | 8.684                 | 78.95               | 579            | 57              | 38.67         |
| 9.000 - 9.499                               | 130                      | 18,067,749               | 2.55                           | 138,983                | 9.161                 | 78.63               | 572            | 57.07           | 39.62         |
| 9.500 - 9.999                               | 96                       | 12,286,823               | 1.74                           | 127,988                | 9.686                 | 72.66               | 562            | 57.84           | 40.06         |
| 10.000 - 10.499                             | 48                       | 6,731,538                | 0.95                           | 140,240                | 10.184                | 69.98               | 554            | 75.72           | 39.97         |
| 10.500 - 10.999                             | 50                       | 6,693,440                | 0.95                           | 133,869                | 10.637                | 66.37               | 532            | 76.98           | 39.11         |
| 11.000 - 11.499                             | 33                       | 4,871,329                | 0.69                           | 147,616                | 11.187                | 63.73               | 533            | 67.72           | 42.29         |
| 11.500 - 11.999                             | 19                       | 2,001,345                | 0.28                           | 105,334                | 11.708                | 60.34               | 524            | 88.89           | 36.52         |
| 12.000 - 12.499                             | 5                        | 649,700                  | 0.09                           | 129,940                | 12.241                | 64.48               | 522            | 75.37           | 44.99         |
| 13.000 - 13.499                             | 1                        | 27,612                   | 0                              | 27,612                 | 13                    | 65                  | 530            | 100             | 15.39         |
| Total:                                      | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 8                        | 1,078,851                | 0.15                           | 134,856                | 7.075                 | 81.11               | 0              | 79.78           | 38.39         |
| 500 - 519            | 222                      | 38,552,944               | 5.44                           | 173,662                | 8.5                   | 71.37               | 510            | 83.34           | 41.33         |
| 520 - 539            | 264                      | 47,521,984               | 6.71                           | 180,008                | 8.385                 | 72.37               | 530            | 79.85           | 41.24         |
| 540 - 559            | 361                      | 60,721,500               | 8.58                           | 168,204                | 7.915                 | 75.28               | 550            | 81.1            | 40.13         |
| 560 - 579            | 417                      | 76,828,770               | 10.85                          | 184,242                | 7.47                  | 77.3                | 570            | 69              | 38.98         |
| 580 - 599            | 531                      | 96,868,994               | 13.68                          | 182,427                | 7.327                 | 78.25               | 589            | 74.38           | 40.76         |
| 600 - 619            | 520                      | 108,620,501              | 15.34                          | 208,886                | 6.98                  | 78.99               | 609            | 69.71           | 39.61         |
| 620 - 639            | 599                      | 125,069,677              | 17.66                          | 208,797                | 6.678                 | 76.45               | 629            | 41.52           | 38.93         |
| 640 - 659            | 263                      | 58,383,648               | 8.24                           | 221,991                | 6.728                 | 80.4                | 647            | 48.74           | 39.75         |
| 660 - 679            | 132                      | 30,156,457               | 4.26                           | 228,458                | 6.863                 | 79.62               | 670            | 39.54           | 39.49         |
| 680 - 699            | 72                       | 18,957,854               | 2.68                           | 263,304                | 6.781                 | 77.87               | 688            | 53.29           | 39.75         |
| 700 - 719            | 44                       | 9,664,701                | 1.36                           | 219,652                | 6.621                 | 80.34               | 709            | 26.21           | 38.64         |
| 720 - 739            | 32                       | 10,423,055               | 1.47                           | 325,720                | 6.336                 | 73.15               | 728            | 41.62           | 33.93         |
| 740 - 759            | 20                       | 7,408,491                | 1.05                           | 370,325                | 6.061                 | 71.34               | 748            | 32.34           | 36.53         |
| 760 - 779            | 24                       | 9,018,844                | 1.27                           | 375,785                | 6.178                 | 67.91               | 769            | 71.04           | 31            |
| 780 - 799            | 19                       | 8,103,391                | 1.14                           | 426,494                | 6.095                 | 70.14               | 788            | 57.43           | 38.04         |
| 800 >=               | 2                        | 743,767                  | 0.11                           | 371,894                | 5.977                 | 64.64               | 808            | 100             | 37.45         |
| Total:               | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |
| Total:                      | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 18                       | 1,565,539                | 0.22                           | 88,085                 | 7.417                 | 20.43               | 592            | 33.59           | 31.44         |
| 25.01 - 30.00                | 11                       | 855,904                  | 0.12                           | 77,809                 | 7.565                 | 28.26               | 573            | 76.07           | 34            |
| 30.01 - 35.00                | 17                       | 2,490,454                | 0.35                           | 146,497                | 7.021                 | 33.43               | 628            | 28.4            | 37.37         |
| 35.01 - 40.00                | 32                       | 5,779,703                | 0.82                           | 180,616                | 7.043                 | 38.36               | 630            | 53.61           | 30.84         |
| 40.01 - 45.00                | 50                       | 8,000,377                | 1.13                           | 160,008                | 7.324                 | 42.39               | 613            | 49.24           | 36.33         |
| 45.01 - 50.00                | 59                       | 10,311,415               | 1.46                           | 174,770                | 7.252                 | 47.67               | 613            | 48.04           | 37.07         |
| 50.01 - 55.00                | 94                       | 19,837,792               | 2.8                            | 211,040                | 7.45                  | 53.8                | 610            | 51.27           | 36.5          |
| 55.01 - 60.00                | 116                      | 22,799,498               | 3.22                           | 196,547                | 7.245                 | 57.96               | 598            | 57.69           | 35.39         |
| 60.01 - 65.00                | 221                      | 45,360,424               | 6.48                           | 207,513                | 7.614                 | 63.44               | 594            | 60.8            | 40.64         |
| 65.01 - 70.00                | 295                      | 62,603,880               | 8.84                           | 212,217                | 7.404                 | 68.55               | 595            | 62.21           | 38.63         |
| 70.01 - 75.00                | 394                      | 84,958,971               | 12                             | 215,657                | 6.974                 | 73.61               | 604            | 55.66           | 40.19         |
| 75.01 - 80.00                | 1,097                    | 228,965,362              | 32.34                          | 208,738                | 6.869                 | 73.41               | 614            | 65.39           | 40.36         |
| 80.01 - 85.00                | 334                      | 65,649,699               | 9.27                           | 196,556                | 7.407                 | 84.03               | 584            | 67.44           | 40.32         |
| 85.01 - 90.00                | 457                      | 90,213,963               | 12.74                          | 197,405                | 7.372                 | 89.51               | 607            | 66.47           | 40.05         |
| 90.01 - 95.00                | 253                      | 43,465,530               | 6.14                           | 171,801                | 7.579                 | 94.83               | 612            | 77.58           | 39.31         |
| 95.01 - 100.00               | 82                       | 14,712,950               | 2.08                           | 179,426                | 8.327                 | 99.59               | 663            | 36.98           | 39.63         |
| Total:                       | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 2,369                    | 444,482,342              | 62.77                          | 187,616                | 7.21                  | 77.62               | 596            | 100             | 39.93         |
| Alternative                        | 13                       | 2,589,562                | 0.37                           | 199,197                | 5.717                 | 74.08               | 590            | 0               | 38.38         |
| Limited                            | 79                       | 19,034,780               | 2.69                           | 240,947                | 7.351                 | 78.43               | 601            | 0               | 40.89         |
| No Documentation                   | 95                       | 17,937,862               | 2.53                           | 188,820                | 6.7                   | 69.97               | 642            | 0               | 0             |
| Stated Documentation               | 922                      | 211,232,837              | 29.83                          | 229,103                | 7.3                   | 75.72               | 624            | 0               | 38.86         |
| No Income No Asset                 | 25                       | 6,253,306                | 0.88                           | 250,132                | 6.316                 | 72.75               | 633            | 0               | 34.97         |
| No Ratio                           | 27                       | 6,610,772                | 0.93                           | 244,843                | 6.542                 | 73.95               | 658            | 0               | 0             |
| Total:                             | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 911                      | 186,838,032              | 26.39                          | 205,091                | 7.121                 | 82.39               | 632            | 60.82           | 39.48         |
| Refinance - Rate Term        | 241                      | 55,603,449               | 7.85                           | 230,720                | 6.796                 | 72.31               | 646            | 58.3            | 37.34         |
| Refinance - Cashout          | 2,378                    | 465,679,980              | 65.76                          | 195,828                | 7.292                 | 75.08               | 592            | 64.08           | 39.92         |
| Total:                       | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 3,313                    | 675,641,339              | 95.41                          | 203,936                | 7.195                 | 76.87               | 605            | 63.65           | 39.78         |
| Second Home                    | 37                       | 6,933,591                | 0.98                           | 187,394                | 7.52                  | 78.01               | 640            | 26.38           | 39.24         |
| Non-Owner Occupied             | 180                      | 25,546,530               | 3.61                           | 141,925                | 7.458                 | 74.4                | 649            | 49.31           | 35.21         |
| Total:                         | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 2,659                    | 522,548,565              | 73.79                          | 196,521                | 7.207                 | 76.32               | 604            | 63.45           | 39.45         |
| Townhouse                     | 86                       | 13,700,030               | 1.93                           | 159,303                | 7.541                 | 80.03               | 599            | 64.93           | 36.87         |
| Condominium                   | 194                      | 38,484,002               | 5.45                           | 188,062                | 7.244                 | 78.31               | 617            | 59.8            | 39.93         |
| Condo - Low Rise <5 floors    | 1                        | 97,822                   | 0.01                           | 97,822                 | 6.5                   | 55.78               | 831            | 0               | 33.5          |
| Condo - High Rise >8 floors   | 15                       | 3,776,484                | 0.53                           | 251,766                | 7.675                 | 82.77               | 642            | 12.29           | 33.65         |
| 2 Family                      | 117                      | 26,649,773               | 3.76                           | 227,776                | 7.278                 | 73.77               | 612            | 52.44           | 41.26         |
| 3 Family                      | 32                       | 8,148,756                | 1.15                           | 254,649                | 7.211                 | 73.08               | 630            | 49.18           | 42.22         |
| 4 Family                      | 30                       | 8,621,172                | 1.22                           | 287,372                | 7.216                 | 71.23               | 650            | 50.07           | 39.47         |
| Cc-Op                         | 3                        | 294,074                  | 0.04                           | 98,025                 | 8.289                 | 52.1                | 601            | 100             | 30.39         |
| PUD                           | 393                      | 87,800,583               | 12.4                           | 223,411                | 7.104                 | 80.15               | 608            | 67.37           | 40.51         |
| Total:                        | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| California            | 697                      | 196,278,688              | 27.72                          | 281,605                | 6.821                 | 73.65               | 621            | 58.94           | 39.69         |
| New York              | 288                      | 74,933,031               | 10.58                          | 260,184                | 7.021                 | 73.18               | 612            | 49.91           | 41.38         |
| New Jersey            | 231                      | 54,099,236               | 7.64                           | 234,196                | 7.543                 | 76.16               | 598            | 57.95           | 41.08         |
| Florida               | 293                      | 48,308,469               | 6.82                           | 164,875                | 7.349                 | 78.82               | 609            | 59.35           | 38.6          |
| Massachusetts         | 148                      | 35,777,889               | 5.05                           | 241,742                | 7.068                 | 73.64               | 593            | 76.22           | 38.81         |
| Maryland              | 160                      | 32,832,453               | 4.64                           | 205,203                | 7.453                 | 77.37               | 587            | 67.11           | 42.23         |
| Virginia              | 132                      | 25,335,511               | 3.58                           | 191,936                | 7.213                 | 78.47               | 591            | 70.18           | 39.27         |
| Georgia               | 130                      | 19,062,212               | 2.69                           | 146,632                | 7.688                 | 84.85               | 613            | 61.58           | 40.51         |
| Connecticut           | 90                       | 17,901,730               | 2.53                           | 198,908                | 7.116                 | 78                  | 592            | 76.75           | 39.04         |
| Illinois              | 97                       | 17,569,969               | 2.48                           | 181,134                | 7.631                 | 80.55               | 603            | 61.33           | 39.98         |
| Michigan              | 115                      | 16,059,343               | 2.27                           | 139,646                | 7.405                 | 81.57               | 597            | 63.57           | 38.32         |
| Texas                 | 119                      | 15,974,194               | 2.26                           | 134,237                | 7.886                 | 84.59               | 607            | 67.87           | 36.66         |
| Nevada                | 69                       | 14,064,366               | 1.99                           | 203,831                | 7.261                 | 79.6                | 607            | 61.84           | 40.11         |
| Washington            | 58                       | 11,455,437               | 1.62                           | 197,508                | 6.903                 | 82.2                | 619            | 71.64           | 41.47         |
| Pennsylvania          | 86                       | 10,388,285               | 1.47                           | 120,794                | 7.949                 | 80.42               | 578            | 79.01           | 38.54         |
| Other                 | 817                      | 118,080,669              | 16.68                          | 144,530                | 7.447                 | 79.69               | 600            | 69.31           | 38.05         |
| Total:                | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                 | 76.79               | 607            | 62.77           | 39.61         |

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## 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 7726                     | 5                        | 2,037,978                | 0.29                           | 407,596                | 7.142                  | 79.66               | 574            | 60.69           | 37.04         |
| 10312                    | 5                        | 1,929,479                | 0.27                           | 385,896                | 6.589                  | 76.31               | 654            | 40.55           | 39.17         |
| 91342                    | 6                        | 1,922,763                | 0.27                           | 320,460                | 6.481                  | 72.1                | 621            | 72.09           | 45.65         |
| 94531                    | 5                        | 1,762,389                | 0.25                           | 352,478                | 6.393                  | 76.72               | 666            | 46.78           | 42.6          |
| 95758                    | 5                        | 1,590,931                | 0.22                           | 318,186                | 6.694                  | 76.74               | 609            | 65.05           | 45.03         |
| 92336                    | 6                        | 1,514,880                | 0.21                           | 252,480                | 6.703                  | 73.94               | 610            | 26.38           | 44.5          |
| 90650                    | 6                        | 1,506,065                | 0.21                           | 251,011                | 7.078                  | 70.83               | 579            | 50.72           | 42.13         |
| 92688                    | 4                        | 1,480,411                | 0.21                           | 370,103                | 7.108                  | 75.37               | 610            | 69.13           | 48.62         |
| 11741                    | 6                        | 1,461,628                | 0.21                           | 243,605                | 7.517                  | 67.2                | 573            | 67.94           | 38.76         |
| 92686                    | 3                        | 1,448,213                | 0.2                            | 482,738                | 6.012                  | 67.03               | 622            | 65.47           | 34.03         |
| Other                    | 3,479                    | 691,466,723              | 97.65                          | 198,754                | 7.219                  | 76.86               | 606            | 62.92           | 39.56         |
| <b>Total:</b>            | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>           | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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## 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 121 - 180                                  | 82                       | 9,266,683                | 1.31                           | 113,008                | 7.074                  | 66.71               | 613            | 48.11           | 37.03         |
| 181 - 240                                  | 8                        | 1,075,041                | 0.15                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 301 - 360                                  | 3,440                    | 697,779,736              | 98.54                          | 202,843                | 7.209                  | 76.92               | 606            | 62.99           | 39.63         |
| <b>Total:</b>                              | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>           | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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## 14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 15 YR Balloon                | 5                        | 411,431                  | 0.06                           | 82,286                 | 8.318                  | 79.56               | 583            | 100             | 33.41         |
| 15 YR Fixed                  | 77                       | 8,855,252                | 1.25                           | 115,003                | 7.016                  | 68.11               | 615            | 45.7            | 37.27         |
| 20 YR Fixed                  | 8                        | 1,075,041                | 0.15                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 30 YR Fixed                  | 728                      | 139,572,584              | 19.71                          | 191,721                | 7.048                  | 73.08               | 638            | 58.76           | 38.78         |
| 30 YR Fixed - 60M IO         | 30                       | 11,270,658               | 1.59                           | 375,689                | 6.023                  | 86.43               | 749            | 53.51           | 32.47         |
| 1 YR CMT                     | 3                        | 868,879                  | 0.12                           | 289,626                | 5.856                  | 82.75               | 626            | 59.78           | 44.93         |
| 2/6 MONTH LIBOR              | 1,461                    | 377,523,581              | 53.31                          | 192,516                | 7.557                  | 77.87               | 584            | 67.95           | 39.91         |
| 2/6 MONTH LIBOR - 24M IO     | 230                      | 63,556,022               | 8.98                           | 276,331                | 6.962                  | 81.46               | 632            | 62.62           | 41.86         |
| 3/1 YR CMT                   | 115                      | 22,039,795               | 3.11                           | 191,650                | 7.064                  | 78.27               | 601            | 61.45           | 39.66         |
| 3/1 YR CMT - 36M IO          | 55                       | 13,704,452               | 1.94                           | 249,172                | 5.923                  | 78.77               | 635            | 34.77           | 36.22         |
| 3/1 YR LIBOR                 | 12                       | 2,519,636                | 0.36                           | 209,970                | 4.549                  | 76.4                | 599            | 70.51           | 39.55         |
| 3/6 MONTH LIBOR              | 146                      | 25,396,952               | 3.59                           | 173,952                | 7.081                  | 75.59               | 592            | 69.01           | 38.45         |
| 3/6 MONTH LIBOR - 36M IO     | 35                       | 8,966,980                | 1.27                           | 256,199                | 6.267                  | 77.89               | 628            | 40.68           | 40.88         |
| 5/1 YR CMT                   | 30                       | 8,010,914                | 1.13                           | 267,030                | 6.009                  | 74.86               | 631            | 30.13           | 37.85         |
| 5/1 YR CMT - 60M IO          | 52                       | 13,549,599               | 1.91                           | 260,569                | 6.041                  | 77.26               | 634            | 51.53           | 38.58         |
| 5/1 YR LIBOR                 | 14                       | 2,819,119                | 0.4                            | 201,366                | 5.371                  | 73.58               | 616            | 45.01           | 36.12         |
| 5/6 MONTH LIBOR              | 3                        | 594,449                  | 0.08                           | 198,150                | 6.827                  | 75.53               | 631            | 0               | 49.98         |
| 5/6 MONTH LIBOR - 60M IO     | 21                       | 5,736,710                | 0.81                           | 273,177                | 6.086                  | 76.18               | 638            | 30.15           | 42.8          |
| 6 MONTH LIBOR                | 3                        | 873,953                  | 0.12                           | 291,318                | 7.886                  | 80                  | 553            | 76.23           | 45.08         |
| 6 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.07                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 7/1 YR LIBOR                 | 1                        | 272,451                  | 0.04                           | 272,451                | 5.375                  | 64.02               | 608            | 100             | 38.22         |
| <b>Total:</b>                | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>           | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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## 15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0                                       | 1,188                    | 257,610,250              | 36.38                          | 216,844                | 7.03                   | 75.51               | 628            | 53.72           | 39            |
| 12                                      | 157                      | 34,716,261               | 4.9                            | 221,123                | 7.422                  | 77.96               | 599            | 71.82           | 39.99         |
| 24                                      | 1,493                    | 297,461,710              | 42.01                          | 199,238                | 7.365                  | 78.48               | 588            | 67.94           | 40.14         |
| 36                                      | 687                      | 117,429,686              | 16.58                          | 170,931                | 7.14                   | 75.04               | 609            | 67.08           | 39.32         |
| 60                                      | 5                        | 903,553                  | 0.13                           | 180,711                | 6.893                  | 70.99               | 669            | 29.56           | 45.17         |
| <b>Total:</b>                           | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>           | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

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## 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                  | 5                        | 1,421,468                | 0.26                           | 284,294                | 6.18                   | 77.77               | 577            | 64.61           | 40.21         |
| 1.5                                                                | 22                       | 4,645,099                | 0.85                           | 211,141                | 7.289                  | 77.14               | 570            | 63.94           | 36.72         |
| 2                                                                  | 18                       | 3,884,245                | 0.71                           | 215,791                | 4.847                  | 77.94               | 609            | 71.88           | 38.23         |
| 3                                                                  | 2,509                    | 504,659,506              | 92.27                          | 201,140                | 7.376                  | 78.25               | 593            | 65.54           | 40.09         |
| 5                                                                  | 121                      | 30,983,243               | 5.66                           | 256,060                | 5.989                  | 75.95               | 632            | 40.89           | 38.98         |
| 6                                                                  | 7                        | 1,342,934                | 0.25                           | 191,648                | 7.118                  | 79.5                | 567            | 100             | 30.19         |
| Total:                                                             | 2,682                    | 546,936,494              | 100                            | 203,929                | 7.275                  | 78.11               | 595            | 64.26           | 39.96         |

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## 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                     | 2,342                    | 472,606,174              | 86.41                          | 201,796                | 7.412                  | 78.16               | 592            | 66.6            | 40.17         |
| 1.5                                                                   | 56                       | 9,816,642                | 1.79                           | 175,297                | 7.376                  | 80.28               | 603            | 50.18           | 39.24         |
| 2                                                                     | 284                      | 64,513,679               | 11.8                           | 227,161                | 6.253                  | 77.45               | 620            | 49.24           | 38.38         |
| Total:                                                                | 2,682                    | 546,936,494              | 100                            | 203,929                | 7.275                  | 78.11               | 595            | 64.26           | 39.96         |

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## 18. Distribution by Gross Margin of the Adjustable-Rate Loans

| Distribution by Gross Margin of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1.001 - 1.500                                             | 1                        | 166,427                  | 0.03                           | 166,427                | 7.125                  | 77.67               | 553            | 0               | 41.34         |
| 2.001 - 2.500                                             | 34                       | 7,643,866                | 1.4                            | 224,820                | 5.174                  | 76.56               | 618            | 50.5            | 37.7          |
| 2.501 - 3.000                                             | 233                      | 59,075,656               | 10.8                           | 253,544                | 5.975                  | 76.61               | 639            | 36.18           | 29.16         |
| 3.001 - 3.500                                             | 6                        | 1,147,789                | 0.21                           | 191,298                | 5.825                  | 79.88               | 695            | 4.33            | 37.85         |
| 3.501 - 4.000                                             | 7                        | 2,105,714                | 0.39                           | 300,816                | 6.228                  | 77.48               | 649            | 31.02           | 41.86         |
| 4.001 - 4.500                                             | 516                      | 120,337,488              | 22                             | 233,212                | 7.061                  | 82.09               | 593            | 76.03           | 41.27         |
| 4.501 - 5.000                                             | 672                      | 124,880,204              | 22.83                          | 185,834                | 7.307                  | 82.28               | 595            | 70.09           | 40.72         |
| 5.001 - 5.500                                             | 416                      | 83,770,378               | 16.23                          | 213,390                | 7.499                  | 78.53               | 563            | 53.25           | 39.7          |
| 5.501 - 6.000                                             | 231                      | 44,010,489               | 8.05                           | 190,522                | 7.689                  | 74.92               | 591            | 73.05           | 38.34         |
| 6.001 - 6.500                                             | 145                      | 26,031,546               | 4.76                           | 179,528                | 7.902                  | 73.3                | 576            | 65.26           | 38.75         |
| 6.501 - 7.000                                             | 206                      | 37,112,736               | 6.79                           | 180,159                | 8.461                  | 68.75               | 575            | 77.96           | 38.75         |
| 7.001 - 7.500                                             | 116                      | 17,200,148               | 3.14                           | 148,277                | 7.992                  | 70.35               | 572            | 82              | 37.16         |
| 7.501 - 8.000                                             | 57                       | 10,289,322               | 1.88                           | 180,523                | 7.569                  | 78.99               | 581            | 75              | 39.63         |
| 8.001 - 8.500                                             | 25                       | 4,929,076                | 0.9                            | 197,163                | 7.545                  | 74.9                | 555            | 87.08           | 30.9          |
| 8.501 - 9.000                                             | 6                        | 1,405,844                | 0.26                           | 234,307                | 8.578                  | 79.79               | 553            | 55.5            | 13.81         |
| 9.001 - 9.500                                             | 10                       | 1,772,494                | 0.32                           | 177,249                | 8.096                  | 73.8                | 558            | 100             | 40.95         |
| 10.501 - 11.000                                           | 1                        | 56,816                   | 0.01                           | 56,816                 | 9                      | 75                  | 319            | 10              | 24.13         |
| Total:                                                    | 2,682                    | 546,936,494              | 100                            | 203,929                | 7.275                  | 78.11               | 595            | 64.26           | 39.96         |

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## 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 9.501 - 10.000                                                     | 6                        | 1,301,590                | 0.18                           | 166,932                | 4.722                  | 81.93               | 615            | 82.33           | 37.48         |
| 10.001 - 10.500                                                    | 20                       | 4,425,397                | 0.81                           | 221,270                | 4.716                  | 77.07               | 626            | 73.49           | 33.12         |
| 10.501 - 11.000                                                    | 31                       | 6,551,361                | 1.2                            | 211,334                | 5.147                  | 73.57               | 646            | 60.54           | 36.12         |
| 11.001 - 11.500                                                    | 54                       | 16,016,624               | 2.93                           | 296,604                | 5.454                  | 75.69               | 645            | 67.98           | 41.48         |
| 11.501 - 12.000                                                    | 213                      | 54,647,724               | 9.99                           | 256,562                | 5.852                  | 75.81               | 622            | 69.42           | 40.6          |
| 12.001 - 12.500                                                    | 311                      | 74,338,823               | 13.59                          | 239,032                | 6.333                  | 76.58               | 615            | 66.69           | 40.43         |
| 12.501 - 13.000                                                    | 453                      | 101,011,245              | 18.47                          | 222,983                | 6.811                  | 77.53               | 602            | 67.69           | 40.32         |
| 13.001 - 13.500                                                    | 423                      | 86,096,700               | 15.74                          | 203,538                | 7.303                  | 80.34               | 590            | 67.6            | 39.79         |
| 13.501 - 14.000                                                    | 426                      | 83,629,534               | 15.29                          | 196,313                | 7.787                  | 82                  | 583            | 62.51           | 10.07         |
| 14.001 - 14.500                                                    | 251                      | 2,277,678                | 7.73                           | 168,437                | 8.275                  | 80.19               | 573            | 69.24           | 39.59         |
| 14.501 - 15.000                                                    | 123                      | 37,087,210               | 6.78                           | 166,310                | 8.736                  | 79.01               | 571            | 72.72           | 41.2          |
| 15.001 - 15.500                                                    | 81                       | 11,529,674               | 2.11                           | 142,342                | 9.235                  | 77.94               | 568            | 80.66           | 40.64         |
| 15.501 - 16.000                                                    | 76                       | 10,741,127               | 1.96                           | 141,331                | 9.637                  | 72.07               | 558            | 83.18           | 40.68         |
| 16.001 - 16.500                                                    | 42                       | 7,174,859                | 1.31                           | 170,830                | 10.315                 | 66.96               | 648            | 79.42           | 40.51         |
| 16.501 - 17.000                                                    | 33                       | 4,811,483                | 0.88                           | 145,803                | 10.727                 | 67.12               | 526            | 67.07           | 38.68         |
| 17.001 - 17.500                                                    | 27                       | 4,091,549                | 0.75                           | 151,539                | 11.285                 | 64.08               | 529            | 67              | 38.69         |
| 17.501 - 18.000                                                    | 8                        | 894,403                  | 0.16                           | 111,800                | 11.802                 | 61.85               | 522            | 75.14           | 38.37         |
| 18.001 - 18.500                                                    | 4                        | 609,412                  | 0.11                           | 152,353                | 12.257                 | 64.45               | 522            | 3.75            | 46.5          |
| Total:                                                             | 2,682                    | 546,936,494              | 100                            | 203,929                | 7.275                  | 78.11               | 595            | 64.26           | 39.96         |

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## 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 32                       | 6,846,106                | 1.25                           | 213,941                | 4.992                  | 76.16               | 615            | 53.9            | 37.76         |
| 2.501 - 3.000                                                       | 232                      | 58,448,224               | 10.69                          | 251,932                | 5.969                  | 76.7                | 639            | 35.56           | 39.16         |
| 3.001 - 3.500                                                       | 7                        | 1,767,789                | 0.32                           | 252,541                | 6.018                  | 79.91               | 689            | 2.81            | 38.22         |
| 3.501 - 4.000                                                       | 5                        | 1,544,879                | 0.28                           | 308,976                | 6.377                  | 82.2                | 652            | 42.28           | 41            |
| 4.001 - 4.500                                                       | 498                      | 116,348,973              | 21.27                          | 233,632                | 7.044                  | 82.23               | 593            | 76.5            | 41.33         |
| 4.501 - 5.000                                                       | 654                      | 122,213,125              | 22.35                          | 186,870                | 7.317                  | 82.27               | 594            | 71.9            | 40.62         |
| 5.001 - 5.500                                                       | 401                      | 84,675,541               | 15.48                          | 211,161                | 7.53                   | 76.47               | 591            | 54.33           | 39.68         |
| 5.501 - 6.000                                                       | 235                      | 44,834,186               | 8.2                            | 190,784                | 7.689                  | 75.01               | 591            | 54.55           | 38.43         |
| 6.001 - 6.500                                                       | 153                      | 27,963,502               | 5.11                           | 182,768                | 7.695                  | 72.25               | 584            | 57.58           | 39.51         |
| 6.501 - 7.000                                                       | 205                      | 38,063,090               | 6.96                           | 185,674                | 8.333                  | 69.66               | 580            | 75.46           | 38.84         |
| 7.001 - 7.500                                                       | 130                      | 20,492,955               | 3.75                           | 157,638                | 7.898                  | 72.62               | 580            | 75.97           | 37.62         |
| 7.501 - 8.000                                                       | 67                       | 13,004,379               | 2.38                           | 194,095                | 7.628                  | 78.03               | 572            | 74.03           | 39.67         |
| 8.001 - 8.500                                                       | 31                       | 5,735,765                | 1.05                           | 185,025                | 7.707                  | 73.63               | 557            | 87.94           | 41.02         |
| 8.501 - 9.000                                                       | 18                       | 2,339,734                | 0.43                           | 129,985                | 8.627                  | 84.02               | 570            | 58.79           | 41.09         |
| 9.001 - 9.500                                                       | 9                        | 1,558,742                | 0.28                           | 173,194                | 8.048                  | 75.52               | 571            | 95.39           | 41.81         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.06                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| 12.501 - 13.000                                                     | 2                        | 309,256                  | 0.06                           | 154,628                | 6.825                  | 85.49               | 587            | 100             | 36.1          |
| 13.501 - 14.000                                                     | 2                        | 479,855                  | 0.09                           | 239,927                | 7.724                  | 58.08               | 544            | 20.81           | 44.97         |
| Total:                                                              | 2,682                    | 546,936,494              | 100                            | 203,929                | 7.275                  | 78.11               | 595            | 64.26           | 39.96         |

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## 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10/1/2004                                                              | 1                        | 263,102                  | 0.05                           | 263,102                | 8                      | 80                  | 533            | 100             | 42.43         |
| 12/1/2004                                                              | 1                        | 403,117                  | 0.07                           | 403,117                | 7.625                  | 80                  | 544            | 100             | 45.9          |
| 1/1/2005                                                               | 1                        | 207,734                  | 0.04                           | 207,734                | 8.25                   | 80                  | 595            | 0               | 46.86         |
| 3/1/2005                                                               | 1                        | 503,000                  | 0.09                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 6/1/2005                                                               | 1                        | 185,049                  | 0.03                           | 185,049                | 7.625                  | 90                  | 524            | 100             | 34.1          |
| 8/1/2005                                                               | 2                        | 678,879                  | 0.12                           | 339,440                | 5.076                  | 83.52               | 623            | 76.51           | 44.93         |
| 9/1/2005                                                               | 1                        | 190,000                  | 0.03                           | 190,000                | 6.5                    | 80                  | 640            | 0               | 0             |
| 10/1/2005                                                              | 1                        | 110,200                  | 0.02                           | 110,200                | 4.625                  | 95                  | 648            | 100             | 33.4          |
| 12/1/2005                                                              | 2                        | 630,534                  | 0.12                           | 315,267                | 7.004                  | 61.55               | 583            | 100             | 41.97         |
| 1/1/2006                                                               | 7                        | 1,170,833                | 0.21                           | 167,262                | 6.837                  | 82.04               | 600            | 100             | 39.57         |
| 2/1/2006                                                               | 12                       | 2,435,475                | 0.45                           | 202,956                | 3.773                  | 80.67               | 596            | 74.45           | 41.24         |
| 3/1/2006                                                               | 16                       | 2,452,760                | 0.45                           | 153,298                | 7.094                  | 79.27               | 624            | 60.4            | 38.82         |
| 4/1/2006                                                               | 57                       | 10,424,514               | 1.91                           | 182,886                | 7.187                  | 77.47               | 592            | 66.89           | 39.15         |
| 5/1/2006                                                               | 65                       | 14,828,045               | 2.71                           | 228,093                | 6.506                  | 79.18               | 619            | 83.8            | 40.35         |
| 6/1/2006                                                               | 229                      | 44,980,048               | 8.22                           | 196,419                | 6.94                   | 76.85               | 585            | 76.2            | 39.27         |
| 7/1/2006                                                               | 493                      | 96,923,837               | 17.72                          | 196,600                | 7.39                   | 77.75               | 586            | 58.83           | 40.2          |
| 8/1/2006                                                               | 545                      | 107,753,357              | 19.7                           | 197,713                | 7.624                  | 77.98               | 537            | 70.48           | 40.98         |
| 9/1/2006                                                               | 725                      | 150,482,077              | 27.51                          | 207,561                | 7.694                  | 79.4                | 594            | 60.5            | 40.04         |
| 10/1/2006                                                              | 38                       | 8,704,875                | 1.59                           | 229,076                | 7.811                  | 73.58               | 583            | 75.1            | 38.68         |
| 2/1/2007                                                               | 2                        | 192,596                  | 0.04                           | 96,298                 | 5.914                  | 75                  | 607            | 100             | 42.9          |
| 3/1/2007                                                               | 11                       | 1,796,650                | 0.33                           | 163,332                | 5.112                  | 79.21               | 592            | 60.63           | 36.4          |
| 4/1/2007                                                               | 13                       | 3,322,612                | 0.61                           | 255,586                | 5.869                  | 76.13               | 626            | 29.01           | 37.63         |
| 5/1/2007                                                               | 39                       | 6,710,084                | 1.23                           | 172,053                | 7.001                  | 74.32               | 597            | 87.9            | 37.78         |
| 6/1/2007                                                               | 26                       | 5,030,620                | 0.92                           | 193,485                | 6.933                  | 81.14               | 596            | 80.98           | 36.22         |
| 7/1/2007                                                               | 50                       | 9,563,516                | 1.75                           | 191,070                | 6.984                  | 77.73               | 596            | 70.84           | 38.14         |
| 8/1/2007                                                               | 98                       | 17,737,519               | 3.24                           | 180,995                | 6.75                   | 78.03               | 611            | 50.13           | 39.22         |
| 9/1/2007                                                               | 111                      | 25,336,542               | 4.63                           | 228,275                | 6.624                  | 76.83               | 612            | 47.02           | 40.45         |
| 10/1/2007                                                              | 13                       | 2,945,676                | 0.54                           | 226,590                | 6.246                  | 76.55               | 620            | 37.59           | 36.1          |
| 11/1/2007                                                              | 1                        | 401,563                  | 0.07                           | 401,563                | 6.625                  | 63.57               | 627            | 0               | 29.77         |
| 2/1/2009                                                               | 2                        | 343,275                  | 0.06                           | 171,637                | 5.858                  | 87.84               | 608            | 100             | 38.25         |
| 3/1/2009                                                               | 3                        | 569,566                  | 0.1                            | 189,855                | 5.021                  | 77.53               | 602            | 41.81           | 31.31         |
| 4/1/2009                                                               | 4                        | 1,087,914                | 0.2                            | 271,979                | 5.035                  | 83.05               | 623            | 17.46           | 40.34         |
| 5/1/2009                                                               | 3                        | 948,000                  | 0.17                           | 316,000                | 4.852                  | 78.8                | 625            | 75.82           | 28.78         |
| 6/1/2009                                                               | 3                        | 825,938                  | 0.15                           | 275,313                | 5.523                  | 81.97               | 665            | 75.45           | 47.99         |
| 7/1/2009                                                               | 12                       | 3,415,005                | 0.62                           | 284,584                | 6.195                  | 71.86               | 628            | 36.29           | 40.09         |
| 8/1/2009                                                               | 37                       | 8,360,130                | 1.53                           | 225,949                | 6.079                  | 75.24               | 632            | 48.65           | 38.59         |
| 9/1/2009                                                               | 45                       | 11,912,101               | 2.18                           | 264,713                | 6.07                   | 75.68               | 635            | 26.7            | 40.04         |
| 10/1/2009                                                              | 10                       | 2,847,300                | 0.52                           | 284,730                | 5.971                  | 75.11               | 635            | 54.68           | 38.12         |
| 4/1/2011                                                               | 1                        | 272,451                  | 0.05                           | 272,451                | 3.375                  | 64.02               | 608            | 100             | 38.22         |
| Total:                                                                 | 2,682                    | 546,936,494              | 100                            | 203,929                | 7.275                  | 78.11               | 595            | 64.26           | 39.96         |

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## 22. Debt to Income Ratio

| Debt to Income Ratio | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0                 | 146                      | 30,298,940               | 4.28                           | 207,527                | 6.641                  | 71.32               | 644            | 0               | 0             |
| 10-Jan               | 10                       | 628,593                  | 0.09                           | 62,859                 | 6.632                  | 79.56               | 587            | 52.29           | 6.11          |
| 20-Nov               | 128                      | 20,613,948               | 2.91                           | 161,046                | 7.113                  | 70.79               | 614            | 71.41           | 16            |
| 21 - 30              | 498                      | 86,639,501               | 12.24                          | 173,975                | 7.24                   | 75.03               | 611            | 64.8            | 26            |
| 31 - 40              | 1,039                    | 205,348,934              | 29                             | 197,641                | 7.162                  | 76.27               | 617            | 62.71           | 35.31         |
| 41 - 50              | 1,458                    | 311,013,283              | 43.92                          | 213,315                | 7.283                  | 73.31               | 607            | 64.82           | 45.61         |
| 51 - 60              | 251                      | 53,578,261               | 7.57                           | 213,459                | 7.16                   | 72.39               | 585            | 80.07           | 52.8          |
| Total:               | 3,530                    | 708,121,460              | 100                            | 200,601                | 7.208                  | 76.78               | 607            | 62.77           | 39.61         |

H2WA DTI: 39.61

Min: 0.00

Max: 55.00

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23. CLTV (Including Sim Seconds)

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| CLTV (including Sim Seconds) |                          |                          |                                |                        |                        |                     |                |                 |               |
| 10-Jan                       | 1                        | 72,000                   | 0.01                           | 72,000                 | 8.5                    | 6.26                | 539            | 0               | 26.7          |
| 20-Nov                       | 6                        | 424,302                  | 0.06                           | 70,717                 | 7.557                  | 16.75               | 610            | 38.33           | 38.4          |
| 21 - 30                      | 22                       | 1,945,140                | 0.27                           | 88,415                 | 7.412                  | 25.2                | 582            | 52.49           | 31.95         |
| 31 - 40                      | 48                       | 7,271,751                | 1.03                           | 151,495                | 7.247                  | 36.66               | 611            | 38.61           | 35.73         |
| 41 - 50                      | 108                      | 18,135,792               | 2.56                           | 167,924                | 7.295                  | 45.41               | 611            | 49.03           | 36.75         |
| 51 - 60                      | 201                      | 39,513,224               | 5.58                           | 196,583                | 7.414                  | 55.83               | 599            | 58.87           | 35.85         |
| 61 - 70                      | 506                      | 105,604,026              | 14.91                          | 208,704                | 7.482                  | 66.04               | 596            | 62.27           | 38.95         |
| 71 - 80                      | 1,121                    | 241,225,072              | 34.07                          | 215,187                | 7.031                  | 76.91               | 605            | 57.07           | 40.3          |
| 81 - 90                      | 822                      | 169,897,924              | 23.99                          | 206,688                | 7.226                  | 86.12               | 603            | 65.2            | 39.79         |
| 91 - 100                     | 695                      | 124,032,229              | 17.52                          | 178,464                | 7.21                   | 87.61               | 626            | 75.87           | 40.53         |
| <b>Total:</b>                | <b>3,530</b>             | <b>708,121,460</b>       | <b>100</b>                     | <b>200,601</b>         | <b>7.208</b>           | <b>76.79</b>        | <b>607</b>     | <b>62.77</b>    | <b>39.61</b>  |

WA CLTV: 78.98

Min: 6.26

Max: 100.00

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Job : 2  
Date: 9/22/2004  
Time: 10:33:43 AM

Date: 9/22/2004  
Time: 10:33

Time: 10:33:43 AM

Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
IO Loans  
424 records  
Balance: 117,287,422

Selection Criteria: IO Loans  
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1. Summary Statistics

Scheduled Principle Balance: 117,287,421.79  
Number of Mortgage Loans: 424  
Average Scheduled Principle Balance: 276,621.28  
Aggregate Original Principal Balance: 117,294,531.00  
Weighted Average Gross Coupon: 6.533  
Weighted Average Net Coupon: 6.023  
Weighted Average Original FICO Score: 644  
Weighted Average Original LTV: 78.66  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 359  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 32  
Weighted Average Gross Margin: 4.173  
Weighted Average Initial Rate Cap: 3.354  
Weighted Average Periodic Rate Cap: 1.269  
Weighted Average Gross Maximum Lifetime Rate: 12.599  
Weighted Average Gross Minimum Lifetime Rate: 4.244  
InterestOnly Hybrid ARMS: 90.39

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2. Distribution by Current Unpaid Principle Balance

|                                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Current Unpaid Principle Balance</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 50,000.01 - 100,000.00                                  | 13                       | 1,090,313                | 0.93                           | 83,870                 | 7.042                  | 72.74               | 628            | 65.1            | 37.27         |
| 100,000.01 - 150,000.00                                 | 80                       | 10,256,278               | 8.74                           | 128,203                | 6.652                  | 81.47               | 638            | 64.43           | 39.63         |
| 150,000.01 - 200,000.00                                 | 65                       | 11,568,992               | 9.86                           | 177,984                | 6.523                  | 80.95               | 640            | 64.34           | 39.41         |
| 200,000.01 - 250,000.00                                 | 62                       | 14,006,934               | 11.94                          | 225,918                | 6.465                  | 80.65               | 633            | 59.35           | 40.34         |
| 250,000.01 - 300,000.00                                 | 64                       | 17,467,630               | 14.89                          | 272,932                | 6.534                  | 80.78               | 639            | 46.64           | 41            |
| 300,000.01 - 350,000.00                                 | 35                       | 11,706,792               | 9.98                           | 325,189                | 6.658                  | 82.9                | 642            | 44.71           | 42.84         |
| 350,000.01 - 400,000.00                                 | 30                       | 11,082,292               | 9.45                           | 369,410                | 6.699                  | 79.53               | 622            | 33.9            | 40.65         |
| 400,000.01 - 450,000.00                                 | 17                       | 7,234,200                | 6.17                           | 425,541                | 6.237                  | 75.42               | 666            | 58.67           | 38.44         |
| 450,000.01 - 500,000.00                                 | 21                       | 10,226,143               | 8.72                           | 486,959                | 6.4                    | 74.89               | 673            | 61.56           | 37.4          |
| 500,000.01 - 550,000.00                                 | 8                        | 4,185,443                | 3.57                           | 523,180                | 5.667                  | 72.27               | 637            | 25.16           | 40.55         |
| 550,000.01 - 600,000.00                                 | 10                       | 5,816,900                | 4.96                           | 581,690                | 6.29                   | 77.75               | 646            | 60.01           | 37.23         |
| 600,000.01 - 650,000.00                                 | 11                       | 6,990,000                | 5.96                           | 635,455                | 6.577                  | 74.87               | 664            | 64.04           | 38.37         |
| 650,000.01 - 700,000.00                                 | 1                        | 699,000                  | 0.6                            | 699,000                | 7.125                  | 71.09               | 605            | 100             | 54.75         |
| 700,000.01 - 750,000.00                                 | 2                        | 1,475,000                | 1.26                           | 737,500                | 8.057                  | 71.11               | 629            | 0               | 39.7          |
| 750,000.01 - 800,000.00                                 | 2                        | 1,548,000                | 1.32                           | 774,000                | 7.006                  | 80                  | 654            | 100             | 49.92         |
| 800,000.01 - 850,000.00                                 | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |
| 850,000.01 - 900,000.00                                 | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| 900,000.01 - 1,000,000.00                               | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| <b>Total:</b>                                           | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>           | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 3.000 - 3.499                               | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| 4.000 - 4.499                               | 2                        | 824,000                  | 0.7                            | 412,000                | 4.25                  | 82.69               | 677            | 100             | 20.29         |
| 4.500 - 4.999                               | 7                        | 1,772,346                | 1.51                           | 253,192                | 4.776                 | 80.92               | 677            | 66.15           | 33.09         |
| 5.000 - 5.499                               | 19                       | 5,490,833                | 4.68                           | 288,991                | 5.191                 | 74.66               | 683            | 50.14           | 35.42         |
| 5.500 - 5.999                               | 75                       | 21,824,698               | 18.61                          | 290,996                | 5.719                 | 74.75               | 657            | 59.41           | 39.16         |
| 6.000 - 6.499                               | 109                      | 29,733,537               | 25.35                          | 272,785                | 6.191                 | 76.17               | 655            | 56.85           | 39.06         |
| 6.500 - 6.999                               | 88                       | 23,069,898               | 19.67                          | 262,158                | 6.687                 | 80.14               | 638            | 48.2            | 41.66         |
| 7.000 - 7.499                               | 51                       | 15,413,667               | 13.14                          | 302,229                | 7.18                  | 81.67               | 620            | 60.18           | 44.34         |
| 7.500 - 7.999                               | 43                       | 10,669,197               | 9.1                            | 248,121                | 7.69                  | 82.64               | 619            | 45.91           | 39.9          |
| 8.000 - 8.499                               | 15                       | 4,041,175                | 3.45                           | 269,412                | 8.168                 | 85.81               | 622            | 29.34           | 42.04         |
| 8.500 - 8.999                               | 9                        | 2,979,806                | 2.54                           | 331,090                | 8.714                 | 82.12               | 629            | 56.17           | 35.82         |
| 9.000 - 9.499                               | 1                        | 270,000                  | 0.23                           | 270,000                | 9                     | 100                 | 689            | 0               | 48.27         |
| 9.500 - 9.999                               | 3                        | 619,492                  | 0.53                           | 206,497                | 9.662                 | 88.92               | 603            | 29.06           | 46.44         |
| 10.000 - 10.499                             | 1                        | 75,773                   | 0.06                           | 75,773                 | 10.125                | 99.96               | 640            | 0               | 46.11         |
| <b>Total:</b>                               | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>          | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 2                        | 255,520                  | 0.22                           | 127,760                | 7.08                  | 80                  | 0              | 100             | 26.69         |
| 560 - 579            | 3                        | 707,800                  | 0.6                            | 235,933                | 6.358                 | 70.26               | 570            | 82.58           | 39.98         |
| 580 - 599            | 53                       | 13,972,037               | 11.91                          | 263,623                | 7.276                 | 80.85               | 590            | 72.83           | 45.23         |
| 600 - 619            | 63                       | 17,514,034               | 14.93                          | 278,001                | 6.945                 | 82.32               | 609            | 82.42           | 41.04         |
| 620 - 639            | 147                      | 38,228,181               | 32.59                          | 260,056                | 6.342                 | 77.53               | 629            | 39.59           | 39.06         |
| 640 - 659            | 75                       | 21,348,943               | 18.2                           | 284,653                | 6.386                 | 81.37               | 647            | 46.93           | 40.9          |
| 660 - 679            | 20                       | 5,721,918                | 4.88                           | 286,096                | 6.8                   | 85.73               | 671            | 50.01           | 41.19         |
| 680 - 699            | 17                       | 4,400,032                | 3.75                           | 258,825                | 6.603                 | 78.62               | 688            | 61.8            | 41.17         |
| 700 - 719            | 7                        | 1,764,200                | 1.5                            | 252,029                | 6.459                 | 73                  | 710            | 6.89            | 32.47         |
| 720 - 739            | 12                       | 4,162,986                | 3.55                           | 346,915                | 5.878                 | 71.17               | 730            | 20.5            | 32.19         |
| 740 - 759            | 10                       | 3,325,301                | 2.84                           | 332,530                | 5.629                 | 73.55               | 748            | 39.52           | 38.85         |
| 760 - 779            | 9                        | 3,532,900                | 3.01                           | 392,544                | 6.071                 | 64.41               | 770            | 83.36           | 31.1          |
| 780 - 799            | 6                        | 2,353,571                | 2.01                           | 392,262                | 5.881                 | 63.64               | 788            | 65.03           | 36.58         |
| <b>Total:</b>        | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>          | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |
| <b>Total:</b>               | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>          | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 2                        | 127,000                  | 0.11                           | 63,500                 | 6.193                 | 19.12               | 667            | 59.06           | 25.86         |
| 35.01 - 40.00                | 3                        | 524,987                  | 0.45                           | 174,996                | 5.5                   | 39.08               | 757            | 26.67           | 44.09         |
| 40.01 - 45.00                | 3                        | 851,000                  | 0.73                           | 283,667                | 5.984                 | 42.6                | 652            | 17.63           | 47.69         |
| 45.01 - 50.00                | 2                        | 1,150,000                | 0.98                           | 575,000                | 6.359                 | 48.85               | 706            | 56.52           | 29.99         |
| 50.01 - 55.00                | 8                        | 3,354,906                | 2.86                           | 419,363                | 6.733                 | 54.01               | 708            | 70.08           | 31.11         |
| 55.01 - 60.00                | 5                        | 1,485,000                | 1.27                           | 297,000                | 6.1                   | 58.21               | 691            | 62.42           | 35.2          |
| 60.01 - 65.00                | 5                        | 2,863,000                | 2.44                           | 572,600                | 6.269                 | 63.47               | 649            | 45.07           | 46.52         |
| 65.01 - 70.00                | 16                       | 5,099,080                | 4.35                           | 318,692                | 6.427                 | 67.9                | 665            | 31.1            | 34.94         |
| 70.01 - 75.00                | 38                       | 13,728,870               | 11.71                          | 361,286                | 6.522                 | 73.1                | 643            | 44.48           | 40.83         |
| 75.01 - 80.00                | 229                      | 60,231,552               | 51.35                          | 263,020                | 6.298                 | 79.68               | 642            | 55.9            | 40.27         |
| 80.01 - 85.00                | 26                       | 6,972,380                | 5.94                           | 268,168                | 6.633                 | 83.09               | 627            | 54.91           | 42.04         |
| 85.01 - 90.00                | 41                       | 11,201,778               | 9.55                           | 273,214                | 7.108                 | 89.61               | 628            | 55.97           | 41.11         |
| 90.01 - 95.00                | 35                       | 7,486,318                | 6.38                           | 213,895                | 7.286                 | 94.7                | 624            | 65              | 38.69         |
| 95.01 - 100.00               | 11                       | 2,211,549                | 1.89                           | 201,050                | 8.339                 | 99.7                | 662            | 21.12           | 43.08         |
| <b>Total:</b>                | <b>424</b>               | <b>117,287,422</b>       | <b>100</b>                     | <b>276,621</b>         | <b>6.533</b>          | <b>78.66</b>        | <b>644</b>     | <b>53.67</b>    | <b>40.04</b>  |

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## 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 237                      | 62,952,358               | 53.87                          | 255,822                | 6.462                  | 78.91               | 639            | 100             | 40.59         |
| Alternative                        | 1                        | 130,400                  | 0.11                           | 130,400                | 6.5                    | 80                  | 757            | 0               | 48.27         |
| Limited                            | 13                       | 4,487,053                | 3.83                           | 345,158                | 7.275                  | 84.72               | 631            | 0               | 39.85         |
| No Documentation                   | 22                       | 6,184,292                | 5.27                           | 281,104                | 6.335                  | 69.91               | 664            | 0               | 0             |
| Stated Documentation               | 136                      | 38,795,919               | 33.08                          | 285,264                | 6.66                   | 79.61               | 650            | 0               | 39.2          |
| No Income No Asset                 | 11                       | 3,979,000                | 3.39                           | 361,727                | 5.96                   | 72.77               | 637            | 0               | 34.97         |
| No Ratio                           | 4                        | 758,400                  | 0.65                           | 189,600                | 6.123                  | 75.6                | 643            | 0               | 0             |
| Total:                             | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 206                      | 53,974,481               | 46.02                          | 262,012                | 6.526                  | 80.31               | 654            | 60.2            | 39.73         |
| Refinance - Rate Term        | 38                       | 12,124,810               | 10.34                          | 319,074                | 5.879                  | 74.97               | 658            | 47.11           | 38.16         |
| Refinance - Cashout          | 180                      | 51,188,131               | 43.64                          | 284,379                | 6.695                  | 77.8                | 631            | 48.58           | 40.86         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 400                      | 111,025,935              | 94.66                          | 277,565                | 6.507                  | 78.87               | 643            | 55.36           | 40.31         |
| Second Home                    | 8                        | 2,421,872                | 2.06                           | 302,734                | 7.479                  | 81.23               | 657            | 5.46            | 34.85         |
| Non-Owner Occupied             | 16                       | 3,839,615                | 3.27                           | 239,976                | 6.695                  | 70.91               | 668            | 35.45           | 35.21         |
| Total:                         | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 276                      | 77,794,408               | 66.33                          | 281,864                | 6.501                  | 77.6                | 645            | 51.99           | 40.27         |
| Townhouse                     | 4                        | 802,135                  | 0.68                           | 200,534                | 6.977                  | 87.74               | 636            | 45.02           | 32.88         |
| Condominium                   | 41                       | 10,399,533               | 8.87                           | 253,647                | 6.465                  | 79.43               | 658            | 54.58           | 40.15         |
| Condo - High Rise >8 floors   | 2                        | 622,500                  | 0.53                           | 311,250                | 3.827                  | 83.18               | 630            | 41.51           | 23.41         |
| 2 Family                      | 6                        | 1,475,400                | 1.26                           | 245,900                | 7.199                  | 88.41               | 648            | 54.7            | 43.41         |
| 3 Family                      | 4                        | 1,172,800                | 1                              | 293,200                | 6.353                  | 67.21               | 624            | 24.97           | 35.41         |
| 4 Family                      | 2                        | 777,415                  | 0.66                           | 388,707                | 5.973                  | 71.05               | 766            | 0               | 30.95         |
| PUD                           | 89                       | 24,243,230               | 20.67                          | 272,396                | 6.654                  | 81.53               | 632            | 62.84           | 40.35         |
| Total:                        | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| California            | 158                      | 54,319,766               | 46.31                          | 343,796                | 6.354                  | 75.61               | 657            | 54.91           | 39.34         |
| Florida               | 44                       | 9,231,639                | 7.87                           | 209,810                | 6.776                  | 82.08               | 640            | 45.7            | 38.7          |
| Virginia              | 20                       | 5,644,700                | 4.81                           | 282,235                | 6.557                  | 80.94               | 633            | 16.99           | 41.23         |
| Maryland              | 21                       | 5,546,794                | 4.73                           | 264,133                | 6.868                  | 79.43               | 620            | 45.24           | 44.6          |
| Colorado              | 24                       | 5,397,482                | 4.6                            | 224,895                | 6.84                   | 82.79               | 622            | 53.08           | 38.77         |
| New Jersey            | 16                       | 4,835,646                | 4.12                           | 302,228                | 6.597                  | 81.65               | 652            | 42.04           | 42.74         |
| Georgia               | 27                       | 4,668,515                | 3.98                           | 172,908                | 7.328                  | 84.49               | 623            | 53.86           | 40.59         |
| New York              | 10                       | 3,339,100                | 2.85                           | 333,910                | 6.399                  | 78.14               | 663            | 21.79           | 45.68         |
| Nevada                | 11                       | 2,742,549                | 2.34                           | 249,323                | 6.448                  | 82.63               | 642            | 66.49           | 40.39         |
| Michigan              | 10                       | 2,636,250                | 2.25                           | 263,625                | 6.951                  | 78.56               | 630            | 54.58           | 39.6          |
| Arizona               | 12                       | 2,415,322                | 2.06                           | 201,277                | 6.048                  | 79.43               | 631            | 80.95           | 41.32         |
| Washington            | 9                        | 2,194,912                | 1.87                           | 243,879                | 5.885                  | 81.05               | 622            | 87.43           | 44.34         |
| South Carolina        | 5                        | 1,747,500                | 1.49                           | 349,500                | 7.842                  | 88.14               | 602            | 72.99           | 36.9          |
| Tennessee             | 5                        | 1,529,225                | 1.3                            | 305,845                | 7.005                  | 75.77               | 614            | 37.71           | 42            |
| Connecticut           | 5                        | 1,464,500                | 1.25                           | 292,900                | 6.308                  | 72.96               | 642            | 45.89           | 39.67         |
| Other                 | 47                       | 9,573,522                | 8.16                           | 203,692                | 6.455                  | 82.18               | 652            | 34.13           | 39.81         |
| Total:                | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

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## 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 92648                    | 2                        | 1,090,030                | 0.93                           | 545,015                | 5.957                 | 71.24               | 630            | 52.2            | 46.96         |
| 11968                    | 1                        | 1,000,000                | 0.85                           | 1,000,000              | 5.125                 | 62.5                | 742            | 0               | 0             |
| 92691                    | 2                        | 980,000                  | 0.84                           | 490,000                | 6.08                  | 80                  | 629            | 100             | 48.22         |
| 91010                    | 1                        | 933,506                  | 0.8                            | 933,506                | 8.875                 | 54.91               | 632            | 100             | 31.19         |
| 94960                    | 2                        | 924,000                  | 0.79                           | 462,000                | 5.453                 | 65.28               | 773            | 100             | 26.49         |
| 94951                    | 2                        | 884,000                  | 0.75                           | 442,000                | 6.189                 | 67.39               | 745            | 49.77           | 30.51         |
| 91016                    | 2                        | 845,600                  | 0.72                           | 422,800                | 4.904                 | 80                  | 642            | 70.96           | 19.93         |
| 91208                    | 2                        | 842,000                  | 0.72                           | 421,000                | 5.846                 | 78.7                | 644            | 100             | 39.92         |
| 91724                    | 2                        | 841,000                  | 0.72                           | 420,500                | 5.546                 | 76.22               | 632            | 37.57           | 35.35         |
| 20105                    | 2                        | 807,500                  | 0.69                           | 403,750                | 6.309                 | 78.02               | 615            | 61.92           | 45.18         |
| Other                    | 406                      | 108,139,786              | 92.2                           | 266,354                | 6.575                 | 79.3                | 642            | 52.57           | 40.26         |
| Total:                   | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 301 - 360                                  | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |
| Total:                                     | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 30 YR Fixed - 60M IO         | 30                       | 11,270,658               | 9.61                           | 375,689                | 6.023                 | 56.43               | 749            | 53.51           | 32.47         |
| 2/6 MONTH LIBOR - 24M IO     | 230                      | 53,556,022               | 54.19                          | 276,331                | 6.962                 | 81.46               | 632            | 62.62           | 41.66         |
| 3/1 YR CMT - 36M IO          | 55                       | 13,704,452               | 11.68                          | 249,172                | 5.923                 | 78.77               | 635            | 34.77           | 36.22         |
| 3/6 MONTH LIBOR - 36M IO     | 35                       | 8,966,980                | 7.65                           | 256,199                | 6.267                 | 77.89               | 628            | 40.68           | 40.83         |
| 5/1 YR CMT - 60M IO          | 52                       | 13,549,599               | 11.55                          | 260,569                | 6.041                 | 77.26               | 634            | 51.53           | 38.58         |
| 5/6 MONTH LIBOR - 60M IO     | 21                       | 5,736,710                | 4.89                           | 273,177                | 6.086                 | 76.18               | 638            | 30.15           | 42.8          |
| 6 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.43                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 0                                       | 220                      | 62,895,506               | 53.63                          | 285,889                | 6.325                 | 75.88               | 659            | 46.51           | 38.29         |
| 12                                      | 17                       | 4,968,522                | 4.24                           | 292,266                | 7.191                 | 87.43               | 637            | 53.22           | 42.98         |
| 24                                      | 146                      | 39,825,777               | 33.95                          | 272,779                | 6.858                 | 82.01               | 624            | 64.16           | 42.71         |
| 36                                      | 39                       | 9,330,546                | 7.96                           | 239,245                | 6.206                 | 78.4                | 631            | 56.11           | 38.86         |
| 60                                      | 2                        | 267,071                  | 0.23                           | 133,535                | 6.109                 | 80                  | 773            | 100             | 41.99         |
| Total:                                  | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                 | 78.66               | 644            | 53.67           | 40.04         |

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## 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                  | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                 | 75.64               | 638            | 0               | 34.97         |
| 3                                                                  | 320                      | 86,227,454               | 81.33                          | 269,461                | 6.725                 | 80.66               | 632            | 55.91           | 41.05         |
| 5                                                                  | 73                       | 19,285,309               | 16.19                          | 264,196                | 6.055                 | 76.94               | 636            | 45.17           | 39.83         |
| Total:                                                             | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                 | 79.96               | 633            | 53.69           | 40.81         |

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## 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                     | 280                      | 76,661,212               | 72.31                          | 273,790                | 6.826                 | 80.71               | 632            | 57              | 41.75         |
| 1.5                                                                   | 6                        | 1,598,500                | 1.51                           | 266,417                | 6.454                 | 78.61               | 628            | 92.29           | 45.26         |
| 2                                                                     | 108                      | 27,757,052               | 26.18                          | 257,010                | 5.935                 | 77.98               | 635            | 42.32           | 37.42         |
| Total:                                                                | 394                      | 106,016,763              | 100                            | 269,078                | 6.587                 | 79.96               | 633            | 53.69           | 40.81         |

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18. Distribution by Gross Margin of the Adjustable-Rate Loans

| Distribution by Gross Margin of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                             | 6                        | 1,854,900                | 1.75                           | 309,150                | 5.424                  | 82.88               | 656            | 20.05           | 38.08         |
| 2.501 - 3.000                                             | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                  | 76.94               | 640            | 38.02           | 38.68         |
| 3.001 - 3.500                                             | 2                        | 476,000                  | 0.45                           | 238,000                | 5.899                  | 80                  | 688            | 0               | 36.06         |
| 3.501 - 4.000                                             | 3                        | 740,525                  | 0.7                            | 246,842                | 5.764                  | 82.68               | 690            | 17.9            | 44.27         |
| 4.001 - 4.500                                             | 22                       | 5,592,525                | 5.28                           | 254,206                | 6.479                  | 80.41               | 648            | 100             | 41.75         |
| 4.501 - 5.000                                             | 140                      | 33,757,577               | 31.84                          | 241,126                | 6.959                  | 83.72               | 620            | 67.34           | 42.19         |
| 5.001 - 5.500                                             | 37                       | 12,285,417               | 11.59                          | 332,038                | 7.202                  | 79.62               | 635            | 59.17           | 44.29         |
| 5.501 - 6.000                                             | 16                       | 7,089,146                | 6.67                           | 441,822                | 7.592                  | 77.24               | 642            | 48.62           | 35.55         |
| 6.001 - 6.500                                             | 13                       | 3,601,135                | 3.4                            | 277,010                | 6.84                   | 82.31               | 599            | 56.94           | 44.08         |
| 8.501 - 9.000                                             | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| <b>Total:</b>                                             | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 9.501 - 10.000                                                     | 2                        | 215,600                  | 0.2                            | 107,800                | 4.625                  | 87.59               | 689            | 100             | 39.68         |
| 10.001 - 10.500                                                    | 3                        | 1,021,102                | 0.96                           | 340,367                | 4.467                  | 82.17               | 678            | 100             | 24.1          |
| 10.501 - 11.000                                                    | 10                       | 2,632,546                | 2.48                           | 263,255                | 5.047                  | 76.79               | 667            | 59.6            | 34            |
| 11.001 - 11.500                                                    | 25                       | 8,465,830                | 7.99                           | 338,633                | 5.442                  | 77.04               | 657            | 45.06           | 39.54         |
| 11.501 - 12.000                                                    | 79                       | 20,379,070               | 19.22                          | 257,963                | 5.866                  | 77.65               | 633            | 64.3            | 40.86         |
| 12.001 - 12.500                                                    | 91                       | 23,608,473               | 22.27                          | 259,434                | 6.26                   | 78.19               | 633            | 47.71           | 40.21         |
| 12.501 - 13.000                                                    | 74                       | 19,525,612               | 18.42                          | 263,860                | 6.792                  | 80.89               | 636            | 51.66           | 43.26         |
| 13.001 - 13.500                                                    | 48                       | 13,200,507               | 12.45                          | 275,011                | 7.311                  | 81.46               | 613            | 67.04           | 42.71         |
| 13.501 - 14.000                                                    | 38                       | 10,624,927               | 10.02                          | 279,603                | 7.712                  | 84.43               | 626            | 41.05           | 39.68         |
| 14.001 - 14.500                                                    | 13                       | 3,145,125                | 2.97                           | 241,933                | 8.334                  | 88.87               | 625            | 24.82           | 44.33         |
| 14.501 - 15.000                                                    | 7                        | 2,502,706                | 2.36                           | 357,529                | 8.809                  | 79.14               | 629            | 66.88           | 34.31         |
| 15.001 - 15.500                                                    | 1                        | 129,100                  | 0.12                           | 129,100                | 9.5                    | 94.93               | 650            | 0               | 47.75         |
| 15.501 - 16.000                                                    | 2                        | 490,392                  | 0.46                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 46.09         |
| 16.001 - 16.500                                                    | 1                        | 75,773                   | 0.07                           | 75,773                 | 10.125                 | 99.96               | 640            | 0               | 46.11         |
| <b>Total:</b>                                                      | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 5                        | 1,234,900                | 1.16                           | 246,980                | 4.946                  | 84.33               | 645            | 30.12           | 37.75         |
| 2.501 - 3.000                                                       | 154                      | 40,329,147               | 38.04                          | 261,878                | 5.957                  | 76.94               | 640            | 38.02           | 38.68         |
| 3.001 - 3.500                                                       | 3                        | 1,096,000                | 1.03                           | 365,333                | 6.168                  | 80                  | 683            | 0               | 38.11         |
| 3.501 - 4.000                                                       | 3                        | 740,525                  | 0.7                            | 246,842                | 5.764                  | 82.68               | 690            | 17.9            | 44.27         |
| 4.001 - 4.500                                                       | 20                       | 4,847,525                | 4.57                           | 242,376                | 6.59                   | 82.09               | 647            | 100             | 40.93         |
| 4.501 - 5.000                                                       | 134                      | 32,549,702               | 30.7                           | 242,908                | 6.981                  | 83.82               | 619            | 67.23           | 42.09         |
| 5.001 - 5.500                                                       | 34                       | 11,134,592               | 10.5                           | 327,488                | 7.211                  | 79.06               | 631            | 62.45           | 44.47         |
| 5.501 - 6.000                                                       | 19                       | 7,871,627                | 7.42                           | 414,296                | 7.452                  | 77.49               | 640            | 48.41           | 37.16         |
| 6.001 - 6.500                                                       | 10                       | 2,958,635                | 2.79                           | 295,863                | 6.677                  | 78.68               | 609            | 39.14           | 44.58         |
| 6.501 - 7.000                                                       | 8                        | 1,959,720                | 1.85                           | 244,965                | 6.871                  | 85.18               | 658            | 73.67           | 40.75         |
| 7.001 - 7.500                                                       | 2                        | 627,000                  | 0.59                           | 313,500                | 7.388                  | 95                  | 604            | 100             | 44.63         |
| 8.001 - 8.500                                                       | 1                        | 357,000                  | 0.34                           | 357,000                | 5.5                    | 58.05               | 605            | 100             | 45.27         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.29                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| <b>Total:</b>                                                       | <b>394</b>               | <b>106,016,763</b>       | <b>100</b>                     | <b>269,078</b>         | <b>6.587</b>           | <b>79.96</b>        | <b>633</b>     | <b>53.69</b>    | <b>40.81</b>  |

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21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.47                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 10/1/2005                                                              | 1                        | 110,200                  | 0.1                            | 110,200                | 4.625                  | 95                  | 648            | 100             | 33.4          |
| 2/1/2006                                                               | 1                        | 284,000                  | 0.27                           | 284,000                | 6                      | 80                  | 669            | 0               | 0             |
| 3/1/2006                                                               | 2                        | 302,502                  | 0.29                           | 151,251                | 5.114                  | 79.95               | 697            | 100             | 42.16         |
| 5/1/2006                                                               | 4                        | 2,208,500                | 2.08                           | 552,125                | 5.652                  | 76.01               | 701            | 39.33           | 39.23         |
| 6/1/2006                                                               | 17                       | 3,922,700                | 3.7                            | 230,747                | 6.069                  | 77.58               | 667            | 63.73           | 41.55         |
| 7/1/2006                                                               | 33                       | 2,581,087                | 9.04                           | 290,336                | 6.709                  | 82.61               | 645            | 68.56           | 40.78         |
| 8/1/2006                                                               | 73                       | 19,429,278               | 18.33                          | 268,154                | 7.295                  | 81.11               | 623            | 66.74           | 42.79         |
| 9/1/2006                                                               | 94                       | 28,708,255               | 25.19                          | 284,130                | 7.091                  | 82.25               | 624            | 58.33           | 41.83         |
| 10/1/2006                                                              | 5                        | 1,009,500                | 0.95                           | 201,900                | 6.971                  | 83.22               | 596            | 89.3            | 40.33         |
| 4/1/2007                                                               | 3                        | 649,950                  | 0.61                           | 216,650                | 6.615                  | 86.25               | 672            | 61.54           | 38.24         |
| 5/1/2007                                                               | 1                        | 200,000                  | 0.19                           | 200,000                | 7.5                    | 80                  | 646            | 0               | 42.76         |
| 6/1/2007                                                               | 3                        | 834,640                  | 0.79                           | 278,213                | 4.984                  | 82.66               | 669            | 41.53           | 23.25         |
| 7/1/2007                                                               | 13                       | 2,907,743                | 2.74                           | 223,673                | 5.908                  | 80.75               | 631            | 66.24           | 39.02         |
| 8/1/2007                                                               | 20                       | 4,525,330                | 4.27                           | 228,266                | 5.761                  | 80.12               | 629            | 59.2            | 38.19         |

|           |     |             |       |         |       |       |     |       |       |
|-----------|-----|-------------|-------|---------|-------|-------|-----|-------|-------|
| 9/1/2007  | 46  | 12,495,850  | 11.79 | 271,649 | 6.192 | 76.64 | 629 | 23.82 | 39.72 |
| 10/1/2007 | 4   | 1,057,920   | 1     | 264,480 | 6.433 | 77.39 | 635 | 7.93  | 34.48 |
| 2/1/2009  | 1   | 132,525     | 0.13  | 132,525 | 6.625 | 95    | 639 | 100   | 40.22 |
| 4/1/2009  | 1   | 190,000     | 0.18  | 190,000 | 6     | 95    | 638 | 100   | 36.01 |
| 5/1/2009  | 1   | 543,213     | 0.51  | 543,213 | 4.875 | 80    | 650 | 100   | 21.34 |
| 6/1/2009  | 2   | 754,901     | 0.71  | 377,451 | 5.478 | 82.62 | 667 | 82.55 | 49    |
| 7/1/2009  | 8   | 2,289,780   | 2.16  | 286,222 | 6.282 | 70.68 | 633 | 26.75 | 42.38 |
| 8/1/2009  | 17  | 3,852,139   | 3.63  | 226,596 | 6.025 | 78.3  | 631 | 68.64 | 38.23 |
| 9/1/2009  | 37  | 10,002,851  | 9.44  | 270,347 | 6.101 | 76.42 | 635 | 32.5  | 40.5  |
| 10/1/2009 | 6   | 1,520,900   | 1.43  | 253,483 | 6.146 | 78.55 | 633 | 47.08 | 38.65 |
| Total:    | 394 | 106,016,763 | 100   | 269,078 | 6.587 | 79.96 | 633 | 53.69 | 40.81 |

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## 22. Debt to Income Ratio

|                      | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Debt to Income Ratio |                          |                          |                                |                        |                        |                     |                |                 |               |
| <= 0                 | 36                       | 10,418,692               | 8.88                           | 289,408                | 6.319                  | 71.14               | 654            | 0               | 0             |
| 20-Nov               | 9                        | 3,377,249                | 2.88                           | 375,250                | 6.072                  | 80.01               | 636            | 59.46           | 16.82         |
| 21 - 30              | 46                       | 12,709,778               | 10.84                          | 276,300                | 6.456                  | 74.99               | 673            | 57.08           | 26.3          |
| 31 - 40              | 115                      | 30,147,794               | 25.7                           | 262,155                | 6.377                  | 79.13               | 652            | 52.94           | 35.16         |
| 41 - 50              | 199                      | 54,013,209               | 46.05                          | 271,423                | 6.664                  | 81.11               | 635            | 62.08           | 45.93         |
| 51 - 60              | 19                       | 6,620,700                | 5.64                           | 348,458                | 6.889                  | 74.77               | 621            | 63.4            | 52.4          |
| Total:               | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

NZWA DTI: 40.04

Min: 0.00

Max: 54.82

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## 23. CLTV (Including Sim Seconds)

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| CLTV (including Sim Seconds) |                          |                          |                                |                        |                        |                     |                |                 |               |
| 20-Nov                       | 1                        | 52,000                   | 0.04                           | 52,000                 | 5.75                   | 15.76               | 627            | 0               | 0             |
| 21 - 30                      | 1                        | 75,000                   | 0.06                           | 75,000                 | 6.5                    | 21.46               | 695            | 100             | 25.86         |
| 31 - 40                      | 3                        | 524,987                  | 0.45                           | 174,996                | 5.5                    | 39.08               | 757            | 26.67           | 44.09         |
| 41 - 50                      | 4                        | 1,825,000                | 1.56                           | 456,250                | 6.207                  | 46.7                | 675            | 43.84           | 39            |
| 51 - 60                      | 10                       | 4,159,406                | 3.55                           | 415,941                | 6.641                  | 55.5                | 707            | 78.81           | 31.85         |
| 61 - 70                      | 21                       | 7,413,080                | 6.32                           | 353,004                | 6.168                  | 65.75               | 665            | 46.53           | 36.88         |
| 71 - 80                      | 132                      | 41,942,512               | 35.76                          | 317,746                | 6.547                  | 76.95               | 641            | 33.1            | 40.2          |
| 81 - 90                      | 87                       | 25,805,033               | 22                             | 296,610                | 6.501                  | 84.58               | 638            | 54.08           | 39.59         |
| 91 - 100                     | 165                      | 35,490,403               | 30.26                          | 215,093                | 6.636                  | 84.24               | 636            | 77.13           | 41.64         |
| Total:                       | 424                      | 117,287,422              | 100                            | 276,621                | 6.533                  | 78.66               | 644            | 53.67           | 40.04         |

WA CLTV: 83.69

Min: 15.76

Max: 100.00

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      ##                                ##
#      #                                #
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Job : 7  
 Date: 9/22/2004  
 Time: 10:34:05 AM

Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
Non IO Loans  
3,106 records  
Balance: 590,834,039

**Selection Criteria: Non IO Loans**  
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**1. Summary Statistics**

Scheduled Principle Balance: 590,834,038.62  
Number of Mortgage Loans: 3,106  
Average Scheduled Principle Balance: 190,223.45  
Aggregate Original Principal Balance: 591,677,117.00  
Weighted Average Gross Coupon: 7.342  
Weighted Average Net Coupon: 6.832  
Weighted Average Original FICO Score: 599  
Weighted Average Original LTV: 76.42  
Weighted Average Original Term: 357  
Weighted Average Stated Remaining Term (months): 355  
Weighted Average Term Seasoning (months): 2  
Weighted Average Months to Next Adjustment Date: 25  
Weighted Average Gross Margin: 5.234  
Weighted Average Initial Rate Cap: 3.033  
Weighted Average Periodic Rate Cap: 1.093  
Weighted Average Gross Maximum Lifetime Rate: 13.454  
Weighted Average Gross Minimum Lifetime Rate: 5.307  
InterestOnly Hybrid ARMS: 0.00

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**2. Distribution by Current Unpaid Principle Balance**

|                                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Current Unpaid Principle Balance</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0.01 - 50,000.00                                        | 139                      | 5,281,361                | 0.89                           | 37,995                 | 8.845                  | 69.24               | 577            | 71.81           | 32.52         |
| 50,000.01 - 100,000.00                                  | 493                      | 38,294,127               | 6.48                           | 77,676                 | 8.144                  | 75.21               | 586            | 77.62           | 36.74         |
| 100,000.01 - 150,000.00                                 | 750                      | 93,833,083               | 15.88                          | 125,111                | 7.6                    | 77.46               | 590            | 75.48           | 37.66         |
| 150,000.01 - 200,000.00                                 | 622                      | 108,743,720              | 18.41                          | 174,829                | 7.465                  | 75.73               | 591            | 68.27           | 38.97         |
| 200,000.01 - 250,000.00                                 | 403                      | 90,646,423               | 15.34                          | 224,929                | 7.321                  | 75.36               | 592            | 62.13           | 40.15         |
| 250,000.01 - 300,000.00                                 | 259                      | 71,115,127               | 12.04                          | 274,576                | 7.195                  | 78.06               | 596            | 58.89           | 41.99         |
| 300,000.01 - 350,000.00                                 | 161                      | 52,567,620               | 8.9                            | 326,507                | 7.137                  | 78.55               | 600            | 55.59           | 41.59         |
| 350,000.01 - 400,000.00                                 | 106                      | 40,119,474               | 6.79                           | 378,466                | 7.117                  | 78.16               | 602            | 58              | 40.76         |
| 400,000.01 - 450,000.00                                 | 63                       | 26,888,768               | 4.55                           | 426,806                | 6.989                  | 77.81               | 624            | 52.71           | 41.06         |
| 450,000.01 - 500,000.00                                 | 45                       | 21,552,672               | 3.65                           | 478,948                | 6.978                  | 77.28               | 621            | 68.75           | 39.57         |
| 500,000.01 - 550,000.00                                 | 19                       | 10,030,061               | 1.7                            | 527,898                | 6.781                  | 77.52               | 636            | 42.01           | 39.53         |
| 550,000.01 - 600,000.00                                 | 15                       | 8,683,284                | 1.47                           | 578,886                | 6.813                  | 74.17               | 613            | 33.18           | 37.4          |
| 600,000.01 - 650,000.00                                 | 9                        | 5,714,007                | 0.97                           | 634,890                | 6.841                  | 71.8                | 675            | 33.88           | 42.32         |
| 650,000.01 - 700,000.00                                 | 5                        | 3,421,128                | 0.58                           | 684,226                | 6.479                  | 77.98               | 616            | 100             | 40.73         |
| 700,000.01 - 750,000.00                                 | 5                        | 3,686,606                | 0.62                           | 737,321                | 6.1                    | 70.45               | 718            | 79.9            | 39.24         |
| 750,000.01 - 800,000.00                                 | 5                        | 3,873,612                | 0.66                           | 774,722                | 6.645                  | 67.13               | 644            | 79.88           | 36.91         |
| 800,000.01 - 850,000.00                                 | 3                        | 2,461,300                | 0.42                           | 820,433                | 7.513                  | 59.62               | 657            | 33.67           | 46.08         |
| 850,000.01 - 900,000.00                                 | 1                        | 876,775                  | 0.15                           | 876,775                | 7.625                  | 59.02               | 571            | 100             | 41.75         |
| 950,000.01 - 1,000,000.00                               | 2                        | 1,994,889                | 0.34                           | 997,444                | 5.687                  | 54.21               | 715            | 100             | 25.68         |
| 1,000,000.01 >=                                         | 1                        | 1,050,000                | 0.18                           | 1,050,000              | 6.75                   | 60                  | 626            | 100             | 11.95         |
| <b>Total:</b>                                           | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 4.000 - 4.499                               | 4                        | 659,782                  | 0.11                           | 164,948                | 4.27                  | 71.58               | 628            | 84.71           | 43.09         |
| 4.500 - 4.999                               | 21                       | 4,546,558                | 0.77                           | 216,503                | 4.662                 | 75.89               | 630            | 67.89           | 38.44         |
| 5.000 - 5.499                               | 33                       | 7,290,420                | 1.23                           | 220,922                | 5.288                 | 69.82               | 671            | 72.33           | 38.42         |
| 5.500 - 5.999                               | 164                      | 44,305,792               | 7.5                            | 270,157                | 5.745                 | 72.31               | 639            | 68.68           | 39.63         |
| 6.000 - 6.499                               | 254                      | 62,827,782               | 10.63                          | 247,353                | 6.218                 | 72.93               | 635            | 63.27           | 39.78         |
| 6.500 - 6.999                               | 592                      | 130,568,202              | 22.1                           | 220,554                | 6.712                 | 75.74               | 613            | 64.3            | 39.45         |
| 7.000 - 7.499                               | 504                      | 96,597,691               | 16.35                          | 191,662                | 7.192                 | 77.74               | 594            | 66.26           | 39.64         |
| 7.500 - 7.999                               | 558                      | 101,347,485              | 17.15                          | 181,626                | 7.701                 | 79.86               | 582            | 62.91           | 39.81         |
| 8.000 - 8.499                               | 296                      | 47,412,785               | 8.02                           | 160,178                | 8.172                 | 80.61               | 579            | 67.44           | 39.16         |
| 8.500 - 8.999                               | 303                      | 44,913,270               | 7.6                            | 148,229                | 8.682                 | 78.74               | 575            | 57.05           | 38.85         |
| 9.000 - 9.499                               | 129                      | 17,797,749               | 3.01                           | 137,967                | 9.163                 | 78.3                | 570            | 57.94           | 39.49         |
| 9.500 - 9.999                               | 93                       | 11,667,331               | 1.97                           | 125,455                | 9.687                 | 71.8                | 559            | 59.37           | 39.72         |
| 10.000 - 10.499                             | 47                       | 6,655,765                | 1.13                           | 141,612                | 10.184                | 69.64               | 553            | 76.58           | 39.9          |
| 10.500 - 10.999                             | 50                       | 6,693,440                | 1.13                           | 133,869                | 10.637                | 66.37               | 532            | 76.98           | 39.11         |
| 11.000 - 11.499                             | 33                       | 4,871,329                | 0.82                           | 147,616                | 11.187                | 63.73               | 533            | 67.72           | 42.29         |
| 11.500 - 11.999                             | 19                       | 2,001,345                | 0.34                           | 105,334                | 11.708                | 80.34               | 524            | 88.89           | 36.52         |
| 12.000 - 12.499                             | 5                        | 649,700                  | 0.11                           | 129,940                | 12.241                | 64.48               | 522            | 75.37           | 44.99         |
| 13.000 - 13.499                             | 1                        | 27,612                   | 0                              | 27,612                 | 13                    | 65                  | 530            | 100             | 15.39         |
| Total:                                      | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                 | 76.42               | 599            | 64.57           | 39.53         |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 6                        | 823,331                  | 0.14                           | 137,222                | 7.074                 | 81.45               | 0              | 73.51           | 42.02         |
| 500 - 519            | 222                      | 38,552,944               | 6.53                           | 173,662                | 8.5                   | 71.37               | 510            | 83.34           | 41.33         |
| 520 - 539            | 264                      | 47,521,984               | 8.04                           | 180,008                | 8.385                 | 72.37               | 530            | 79.85           | 41.24         |
| 540 - 559            | 361                      | 60,721,500               | 10.28                          | 168,204                | 7.915                 | 75.28               | 550            | 81.1            | 40.13         |
| 560 - 579            | 414                      | 76,120,970               | 12.88                          | 183,867                | 7.48                  | 77.37               | 570            | 68.87           | 38.97         |
| 580 - 599            | 478                      | 82,896,958               | 14.03                          | 173,425                | 7.335                 | 77.81               | 589            | 74.64           | 40.01         |
| 600 - 619            | 457                      | 91,106,467               | 15.42                          | 199,358                | 6.986                 | 78.35               | 609            | 67.26           | 39.34         |
| 620 - 639            | 452                      | 86,841,496               | 14.7                           | 192,127                | 6.826                 | 75.98               | 629            | 42.37           | 38.86         |
| 640 - 659            | 188                      | 37,034,705               | 6.27                           | 196,993                | 6.926                 | 79.83               | 647            | 49.78           | 39.13         |
| 660 - 679            | 112                      | 24,434,549               | 4.14                           | 218,166                | 6.878                 | 78.18               | 669            | 37.09           | 39.11         |
| 680 - 699            | 55                       | 14,557,822               | 2.46                           | 264,688                | 6.835                 | 77.64               | 689            | 50.72           | 39.31         |
| 700 - 719            | 37                       | 7,900,501                | 1.34                           | 213,527                | 6.657                 | 81.99               | 708            | 30.52           | 39.8          |
| 720 - 739            | 20                       | 6,260,069                | 1.06                           | 313,003                | 6.641                 | 74.48               | 727            | 55.95           | 35.02         |
| 740 - 759            | 10                       | 4,081,190                | 0.69                           | 408,119                | 6.412                 | 60.54               | 749            | 25.48           | 34.85         |
| 760 - 779            | 15                       | 5,485,944                | 0.93                           | 365,730                | 6.248                 | 70.16               | 769            | 63.11           | 30.93         |
| 780 - 799            | 13                       | 5,749,820                | 0.97                           | 442,294                | 6.183                 | 72.8                | 788            | 54.31           | 38.6          |
| 800 >=               | 2                        | 743,787                  | 0.13                           | 371,894                | 5.977                 | 64.64               | 808            | 100             | 37.45         |
| Total:               | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                 | 76.42               | 599            | 64.57           | 39.53         |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                 | 76.42               | 599            | 64.57           | 39.53         |
| Total:                      | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                 | 76.42               | 599            | 64.57           | 39.53         |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <= 25.00                     | 16                       | 1,458,539                | 0.25                           | 91,159                 | 7.524                 | 20.54               | 585            | 31.37           | 31.76         |
| 25.01 - 30.00                | 11                       | 855,904                  | 0.14                           | 77,809                 | 7.565                 | 28.26               | 573            | 76.07           | 34            |
| 30.01 - 35.00                | 17                       | 2,490,454                | 0.42                           | 146,497                | 7.021                 | 33.43               | 628            | 28.4            | 37.37         |
| 35.01 - 40.00                | 29                       | 5,254,715                | 0.89                           | 181,197                | 7.197                 | 38.29               | 617            | 56.31           | 30.49         |
| 40.01 - 45.00                | 47                       | 7,149,377                | 1.21                           | 152,114                | 7.483                 | 42.37               | 609            | 53              | 35.13         |
| 45.01 - 50.00                | 57                       | 9,161,415                | 1.55                           | 160,727                | 7.364                 | 47.53               | 601            | 46.97           | 37.61         |
| 50.01 - 55.00                | 86                       | 16,482,886               | 2.79                           | 191,661                | 7.596                 | 53.01               | 591            | 47.45           | 37.58         |
| 55.01 - 60.00                | 111                      | 21,314,498               | 3.61                           | 192,023                | 7.326                 | 57.94               | 592            | 57.36           | 35.41         |
| 60.01 - 65.00                | 216                      | 42,997,424               | 7.28                           | 199,062                | 7.703                 | 63.44               | 591            | 60.51           | 40.37         |
| 65.01 - 70.00                | 279                      | 57,504,800               | 9.73                           | 206,110                | 7.49                  | 68.61               | 589            | 64.97           | 38.91         |
| 70.01 - 75.00                | 356                      | 71,240,101               | 12.06                          | 200,113                | 7.061                 | 72.71               | 597            | 57.81           | 40.08         |
| 75.01 - 80.00                | 668                      | 168,753,810              | 28.56                          | 194,417                | 7.072                 | 79.32               | 604            | 68.78           | 40.39         |
| 80.01 - 85.00                | 308                      | 58,677,319               | 9.93                           | 190,511                | 7.499                 | 84.13               | 579            | 68.93           | 40.11         |
| 85.01 - 90.00                | 416                      | 79,012,184               | 13.37                          | 189,933                | 7.41                  | 89.49               | 604            | 67.96           | 39.9          |
| 90.01 - 95.00                | 218                      | 35,979,211               | 6.09                           | 165,042                | 7.64                  | 94.62               | 609            | 80.19           | 39.44         |
| 95.01 - 100.00               | 71                       | 12,501,401               | 2.12                           | 176,076                | 8.325                 | 99.57               | 663            | 39.79           | 39.02         |
| Total:                       | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                 | 76.42               | 599            | 64.57           | 39.53         |

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## 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 2,132                    | 381,509,984              | 64.57                          | 178,945                | 7.334                 | 77.4                | 589            | 100             | 39.82         |
| Alternative                        | 12                       | 2,459,162                | 0.42                           | 204,930                | 5.676                 | 73.77               | 581            | 0               | 37.86         |
| Limited                            | 66                       | 14,547,727               | 2.46                           | 220,420                | 7.374                 | 76.5                | 592            | 0               | 41.21         |
| No Documentation                   | 73                       | 11,753,570               | 1.99                           | 161,008                | 6.891                 | 70                  | 630            | 0               | 0             |
| Stated Documentation               | 786                      | 172,436,918              | 29.19                          | 219,385                | 7.443                 | 74.85               | 618            | 0               | 38.78         |
| No Income No Asset                 | 14                       | 2,274,306                | 0.38                           | 162,450                | 6.939                 | 72.73               | 627            | 0               | 0             |
| No Ratio                           | 23                       | 5,852,372                | 0.99                           | 254,451                | 6.596                 | 73.74               | 660            | 0               | 0             |
| <b>Total:</b>                      | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>          | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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## 8. Distribution by Loan Purpose

| Distribution by Loan Purpose | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Purchase                     | 705                      | 132,863,551              | 22.49                          | 188,459                | 7.362                 | 83.24               | 624            | 61.07           | 39.38         |
| Refinance - Rate Term        | 203                      | 43,478,639               | 7.36                           | 214,180                | 7.052                 | 71.57               | 643            | 61.7            | 37.1          |
| Refinance - Cashout          | 2,198                    | 414,491,848              | 70.15                          | 188,577                | 7.366                 | 74.74               | 587            | 65.99           | 39.82         |
| <b>Total:</b>                | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>          | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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## 9. Distribution by Occupancy Type

| Distribution by Occupancy Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Owner Occupied                 | 2,913                    | 564,615,405              | 95.56                          | 193,826                | 7.331                 | 76.47               | 597            | 65.28           | 39.68         |
| Second Home                    | 29                       | 4,511,719                | 0.76                           | 155,577                | 7.542                 | 76.27               | 625            | 37.61           | 41.76         |
| Non-Owner Occupied             | 164                      | 21,706,915               | 3.67                           | 132,359                | 7.605                 | 75.02               | 646            | 51.77           | 35.21         |
| <b>Total:</b>                  | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>          | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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## 10. Distribution by Property Type

| Distribution by Property Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Single Family Residence       | 2,383                    | 444,754,257              | 75.28                          | 186,636                | 7.33                  | 76.09               | 597            | 65.45           | 39.32         |
| Townhouse                     | 82                       | 12,897,895               | 2.18                           | 157,291                | 7.576                 | 79.55               | 597            | 66.17           | 37.13         |
| Condominium                   | 153                      | 26,084,468               | 4.41                           | 170,487                | 7.555                 | 77.86               | 601            | 61.88           | 39.85         |
| Condo - Low Rise <5 floors    | 1                        | 97,822                   | 0.02                           | 97,822                 | 6.5                   | 55.78               | 831            | 0               | 33.5          |
| Condo - High Rise >8 floors   | 13                       | 3,153,984                | 0.53                           | 242,614                | 8.039                 | 82.69               | 644            | 10.45           | 35.67         |
| 2 Family                      | 111                      | 25,174,373               | 4.26                           | 226,796                | 7.283                 | 72.91               | 610            | 52.3            | 41.14         |
| 3 Family                      | 26                       | 6,975,956                | 1.18                           | 249,141                | 7.356                 | 74.07               | 632            | 53.25           | 42.76         |
| 4 Family                      | 28                       | 7,843,757                | 1.33                           | 280,134                | 7.339                 | 71.24               | 639            | 55.03           | 40.39         |
| Co-Op                         | 3                        | 294,074                  | 0.05                           | 98,025                 | 8.289                 | 52.1                | 601            | 100             | 30.39         |
| PUD                           | 304                      | 63,557,453               | 10.76                          | 209,071                | 7.276                 | 79.62               | 599            | 69.09           | 40.57         |
| <b>Total:</b>                 | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>          | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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## 11. Distribution by State

| Distribution by State | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| California            | 539                      | 141,958,902              | 24.03                          | 263,375                | 6.999                 | 72.9                | 607            | 60.49           | 39.81         |
| New York              | 278                      | 71,583,931               | 12.12                          | 257,532                | 7.05                  | 72.95               | 609            | 51.23           | 41.23         |
| New Jersey            | 215                      | 49,263,590               | 8.34                           | 229,133                | 7.636                 | 75.63               | 592            | 59.52           | 40.92         |
| Florida               | 249                      | 39,076,829               | 6.61                           | 156,935                | 7.485                 | 77.81               | 601            | 62.57           | 39.02         |
| Massachusetts         | 147                      | 35,203,489               | 5.96                           | 239,480                | 7.094                 | 73.54               | 592            | 77.47           | 38.77         |
| Maryland              | 139                      | 27,285,659               | 4.62                           | 196,300                | 7.572                 | 76.95               | 580            | 71.56           | 41.73         |
| Virginia              | 112                      | 19,690,811               | 3.33                           | 175,811                | 7.401                 | 77.77               | 579            | 76.83           | 38.71         |
| Connecticut           | 85                       | 16,437,230               | 2.78                           | 193,379                | 7.188                 | 76.28               | 587            | 79.5            | 38.98         |
| Illinois              | 90                       | 16,165,138               | 2.74                           | 179,613                | 7.737                 | 79.77               | 600            | 63.67           | 40.17         |
| Texas                 | 114                      | 15,140,704               | 2.56                           | 132,813                | 7.96                  | 84.24               | 605            | 66.11           | 36.48         |
| Georgia               | 103                      | 14,393,697               | 2.44                           | 139,745                | 7.805                 | 84.7                | 610            | 64.08           | 40.48         |
| Michigan              | 105                      | 13,423,093               | 2.27                           | 127,839                | 7.494                 | 82.16               | 591            | 65.34           | 38.06         |
| Nevada                | 58                       | 11,321,817               | 1.92                           | 195,204                | 7.458                 | 78.87               | 568            | 60.71           | 40.03         |
| Pennsylvania          | 85                       | 10,226,785               | 1.73                           | 120,315                | 7.95                  | 80.19               | 578            | 78.67           | 38.79         |
| Washington            | 49                       | 9,260,525                | 1.57                           | 188,990                | 7.144                 | 82.47               | 619            | 67.9            | 40.78         |
| Other                 | 738                      | 100,391,838              | 16.99                          | 136,032                | 7.575                 | 79.46               | 595            | 70.43           | 37.73         |
| <b>Total:</b>         | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>          | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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#### 12. Distribution by Zip Code

| Distribution by Zip Code | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 7726                     | 5                        | 2,037,978                | 0.34                           | 407,596                | 7.142                  | 79.66               | 574            | 60.69           | 37.04         |
| 91342                    | 6                        | 1,922,763                | 0.33                           | 320,460                | 6.461                  | 72.1                | 621            | 72.09           | 45.65         |
| 10312                    | 4                        | 1,661,479                | 0.28                           | 415,370                | 6.584                  | 75.71               | 652            | 47.09           | 37.54         |
| 95758                    | 5                        | 1,590,931                | 0.27                           | 318,186                | 6.694                  | 76.74               | 609            | 65.05           | 45.03         |
| 94531                    | 4                        | 1,419,989                | 0.24                           | 354,997                | 6.639                  | 75.93               | 670            | 33.95           | 41.25         |
| 8527                     | 6                        | 1,400,134                | 0.24                           | 233,356                | 8.461                  | 74.95               | 577            | 61.04           | 41.86         |
| 11238                    | 2                        | 1,396,201                | 0.24                           | 698,100                | 6.412                  | 61.71               | 622            | 100             | 37.56         |
| 20009                    | 5                        | 1,396,115                | 0.24                           | 279,223                | 7.439                  | 66.53               | 635            | 68.41           | 39.14         |
| 11746                    | 4                        | 1,380,646                | 0.23                           | 345,161                | 5.606                  | 71.14               | 592            | 62.1            | 45.97         |
| 11413                    | 5                        | 1,340,000                | 0.23                           | 268,000                | 6.056                  | 72.88               | 617            | 41.94           | 49.5          |
| Other                    | 3,060                    | 575,287,804              | 97.37                          | 188,003                | 7.358                  | 76.51               | 599            | 64.66           | 39.47         |
| <b>Total:</b>            | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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#### 13. Distribution by Remaining Term to Maturity

| Distribution by Remaining Term to Maturity | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 121 - 180                                  | 82                       | 9,266,683                | 1.57                           | 113,008                | 7.074                  | 66.71               | 613            | 48.11           | 37.03         |
| 181 - 240                                  | 8                        | 1,075,041                | 0.18                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 301 - 360                                  | 3,016                    | 580,492,315              | 98.25                          | 192,471                | 7.346                  | 76.57               | 599            | 64.87           | 39.55         |
| <b>Total:</b>                              | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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#### 14. Distribution by Product Type

| Distribution by Product Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 15 YR Balloon                | 5                        | 411,431                  | 0.07                           | 82,286                 | 8.318                  | 79.56               | 583            | 100             | 33.41         |
| 15 YR Fixed                  | 77                       | 8,855,252                | 1.5                            | 115,003                | 7.016                  | 66.11               | 615            | 45.7            | 37.27         |
| 20 YR Fixed                  | 8                        | 1,075,041                | 0.18                           | 134,380                | 7.583                  | 80.83               | 619            | 46.96           | 43.69         |
| 30 YR Fixed                  | 728                      | 139,572,584              | 23.62                          | 191,721                | 7.048                  | 73.08               | 638            | 58.76           | 38.78         |
| 1 YR CMT                     | 3                        | 868,879                  | 0.15                           | 289,626                | 5.656                  | 82.75               | 626            | 59.78           | 44.93         |
| 2/6 MONTH LIBOR              | 1,961                    | 377,523,581              | 63.9                           | 192,516                | 7.557                  | 77.87               | 584            | 67.95           | 39.91         |
| 3/1 YR CMT                   | 115                      | 22,039,795               | 3.73                           | 191,650                | 7.064                  | 78.27               | 601            | 61.45           | 39.66         |
| 3/1 YR LIBOR                 | 12                       | 2,519,636                | 0.43                           | 209,970                | 4.549                  | 76.4                | 599            | 70.51           | 39.55         |
| 3/6 MONTH LIBOR              | 146                      | 25,396,952               | 4.3                            | 173,952                | 7.081                  | 75.59               | 592            | 69.01           | 38.45         |
| 5/1 YR CMT                   | 30                       | 8,010,914                | 1.36                           | 267,030                | 6.009                  | 74.86               | 631            | 30.13           | 37.85         |
| 5/1 YR LIBOR                 | 14                       | 2,819,119                | 0.48                           | 201,366                | 5.371                  | 73.58               | 616            | 45.01           | 36.12         |
| 5/6 MONTH LIBOR              | 3                        | 594,449                  | 0.1                            | 198,150                | 6.827                  | 75.53               | 631            | 0               | 49.98         |
| 6 MONTH LIBOR                | 3                        | 873,953                  | 0.15                           | 291,318                | 7.886                  | 80                  | 553            | 76.23           | 45.08         |
| 7/1 YR LIBOR                 | 1                        | 272,451                  | 0.05                           | 272,451                | 5.375                  | 64.02               | 608            | 100             | 38.22         |
| <b>Total:</b>                | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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#### 15. Distribution by Prepayment Penalty Term

| Distribution by Prepayment Penalty Term | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0                                       | 968                      | 194,714,744              | 32.98                          | 201,152                | 7.257                  | 75.39               | 618            | 56.05           | 39.21         |
| 12                                      | 140                      | 29,747,740               | 5.03                           | 212,484                | 7.46                   | 76.38               | 592            | 74.82           | 39.49         |
| 24                                      | 1,347                    | 257,635,934              | 43.61                          | 191,266                | 7.444                  | 77.93               | 562            | 68.53           | 39.74         |
| 36                                      | 648                      | 108,099,140              | 18.3                           | 165,820                | 7.221                  | 74.74               | 607            | 68.02           | 39.52         |
| 60                                      | 3                        | 636,482                  | 0.11                           | 212,161                | 7.222                  | 65.93               | 626            | 0               | 46.51         |
| <b>Total:</b>                           | <b>3,106</b>             | <b>590,834,039</b>       | <b>100</b>                     | <b>190,223</b>         | <b>7.342</b>           | <b>76.42</b>        | <b>599</b>     | <b>64.57</b>    | <b>39.53</b>  |

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#### 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1                                                                  | 4                        | 918,468                  | 0.21                           | 229,617                | 7.715                  | 78.93               | 544            | 100             | 43.07         |
| 1.5                                                                | 22                       | 4,645,099                | 1.05                           | 211,141                | 7.289                  | 77.14               | 570            | 63.94           | 36.72         |
| 2                                                                  | 18                       | 3,884,245                | 0.88                           | 215,791                | 4.847                  | 77.94               | 609            | 71.88           | 38.23         |
| 3                                                                  | 2,189                    | 418,432,052              | 94.9                           | 191,152                | 7.51                   | 77.76               | 555            | 67.53           | 39.9          |
| 5                                                                  | 48                       | 11,696,934               | 2.65                           | 243,686                | 5.882                  | 74.33               | 627            | 33.61           | 37.58         |
| 6                                                                  | 7                        | 1,342,934                | 0.3                            | 191,848                | 7.118                  | 79.5                | 567            | 100             | 30.19         |
| <b>Total:</b>                                                      | <b>2,288</b>             | <b>440,919,731</b>       | <b>100</b>                     | <b>192,710</b>         | <b>7.44</b>            | <b>77.67</b>        | <b>586</b>     | <b>66.8</b>     | <b>39.78</b>  |

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## 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 1                                                                     | 2,062                    | 395,944,962              | 89.8                           | 192,020                | 7.526                 | 77.67               | 584            | 68.46           | 39.88         |
| 1.5                                                                   | 50                       | 8,218,142                | 1.86                           | 164,363                | 7.555                 | 80.61               | 598            | 41.99           | 38.07         |
| 2                                                                     | 176                      | 36,756,627               | 8.34                           | 208,844                | 6.494                 | 77.05               | 609            | 54.47           | 39            |
| Total:                                                                | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                  | 77.67               | 586            | 66.8            | 39.78         |

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## 18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Gross Margin of the Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 1.001 - 1.500                                             | 1                        | 166,427                  | 0.04                           | 166,427                | 7.125                 | 77.67               | 553            | 0               | 41.34         |
| 2.001 - 2.500                                             | 28                       | 5,788,966                | 1.31                           | 206,749                | 5.094                 | 74.53               | 606            | 60.39           | 37.58         |
| 2.501 - 3.000                                             | 79                       | 18,746,509               | 4.25                           | 237,298                | 6.014                 | 75.91               | 635            | 32.2            | 40.18         |
| 3.001 - 3.500                                             | 4                        | 671,789                  | 0.15                           | 167,947                | 5.772                 | 79.77               | 700            | 7.4             | 38.36         |
| 3.501 - 4.000                                             | 4                        | 1,365,189                | 0.31                           | 341,297                | 6.479                 | 74.62               | 627            | 38.14           | 40.55         |
| 4.001 - 4.500                                             | 494                      | 114,744,964              | 26.02                          | 232,277                | 7.089                 | 82.17               | 590            | 74.85           | 41.25         |
| 4.501 - 5.000                                             | 532                      | 91,122,627               | 20.67                          | 171,283                | 7.436                 | 81.74               | 585            | 72.29           | 40.17         |
| 5.001 - 5.500                                             | 379                      | 76,484,962               | 17.35                          | 201,807                | 7.547                 | 76.06               | 587            | 52.3            | 38.85         |
| 5.501 - 6.000                                             | 215                      | 36,941,343               | 8.38                           | 171,820                | 7.708                 | 74.47               | 582            | 53.94           | 38.88         |
| 6.001 - 6.500                                             | 132                      | 22,430,411               | 5.09                           | 169,927                | 8.073                 | 71.86               | 573            | 66.59           | 39.06         |
| 6.501 - 7.000                                             | 206                      | 37,112,736               | 8.42                           | 180,159                | 8.461                 | 68.75               | 575            | 77.95           | 38.75         |
| 7.001 - 7.500                                             | 116                      | 17,200,148               | 3.9                            | 148,277                | 7.992                 | 70.35               | 572            | 82              | 37.16         |
| 7.501 - 8.000                                             | 57                       | 10,289,822               | 2.33                           | 180,523                | 7.569                 | 78.99               | 581            | 75              | 39.65         |
| 8.001 - 8.500                                             | 25                       | 4,929,076                | 1.12                           | 197,163                | 7.545                 | 74.9                | 555            | 87.08           | 39.91         |
| 8.501 - 9.000                                             | 5                        | 1,095,452                | 0.25                           | 219,090                | 8.246                 | 79.73               | 552            | 83.93           | 43.16         |
| 9.001 - 9.500                                             | 10                       | 1,772,494                | 0.4                            | 177,249                | 8.096                 | 73.8                | 558            | 100             | 40.95         |
| 10.501 - 11.000                                           | 1                        | 56,816                   | 0.01                           | 56,816                 | 9                     | 75                  | 519            | 100             | 24.93         |
| Total:                                                    | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                  | 77.67               | 586            | 66.8            | 39.78         |

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## 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

|                                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 9.501 - 10.000                                                     | 4                        | 785,990                  | 0.18                           | 196,498                | 4.749                 | 80.38               | 594            | 52.84           | 36.88         |
| 10.001 - 10.500                                                    | 17                       | 3,404,296                | 0.77                           | 200,253                | 4.79                  | 75.54               | 611            | 68.09           | 35.83         |
| 10.501 - 11.000                                                    | 21                       | 3,918,815                | 0.89                           | 186,610                | 5.214                 | 71.41               | 632            | 61.16           | 37.45         |
| 11.001 - 11.500                                                    | 29                       | 7,550,794                | 1.71                           | 260,372                | 5.466                 | 76.29               | 632            | 65.89           | 43.43         |
| 11.501 - 12.000                                                    | 134                      | 34,268,653               | 7.77                           | 255,736                | 5.844                 | 74.72               | 615            | 72.45           | 40.45         |
| 12.001 - 12.500                                                    | 220                      | 50,730,449               | 11.51                          | 230,593                | 6.367                 | 75.83               | 607            | 71.12           | 40.55         |
| 12.501 - 13.000                                                    | 379                      | 81,485,633               | 18.48                          | 215,002                | 6.816                 | 76.72               | 594            | 71.54           | 39.7          |
| 13.001 - 13.500                                                    | 375                      | 72,896,193               | 16.53                          | 194,390                | 7.301                 | 80.14               | 585            | 67.71           | 39.27         |
| 13.501 - 14.000                                                    | 388                      | 73,004,807               | 16.56                          | 188,156                | 7.797                 | 81.65               | 577            | 65.4            | 40.12         |
| 14.001 - 14.500                                                    | 236                      | 39,132,553               | 8.88                           | 164,422                | 8.271                 | 79.38               | 571            | 62              | 39.21         |
| 14.501 - 15.000                                                    | 216                      | 34,584,504               | 7.84                           | 160,113                | 8.731                 | 79                  | 573            | 51.7            | 38.28         |
| 15.001 - 15.500                                                    | 80                       | 11,400,574               | 2.59                           | 142,507                | 9.232                 | 77.75               | 565            | 61.38           | 40.56         |
| 15.501 - 16.000                                                    | 74                       | 10,250,735               | 2.32                           | 138,523                | 9.634                 | 71.34               | 557            | 60.25           | 40.84         |
| 16.001 - 16.500                                                    | 41                       | 7,099,086                | 1.61                           | 173,146                | 10.317                | 66.81               | 547            | 80.27           | 40.45         |
| 16.501 - 17.000                                                    | 33                       | 4,811,483                | 1.09                           | 145,803                | 10.727                | 67.12               | 529            | 67.07           | 38.58         |
| 17.001 - 17.500                                                    | 27                       | 4,091,549                | 0.93                           | 151,539                | 11.285                | 64.08               | 529            | 67.5            | 41.69         |
| 17.501 - 18.000                                                    | 8                        | 894,403                  | 0.2                            | 111,800                | 11.802                | 61.85               | 522            | 75.13           | 36.37         |
| 18.001 - 18.500                                                    | 4                        | 609,412                  | 0.14                           | 152,353                | 12.257                | 64.45               | 522            | 73.75           | 46.5          |
| Total:                                                             | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                  | 77.67               | 586            | 66.8            | 39.78         |

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## 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

|                                                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans |                          |                          |                                |                        |                       |                     |                |                 |               |
| 2.001 - 2.500                                                       | 27                       | 5,611,206                | 1.27                           | 207,822                | 5.002                 | 74.38               | 608            | 59.13           | 37.76         |
| 2.501 - 3.000                                                       | 78                       | 18,119,077               | 4.11                           | 232,296                | 5.997                 | 76.15               | 635            | 33.31           | 40.18         |
| 3.001 - 3.500                                                       | 4                        | 671,789                  | 0.15                           | 167,947                | 5.772                 | 79.77               | 700            | 7.4             | 38.36         |
| 3.501 - 4.000                                                       | 2                        | 804,354                  | 0.18                           | 402,177                | 6.941                 | 81.76               | 617            | 64.73           | 38            |
| 4.001 - 4.500                                                       | 478                      | 111,501,449              | 25.29                          | 233,267                | 7.063                 | 82.24               | 591            | 75.48           | 41.34         |
| 4.501 - 5.000                                                       | 520                      | 89,663,423               | 20.34                          | 172,430                | 7.439                 | 81.71               | 585            | 73.6            | 40.08         |
| 5.001 - 5.500                                                       | 367                      | 73,540,949               | 16.68                          | 200,384                | 7.579                 | 76.08               | 585            | 53.1            | 38.96         |
| 5.501 - 6.000                                                       | 216                      | 36,962,559               | 8.38                           | 171,123                | 7.739                 | 74.49               | 581            | 55.86           | 38.7          |
| 6.001 - 6.500                                                       | 143                      | 25,004,867               | 5.67                           | 174,859                | 7.816                 | 71.49               | 581            | 59.76           | 38.9          |
| 6.501 - 7.000                                                       | 197                      | 36,103,370               | 8.19                           | 183,266                | 8.412                 | 68.82               | 575            | 75.56           | 38.73         |
| 7.001 - 7.500                                                       | 128                      | 19,865,955               | 4.51                           | 155,203                | 7.915                 | 71.92               | 579            | 75.21           | 37.4          |
| 7.501 - 8.000                                                       | 67                       | 13,004,379               | 2.95                           | 194,095                | 7.628                 | 78.03               | 572            | 74.03           | 39.67         |
| 8.001 - 8.500                                                       | 30                       | 5,378,785                | 1.22                           | 179,292                | 7.853                 | 74.66               | 554            | 87.13           | 40.74         |
| 8.501 - 9.000                                                       | 18                       | 2,339,734                | 0.53                           | 129,985                | 8.627                 | 84.02               | 570            | 58.79           | 41.09         |
| 9.001 - 9.500                                                       | 9                        | 1,558,742                | 0.35                           | 173,194                | 8.048                 | 75.52               | 571            | 95.39           | 41.81         |
| 12.501 - 13.000                                                     | 2                        | 309,256                  | 0.07                           | 154,628                | 6.825                 | 85.49               | 587            | 100             | 36.1          |
| 13.501 - 14.000                                                     | 2                        | 479,855                  | 0.11                           | 239,927                | 7.724                 | 58.08               | 544            | 20.81           | 44.97         |

|        |       |             |     |         |      |       |     |      |       |
|--------|-------|-------------|-----|---------|------|-------|-----|------|-------|
| Total: | 2,288 | 440,919,731 | 100 | 192,710 | 7.44 | 77.67 | 586 | 66.8 | 39.78 |
|--------|-------|-------------|-----|---------|------|-------|-----|------|-------|

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#### 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10/1/2004                                                              | 1                        | 263,102                  | 0.06                           | 263,102                | 8                      | 80                  | 533            | 100             | 42.43         |
| 12/1/2004                                                              | 1                        | 403,117                  | 0.09                           | 403,117                | 7.625                  | 80                  | 544            | 100             | 45.9          |
| 1/1/2005                                                               | 1                        | 207,734                  | 0.05                           | 207,734                | 8.25                   | 80                  | 595            | 0               | 46.86         |
| 6/1/2005                                                               | 1                        | 185,049                  | 0.04                           | 185,049                | 7.625                  | 90                  | 524            | 100             | 34.1          |
| 8/1/2005                                                               | 2                        | 678,879                  | 0.15                           | 339,440                | 5.676                  | 83.52               | 623            | 75.51           | 44.93         |
| 9/1/2005                                                               | 1                        | 190,000                  | 0.04                           | 190,000                | 6.5                    | 80                  | 640            | 0               | 0             |
| 12/1/2005                                                              | 2                        | 630,534                  | 0.14                           | 315,267                | 7.004                  | 81.55               | 583            | 100             | 41.97         |
| 1/1/2006                                                               | 7                        | 1,170,833                | 0.27                           | 167,262                | 6.837                  | 82.04               | 600            | 100             | 39.97         |
| 2/1/2006                                                               | 11                       | 2,151,475                | 0.49                           | 195,589                | 6.875                  | 80.76               | 589            | 84.28           | 41.24         |
| 3/1/2006                                                               | 14                       | 2,150,258                | 0.49                           | 153,590                | 7.372                  | 79.17               | 613            | 54.83           | 38.3          |
| 4/1/2006                                                               | 57                       | 10,424,514               | 2.36                           | 182,886                | 7.187                  | 77.47               | 592            | 66.89           | 39.15         |
| 5/1/2006                                                               | 61                       | 12,617,545               | 2.86                           | 206,845                | 6.656                  | 79.73               | 605            | 68.08           | 40.45         |
| 6/1/2006                                                               | 212                      | 41,057,348               | 9.31                           | 193,667                | 7.023                  | 76.75               | 578            | 77.4            | 39.05         |
| 7/1/2006                                                               | 460                      | 87,342,750               | 19.81                          | 189,876                | 7.464                  | 77.22               | 582            | 68.86           | 40.13         |
| 8/1/2006                                                               | 472                      | 88,324,079               | 20.03                          | 187,127                | 7.697                  | 77.29               | 579            | 71.31           | 40.58         |
| 9/1/2006                                                               | 631                      | 123,773,822              | 28.07                          | 196,155                | 7.824                  | 78.78               | 587            | 80.97           | 39.68         |
| 10/1/2006                                                              | 33                       | 7,695,375                | 1.75                           | 233,193                | 7.921                  | 78.31               | 581            | 73.23           | 38.48         |
| 2/1/2007                                                               | 2                        | 192,596                  | 0.04                           | 96,298                 | 5.914                  | 75                  | 607            | 100             | 42.9          |
| 3/1/2007                                                               | 11                       | 1,796,650                | 0.41                           | 163,332                | 5.112                  | 79.01               | 592            | 80.63           | 36.4          |
| 4/1/2007                                                               | 10                       | 2,672,662                | 0.61                           | 267,266                | 5.688                  | 73.69               | 618            | 21.1            | 37.47         |
| 5/1/2007                                                               | 38                       | 6,510,084                | 1.48                           | 171,318                | 6.986                  | 74.14               | 595            | 90.6            | 37.63         |
| 6/1/2007                                                               | 23                       | 4,195,980                | 0.95                           | 182,434                | 7.324                  | 80.84               | 581            | 88.82           | 38.8          |
| 7/1/2007                                                               | 37                       | 6,645,773                | 1.51                           | 179,615                | 7.455                  | 78.41               | 581            | 72.85           | 37.83         |
| 8/1/2007                                                               | 78                       | 13,212,190               | 3                              | 169,387                | 7.088                  | 77.31               | 604            | 47.02           | 39.54         |
| 9/1/2007                                                               | 65                       | 12,842,692               | 2.91                           | 197,580                | 7.044                  | 77.02               | 595            | 69.6            | 40.96         |
| 10/1/2007                                                              | 9                        | 1,887,756                | 0.43                           | 209,751                | 6.141                  | 76.08               | 612            | 54.2            | 39.77         |
| 11/1/2007                                                              | 1                        | 401,563                  | 0.09                           | 401,563                | 6.625                  | 83.57               | 627            | 0               | 29.7          |
| 2/1/2009                                                               | 1                        | 210,750                  | 0.05                           | 210,750                | 5.375                  | 83.33               | 589            | 100             | 37.01         |
| 3/1/2009                                                               | 3                        | 569,566                  | 0.13                           | 189,855                | 5.021                  | 77.53               | 602            | 41.81           | 31.31         |
| 4/1/2009                                                               | 3                        | 897,914                  | 0.2                            | 299,305                | 5.557                  | 80.52               | 621            | 0               | 41.26         |
| 5/1/2009                                                               | 2                        | 404,787                  | 0.09                           | 202,393                | 4.821                  | 77.2                | 593            | 43.38           | 38.78         |
| 6/1/2009                                                               | 1                        | 71,036                   | 0.02                           | 71,036                 | 6                      | 75                  | 643            | 0               | 37.2          |
| 7/1/2009                                                               | 4                        | 1,125,225                | 0.26                           | 281,306                | 6.018                  | 74.27               | 618            | 55.7            | 35.45         |
| 8/1/2009                                                               | 20                       | 4,507,991                | 1.02                           | 225,400                | 6.125                  | 72.61               | 632            | 31.56           | 38.96         |
| 9/1/2009                                                               | 8                        | 1,909,250                | 0.43                           | 238,656                | 5.909                  | 73.04               | 637            | 8.8             | 37.8          |
| 10/1/2009                                                              | 4                        | 1,326,400                | 0.3                            | 331,600                | 5.771                  | 79.54               | 638            | 63.39           | 37.66         |
| 4/1/2011                                                               | 1                        | 272,451                  | 0.06                           | 272,451                | 5.375                  | 64.02               | 608            | 100             | 38.22         |
| Total:                                                                 | 2,288                    | 440,919,731              | 100                            | 192,710                | 7.44                   | 77.67               | 586            | 66.8            | 39.78         |

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#### 22. Debt to Income Ratio

| Debt to Income Ratio | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0                 | 110                      | 19,880,248               | 3.36                           | 180,730                | 6.81                   | 71.41               | 639            | 0               | 0             |
| 10-Jan               | 10                       | 628,593                  | 0.11                           | 62,859                 | 8.632                  | 79.56               | 587            | 52.29           | 6.11          |
| 20-Nov               | 119                      | 17,236,699               | 2.92                           | 144,846                | 7.317                  | 68.98               | 610            | 73.75           | 15.84         |
| 21 - 30              | 452                      | 73,929,723               | 12.51                          | 163,561                | 7.375                  | 75.04               | 600            | 66.13           | 25.95         |
| 31 - 40              | 924                      | 175,201,140              | 29.65                          | 189,612                | 7.321                  | 75.78               | 604            | 64.39           | 35.33         |
| 41 - 50              | 1,259                    | 257,000,074              | 43.5                           | 204,130                | 7.413                  | 78.93               | 595            | 65.39           | 45.54         |
| 51 - 60              | 232                      | 46,957,561               | 7.95                           | 202,403                | 7.198                  | 72.05               | 580            | 82.42           | 52.85         |
| Total:               | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |
| NZWA DTI: 39.53      |                          |                          |                                |                        |                        |                     |                |                 |               |
| Min: 0.00            |                          |                          |                                |                        |                        |                     |                |                 |               |
| Max: 55.00           |                          |                          |                                |                        |                        |                     |                |                 |               |

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#### 23. CLTV (including Sim Seconds)

| CLTV (including Sim Seconds) | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10-Jan                       | 1                        | 72,000                   | 0.01                           | 72,000                 | 8.5                    | 8.26                | 539            | 0               | 26.7          |
| 20-Nov                       | 5                        | 372,302                  | 0.06                           | 74,460                 | 7.809                  | 16.89               | 608            | 43.89           | 38.4          |
| 21 - 30                      | 21                       | 1,870,140                | 0.32                           | 89,054                 | 7.448                  | 25.35               | 577            | 50.58           | 32.19         |
| 31 - 40                      | 45                       | 6,746,763                | 1.14                           | 149,928                | 7.383                  | 36.47               | 600            | 39.54           | 35.56         |
| 41 - 50                      | 104                      | 16,310,792               | 2.76                           | 156,835                | 7.416                  | 45.27               | 604            | 49.62           | 36.55         |
| 51 - 60                      | 191                      | 35,353,818               | 5.98                           | 185,099                | 7.504                  | 55.87               | 586            | 56.53           | 36.31         |
| 61 - 70                      | 485                      | 98,190,946               | 16.62                          | 202,456                | 7.581                  | 66.06               | 590            | 63.46           | 39.06         |
| 71 - 80                      | 989                      | 199,282,560              | 33.73                          | 201,499                | 7.133                  | 76.9                | 597            | 62.12           | 40.32         |
| 81 - 90                      | 735                      | 144,092,891              | 24.39                          | 196,045                | 7.356                  | 86.39               | 597            | 67.19           | 39.83         |
| 91 - 100                     | 530                      | 88,541,826               | 14.99                          | 167,060                | 7.439                  | 88.97               | 622            | 75.37           | 40.09         |
| Total:                       | 3,106                    | 590,834,039              | 100                            | 190,223                | 7.342                  | 76.42               | 599            | 64.57           | 39.53         |
| WA CLTV: 78.05               |                          |                          |                                |                        |                        |                     |                |                 |               |
| Min: 6.26                    |                          |                          |                                |                        |                        |                     |                |                 |               |
| Max: 100.00                  |                          |                          |                                |                        |                        |                     |                |                 |               |

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Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
Non-Conforming - Group II; IO Loans  
205 records  
Balance: 72,530,252

Selection Criteria: Non-Conforming - Group II; IO Loans  
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### 1. Summary Statistics

Scheduled Principle Balance: 72,530,251.63  
Number of Mortgage Loans: 205  
Average Scheduled Principle Balance: 353,806.11  
Aggregate Original Principal Balance: 72,533,191.00  
Weighted Average Gross Coupon: 6.644  
Weighted Average Net Coupon: 6.134  
Weighted Average Original FICO Score: 640  
Weighted Average Original LTV: 77.97  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 359  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 30  
Weighted Average Gross Margin: 4.495  
Weighted Average Initial Rate Cap: 3.241  
Weighted Average Periodic Rate Cap: 1.176  
Weighted Average Gross Maximum Lifetime Rate: 12.751  
Weighted Average Gross Minimum Lifetime Rate: 4.580  
InterestOnly Hybrid ARMS: 67.84

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### 2. Distribution by Current Unpaid Principle Balance

|                                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Current Unpaid Principle Balance</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 50,000.01 - 100,000.00                                  | 5                        | 446,320                  | 0.62                           | 89,264                 | 6.906                  | 75.64               | 598            | 80.28           | 35.3          |
| 100,000.01 - 150,000.00                                 | 22                       | 2,645,715                | 3.65                           | 120,260                | 7.364                  | 80.93               | 600            | 32.41           | 39.41         |
| 150,000.01 - 200,000.00                                 | 20                       | 3,527,021                | 4.86                           | 176,351                | 7.006                  | 85.97               | 612            | 100             | 40.72         |
| 200,000.01 - 250,000.00                                 | 19                       | 4,223,995                | 5.82                           | 222,316                | 6.895                  | 83.38               | 602            | 100             | 43.98         |
| 250,000.01 - 300,000.00                                 | 16                       | 4,336,176                | 5.98                           | 271,011                | 7.119                  | 83.86               | 605            | 68.9            | 40.43         |
| 300,000.01 - 350,000.00                                 | 20                       | 6,660,542                | 9.18                           | 333,027                | 6.858                  | 82.55               | 629            | 45.33           | 44.45         |
| 350,000.01 - 400,000.00                                 | 30                       | 11,082,292               | 15.28                          | 369,410                | 6.699                  | 79.53               | 622            | 33.9            | 40.65         |
| 400,000.01 - 450,000.00                                 | 17                       | 7,234,200                | 9.97                           | 425,541                | 6.237                  | 75.42               | 668            | 58.67           | 38.44         |
| 450,000.01 - 500,000.00                                 | 20                       | 9,726,143                | 13.41                          | 486,307                | 6.390                  | 76.17               | 676            | 64.73           | 37.4          |
| 500,000.01 - 550,000.00                                 | 8                        | 4,185,443                | 5.77                           | 523,180                | 5.667                  | 72.27               | 637            | 25.16           | 40.55         |
| 550,000.01 - 600,000.00                                 | 10                       | 5,816,900                | 8.02                           | 581,690                | 6.29                   | 77.75               | 648            | 60.01           | 37.23         |
| 600,000.01 - 650,000.00                                 | 11                       | 6,990,000                | 9.64                           | 635,455                | 6.577                  | 74.87               | 664            | 64.04           | 38.37         |
| 650,000.01 - 700,000.00                                 | 1                        | 699,000                  | 0.96                           | 699,000                | 7.125                  | 71.69               | 605            | 100             | 54.75         |
| 700,000.01 - 750,000.00                                 | 2                        | 1,475,000                | 2.03                           | 737,500                | 8.057                  | 71.11               | 629            | 0               | 39.7          |
| 750,000.01 - 800,000.00                                 | 2                        | 1,548,000                | 2.13                           | 774,000                | 7.006                  | 80                  | 654            | 100             | 49.92         |
| 800,000.01 - 850,000.00                                 | 1                        | 933,506                  | 1.29                           | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |
| 850,000.01 - 900,000.00                                 | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| <b>Total:</b>                                           | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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### 3. Distribution by Current Gross Mortgage Rate

|                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Current Gross Mortgage Rate</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 3.000 - 3.499                                      | 1                        | 503,000                  | 0.89                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 4.000 - 4.499                                      | 1                        | 600,000                  | 0.83                           | 600,000                | 4.25                   | 80                  | 650            | 100             | 19.93         |
| 4.500 - 4.999                                      | 2                        | 883,213                  | 1.22                           | 441,606                | 4.827                  | 80                  | 682            | 61.5            | 29.25         |
| 5.000 - 5.499                                      | 7                        | 3,396,400                | 4.68                           | 485,200                | 5.194                  | 72.99               | 693            | 45.03           | 32.92         |
| 5.500 - 5.999                                      | 24                       | 11,035,900               | 15.22                          | 459,829                | 5.691                  | 73.06               | 656            | 54.12           | 39.96         |
| 6.000 - 6.499                                      | 40                       | 15,331,948               | 21.14                          | 383,299                | 6.195                  | 74.54               | 666            | 63.66           | 38.22         |
| 6.500 - 6.999                                      | 47                       | 14,247,155               | 19.64                          | 303,131                | 6.701                  | 80.7                | 636            | 57.97           | 41.81         |
| 7.000 - 7.499                                      | 37                       | 12,533,975               | 17.28                          | 338,756                | 7.188                  | 80.98               | 616            | 69.34           | 43.91         |
| 7.500 - 7.999                                      | 29                       | 8,157,465                | 11.25                          | 281,292                | 7.59                   | 81.37               | 608            | 57.18           | 40.7          |
| 8.000 - 8.499                                      | 10                       | 3,094,700                | 4.27                           | 309,470                | 8.148                  | 82.88               | 614            | 33.82           | 44.47         |
| 8.500 - 8.999                                      | 5                        | 2,256,106                | 3.11                           | 451,221                | 8.737                  | 76.96               | 619            | 67.64           | 32.82         |
| 9.500 - 9.999                                      | 2                        | 490,392                  | 0.68                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 48.09         |
| <b>Total:</b>                                      | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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### 4. Distribution by FICO

|                             | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by FICO</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0 - 19                      | 2                        | 255,520                  | 0.35                           | 127,760                | 7.08                   | 80                  | 0              | 100             | 26.69         |
| 580 - 579                   | 3                        | 707,800                  | 0.98                           | 235,933                | 6.358                  | 70.26               | 570            | 82.58           | 39.98         |
| 580 - 599                   | 53                       | 13,972,037               | 19.26                          | 263,623                | 7.276                  | 80.85               | 590            | 72.83           | 45.23         |
| 600 - 619                   | 63                       | 17,514,034               | 24.15                          | 278,001                | 6.945                  | 82.32               | 609            | 82.42           | 41.04         |
| 620 - 639                   | 23                       | 13,656,801               | 18.83                          | 470,924                | 6.481                  | 74.88               | 629            | 24.73           | 37.84         |
| 640 - 659                   | 25                       | 11,990,089               | 16.53                          | 479,604                | 6.262                  | 79.9                | 648            | 44.19           | 41.16         |
| 660 - 679                   | 4                        | 1,975,500                | 2.72                           | 493,875                | 6.581                  | 84.72               | 675            | 68.62           | 39.23         |
| 680 - 699                   | 3                        | 1,755,000                | 2.42                           | 585,000                | 6.275                  | 76.62               | 688            | 100             | 42.38         |
| 700 - 719                   | 2                        | 752,600                  | 1.04                           | 376,300                | 6.972                  | 73.08               | 711            | 0               | 26.39         |
| 720 - 739                   | 6                        | 2,763,100                | 3.81                           | 460,517                | 6.033                  | 70.87               | 730            | 15.92           | 31.9          |
| 740 - 759                   | 5                        | 2,394,200                | 3.3                            | 478,840                | 5.81                   | 76.63               | 747            | 39.69           | 39.11         |
| 760 - 779                   | 6                        | 2,945,000                | 4.06                           | 490,833                | 6.072                  | 65.99               | 770            | 100             | 31.70         |
| 780 - 799                   | 4                        | 1,848,571                | 2.55                           | 462,143                | 5.939                  | 63.17               | 787            | 64.84           | 36.9          |
| <b>Total:</b>               | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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### 5. Distribution by Lien Status

|                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Lien Status</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1st Lien                           | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |
| <b>Total:</b>                      | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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### 6. Distribution by Original LTV

|                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Original LTV</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 40.01 - 45.00                       | 2                        | 675,000                  | 0.93                           | 337,500                | 5.947                  | 43.04               | 621            | 22.22           | 47.69         |
| 45.01 - 50.00                       | 1                        | 650,000                  | 0.9                            | 650,000                | 6.25                   | 47.97               | 771            | 100             | 29.99         |
| 50.01 - 55.00                       | 5                        | 2,763,506                | 3.81                           | 552,701                | 6.924                  | 54.31               | 711            | 65.07           | 30.94         |
| 55.01 - 60.00                       | 3                        | 1,015,000                | 1.4                            | 338,333                | 6.003                  | 58.27               | 708            | 91.33           | 35.13         |
| 60.01 - 65.00                       | 4                        | 2,578,000                | 3.55                           | 644,500                | 6.299                  | 63.63               | 651            | 61.21           | 49.75         |
| 65.01 - 70.00                       | 8                        | 3,397,500                | 4.68                           | 424,687                | 6.719                  | 67.87               | 665            | 29.93           | 36.83         |
| 70.01 - 75.00                       | 27                       | 11,382,776               | 15.69                          | 421,584                | 6.61                   | 72.88               | 644            | 45.47           | 40.51         |
| 75.01 - 80.00                       | 96                       | 32,616,381               | 44.97                          | 339,754                | 6.371                  | 79.64               | 639            | 61.51           | 40.06         |
| 80.01 - 85.00                       | 13                       | 4,439,705                | 6.12                           | 341,516                | 6.736                  | 83.23               | 616            | 54.67           | 43.47         |
| 85.01 - 90.00                       | 27                       | 8,316,559                | 11.47                          | 308,021                | 7.284                  | 89.61               | 614            | 57.54           | 41.01         |
| 90.01 - 95.00                       | 17                       | 4,180,825                | 5.76                           | 245,931                | 7.515                  | 94.73               | 613            | 83              | 40.63         |
| 95.01 - 100.00                      | 2                        | 515,000                  | 0.71                           | 257,500                | 8.893                  | 100                 | 629            | 34.95           | 47.72         |
| <b>Total:</b>                       | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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### 7. Distribution by Documentation Type

|                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Documentation Type</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| Full                                      | 133                      | 42,772,984               | 58.97                          | 321,601                | 6.661                  | 78.15               | 636            | 100             | 40.58         |
| Limited                                   | 7                        | 3,069,300                | 4.23                           | 438,471                | 7.187                  | 91.56               | 628            | 0               | 41.52         |
| No Documentation                          | 4                        | 2,395,000                | 3.3                            | 598,750                | 6.074                  | 69.16               | 684            | 0               | 0             |

|                      |     |            |       |         |       |       |     |       |       |
|----------------------|-----|------------|-------|---------|-------|-------|-----|-------|-------|
| Stated Documentation | 56  | 21,909,968 | 30.21 | 391,249 | 6.711 | 78.3  | 645 | 0     | 39.33 |
| No Income No Asset   | 5   | 2,383,000  | 3.29  | 476,600 | 5.605 | 75.88 | 640 | 0     | 34.97 |
| Total:               | 205 | 72,530,252 | 100   | 353,808 | 6.644 | 77.97 | 640 | 58.97 | 40.18 |

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9. Distribution by Loan Purpose

|                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Loan Purpose</b> |                          |                          |                                |                        |                       |                     |                |                 |               |
| Purchase                            | 98                       | 31,705,375               | 43.71                          | 323,524                | 6.585                 | 79.51               | 652            | 68.67           | 39.25         |
| Refinance - Rate Term               | 17                       | 8,256,530                | 11.38                          | 485,678                | 5.944                 | 71.88               | 666            | 39.4            | 37.78         |
| Refinance - Cashout                 | 90                       | 32,568,346               | 44.9                           | 361,871                | 6.88                  | 78.07               | 622            | 54.49           | 41.75         |
| <b>Total:</b>                       | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>          | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 9. Distribution by Occupancy Type

|                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Occupancy Type</b> |                          |                          |                                |                        |                       |                     |                |                 |               |
| Owner Occupied                        | 197                      | 69,090,652               | 95.28                          | 350,714                | 6.614                 | 77.94               | 639            | 60.14           | 40.38         |
| Second Home                           | 4                        | 1,846,100                | 2.55                           | 461,525                | 7.579                 | 80.54               | 670            | 0               | 33.31         |
| Non-Owner Occupied                    | 4                        | 1,593,500                | 2.2                            | 398,375                | 6.888                 | 76.33               | 670            | 76.78           | 40.02         |
| <b>Total:</b>                         | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>          | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 10. Distribution by Property Type

|                                      | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Property Type</b> |                          |                          |                                |                        |                       |                     |                |                 |               |
| Single Family Residence              | 143                      | 50,827,327               | 70.08                          | 355,436                | 6.604                 | 76.49               | 643            | 56.64           | 40.41         |
| Townhouse                            | 2                        | 432,600                  | 0.6                            | 216,300                | 7.478                 | 89.03               | 615            | 39.67           | 35.67         |
| Condominium                          | 14                       | 4,637,990                | 6.39                           | 331,285                | 6.719                 | 80.05               | 657            | 49.54           | 41.89         |
| Condo - High Rise >8 floors          | 2                        | 622,500                  | 0.86                           | 311,250                | 5.827                 | 83.18               | 630            | 21.61           | 23.41         |
| 2 Family                             | 2                        | 677,500                  | 0.93                           | 338,750                | 7.337                 | 91.6                | 646            | 100             | 40.03         |
| 4 Family                             | 1                        | 650,000                  | 0.9                            | 650,000                | 5.625                 | 70.27               | 784            | 0               | 30.47         |
| PUD                                  | 41                       | 14,682,335               | 20.24                          | 358,106                | 6.784                 | 81.68               | 621            | 72.89           | 40.2          |
| <b>Total:</b>                        | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>          | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 11. Distribution by State

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by State</b> |                          |                          |                                |                        |                       |                     |                |                 |               |
| California                   | 85                       | 36,825,899               | 50.77                          | 433,246                | 6.418                 | 75.67               | 656            | 63.29           | 39.67         |
| Florida                      | 22                       | 5,915,871                | 8.16                           | 268,903                | 6.879                 | 82.41               | 634            | 44.6            | 36.33         |
| Virginia                     | 10                       | 3,644,796                | 5.03                           | 364,480                | 6.437                 | 78.19               | 621            | 57.53           | 40.29         |
| Colorado                     | 13                       | 3,204,510                | 4.42                           | 246,501                | 7.144                 | 82.83               | 610            | 52.16           | 38.27         |
| Maryland                     | 7                        | 2,742,800                | 3.78                           | 391,829                | 7.148                 | 77.7                | 601            | 57.45           | 45.07         |
| New Jersey                   | 6                        | 2,420,226                | 3.34                           | 403,371                | 6.327                 | 82.29               | 665            | 35.34           | 43.72         |
| New York                     | 6                        | 2,406,500                | 3.32                           | 401,083                | 6.31                  | 76.11               | 668            | 24.52           | 45.47         |
| Georgia                      | 12                       | 2,251,990                | 3.1                            | 187,666                | 7.623                 | 84.01               | 606            | 67.51           | 43.32         |
| Michigan                     | 4                        | 1,663,250                | 2.29                           | 415,813                | 7.069                 | 76.97               | 624            | 56.77           | 40.28         |
| South Carolina               | 4                        | 1,563,500                | 2.15                           | 390,875                | 8.088                 | 89.48               | 600            | 81.58           | 36.7          |
| Tennessee                    | 4                        | 1,341,225                | 1.85                           | 335,306                | 6.936                 | 75.18               | 604            | 100             | 43.32         |
| Nevada                       | 4                        | 1,126,350                | 1.55                           | 281,587                | 6.883                 | 85.33               | 617            | 62.05           | 37.52         |
| Washington                   | 4                        | 999,160                  | 1.38                           | 249,790                | 5.835                 | 80                  | 600            | 100             | 47.38         |
| Connecticut                  | 2                        | 852,500                  | 1.18                           | 426,250                | 6.319                 | 67.9                | 651            | 51.61           | 38.73         |
| Arizona                      | 2                        | 776,500                  | 1.07                           | 388,250                | 5.666                 | 74.93               | 623            | 55.7            | 38.22         |
| Other                        | 20                       | 4,795,179                | 6.61                           | 239,759                | 6.823                 | 80.29               | 616            | 49.77           | 42.11         |
| <b>Total:</b>                | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>          | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 12. Distribution by Zip Code

|                                 | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. GrossCoupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|-----------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Zip Code</b> |                          |                          |                                |                        |                       |                     |                |                 |               |
| 92648                           | 2                        | 1,090,030                | 1.5                            | 545,015                | 5.957                 | 71.24               | 630            | 52.2            | 46.95         |
| 11968                           | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 5.125                 | 62.5                | 742            | 0               | 0             |
| 92691                           | 2                        | 980,000                  | 1.35                           | 490,000                | 6.08                  | 80                  | 629            | 100             | 48.22         |
| 91010                           | 1                        | 933,506                  | 1.29                           | 933,506                | 8.875                 | 54.91               | 632            | 100             | 31.19         |
| 94960                           | 2                        | 924,000                  | 1.27                           | 462,000                | 5.453                 | 65.28               | 773            | 100             | 26.49         |
| 94951                           | 2                        | 884,000                  | 1.22                           | 442,000                | 6.189                 | 67.39               | 745            | 49.77           | 30.51         |
| 20105                           | 2                        | 807,500                  | 1.11                           | 403,750                | 6.309                 | 78.02               | 615            | 61.92           | 46.18         |
| 90277                           | 1                        | 792,000                  | 1.09                           | 792,000                | 7.25                  | 80                  | 680            | 100             | 29.84         |
| 92104                           | 1                        | 756,000                  | 1.04                           | 756,000                | 6.75                  | 80                  | 627            | 100             | 50            |
| 81623                           | 1                        | 750,000                  | 1.03                           | 750,000                | 7.75                  | 76.14               | 635            | 0               | 29.27         |
| Other                           | 190                      | 63,613,218               | 87.71                          | 334,806                | 6.662                 | 78.94               | 636            | 67.97           | 40.23         |
| <b>Total:</b>                   | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>          | <b>77.97</b>        | <b>640</b>     | <b>59.97</b>    | <b>40.18</b>  |

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13. Distribution by Remaining Term to Maturity

|                                            | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Remaining Term to Maturity |                          |                          |                                |                        |                        |                     |                |                 |               |
| 301 - 360                                  | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |
| Total:                                     | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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14. Distribution by Product Type

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Product Type |                          |                          |                                |                        |                        |                     |                |                 |               |
| 30 YR Fixed - 60M IO         | 19                       | 8,819,871                | 12.16                          | 464,204                | 6.051                  | 67.78               | 750            | 64.61           | 32.85         |
| 2/5 MONTH LIBOR - 24M IO     | 142                      | 45,174,702               | 62.28                          | 318,132                | 7.058                  | 80.21               | 622            | 67.35           | 42.2          |
| 3/1 YR CMT - 36M IO          | 10                       | 4,739,500                | 6.53                           | 473,950                | 5.734                  | 77.32               | 637            | 21.78           | 30.39         |
| 3/5 MONTH LIBOR - 36M IO     | 14                       | 5,109,140                | 7.04                           | 364,939                | 6.274                  | 77.85               | 617            | 49.57           | 41.34         |
| 5/1 YR CMT - 60M IO          | 13                       | 5,295,609                | 7.3                            | 407,355                | 5.974                  | 79.21               | 639            | 46.43           | 37.61         |
| 5/6 MONTH LIBOR - 60M IO     | 6                        | 2,888,430                | 3.98                           | 481,405                | 5.923                  | 73.41               | 641            | 21.58           | 45.36         |
| 5 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.69                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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15. Distribution by Prepayment Penalty Term

|                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Prepayment Penalty Term |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0                                       | 83                       | 35,123,589               | 48.43                          | 423,176                | 6.417                  | 74.68               | 667            | 52.89           | 37.54         |
| 12                                      | 11                       | 3,592,850                | 4.95                           | 326,623                | 7.098                  | 87.1                | 622            | 64.08           | 44            |
| 24                                      | 94                       | 28,589,032               | 39.42                          | 304,139                | 6.937                  | 81.24               | 613            | 66.55           | 43.25         |
| 36                                      | 15                       | 4,957,710                | 6.84                           | 330,514                | 6.261                  | 75.66               | 618            | 52.47           | 36.06         |
| 60                                      | 2                        | 267,071                  | 0.37                           | 133,535                | 6.109                  | 80                  | 773            | 100             | 41.99         |
| Total:                                  | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

|                                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                  | 1                        | 503,000                  | 0.79                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 3                                                                  | 166                      | 55,023,342               | 86.36                          | 331,456                | 6.871                  | 79.74               | 623            | 61.78           | 41.33         |
| 5                                                                  | 19                       | 8,184,039                | 12.85                          | 430,739                | 5.956                  | 77.17               | 640            | 37.66           | 40.24         |
| Total:                                                             | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.18         |

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17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                     | 157                      | 51,852,772               | 81.39                          | 330,272                | 6.936                  | 79.7                | 623            | 62.46           | 42.19         |
| 1.5                                                                   | 5                        | 1,319,500                | 2.07                           | 263,900                | 6.341                  | 76.2                | 617            | 90.66           | 45.59         |
| 2                                                                     | 24                       | 10,538,109               | 16.54                          | 439,088                | 5.742                  | 78.19               | 638            | 33.13           | 34.78         |
| Total:                                                                | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.18         |

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18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Gross Margin of the Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 2.001 - 2.500                                             | 3                        | 1,483,000                | 2.33                           | 494,333                | 5.479                  | 80.95               | 653            | 0               | 38.05         |
| 2.501 - 3.000                                             | 36                       | 15,595,009               | 26.05                          | 460,972                | 5.798                  | 75.48               | 646            | 30.6            | 37.82         |
| 3.501 - 4.000                                             | 1                        | 340,000                  | 0.53                           | 340,000                | 4.75                   | 80                  | 732            | 0               | 41.88         |
| 4.001 - 4.500                                             | 10                       | 3,016,110                | 4.73                           | 301,611                | 6.791                  | 79.1                | 631            | 100             | 44.77         |
| 4.501 - 5.000                                             | 89                       | 23,046,152               | 36.17                          | 258,946                | 7.003                  | 83.08               | 607            | 74.43           | 41.98         |
| 5.001 - 5.500                                             | 24                       | 9,835,072                | 15.44                          | 409,795                | 7.165                  | 78.03               | 628            | 67.18           | 46.15         |
| 5.501 - 6.000                                             | 10                       | 5,610,926                | 8.81                           | 561,093                | 7.783                  | 75.76               | 638            | 56.47           | 33.6          |
| 6.001 - 6.500                                             | 12                       | 3,473,720                | 5.49                           | 289,477                | 6.807                  | 82.58               | 598            | 59.03           | 44.47         |
| 8.501 - 9.000                                             | 1                        | 310,392                  | 0.49                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| Total:                                                    | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.18         |

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19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10.001 - 10.500                                                    | 1                        | 600,000                  | 0.94                           | 600,000                | 4.25                   | 80                  | 650            | 100             | 19.93         |
| 10.501 - 11.000                                                    | 2                        | 883,213                  | 1.39                           | 441,606                | 4.827                  | 80                  | 682            | 61.5            | 29.25         |
| 11.001 - 11.500                                                    | 12                       | 6,025,530                | 9.46                           | 502,127                | 5.471                  | 75.07               | 657            | 40.55           | 40.73         |
| 11.501 - 12.000                                                    | 22                       | 9,001,219                | 14.13                          | 409,146                | 5.884                  | 76.9                | 622            | 54.66           | 42.26         |
| 12.001 - 12.500                                                    | 32                       | 10,922,235               | 17.14                          | 341,320                | 6.204                  | 78.07               | 626            | 51.19           | 39.72         |
| 12.501 - 13.000                                                    | 42                       | 12,765,075               | 20.04                          | 303,930                | 6.799                  | 80.47               | 633            | 63.88           | 43.53         |
| 13.001 - 13.500                                                    | 37                       | 11,020,715               | 17.3                           | 297,857                | 7.3                    | 80.55               | 606            | 77.34           | 42.27         |
| 13.501 - 14.000                                                    | 25                       | 8,148,045                | 12.79                          | 325,922                | 7.742                  | 83.53               | 616            | 48.48           | 40.58         |
| 14.001 - 14.500                                                    | 8                        | 2,039,950                | 3.2                            | 254,994                | 8.332                  | 84.62               | 613            | 31.45           | 47.97         |
| 14.501 - 15.000                                                    | 3                        | 1,814,006                | 2.85                           | 604,669                | 8.794                  | 71.94               | 615            | 84.12           | 29.36         |
| 15.001 - 16.000                                                    | 2                        | 490,392                  | 0.77                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 46.09         |
| <b>Total:</b>                                                      | <b>186</b>               | <b>63,710,381</b>        | <b>100</b>                     | <b>342,529</b>         | <b>6.726</b>           | <b>79.38</b>        | <b>625</b>     | <b>58.19</b>    | <b>41.19</b>  |

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20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 2                        | 863,000                  | 1.35                           | 431,500                | 4.835                  | 81.63               | 635            | 0               | 37.55         |
| 2.501 - 3.000                                                       | 36                       | 16,595,009               | 26.05                          | 460,972                | 5.798                  | 75.48               | 646            | 30.6            | 37.82         |
| 3.001 - 3.500                                                       | 1                        | 620,000                  | 0.97                           | 620,000                | 6.375                  | 80                  | 678            | 0               | 38.74         |
| 3.501 - 4.000                                                       | 1                        | 340,000                  | 0.53                           | 340,000                | 4.75                   | 80                  | 732            | 0               | 41.88         |
| 4.001 - 4.500                                                       | 8                        | 2,271,110                | 3.58                           | 283,889                | 7.131                  | 82.25               | 624            | 100             | 44.02         |
| 4.501 - 5.000                                                       | 87                       | 22,583,402               | 35.45                          | 259,579                | 7.022                  | 83.17               | 607            | 75.5            | 42.01         |
| 5.001 - 5.500                                                       | 23                       | 9,250,072                | 14.52                          | 402,177                | 7.121                  | 77.28               | 629            | 71.43           | 45.26         |
| 5.501 - 6.000                                                       | 13                       | 6,592,176                | 10.35                          | 507,090                | 7.604                  | 76.51               | 638            | 48.61           | 35.64         |
| 6.001 - 6.500                                                       | 8                        | 2,581,220                | 4.05                           | 322,653                | 6.653                  | 78.73               | 595            | 44.88           | 45.56         |
| 6.501 - 7.000                                                       | 3                        | 720,000                  | 1.13                           | 240,000                | 6.946                  | 90.21               | 644            | 100             | 35.98         |
| 7.001 - 7.500                                                       | 2                        | 627,000                  | 0.98                           | 313,500                | 7.386                  | 95                  | 604            | 100             | 44.63         |
| 8.001 - 8.500                                                       | 1                        | 357,000                  | 0.56                           | 357,000                | 5.5                    | 58.05               | 605            | 100             | 45.27         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.49                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| <b>Total:</b>                                                       | <b>186</b>               | <b>63,710,381</b>        | <b>100</b>                     | <b>342,529</b>         | <b>6.726</b>           | <b>79.38</b>        | <b>625</b>     | <b>58.19</b>    | <b>41.19</b>  |

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21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.79                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 5/1/2006                                                               | 4                        | 2,208,500                | 3.47                           | 552,125                | 5.652                  | 76.01               | 701            | 39.33           | 39.23         |
| 6/1/2006                                                               | 5                        | 1,421,336                | 2.23                           | 284,267                | 6.392                  | 77.79               | 644            | 49.35           | 43.67         |
| 7/1/2006                                                               | 15                       | 5,503,898                | 8.64                           | 366,927                | 6.82                   | 78.42               | 633            | 82.18           | 40.58         |
| 8/1/2006                                                               | 52                       | 15,263,368               | 23.96                          | 293,526                | 7.318                  | 79.64               | 616            | 71.81           | 43.14         |
| 9/1/2006                                                               | 61                       | 19,768,100               | 31.03                          | 324,067                | 7.134                  | 81.64               | 614            | 63.09           | 42.09         |
| 10/1/2006                                                              | 5                        | 1,009,500                | 1.58                           | 201,900                | 6.971                  | 83.22               | 596            | 89.3            | 40.33         |
| 4/1/2007                                                               | 1                        | 270,750                  | 0.42                           | 270,750                | 7.25                   | 95                  | 619            | 100             | 35.94         |
| 6/1/2007                                                               | 1                        | 488,000                  | 0.77                           | 488,000                | 5.125                  | 80                  | 637            | 0               | 17.64         |
| 7/1/2007                                                               | 1                        | 500,000                  | 0.78                           | 500,000                | 5.5                    | 79.89               | 631            | 100             | 41.43         |
| 8/1/2007                                                               | 3                        | 1,563,000                | 2.45                           | 521,000                | 5.037                  | 79.75               | 630            | 75.75           | 35.29         |
| 9/1/2007                                                               | 15                       | 6,204,970                | 9.74                           | 413,665                | 6.27                   | 76.04               | 624            | 24.6            | 39.75         |
| 10/1/2007                                                              | 3                        | 821,920                  | 1.29                           | 273,973                | 6.378                  | 76.65               | 637            | 10.21           | 33.9          |
| 5/1/2009                                                               | 1                        | 543,213                  | 0.85                           | 543,213                | 4.875                  | 80                  | 650            | 100             | 21.34         |
| 6/1/2009                                                               | 1                        | 623,200                  | 0.98                           | 623,200                | 5.5                    | 80                  | 648            | 100             | 49.45         |
| 7/1/2009                                                               | 4                        | 1,559,800                | 2.45                           | 389,950                | 6.235                  | 67.8                | 638            | 11              | 42.5          |
| 8/1/2009                                                               | 3                        | 1,086,400                | 1.71                           | 362,133                | 5.96                   | 83.31               | 634            | 66.86           | 38.92         |
| 9/1/2009                                                               | 9                        | 4,015,426                | 6.3                            | 446,158                | 6.026                  | 78.06               | 640            | 25.33           | 41.5          |
| 10/1/2009                                                              | 1                        | 356,000                  | 0.56                           | 356,000                | 6.375                  | 80                  | 643            | 0               | 0             |
| <b>Total:</b>                                                          | <b>186</b>               | <b>63,710,381</b>        | <b>100</b>                     | <b>342,529</b>         | <b>6.726</b>           | <b>79.38</b>        | <b>625</b>     | <b>58.19</b>    | <b>41.19</b>  |

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22. Debt to Income Ratio

| Debt to Income Ratio | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0                 | 8                        | 4,275,000                | 5.89                           | 534,375                | 6.13                   | 72.14               | 665            | 0               | 0             |
| 20-Nov               | 6                        | 2,693,500                | 3.71                           | 448,917                | 6.149                  | 79.67               | 630            | 54.86           | 17.6          |
| 21 - 30              | 22                       | 8,239,908                | 11.36                          | 374,541                | 6.471                  | 71.87               | 679            | 65.19           | 36.19         |
| 31 - 40              | 53                       | 17,655,489               | 24.34                          | 333,122                | 6.586                  | 78.46               | 650            | 55.58           | 34.64         |
| 41 - 50              | 104                      | 34,519,655               | 47.59                          | 331,920                | 6.756                  | 80.56               | 628            | 66.18           | 42.28         |
| 51 - 60              | 12                       | 5,146,700                | 7.1                            | 428,892                | 7.061                  | 72.67               | 612            | 58.25           | 52.51         |
| <b>Total:</b>        | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,805</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

NZWA DTI: 40.18  
Min: 0.00  
Max: 54.75

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23. CLTV (including Sim Seconds)

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| CLTV (including Sim Seconds) |                          |                          |                                |                        |                        |                     |                |                 |               |
| 41 - 50                      | 3                        | 1,325,000                | 1.83                           | 441,667                | 6.096                  | 45.46               | 695            | 60.38           | 39            |
| 51 - 60                      | 8                        | 3,778,506                | 5.21                           | 472,313                | 6.676                  | 55.37               | 710            | 86.75           | 32.06         |
| 61 - 70                      | 11                       | 5,250,500                | 7.24                           | 477,318                | 6.284                  | 66.06               | 664            | 49.42           | 39.66         |
| 71 - 80                      | 50                       | 26,354,966               | 36.34                          | 439,249                | 6.662                  | 76.42               | 641            | 41.01           | 40.45         |
| 81 - 90                      | 50                       | 17,967,107               | 24.77                          | 359,342                | 6.613                  | 84.99               | 629            | 52.84           | 39.53         |
| 91 - 100                     | 73                       | 17,854,173               | 24.62                          | 244,578                | 6.79                   | 83.89               | 625            | 88.48           | 42.4          |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

WA CLTV: 82.00

Min: 40.54

Max: 100.00

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Deutsche Bank AG  
Indymac Bank  
Preliminary Collateral Analysis  
Non-Conforming - Group II: IO Loans  
205 records  
Balance: 72,530,252

Selection Criteria: Non-Conforming - Group II: IO Loans  
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#### 1. Summary Statistics

Scheduled Principle Balance: 72,530,251.83  
Number of Mortgage Loans: 205  
Average Scheduled Principle Balance: 353,808.11  
Average Original Gross Coupon: 6.644  
Weighted Average Gross Coupon: 6.134  
Weighted Average Net FICO Score: 640  
Weighted Average Original LTV: 77.97  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 358  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 30  
Weighted Average Gross Margin: 4.498  
Weighted Average Initial Rate Cap: 3.241  
Weighted Average Periodic Rate Cap: 1.176  
Weighted Average Gross Maximum Lifetime Rate: 12.751  
Weighted Average Gross Minimum Lifetime Rate: 4.580  
InterestOnly Hybrid ARMS: 87.84

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#### 2. Distribution by Current Unpaid Principle Balance

| Distribution by Current Unpaid Principle Balance | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 50,000.01 - 100,000.00                           | 5                        | 446,310                  | 0.62                           | 89,264                 | 6.906                  | 78.64               | 598            | 80.26           | 35.3          |
| 100,000.01 - 150,000.00                          | 22                       | 2,645,715                | 3.63                           | 120,260                | 7.364                  | 80.83               | 500            | 82.41           | 36.41         |
| 150,000.01 - 200,000.00                          | 20                       | 3,527,021                | 4.86                           | 176,351                | 7.006                  | 85.97               | 502            | 100             | 40.72         |
| 200,000.01 - 250,000.00                          | 18                       | 4,223,995                | 5.82                           | 234,666                | 6.893                  | 83.38               | 505            | 100             | 43.98         |
| 250,000.01 - 300,000.00                          | 16                       | 4,338,178                | 5.98                           | 271,011                | 7.113                  | 82.88               | 528            | 88.8            | 40.43         |
| 300,000.01 - 350,000.00                          | 19                       | 6,663,542                | 9.19                           | 350,713                | 6.858                  | 78.33               | 522            | 45.03           | 44.43         |
| 350,000.01 - 400,000.00                          | 23                       | 11,082,292               | 15.28                          | 481,841                | 6.237                  | 78.42               | 518            | 33.9            | 40.68         |
| 400,000.01 - 450,000.00                          | 30                       | 7,234,200                | 9.97                           | 486,307                | 6.399                  | 72.27               | 537            | 64.73           | 37.4          |
| 450,000.01 - 500,000.00                          | 17                       | 9,126,143                | 12.58                          | 537,420                | 5.867                  | 77.75               | 548            | 66.01           | 37.23         |
| 500,000.01 - 550,000.00                          | 20                       | 4,185,443                | 5.77                           | 581,890                | 6.28                   | 74.87               | 505            | 100             | 54.75         |
| 550,000.01 - 600,000.00                          | 8                        | 5,816,900                | 8.02                           | 635,452                | 6.577                  | 71.68               | 629            | 0               | 38.1          |
| 600,000.01 - 650,000.00                          | 10                       | 6,990,000                | 9.64                           | 699,000                | 7.129                  | 71.11               | 654            | 100             | 49.82         |
| 650,000.01 - 700,000.00                          | 11                       | 6,999,000                | 9.64                           | 637,500                | 6.057                  | 63                  | 632            | 100             | 31.18         |
| 700,000.01 - 750,000.00                          | 2                        | 1,475,000                | 2.03                           | 737,500                | 8.878                  | 54.81               | 742            | 0               | 0             |
| 750,000.01 - 800,000.00                          | 2                        | 1,448,000                | 1.99                           | 724,000                | 5.129                  | 62.5                | 643            | 58.97           | 40.18         |
| 800,000.01 - 850,000.00                          | 1                        | 933,506                  | 1.28                           | 933,506                | 6.644                  | 77.97               | 643            | 0               | 0             |
| 850,000.01 - 900,000.00                          | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 6.644                  | 77.97               | 643            | 0               | 0             |
| 900,000.01 - 950,000.00                          | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 6.644                  | 77.97               | 643            | 0               | 0             |
| 950,000.01 - 1,000,000.00                        | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 6.644                  | 77.97               | 643            | 0               | 0             |
| Total:                                           | 205                      | 72,530,252               | 100                            | 353,808                | 6.644                  | 77.97               | 643            | 58.97           | 40.18         |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3.000 - 3.499                               | 1                        | 503,000                  | 0.69                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 4.000 - 4.499                               | 1                        | 600,000                  | 0.83                           | 600,000                | 4.25                   | 80                  | 650            | 100             | 19.93         |
| 4.500 - 4.999                               | 2                        | 883,213                  | 1.22                           | 441,606                | 4.827                  | 80                  | 682            | 81.3            | 29.25         |
| 5.000 - 5.499                               | 7                        | 3,396,400                | 4.68                           | 485,200                | 5.194                  | 72.99               | 693            | 45.03           | 32.82         |
| 5.500 - 5.999                               | 24                       | 11,035,900               | 15.22                          | 459,829                | 5.691                  | 73.06               | 656            | 54.12           | 39.96         |
| 6.000 - 6.499                               | 40                       | 15,331,948               | 21.14                          | 383,299                | 6.195                  | 74.54               | 669            | 63.96           | 38.22         |
| 6.500 - 6.999                               | 47                       | 14,247,155               | 19.64                          | 303,131                | 6.701                  | 80.7                | 636            | 57.97           | 41.81         |
| 7.000 - 7.499                               | 37                       | 12,533,975               | 17.28                          | 338,756                | 7.186                  | 80.98               | 616            | 69.34           | 43.81         |
| 7.500 - 7.999                               | 29                       | 8,157,465                | 11.25                          | 281,292                | 7.69                   | 81.37               | 608            | 57.18           | 40.7          |
| 8.000 - 8.499                               | 10                       | 3,094,700                | 4.27                           | 309,470                | 8.148                  | 82.68               | 614            | 33.82           | 44.47         |
| 8.500 - 8.999                               | 5                        | 2,256,106                | 3.11                           | 451,221                | 8.737                  | 78.96               | 619            | 67.84           | 32.82         |
| 9.000 - 9.999                               | 2                        | 490,392                  | 0.68                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 46.08         |
| Total:                                      | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 2                        | 255,520                  | 0.35                           | 127,760                | 7.08                   | 80                  | 0              | 100             | 26.89         |
| 500 - 579            | 3                        | 707,800                  | 0.98                           | 235,933                | 6.358                  | 70.26               | 570            | 82.58           | 39.98         |
| 580 - 599            | 53                       | 13,972,037               | 19.26                          | 263,623                | 7.276                  | 80.85               | 590            | 72.83           | 45.23         |
| 600 - 619            | 63                       | 17,514,034               | 24.15                          | 278,001                | 6.945                  | 82.32               | 609            | 82.42           | 41.04         |
| 620 - 639            | 29                       | 13,656,801               | 18.83                          | 470,924                | 6.481                  | 74.88               | 628            | 24.73           | 37.84         |
| 640 - 659            | 25                       | 11,990,069               | 16.53                          | 479,604                | 6.262                  | 79.3                | 648            | 44.19           | 41.18         |
| 660 - 679            | 4                        | 1,975,500                | 2.72                           | 493,875                | 6.581                  | 84.72               | 675            | 68.62           | 39.23         |
| 680 - 699            | 3                        | 1,755,000                | 2.42                           | 585,000                | 6.275                  | 76.62               | 688            | 100             | 42.39         |
| 700 - 719            | 2                        | 752,600                  | 1.04                           | 376,300                | 6.972                  | 73.08               | 711            | 0               | 26.39         |
| 720 - 739            | 8                        | 2,763,100                | 3.81                           | 450,517                | 6.033                  | 70.87               | 730            | 15.92           | 31.9          |
| 740 - 759            | 5                        | 2,394,200                | 3.3                            | 478,840                | 5.81                   | 70.63               | 747            | 39.69           | 39.11         |
| 760 - 779            | 8                        | 2,945,000                | 4.06                           | 490,833                | 6.072                  | 65.99               | 770            | 100             | 31.78         |
| 780 - 799            | 4                        | 1,848,571                | 2.55                           | 462,143                | 5.939                  | 83.17               | 787            | 64.84           | 36.9          |
| Total:               | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |
| Total:                      | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 40.01 - 45.00                | 2                        | 675,000                  | 0.93                           | 337,500                | 5.947                  | 43.04               | 621            | 22.22           | 47.69         |
| 45.01 - 50.00                | 1                        | 650,000                  | 0.9                            | 650,000                | 6.25                   | 47.97               | 771            | 100             | 29.98         |
| 50.01 - 55.00                | 3                        | 2,783,506                | 3.81                           | 552,701                | 6.824                  | 54.31               | 711            | 85.97           | 30.94         |
| 55.01 - 60.00                | 3                        | 1,015,000                | 1.4                            | 338,333                | 6.003                  | 58.27               | 708            | 91.33           | 35.13         |
| 60.01 - 65.00                | 4                        | 2,578,000                | 3.55                           | 644,500                | 6.299                  | 63.83               | 651            | 81.21           | 49.75         |
| 65.01 - 70.00                | 8                        | 3,397,500                | 4.68                           | 424,687                | 6.719                  | 67.87               | 665            | 29.93           | 36.83         |
| 70.01 - 75.00                | 27                       | 11,382,776               | 15.69                          | 421,584                | 6.81                   | 72.68               | 644            | 45.47           | 40.51         |
| 75.01 - 80.00                | 96                       | 32,616,381               | 44.97                          | 339,754                | 6.371                  | 79.84               | 639            | 61.51           | 40.06         |
| 80.01 - 85.00                | 13                       | 4,439,705                | 6.12                           | 341,516                | 6.736                  | 83.23               | 616            | 54.87           | 43.47         |
| 85.01 - 90.00                | 27                       | 8,316,559                | 11.47                          | 308,021                | 7.284                  | 89.81               | 614            | 57.54           | 41.01         |
| 90.01 - 95.00                | 17                       | 4,180,825                | 5.76                           | 245,931                | 7.515                  | 94.73               | 613            | 83              | 40.83         |
| 95.01 - 100.00               | 2                        | 515,000                  | 0.71                           | 257,500                | 8.893                  | 100                 | 623            | 34.95           | 47.72         |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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### 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 133                      | 42,772,984               | 58.97                          | 321,801                | 6.561                  | 78.15               | 636            | 100             | 40.58         |
| Limited                            | 7                        | 3,069,300                | 4.23                           | 438,471                | 7.187                  | 81.56               | 628            | 0               | 41.52         |
| No Documentation                   | 4                        | 2,395,000                | 3.3                            | 598,750                | 6.074                  | 69.16               | 684            | 0               | 0             |
| Stated Documentation               | 56                       | 21,909,968               | 30.21                          | 391,249                | 6.711                  | 78.3                | 649            | 0               | 39.33         |
| No Income No Asset                 | 5                        | 2,383,000                | 3.29                           | 476,600                | 5.605                  | 75.88               | 640            | 0               | 34.97         |
| Total:                             | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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### 8. Distribution by Loan Purpose

|                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Loan Purpose</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| Purchase                            | 98                       | 31,705,379               | 43.71                          | 323,524                | 6.585                  | 79.51               | 652            | 66.67           | 39.25         |
| Refinance - Rate Term               | 17                       | 8,296,533                | 11.38                          | 485,678                | 5.944                  | 71.68               | 666            | 39.4            | 37.76         |
| Refinance - Cashout                 | 90                       | 32,568,346               | 44.9                           | 361,871                | 6.83                   | 78.07               | 622            | 54.49           | 41.75         |
| <b>Total:</b>                       | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.87</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 9. Distribution by Occupancy Type

|                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Occupancy Type</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| Owner Occupied                        | 197                      | 69,090,552               | 95.26                          | 350,714                | 6.614                  | 77.94               | 639            | 60.14           | 40.38         |
| Second Home                           | 4                        | 1,846,100                | 2.55                           | 461,525                | 7.579                  | 80.54               | 670            | 0               | 33.31         |
| Non-Owner Occupied                    | 4                        | 1,593,500                | 2.2                            | 398,375                | 6.866                  | 78.33               | 670            | 78.78           | 40.02         |
| <b>Total:</b>                         | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.87</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 10. Distribution by Property Type

|                                      | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Property Type</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| Single Family Residence              | 143                      | 50,827,327               | 70.08                          | 355,436                | 6.504                  | 76.49               | 643            | 56.64           | 40.41         |
| Townhouse                            | 2                        | 432,600                  | 0.6                            | 216,300                | 7.478                  | 86.03               | 615            | 39.67           | 35.67         |
| Condominium                          | 14                       | 4,637,990                | 6.39                           | 331,285                | 6.719                  | 80.05               | 657            | 49.54           | 41.89         |
| Condo - High Rise >8 floors          | 2                        | 622,500                  | 0.86                           | 311,250                | 5.827                  | 83.18               | 630            | 21.61           | 23.41         |
| 2 Family                             | 2                        | 877,500                  | 0.93                           | 338,750                | 7.337                  | 91.6                | 646            | 100             | 40.03         |
| 4 Family                             | 1                        | 650,000                  | 0.9                            | 650,000                | 5.825                  | 70.27               | 784            | 0               | 30.47         |
| PUD                                  | 41                       | 14,682,335               | 20.24                          | 358,108                | 6.784                  | 81.68               | 621            | 72.89           | 40.2          |
| <b>Total:</b>                        | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.87</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 11. Distribution by State

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by State</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| California                   | 85                       | 36,825,895               | 50.77                          | 433,248                | 6.418                  | 75.67               | 556            | 63.29           | 39.67         |
| Florida                      | 22                       | 5,915,871                | 8.16                           | 268,903                | 6.879                  | 82.41               | 634            | 44.6            | 36.33         |
| Virginia                     | 10                       | 3,644,796                | 5.03                           | 364,480                | 6.437                  | 78.19               | 621            | 57.53           | 40.28         |
| Colorado                     | 13                       | 3,204,510                | 4.42                           | 246,501                | 7.144                  | 82.83               | 610            | 52.18           | 38.27         |
| Maryland                     | 7                        | 2,742,800                | 3.78                           | 391,829                | 7.148                  | 77.7                | 601            | 37.45           | 45.07         |
| New Jersey                   | 6                        | 2,420,226                | 3.34                           | 403,371                | 6.927                  | 82.28               | 665            | 35.34           | 43.72         |
| New York                     | 6                        | 2,408,500                | 3.32                           | 401,083                | 6.31                   | 76.11               | 668            | 24.52           | 45.47         |
| Georgia                      | 12                       | 2,251,990                | 3.1                            | 187,666                | 7.623                  | 84.01               | 606            | 67.51           | 43.32         |
| Michigan                     | 4                        | 1,663,250                | 2.29                           | 415,813                | 7.069                  | 76.97               | 624            | 56.77           | 40.28         |
| South Carolina               | 4                        | 1,563,500                | 2.16                           | 390,875                | 8.088                  | 89.48               | 600            | 81.58           | 36.7          |
| Tennessee                    | 4                        | 1,341,225                | 1.85                           | 335,306                | 6.936                  | 75.19               | 604            | 100             | 43.32         |
| Nevada                       | 4                        | 1,126,350                | 1.55                           | 281,587                | 6.883                  | 85.33               | 617            | 62.05           | 37.52         |
| Washington                   | 4                        | 999,160                  | 1.38                           | 249,790                | 5.835                  | 80                  | 600            | 100             | 47.38         |
| Connecticut                  | 2                        | 852,500                  | 1.18                           | 426,250                | 6.319                  | 67.9                | 651            | 51.81           | 38.73         |
| Arizona                      | 2                        | 775,500                  | 1.07                           | 388,250                | 5.698                  | 74.93               | 623            | 55.7            | 38.22         |
| Other                        | 20                       | 4,795,179                | 6.61                           | 239,769                | 6.823                  | 80.29               | 616            | 48.77           | 42.11         |
| <b>Total:</b>                | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.87</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 12. Distribution by Zip Code

|                                 | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Zip Code</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 92648                           | 2                        | 1,090,030                | 1.5                            | 545,015                | 5.957                  | 71.24               | 630            | 52.2            | 48.96         |
| 11968                           | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| 92691                           | 2                        | 995,000                  | 1.35                           | 490,000                | 6.08                   | 80                  | 629            | 100             | 46.22         |
| 81010                           | 1                        | 933,506                  | 1.29                           | 933,506                | 6.875                  | 54.91               | 632            | 100             | 31.18         |
| 94960                           | 2                        | 924,000                  | 1.27                           | 462,000                | 5.453                  | 65.28               | 773            | 100             | 26.49         |
| 94951                           | 2                        | 884,000                  | 1.22                           | 442,000                | 6.189                  | 67.39               | 745            | 49.77           | 30.51         |
| 20105                           | 2                        | 807,500                  | 1.11                           | 403,750                | 6.368                  | 78.02               | 615            | 81.92           | 48.18         |
| 90277                           | 1                        | 792,000                  | 1.09                           | 792,000                | 7.25                   | 80                  | 680            | 100             | 49.64         |
| 92104                           | 1                        | 756,000                  | 1.04                           | 756,000                | 6.75                   | 80                  | 627            | 100             | 50            |
| 81623                           | 1                        | 750,000                  | 1.03                           | 750,000                | 7.75                   | 75.14               | 635            | 0               | 29.27         |
| Other                           | 190                      | 63,613,218               | 87.71                          | 334,806                | 6.862                  | 78.94               | 638            | 37.97           | 40.23         |
| <b>Total:</b>                   | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.87</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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13. Distribution by Remaining Term to Maturity

|                                            | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Remaining Term to Maturity |                          |                          |                                |                        |                        |                     |                |                 |               |
| 301 - 360                                  | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |
| Total:                                     | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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14. Distribution by Product Type

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Product Type |                          |                          |                                |                        |                        |                     |                |                 |               |
| 30 YR Fixed - 60M IO         | 19                       | 8,919,871                | 12.16                          | 464,204                | 6.051                  | 67.78               | 750            | 84.61           | 32.85         |
| 2/6 MONTH LIBOR - 24M IO     | 142                      | 45,174,702               | 62.28                          | 318,132                | 7.058                  | 80.21               | 622            | 67.35           | 42.2          |
| 3/1 YR CMT - 36M IO          | 10                       | 4,739,500                | 6.53                           | 473,950                | 5.734                  | 77.32               | 637            | 21.78           | 30.39         |
| 3/6 MONTH LIBOR - 36M IO     | 14                       | 5,109,140                | 7.04                           | 364,939                | 6.274                  | 77.65               | 617            | 49.57           | 41.34         |
| 5/1 YR CMT - 60M IO          | 13                       | 5,295,609                | 7.3                            | 407,355                | 5.974                  | 79.21               | 639            | 46.43           | 37.61         |
| 5/6 MONTH LIBOR - 60M IO     | 6                        | 2,888,430                | 3.98                           | 481,405                | 5.923                  | 73.41               | 641            | 21.58           | 45.36         |
| 6 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.69                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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15. Distribution by Prepayment Penalty Term

|                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Prepayment Penalty Term |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0                                       | 83                       | 35,123,589               | 48.43                          | 423,176                | 6.417                  | 74.68               | 667            | 52.83           | 37.54         |
| 12                                      | 11                       | 3,562,850                | 4.95                           | 326,623                | 7.098                  | 87.1                | 622            | 64.06           | 44            |
| 24                                      | 94                       | 28,589,032               | 39.42                          | 304,139                | 6.937                  | 81.24               | 613            | 66.55           | 43.25         |
| 36                                      | 15                       | 4,957,710                | 6.84                           | 330,514                | 6.261                  | 75.66               | 618            | 52.47           | 36.06         |
| 60                                      | 2                        | 267,071                  | 0.37                           | 133,535                | 6.109                  | 80                  | 773            | 100             | 41.99         |
| Total:                                  | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

|                                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                  | 1                        | 503,000                  | 0.78                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 3                                                                  | 166                      | 55,023,342               | 76.38                          | 331,466                | 6.871                  | 79.74               | 623            | 61.79           | 41.39         |
| 5                                                                  | 19                       | 8,184,039                | 12.83                          | 430,739                | 5.956                  | 77.17               | 640            | 37.66           | 40.24         |
| Total:                                                             | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.19         |

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17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                     | 157                      | 51,852,772               | 81.39                          | 330,272                | 6.938                  | 79.7                | 623            | 62.46           | 42.19         |
| 1.5                                                                   | 5                        | 1,318,500                | 2.07                           | 263,900                | 6.341                  | 76.2                | 617            | 90.66           | 45.59         |
| 2                                                                     | 24                       | 10,538,109               | 16.54                          | 439,088                | 5.742                  | 78.19               | 638            | 33.13           | 34.78         |
| Total:                                                                | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.19         |

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18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Gross Margin of the Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 2.001 - 2.500                                             | 3                        | 1,483,000                | 2.33                           | 494,333                | 5.479                  | 80.95               | 553            | 0               | 38.05         |
| 2.501 - 3.000                                             | 36                       | 16,595,009               | 26.05                          | 460,972                | 5.788                  | 75.48               | 546            | 30.8            | 37.82         |
| 3.501 - 4.000                                             | 1                        | 340,000                  | 0.53                           | 340,000                | 4.75                   | 80                  | 732            | 0               | 41.88         |
| 4.001 - 4.500                                             | 10                       | 3,015,110                | 4.73                           | 301,511                | 6.791                  | 79.1                | 631            | 100             | 44.77         |
| 4.501 - 5.000                                             | 69                       | 23,049,152               | 36.17                          | 298,946                | 7.003                  | 83.08               | 607            | 74.43           | 41.98         |
| 5.001 - 5.500                                             | 24                       | 9,835,072                | 15.44                          | 408,785                | 7.156                  | 78.03               | 626            | 67.18           | 48.15         |
| 5.501 - 6.000                                             | 10                       | 5,610,926                | 8.81                           | 561,093                | 7.783                  | 75.79               | 638            | 56.47           | 33.6          |
| 6.001 - 6.500                                             | 12                       | 3,473,720                | 5.45                           | 289,477                | 6.807                  | 82.58               | 596            | 59.03           | 44.47         |
| 6.501 - 9.000                                             | 1                        | 310,392                  | 0.49                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| Total:                                                    | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.19         |

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## 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10.001 - 10.500                                                    | 1                        | 600,000                  | 0.94                           | 600,000                | 4.25                   | 80                  | 650            | 100             | 19.93         |
| 10.501 - 11.000                                                    | 2                        | 883,213                  | 1.39                           | 441,606                | 4.827                  | 80                  | 682            | 61.5            | 29.25         |
| 11.001 - 11.500                                                    | 12                       | 6,025,530                | 9.46                           | 502,127                | 5.471                  | 75.07               | 657            | 40.53           | 40.73         |
| 11.501 - 12.000                                                    | 22                       | 9,001,219                | 14.13                          | 409,146                | 5.984                  | 76.9                | 622            | 54.66           | 42.26         |
| 12.001 - 12.500                                                    | 32                       | 10,922,235               | 17.14                          | 341,320                | 6.204                  | 78.07               | 626            | 51.19           | 39.72         |
| 12.501 - 13.000                                                    | 42                       | 12,765,075               | 20.04                          | 303,930                | 6.799                  | 80.47               | 633            | 83.88           | 43.53         |
| 13.001 - 13.500                                                    | 37                       | 11,020,715               | 17.3                           | 297,857                | 7.3                    | 80.55               | 606            | 77.34           | 42.27         |
| 13.501 - 14.000                                                    | 25                       | 8,148,045                | 12.79                          | 325,922                | 7.742                  | 83.53               | 616            | 45.48           | 40.58         |
| 14.001 - 14.500                                                    | 8                        | 2,039,950                | 3.2                            | 254,994                | 8.332                  | 84.62               | 613            | 31.45           | 47.97         |
| 14.501 - 15.000                                                    | 3                        | 1,814,006                | 2.85                           | 604,669                | 8.704                  | 71.94               | 615            | 84.12           | 29.36         |
| 15.001 - 16.000                                                    | 2                        | 490,352                  | 0.77                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 46.06         |
| Total:                                                             | 188                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.58               | 625            | 58.19           | 41.19         |

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## 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 1                        | 863,000                  | 1.35                           | 431,500                | 4.835                  | 81.63               | 635            | 0               | 37.55         |
| 2.501 - 3.000                                                       | 38                       | 16,595,009               | 26.05                          | 460,972                | 5.798                  | 75.48               | 646            | 30.6            | 37.82         |
| 3.001 - 3.500                                                       | 1                        | 620,000                  | 0.97                           | 620,000                | 6.375                  | 80                  | 678            | 0               | 38.74         |
| 3.501 - 4.000                                                       | 1                        | 340,000                  | 0.53                           | 340,000                | 4.75                   | 80                  | 732            | 0               | 41.88         |
| 4.001 - 4.500                                                       | 8                        | 2,271,110                | 3.56                           | 283,889                | 7.131                  | 82.25               | 624            | 100             | 44.02         |
| 4.501 - 5.000                                                       | 87                       | 22,583,402               | 35.43                          | 259,579                | 7.022                  | 83.17               | 607            | 75.5            | 42.01         |
| 5.001 - 5.500                                                       | 23                       | 9,250,072                | 14.52                          | 402,177                | 7.121                  | 77.28               | 625            | 71.43           | 46.25         |
| 5.501 - 6.000                                                       | 13                       | 6,552,178                | 10.35                          | 507,090                | 7.604                  | 76.51               | 638            | 48.91           | 35.64         |
| 6.001 - 6.500                                                       | 8                        | 2,581,223                | 4.05                           | 322,653                | 6.653                  | 78.73               | 595            | 44.88           | 45.56         |
| 6.501 - 7.000                                                       | 3                        | 720,000                  | 1.13                           | 240,000                | 6.945                  | 90.21               | 644            | 100             | 35.96         |
| 7.001 - 7.500                                                       | 2                        | 627,000                  | 0.98                           | 313,500                | 7.386                  | 85                  | 604            | 100             | 44.63         |
| 8.001 - 8.500                                                       | 1                        | 357,000                  | 0.56                           | 357,000                | 5.5                    | 58.05               | 605            | 100             | 45.27         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.49                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| Total:                                                              | 188                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.58               | 625            | 58.19           | 41.19         |

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## 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.78                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 5/1/2006                                                               | 4                        | 2,208,500                | 3.47                           | 552,125                | 5.652                  | 78.01               | 701            | 39.33           | 39.23         |
| 6/1/2006                                                               | 5                        | 1,421,336                | 2.23                           | 284,267                | 6.362                  | 77.79               | 644            | 49.35           | 43.67         |
| 7/1/2006                                                               | 15                       | 5,503,898                | 8.64                           | 366,927                | 6.82                   | 78.42               | 633            | 62.18           | 40.58         |
| 8/1/2006                                                               | 52                       | 15,263,368               | 23.96                          | 293,526                | 7.316                  | 79.64               | 616            | 71.81           | 43.14         |
| 9/1/2006                                                               | 61                       | 19,768,100               | 31.03                          | 324,067                | 7.134                  | 81.64               | 614            | 63.09           | 42.09         |
| 10/1/2006                                                              | 5                        | 1,005,500                | 1.58                           | 201,100                | 6.971                  | 83.22               | 596            | 89.3            | 40.33         |
| 4/1/2007                                                               | 1                        | 270,750                  | 0.42                           | 270,750                | 7.25                   | 95                  | 619            | 100             | 35.94         |
| 5/1/2007                                                               | 1                        | 488,000                  | 0.77                           | 488,000                | 5.125                  | 80                  | 637            | 0               | 17.64         |
| 7/1/2007                                                               | 1                        | 500,000                  | 0.78                           | 500,000                | 5.5                    | 79.89               | 631            | 100             | 41.43         |
| 8/1/2007                                                               | 3                        | 1,563,000                | 2.45                           | 521,000                | 5.037                  | 78.75               | 630            | 75.75           | 35.29         |
| 9/1/2007                                                               | 15                       | 6,204,970                | 9.74                           | 413,665                | 6.27                   | 76.04               | 624            | 24.6            | 39.75         |
| 10/1/2007                                                              | 3                        | 821,920                  | 1.29                           | 273,973                | 6.378                  | 76.65               | 637            | 10.21           | 33.9          |
| 5/1/2009                                                               | 1                        | 543,213                  | 0.85                           | 543,213                | 4.875                  | 80                  | 650            | 100             | 21.34         |
| 6/1/2009                                                               | 1                        | 623,200                  | 0.96                           | 623,200                | 5.5                    | 80                  | 648            | 100             | 49.45         |
| 7/1/2009                                                               | 4                        | 1,559,800                | 2.45                           | 389,950                | 6.235                  | 67.8                | 636            | 11              | 42.5          |
| 8/1/2009                                                               | 3                        | 1,086,400                | 1.71                           | 362,133                | 5.96                   | 83.31               | 634            | 66.88           | 36.92         |
| 9/1/2009                                                               | 9                        | 4,015,428                | 6.3                            | 446,158                | 6.026                  | 78.08               | 640            | 25.33           | 41.5          |
| 10/1/2009                                                              | 1                        | 356,000                  | 0.56                           | 356,000                | 6.375                  | 83                  | 643            | 0               | 0             |
| Total:                                                                 | 188                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.58               | 625            | 58.19           | 41.19         |

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## 22. Debt to Income Ratio

| Debt to Income Ratio | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0                 | 8                        | 4,275,000                | 6.89                           | 534,375                | 6.13                   | 72.14               | 665            | 0               | 0             |
| 20-30                | 6                        | 2,693,500                | 4.23                           | 448,917                | 6.149                  | 79.87               | 630            | 64.86           | 17.6          |
| 31-40                | 22                       | 8,239,902                | 12.93                          | 374,541                | 6.471                  | 71.87               | 679            | 65.19           | 25.19         |
| 41-50                | 53                       | 17,835,489               | 28.15                          | 333,122                | 6.565                  | 78.46               | 650            | 55.58           | 34.54         |
| 51-60                | 104                      | 34,519,655               | 54.33                          | 331,923                | 6.756                  | 80.96               | 625            | 66.18           | 46.28         |
| 61-70                | 12                       | 5,146,700                | 8.09                           | 428,892                | 7.061                  | 72.67               | 612            | 56.25           | 52.51         |
| Total:               | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

NZWA DTI: 40.18

Min: 0.00

Max: 54.75

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## 23. CLTV (including 30m Seconds)

| CLTV (including 30m Seconds) | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 41-50                        | 3                        | 1,325,000                | 1.83                           | 441,667                | 6.095                  | 45.48               | 695            | 60.38           | 39            |
| 51-60                        | 8                        | 3,778,506                | 5.21                           | 472,313                | 6.676                  | 55.37               | 713            | 66.75           | 32.06         |
| 61-70                        | 11                       | 5,250,500                | 7.24                           | 477,318                | 6.284                  | 66.06               | 664            | 49.42           | 39.66         |
| 71-80                        | 50                       | 26,354,966               | 36.34                          | 439,249                | 6.662                  | 76.42               | 641            | 41.01           | 40.45         |
| 81-90                        | 50                       | 17,967,107               | 24.77                          | 359,342                | 6.813                  | 84.99               | 628            | 52.84           | 39.53         |
| 91-100                       | 73                       | 17,854,173               | 24.62                          | 244,578                | 6.79                   | 83.89               | 625            | 88.48           | 42.4          |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

WA CLTV: 62.00

Min: 40.54

Max: 100.00

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Deutsche Bank @  
Indymac Bank  
Preliminary Collateral Analysis  
Non-Conforming - Group II: IO Loans  
205 records  
Balance: 72,530,252

Selection Criteria: Non-Conforming - Group II: IO Loans  
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1. Summary Statistics

Scheduled Principle Balance: 72,530,251.63  
Number of Mortgage Loans: 205  
Average Scheduled Principle Balance: 353,806.11  
Aggregate Original Principal Balance: 72,533,191.00  
Weighted Average Gross Coupon: 6.644  
Weighted Average Net Coupon: 6.134  
Weighted Average Original FICO Score: 640  
Weighted Average Original LTV: 77.97  
Weighted Average Original Term: 360  
Weighted Average Stated Remaining Term (months): 359  
Weighted Average Term Seasoning (months): 1  
Weighted Average Months to Next Adjustment Date: 30  
Weighted Average Gross Margin: 4.498  
Weighted Average Initial Rate Cap: 3.241  
Weighted Average Periodic Rate Cap: 1.176  
Weighted Average Gross Maximum Lifetime Rate: 12.751  
Weighted Average Gross Minimum Lifetime Rate: 4.580  
InterestOnly Hybrid ARMS: 67.84

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2. Distribution by Current Unpaid Principle Balance

|                                                  | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Dec Loan | Wtd. Avg. DTI |
|--------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Current Unpaid Principle Balance |                          |                          |                                |                        |                        |                     |                |                 |               |
| 50,000.01 - 100,000.00                           | 5                        | 446,320                  | 0.62                           | 89,264                 | 6.906                  | 75.64               | 598            | 80.28           | 35.3          |
| 100,000.01 - 150,000.00                          | 22                       | 2,645,715                | 3.65                           | 120,260                | 7.364                  | 80.93               | 600            | 82.41           | 39.41         |
| 150,000.01 - 200,000.00                          | 20                       | 3,527,021                | 4.86                           | 176,351                | 7.006                  | 85.97               | 612            | 100             | 40.72         |
| 200,000.01 - 250,000.00                          | 18                       | 4,223,995                | 5.82                           | 234,666                | 6.895                  | 83.38               | 602            | 100             | 43.98         |
| 250,000.01 - 300,000.00                          | 16                       | 4,336,176                | 5.98                           | 271,011                | 7.119                  | 83.86               | 605            | 68.9            | 40.43         |
| 300,000.01 - 350,000.00                          | 20                       | 8,960,542                | 9.18                           | 333,027                | 6.858                  | 82.55               | 629            | 45.03           | 44.45         |
| 350,000.01 - 400,000.00                          | 30                       | 11,082,292               | 15.28                          | 369,410                | 6.699                  | 79.53               | 622            | 33.9            | 40.65         |
| 400,000.01 - 450,000.00                          | 17                       | 7,234,200                | 9.97                           | 425,541                | 6.237                  | 75.42               | 668            | 58.67           | 38.44         |
| 450,000.01 - 500,000.00                          | 20                       | 9,726,143                | 13.41                          | 486,307                | 6.395                  | 78.17               | 676            | 64.73           | 37.4          |
| 500,000.01 - 550,000.00                          | 8                        | 4,185,443                | 5.77                           | 523,180                | 5.667                  | 72.27               | 637            | 25.16           | 40.55         |
| 550,000.01 - 600,000.00                          | 10                       | 5,616,900                | 8.02                           | 561,690                | 6.29                   | 77.75               | 648            | 60.01           | 37.23         |
| 600,000.01 - 650,000.00                          | 11                       | 6,990,000                | 9.64                           | 635,455                | 6.577                  | 74.87               | 664            | 64.04           | 38.37         |
| 650,000.01 - 700,000.00                          | 11                       | 6,990,000                | 9.64                           | 635,455                | 6.577                  | 74.87               | 664            | 64.04           | 38.37         |
| 700,000.01 - 750,000.00                          | 2                        | 1,475,000                | 2.03                           | 737,500                | 8.057                  | 71.11               | 629            | 0               | 39.7          |
| 750,000.01 - 800,000.00                          | 2                        | 1,548,000                | 2.13                           | 774,000                | 7.906                  | 80                  | 654            | 100             | 49.92         |
| 800,000.01 - 950,000.00                          | 1                        | 933,506                  | 1.28                           | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.18         |
| 950,000.01 - 1,000,000.00                        | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 5.125                  | 62.5                | 742            | 0               | 0             |
| Total:                                           | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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### 3. Distribution by Current Gross Mortgage Rate

| Distribution by Current Gross Mortgage Rate | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3.000 - 3.499                               | 1                        | 503,000                  | 0.69                           | 503,000                | 3.375                  | 75.84               | 638            | 0               | 34.97         |
| 4.000 - 4.499                               | 1                        | 600,000                  | 0.83                           | 600,000                | 4.25                   | 80                  | 650            | 100             | 19.93         |
| 4.500 - 4.999                               | 2                        | 883,213                  | 1.22                           | 441,606                | 4.827                  | 82                  | 682            | 81.5            | 29.23         |
| 5.000 - 5.499                               | 7                        | 3,396,400                | 4.68                           | 485,200                | 5.194                  | 72.95               | 693            | 45.03           | 32.92         |
| 5.500 - 5.999                               | 24                       | 11,035,900               | 15.22                          | 458,823                | 5.891                  | 73.05               | 659            | 54.12           | 39.96         |
| 6.000 - 6.499                               | 40                       | 15,331,946               | 21.14                          | 383,299                | 6.195                  | 74.54               | 668            | 63.96           | 38.22         |
| 6.500 - 6.999                               | 47                       | 14,247,155               | 19.64                          | 303,131                | 6.701                  | 80.7                | 638            | 57.97           | 41.81         |
| 7.000 - 7.499                               | 37                       | 12,533,975               | 17.28                          | 338,756                | 7.188                  | 80.98               | 618            | 69.34           | 43.81         |
| 7.500 - 7.999                               | 29                       | 8,157,465                | 11.25                          | 281,292                | 7.59                   | 81.37               | 608            | 57.18           | 40.7          |
| 8.000 - 8.499                               | 10                       | 3,094,700                | 4.27                           | 309,470                | 8.148                  | 82.88               | 614            | 33.82           | 44.47         |
| 8.500 - 8.999                               | 5                        | 2,256,106                | 3.11                           | 451,221                | 8.737                  | 76.96               | 619            | 67.64           | 32.82         |
| 9.500 - 9.999                               | 2                        | 490,392                  | 0.68                           | 245,196                | 9.704                  | 87.34               | 591            | 36.71           | 46.05         |
| Total:                                      | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 649            | 58.97           | 40.18         |

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### 4. Distribution by FICO

| Distribution by FICO | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 0 - 19               | 2                        | 255,520                  | 0.35                           | 127,760                | 7.08                   | 80                  | 0              | 100             | 26.69         |
| 560 - 579            | 3                        | 707,800                  | 0.98                           | 235,933                | 6.358                  | 70.26               | 570            | 82.58           | 39.96         |
| 580 - 599            | 53                       | 13,972,037               | 19.26                          | 263,623                | 7.278                  | 80.85               | 590            | 72.83           | 45.23         |
| 600 - 619            | 63                       | 17,514,034               | 24.15                          | 278,001                | 6.945                  | 82.32               | 609            | 82.42           | 41.04         |
| 620 - 639            | 29                       | 13,556,801               | 18.63                          | 470,924                | 6.481                  | 74.88               | 629            | 24.73           | 37.84         |
| 640 - 659            | 25                       | 11,990,089               | 16.53                          | 479,604                | 6.262                  | 79.19               | 648            | 44.19           | 41.16         |
| 660 - 679            | 4                        | 1,975,500                | 2.72                           | 493,875                | 6.581                  | 84.72               | 675            | 68.62           | 39.23         |
| 680 - 699            | 3                        | 1,755,000                | 2.42                           | 585,000                | 6.275                  | 76.62               | 688            | 100             | 42.39         |
| 700 - 719            | 2                        | 752,600                  | 1.04                           | 376,300                | 6.972                  | 73.08               | 711            | 0               | 26.39         |
| 720 - 739            | 6                        | 2,763,100                | 3.81                           | 460,517                | 6.033                  | 70.87               | 730            | 15.92           | 31.9          |
| 740 - 759            | 5                        | 2,394,200                | 3.3                            | 478,840                | 5.81                   | 70.63               | 747            | 39.68           | 39.11         |
| 760 - 779            | 6                        | 2,945,000                | 4.06                           | 490,833                | 6.072                  | 65.99               | 770            | 100             | 31.78         |
| 780 - 799            | 4                        | 1,848,571                | 2.55                           | 462,143                | 5.939                  | 83.17               | 787            | 64.84           | 38.9          |
| Total:               | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 649            | 58.97           | 40.18         |

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### 5. Distribution by Lien Status

| Distribution by Lien Status | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 1st Lien                    | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 649            | 58.97           | 40.18         |
| Total:                      | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 649            | 58.97           | 40.18         |

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### 6. Distribution by Original LTV

| Distribution by Original LTV | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 40.01 - 45.00                | 2                        | 675,000                  | 0.93                           | 337,500                | 5.947                  | 43.04               | 621            | 22.22           | 47.59         |
| 45.01 - 50.00                | 1                        | 650,000                  | 0.9                            | 650,000                | 6.25                   | 47.97               | 771            | 100             | 29.99         |
| 50.01 - 55.00                | 5                        | 2,763,500                | 3.81                           | 552,700                | 5.924                  | 54.31               | 711            | 85.07           | 30.94         |
| 55.01 - 60.00                | 3                        | 1,015,000                | 1.4                            | 338,333                | 5.003                  | 58.27               | 708            | 91.33           | 35.13         |
| 60.01 - 65.00                | 4                        | 2,578,000                | 3.55                           | 644,500                | 5.299                  | 63.63               | 651            | 61.21           | 49.75         |
| 65.01 - 70.00                | 8                        | 3,397,500                | 4.68                           | 424,687                | 5.719                  | 67.87               | 665            | 29.93           | 36.83         |
| 70.01 - 75.00                | 27                       | 11,382,778               | 15.69                          | 421,584                | 6.61                   | 72.88               | 644            | 45.47           | 40.51         |
| 75.01 - 80.00                | 96                       | 32,616,381               | 44.97                          | 339,754                | 6.371                  | 79.64               | 639            | 61.51           | 40.06         |
| 80.01 - 85.00                | 13                       | 4,439,705                | 6.12                           | 341,515                | 6.736                  | 83.23               | 616            | 54.67           | 43.47         |
| 85.01 - 90.00                | 27                       | 8,318,559                | 11.47                          | 308,021                | 7.284                  | 89.81               | 614            | 57.54           | 41.01         |
| 90.01 - 95.00                | 17                       | 4,180,823                | 5.78                           | 245,931                | 7.515                  | 94.73               | 613            | 83              | 40.63         |
| 95.01 - 100.00               | 2                        | 515,000                  | 0.71                           | 257,500                | 8.893                  | 100                 | 629            | 34.95           | 47.72         |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 649            | 58.97           | 40.18         |

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### 7. Distribution by Documentation Type

| Distribution by Documentation Type | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Full                               | 133                      | 42,772,964               | 58.97                          | 321,601                | 6.661                  | 78.15               | 636            | 100             | 40.58         |
| Limited                            | 7                        | 3,069,300                | 4.23                           | 438,471                | 7.187                  | 81.56               | 628            | 0               | 41.52         |
| No Documentation                   | 4                        | 2,395,000                | 3.3                            | 598,750                | 6.074                  | 69.16               | 684            | 0               | 0             |
| Stated Documentation               | 56                       | 21,909,968               | 30.21                          | 391,249                | 6.711                  | 78.3                | 645            | 0               | 36.33         |
| No Income No Asset                 | 5                        | 2,385,000                | 3.29                           | 476,900                | 5.605                  | 75.88               | 640            | 0               | 34.97         |
| Total:                             | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 649            | 58.97           | 40.18         |

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### 8. Distribution by Loan Purpose

|                                     | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Loan Purpose</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| Purchase                            | 98                       | 31,705,375               | 43.71                          | 323,524                | 6.585                  | 79.51               | 652            | 58.67           | 39.25         |
| Refinance - Rate Term               | 17                       | 8,256,530                | 11.38                          | 485,678                | 5.944                  | 71.68               | 669            | 39.4            | 37.75         |
| Refinance - Cashout                 | 90                       | 32,568,348               | 44.9                           | 361,871                | 6.88                   | 78.07               | 622            | 54.49           | 41.75         |
| <b>Total:</b>                       | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 9. Distribution by Occupancy Type

|                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Occupancy Type</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| Owner Occupied                        | 197                      | 69,090,652               | 95.26                          | 350,714                | 6.614                  | 77.94               | 639            | 60.14           | 40.38         |
| Second Home                           | 4                        | 1,846,100                | 2.55                           | 461,525                | 7.579                  | 80.54               | 670            | 0               | 33.31         |
| Non-Owner Occupied                    | 4                        | 1,593,500                | 2.2                            | 398,373                | 6.889                  | 78.33               | 670            | 78.78           | 40.02         |
| <b>Total:</b>                         | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 10. Distribution by Property Type

|                                      | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Property Type</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| Single Family Residence              | 143                      | 50,827,327               | 70.08                          | 355,438                | 6.604                  | 76.49               | 643            | 56.64           | 40.41         |
| Townhouse                            | 2                        | 432,600                  | 0.6                            | 216,300                | 7.478                  | 86.03               | 615            | 39.67           | 35.67         |
| Condominium                          | 14                       | 4,637,990                | 6.39                           | 331,285                | 6.719                  | 80.05               | 657            | 49.54           | 41.89         |
| Condo - High Rise >8 floors          | 2                        | 622,500                  | 0.86                           | 311,250                | 5.827                  | 83.18               | 630            | 21.61           | 23.41         |
| 2 Family                             | 2                        | 677,500                  | 0.93                           | 338,750                | 7.337                  | 81.8                | 646            | 100             | 40.03         |
| 4 Family                             | 1                        | 850,000                  | 0.9                            | 850,000                | 5.625                  | 70.27               | 784            | 0               | 30.47         |
| PUD                                  | 41                       | 14,682,335               | 20.24                          | 358,106                | 6.794                  | 81.69               | 621            | 72.89           | 40.2          |
| <b>Total:</b>                        | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 11. Distribution by State

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by State</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| California                   | 85                       | 36,825,665               | 50.77                          | 433,248                | 6.418                  | 75.67               | 658            | 63.29           | 39.87         |
| Florida                      | 22                       | 5,915,871                | 8.16                           | 268,903                | 6.879                  | 82.41               | 634            | 44.6            | 36.33         |
| Virginia                     | 10                       | 3,644,796                | 5.03                           | 364,480                | 6.437                  | 78.19               | 621            | 57.53           | 40.29         |
| Colorado                     | 13                       | 3,204,510                | 4.42                           | 246,501                | 7.144                  | 82.83               | 610            | 52.16           | 38.27         |
| Maryland                     | 7                        | 2,742,800                | 3.78                           | 391,829                | 7.148                  | 77.7                | 601            | 57.45           | 45.07         |
| New Jersey                   | 6                        | 2,420,228                | 3.34                           | 403,371                | 6.927                  | 82.29               | 665            | 35.34           | 43.72         |
| New York                     | 6                        | 2,408,500                | 3.32                           | 401,083                | 6.31                   | 78.11               | 668            | 24.52           | 45.47         |
| Georgia                      | 12                       | 2,251,990                | 3.1                            | 187,666                | 7.523                  | 84.01               | 606            | 67.51           | 43.32         |
| Michigan                     | 4                        | 1,663,250                | 2.29                           | 415,813                | 7.069                  | 76.97               | 624            | 56.77           | 40.28         |
| South Carolina               | 4                        | 1,563,500                | 2.16                           | 390,875                | 6.088                  | 89.48               | 600            | 81.58           | 36.7          |
| Tennessee                    | 4                        | 1,341,225                | 1.85                           | 335,306                | 6.936                  | 75.18               | 604            | 100             | 43.32         |
| Nevada                       | 4                        | 1,126,350                | 1.55                           | 281,587                | 6.883                  | 85.33               | 617            | 62.05           | 37.52         |
| Washington                   | 4                        | 995,160                  | 1.38                           | 249,790                | 5.835                  | 80                  | 600            | 100             | 47.58         |
| Connecticut                  | 2                        | 652,500                  | 0.9                            | 326,250                | 6.319                  | 67.9                | 651            | 51.61           | 38.73         |
| Arizona                      | 2                        | 776,500                  | 1.07                           | 388,250                | 5.666                  | 74.93               | 623            | 55.7            | 38.22         |
| Other                        | 20                       | 4,795,179                | 6.61                           | 239,759                | 6.823                  | 80.29               | 616            | 49.77           | 42.11         |
| <b>Total:</b>                | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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#### 12. Distribution by Zip Code

|                                 | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <b>Distribution by Zip Code</b> |                          |                          |                                |                        |                        |                     |                |                 |               |
| 92648                           | 2                        | 1,090,030                | 1.5                            | 545,015                | 5.957                  | 71.24               | 630            | 52.2            | 46.96         |
| 11196                           | 1                        | 1,000,000                | 1.38                           | 1,000,000              | 5.125                  | 62.3                | 742            | 0               | 0             |
| 92691                           | 2                        | 980,000                  | 1.35                           | 490,000                | 6.98                   | 83                  | 629            | 100             | 48.22         |
| 91010                           | 1                        | 933,506                  | 1.29                           | 933,506                | 8.875                  | 54.91               | 632            | 100             | 31.19         |
| 94960                           | 2                        | 924,000                  | 1.27                           | 462,000                | 5.453                  | 65.28               | 773            | 100             | 26.49         |
| 94951                           | 2                        | 884,000                  | 1.22                           | 442,000                | 6.189                  | 67.39               | 745            | 49.77           | 30.51         |
| 20105                           | 2                        | 807,500                  | 1.11                           | 403,750                | 6.308                  | 78.02               | 615            | 61.62           | 46.18         |
| 90277                           | 1                        | 792,000                  | 1.09                           | 792,000                | 7.25                   | 80                  | 680            | 100             | 49.84         |
| 92104                           | 1                        | 756,000                  | 1.04                           | 756,000                | 6.75                   | 80                  | 627            | 100             | 50            |
| 81523                           | 1                        | 750,000                  | 1.03                           | 750,000                | 7.75                   | 76.14               | 635            | 0               | 25.27         |
| Other                           | 190                      | 63,613,216               | 87.71                          | 334,808                | 6.662                  | 78.94               | 636            | 57.97           | 40.23         |
| <b>Total:</b>                   | <b>205</b>               | <b>72,530,252</b>        | <b>100</b>                     | <b>353,806</b>         | <b>6.644</b>           | <b>77.97</b>        | <b>640</b>     | <b>58.97</b>    | <b>40.18</b>  |

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## 13. Distribution by Remaining Term to Maturity

|                                            | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Remaining Term to Maturity |                          |                          |                                |                        |                        |                     |                |                 |               |
| 301 - 360                                  | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |
| Total:                                     | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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## 14. Distribution by Product Type

|                              | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Product Type |                          |                          |                                |                        |                        |                     |                |                 |               |
| 30 YR Fixed - 60M IO         | 19                       | 8,819,871                | 12.15                          | 464,204                | 6.051                  | 87.78               | 753            | 64.61           | 32.85         |
| 2 1/8 MONTH LIBOR - 24M IO   | 142                      | 45,174,702               | 62.28                          | 318,132                | 7.058                  | 80.21               | 622            | 67.35           | 42.2          |
| 3 1/4 YR CMT - 36M IO        | 10                       | 4,739,500                | 6.53                           | 473,950                | 5.734                  | 77.32               | 637            | 21.78           | 30.39         |
| 3 1/8 MONTH LIBOR - 36M IO   | 14                       | 5,109,140                | 7.04                           | 364,938                | 6.274                  | 77.85               | 617            | 49.57           | 41.34         |
| 5 1/4 YR CMT - 60M IO        | 13                       | 5,295,609                | 7.3                            | 407,355                | 5.974                  | 79.21               | 639            | 46.43           | 37.61         |
| 5 1/8 MONTH LIBOR - 60M IO   | 6                        | 2,888,430                | 3.98                           | 481,405                | 5.923                  | 73.41               | 641            | 21.58           | 45.38         |
| 6 MONTH LIBOR - 60M IO       | 1                        | 503,000                  | 0.69                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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## 15. Distribution by Prepayment Penalty Term

|                                         | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Prepayment Penalty Term |                          |                          |                                |                        |                        |                     |                |                 |               |
| 0                                       | 83                       | 35,123,589               | 48.43                          | 423,176                | 6.417                  | 74.68               | 667            | 52.89           | 37.54         |
| 12                                      | 11                       | 3,592,850                | 4.95                           | 326,623                | 7.098                  | 87.1                | 622            | 64.08           | 44            |
| 24                                      | 94                       | 28,589,032               | 39.42                          | 304,139                | 6.937                  | 81.24               | 613            | 66.55           | 43.25         |
| 36                                      | 15                       | 4,957,710                | 6.84                           | 330,514                | 6.261                  | 75.66               | 618            | 52.47           | 38.06         |
| 60                                      | 2                        | 267,071                  | 0.37                           | 133,535                | 6.109                  | 80                  | 773            | 100             | 41.99         |
| Total:                                  | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

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## 16. Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans

|                                                                    | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Initial Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                  | 1                        | 503,000                  | 0.79                           | 503,000                | 3.375                  | 75.64               | 638            | 0               | 34.97         |
| 3                                                                  | 166                      | 55,023,342               | 86.38                          | 331,486                | 6.871                  | 79.74               | 623            | 61.78           | 41.39         |
| 5                                                                  | 19                       | 8,184,039                | 12.85                          | 430,739                | 5.956                  | 77.17               | 640            | 37.66           | 40.24         |
| Total:                                                             | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.19         |

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## 17. Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans

|                                                                       | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Subsequent Periodic Rate Cap of Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 1                                                                     | 157                      | 51,852,772               | 81.39                          | 330,272                | 6.938                  | 79.7                | 623            | 62.48           | 42.19         |
| 1.5                                                                   | 3                        | 1,319,500                | 2.07                           | 263,900                | 6.341                  | 76.2                | 617            | 90.68           | 45.59         |
| 2                                                                     | 24                       | 10,538,109               | 16.54                          | 438,088                | 5.742                  | 78.19               | 638            | 33.13           | 34.78         |
| Total:                                                                | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.19         |

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## 18. Distribution by Gross Margin of the Adjustable-Rate Loans

|                                                           | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|-----------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| Distribution by Gross Margin of the Adjustable-Rate Loans |                          |                          |                                |                        |                        |                     |                |                 |               |
| 2.001 - 2.500                                             | 3                        | 1,483,000                | 2.33                           | 494,333                | 5.479                  | 80.95               | 653            | 0               | 38.05         |
| 2.501 - 3.000                                             | 38                       | 15,595,009               | 26.05                          | 480,972                | 5.798                  | 75.48               | 648            | 30.6            | 37.82         |
| 3.501 - 4.000                                             | 1                        | 340,000                  | 0.53                           | 340,000                | 4.75                   | 80                  | 732            | 0               | 41.88         |
| 4.001 - 4.500                                             | 10                       | 3,015,110                | 4.73                           | 301,611                | 6.791                  | 79.1                | 631            | 100             | 44.77         |
| 4.501 - 5.000                                             | 83                       | 23,048,152               | 36.17                          | 258,946                | 7.003                  | 83.08               | 607            | 74.43           | 41.98         |
| 5.001 - 5.500                                             | 24                       | 9,835,072                | 15.44                          | 409,799                | 7.168                  | 78.03               | 626            | 67.18           | 48.15         |
| 5.501 - 6.000                                             | 10                       | 5,510,928                | 8.81                           | 551,093                | 7.763                  | 75.76               | 638            | 56.47           | 33.6          |
| 6.001 - 6.500                                             | 12                       | 3,473,720                | 5.45                           | 289,477                | 6.807                  | 82.58               | 596            | 59.03           | 44.47         |
| 6.501 - 9.000                                             | 1                        | 310,392                  | 0.49                           | 310,392                | 9.75                   | 80                  | 564            | 0               | 46.11         |
| Total:                                                    | 186                      | 63,710,381               | 100                            | 342,529                | 6.726                  | 79.38               | 625            | 58.19           | 41.19         |

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## 19. Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans

| Distribution by Maximum Mortgage Rate of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 10.001 - 10.500                                                    | 1                        | 600,000                  | 0.94                           | 600,000                | 4.25                   | 80                  | 650            | 100             | 19.93         |
| 10.501 - 11.000                                                    | 2                        | 883,213                  | 1.39                           | 441,606                | 4.827                  | 80                  | 682            | 81.5            | 29.25         |
| 11.001 - 11.500                                                    | 13                       | 5,025,530                | 9.46                           | 502,127                | 5.471                  | 75.07               | 657            | 40.53           | 40.73         |
| 11.501 - 12.000                                                    | 22                       | 9,007,219                | 14.13                          | 409,146                | 5.884                  | 76.9                | 622            | 54.66           | 42.26         |
| 12.001 - 12.500                                                    | 32                       | 10,922,235               | 17.14                          | 341,320                | 6.204                  | 78.07               | 625            | 51.19           | 39.72         |
| 12.501 - 13.000                                                    | 42                       | 12,765,075               | 20.04                          | 303,930                | 6.799                  | 80.47               | 633            | 63.86           | 43.53         |
| 13.001 - 13.500                                                    | 37                       | 11,020,715               | 17.3                           | 297,857                | 7.3                    | 80.55               | 606            | 77.34           | 42.27         |
| 13.501 - 14.000                                                    | 25                       | 8,148,045                | 12.79                          | 325,922                | 7.742                  | 83.53               | 619            | 48.48           | 40.58         |
| 14.001 - 14.500                                                    | 8                        | 2,039,950                | 3.2                            | 254,994                | 8.332                  | 84.62               | 613            | 31.45           | 47.97         |
| 14.501 - 15.000                                                    | 3                        | 1,614,006                | 2.85                           | 604,669                | 8.794                  | 71.94               | 615            | 84.12           | 29.36         |
| 15.001 - 16.000                                                    | 2                        | 490,392                  | 0.77                           | 245,196                | 9.704                  | 87.34               | 581            | 36.71           | 46.09         |
| Total:                                                             | 186                      | 63,716,381               | 100                            | 342,529                | 6.728                  | 79.38               | 625            | 58.19           | 41.19         |

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## 20. Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans

| Distribution by Minimum Mortgage Rates of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|---------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 2.001 - 2.500                                                       | 2                        | 883,000                  | 1.35                           | 441,500                | 4.835                  | 81.63               | 635            | 0               | 37.56         |
| 2.501 - 3.000                                                       | 36                       | 16,595,009               | 26.05                          | 460,972                | 5.798                  | 75.48               | 646            | 30.6            | 37.82         |
| 3.001 - 3.500                                                       | 1                        | 620,000                  | 0.97                           | 620,000                | 6.375                  | 80                  | 678            | 0               | 38.74         |
| 3.501 - 4.000                                                       | 1                        | 340,000                  | 0.53                           | 340,000                | 4.75                   | 80                  | 732            | 0               | 41.88         |
| 4.001 - 4.500                                                       | 8                        | 2,271,110                | 3.56                           | 283,889                | 7.131                  | 82.25               | 624            | 100             | 44.02         |
| 4.501 - 5.000                                                       | 87                       | 22,583,402               | 35.45                          | 259,579                | 7.022                  | 83.17               | 607            | 75.5            | 42.41         |
| 5.001 - 5.500                                                       | 23                       | 9,250,072                | 14.52                          | 402,177                | 7.121                  | 77.28               | 625            | 71.43           | 48.26         |
| 5.501 - 6.000                                                       | 13                       | 5,592,178                | 10.35                          | 507,090                | 7.604                  | 76.51               | 638            | 48.81           | 35.64         |
| 6.001 - 6.500                                                       | 8                        | 2,581,223                | 4.05                           | 322,653                | 8.653                  | 78.73               | 595            | 44.83           | 45.68         |
| 6.501 - 7.000                                                       | 3                        | 725,000                  | 1.13                           | 240,000                | 6.948                  | 80.21               | 644            | 100             | 35.98         |
| 7.001 - 7.500                                                       | 2                        | 627,000                  | 0.98                           | 313,500                | 7.366                  | 82                  | 604            | 100             | 44.63         |
| 8.001 - 8.500                                                       | 1                        | 357,000                  | 0.56                           | 357,000                | 5.5                    | 58.05               | 605            | 100             | 45.27         |
| 9.501 - 10.000                                                      | 1                        | 310,392                  | 0.49                           | 310,392                | 9.75                   | 80                  | 584            | 0               | 46.11         |
| Total:                                                              | 186                      | 63,716,381               | 100                            | 342,529                | 6.728                  | 79.38               | 625            | 58.19           | 41.19         |

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## 21. Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans

| Distribution by Next Rate Adjustment Date of the Adjustable-Rate Loans | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 3/1/2005                                                               | 1                        | 503,000                  | 0.79                           | 503,000                | 3.375                  | 75.84               | 638            | 0               | 34.87         |
| 5/1/2006                                                               | 4                        | 2,208,500                | 3.47                           | 552,125                | 5.652                  | 78.01               | 701            | 39.33           | 39.23         |
| 6/1/2006                                                               | 5                        | 1,421,336                | 2.23                           | 284,267                | 6.392                  | 77.79               | 644            | 49.33           | 43.67         |
| 7/1/2006                                                               | 19                       | 5,503,898                | 8.64                           | 356,927                | 6.82                   | 78.42               | 633            | 82.18           | 40.58         |
| 8/1/2006                                                               | 52                       | 15,263,368               | 23.96                          | 293,526                | 7.318                  | 79.64               | 616            | 71.81           | 43.14         |
| 9/1/2006                                                               | 61                       | 19,758,100               | 31.03                          | 324,067                | 7.134                  | 81.64               | 614            | 63.09           | 42.09         |
| 10/1/2006                                                              | 5                        | 1,009,500                | 1.58                           | 201,900                | 6.971                  | 83.22               | 596            | 89.3            | 40.33         |
| 4/1/2007                                                               | 1                        | 270,750                  | 0.42                           | 270,750                | 7.25                   | 95                  | 619            | 100             | 35.94         |
| 6/1/2007                                                               | 1                        | 488,000                  | 0.77                           | 488,000                | 5.125                  | 80                  | 637            | 0               | 17.64         |
| 7/1/2007                                                               | 1                        | 500,000                  | 0.78                           | 500,000                | 5.5                    | 79.89               | 631            | 100             | 41.43         |
| 8/1/2007                                                               | 3                        | 1,563,000                | 2.45                           | 521,000                | 5.037                  | 79.75               | 630            | 75.75           | 35.29         |
| 9/1/2007                                                               | 19                       | 6,204,970                | 9.74                           | 413,665                | 6.27                   | 78.04               | 624            | 24.6            | 39.75         |
| 10/1/2007                                                              | 3                        | 821,920                  | 1.29                           | 273,973                | 6.378                  | 76.65               | 637            | 10.21           | 33.9          |
| 5/1/2009                                                               | 1                        | 543,213                  | 0.85                           | 543,213                | 4.875                  | 80                  | 650            | 100             | 21.34         |
| 6/1/2009                                                               | 1                        | 823,200                  | 0.98                           | 823,200                | 5.5                    | 80                  | 648            | 100             | 49.45         |
| 7/1/2009                                                               | 4                        | 1,559,800                | 2.45                           | 389,950                | 6.235                  | 67.8                | 636            | 11              | 42.9          |
| 8/1/2009                                                               | 3                        | 1,086,400                | 1.71                           | 362,133                | 5.96                   | 83.31               | 634            | 66.86           | 36.92         |
| 9/1/2009                                                               | 8                        | 4,015,428                | 6.3                            | 446,158                | 6.028                  | 78.06               | 640            | 25.33           | 41.5          |
| 10/1/2009                                                              | 1                        | 356,000                  | 0.56                           | 356,000                | 8.375                  | 80                  | 643            | 0               | 0             |
| Total:                                                                 | 186                      | 63,716,381               | 100                            | 342,529                | 6.728                  | 79.38               | 625            | 58.19           | 41.19         |

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## 22. Debt to Income Ratio

| Debt to Income Ratio | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|----------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| <= 0                 | 8                        | 4,275,000                | 5.89                           | 534,375                | 6.13                   | 72.14               | 665            | 0               | 0             |
| 20-Nov               | 6                        | 2,693,500                | 3.71                           | 448,917                | 6.149                  | 79.67               | 630            | 64.86           | 17.8          |
| 21 - 30              | 22                       | 8,239,908                | 11.36                          | 374,541                | 6.471                  | 71.87               | 679            | 85.19           | 28.19         |
| 31 - 40              | 53                       | 17,655,489               | 24.34                          | 333,122                | 6.586                  | 78.46               | 650            | 55.58           | 34.84         |
| 41 - 50              | 104                      | 34,519,655               | 47.59                          | 331,920                | 6.759                  | 80.56               | 628            | 66.18           | 48.28         |
| 51 - 60              | 12                       | 5,146,703                | 7.1                            | 428,892                | 7.061                  | 72.67               | 612            | 58.25           | 52.51         |
| Total:               | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

NZWA DTI: 40.18

Min: 0.00

Max: 54.75

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## 23. CLTV (including 31m Seconds)

| CLTV (including 31m Seconds) | Number of Mortgage Loans | Unpaid Principle Balance | % of Pool by Principle Balance | Avg. Principle Balance | Wtd. Avg. Gross Coupon | Wtd. Avg. Orig. LTV | Wtd. Avg. FICO | % Full Doc Loan | Wtd. Avg. DTI |
|------------------------------|--------------------------|--------------------------|--------------------------------|------------------------|------------------------|---------------------|----------------|-----------------|---------------|
| 41 - 50                      | 3                        | 1,325,000                | 1.83                           | 441,667                | 6.096                  | 45.48               | 695            | 60.38           | 39            |
| 51 - 60                      | 8                        | 3,719,508                | 5.21                           | 472,313                | 6.878                  | 55.37               | 710            | 86.75           | 32.06         |
| 61 - 70                      | 11                       | 5,250,500                | 7.24                           | 477,318                | 6.284                  | 66.06               | 664            | 49.42           | 39.66         |
| 71 - 80                      | 60                       | 26,354,866               | 36.34                          | 439,249                | 6.662                  | 76.42               | 641            | 41.01           | 40.45         |
| 81 - 90                      | 50                       | 17,967,107               | 24.77                          | 359,342                | 6.613                  | 84.99               | 629            | 52.84           | 39.53         |
| 91 - 100                     | 73                       | 17,854,173               | 24.82                          | 244,578                | 6.79                   | 83.89               | 625            | 88.48           | 42.4          |
| Total:                       | 205                      | 72,530,252               | 100                            | 353,806                | 6.644                  | 77.97               | 640            | 58.97           | 40.18         |

WA CLTV: 82.00

Min: 40.54

Max: 100.00

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