



04044571

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

Homestar Mortgage Acceptance Corp.  
Exact Name of Registrant as Specified in Charter  
Form 8-K, September 30, 2004 Series 2004-5

0001257394  
Registrant CIK Number  
333-116235

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

PROCESSED

OCT 05 2004

THOMSON  
FINANCIAL

u

**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 thereunto duly authorized.

HOMESTAR MORTGAGE  
ACCEPTANCE CORP.

By: Frank Plenskowski

Name: Frank Plenskowski

Title: Vice President and Treasurer

Dated: September 30, 2004

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

**EXHIBIT INDEX**

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

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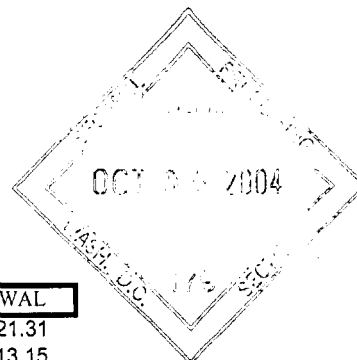
\* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

# Breakeven Analysis for HMAc 2004-5 - 1st \$ Loss

USE AT YOUR OWN RISK! THESE TABLES HAVE NOT BEEN AUDITED.

NOTE : WAL IS MEANINGLESS UNLESS THE BOND RECEIVES ALL ITS PRINCIPAL.

1. 1st dollar loss
2. Stepdown fail
3. 6 month lag
4. Loss Severity - 50%
5. P&I Advance
6. Forwards as of 09-15-2004
7. Deal Settles 10-01-2004



| CLASS M-1 | CDR   | Coll Loss(%) | WAL   |
|-----------|-------|--------------|-------|
| 50% PPV   | 6.43  | 16.11        | 21.31 |
| 100% PPV  | 8.70  | 12.63        | 13.15 |
| 150% PPV  | 11.05 | 11.12        | 9.07  |

| Bond | Per | Date       | Balance        | Coupon | Interest   | Principal    | Loss | Cash Flow    |
|------|-----|------------|----------------|--------|------------|--------------|------|--------------|
| AV-1 | 0   | 10/1/2004  | 187,500,000.00 | 2.29   | 0          | 0            | 0    | 0            |
| AV-1 | 1   | 11/25/2004 | 185,772,667.93 | 2.29   | 655,989.58 | 1,727,332.07 | 0    | 2,383,321.65 |
| AV-1 | 2   | 12/25/2004 | 183,675,936.28 | 2.29   | 354,516.17 | 2,096,731.65 | 0    | 2,451,247.83 |
| AV-1 | 3   | 1/25/2005  | 181,212,504.68 | 2.29   | 362,198.74 | 2,463,431.60 | 0    | 2,825,630.34 |
| AV-1 | 4   | 2/25/2005  | 178,387,159.86 | 2.29   | 357,340.99 | 2,825,344.82 | 0    | 3,182,685.82 |
| AV-1 | 5   | 3/25/2005  | 175,206,767.65 | 2.29   | 317,727.35 | 3,180,392.20 | 0    | 3,498,119.55 |
| AV-1 | 6   | 4/25/2005  | 171,680,360.01 | 2.29   | 345,498.01 | 3,526,407.64 | 0    | 3,871,905.66 |
| AV-1 | 7   | 5/25/2005  | 167,819,578.82 | 2.29   | 327,623.35 | 3,860,781.19 | 0    | 4,188,404.55 |
| AV-1 | 8   | 6/25/2005  | 163,639,995.97 | 2.29   | 330,930.89 | 4,179,582.85 | 0    | 4,510,513.73 |
| AV-1 | 9   | 7/25/2005  | 159,180,140.97 | 2.29   | 312,279.66 | 4,459,854.99 | 0    | 4,772,134.65 |
| AV-1 | 10  | 8/25/2005  | 154,607,564.40 | 2.29   | 313,894.39 | 4,572,576.58 | 0    | 4,886,470.97 |
| AV-1 | 11  | 9/25/2005  | 150,150,531.47 | 2.29   | 304,877.53 | 4,457,032.93 | 0    | 4,761,910.45 |
| AV-1 | 12  | 10/25/2005 | 145,812,550.05 | 2.29   | 286,537.26 | 4,337,981.42 | 0    | 4,624,518.68 |
| AV-1 | 13  | 11/25/2005 | 141,590,324.47 | 2.29   | 287,534.25 | 4,222,225.59 | 0    | 4,509,759.83 |
| AV-1 | 14  | 12/25/2005 | 137,480,652.49 | 2.29   | 270,201.54 | 4,109,671.98 | 0    | 4,379,873.51 |
| AV-1 | 15  | 1/25/2006  | 133,480,422.66 | 2.29   | 271,104.21 | 4,000,229.83 | 0    | 4,271,334.04 |
| AV-1 | 16  | 2/25/2006  | 129,586,611.93 | 2.29   | 263,215.98 | 3,893,810.73 | 0    | 4,157,026.71 |
| AV-1 | 17  | 3/25/2006  | 125,796,282.29 | 2.29   | 230,808.15 | 3,790,329.64 | 0    | 4,021,137.79 |
| AV-1 | 18  | 4/25/2006  | 122,106,579.18 | 2.29   | 248,063.28 | 3,689,703.11 | 0    | 3,937,766.39 |
| AV-1 | 19  | 5/25/2006  | 118,514,728.79 | 2.29   | 233,020.06 | 3,591,850.39 | 0    | 3,824,870.44 |
| AV-1 | 20  | 6/25/2006  | 115,018,035.76 | 2.29   | 233,704.46 | 3,496,693.03 | 0    | 3,730,397.49 |
| AV-1 | 21  | 7/25/2006  | 111,613,879.48 | 2.29   | 219,492.75 | 3,404,156.28 | 0    | 3,623,649.04 |
| AV-1 | 22  | 8/25/2006  | 108,301,032.06 | 2.29   | 220,096.37 | 3,312,847.42 | 0    | 3,532,943.79 |
| AV-1 | 23  | 9/25/2006  | 105,076,632.13 | 2.29   | 213,563.62 | 3,224,399.93 | 0    | 3,437,963.55 |
| AV-1 | 24  | 10/25/2006 | 101,937,213.57 | 2.29   | 200,521.24 | 3,139,418.56 | 0    | 3,339,939.80 |
| AV-1 | 25  | 11/25/2006 | 98,880,452.20  | 2.29   | 201,014.52 | 3,056,761.37 | 0    | 3,257,775.89 |
| AV-1 | 26  | 12/25/2006 | 95,904,083.47  | 2.29   | 188,696.86 | 2,976,368.73 | 0    | 3,165,065.60 |
| AV-1 | 27  | 1/25/2007  | 93,005,906.58  | 2.29   | 189,117.52 | 2,898,176.89 | 0    | 3,087,294.42 |
| AV-1 | 28  | 2/25/2007  | 90,183,782.68  | 2.29   | 183,402.48 | 2,822,123.90 | 0    | 3,005,526.38 |
| AV-1 | 29  | 3/25/2007  | 87,435,633.09  | 2.29   | 160,627.34 | 2,748,149.59 | 0    | 2,908,776.93 |
| AV-1 | 30  | 4/25/2007  | 84,759,437.58  | 2.29   | 172,418.21 | 2,676,195.51 | 0    | 2,848,613.72 |
| AV-1 | 31  | 5/25/2007  | 82,153,232.69  | 2.29   | 161,749.26 | 2,606,204.89 | 0    | 2,767,954.15 |
| AV-1 | 32  | 6/25/2007  | 79,615,108.36  | 2.29   | 162,001.61 | 2,538,124.33 | 0    | 2,700,125.94 |
| AV-1 | 33  | 7/25/2007  | 77,142,842.77  | 2.29   | 151,932.17 | 2,472,265.59 | 0    | 2,624,197.76 |
| AV-1 | 34  | 8/25/2007  | 74,734,982.14  | 2.29   | 152,121.40 | 2,407,860.63 | 0    | 2,559,982.03 |
| AV-1 | 35  | 9/25/2007  | 72,389,887.83  | 2.29   | 147,373.23 | 2,345,094.31 | 0    | 2,492,467.54 |
| AV-1 | 36  | 10/25/2007 | 70,105,780.39  | 2.29   | 138,144.04 | 2,284,107.44 | 0    | 2,422,251.48 |
| AV-1 | 37  | 11/25/2007 | 70,105,780.39  | 2.29   | 138,244.70 | 0            | 0    | 138,244.70   |
| AV-1 | 38  | 12/25/2007 | 69,206,355.27  | 2.29   | 133,785.20 | 899,425.13   | 0    | 1,033,210.32 |
| AV-1 | 39  | 1/25/2008  | 67,507,081.50  | 2.29   | 136,471.09 | 1,699,273.76 | 0    | 1,835,744.85 |
| AV-1 | 40  | 2/25/2008  | 65,851,789.36  | 2.29   | 133,120.21 | 1,655,292.14 | 0    | 1,788,412.35 |
| AV-1 | 41  | 3/25/2008  | 64,239,288.75  | 2.29   | 121,478.26 | 1,612,500.61 | 0    | 1,733,978.87 |
| AV-1 | 42  | 4/25/2008  | 62,668,422.80  | 2.29   | 126,676.31 | 1,570,865.94 | 0    | 1,697,542.25 |
| AV-1 | 43  | 5/25/2008  | 61,138,066.98  | 2.29   | 119,592.24 | 1,530,355.83 | 0    | 1,649,948.07 |
| AV-1 | 44  | 6/25/2008  | 59,647,128.09  | 2.29   | 120,560.87 | 1,490,938.89 | 0    | 1,611,499.76 |
| AV-1 | 45  | 7/25/2008  | 58,194,543.43  | 2.29   | 113,826.60 | 1,452,584.66 | 0    | 1,566,411.26 |
| AV-1 | 46  | 8/25/2008  | 56,779,279.93  | 2.29   | 114,756.41 | 1,415,263.50 | 0    | 1,530,019.91 |
| AV-1 | 47  | 9/25/2008  | 55,400,333.26  | 2.29   | 111,965.59 | 1,378,946.67 | 0    | 1,490,912.25 |
| AV-1 | 48  | 10/25/2008 | 54,056,727.07  | 2.29   | 105,722.30 | 1,343,606.19 | 0    | 1,449,328.49 |
| AV-1 | 49  | 11/25/2008 | 52,747,512.14  | 2.29   | 106,596.86 | 1,309,214.92 | 0    | 1,415,811.79 |
| AV-1 | 50  | 12/25/2008 | 51,471,765.67  | 2.29   | 100,659.84 | 1,275,746.47 | 0    | 1,376,406.31 |
| AV-1 | 51  | 1/25/2009  | 50,228,590.46  | 2.29   | 101,499.46 | 1,243,175.21 | 0    | 1,344,674.67 |
| AV-1 | 52  | 2/25/2009  | 49,017,114.23  | 2.29   | 99,047.99  | 1,211,476.23 | 0    | 1,310,524.22 |
| AV-1 | 53  | 3/25/2009  | 47,836,488.90  | 2.29   | 87,304.93  | 1,180,625.33 | 0    | 1,267,930.26 |
| AV-1 | 54  | 4/25/2009  | 46,685,889.89  | 2.29   | 94,330.90  | 1,150,599.00 | 0    | 1,244,929.90 |
| AV-1 | 55  | 5/25/2009  | 45,564,515.49  | 2.29   | 89,092.24  | 1,121,374.40 | 0    | 1,210,466.64 |
| AV-1 | 56  | 6/25/2009  | 44,471,555.26  | 2.29   | 89,850.69  | 1,092,960.23 | 0    | 1,182,810.92 |
| AV-1 | 57  | 7/25/2009  | 43,406,224.44  | 2.29   | 84,866.55  | 1,065,330.82 | 0    | 1,150,197.38 |
| AV-1 | 58  | 8/25/2009  | 42,367,738.93  | 2.29   | 85,594.66  | 1,038,485.51 | 0    | 1,124,080.17 |
| AV-1 | 59  | 9/25/2009  | 41,355,326.51  | 2.29   | 83,546.83  | 1,012,412.42 | 0    | 1,095,959.25 |
| AV-1 | 60  | 10/25/2009 | 40,368,470.74  | 2.29   | 78,919.75  | 986,855.77   | 0    | 1,065,775.52 |
| AV-1 | 61  | 11/25/2009 | 39,406,493.13  | 2.29   | 79,604.38  | 961,977.61   | 0    | 1,041,581.99 |

|      |    |            |               |      |           |            |   |              |
|------|----|------------|---------------|------|-----------|------------|---|--------------|
| AV-1 | 62 | 12/25/2009 | 38,468,733.91 | 2.29 | 75,200.72 | 937,759.22 | 0 | 1,012,959.94 |
| AV-1 | 63 | 1/25/2010  | 37,554,551.50 | 2.29 | 75,858.21 | 914,182.41 | 0 | 990,040.62   |
| AV-1 | 64 | 2/25/2010  | 36,663,321.97 | 2.29 | 74,055.49 | 891,229.52 | 0 | 965,285.01   |
| AV-1 | 65 | 3/25/2010  | 35,794,438.59 | 2.29 | 65,301.45 | 868,883.38 | 0 | 934,184.83   |
| AV-1 | 66 | 4/25/2010  | 34,947,311.29 | 2.29 | 70,584.64 | 847,127.30 | 0 | 917,711.95   |
| AV-1 | 67 | 5/25/2010  | 34,121,366.22 | 2.29 | 66,691.12 | 825,945.07 | 0 | 892,636.19   |
| AV-1 | 68 | 6/25/2010  | 33,316,045.28 | 2.29 | 67,285.44 | 805,320.94 | 0 | 872,606.38   |
| AV-1 | 69 | 7/25/2010  | 32,530,805.69 | 2.29 | 63,578.12 | 785,239.59 | 0 | 848,817.71   |
| AV-1 | 70 | 8/25/2010  | 31,765,119.55 | 2.29 | 64,148.94 | 765,686.14 | 0 | 829,835.08   |
| AV-1 | 71 | 9/25/2010  | 31,018,473.41 | 2.29 | 62,639.05 | 746,646.14 | 0 | 809,285.19   |
| AV-1 | 72 | 10/25/2010 | 30,290,367.89 | 2.29 | 59,193.59 | 728,105.52 | 0 | 787,299.11   |
| AV-1 | 73 | 11/25/2010 | 29,580,317.24 | 2.29 | 59,730.92 | 710,050.65 | 0 | 769,781.57   |
| AV-1 | 74 | 12/25/2010 | 28,887,849.01 | 2.29 | 56,449.11 | 692,468.23 | 0 | 748,917.33   |
| AV-1 | 75 | 1/25/2011  | 28,212,503.64 | 2.29 | 56,965.23 | 675,345.37 | 0 | 732,310.60   |
| AV-1 | 76 | 2/25/2011  | 27,553,834.10 | 2.29 | 55,633.49 | 658,669.54 | 0 | 714,303.03   |
| AV-1 | 77 | 3/25/2011  | 26,911,405.56 | 2.29 | 49,076.44 | 642,428.55 | 0 | 691,504.99   |
| AV-1 | 78 | 4/25/2011  | 26,284,795.01 | 2.29 | 53,067.80 | 626,610.55 | 0 | 679,678.35   |
| AV-1 | 79 | 5/25/2011  | 25,673,590.96 | 2.29 | 50,160.15 | 611,204.05 | 0 | 661,364.20   |
| AV-1 | 80 | 6/25/2011  | 25,077,393.12 | 2.29 | 50,626.90 | 596,197.84 | 0 | 646,824.73   |
| AV-1 | 81 | 7/25/2011  | 24,495,812.06 | 2.29 | 47,856.03 | 581,581.06 | 0 | 629,437.08   |
| AV-1 | 82 | 8/25/2011  | 23,928,465.68 | 2.29 | 48,304.38 | 567,346.38 | 0 | 615,650.76   |
| AV-1 | 83 | 9/25/2011  | 23,374,983.67 | 2.29 | 47,185.60 | 553,482.01 | 0 | 600,667.62   |
| AV-1 | 84 | 10/25/2011 | 22,835,010.82 | 2.29 | 44,607.26 | 539,972.85 | 0 | 584,580.11   |
| AV-1 | 85 | 11/25/2011 | 22,308,200.42 | 2.29 | 45,029.37 | 526,810.40 | 0 | 571,839.77   |
| AV-1 | 86 | 12/25/2011 | 21,794,212.98 | 2.29 | 42,571.48 | 513,987.44 | 0 | 556,558.93   |
| AV-1 | 87 | 1/25/2012  | 21,292,718.18 | 2.29 | 42,976.98 | 501,494.80 | 0 | 544,471.77   |
| AV-1 | 88 | 2/25/2012  | 20,803,394.63 | 2.29 | 41,988.06 | 489,323.55 | 0 | 531,311.61   |
| AV-1 | 89 | 3/25/2012  | 20,325,929.60 | 2.29 | 38,376.48 | 477,465.03 | 0 | 515,841.51   |
| AV-1 | 90 | 4/25/2012  | 19,860,018.79 | 2.29 | 40,081.60 | 465,910.81 | 0 | 505,992.42   |
| AV-1 | 91 | 5/25/2012  | 19,405,366.08 | 2.29 | 37,899.54 | 454,652.71 | 0 | 492,552.24   |
| AV-1 | 92 | 6/25/2012  | 18,961,683.33 | 2.29 | 38,266.30 | 443,682.75 | 0 | 481,949.06   |
| AV-1 | 93 | 7/25/2012  | 18,528,690.12 | 2.29 | 36,185.21 | 432,993.21 | 0 | 469,178.42   |
| AV-1 | 94 | 8/25/2012  | 18,106,113.57 | 2.29 | 36,537.55 | 422,576.55 | 0 | 459,114.09   |
| AV-1 | 95 | 9/25/2012  | 17,693,688.12 | 2.29 | 35,704.25 | 412,425.45 | 0 | 448,129.70   |
| AV-1 | 96 | 10/25/2012 | 17,291,155.31 | 2.29 | 33,765.45 | 402,532.81 | 0 | 436,298.26   |
| AV-1 | 97 | 11/25/2012 | 16,898,263.61 | 2.29 | 34,097.20 | 392,891.70 | 0 | 426,988.90   |
| AV-1 | 98 | 12/25/2012 | 0.00          | 2.29 | 32,247.52 | 383,495.41 | 0 | 415,742.93   |

| Bond | Per | Date       | Balance        | Coupon | Interest   | Principal    | Loss | Cash Flow    |
|------|-----|------------|----------------|--------|------------|--------------|------|--------------|
| AV-1 | 0   | 10/1/2004  | 187,500,000.00 | 2.29   | 0          | 0            | 0    | 0            |
| AV-1 | 1   | 11/25/2004 | 185,772,667.93 | 2.29   | 655,989.58 | 1,727,332.07 | 0    | 2,383,321.65 |
| AV-1 | 2   | 12/25/2004 | 183,675,936.28 | 2.29   | 354,516.17 | 2,096,731.65 | 0    | 2,451,247.83 |
| AV-1 | 3   | 1/25/2005  | 181,212,504.68 | 2.29   | 362,198.74 | 2,463,431.60 | 0    | 2,825,630.34 |
| AV-1 | 4   | 2/25/2005  | 178,387,159.86 | 2.29   | 357,340.99 | 2,825,344.82 | 0    | 3,182,685.82 |
| AV-1 | 5   | 3/25/2005  | 175,206,767.65 | 2.29   | 317,727.35 | 3,180,392.20 | 0    | 3,498,119.55 |
| AV-1 | 6   | 4/25/2005  | 171,680,360.01 | 2.29   | 345,498.01 | 3,526,407.64 | 0    | 3,871,905.66 |
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| AV-1 | 8   | 6/25/2005  | 163,639,995.97 | 2.29   | 330,930.89 | 4,179,582.85 | 0    | 4,510,513.73 |
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| AV-1 | 10  | 8/25/2005  | 154,607,564.40 | 2.29   | 313,894.39 | 4,572,576.58 | 0    | 4,886,470.97 |
| AV-1 | 11  | 9/25/2005  | 150,150,531.47 | 2.29   | 304,877.53 | 4,457,032.93 | 0    | 4,761,910.45 |
| AV-1 | 12  | 10/25/2005 | 145,812,550.05 | 2.29   | 286,537.26 | 4,337,981.42 | 0    | 4,624,518.68 |
| AV-1 | 13  | 11/25/2005 | 141,590,324.47 | 2.29   | 287,534.25 | 4,222,225.59 | 0    | 4,509,759.83 |
| AV-1 | 14  | 12/25/2005 | 137,480,652.49 | 2.29   | 270,201.54 | 4,109,671.98 | 0    | 4,379,873.51 |
| AV-1 | 15  | 1/25/2006  | 133,480,422.66 | 2.29   | 271,104.21 | 4,000,229.83 | 0    | 4,271,334.04 |
| AV-1 | 16  | 2/25/2006  | 129,586,611.93 | 2.29   | 263,215.98 | 3,893,810.73 | 0    | 4,157,026.71 |
| AV-1 | 17  | 3/25/2006  | 125,796,282.29 | 2.29   | 230,808.15 | 3,790,329.64 | 0    | 4,021,137.79 |
| AV-1 | 18  | 4/25/2006  | 122,106,579.18 | 2.29   | 248,063.28 | 3,689,703.11 | 0    | 3,937,766.39 |
| AV-1 | 19  | 5/25/2006  | 118,514,728.79 | 2.29   | 233,020.06 | 3,591,850.39 | 0    | 3,824,870.44 |
| AV-1 | 20  | 6/25/2006  | 115,018,035.76 | 2.29   | 233,704.46 | 3,496,693.03 | 0    | 3,730,397.49 |
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| AV-1 | 34  | 8/25/2007  | 74,734,982.14  | 2.29   | 152,121.40 | 2,407,860.63 | 0    | 2,559,982.03 |
| AV-1 | 35  | 9/25/2007  | 72,389,887.83  | 2.29   | 147,373.23 | 2,345,094.31 | 0    | 2,492,467.54 |
| AV-1 | 36  | 10/25/2007 | 70,105,780.39  | 2.29   | 138,144.04 | 2,284,107.44 | 0    | 2,422,251.48 |
| AV-1 | 37  | 11/25/2007 | 70,105,780.39  | 2.29   | 138,244.70 | 0            | 0    | 138,244.70   |
| AV-1 | 38  | 12/25/2007 | 69,206,355.27  | 2.29   | 133,785.20 | 899,425.13   | 0    | 1,033,210.32 |
| AV-1 | 39  | 1/25/2008  | 67,507,081.50  | 2.29   | 136,471.09 | 1,699,273.76 | 0    | 1,835,744.85 |
| AV-1 | 40  | 2/25/2008  | 65,851,789.36  | 2.29   | 133,120.21 | 1,655,292.14 | 0    | 1,788,412.35 |
| AV-1 | 41  | 3/25/2008  | 64,239,288.75  | 2.29   | 121,478.26 | 1,612,500.61 | 0    | 1,733,978.87 |
| AV-1 | 42  | 4/25/2008  | 62,668,422.80  | 2.29   | 126,676.31 | 1,570,865.94 | 0    | 1,697,542.25 |
| AV-1 | 43  | 5/25/2008  | 61,138,066.98  | 2.29   | 119,592.24 | 1,530,355.83 | 0    | 1,649,948.07 |
| AV-1 | 44  | 6/25/2008  | 59,647,128.09  | 2.29   | 120,560.87 | 1,490,938.89 | 0    | 1,611,499.76 |
| AV-1 | 45  | 7/25/2008  | 58,194,543.43  | 2.29   | 113,826.60 | 1,452,584.66 | 0    | 1,566,411.26 |
| AV-1 | 46  | 8/25/2008  | 56,779,279.93  | 2.29   | 114,756.41 | 1,415,263.50 | 0    | 1,530,019.91 |
| AV-1 | 47  | 9/25/2008  | 55,400,333.26  | 2.29   | 111,965.59 | 1,378,946.67 | 0    | 1,490,912.25 |
| AV-1 | 48  | 10/25/2008 | 54,056,727.07  | 2.29   | 105,722.30 | 1,343,606.19 | 0    | 1,449,328.49 |
| AV-1 | 49  | 11/25/2008 | 52,747,512.14  | 2.29   | 106,596.86 | 1,309,214.92 | 0    | 1,415,811.79 |
| AV-1 | 50  | 12/25/2008 | 51,471,765.67  | 2.29   | 100,659.84 | 1,275,746.47 | 0    | 1,376,406.31 |
| AV-1 | 51  | 1/25/2009  | 50,228,590.46  | 2.29   | 101,499.46 | 1,243,175.21 | 0    | 1,344,674.67 |
| AV-1 | 52  | 2/25/2009  | 49,017,114.23  | 2.29   | 99,047.99  | 1,211,476.23 | 0    | 1,310,524.22 |
| AV-1 | 53  | 3/25/2009  | 47,836,488.90  | 2.29   | 87,304.93  | 1,180,625.33 | 0    | 1,267,930.26 |
| AV-1 | 54  | 4/25/2009  | 46,685,889.89  | 2.29   | 94,330.90  | 1,150,599.00 | 0    | 1,244,929.90 |
| AV-1 | 55  | 5/25/2009  | 45,564,515.49  | 2.29   | 89,092.24  | 1,121,374.40 | 0    | 1,210,466.64 |
| AV-1 | 56  | 6/25/2009  | 44,471,555.26  | 2.29   | 89,850.69  | 1,092,960.23 | 0    | 1,182,810.92 |
| AV-1 | 57  | 7/25/2009  | 43,406,224.44  | 2.29   | 84,866.55  | 1,065,330.82 | 0    | 1,150,197.38 |
| AV-1 | 58  | 8/25/2009  | 42,367,738.93  | 2.29   | 85,594.66  | 1,038,485.51 | 0    | 1,124,080.17 |
| AV-1 | 59  | 9/25/2009  | 41,355,326.51  | 2.29   | 83,546.83  | 1,012,412.42 | 0    | 1,095,959.25 |
| AV-1 | 60  | 10/25/2009 | 40,368,470.74  | 2.29   | 78,919.75  | 986,855.77   | 0    | 1,065,775.52 |
| AV-1 | 61  | 11/25/2009 | 39,406,493.13  | 2.29   | 79,604.38  | 961,977.61   | 0    | 1,041,581.99 |

|      |     |            |               |      |           |            |   |              |
|------|-----|------------|---------------|------|-----------|------------|---|--------------|
| AV-1 | 62  | 12/25/2009 | 38,468,733.91 | 2.29 | 75,200.72 | 937,759.22 | 0 | 1,012,959.94 |
| AV-1 | 63  | 1/25/2010  | 37,554,551.50 | 2.29 | 75,858.21 | 914,182.41 | 0 | 990,040.62   |
| AV-1 | 64  | 2/25/2010  | 36,663,321.97 | 2.29 | 74,055.49 | 891,229.52 | 0 | 965,285.01   |
| AV-1 | 65  | 3/25/2010  | 35,794,438.59 | 2.29 | 65,301.45 | 868,883.38 | 0 | 934,184.83   |
| AV-1 | 66  | 4/25/2010  | 34,947,311.29 | 2.29 | 70,584.64 | 847,127.30 | 0 | 917,711.95   |
| AV-1 | 67  | 5/25/2010  | 34,121,366.22 | 2.29 | 66,691.12 | 825,945.07 | 0 | 892,636.19   |
| AV-1 | 68  | 6/25/2010  | 33,316,045.28 | 2.29 | 67,285.44 | 805,320.94 | 0 | 872,606.38   |
| AV-1 | 69  | 7/25/2010  | 32,530,805.69 | 2.29 | 63,578.12 | 785,239.59 | 0 | 848,817.71   |
| AV-1 | 70  | 8/25/2010  | 31,765,119.55 | 2.29 | 64,148.94 | 765,686.14 | 0 | 829,835.08   |
| AV-1 | 71  | 9/25/2010  | 31,018,473.41 | 2.29 | 62,639.05 | 746,646.14 | 0 | 809,285.19   |
| AV-1 | 72  | 10/25/2010 | 30,290,367.89 | 2.29 | 59,193.59 | 728,105.52 | 0 | 787,299.11   |
| AV-1 | 73  | 11/25/2010 | 29,580,317.24 | 2.29 | 59,730.92 | 710,050.65 | 0 | 769,781.57   |
| AV-1 | 74  | 12/25/2010 | 28,887,849.01 | 2.29 | 56,449.11 | 692,468.23 | 0 | 748,917.33   |
| AV-1 | 75  | 1/25/2011  | 28,212,503.64 | 2.29 | 56,965.23 | 675,345.37 | 0 | 732,310.60   |
| AV-1 | 76  | 2/25/2011  | 27,553,834.10 | 2.29 | 55,633.49 | 658,669.54 | 0 | 714,303.03   |
| AV-1 | 77  | 3/25/2011  | 26,911,405.56 | 2.29 | 49,076.44 | 642,428.55 | 0 | 691,504.99   |
| AV-1 | 78  | 4/25/2011  | 26,284,795.01 | 2.29 | 53,067.80 | 626,610.55 | 0 | 679,678.35   |
| AV-1 | 79  | 5/25/2011  | 25,673,590.96 | 2.29 | 50,160.15 | 611,204.05 | 0 | 661,364.20   |
| AV-1 | 80  | 6/25/2011  | 25,077,393.12 | 2.29 | 50,626.90 | 596,197.84 | 0 | 646,824.73   |
| AV-1 | 81  | 7/25/2011  | 24,495,812.06 | 2.29 | 47,856.03 | 581,581.06 | 0 | 629,437.08   |
| AV-1 | 82  | 8/25/2011  | 23,928,465.68 | 2.29 | 48,304.38 | 567,346.38 | 0 | 615,650.76   |
| AV-1 | 83  | 9/25/2011  | 23,374,983.67 | 2.29 | 47,185.60 | 553,482.01 | 0 | 600,667.62   |
| AV-1 | 84  | 10/25/2011 | 22,835,010.82 | 2.29 | 44,607.26 | 539,972.85 | 0 | 584,580.11   |
| AV-1 | 85  | 11/25/2011 | 22,308,200.42 | 2.29 | 45,029.37 | 526,810.40 | 0 | 571,839.77   |
| AV-1 | 86  | 12/25/2011 | 21,794,212.98 | 2.29 | 42,571.48 | 513,987.44 | 0 | 556,558.93   |
| AV-1 | 87  | 1/25/2012  | 21,292,718.18 | 2.29 | 42,976.98 | 501,494.80 | 0 | 544,471.77   |
| AV-1 | 88  | 2/25/2012  | 20,803,394.63 | 2.29 | 41,988.06 | 489,323.55 | 0 | 531,311.61   |
| AV-1 | 89  | 3/25/2012  | 20,325,929.60 | 2.29 | 38,376.48 | 477,465.03 | 0 | 515,841.51   |
| AV-1 | 90  | 4/25/2012  | 19,860,018.79 | 2.29 | 40,081.60 | 465,910.81 | 0 | 505,992.42   |
| AV-1 | 91  | 5/25/2012  | 19,405,366.08 | 2.29 | 37,899.54 | 454,652.71 | 0 | 492,552.24   |
| AV-1 | 92  | 6/25/2012  | 18,961,683.33 | 2.29 | 38,266.30 | 443,682.75 | 0 | 481,949.06   |
| AV-1 | 93  | 7/25/2012  | 18,528,690.12 | 2.29 | 36,185.21 | 432,993.21 | 0 | 469,178.42   |
| AV-1 | 94  | 8/25/2012  | 18,106,113.57 | 2.29 | 36,537.55 | 422,576.55 | 0 | 459,114.09   |
| AV-1 | 95  | 9/25/2012  | 17,693,688.12 | 2.29 | 35,704.25 | 412,425.45 | 0 | 448,129.70   |
| AV-1 | 96  | 10/25/2012 | 17,291,155.31 | 2.29 | 33,765.45 | 402,532.81 | 0 | 436,298.26   |
| AV-1 | 97  | 11/25/2012 | 16,898,263.61 | 2.29 | 34,097.20 | 392,891.70 | 0 | 426,988.90   |
| AV-1 | 98  | 12/25/2012 | 16,514,768.21 | 2.29 | 32,247.52 | 383,495.41 | 0 | 415,742.93   |
| AV-1 | 99  | 1/25/2013  | 16,140,430.82 | 2.79 | 39,676.73 | 374,337.39 | 0 | 414,014.12   |
| AV-1 | 100 | 2/25/2013  | 15,775,019.52 | 2.79 | 38,777.39 | 365,411.29 | 0 | 404,188.68   |
| AV-1 | 101 | 3/25/2013  | 15,418,308.59 | 2.79 | 34,231.79 | 356,710.93 | 0 | 390,942.72   |
| AV-1 | 102 | 4/25/2013  | 15,070,078.30 | 2.79 | 37,042.49 | 348,230.30 | 0 | 385,272.79   |
| AV-1 | 103 | 5/25/2013  | 14,730,114.74 | 2.79 | 35,037.93 | 339,963.55 | 0 | 375,001.48   |
| AV-1 | 104 | 6/25/2013  | 14,398,209.73 | 2.79 | 35,389.10 | 331,905.01 | 0 | 367,294.11   |
| AV-1 | 105 | 7/25/2013  | 14,074,160.59 | 2.79 | 33,475.84 | 324,049.15 | 0 | 357,524.98   |
| AV-1 | 106 | 8/25/2013  | 13,757,770.00 | 2.79 | 33,813.17 | 316,390.59 | 0 | 350,203.76   |
| AV-1 | 107 | 9/25/2013  | 13,448,845.89 | 2.79 | 33,053.04 | 308,924.11 | 0 | 341,977.15   |
| AV-1 | 108 | 10/25/2013 | 13,147,201.25 | 2.79 | 31,268.57 | 301,644.63 | 0 | 332,913.20   |
| AV-1 | 109 | 11/25/2013 | 12,852,654.04 | 2.79 | 31,586.15 | 294,547.22 | 0 | 326,133.37   |
| AV-1 | 110 | 12/25/2013 | 12,565,026.98 | 2.79 | 29,882.42 | 287,627.06 | 0 | 317,509.48   |
| AV-1 | 111 | 1/25/2014  | 12,284,147.50 | 2.79 | 30,187.48 | 280,879.48 | 0 | 311,066.95   |
| AV-1 | 112 | 2/25/2014  | 12,009,847.57 | 2.79 | 29,512.66 | 274,299.94 | 0 | 303,812.60   |
| AV-1 | 113 | 3/25/2014  | 11,741,963.56 | 2.79 | 26,061.37 | 267,884.01 | 0 | 293,945.38   |
| AV-1 | 114 | 4/25/2014  | 11,480,336.15 | 2.79 | 28,210.07 | 261,627.41 | 0 | 289,837.47   |
| AV-1 | 115 | 5/25/2014  | 11,224,795.46 | 2.79 | 26,691.78 | 255,540.69 | 0 | 282,232.47   |
| AV-1 | 116 | 6/25/2014  | 10,975,162.07 | 2.79 | 26,967.57 | 249,633.39 | 0 | 276,600.96   |
| AV-1 | 117 | 7/25/2014  | 10,730,684.79 | 2.79 | 25,517.25 | 244,477.28 | 0 | 269,994.53   |
| AV-1 | 118 | 8/25/2014  | 10,489,226.84 | 2.79 | 25,780.47 | 241,457.95 | 0 | 267,238.42   |
| AV-1 | 119 | 9/25/2014  | 10,247,622.16 | 2.79 | 25,200.37 | 241,604.68 | 0 | 266,805.05   |
| AV-1 | 120 | 10/25/2014 | 10,011,650.54 | 2.79 | 23,825.72 | 235,971.62 | 0 | 259,797.34   |
| AV-1 | 121 | 11/25/2014 | 9,781,335.35  | 2.79 | 24,052.99 | 230,315.19 | 0 | 254,368.18   |
| AV-1 | 122 | 12/25/2014 | 9,556,532.68  | 2.79 | 22,741.60 | 224,802.67 | 0 | 247,544.28   |
| AV-1 | 123 | 1/25/2015  | 9,337,102.48  | 2.79 | 22,959.57 | 219,430.20 | 0 | 242,389.77   |
| AV-1 | 124 | 2/25/2015  | 9,122,908.47  | 2.79 | 22,432.39 | 214,194.01 | 0 | 236,626.40   |

|      |     |            |              |      |           |            |   |            |
|------|-----|------------|--------------|------|-----------|------------|---|------------|
| AV-1 | 125 | 3/25/2015  | 8,913,818.02 | 2.79 | 19,796.71 | 209,090.45 | 0 | 228,887.16 |
| AV-1 | 126 | 4/25/2015  | 8,709,702.06 | 2.79 | 21,415.45 | 204,115.96 | 0 | 225,531.40 |
| AV-1 | 127 | 5/25/2015  | 8,510,434.98 | 2.79 | 20,250.06 | 199,267.08 | 0 | 219,517.14 |
| AV-1 | 128 | 6/25/2015  | 8,315,894.52 | 2.79 | 20,446.32 | 194,540.46 | 0 | 214,986.78 |
| AV-1 | 129 | 7/25/2015  | 8,125,961.68 | 2.79 | 19,334.45 | 189,932.84 | 0 | 209,267.29 |
| AV-1 | 130 | 8/25/2015  | 7,940,520.65 | 2.79 | 19,522.62 | 185,441.03 | 0 | 204,963.66 |
| AV-1 | 131 | 9/25/2015  | 7,759,458.69 | 2.79 | 19,077.10 | 181,061.96 | 0 | 200,139.06 |
| AV-1 | 132 | 10/25/2015 | 7,582,666.06 | 2.79 | 18,040.74 | 176,792.63 | 0 | 194,833.37 |
| AV-1 | 133 | 11/25/2015 | 7,410,035.94 | 2.79 | 18,217.36 | 172,630.12 | 0 | 190,847.47 |
| AV-1 | 134 | 12/25/2015 | 7,241,464.35 | 2.79 | 17,228.33 | 168,571.59 | 0 | 185,799.92 |
| AV-1 | 135 | 1/25/2016  | 7,076,850.06 | 2.79 | 17,397.62 | 164,614.29 | 0 | 182,011.91 |
| AV-1 | 136 | 2/25/2016  | 6,916,094.52 | 2.79 | 17,002.13 | 160,755.54 | 0 | 177,757.67 |
| AV-1 | 137 | 3/25/2016  | 6,759,101.79 | 2.79 | 15,543.92 | 156,992.74 | 0 | 172,536.66 |
| AV-1 | 138 | 4/25/2016  | 6,605,778.44 | 2.79 | 16,238.74 | 153,323.34 | 0 | 169,562.09 |
| AV-1 | 139 | 5/25/2016  | 6,456,033.54 | 2.79 | 15,358.43 | 149,744.90 | 0 | 165,103.33 |
| AV-1 | 140 | 6/25/2016  | 6,309,778.54 | 2.79 | 15,510.62 | 146,255.01 | 0 | 161,765.63 |
| AV-1 | 141 | 7/25/2016  | 6,166,927.19 | 2.79 | 14,670.24 | 142,851.34 | 0 | 157,521.58 |
| AV-1 | 142 | 8/25/2016  | 6,027,395.55 | 2.79 | 14,816.04 | 139,531.64 | 0 | 154,347.68 |
| AV-1 | 143 | 9/25/2016  | 5,891,101.86 | 2.79 | 14,480.82 | 136,293.69 | 0 | 150,774.51 |
| AV-1 | 144 | 10/25/2016 | 5,757,966.50 | 2.79 | 13,696.81 | 133,135.36 | 0 | 146,832.17 |
| AV-1 | 145 | 11/25/2016 | 5,627,911.94 | 2.79 | 13,833.51 | 130,054.57 | 0 | 143,888.08 |
| AV-1 | 146 | 12/25/2016 | 5,500,862.66 | 2.79 | 13,084.90 | 127,049.28 | 0 | 140,134.18 |
| AV-1 | 147 | 1/25/2017  | 5,376,745.12 | 2.79 | 13,215.82 | 124,117.54 | 0 | 137,333.36 |
| AV-1 | 148 | 2/25/2017  | 5,255,487.71 | 2.79 | 12,917.63 | 121,257.41 | 0 | 134,175.04 |
| AV-1 | 149 | 3/25/2017  | 5,137,020.65 | 2.79 | 11,404.41 | 118,467.05 | 0 | 129,871.46 |
| AV-1 | 150 | 4/25/2017  | 5,021,276.01 | 2.79 | 12,341.69 | 115,744.64 | 0 | 128,086.34 |
| AV-1 | 151 | 5/25/2017  | 4,908,187.59 | 2.79 | 11,674.47 | 113,088.42 | 0 | 124,762.89 |
| AV-1 | 152 | 6/25/2017  | 4,797,690.92 | 2.79 | 11,791.92 | 110,496.67 | 0 | 122,288.59 |
| AV-1 | 153 | 7/25/2017  | 4,689,723.20 | 2.79 | 11,154.63 | 107,967.72 | 0 | 119,122.35 |
| AV-1 | 154 | 8/25/2017  | 4,584,223.24 | 2.79 | 11,267.06 | 105,499.96 | 0 | 116,767.02 |
| AV-1 | 155 | 9/25/2017  | 4,481,131.44 | 2.79 | 11,013.60 | 103,091.80 | 0 | 114,105.40 |
| AV-1 | 156 | 10/25/2017 | 4,380,389.72 | 2.79 | 10,418.63 | 100,741.72 | 0 | 111,160.35 |
| AV-1 | 157 | 11/25/2017 | 4,280,398.61 | 2.79 | 10,523.89 | 99,991.11  | 0 | 110,515.00 |
| AV-1 | 158 | 12/25/2017 | 4,160,883.30 | 2.79 | 9,951.93  | 119,515.31 | 0 | 129,467.24 |
| AV-1 | 159 | 1/25/2018  | 4,044,081.87 | 2.79 | 9,996.52  | 116,801.43 | 0 | 126,797.95 |
| AV-1 | 160 | 2/25/2018  | 3,929,929.30 | 2.79 | 9,715.91  | 114,152.57 | 0 | 123,868.47 |
| AV-1 | 161 | 3/25/2018  | 3,818,362.24 | 2.79 | 8,527.95  | 111,567.06 | 0 | 120,095.00 |
| AV-1 | 162 | 4/25/2018  | 3,709,318.96 | 2.79 | 9,173.62  | 109,043.28 | 0 | 118,216.90 |
| AV-1 | 163 | 5/25/2018  | 3,602,739.29 | 2.79 | 8,624.17  | 106,579.67 | 0 | 115,203.84 |
| AV-1 | 164 | 6/25/2018  | 3,498,564.60 | 2.79 | 8,655.58  | 104,174.69 | 0 | 112,830.27 |
| AV-1 | 165 | 7/25/2018  | 3,396,737.74 | 2.79 | 8,134.16  | 101,826.86 | 0 | 109,961.02 |
| AV-1 | 166 | 8/25/2018  | 3,297,203.03 | 2.79 | 8,160.66  | 99,534.72  | 0 | 107,695.38 |
| AV-1 | 167 | 9/25/2018  | 3,199,906.17 | 2.79 | 7,921.53  | 97,296.86  | 0 | 105,218.39 |
| AV-1 | 168 | 10/25/2018 | 3,104,794.26 | 2.79 | 7,439.78  | 95,111.91  | 0 | 102,551.69 |
| AV-1 | 169 | 11/25/2018 | 3,011,815.72 | 2.79 | 7,459.27  | 92,978.54  | 0 | 100,437.81 |
| AV-1 | 170 | 12/25/2018 | 2,920,920.28 | 2.79 | 7,002.47  | 90,895.44  | 0 | 97,897.91  |
| AV-1 | 171 | 1/25/2019  | 2,832,058.92 | 2.79 | 7,017.51  | 88,861.36  | 0 | 95,878.87  |
| AV-1 | 172 | 2/25/2019  | 2,745,183.88 | 2.79 | 6,804.02  | 86,875.05  | 0 | 93,679.07  |
| AV-1 | 173 | 3/25/2019  | 2,660,248.56 | 2.79 | 5,957.05  | 84,935.32  | 0 | 90,892.37  |
| AV-1 | 174 | 4/25/2019  | 2,577,207.55 | 2.79 | 6,391.25  | 83,041.01  | 0 | 89,432.25  |
| AV-1 | 175 | 5/25/2019  | 2,496,016.58 | 2.79 | 5,992.01  | 81,190.97  | 0 | 87,182.98  |
| AV-1 | 176 | 6/25/2019  | 2,391,514.98 | 2.79 | 5,996.68  | 104,501.60 | 0 | 110,498.28 |
| AV-1 | 177 | 7/25/2019  | 2,301,319.21 | 2.79 | 5,560.27  | 90,195.77  | 0 | 95,756.04  |
| AV-1 | 178 | 8/25/2019  | 1,954,264.75 | 2.79 | 5,528.92  | 347,054.46 | 0 | 352,583.38 |
| AV-1 | 179 | 9/25/2019  | 1,883,181.15 | 2.79 | 4,695.12  | 71,083.61  | 0 | 75,778.73  |
| AV-1 | 180 | 10/25/2019 | 1,817,609.16 | 2.79 | 4,378.40  | 65,571.98  | 0 | 69,950.38  |
| AV-1 | 181 | 11/25/2019 | 1,753,509.34 | 2.79 | 4,366.81  | 64,099.82  | 0 | 68,466.63  |
| AV-1 | 182 | 12/25/2019 | 1,690,846.95 | 2.79 | 4,076.91  | 62,662.39  | 0 | 66,739.30  |
| AV-1 | 183 | 1/25/2020  | 1,629,588.15 | 2.79 | 4,062.26  | 61,258.80  | 0 | 65,321.06  |
| AV-1 | 184 | 2/25/2020  | 1,569,699.93 | 2.79 | 3,915.09  | 59,888.22  | 0 | 63,803.30  |
| AV-1 | 185 | 3/25/2020  | 1,511,150.13 | 2.79 | 3,527.90  | 58,549.80  | 0 | 62,077.70  |
| AV-1 | 186 | 4/25/2020  | 1,453,907.38 | 2.79 | 3,630.54  | 57,242.75  | 0 | 60,873.29  |
| AV-1 | 187 | 5/25/2020  | 1,397,941.10 | 2.79 | 3,380.33  | 55,966.28  | 0 | 59,346.61  |

|      |         |            |              |      |               |                |   |                |
|------|---------|------------|--------------|------|---------------|----------------|---|----------------|
| AV-1 | 188     | 6/25/2020  | 1,343,221.48 | 2.79 | 3,358.55      | 54,719.62      | 0 | 58,078.17      |
| AV-1 | 189     | 7/25/2020  | 1,289,719.45 | 2.79 | 3,122.99      | 53,502.03      | 0 | 56,625.02      |
| AV-1 | 190     | 8/25/2020  | 1,237,406.65 | 2.79 | 3,098.55      | 52,312.79      | 0 | 55,411.35      |
| AV-1 | 191     | 9/25/2020  | 1,186,255.46 | 2.79 | 2,972.87      | 51,151.20      | 0 | 54,124.07      |
| AV-1 | 192     | 10/25/2020 | 1,136,238.90 | 2.79 | 2,758.04      | 50,016.56      | 0 | 52,774.60      |
| AV-1 | 193     | 11/25/2020 | 1,087,330.70 | 2.79 | 2,729.81      | 48,908.20      | 0 | 51,638.02      |
| AV-1 | 194     | 12/25/2020 | 1,039,505.21 | 2.79 | 2,528.04      | 47,825.49      | 0 | 50,353.53      |
| AV-1 | 195     | 1/25/2021  | 992,737.43   | 2.79 | 2,497.41      | 46,767.78      | 0 | 49,265.19      |
| AV-1 | 196     | 2/25/2021  | 947,002.97   | 2.79 | 2,385.05      | 45,734.46      | 0 | 48,119.51      |
| AV-1 | 197     | 3/25/2021  | 902,278.05   | 2.79 | 2,055.00      | 44,724.92      | 0 | 46,779.92      |
| AV-1 | 198     | 4/25/2021  | 858,539.46   | 2.79 | 2,167.72      | 43,738.59      | 0 | 45,906.31      |
| AV-1 | 199     | 5/25/2021  | 815,764.57   | 2.79 | 1,996.10      | 42,774.89      | 0 | 44,770.99      |
| AV-1 | 200     | 6/25/2021  | 773,931.30   | 2.79 | 1,959.87      | 41,833.27      | 0 | 43,793.15      |
| AV-1 | 201     | 7/25/2021  | 733,018.11   | 2.79 | 1,799.39      | 40,913.19      | 0 | 42,712.58      |
| AV-1 | 202     | 8/25/2021  | 693,003.98   | 2.79 | 1,761.08      | 40,014.13      | 0 | 41,775.20      |
| AV-1 | 203     | 9/25/2021  | 653,868.42   | 2.79 | 1,664.94      | 39,135.56      | 0 | 40,800.51      |
| AV-1 | 204     | 10/25/2021 | 615,591.41   | 2.79 | 1,520.24      | 38,277.00      | 0 | 39,797.25      |
| AV-1 | 205     | 11/25/2021 | 578,153.46   | 2.79 | 1,478.96      | 37,437.96      | 0 | 38,916.92      |
| AV-1 | 206     | 12/25/2021 | 541,535.50   | 2.79 | 1,344.21      | 36,617.96      | 0 | 37,962.17      |
| AV-1 | 207     | 1/25/2022  | 505,718.95   | 2.79 | 1,301.04      | 35,816.54      | 0 | 37,117.58      |
| AV-1 | 208     | 2/25/2022  | 470,685.69   | 2.79 | 1,214.99      | 35,033.26      | 0 | 36,248.25      |
| AV-1 | 209     | 3/25/2022  | 436,418.01   | 2.79 | 1,021.39      | 34,267.68      | 0 | 35,289.07      |
| AV-1 | 210     | 4/25/2022  | 402,898.64   | 2.79 | 1,048.49      | 33,519.37      | 0 | 34,567.86      |
| AV-1 | 211     | 5/25/2022  | 370,110.73   | 2.79 | 936.74        | 32,787.91      | 0 | 33,724.65      |
| AV-1 | 212     | 6/25/2022  | 338,037.83   | 2.79 | 889.19        | 32,072.90      | 0 | 32,962.09      |
| AV-1 | 213     | 7/25/2022  | 306,663.88   | 2.79 | 785.94        | 31,373.96      | 0 | 32,159.89      |
| AV-1 | 214     | 8/25/2022  | 275,973.19   | 2.79 | 736.76        | 30,690.68      | 0 | 31,427.44      |
| AV-1 | 215     | 9/25/2022  | 245,950.49   | 2.79 | 663.03        | 30,022.71      | 0 | 30,685.73      |
| AV-1 | 216     | 10/25/2022 | 216,580.82   | 2.79 | 571.83        | 29,369.67      | 0 | 29,941.50      |
| AV-1 | 217     | 11/25/2022 | 187,849.61   | 2.79 | 520.34        | 28,731.21      | 0 | 29,251.54      |
| AV-1 | 218     | 12/25/2022 | 159,742.63   | 2.79 | 436.75        | 28,106.98      | 0 | 28,543.73      |
| AV-1 | 219     | 1/25/2023  | 132,245.97   | 2.79 | 383.78        | 27,496.66      | 0 | 27,880.44      |
| AV-1 | 220     | 2/25/2023  | 105,346.08   | 2.79 | 317.72        | 26,899.89      | 0 | 27,217.62      |
| AV-1 | 221     | 3/25/2023  | 79,029.70    | 2.79 | 228.6         | 26,316.38      | 0 | 26,544.98      |
| AV-1 | 222     | 4/25/2023  | 53,283.89    | 2.79 | 189.87        | 25,745.80      | 0 | 25,935.67      |
| AV-1 | 223     | 5/25/2023  | 28,096.03    | 2.79 | 123.89        | 25,187.86      | 0 | 25,311.74      |
| AV-1 | 224     | 6/25/2023  | 3,453.79     | 2.79 | 67.5          | 24,642.24      | 0 | 24,709.74      |
| AV-1 | 225     | 7/25/2023  | 0            | 2.79 | 8.03          | 3,453.79       | 0 | 3,461.82       |
| AV-1 | Totals: |            |              |      | 15,253,132.33 | 187,500,000.00 | 0 | 202,753,132.33 |

# HMAC 2004-5 ALT-A COLLATERAL TABLES

Original Principal Balances of Mortgage Loans

| Range (\$)               | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00         | 58              | \$1,448,500.00                                 | 0.39                                                |
| 25,000.01 - 50,000.00    | 108             | \$3,872,014.00                                 | 1.05                                                |
| 50,000.01 - 75,000.00    | 114             | \$7,236,249.00                                 | 1.96                                                |
| 75,000.01 - 100,000.00   | 142             | \$12,615,958.00                                | 3.42                                                |
| 100,000.01 - 125,000.00  | 162             | \$18,167,961.00                                | 4.92                                                |
| 125,000.01 - 150,000.00  | 161             | \$22,113,704.00                                | 5.99                                                |
| 150,000.01 - 175,000.00  | 146             | \$23,486,218.00                                | 6.36                                                |
| 175,000.01 - 200,000.00  | 124             | \$23,240,139.00                                | 6.30                                                |
| 200,000.01 - 225,000.00  | 109             | \$23,310,108.00                                | 6.32                                                |
| 225,000.01 - 250,000.00  | 100             | \$23,689,957.00                                | 6.42                                                |
| 250,000.01 - 275,000.00  | 79              | \$20,713,567.00                                | 5.61                                                |
| 275,000.01 - 300,000.00  | 91              | \$26,275,736.00                                | 7.12                                                |
| 300,000.01 - 333,700.00  | 86              | \$27,174,348.00                                | 7.36                                                |
| 333,700.01 - 350,000.00  | 31              | \$10,630,446.00                                | 2.88                                                |
| 350,000.01 - 500,000.00  | 139             | \$57,712,077.00                                | 15.64                                               |
| 500,000.01 -1,000,000.00 | 93              | \$61,362,219.00                                | 16.63                                               |
| >1,000,000.00            | 4               | \$6,020,000.00                                 | 1.63                                                |
| Total:                   | 1,747           | \$369,069,201.00                               | 100.00                                              |

Principal Balances of Mortgage Loans as of Cutoff Date

| Range (\$)               | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00         | 59              | \$1,471,363.13                                 | 0.40                                                |
| 25,000.01 - 50,000.00    | 107             | \$3,841,769.01                                 | 1.04                                                |
| 50,000.01 - 75,000.00    | 114             | \$7,225,827.42                                 | 1.96                                                |
| 75,000.01 - 100,000.00   | 142             | \$12,601,153.67                                | 3.42                                                |
| 100,000.01 - 125,000.00  | 162             | \$18,146,498.28                                | 4.92                                                |
| 125,000.01 - 150,000.00  | 162             | \$22,237,779.01                                | 6.03                                                |
| 150,000.01 - 175,000.00  | 145             | \$23,302,391.40                                | 6.32                                                |
| 175,000.01 - 200,000.00  | 125             | \$23,414,840.09                                | 6.35                                                |
| 200,000.01 - 225,000.00  | 109             | \$23,311,287.04                                | 6.32                                                |
| 225,000.01 - 250,000.00  | 99              | \$23,437,378.41                                | 6.36                                                |
| 250,000.01 - 275,000.00  | 79              | \$20,691,256.73                                | 5.61                                                |
| 275,000.01 - 300,000.00  | 91              | \$26,259,696.03                                | 7.12                                                |
| 300,000.01 - 333,700.00  | 87              | \$27,482,009.53                                | 7.45                                                |
| 333,700.01 - 350,000.00  | 30              | \$10,286,837.91                                | 2.79                                                |
| 350,000.01 - 500,000.00  | 139             | \$57,658,989.72                                | 15.64                                               |
| 500,000.01 -1,000,000.00 | 93              | \$61,318,300.80                                | 16.63                                               |
| >1,000,000.00            | 4               | \$6,020,000.00                                 | 1.63                                                |
| Total:                   | 1,747           | \$368,707,378.18                               | 100.00                                              |

Current Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 3.000 - 3.499      | 1               | \$612,000.00                                   | 0.17                                                |
| 3.500 - 3.999      | 6               | \$2,570,014.91                                 | 0.70                                                |
| 4.000 - 4.499      | 18              | \$4,914,810.58                                 | 1.33                                                |
| 4.500 - 4.999      | 119             | \$35,465,300.83                                | 9.62                                                |
| 5.000 - 5.499      | 183             | \$52,184,960.58                                | 14.15                                               |
| 5.500 - 5.999      | 294             | \$81,240,000.18                                | 22.03                                               |
| 6.000 - 6.499      | 286             | \$62,571,250.00                                | 16.97                                               |
| 6.500 - 6.999      | 326             | \$67,658,170.56                                | 18.35                                               |
| 7.000 - 7.499      | 145             | \$26,661,504.17                                | 7.23                                                |
| 7.500 - 7.999      | 100             | \$17,655,950.84                                | 4.79                                                |
| 8.000 - 8.499      | 31              | \$3,535,175.84                                 | 0.96                                                |
| 8.500 - 8.999      | 37              | \$2,514,062.35                                 | 0.68                                                |
| 9.000 - 9.499      | 35              | \$1,777,017.39                                 | 0.48                                                |
| 9.500 - 9.999      | 59              | \$2,952,096.10                                 | 0.80                                                |
| 10.000 - 10.499    | 27              | \$1,441,530.05                                 | 0.39                                                |
| 10.500 - 10.999    | 36              | \$2,089,710.15                                 | 0.57                                                |
| 11.000 - 11.499    | 10              | \$848,290.96                                   | 0.23                                                |
| 11.500 - 11.999    | 6               | \$241,458.37                                   | 0.07                                                |
| 12.000 - 12.499    | 17              | \$1,117,242.63                                 | 0.30                                                |
| 12.500 - 12.999    | 11              | \$656,831.69                                   | 0.18                                                |
| Total:             | 1,747           | \$368,707,378.18                               | 100.00                                              |

Original Term to Maturity of Mortgage Loans

| Original Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 180           | 288             | \$19,370,193.65                                | 5.25                                                |
| 181 - 240           | 4               | \$525,591.57                                   | 0.14                                                |
| 241 - 360           | 1,455           | \$348,811,592.96                               | 94.60                                               |
| Total:              | 1,747           | \$368,707,378.18                               | 100.00                                              |

Stated Remaining Term to Maturity of Mortgage Loans

| Remaining Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 061 - 120            | 1               | \$592,559.92                                   | 0.16                                                |
| 121 - 180            | 287             | \$18,777,633.73                                | 5.09                                                |
| 181 - 240            | 4               | \$525,591.57                                   | 0.14                                                |
| 301 - 360            | 1,455           | \$348,811,592.96                               | 94.60                                               |

|               |       |                  |        |
|---------------|-------|------------------|--------|
| <b>Total:</b> | 1,747 | \$368,707,378.18 | 100.00 |
|---------------|-------|------------------|--------|

Seasoning of Mortgage Loans

|                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Seasoning(mos) |                 |                                                |                                                     |
| 000 - 006      | 1,747           | \$368,707,378.18                               | 100.00                                              |
| <b>Total:</b>  | 1,747           | \$368,707,378.18                               | 100.00                                              |

Combined Loan-to-Value Ratios of Mortgage Loans

|                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Combined LTVs  |                 |                                                |                                                     |
| 0.01 - 25.00   | 4               | \$587,825.13                                   | 0.16                                                |
| 25.01 - 30.00  | 7               | \$2,429,738.83                                 | 0.66                                                |
| 30.01 - 35.00  | 3               | \$328,726.31                                   | 0.09                                                |
| 35.01 - 40.00  | 8               | \$1,202,940.40                                 | 0.33                                                |
| 40.01 - 45.00  | 10              | \$1,896,544.20                                 | 0.51                                                |
| 45.01 - 50.00  | 14              | \$3,174,145.44                                 | 0.86                                                |
| 50.01 - 55.00  | 19              | \$4,621,816.67                                 | 1.25                                                |
| 55.01 - 60.00  | 50              | \$17,737,802.80                                | 4.81                                                |
| 60.01 - 65.00  | 38              | \$11,390,512.24                                | 3.09                                                |
| 65.01 - 70.00  | 83              | \$24,115,654.70                                | 6.54                                                |
| 70.01 - 75.00  | 86              | \$20,349,015.31                                | 5.52                                                |
| 75.01 - 80.00  | 804             | \$198,245,199.75                               | 53.77                                               |
| 80.01 - 85.00  | 26              | \$4,913,474.06                                 | 1.33                                                |
| 85.01 - 90.00  | 149             | \$26,700,036.20                                | 7.24                                                |
| 90.01 - 95.00  | 144             | \$22,281,595.67                                | 6.04                                                |
| 95.01 - 100.00 | 302             | \$28,732,350.47                                | 7.79                                                |
| <b>Total:</b>  | 1,747           | \$368,707,378.18                               | 100.00                                              |

Owner Occupancy of Mortgage Loans

|                 | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Owner Occupancy |                 |                                                |                                                     |
| Owner Occupied  | 1,302           | \$297,974,028.35                               | 80.82                                               |
| Investor        | 405             | \$62,589,655.70                                | 16.98                                               |
| Second Home     | 40              | \$8,143,694.13                                 | 2.21                                                |
| <b>Total:</b>   | 1,747           | \$368,707,378.18                               | 100.00                                              |

Property Type of Mortgage Loans

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|--|--|--|--|

| Property Types | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Single Family  | 1,104           | \$239,902,961.64                               | 65.07                                               |
| Pud            | 410             | \$79,843,874.71                                | 21.66                                               |
| 2-4 Family     | 116             | \$26,485,209.74                                | 7.18                                                |
| Condo          | 117             | \$22,475,332.09                                | 6.10                                                |
| <b>Total:</b>  | <b>1,747</b>    | <b>\$368,707,378.18</b>                        | <b>100.00</b>                                       |

#### Loan Purpose of Mortgage Loans

| Loan Purpose    | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Purchase        | 1,212           | \$227,593,080.91                               | 61.73                                               |
| Refi/Cashout    | 447             | \$116,537,353.80                               | 31.61                                               |
| Refi/No Cashout | 88              | \$24,576,943.47                                | 6.67                                                |
| <b>Total:</b>   | <b>1,747</b>    | <b>\$368,707,378.18</b>                        | <b>100.00</b>                                       |

#### Document Type of Mortgage Loans

| Document Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Full Doc      | 477             | \$87,684,576.90                                | 23.78                                               |
| No Doc        | 252             | \$51,929,291.99                                | 14.09                                               |
| Stated Doc    | 1018            | \$229,093,509.29                               | 62.13                                               |
| <b>Total:</b> | <b>1,747</b>    | <b>\$368,707,378.18</b>                        | <b>100.00</b>                                       |

#### Product Type of Mortgage Loans

| Product Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6M Arm       | 5               | \$634,192.61                                   | 0.17                                                |
| 6M Arm (IO)  | 105             | \$27,718,694.00                                | 7.52                                                |
| 2/6 Arm      | 202             | \$42,471,547.74                                | 11.52                                               |
| 2/6 Arm (IO) | 279             | \$74,380,957.00                                | 20.17                                               |
| 3/6 Arm      | 34              | \$7,258,791.74                                 | 1.97                                                |
| 3/6 Arm (IO) | 174             | \$45,771,957.00                                | 12.41                                               |
| 5/6 Arm      | 40              | \$9,221,451.43                                 | 2.50                                                |
| 5/6 Arm (IO) | 173             | \$45,439,822.00                                | 12.32                                               |
| 7/6 Arm      | 3               | \$1,347,785.98                                 | 0.37                                                |
| 7/6 Arm (IO) | 8               | \$2,310,320.00                                 | 0.63                                                |
| 10/6 Arm     | 1               | \$349,267.41                                   | 0.09                                                |

|               |       |                  |        |
|---------------|-------|------------------|--------|
| 10/6 Arm (IO) | 1     | \$285,000.00     | 0.08   |
| Fixed         | 589   | \$81,993,174.27  | 22.24  |
| Fixed (IO)    | 133   | \$29,524,417.00  | 8.01   |
| Total:        | 1,747 | \$368,707,378.18 | 100.00 |

Index Type of Mortgage Loans

| Index Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6 Mo Libor | 1,025           | \$257,189,786.91                               | 69.75                                               |
| Fixed Rate | 722             | \$111,517,591.27                               | 30.25                                               |
| Total:     | 1,747           | \$368,707,378.18                               | 100.00                                              |

Geographical Distribution of Mortgages Loans

| State         | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| California    | 605             | \$180,059,212.47                               | 48.84                                               |
| Georgia       | 332             | \$40,859,111.77                                | 11.08                                               |
| Florida       | 155             | \$26,543,005.01                                | 7.20                                                |
| New Jersey    | 88              | \$16,955,696.17                                | 4.60                                                |
| Nevada        | 50              | \$12,933,701.97                                | 3.51                                                |
| Texas         | 85              | \$10,519,195.46                                | 2.85                                                |
| New York      | 33              | \$10,166,596.96                                | 2.76                                                |
| Illinois      | 32              | \$7,122,060.14                                 | 1.93                                                |
| Arizona       | 44              | \$6,641,844.76                                 | 1.80                                                |
| Massachusetts | 21              | \$5,993,187.86                                 | 1.63                                                |
| Washington    | 33              | \$5,221,170.75                                 | 1.42                                                |
| Colorado      | 27              | \$4,635,772.03                                 | 1.26                                                |
| Virginia      | 16              | \$4,189,030.58                                 | 1.14                                                |
| Connecticut   | 20              | \$3,818,326.27                                 | 1.04                                                |
| Other         | 206             | \$33,049,465.98                                | 8.96                                                |
| Total:        | 1,747           | \$368,707,378.18                               | 100.00                                              |

Prepay Term for Mortgage Loans

| Prepay Term | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| No Penalty  | 355             | \$68,702,299.80                                | 18.63                                               |
| 6           | 117             | \$6,906,463.60                                 | 1.87                                                |
| 12          | 138             | \$36,118,408.80                                | 9.80                                                |
| 24          | 531             | \$122,626,630.48                               | 33.26                                               |

|        |  |       |                  |        |
|--------|--|-------|------------------|--------|
| 36     |  | 486   | \$105,687,981.47 | 28.66  |
| 60     |  | 120   | \$28,665,594.03  | 7.77   |
| Total: |  | 1,747 | \$368,707,378.18 | 100.00 |

#### Fico Scores of Mortgage Loans

| Fico Scores | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 576 - 600   | 2               | \$279,567.03                                   | 0.08                                                |
| 601 - 625   | 50              | \$11,469,570.79                                | 3.11                                                |
| 626 - 650   | 234             | \$51,774,860.11                                | 14.04                                               |
| 651 - 675   | 340             | \$75,549,778.21                                | 20.49                                               |
| 676 - 700   | 357             | \$71,315,447.05                                | 19.34                                               |
| 701 - 725   | 255             | \$55,145,944.55                                | 14.96                                               |
| 726 - 750   | 219             | \$43,827,052.54                                | 11.89                                               |
| 751 - 775   | 185             | \$39,116,854.25                                | 10.61                                               |
| 776 - 800   | 92              | \$17,918,244.39                                | 4.86                                                |
| 801 - 825   | 13              | \$2,310,059.26                                 | 0.63                                                |
| Total:      | 1,747           | \$368,707,378.18                               | 100.00                                              |

#### Margins of Mortgage Loans

| Margins       | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.500 - 1.999 | 1               | \$303,719.42                                   | 0.12                                                |
| 2.000 - 2.499 | 142             | \$38,991,880.96                                | 15.16                                               |
| 2.500 - 2.999 | 420             | \$101,113,687.44                               | 39.31                                               |
| 3.000 - 3.499 | 294             | \$82,200,198.89                                | 31.96                                               |
| 3.500 - 3.999 | 4               | \$767,418.43                                   | 0.30                                                |
| 4.000 - 4.499 | 1               | \$297,000.00                                   | 0.12                                                |
| 5.000 - 5.499 | 102             | \$19,034,111.87                                | 7.40                                                |
| 5.500 - 5.999 | 16              | \$4,017,375.48                                 | 1.56                                                |
| 6.000 - 6.499 | 43              | \$9,841,668.15                                 | 3.83                                                |
| 6.500 - 6.999 | 2               | \$622,726.27                                   | 0.24                                                |
| Total:        | 1,025           | \$257,189,786.91                               | 100.00                                              |

#### Next Rate Change Dates of Mortgage Loans

| Next Rate Change Dates | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| December 2004          | 2               | \$792,000.00                                   | 0.31                                                |
| January 2005           | 19              | \$4,860,564.46                                 | 1.89                                                |
| February 2005          | 77              | \$20,326,001.57                                | 7.90                                                |
| March 2005             | 12              | \$2,374,320.58                                 | 0.92                                                |

|                |       |                  |        |
|----------------|-------|------------------|--------|
| May 2006       | 5     | \$1,080,297.33   | 0.42   |
| June 2006      | 26    | \$5,714,119.69   | 2.22   |
| July 2006      | 224   | \$51,040,236.31  | 19.85  |
| August 2006    | 184   | \$48,500,331.94  | 18.86  |
| September 2006 | 42    | \$10,517,519.47  | 4.09   |
| April 2007     | 1     | \$303,719.42     | 0.12   |
| May 2007       | 5     | \$1,340,119.25   | 0.52   |
| June 2007      | 38    | \$10,906,028.06  | 4.24   |
| July 2007      | 44    | \$13,095,975.12  | 5.09   |
| August 2007    | 95    | \$21,687,394.40  | 8.43   |
| September 2007 | 25    | \$5,697,512.49   | 2.22   |
| April 2009     | 1     | \$420,000.00     | 0.16   |
| May 2009       | 11    | \$4,141,781.95   | 1.61   |
| June 2009      | 58    | \$11,784,898.70  | 4.58   |
| July 2009      | 51    | \$14,036,852.74  | 5.46   |
| August 2009    | 75    | \$21,109,261.06  | 8.21   |
| September 2009 | 17    | \$3,168,478.98   | 1.23   |
| June 2011      | 1     | \$135,920.00     | 0.05   |
| July 2011      | 2     | \$679,402.57     | 0.26   |
| August 2011    | 6     | \$1,675,243.69   | 0.65   |
| September 2011 | 2     | \$1,167,539.72   | 0.45   |
| August 2014    | 2     | \$634,267.41     | 0.25   |
| Total:         | 1,025 | \$257,189,786.91 | 100.00 |

Maximum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 7.000 - 7.499      | 1               | \$135,920.00                                   | 0.05                                                |
| 8.500 - 8.999      | 2               | \$1,685,000.00                                 | 0.66                                                |
| 9.000 - 9.499      | 3               | \$1,067,550.00                                 | 0.42                                                |
| 9.500 - 9.999      | 52              | \$17,329,800.69                                | 6.74                                                |
| 10.000 - 10.499    | 91              | \$28,069,696.91                                | 10.91                                               |
| 10.500 - 10.999    | 195             | \$50,907,840.25                                | 19.79                                               |
| 11.000 - 11.499    | 200             | \$46,120,155.92                                | 17.93                                               |
| 11.500 - 11.999    | 207             | \$53,685,347.28                                | 20.87                                               |
| 12.000 - 12.499    | 96              | \$20,605,251.27                                | 8.01                                                |
| 12.500 - 12.999    | 72              | \$16,481,224.87                                | 6.41                                                |
| 13.000 - 13.499    | 43              | \$9,101,822.65                                 | 3.54                                                |
| 13.500 - 13.999    | 34              | \$6,885,953.10                                 | 2.68                                                |
| 14.000 - 14.499    | 24              | \$4,310,367.78                                 | 1.68                                                |
| 14.500 - 14.999    | 4               | \$650,145.93                                   | 0.25                                                |
| 15.000 - 15.499    | 1               | \$153,710.26                                   | 0.06                                                |
| Total:             | 1,025           | \$257,189,786.91                               | 100.00                                              |

Minimum Mortgage Rates of Mortgage Loans

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|--|--|--|--|

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.500 - 1.999      | 1               | \$303,719.42                                   | 0.12                                                |
| 2.000 - 2.499      | 142             | \$38,991,880.96                                | 15.16                                               |
| 2.500 - 2.999      | 420             | \$101,113,687.44                               | 39.31                                               |
| 3.000 - 3.499      | 294             | \$82,200,198.89                                | 31.96                                               |
| 3.500 - 3.999      | 4               | \$767,418.43                                   | 0.30                                                |
| 4.000 - 4.499      | 1               | \$297,000.00                                   | 0.12                                                |
| 5.000 - 5.499      | 102             | \$19,034,111.87                                | 7.40                                                |
| 5.500 - 5.999      | 16              | \$4,017,375.48                                 | 1.56                                                |
| 6.000 - 6.499      | 43              | \$9,841,668.15                                 | 3.83                                                |
| 6.500 - 6.999      | 2               | \$622,726.27                                   | 0.24                                                |
| Total:             | 1,025           | \$257,189,786.91                               | 100.00                                              |

Initial Periodic Rate Caps of Mortgage Loans

| Initial Periodic Rate Caps | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                      | 109             | \$28,055,886.61                                | 10.91                                               |
| 2.000                      | 70              | \$13,971,769.49                                | 5.43                                                |
| 3.000                      | 621             | \$156,630,292.11                               | 60.90                                               |
| 5.000                      | 220             | \$56,952,327.60                                | 22.14                                               |
| 6.000                      | 5               | \$1,579,511.10                                 | 0.61                                                |
| Total:                     | 1,025           | \$257,189,786.91                               | 100.00                                              |

Subsequent Periodic Rate Caps of Mortgage Loans

| Subsequent Periodic Rate Caps | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                         | 1,025           | \$257,189,786.91                               | 100.00                                              |
| Total:                        | 1,025           | \$257,189,786.91                               | 100.00                                              |

Deal Name: HomeStar 2004-5

|                    | # of Loans | Balance        | % of group<br>balnce | WAC  | WARM   | FICO   | LTV   |
|--------------------|------------|----------------|----------------------|------|--------|--------|-------|
| <b>Balance</b>     |            |                |                      |      |        |        |       |
| 0-24,999           |            | 1,471,363.13   | 0.35                 | 9.74 | 177.81 | 715.95 | 97.28 |
| 25-49,999          |            | 4,072,541.46   | 0.98                 | 9.30 | 194.00 | 692.05 | 96.97 |
| 50-74,999          |            | 8,204,236.21   | 1.97                 | 8.08 | 281.43 | 691.02 | 87.55 |
|                    |            |                |                      |      |        |        |       |
| 400K-500K          |            | 40,192,007.96  | 9.67                 | 5.97 | 353.58 | 682.86 | 78.09 |
| 500K-600K          |            | 23,823,400.55  | 5.73                 | 5.93 | 347.22 | 693.41 | 76.56 |
| 600K-700K          |            | 15,154,754.91  | 3.65                 | 5.88 | 357.43 | 690.09 | 76.74 |
| 700K-800K          |            | 11,289,344.38  | 2.72                 | 5.68 | 357.34 | 698.58 | 68.42 |
| 800K-900K          |            | 3,372,500.00   | 0.81                 | 4.22 | 357.04 | 659.23 | 73.50 |
| 900K-1MM           |            | 8,901,808.00   | 2.14                 | 5.67 | 357.34 | 703.43 | 69.86 |
| >1mm               |            | 6,020,000.00   | 1.45                 | 5.09 | 357.34 | 706.92 | 54.54 |
| <b>FICO</b>        |            |                |                      |      |        |        |       |
| 475-500            |            | N/A            | N/A                  | N/A  | N/A    | N/A    | N/A   |
| 500-525            |            | N/A            | N/A                  | N/A  | N/A    | N/A    | N/A   |
| 526-550            |            | N/A            | N/A                  | N/A  | N/A    | N/A    | N/A   |
| 550-575            |            | N/A            | N/A                  | N/A  | N/A    | N/A    | N/A   |
| 575-599            |            | 6,071,302.54   | 1.46                 | 7.32 | 358.31 | 587.58 | 81.64 |
| 600-650            |            | 86,364,118.58  | 20.78                | 6.44 | 350.95 | 632.50 | 78.58 |
| <b>LTV w/o MI</b>  |            |                |                      |      |        |        |       |
| 80-84              |            | 5,903,686.05   | 1.70                 | 7.00 | 348.22 | 642.78 | 83.99 |
| 85-89              |            | 15,318,897.19  | 4.41                 | 7.50 | 340.37 | 637.98 | 89.48 |
| 90-94              |            | 4,002,676.08   | 1.15                 | 8.37 | 287.48 | 658.62 | 94.97 |
| 95-99              |            | 11,434,644.14  | 3.29                 | 9.54 | 188.74 | 701.00 | 99.85 |
| <b>LTV with MI</b> |            |                |                      |      |        |        |       |
| 80-84              |            | 4,388,899.73   | 6.44                 | 6.52 | 354.82 | 668.83 | 84.37 |
| 85-89              |            | 25,231,321.58  | 37.00                | 6.68 | 353.23 | 671.45 | 89.70 |
| 90-94              |            | 20,732,270.17  | 30.40                | 6.74 | 354.71 | 683.65 | 94.70 |
| 95-99              |            | 17,636,710.53  | 25.86                | 6.87 | 355.76 | 707.84 | 99.99 |
|                    |            |                |                      |      |        |        |       |
| 2nd Home           |            | 8,775,984.81   | 2.11                 | 6.17 | 352.11 | 683.00 | 76.15 |
| Invest Prop        |            | 68,447,814.23  | 16.47                | 6.47 | 350.35 | 703.04 | 77.38 |
| Cashout            |            | 150,509,765.99 | 36.22                | 6.27 | 350.14 | 670.71 | 74.79 |
| <b>DOC</b>         |            |                |                      |      |        |        |       |
| No Doc             |            | 53,008,824.56  | 12.76                | 6.33 | 349.13 | 690.58 | 74.17 |
| Stated Doc         |            | 259,563,513.18 | 62.46                | 6.27 | 348.56 | 689.43 | 79.27 |
| Reduced Doc        |            | N/A            | N/A                  | N/A  | N/A    | N/A    | N/A   |
|                    |            |                |                      |      |        |        |       |
| Silent 2nds        |            | 152,588,831.05 | 36.72                | 5.80 | 356.40 | 699.99 | 77.50 |

|                |                |       |      |        |        |       |
|----------------|----------------|-------|------|--------|--------|-------|
| Balloon Loans  | 13,507,252.98  | 3.25  | 9.84 | 177.77 | 699.08 | 97.86 |
| 2-4 Fam        | 36,905,277.19  | 8.88  | 6.74 | 350.32 | 679.28 | 77.34 |
| IO Loans       | 226,053,167.00 | 54.39 | 5.71 | 357.56 | 697.04 | 76.64 |
| DTI > 40       | 137,608,861.75 | 33.11 | 6.37 | 348.85 | 679.50 | 81.04 |
| Alt-A Loans    | 368,707,378.18 | 88.72 | 6.15 | 347.77 | 696.40 | 78.99 |
| Subprime Loans | 46,875,786.96  | 11.28 | 6.78 | 355.22 | 642.07 | 79.44 |

| % of full doc | % of owner<br>Occ | SF    | % Cash<br>out/refi | DTI   | 2nd Liens |
|---------------|-------------------|-------|--------------------|-------|-----------|
| 54.28         | 38.93             | 61.07 | 10.08              | 34.41 | 100.00    |
| 38.80         | 84.44             | 49.34 | 6.77               | 36.35 | 89.03     |
| 33.05         | 54.24             | 72.35 | 12.14              | 33.71 | 40.25     |
| 22.64         | 83.36             | 66.32 | 41.92              | 36.19 | N/A       |
| 20.75         | 85.67             | 71.49 | 37.44              | 36.79 | N/A       |
| 16.11         | 91.42             | 66.32 | 41.05              | 34.64 | N/A       |
| 33.72         | 93.11             | 65.90 | 66.60              | 30.53 | N/A       |
| 49.96         | 51.00             | 75.91 | 25.06              | 31.50 | N/A       |
| N/A           | 100.00            | 66.81 | 32.69              | 40.43 | N/A       |
| N/A           | 100.00            | 73.84 | 43.52              | 32.78 | N/A       |
| N/A           | N/A               | N/A   | N/A                | N/A   | N/A       |
| N/A           | N/A               | N/A   | N/A                | N/A   | N/A       |
| N/A           | N/A               | N/A   | N/A                | N/A   | N/A       |
| N/A           | N/A               | N/A   | N/A                | N/A   | N/A       |
| 30.61         | 91.55             | 68.60 | 58.20              | 41.92 | N/A       |
| 28.56         | 87.56             | 65.91 | 60.54              | 37.92 | 2.44      |
| 44.47         | 88.50             | 62.00 | 76.50              | 39.89 | 2.58      |
| 30.34         | 91.06             | 67.02 | 65.46              | 40.51 | 9.59      |
| 22.99         | 72.45             | 38.92 | 62.45              | 36.99 | 38.71     |
| 32.59         | 95.91             | 64.84 | 5.91               | 36.63 | 93.87     |
| 31.73         | 95.29             | 85.35 | 62.22              | 34.14 | N/A       |
| 25.24         | 70.84             | 64.49 | 41.96              | 34.21 | N/A       |
| 27.46         | 93.88             | 59.38 | 27.48              | 35.77 | N/A       |
| 23.98         | 100.00            | 76.28 | N/A                | 35.20 | N/A       |
| 14.45         | N/A               | 48.24 | 22.91              | 34.39 | 2.89      |
| 31.02         | N/A               | 46.42 | 24.58              | 34.92 | 2.44      |
| 25.37         | 87.49             | 69.85 | 100.00             | 36.37 | 1.41      |
| N/A           | 83.28             | 65.77 | 36.11              | N/A   | 2.99      |
| N/A           | 82.33             | 66.63 | 35.90              | 35.73 | 3.39      |
| N/A           | N/A               | N/A   | N/A                | N/A   | N/A       |
| 26.65         | 78.64             | 61.95 | 14.79              | 36.26 | N/A       |

|       |       |       |       |       |        |
|-------|-------|-------|-------|-------|--------|
| 25.36 | 86.49 | 61.36 | 13.48 | 36.63 | 100.00 |
| 26.31 | 41.18 | N/A   | 52.37 | 37.79 | 1.34   |
| 22.05 | 79.85 | 63.77 | 29.69 | 35.33 | N/A    |
| 29.64 | 81.35 | 62.92 | 39.10 | 43.96 | 3.45   |
| 23.78 | 80.82 | 65.07 | 31.61 | 35.22 | 3.85   |
| 32.70 | 86.15 | 65.49 | 72.47 | 40.07 | N/A    |

# Breakeven Analysis for HMAC 2004-5 - 1st \$ Loss

USE AT YOUR OWN RISK! THESE TABLES HAVE NOT BEEN AUDITED.

NOTE : WAL IS MEANINGLESS UNLESS THE BOND RECEIVES ALL ITS PRINCIPAL.

1. 1st dollar loss
2. Stepdown fail
3. Run to Maturity @ Pricing Speed
4. 12 month lag
5. P&I Advance
6. Forwards as of 9-15-2004
7. Deal Settles 10-01-2004

## 45% LOSS SEVERITY

| CLASS AV-2C | CDR | Coll Loss(%) | WAL |
|-------------|-----|--------------|-----|
|-------------|-----|--------------|-----|

|                |       |       |      |
|----------------|-------|-------|------|
| Forwards       | 10.73 | 13.37 | 5.90 |
| Forwards + 150 | 8.76  | 11.43 | 6.22 |

| CLASS M-3 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 5.68 | 8.00 | 14.29 |
| Forwards + 150 | 4.03 | 5.93 | 15.08 |

| CLASS M-4 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 5.07 | 7.25 | 17.36 |
| Forwards + 150 | 3.47 | 5.18 | 18.34 |

| CLASS M-5 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 4.41 | 6.42 | 17.48 |
| Forwards + 150 | 2.85 | 4.33 | 18.18 |

| CLASS M-6 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 3.84 | 5.68 | 18.16 |
| Forwards + 150 | 2.34 | 3.61 | 19.00 |

| CLASS M-7 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 2.98 | 4.51 | 17.26 |
| Forwards + 150 | 1.73 | 2.71 | 18.07 |

## 55% LOSS SEVERITY

| CLASS AV-2C | CDR | Coll Loss(%) | WAL |
|-------------|-----|--------------|-----|
|-------------|-----|--------------|-----|

|                |      |       |      |
|----------------|------|-------|------|
| Forwards       | 8.43 | 13.54 | 6.21 |
| Forwards + 150 | 6.89 | 11.50 | 6.50 |

| CLASS M-3 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 4.57 | 8.09 | 14.75 |
| Forwards + 150 | 3.24 | 5.95 | 15.36 |

| CLASS M-4 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 4.09 | 7.34 | 17.87 |
| Forwards + 150 | 2.80 | 5.21 | 18.63 |

| CLASS M-5 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 3.56 | 6.48 | 17.67 |
| Forwards + 150 | 2.31 | 4.36 | 18.51 |

| CLASS M-6 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 3.11 | 5.73 | 18.51 |
| Forwards + 150 | 1.90 | 3.63 | 19.21 |

| CLASS M-7 | CDR | Coll Loss(%) | WAL |
|-----------|-----|--------------|-----|
|-----------|-----|--------------|-----|

|                |      |      |       |
|----------------|------|------|-------|
| Forwards       | 2.42 | 4.55 | 17.58 |
| Forwards + 150 | 1.41 | 2.73 | 18.11 |

# Breakeven Analysis for HMAc 2004-5 - 1st \$ Loss

USE AT YOUR OWN RISK! THESE TABLES HAVE NOT BEEN AUDITED.

NOTE : WAL IS MEANINGLESS UNLESS THE BOND RECEIVES ALL ITS PRINCIPAL.

DEAL : HMAc04.5

SETTLE: 20041001

ASSUME: PPV 100 DELAY 12 FWD+200 MAT

ASSUME: Fix/ Arm CPR: 18 for 1-24mo, 50 for 25-31, 12 for life

BOND LOSS(\$)- BREAKEVEN

|             |      |              |      |
|-------------|------|--------------|------|
| CLASS A-1   | CDR  | Coll Loss(%) | WAL  |
| Loss Sev 40 | 8.47 | 11.78        | 3.58 |

# Breakeven Analysis for HMAC 2004-5 - 1st \$ Loss

USE AT YOUR OWN RISK! THESE TABLES HAVE NOT BEEN AUDITED.

NOTE : WAL IS MEANINGLESS UNLESS THE BOND RECEIVES ALL ITS PRINCIPAL.

DEAL : HMAC04.5

SETTLE: 20041001

ASSUME: FWD+200 CALL. Bond is called in period 71.

ASSUME: Fix/ Arm CPR: 18 for 1-24mo, 50 for 25-31, 12 for life

ASSUME: NIM Loss Curve; Default outside prepay; Trigger Fail

BOND LOSS(\$)- BREAKEVEN

| CLASS A-1 PRICE 100 | Multiple of Loss |              | WAL  |
|---------------------|------------------|--------------|------|
|                     | Curve            | Coll Loss(%) |      |
|                     | 5.57             | 11.14        | 2.61 |

# Breakeven Analysis for HMAC 2004-5 - 1st \$ Loss

USE AT YOUR OWN RISK! THESE TABLES HAVE NOT BEEN AUDITED.

NOTE : WAL IS MEANINGLESS UNLESS THE BOND RECEIVES ALL ITS PRINCIPAL.

DEAL : HMAC04.5

SETTLE: 20041001

ASSUME: FWD+200 MAT

ASSUME: Fix/ Arm CPR: 18 for 1-24mo, 50 for 25-31, 12 for life

ASSUME: NIM Loss Curve; Default outside prepay; Trigger Fail

BOND LOSS(\$)- BREAKEVEN

| CLASS A-1 PRICE 100 | Multiple of Loss |              | WAL  |
|---------------------|------------------|--------------|------|
|                     | Curve            | Coll Loss(%) |      |
|                     | 5.50             | 11.00        | 3.23 |

# Breakeven Analysis for HMAC 2004-5 - 1st \$ Loss

USE AT YOUR OWN RISK! THESE TABLES HAVE NOT BEEN AUDITED.

NOTE : WAL IS MEANINGLESS UNLESS THE BOND RECEIVES ALL ITS PRINCIPAL.

DEAL : HMAC04.5

SETTLE: 20041001

ASSUME: PPV 100 TRIGGER FAIL DELAY 12 LOSS 60 FWD+200 MAT

ASSUME: Fix/ Arm CPR: 18 for 1-24mo, 50 for 25-31, 12 for life

BOND LOSS(\$) - BREAKEVEN

|           |      |              |      |
|-----------|------|--------------|------|
| CLASS A-1 | CDR  | Coll Loss(%) | WAL  |
|           | 5.13 | 12.19        | 3.99 |

## 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%      | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 525             | 549              | > 65%      | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 550             | 574              | > 65%      | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 575             | 599              | > 70%      | 205,549.61                         | 1.24                                  | 7.417                   | N/A         | 588                     | 42.34                  |
| 600             | 624              | > 70%      | 211,269.39                         | 4.37                                  | 6.789                   | 13.96       | 614                     | 40.17                  |
| 625             | 649              | > 70%      | 220,846.87                         | 11.58                                 | 6.481                   | 19.85       | 637                     | 37.57                  |
| 650             | 674              | > 80%      | 162,199.97                         | 6.28                                  | 7.170                   | 75.55       | 664                     | 36.49                  |
| 675             | 699              | > 80%      | 132,835.70                         | 5.11                                  | 7.200                   | 77.95       | 687                     | 36.14                  |
| 700             | 724              | > 80%      | 132,551.71                         | 2.58                                  | 7.216                   | 75.93       | 712                     | 35.98                  |
| 725             | 749              | > 85%      | 120,561.26                         | 2.15                                  | 6.935                   | 81.00       | 735                     | 33.01                  |
| 750             | 774              | > 85%      | 97,452.55                          | 1.20                                  | 7.465                   | 60.40       | 761                     | 34.15                  |
| 775             | 799              | > 85%      | 89,858.22                          | 0.54                                  | 7.801                   | 47.76       | 786                     | 32.33                  |
| 800 max         |                  | > 85%      | 69,551.29                          | 0.03                                  | 7.295                   | 82.04       | 806                     | 35.40                  |

| <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%      | 237,466.64                         | 0.17                                  | 6.069                   | N/A         | 661                     | 52.36                  |
| 65%            | 69%             | > 50%      | 379,191.81                         | 0.18                                  | 5.878                   | N/A         | 709                     | 53.73                  |
| 70%            | 74%             | > 50%      | 257,523.11                         | 0.06                                  | 6.400                   | N/A         | 630                     | 50.20                  |
| 75%            | 79%             | > 50%      | 295,337.07                         | 0.21                                  | 6.652                   | N/A         | 642                     | 52.36                  |
| 80%            | 84%             | > 50%      | 283,587.54                         | 0.27                                  | 6.357                   | N/A         | 708                     | 52.58                  |
| 85%            | 89%             | > 50%      | 260,321.49                         | 0.19                                  | 7.324                   | N/A         | 614                     | 54.49                  |
| 90%            | 94%             | > 50%      | 183,417.06                         | 0.09                                  | 6.912                   | N/A         | 611                     | 52.07                  |
| 95%            | 99%             | > 50%      | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 100% max       |                 | > 50%      |                                    |                                       |                         |             |                         |                        |

| <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       | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 25%            | 29%             | < 550       | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 30%            | 34%             | < 575       | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 35%            | 39%             | < 600       | 201,343.29                         | 0.29                                  | 7.708                   | N/A         | 589                     | 37.36                  |
| 40%            | 44%             | < 625       | 221,234.18                         | 1.49                                  | 6.732                   | 1.89        | 610                     | 42.40                  |
| 45%            | 49%             | < 650       | 259,846.50                         | 2.56                                  | 6.713                   | 8.51        | 622                     | 46.56                  |
| 50%            | 54%             | < 675       | 235,564.17                         | 0.51                                  | 6.576                   | N/A         | 637                     | 51.73                  |
| 55% max        |                 | < 700       | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |

## 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              | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 525             | 549              | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 550             | 574              | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 575             | 599              | 221,728.71                         | 1.01                                  | 7.261                   | N/A         | 588                     | 41.60                  |
| 600             | 624              | 231,546.81                         | 2.90                                  | 6.793                   | 10.73       | 614                     | 40.18                  |
| 625             | 649              | 262,211.54                         | 8.90                                  | 6.363                   | 15.84       | 638                     | 37.19                  |
| 650             | 674              | 219,619.46                         | 12.52                                 | 6.381                   | 23.80       | 662                     | 36.64                  |
| 675             | 699              | 208,339.71                         | 12.63                                 | 6.215                   | 22.48       | 687                     | 35.17                  |
| 700             | 724              | 231,725.12                         | 10.09                                 | 6.091                   | 14.46       | 711                     | 34.69                  |

|         |     |            |      |       |       |     |       |
|---------|-----|------------|------|-------|-------|-----|-------|
| 725     | 749 | 221,032.74 | 6.33 | 6.184 | 15.44 | 737 | 33.68 |
| 750     | 774 | 232,482.85 | 5.43 | 6.165 | 8.57  | 761 | 34.57 |
| 775     | 799 | 218,736.20 | 2.58 | 5.855 | 5.52  | 783 | 33.21 |
| 800 max |     | 136,467.46 | 0.07 | 5.064 | N/A   | 813 | 36.79 |

#### IO 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              | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 525             | 549              | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 550             | 574              | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 575             | 599              | N/A                                | N/A                                   | N/A                     | N/A         | N/A                     | N/A                    |
| 600             | 624              | 324,769.44                         | 1.41                                  | 5.847                   | 5.23        | 622                     | 38.85                  |
| 625             | 649              | 277,910.91                         | 8.02                                  | 5.881                   | 10.12       | 638                     | 37.21                  |
| 650             | 674              | 270,881.87                         | 10.89                                 | 5.766                   | 13.71       | 662                     | 36.71                  |
| 675             | 699              | 257,072.71                         | 10.64                                 | 5.623                   | 8.21        | 687                     | 34.48                  |
| 700             | 724              | 253,175.98                         | 7.62                                  | 5.639                   | 3.25        | 712                     | 34.62                  |
| 725             | 749              | 223,776.32                         | 5.82                                  | 5.718                   | 3.41        | 736                     | 35.34                  |
| 750             | 774              | 261,074.09                         | 6.66                                  | 5.725                   | 4.73        | 761                     | 33.32                  |
| 775             | 799              | 249,480.69                         | 3.06                                  | 5.450                   | 1.12        | 785                     | 33.44                  |
| 800 max         |                  | 170,288.57                         | 0.29                                  | 5.875                   | N/A         | 807                     | 33.45                  |

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> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |
| 84.38      | 62.91        | 14.39        | 94.52              | 36.17             | N/A              | 63.83               | N/A               |
| 84.09      | 62.46        | 22.38        | 91.16              | 39.22             | N/A              | 55.82               | 19.26             |
| 82.97      | 63.30        | 22.72        | 87.63              | 29.56             | N/A              | 58.37               | 54.97             |
| 93.24      | 65.30        | 19.82        | 93.87              | 23.98             | N/A              | 65.63               | 23.75             |
| 93.64      | 62.96        | 21.97        | 81.48              | 20.73             | N/A              | 71.15               | 17.09             |
| 95.46      | 68.32        | 9.08         | 85.39              | 24.22             | N/A              | 73.13               | 9.58              |
| 97.23      | 73.91        | 16.16        | 82.52              | 38.67             | N/A              | 52.40               | 9.24              |
| 96.05      | 72.01        | 18.60        | 90.37              | 31.24             | N/A              | 63.14               | 21.58             |
| 97.51      | 63.66        | 18.33        | 78.86              | 44.70             | N/A              | 48.98               | 6.32              |
| 91.80      | N/A          | 17.96        | 17.96              | 100.00            | N/A              | N/A                 | N/A               |

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> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|
| 61.61      | 68.44        | N/A          | 52.11              | 52.11             | N/A              | 47.89               | N/A               |
| 67.84      | 100.00       | N/A          | 44.75              | N/A               | N/A              | 100.00              | 55.25             |
| 71.67      | 100.00       | N/A          | 100.00             | N/A               | N/A              | 100.00              | N/A               |
| 76.47      | 36.51        | N/A          | 36.51              | 11.05             | N/A              | 88.95               | 63.49             |
| 80.00      | 65.58        | N/A          | 64.44              | 77.19             | N/A              | 22.81               | N/A               |
| 87.01      | 100.00       | N/A          | 100.00             | 100.00            | N/A              | N/A                 | N/A               |
| 90.00      | 21.56        | N/A          | 78.44              | 100.00            | N/A              | N/A                 | N/A               |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |

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> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |
| 83.22      | 67.79        | 32.21        | 100.00             | 23.81             | N/A              | 76.19               | N/A               |
| 81.76      | 48.85        | 31.20        | 88.29              | 32.36             | N/A              | 67.64               | 32.06             |
| 79.76      | 71.72        | 11.63        | 93.11              | 26.76             | N/A              | 73.24               | 32.84             |
| 74.39      | 59.90        | N/A          | 57.53              | 28.82             | N/A              | 71.18               | 26.53             |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               |

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> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|-------------|
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               | N/A         |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               | N/A         |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               | N/A         |
| 79.86      | 59.09        | 17.55        | 94.50              | N/A               | N/A              | 100.00              | N/A               | 3.78        |
| 80.72      | 60.96        | 22.46        | 86.41              | N/A               | N/A              | 100.00              | 19.34             | 27.26       |
| 78.40      | 66.79        | 18.68        | 88.18              | N/A               | N/A              | 100.00              | 57.75             | 36.02       |
| 80.93      | 66.24        | 15.50        | 87.50              | N/A               | N/A              | 100.00              | 54.40             | 46.87       |
| 80.32      | 64.47        | 22.47        | 77.18              | N/A               | N/A              | 100.00              | 55.10             | 49.21       |
| 79.21      | 69.58        | 14.50        | 78.11              | N/A               | N/A              | 100.00              | 57.52             | 55.03       |

|       |        |       |       |     |     |        |       |       |
|-------|--------|-------|-------|-----|-----|--------|-------|-------|
| 77.53 | 69.05  | 12.72 | 72.60 | N/A | N/A | 100.00 | 55.66 | 53.87 |
| 78.35 | 70.07  | 19.00 | 87.96 | N/A | N/A | 100.00 | 70.65 | 60.79 |
| 73.88 | 62.18  | 31.02 | 82.45 | N/A | N/A | 100.00 | 75.11 | 49.85 |
| 67.79 | 100.00 | N/A   | 45.29 | N/A | N/A | 100.00 | 45.29 | 54.71 |

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> |
|------------|--------------|--------------|--------------------|-------------------|------------------|---------------------|-------------------|-------------|
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               | N/A         |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               | N/A         |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               | N/A         |
| N/A        | N/A          | N/A          | N/A                | N/A               | N/A              | N/A                 | N/A               | N/A         |
| 75.72      | 45.71        | 45.05        | 90.76              | 26.80             | N/A              | 39.83               | 100.00            | 68.34       |
| 77.53      | 66.47        | 23.46        | 87.61              | 24.60             | N/A              | 64.02               | 100.00            | 49.36       |
| 78.42      | 60.42        | 23.31        | 82.86              | 20.54             | N/A              | 62.59               | 100.00            | 58.86       |
| 77.12      | 63.83        | 26.79        | 76.09              | 16.85             | N/A              | 65.43               | 100.00            | 61.20       |
| 75.90      | 67.30        | 20.17        | 77.33              | 15.43             | N/A              | 76.23               | 100.00            | 55.79       |
| 75.32      | 64.85        | 21.56        | 71.53              | 27.52             | N/A              | 60.58               | 100.00            | 46.12       |
| 75.53      | 69.33        | 21.30        | 80.84              | 26.66             | N/A              | 57.57               | 100.00            | 59.84       |
| 73.45      | 52.88        | 34.71        | 78.18              | 30.06             | N/A              | 63.27               | 100.00            | 45.86       |
| 77.38      | 73.04        | 26.96        | 65.05              | 49.20             | N/A              | 10.37               | 100.00            | 44.88       |

| <u>% NY</u> | <u>% FL</u> |
|-------------|-------------|
| N/A         | N/A         |
| N/A         | N/A         |
| N/A         | N/A         |
| 37.09       | 15.65       |
| 21.64       | 4.66        |
| 4.39        | 9.22        |
| 7.03        | 6.58        |
| 2.78        | 6.08        |
| 1.96        | 6.44        |

|       |      |
|-------|------|
| 4.95  | 7.19 |
| 5.38  | 4.17 |
| 11.53 | 8.76 |
| N/A   | N/A  |

| <u>% NY</u> | <u>% FL</u> |
|-------------|-------------|
| N/A         | N/A         |
| N/A         | N/A         |
| N/A         | N/A         |
| N/A         | N/A         |
| N/A         | 7.10        |
| 3.60        | 9.90        |
| 2.71        | 9.09        |
| N/A         | 5.79        |
| 1.00        | 8.50        |
| 2.04        | 9.87        |
| 0.98        | 4.58        |
| 12.13       | 9.54        |
| N/A         | N/A         |

# NO PREAY STRESS

|                                       | Min 0                                       |                 |                 |
|---------------------------------------|---------------------------------------------|-----------------|-----------------|
| Fwd LIBOR/Swap Shift                  | -200 bp                                     | bp              | 200 bp          |
| Prepay                                | 1.00x Base Case                             | 1.00x Base Case | 1.00x Base Case |
| Loss Severity: 40%                    |                                             |                 |                 |
| Recovery Delay: 12 months             |                                             |                 |                 |
| % Cum Loss Yield Break                | 7.55                                        | 5.41            | 2.68            |
| CDR - Yield Break                     | 6.10                                        | 4.15            | 1.93            |
| % Cum Loss 1st \$ Principal Loss      | 6.43                                        | 4.48            | 1.94            |
| CDR - 1st \$ Principal Loss           | 5.06                                        | 3.37            | 1.38            |
| Loss Severity: 50%                    | Do NOT explicitly calc. Interpolate please. |                 |                 |
| Recovery Delay: 12 months             |                                             |                 |                 |
| % Cum Loss Yield Break                | 7.72                                        | 5.48            | 2.69            |
| CDR - Yield Break                     | 5.06                                        | 3.44            | 1.60            |
| % Cum Loss 1st \$ Principal Loss      | 6.52                                        | 4.52            | 1.95            |
| CDR - 1st \$ Principal Loss           | 4.19                                        | 2.79            | 1.15            |
| Loss Severity: 60%                    |                                             |                 |                 |
| Recovery Delay: 12 months             |                                             |                 |                 |
| % Cum Loss Yield Break                | 7.88                                        | 5.55            | 2.69            |
| CDR - Yield Break                     | 4.02                                        | 2.73            | 1.27            |
| % Cum Loss 1st \$ Principal Loss      | 6.61                                        | 4.56            | 1.95            |
| CDR - 1st \$ Principal Loss           | 3.31                                        | 2.21            | 0.91            |
| Loss Severity: 40%                    |                                             |                 |                 |
| Recovery Delay: 12 months. NO ADVANCE |                                             |                 |                 |
| % Cum Loss Yield Break                | 6.73                                        | 4.74            |                 |
| CDR - Yield Break                     | 5.33                                        | 3.58            |                 |
| % Cum Loss 1st \$ Principal Loss      | 5.65                                        | 3.86            | 1.66            |
| CDR - 1st \$ Principal Loss           | 4.36                                        | 2.86            | 1.17            |
| Loss Severity: 50%                    | Do NOT explicitly calc. Interpolate please. |                 |                 |
| Recovery Delay: 12 months. NO ADVANCE |                                             |                 |                 |
| % Cum Loss Yield Break                | 6.99                                        | 4.90            |                 |
| CDR - Yield Break                     | 4.50                                        | 3.03            |                 |
| % Cum Loss 1st \$ Principal Loss      | 5.84                                        | 3.99            | 1.71            |
| CDR - 1st \$ Principal Loss           | 3.68                                        | 2.42            | 1.00            |
| Loss Severity: 60%                    |                                             |                 |                 |
| Recovery Delay: 12 months. NO ADVANCE |                                             |                 |                 |
| % Cum Loss Yield Break                | 7.24                                        | 5.06            | 2.45            |
| CDR - Yield Break                     | 3.66                                        | 2.47            | 1.15            |
| % Cum Loss 1st \$ Principal Loss      | 6.03                                        | 4.11            | 1.76            |

|                             |      |      |      |
|-----------------------------|------|------|------|
| CDR - 1st \$ Principal Loss | 2.99 | 1.98 | 0.82 |
|-----------------------------|------|------|------|

**PREPAY STRESS**

|                                  | Min 0<br>-200 bp | bp              | 200 bp          |
|----------------------------------|------------------|-----------------|-----------------|
| Fwd LIBOR/Swap Shift             |                  |                 |                 |
| Prepay                           | 2.00x Base Case  | 1.00x Base Case | 0.50x Base Case |
| Loss Severity: 50%               |                  |                 |                 |
| Recovery Delay: 12 months        |                  |                 |                 |
| % Cum Loss Yield Break           | 3.89             | 5.50            | 4.85            |
| CDR - Yield Break                | 4.66             | 3.30            | 1.53            |
| % Cum Loss 1st \$ Principal Loss | 3.35             | 4.53            | 4.11            |
| CDR - 1st \$ Principal Loss      | 3.98             | 2.67            | 1.28            |

|                                       |      |      |      |
|---------------------------------------|------|------|------|
| Loss Severity: 50%                    |      |      |      |
| Recovery Delay: 12 months. NO ADVANCE |      |      |      |
| % Cum Loss Yield Break                | 3.57 | 4.94 | 4.21 |
| CDR - Yield Break                     | 4.26 | 2.93 | 1.31 |
| % Cum Loss 1st \$ Principal Loss      | 3.07 | 4.01 | 3.57 |
| CDR - 1st \$ Principal Loss           | 3.64 | 2.34 | 1.10 |

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|           | Count | Balance         | % of Balance | Gross Rate | Gross Margin | Gross Lifecap | Gross Lifefloor | Master & Sched |      |        | Rem Term | Orig Term | Initial Cap | Periodic Cap | Month       |              |
|-----------|-------|-----------------|--------------|------------|--------------|---------------|-----------------|----------------|------|--------|----------|-----------|-------------|--------------|-------------|--------------|
|           |       |                 |              |            |              |               |                 | Sub Serv Fees  | Term | Amount |          |           |             |              | to Next Adj | Provided LTV |
| 571 - 580 |       | \$269,649.20    | 0.06         | 8.052      | N/A          | N/A           | N/A             | 0.513          | 358  | 358    | 360      | N/A       | N/A         |              | 0           | 86.42        |
| 581 - 590 |       | \$4,461,285.34  | 1.07         | 7.244      | 6.631        | 13.136        | 6.631           | 0.504          | 358  | 358    | 360      | 3,000     | 1,000       |              | 20          | 80.46        |
| 591 - 600 |       | \$2,740,931.44  | 0.66         | 7.347      | 6.559        | 13.059        | 6.559           | 0.502          | 358  | 358    | 360      | 3,000     | 1,000       |              | 19          | 86.23        |
| 601 - 610 |       | \$6,729,913.94  | 1.62         | 6.803      | 5.981        | 12.728        | 5.981           | 0.457          | 356  | 356    | 359      | 3,000     | 1,000       |              | 15          | 78.97        |
| 611 - 620 |       | \$5,799,381.05  | 1.40         | 6.799      | 5.899        | 12.544        | 5.899           | 0.435          | 355  | 356    | 358      | 2,940     | 1,000       |              | 12          | 81.65        |
| 621 - 630 |       | \$21,157,890.22 | 5.09         | 6.424      | 3.800        | 11.796        | 3.800           | 0.324          | 348  | 353    | 350      | 3,138     | 1,000       |              | 22          | 78.29        |
| 631 - 640 |       | \$27,301,139.87 | 6.57         | 6.365      | 3.657        | 11.614        | 3.657           | 0.324          | 349  | 356    | 351      | 3,011     | 1,000       |              | 19          | 78.04        |
| 641 - 650 |       | \$25,375,793.50 | 6.11         | 6.346      | 3.661        | 11.685        | 3.661           | 0.323          | 353  | 355    | 355      | 2,741     | 1,000       |              | 15          | 78.59        |
| 651 - 660 |       | \$30,881,690.01 | 7.43         | 6.296      | 3.540        | 11.426        | 3.540           | 0.298          | 351  | 355    | 353      | 3,125     | 1,000       |              | 19          | 78.71        |
| 661 - 670 |       | \$36,279,266.90 | 8.73         | 6.379      | 3.353        | 11.528        | 3.353           | 0.288          | 347  | 356    | 349      | 3,037     | 1,000       |              | 18          | 81.98        |
| 671 - 680 |       | \$29,637,379.82 | 7.13         | 6.183      | 3.497        | 11.510        | 3.497           | 0.292          | 350  | 356    | 353      | 3,107     | 1,000       |              | 20          | 80.34        |
| 681 - 690 |       | \$36,817,173.04 | 8.86         | 6.132      | 3.222        | 11.247        | 3.222           | 0.287          | 347  | 353    | 349      | 3,053     | 1,000       |              | 20          | 79.02        |
| 691 - 700 |       | \$25,590,786.34 | 6.16         | 6.281      | 3.251        | 11.551        | 3.251           | 0.283          | 346  | 354    | 349      | 3,256     | 1,000       |              | 21          | 81.61        |
| 701 - 710 |       | \$26,045,642.35 | 6.27         | 6.151      | 3.180        | 11.437        | 3.180           | 0.280          | 351  | 355    | 354      | 3,162     | 1,000       |              | 21          | 79.57        |
| 711 - 720 |       | \$23,527,486.53 | 5.66         | 5.998      | 3.379        | 11.330        | 3.379           | 0.274          | 349  | 354    | 351      | 3,110     | 1,000       |              | 19          | 78.39        |
| 721 - 730 |       | \$16,725,172.65 | 4.02         | 6.212      | 3.032        | 11.342        | 3.032           | 0.279          | 350  | 357    | 352      | 3,517     | 1,000       |              | 24          | 79.54        |
| 731 - 740 |       | \$22,283,409.09 | 5.36         | 6.092      | 3.301        | 11.438        | 3.301           | 0.277          | 347  | 351    | 349      | 3,323     | 1,000       |              | 24          | 80.95        |
| 741 - 750 |       | \$13,332,730.03 | 3.21         | 5.889      | 3.019        | 11.230        | 3.019           | 0.274          | 347  | 351    | 349      | 3,371     | 1,000       |              | 22          | 73.31        |
| 751 - 760 |       | \$20,571,614.19 | 4.95         | 6.001      | 2.999        | 11.130        | 2.999           | 0.271          | 341  | 351    | 344      | 3,631     | 1,000       |              | 25          | 75.92        |
| 761 - 770 |       | \$13,786,425.26 | 3.32         | 6.125      | 2.807        | 10.988        | 2.807           | 0.275          | 344  | 353    | 346      | 3,906     | 1,000       |              | 26          | 77.45        |
| 771 - 780 |       | \$11,291,397.18 | 2.72         | 5.844      | 2.949        | 11.133        | 2.949           | 0.281          | 350  | 358    | 352      | 3,079     | 1,000       |              | 24          | 78.43        |
| 781 - 790 |       | \$7,740,623.90  | 1.86         | 5.635      | 3.016        | 11.177        | 3.016           | 0.297          | 353  | 356    | 355      | 2,969     | 1,000       |              | 24          | 76.05        |
| 791 - 800 |       | \$4,926,324.03  | 1.19         | 6.059      | 2.989        | 11.178        | 2.989           | 0.269          | 340  | 352    | 343      | 3,887     | 1,000       |              | 30          | 70.50        |
| 801 - 810 |       | \$2,186,459.26  | 0.53         | 6.181      | 2.947        | 10.104        | 2.947           | 0.271          | 356  | 358    | 358      | 2,674     | 1,000       |              | 12          | 77.37        |
| 811 +     |       | \$123,600.00    | 0.03         | 6.500      | N/A          | N/A           | N/A             | 0.263          | 358  | 358    | 360      | N/A       | N/A         |              | 0           | 80.00        |

| Known |              |            |
|-------|--------------|------------|
| FICOS | Avg Balance  | LTV>80w/MI |
| 580   | \$134,824.60 | 0.00       |
| 586   | \$212,442.16 | 0.00       |
| 598   | \$210,840.88 | 0.00       |
| 606   | \$203,936.79 | 7.66       |
| 616   | \$214,791.89 | 15.00      |
| 625   | \$237,729.10 | 14.15      |
| 636   | \$220,170.48 | 12.04      |
| 646   | \$215,049.10 | 19.54      |
| 656   | \$245,092.78 | 18.67      |
| 666   | \$213,407.45 | 23.54      |
| 675   | \$205,815.14 | 26.44      |
| 686   | \$205,682.53 | 21.98      |
| 695   | \$189,561.38 | 23.73      |
| 705   | \$226,483.85 | 11.33      |
| 716   | \$228,422.20 | 15.26      |
| 726   | \$177,927.37 | 12.83      |
| 736   | \$193,768.77 | 22.28      |
| 746   | \$222,212.17 | 7.34       |
| 756   | \$223,604.50 | 7.07       |
| 765   | \$196,948.93 | 9.60       |
| 775   | \$205,298.13 | 6.20       |
| 785   | \$209,206.05 | 8.54       |
| 795   | \$175,940.14 | 3.48       |
| 805   | \$182,204.94 | 5.22       |
| 817   | \$123,600.00 | 0.00       |

# HMAC 2004-5 NO INCOME COLLATERAL TABLES

## Original Principal Balances of Mortgage Loans

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00          | 2               | \$50,000.00                                    | 0.09                                                |
| 25,000.01 - 50,000.00     | 11              | \$388,708.00                                   | 0.73                                                |
| 50,000.01 - 75,000.00     | 16              | \$1,031,048.00                                 | 1.94                                                |
| 75,000.01 - 100,000.00    | 23              | \$2,042,980.00                                 | 3.85                                                |
| 100,000.01 - 125,000.00   | 19              | \$2,160,319.00                                 | 4.07                                                |
| 125,000.01 - 150,000.00   | 34              | \$4,562,909.00                                 | 8.60                                                |
| 150,000.01 - 175,000.00   | 27              | \$4,340,977.00                                 | 8.18                                                |
| 175,000.01 - 200,000.00   | 22              | \$4,115,345.00                                 | 7.76                                                |
| 200,000.01 - 225,000.00   | 14              | \$2,976,920.00                                 | 5.61                                                |
| 225,000.01 - 250,000.00   | 19              | \$4,491,293.00                                 | 8.47                                                |
| 250,000.01 - 275,000.00   | 13              | \$3,419,680.00                                 | 6.45                                                |
| 275,000.01 - 300,000.00   | 12              | \$3,432,650.00                                 | 6.47                                                |
| 300,000.01 - 333,700.00   | 8               | \$2,540,097.00                                 | 4.79                                                |
| 333,700.01 - 350,000.00   | 2               | \$680,600.00                                   | 1.28                                                |
| 350,000.01 - 500,000.00   | 20              | \$8,156,036.00                                 | 15.37                                               |
| 500,000.01 - 1,000,000.00 | 12              | \$8,667,000.00                                 | 16.34                                               |
| Total:                    | 254             | \$53,056,562.00                                | 100.00                                              |

## Principal Balances of Mortgage Loans as of Cutoff Date

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00          | 2               | \$49,859.62                                    | 0.09                                                |
| 25,000.01 - 50,000.00     | 11              | \$388,117.45                                   | 0.73                                                |
| 50,000.01 - 75,000.00     | 16              | \$1,029,592.70                                 | 1.94                                                |
| 75,000.01 - 100,000.00    | 23              | \$2,039,719.57                                 | 3.85                                                |
| 100,000.01 - 125,000.00   | 19              | \$2,158,435.01                                 | 4.07                                                |
| 125,000.01 - 150,000.00   | 34              | \$4,558,105.37                                 | 8.60                                                |
| 150,000.01 - 175,000.00   | 27              | \$4,332,975.09                                 | 8.17                                                |
| 175,000.01 - 200,000.00   | 22              | \$4,112,221.10                                 | 7.76                                                |
| 200,000.01 - 225,000.00   | 14              | \$2,975,041.56                                 | 5.61                                                |
| 225,000.01 - 250,000.00   | 19              | \$4,486,054.63                                 | 8.46                                                |
| 250,000.01 - 275,000.00   | 13              | \$3,417,570.36                                 | 6.45                                                |
| 275,000.01 - 300,000.00   | 12              | \$3,430,744.47                                 | 6.47                                                |
| 300,000.01 - 333,700.00   | 8               | \$2,538,298.01                                 | 4.79                                                |
| 333,700.01 - 350,000.00   | 2               | \$679,668.55                                   | 1.28                                                |
| 350,000.01 - 500,000.00   | 20              | \$8,151,840.86                                 | 15.38                                               |
| 500,000.01 - 1,000,000.00 | 12              | \$8,660,580.21                                 | 16.34                                               |
| Total:                    | 254             | \$53,008,824.56                                | 100.00                                              |

## Current Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 3.500 - 3.999      | 1               | \$130,400.00                                   | 0.25                                                |
| 4.000 - 4.499      | 2               | \$540,000.00                                   | 1.02                                                |
| 4.500 - 4.999      | 16              | \$4,782,146.00                                 | 9.02                                                |
| 5.000 - 5.499      | 19              | \$3,525,569.90                                 | 6.65                                                |
| 5.500 - 5.999      | 38              | \$9,496,961.79                                 | 17.92                                               |
| 6.000 - 6.499      | 55              | \$11,356,153.73                                | 21.42                                               |
| 6.500 - 6.999      | 53              | \$12,679,751.96                                | 23.92                                               |
| 7.000 - 7.499      | 22              | \$4,311,924.43                                 | 8.13                                                |
| 7.500 - 7.999      | 20              | \$3,873,699.92                                 | 7.31                                                |
| 8.000 - 8.499      | 3               | \$449,012.92                                   | 0.85                                                |
| 8.500 - 8.999      | 8               | \$703,923.02                                   | 1.33                                                |
| 9.000 - 9.499      | 1               | \$82,711.54                                    | 0.16                                                |
| 9.500 - 9.999      | 9               | \$477,638.43                                   | 0.90                                                |
| 10.000 - 10.499    | 2               | \$132,177.31                                   | 0.25                                                |
| 10.500 - 10.999    | 2               | \$196,677.45                                   | 0.37                                                |
| 11.500 - 11.999    | 1               | \$53,894.46                                    | 0.10                                                |
| 12.000 - 12.499    | 2               | \$216,181.70                                   | 0.41                                                |
| Total:             | 254             | \$53,008,824.56                                | 100.00                                              |

Original Term to Maturity of Mortgage Loans

| Original Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 180           | 29              | \$2,212,710.06                                 | 4.17                                                |
| 181 - 240           | 3               | \$413,969.54                                   | 0.78                                                |
| 241 - 360           | 222             | \$50,382,144.96                                | 95.04                                               |
| Total:              | 254             | \$53,008,824.56                                | 100.00                                              |

Stated Remaining Term to Maturity of Mortgage Loans

| Remaining Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 121 - 180            | 29              | \$2,212,710.06                                 | 4.17                                                |
| 181 - 240            | 3               | \$413,969.54                                   | 0.78                                                |
| 301 - 360            | 222             | \$50,382,144.96                                | 95.04                                               |
| Total:               | 254             | \$53,008,824.56                                | 100.00                                              |

Seasoning of Mortgage Loans

| Seasoning(mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 006      | 254             | \$53,008,824.56                                | 100.00                                              |
| Total:         | 254             | \$53,008,824.56                                | 100.00                                              |

Combined Loan-to-Value Ratios of Mortgage Loans

| Combined LTVs  | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25.00   | 3               | \$359,377.47                                   | 0.68                                                |
| 25.01 - 30.00  | 3               | \$379,639.82                                   | 0.72                                                |
| 30.01 - 35.00  | 1               | \$50,000.00                                    | 0.09                                                |
| 35.01 - 40.00  | 6               | \$950,288.57                                   | 1.79                                                |
| 40.01 - 45.00  | 6               | \$675,704.42                                   | 1.27                                                |
| 45.01 - 50.00  | 6               | \$1,157,639.13                                 | 2.18                                                |
| 50.01 - 55.00  | 3               | \$557,316.69                                   | 1.05                                                |
| 55.01 - 60.00  | 19              | \$4,867,825.94                                 | 9.18                                                |
| 60.01 - 65.00  | 14              | \$4,740,114.76                                 | 8.94                                                |
| 65.01 - 70.00  | 15              | \$4,634,770.45                                 | 8.74                                                |
| 70.01 - 75.00  | 12              | \$3,097,158.65                                 | 5.84                                                |
| 75.01 - 80.00  | 106             | \$22,832,846.30                                | 43.07                                               |
| 80.01 - 85.00  | 2               | \$576,977.79                                   | 1.09                                                |
| 85.01 - 90.00  | 22              | \$3,803,786.25                                 | 7.18                                                |
| 90.01 - 95.00  | 18              | \$3,403,630.97                                 | 6.42                                                |
| 95.01 - 100.00 | 18              | \$921,747.35                                   | 1.74                                                |
| Total:         | 254             | \$53,008,824.56                                | 100.00                                              |

Owner Occupancy of Mortgage Loans

| Owner Occupancy | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Owner Occupied  | 206             | \$44,145,626.91                                | 83.28                                               |
| Investor        | 42              | \$7,429,924.39                                 | 14.02                                               |
| Second Home     | 6               | \$1,433,273.26                                 | 2.70                                                |
| Total:          | 254             | \$53,008,824.56                                | 100.00                                              |

Property Type of Mortgage Loans

| Property Types | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Single Family  | 158             | \$34,862,335.43                                | 65.77                                               |
| Pud            | 71              | \$12,758,478.72                                | 24.07                                               |
| 2-4 Family     | 12              | \$2,999,196.41                                 | 5.66                                                |
| Condo          | 13              | \$2,388,814.00                                 | 4.51                                                |
| Total:         | 254             | \$53,008,824.56                                | 100.00                                              |

Loan Purpose of Mortgage Loans

| Loan Purpose | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------|-----------------|------------------------------------------------|-----------------------------------------------------|
|              |                 |                                                |                                                     |

|                 |     |                 |        |
|-----------------|-----|-----------------|--------|
| Purchase        | 157 | \$31,343,578.07 | 59.13  |
| Refi/Cashout    | 85  | \$19,142,701.77 | 36.11  |
| Refi/No Cashout | 12  | \$2,522,544.72  | 4.76   |
| Total:          | 254 | \$53,008,824.56 | 100.00 |

Document Type of Mortgage Loans

| Document Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| No Doc        | 254             | \$53,008,824.56                                | 100.00                                              |
| Total:        | 254             | \$53,008,824.56                                | 100.00                                              |

Product Type of Mortgage Loans

| Product Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6M Arm       | 1               | \$80,844.28                                    | 0.15                                                |
| 6M Arm (IO)  | 18              | \$3,684,409.00                                 | 6.95                                                |
| 2/6 Arm      | 16              | \$4,006,761.24                                 | 7.56                                                |
| 2/6 Arm (IO) | 34              | \$8,514,324.00                                 | 16.06                                               |
| 3/6 Arm      | 5               | \$747,269.94                                   | 1.41                                                |
| 3/6 Arm (IO) | 29              | \$6,556,840.00                                 | 12.37                                               |
| 5/6 Arm      | 7               | \$1,725,739.79                                 | 3.26                                                |
| 5/6 Arm (IO) | 20              | \$5,549,650.00                                 | 10.47                                               |
| 7/6 Arm      | 1               | \$229,402.57                                   | 0.43                                                |
| 7/6 Arm (IO) | 1               | \$192,000.00                                   | 0.36                                                |
| Fixed        | 89              | \$13,794,520.74                                | 26.02                                               |
| Fixed (IO)   | 33              | \$7,927,063.00                                 | 14.95                                               |
| Total:       | 254             | \$53,008,824.56                                | 100.00                                              |

Index Type of Mortgage Loans

| Index Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6 Mo Libor | 132             | \$31,287,240.82                                | 59.02                                               |
| Fixed Rate | 122             | \$21,721,583.74                                | 40.98                                               |
| Total:     | 254             | \$53,008,824.56                                | 100.00                                              |

Geographical Distribution of Mortgages Loans

| State      | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| California | 88              | \$23,385,353.00                                | 44.12                                               |
| Georgia    | 57              | \$7,654,842.93                                 | 14.44                                               |
| Florida    | 28              | \$5,285,051.85                                 | 9.97                                                |

|               |     |                 |        |
|---------------|-----|-----------------|--------|
| New Jersey    | 13  | \$2,506,014.75  | 4.73   |
| New York      | 8   | \$1,787,547.44  | 3.37   |
| Texas         | 13  | \$1,755,334.40  | 3.31   |
| Massachusetts | 5   | \$1,731,458.31  | 3.27   |
| Nevada        | 3   | \$1,327,000.00  | 2.50   |
| Washington    | 6   | \$1,279,050.25  | 2.41   |
| Illinois      | 5   | \$1,216,803.76  | 2.30   |
| Minnesota     | 6   | \$960,217.78    | 1.81   |
| Utah          | 2   | \$731,807.04    | 1.38   |
| Colorado      | 2   | \$662,025.53    | 1.25   |
| Connecticut   | 4   | \$656,034.48    | 1.24   |
| Other         | 14  | \$2,070,283.04  | 3.91   |
| Total:        | 254 | \$53,008,824.56 | 100.00 |

#### Prepay Term for Mortgage Loans

| Prepay Term | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| No Penalty  | 43              | \$8,980,784.43                                 | 16.94                                               |
| 6           | 12              | \$946,161.73                                   | 1.78                                                |
| 12          | 24              | \$5,213,231.84                                 | 9.83                                                |
| 24          | 74              | \$16,237,224.12                                | 30.63                                               |
| 36          | 90              | \$19,010,443.22                                | 35.86                                               |
| 60          | 11              | \$2,620,979.22                                 | 4.94                                                |
| Total:      | 254             | \$53,008,824.56                                | 100.00                                              |

#### Fico Scores of Mortgage Loans

| Fico Scores | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 601 - 625   | 9               | \$2,912,641.62                                 | 5.49                                                |
| 626 - 650   | 44              | \$9,087,870.14                                 | 17.14                                               |
| 651 - 675   | 55              | \$12,079,041.43                                | 22.79                                               |
| 676 - 700   | 52              | \$10,615,483.90                                | 20.03                                               |
| 701 - 725   | 20              | \$3,692,409.67                                 | 6.97                                                |
| 726 - 750   | 32              | \$6,327,710.69                                 | 11.94                                               |
| 751 - 775   | 28              | \$5,681,353.44                                 | 10.72                                               |
| 776 - 800   | 10              | \$1,711,964.97                                 | 3.23                                                |
| 801 - 825   | 4               | \$900,348.70                                   | 1.70                                                |
| Total:      | 254             | \$53,008,824.56                                | 100.00                                              |

#### Margins of Mortgage Loans

| Margins       | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 2.000 - 2.499 | 16              | \$3,889,172.62                                 | 12.43                                               |
| 2.500 - 2.999 | 64              | \$13,762,360.96                                | 43.99                                               |

|               |     |                 |        |
|---------------|-----|-----------------|--------|
| 3.000 - 3.499 | 46  | \$11,790,733.06 | 37.69  |
| 3.500 - 3.999 | 1   | \$304,000.00    | 0.97   |
| 4.000 - 4.499 | 1   | \$297,000.00    | 0.95   |
| 5.000 - 5.499 | 1   | \$478,025.53    | 1.53   |
| 5.500 - 5.999 | 2   | \$164,441.61    | 0.53   |
| 6.000 - 6.499 | 1   | \$601,507.04    | 1.92   |
| <b>Total:</b> | 132 | \$31,287,240.82 | 100.00 |

#### Next Rate Change Dates of Mortgage Loans

| Next Rate Change Dates | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| January 2005           | 5               | \$1,092,444.28                                 | 3.49                                                |
| February 2005          | 13              | \$2,531,809.00                                 | 8.09                                                |
| March 2005             | 1               | \$141,000.00                                   | 0.45                                                |
| May 2006               | 1               | \$83,597.33                                    | 0.27                                                |
| June 2006              | 6               | \$898,496.97                                   | 2.87                                                |
| July 2006              | 13              | \$4,069,445.81                                 | 13.01                                               |
| August 2006            | 26              | \$6,887,660.57                                 | 22.01                                               |
| September 2006         | 4               | \$581,884.56                                   | 1.86                                                |
| May 2007               | 3               | \$1,033,250.00                                 | 3.30                                                |
| June 2007              | 6               | \$1,462,417.56                                 | 4.67                                                |
| July 2007              | 3               | \$609,800.00                                   | 1.95                                                |
| August 2007            | 20              | \$3,941,342.38                                 | 12.60                                               |
| September 2007         | 2               | \$257,300.00                                   | 0.82                                                |
| May 2009               | 2               | \$772,000.00                                   | 2.47                                                |
| June 2009              | 8               | \$1,585,427.71                                 | 5.07                                                |
| July 2009              | 6               | \$1,414,750.00                                 | 4.52                                                |
| August 2009            | 8               | \$2,435,857.36                                 | 7.79                                                |
| September 2009         | 3               | \$1,067,354.72                                 | 3.41                                                |
| July 2011              | 1               | \$229,402.57                                   | 0.73                                                |
| August 2011            | 1               | \$192,000.00                                   | 0.61                                                |
| <b>Total:</b>          | 132             | \$31,287,240.82                                | 100.00                                              |

#### Maximum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 9.500 - 9.999      | 7               | \$2,636,650.00                                 | 8.43                                                |
| 10.000 - 10.499    | 9               | \$1,995,716.93                                 | 6.38                                                |
| 10.500 - 10.999    | 34              | \$7,576,356.51                                 | 24.22                                               |
| 11.000 - 11.499    | 26              | \$5,183,225.26                                 | 16.57                                               |
| 11.500 - 11.999    | 23              | \$6,391,063.82                                 | 20.43                                               |
| 12.000 - 12.499    | 21              | \$3,975,041.07                                 | 12.70                                               |
| 12.500 - 12.999    | 8               | \$2,343,437.23                                 | 7.49                                                |
| 13.000 - 13.499    | 2               | \$279,750.00                                   | 0.89                                                |
| 13.500 - 13.999    | 1               | \$602,000.00                                   | 1.92                                                |
| 14.000 - 14.499    | 1               | \$304,000.00                                   | 0.97                                                |

|        |     |                 |        |
|--------|-----|-----------------|--------|
| Total: | 132 | \$31,287,240.82 | 100.00 |
|--------|-----|-----------------|--------|

#### Minimum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 2.000 - 2.499      | 16              | \$3,889,172.62                                 | 12.43                                               |
| 2.500 - 2.999      | 64              | \$13,762,360.96                                | 43.99                                               |
| 3.000 - 3.499      | 46              | \$11,790,733.06                                | 37.69                                               |
| 3.500 - 3.999      | 1               | \$304,000.00                                   | 0.97                                                |
| 4.000 - 4.499      | 1               | \$297,000.00                                   | 0.95                                                |
| 5.000 - 5.499      | 1               | \$478,025.53                                   | 1.53                                                |
| 5.500 - 5.999      | 2               | \$164,441.61                                   | 0.53                                                |
| 6.000 - 6.499      | 1               | \$601,507.04                                   | 1.92                                                |
| Total:             | 132             | \$31,287,240.82                                | 100.00                                              |

#### Initial Periodic Rate Caps of Mortgage Loans

| Initial Periodic Rate Caps | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                      | 18              | \$3,468,253.28                                 | 11.09                                               |
| 2.000                      | 1               | \$297,000.00                                   | 0.95                                                |
| 3.000                      | 84              | \$19,825,195.18                                | 63.37                                               |
| 5.000                      | 29              | \$7,696,792.36                                 | 24.60                                               |
| Total:                     | 132             | \$31,287,240.82                                | 100.00                                              |

#### Subsequent Periodic Rate Caps of Mortgage Loans

| Subsequent Periodic Rate | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                    | 132             | \$31,287,240.82                                | 100.00                                              |
| Total:                   | 132             | \$31,287,240.82                                | 100.00                                              |

# HOMESTAR 2004-5 PUD LOANS BY STREET NAME

## Street Name of PUD Mortgage Loans

| Street Names                  | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 120th Place Southeast         | 2               | \$113,900.00                                   | 0.14                                                |
| 19th Place South              | 1               | \$392,000.00                                   | 0.47                                                |
| 37th Way                      | 1               | \$101,250.00                                   | 0.12                                                |
| 3914, Section RR-1, Claremont | 1               | \$110,000.00                                   | 0.13                                                |
| 68th Street East              | 1               | \$37,500.00                                    | 0.05                                                |
| Abbotbury Lane                | 1               | \$221,950.00                                   | 0.27                                                |
| Alderman Trace                | 1               | \$123,500.00                                   | 0.15                                                |
| Alessie Drive                 | 1               | \$30,605.00                                    | 0.04                                                |
| Allatoona Springs Lane NW     | 2               | \$185,050.00                                   | 0.22                                                |
| Alstonefield Drive            | 1               | \$158,300.00                                   | 0.19                                                |
| American Circle               | 1               | \$197,900.00                                   | 0.24                                                |
| Appaloosa Drive               | 1               | \$103,900.00                                   | 0.13                                                |
| April Lane                    | 2               | \$101,490.00                                   | 0.12                                                |
| Aquila Way                    | 1               | \$750,000.00                                   | 0.90                                                |
| Aragon Drive                  | 1               | \$204,000.00                                   | 0.25                                                |
| Arbor Valley Avenue           | 1               | \$268,000.00                                   | 0.32                                                |
| Arranmore Court               | 2               | \$216,975.00                                   | 0.26                                                |
| Aspen Avenue                  | 1               | \$144,526.00                                   | 0.17                                                |
| Avalon Terrace                | 1               | \$152,240.00                                   | 0.18                                                |
| Aviance Court                 | 1               | \$235,000.00                                   | 0.28                                                |
| Azalea Drive                  | 2               | \$170,700.00                                   | 0.21                                                |
| Azalia Alee Court             | 1               | \$288,360.00                                   | 0.35                                                |
| B Loch Lane                   | 1               | \$117,400.00                                   | 0.14                                                |
| B Saint Andrews Lane          | 1               | \$117,400.00                                   | 0.14                                                |
| Ballyclarc Drive              | 1               | \$190,500.00                                   | 0.23                                                |
| Bartolome                     | 1               | \$600,000.00                                   | 0.72                                                |
| BAXTER SPRINGS RD             | 1               | \$180,500.00                                   | 0.22                                                |
| Bay Drive SE                  | 1               | \$462,000.00                                   | 0.56                                                |
| Beaver Falls Drive            | 2               | \$146,630.00                                   | 0.18                                                |
| Bedford Park Drive            | 1               | \$32,205.00                                    | 0.04                                                |
| Bella Lucia                   | 1               | \$324,700.00                                   | 0.39                                                |
| Bender Road                   | 2               | \$78,375.00                                    | 0.09                                                |
| Betty Sue Drive               | 1               | \$37,750.00                                    | 0.05                                                |
| Big Pine Drive                | 1               | \$184,500.00                                   | 0.22                                                |
| Birmingham Drive              | 1               | \$30,300.00                                    | 0.04                                                |
| BLACKHEATH LANE               | 1               | \$480,000.00                                   | 0.58                                                |
| BLUE CLAWS LANE               | 1               | \$384,750.00                                   | 0.46                                                |
| Bluestem Drive                | 1               | \$26,950.00                                    | 0.03                                                |
| Bob White Road                | 1               | \$103,300.00                                   | 0.12                                                |
| BOCA DEL MAR STREET           | 1               | \$167,600.00                                   | 0.20                                                |
| Bogan Mill Road               | 1               | \$159,100.00                                   | 0.19                                                |
| BRANDON WAY                   | 1               | \$254,700.00                                   | 0.31                                                |
| Briarhurst Court              | 1               | \$200,400.00                                   | 0.24                                                |
| BRIDGEVIEW CIRCLE             | 1               | \$190,000.00                                   | 0.23                                                |
| BROADWATER DR                 | 1               | \$218,430.00                                   | 0.26                                                |
| Brooks Rackley Road           | 2               | \$189,900.00                                   | 0.23                                                |

|                           |   |              |      |
|---------------------------|---|--------------|------|
| Bruma Avenue              | 1 | \$210,400.00 | 0.25 |
| Buckingham Place          | 1 | \$120,350.00 | 0.14 |
| BURDEL STREET             | 1 | \$352,000.00 | 0.42 |
| Butterfield Drive         | 1 | \$179,600.00 | 0.22 |
| Cananile Street           | 1 | \$274,486.00 | 0.33 |
| Cameron Court             | 1 | \$233,910.00 | 0.28 |
| Canary Island             | 1 | \$192,000.00 | 0.23 |
| Capet Creek Court         | 1 | \$416,000.00 | 0.50 |
| Cardinal Dr.              | 1 | \$116,100.00 | 0.14 |
| CARRIAGE WAY              | 1 | \$111,420.00 | 0.13 |
| Casino Ridge Road         | 1 | \$995,000.00 | 1.20 |
| Catalpa Court             | 1 | \$245,050.00 | 0.29 |
| Cayenne Creek Road        | 1 | \$624,000.00 | 0.75 |
| Cedarfield Drive          | 2 | \$210,500.00 | 0.25 |
| Cedaridge Drive           | 1 | \$130,500.00 | 0.16 |
| Chaparral Loop SE         | 1 | \$110,350.00 | 0.13 |
| Charles Towne Avenue      | 2 | \$191,850.00 | 0.23 |
| City Park Drive           | 2 | \$123,000.00 | 0.15 |
| CLEARWATER TERRACE SE     | 1 | \$255,900.00 | 0.31 |
| CLEMON DR                 | 1 | \$121,000.00 | 0.15 |
| Clonts Court              | 2 | \$187,900.00 | 0.23 |
| Clubhouse Ter             | 1 | \$344,000.00 | 0.41 |
| Coldwater Way             | 1 | \$118,355.00 | 0.14 |
| Colusa Street             | 1 | \$548,000.00 | 0.66 |
| Conch Hollow Drive        | 1 | \$103,950.00 | 0.13 |
| CORAL HILLS STREET        | 1 | \$186,650.00 | 0.22 |
| Costa Del Sol             | 2 | \$736,250.00 | 0.89 |
| Creekbend Court           | 2 | \$227,900.00 | 0.27 |
| Creekside Village Drive   | 2 | \$185,000.00 | 0.22 |
| Creel Court               | 1 | \$135,200.00 | 0.16 |
| Cross Creek Drive         | 2 | \$300,000.00 | 0.36 |
| CROTHERS COURT            | 1 | \$622,000.00 | 0.75 |
| Darby's Crossing Court    | 4 | \$208,405.00 | 0.25 |
| Davenport Way NE          | 1 | \$284,000.00 | 0.34 |
| Deep Creek Place          | 1 | \$109,900.00 | 0.13 |
| DI BLASI DR APT 107       | 1 | \$126,000.00 | 0.15 |
| Doe Creek Court           | 1 | \$399,200.00 | 0.48 |
| Dogwood Street            | 1 | \$285,150.00 | 0.34 |
| Durham Way                | 2 | \$142,900.00 | 0.17 |
| Duval Lane, Unit # 302    | 1 | \$298,000.00 | 0.36 |
| Duvall PINW               | 1 | \$105,450.00 | 0.13 |
| E 108th Ave.              | 1 | \$43,400.00  | 0.05 |
| E CARLYLE PARK CIR        | 1 | \$189,700.00 | 0.23 |
| E CUNNINGHAM DR           | 1 | \$194,000.00 | 0.23 |
| E Obispo Ave.             | 1 | \$168,000.00 | 0.20 |
| E Runaway Bay Place       | 1 | \$111,750.00 | 0.13 |
| E UNIVERSITY #83          | 1 | \$96,800.00  | 0.12 |
| E. Fairfield Street       | 2 | \$161,500.00 | 0.19 |
| E. Fourteen Fairway Drive | 1 | \$134,550.00 | 0.16 |
| E. Voddan Street          | 1 | \$177,500.00 | 0.21 |
| East Canyon Vista Drive   | 1 | \$650,000.00 | 0.78 |
| East Lake Terrace         | 1 | \$249,600.00 | 0.30 |

|                        |   |              |      |
|------------------------|---|--------------|------|
| East Logan St          | 1 | \$80,750.00  | 0.10 |
| East Rowel Road        | 1 | \$391,200.00 | 0.47 |
| Edgewater Drive        | 2 | \$323,000.00 | 0.39 |
| EJ Ciervo Lane         | 1 | \$400,000.00 | 0.48 |
| Eldon Drive            | 1 | \$241,500.00 | 0.29 |
| ELMCREST LN            | 1 | \$195,500.00 | 0.24 |
| ENCHANTED LAKES DRIVE  | 1 | \$500,000.00 | 0.60 |
| Euel Drive             | 1 | \$151,900.00 | 0.18 |
| Evadale Court          | 1 | \$152,200.00 | 0.18 |
| Evening Sunset Lane    | 1 | \$150,320.00 | 0.18 |
| Falcons Fire Avenue    | 1 | \$348,000.00 | 0.42 |
| FALLS CROSSING         | 1 | \$110,400.00 | 0.13 |
| Fawn Court             | 1 | \$195,300.00 | 0.23 |
| Fenmore Street         | 2 | \$225,995.00 | 0.27 |
| Fieldstone Trace       | 1 | \$119,550.00 | 0.14 |
| Firesteed Place        | 1 | \$305,300.00 | 0.37 |
| Flagler Beach Way      | 1 | \$139,025.00 | 0.17 |
| Flat Willow Place      | 2 | \$180,000.00 | 0.22 |
| Flintridge Lane        | 1 | \$319,200.00 | 0.38 |
| Folkestone Circle      | 1 | \$176,700.00 | 0.21 |
| Forrest Downs Cove     | 2 | \$196,650.00 | 0.24 |
| Fox Overlook           | 3 | \$225,400.00 | 0.27 |
| Foxtail Drive          | 1 | \$224,000.00 | 0.27 |
| Foxwood                | 1 | \$145,000.00 | 0.17 |
| Fritz Drive            | 1 | \$370,000.00 | 0.45 |
| Gallant Street         | 1 | \$103,241.00 | 0.12 |
| GARDEN CITY STREET     | 1 | \$339,000.00 | 0.41 |
| Garnet Canyon Drive    | 1 | \$407,900.00 | 0.49 |
| Gateview Court         | 1 | \$85,000.00  | 0.10 |
| GHOST FLOWER CT        | 1 | \$268,000.00 | 0.32 |
| Glynshire Court        | 2 | \$184,000.00 | 0.22 |
| GOLF COURSE DRIVE      | 1 | \$288,000.00 | 0.35 |
| Grayson Court          | 1 | \$134,425.00 | 0.16 |
| Green Spring           | 1 | \$137,750.00 | 0.17 |
| Greystone Drive        | 1 | \$284,000.00 | 0.34 |
| Groundwater Place      | 1 | \$108,950.00 | 0.13 |
| Gunpowder View Circle  | 2 | \$422,000.00 | 0.51 |
| H MARINA DR            | 1 | \$70,000.00  | 0.08 |
| Hallcrest Drive        | 1 | \$772,150.00 | 0.93 |
| Hambrick Park          | 1 | \$125,000.00 | 0.15 |
| Hampton Forest Trail   | 1 | \$143,900.00 | 0.17 |
| Heath Terrace          | 2 | \$122,900.00 | 0.15 |
| Heavenly Valley Avenue | 2 | \$650,000.00 | 0.78 |
| Heritage Drive         | 1 | \$391,000.00 | 0.47 |
| HERSAND CT             | 1 | \$225,000.00 | 0.27 |
| Heyerdahl Drive        | 1 | \$91,530.00  | 0.11 |
| Highland Falls Drive   | 1 | \$132,100.00 | 0.16 |
| Hillcrest Chase Lane   | 3 | \$279,700.00 | 0.34 |
| Hillstation Ct         | 2 | \$160,900.00 | 0.19 |
| Holly Street           | 1 | \$238,600.00 | 0.29 |
| Hopkins Court          | 1 | \$71,100.00  | 0.09 |
| Huntington Boulevard   | 1 | \$184,000.00 | 0.22 |

|                         |   |              |      |
|-------------------------|---|--------------|------|
| HYLTJIN ST              | 1 | \$176,997.00 | 0.21 |
| Hyltin Street           | 1 | \$138,209.00 | 0.17 |
| Jim Thorpe Lane         | 1 | \$113,490.00 | 0.14 |
| Kennet Lane             | 1 | \$108,550.00 | 0.13 |
| Keswick Manor Drive     | 1 | \$218,120.00 | 0.26 |
| Killian Way Southwest   | 2 | \$234,900.00 | 0.28 |
| Kirkcauld               | 1 | \$117,400.00 | 0.14 |
| Koala Street            | 1 | \$32,800.00  | 0.04 |
| KUMUIKI ST              | 1 | \$161,000.00 | 0.19 |
| KUPUNA LOOP             | 1 | \$342,000.00 | 0.41 |
| Lake Cove Approach      | 1 | \$119,900.00 | 0.14 |
| Lake Ridge SHORES       | 1 | \$812,500.00 | 0.98 |
| Lakefield Forrest Way   | 1 | \$155,959.00 | 0.19 |
| Lakeside Circle         | 1 | \$80,320.00  | 0.10 |
| Lakeside Court          | 1 | \$85,000.00  | 0.10 |
| Landers Loop            | 1 | \$50,000.00  | 0.06 |
| Lanesborough Circle     | 2 | \$269,650.00 | 0.32 |
| Laurel Lane             | 1 | \$113,650.00 | 0.14 |
| Laurel Lane NW          | 2 | \$120,000.00 | 0.14 |
| Laurel Ridge Road       | 1 | \$392,400.00 | 0.47 |
| Lechemin Drive          | 1 | \$157,600.00 | 0.19 |
| Links Lane              | 1 | \$117,400.00 | 0.14 |
| Loch Lane               | 2 | \$234,800.00 | 0.28 |
| Lockwood Court #69      | 2 | \$359,950.00 | 0.43 |
| LONGVIEW DR             | 1 | \$169,000.00 | 0.20 |
| Lynchburg Street        | 2 | \$137,805.00 | 0.17 |
| Magnolia Lane           | 1 | \$610,000.00 | 0.73 |
| Maitland Privado        | 1 | \$164,000.00 | 0.20 |
| Manchester Drive        | 1 | \$349,200.00 | 0.42 |
| Marable Lane            | 1 | \$152,900.00 | 0.18 |
| Marchmont Boulevard     | 3 | \$340,860.00 | 0.41 |
| Market Walk             | 2 | \$216,250.00 | 0.26 |
| Masseria Ave            | 1 | \$220,000.00 | 0.26 |
| McCoy Drive             | 2 | \$257,000.00 | 0.31 |
| Meadow Run              | 1 | \$124,132.00 | 0.15 |
| Memory Lane             | 1 | \$158,000.00 | 0.19 |
| Menands Avenue          | 2 | \$262,000.00 | 0.32 |
| Mercer Walk             | 1 | \$389,321.00 | 0.47 |
| Merlinpark Place        | 1 | \$400,000.00 | 0.48 |
| Mill Pond Crossing      | 2 | \$119,900.00 | 0.14 |
| Mill Pond Crossing, A-1 | 1 | \$128,250.00 | 0.15 |
| Miller Oaks Circle      | 1 | \$142,000.00 | 0.17 |
| Mission Park Drive      | 2 | \$164,900.00 | 0.20 |
| MORNING BREAK CT        | 1 | \$235,505.00 | 0.28 |
| MORRISON ST             | 1 | \$148,264.00 | 0.18 |
| Mossy Oak Landing       | 2 | \$117,900.00 | 0.14 |
| N. 27th Street          | 1 | \$159,000.00 | 0.19 |
| N. Gardena Avenue       | 1 | \$177,050.00 | 0.21 |
| Neely Meadows Drive     | 1 | \$570,800.00 | 0.69 |
| Nellings Place          | 1 | \$252,000.00 | 0.30 |
| Nighthawk Terrace       | 1 | \$227,300.00 | 0.27 |
| NOHOIHOEWA PL           | 1 | \$313,000.00 | 0.38 |

|                              |   |              |      |
|------------------------------|---|--------------|------|
| Norfair Loop                 | 5 | \$315,050.00 | 0.38 |
| North 83rd Drive             | 1 | \$333,850.00 | 0.40 |
| North Hawkfield              | 1 | \$960,000.00 | 1.16 |
| NORTH MONTECITO DRIVE        | 1 | \$463,216.00 | 0.56 |
| North River Road             | 1 | \$263,700.00 | 0.32 |
| Northlake Trail              | 1 | \$225,600.00 | 0.27 |
| NW 57th Manor, Unit 194      | 1 | \$151,000.00 | 0.18 |
| NW 77th Street               | 2 | \$162,000.00 | 0.19 |
| Oak Mountain Road            | 1 | \$379,650.00 | 0.46 |
| Oak Spring Drive             | 1 | \$92,500.00  | 0.11 |
| OAKRIDGE DRIVE               | 1 | \$144,800.00 | 0.17 |
| Oakrim Drive                 | 1 | \$492,000.00 | 0.59 |
| Old Chapel                   | 1 | \$144,450.00 | 0.17 |
| Old Oak Drive                | 1 | \$209,239.00 | 0.25 |
| ORCHARD VIEW LANE            | 1 | \$341,600.00 | 0.41 |
| ORDWAY DRIVE                 | 1 | \$280,250.00 | 0.34 |
| OSPREY COURT                 | 1 | \$107,827.00 | 0.13 |
| PAHAU PL                     | 1 | \$308,700.00 | 0.37 |
| PALM DEER DRIVE              | 1 | \$650,000.00 | 0.78 |
| Palm Deer Drive              | 1 | \$190,750.00 | 0.23 |
| Palm Island Way              | 1 | \$436,000.00 | 0.52 |
| Park Avenue                  | 1 | \$230,000.00 | 0.28 |
| Park View Drive Park Place ( | 1 | \$210,000.00 | 0.25 |
| Parkview Square              | 5 | \$323,682.00 | 0.39 |
| Pate Creek View              | 1 | \$117,405.00 | 0.14 |
| Peace Pipe Way               | 1 | \$212,880.00 | 0.26 |
| PEBBLESTONE DR               | 1 | \$160,623.00 | 0.19 |
| Pepper Drive                 | 1 | \$109,500.00 | 0.13 |
| Pidgeon Court                | 1 | \$270,750.00 | 0.33 |
| Piedmont Street              | 1 | \$180,000.00 | 0.22 |
| Pierce Brennen Court         | 5 | \$439,950.00 | 0.53 |
| Pigeon Circle                | 1 | \$71,250.00  | 0.09 |
| PIMLICO CT                   | 1 | \$314,450.00 | 0.38 |
| Pine Oak Drive               | 3 | \$396,700.00 | 0.48 |
| Pine Ridge Lane              | 1 | \$223,920.00 | 0.27 |
| Pine Sap Court               | 1 | \$32,200.00  | 0.04 |
| Pinehurst Drive              | 1 | \$262,650.00 | 0.32 |
| Pines Lane                   | 2 | \$116,850.00 | 0.14 |
| Pirates Moon Court           | 1 | \$185,000.00 | 0.22 |
| Point View Drive             | 1 | \$28,000.00  | 0.03 |
| POPE ST                      | 1 | \$285,000.00 | 0.34 |
| Privet Ct. # B               | 1 | \$151,200.00 | 0.18 |
| Quail Breast Lane            | 2 | \$420,000.00 | 0.51 |
| Ravenwood Loop               | 1 | \$101,000.00 | 0.12 |
| Red Leaf Court               | 1 | \$275,300.00 | 0.33 |
| Red Leaf Road                | 1 | \$319,845.00 | 0.38 |
| Richmond Place               | 1 | \$182,700.00 | 0.22 |
| River Park Crossing          | 3 | \$215,255.00 | 0.26 |
| RIVERBANK CIR                | 1 | \$400,000.00 | 0.48 |
| Riverstone Commons Cir       | 3 | \$256,899.00 | 0.31 |
| Roquedo                      | 2 | \$810,000.00 | 0.97 |
| Rose Bay Lane                | 2 | \$156,000.00 | 0.19 |

|                           |   |              |      |
|---------------------------|---|--------------|------|
| Rosewood Glen Lane        | 1 | \$117,650.00 | 0.14 |
| Roswell Road #308         | 1 | \$102,800.00 | 0.12 |
| Roxholly Walk             | 2 | \$185,100.00 | 0.22 |
| RUSHBROOK DRIVE           | 1 | \$192,900.00 | 0.23 |
| Rustico Court             | 1 | \$542,500.00 | 0.65 |
| S. 47th PL                | 1 | \$140,000.00 | 0.17 |
| SADDLE UP AVENUE UNIT 103 | 1 | \$165,000.00 | 0.20 |
| Sagecombe Lane            | 1 | \$167,200.00 | 0.20 |
| Sagamore Court            | 1 | \$306,000.00 | 0.37 |
| SALERNES STREET           | 1 | \$336,000.00 | 0.40 |
| San Arturo Avenue         | 1 | \$25,000.00  | 0.03 |
| Sandy Clay Drive          | 2 | \$325,000.00 | 0.39 |
| Santa Ana Drive           | 1 | \$44,000.00  | 0.05 |
| Sapling Crest Court       | 1 | \$189,145.00 | 0.23 |
| Scott Crossing            | 1 | \$350,000.00 | 0.42 |
| Seawind Circle            | 2 | \$570,000.00 | 0.69 |
| Secret Harbor Drive       | 1 | \$194,300.00 | 0.23 |
| Sheffield Drive           | 1 | \$211,500.00 | 0.25 |
| Sheridan Walk, NE         | 1 | \$433,600.00 | 0.52 |
| Sherrill Park Court       | 2 | \$242,000.00 | 0.29 |
| Silent Sunset Avenue      | 1 | \$278,400.00 | 0.33 |
| Skylar Creek Lane         | 1 | \$162,400.00 | 0.20 |
| Slalom Hill Road          | 1 | \$163,058.00 | 0.20 |
| South 115th Drive         | 1 | \$136,350.00 | 0.16 |
| SOUTH 186TH DRIVE         | 1 | \$140,905.00 | 0.17 |
| South West 54th Court     | 1 | \$351,000.00 | 0.42 |
| Spalding Mill Place       | 2 | \$326,000.00 | 0.39 |
| Spalding Park Pl          | 1 | \$380,000.00 | 0.46 |
| Spring Park Circle        | 2 | \$360,000.00 | 0.43 |
| Springdale Drive          | 1 | \$93,500.00  | 0.11 |
| Stillwater Drive          | 1 | \$132,210.00 | 0.16 |
| Stirrup Street            | 1 | \$170,000.00 | 0.20 |
| Strathmore Court Drive    | 1 | \$175,000.00 | 0.21 |
| SW 11th Street            | 1 | \$141,000.00 | 0.17 |
| SW 38 ST                  | 1 | \$498,760.00 | 0.60 |
| Sydney Mill Court         | 1 | \$142,500.00 | 0.17 |
| TERRY LN                  | 1 | \$137,714.00 | 0.17 |
| Thorn Oak                 | 1 | \$999,950.00 | 1.20 |
| THORNWOOD DR SE           | 1 | \$302,990.00 | 0.36 |
| Timberlake Terrace        | 1 | \$32,150.00  | 0.04 |
| Toby Court                | 1 | \$316,000.00 | 0.38 |
| Topaz Road                | 2 | \$164,900.00 | 0.20 |
| Township Terrace          | 2 | \$98,553.00  | 0.12 |
| Trent Road                | 1 | \$228,800.00 | 0.28 |
| TRENTON WAY               | 1 | \$599,920.00 | 0.72 |
| Trixis Place              | 2 | \$280,000.00 | 0.34 |
| Tube Rose Street          | 1 | \$333,700.00 | 0.40 |
| Turtle Cove Trailway      | 1 | \$95,900.00  | 0.12 |
| Twilight Overlook         | 1 | \$279,900.00 | 0.34 |
| ULTRA DRIVE               | 1 | \$440,000.00 | 0.53 |
| Under Way                 | 1 | \$127,900.00 | 0.15 |
| Vereda Luz Del Sol        | 1 | \$800,000.00 | 0.96 |

|                           |            |                        |               |
|---------------------------|------------|------------------------|---------------|
| Via Jasmine               | 1          | \$196,000.00           | 0.24          |
| Via Pisa                  | 1          | \$750,000.00           | 0.90          |
| Via Sorbete               | 1          | \$296,000.00           | 0.36          |
| VILLA ARMANDO AVENUE      | 1          | \$312,000.00           | 0.38          |
| Village Loop              | 1          | \$112,082.00           | 0.13          |
| Village View Circle       | 1          | \$124,150.00           | 0.15          |
| W AVENIDA OBREGON         | 1          | \$60,000.00            | 0.07          |
| W BIRCHWOOD PL            | 1          | \$225,150.00           | 0.27          |
| W IVANHOE ST              | 1          | \$182,000.00           | 0.22          |
| W Milkweed Loop           | 1          | \$154,550.00           | 0.19          |
| W OCOTILLO RD             | 1          | \$84,000.00            | 0.10          |
| Waldrop Trail             | 1          | \$88,000.00            | 0.11          |
| Waterstone Dr             | 1          | \$125,000.00           | 0.15          |
| West Rancho Park Circle   | 1          | \$295,000.00           | 0.35          |
| West Ravina Lane          | 2          | \$530,950.00           | 0.64          |
| West Ridge Way            | 1          | \$300,800.00           | 0.36          |
| WEST SANDIA PARK DRIVE    | 1          | \$151,600.00           | 0.18          |
| West Sherwood Drive       | 1          | \$49,500.00            | 0.06          |
| Whispering Hills Court    | 1          | \$185,250.00           | 0.22          |
| WHITE CREEK TRL           | 1          | \$161,000.00           | 0.19          |
| Willow Bridge Drive       | 2          | \$94,850.00            | 0.11          |
| WINDAM WAY                | 1          | \$205,000.00           | 0.25          |
| Windsor Creek Drive       | 1          | \$263,300.00           | 0.32          |
| Windy Willows Drive North | 1          | \$124,800.00           | 0.15          |
| Winston Drive             | 1          | \$1,575,000.00         | 1.89          |
| WINTER PARK DR            | 1          | \$154,850.00           | 0.19          |
| Wood Valley Trace         | 2          | \$257,500.00           | 0.31          |
| Woodbriar Court           | 1          | \$360,000.00           | 0.43          |
| Woodsford Road            | 1          | \$112,655.00           | 0.14          |
| Woodside Lane             | 1          | \$354,000.00           | 0.43          |
| York Alley                | 1          | \$109,610.00           | 0.13          |
| Yurok Court               | 1          | \$700,000.00           | 0.84          |
| ZION FALLS STREET         | 1          | \$295,600.00           | 0.36          |
| Zion Lane                 | 2          | \$349,000.00           | 0.42          |
| <b>Grand Total</b>        | <b>424</b> | <b>\$83,114,473.00</b> | <b>100.00</b> |

Looking for the % of UPB in each of the cells below

Each of the FICO/LTV strat groups will add up to 100%

**1st mortgages**

| LTV       | FICO   |         |         |         |
|-----------|--------|---------|---------|---------|
|           | >700   | 651-700 | 601-650 | 551-600 |
| >100      | 0.00%  | 0.00%   | 0.00%   | 0.00%   |
| 90.01-100 | 3.69%  | 5.07%   | 1.56%   | 0.03%   |
| 80.01-90  | 1.65%  | 5.18%   | 4.25%   | 1.18%   |
| 70.01-80  | 25.96% | 21.36%  | 10.45%  | 0.42%   |
| 60-70     | 3.56%  | 3.59%   | 3.28%   | 0.19%   |
| <60       | 4.23%  | 2.86%   | 1.45%   | 0.04%   |
|           | 39.09% | 38.05%  | 20.99%  | 1.86%   |

**2nd Mortgages**

| LTV       | FICO   |         |         |         |
|-----------|--------|---------|---------|---------|
|           | >700   | 651-700 | 601-650 | 551-600 |
| >100      | 0.00%  | 0.00%   | 0.00%   | 0.00%   |
| 90.01-100 | 37.86% | 39.45%  | 9.16%   | 0.00%   |
| 80.01-90  | 1.76%  | 3.96%   | 5.69%   | 0.00%   |
| 70.01-80  | 0.00%  | 2.11%   | 0.00%   | 0.00%   |
| 60-70     | 0.00%  | 0.00%   | 0.00%   | 0.00%   |
| <60       | 0.00%  | 0.00%   | 0.00%   | 0.00%   |
|           | 39.62% | 45.53%  | 14.85%  | 0.00%   |

**Loss Coverage**

**moody's**

**fitch**

|      |       |     |
|------|-------|-----|
| BBB+ | 4.00% | n/a |
| BBB  | 3.55% | n/a |
| BBB- | 3.05% | n/a |
| BB   | 2.30% | n/a |
| B    | 1.85% | n/a |

| 501-550 | 450-500 | <450  | Total |         |
|---------|---------|-------|-------|---------|
| 0.00%   | 0.00%   | 0.00% | 0.00% | 0.00%   |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 10.35%  |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 12.26%  |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 58.19%  |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 10.62%  |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 8.58%   |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 100.00% |

| 501-550 | 450-500 | <450  | Total |         |
|---------|---------|-------|-------|---------|
| 0.00%   | 0.00%   | 0.00% | 0.00% | 0.00%   |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 86.48%  |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 11.41%  |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 2.11%   |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 0.00%   |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 0.00%   |
| 0.00%   | 0.00%   | 0.00% | 0.00% | 100.00% |

| s&p<br>Fixed | ARM   | Total |
|--------------|-------|-------|
| 4.60%        | 3.90% | 4.12% |
| 4.20%        | 3.50% | 3.72% |
| 3.70%        | 3.00% | 3.22% |
| 2.80%        | 2.10% | 2.32% |
| 1.80%        | 1.00% | 1.25% |

# HMAC 2004-5 STATED INCOME STATED ASSET COLLATERAL TABLES

## Original Principal Balances of Mortgage Loans

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00          | 8               | \$198,500.00                                   | 0.14                                                |
| 25,000.01 - 50,000.00     | 28              | \$1,082,255.00                                 | 0.79                                                |
| 50,000.01 - 75,000.00     | 33              | \$2,052,960.00                                 | 1.50                                                |
| 75,000.01 - 100,000.00    | 34              | \$3,084,858.00                                 | 2.25                                                |
| 100,000.01 - 125,000.00   | 47              | \$5,266,779.00                                 | 3.84                                                |
| 125,000.01 - 150,000.00   | 54              | \$7,551,692.00                                 | 5.50                                                |
| 150,000.01 - 175,000.00   | 50              | \$8,153,192.00                                 | 5.94                                                |
| 175,000.01 - 200,000.00   | 54              | \$10,134,384.00                                | 7.38                                                |
| 200,000.01 - 225,000.00   | 52              | \$11,197,086.00                                | 8.16                                                |
| 225,000.01 - 250,000.00   | 41              | \$9,723,744.00                                 | 7.08                                                |
| 250,000.01 - 275,000.00   | 41              | \$10,724,857.00                                | 7.81                                                |
| 275,000.01 - 300,000.00   | 46              | \$13,361,575.00                                | 9.73                                                |
| 300,000.01 - 333,700.00   | 37              | \$11,593,608.00                                | 8.45                                                |
| 333,700.01 - 350,000.00   | 12              | \$4,129,050.00                                 | 3.01                                                |
| 350,000.01 - 500,000.00   | 52              | \$21,539,626.00                                | 15.69                                               |
| 500,000.01 - 1,000,000.00 | 25              | \$15,893,200.00                                | 11.58                                               |
| >1,000,000.00             | 1               | \$1,575,000.00                                 | 1.15                                                |
| Total:                    | 615             | \$137,262,366.00                               | 100.00                                              |

## Principal Balances of Mortgage Loans as of Cutoff Date

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00          | 8               | \$198,331.13                                   | 0.14                                                |
| 25,000.01 - 50,000.00     | 28              | \$1,080,961.41                                 | 0.79                                                |
| 50,000.01 - 75,000.00     | 33              | \$2,050,061.15                                 | 1.50                                                |
| 75,000.01 - 100,000.00    | 34              | \$3,080,016.74                                 | 2.25                                                |
| 100,000.01 - 125,000.00   | 47              | \$5,257,572.04                                 | 3.84                                                |
| 125,000.01 - 150,000.00   | 55              | \$7,689,190.90                                 | 5.61                                                |
| 150,000.01 - 175,000.00   | 49              | \$7,987,421.71                                 | 5.83                                                |
| 175,000.01 - 200,000.00   | 54              | \$10,120,870.18                                | 7.38                                                |
| 200,000.01 - 225,000.00   | 53              | \$11,408,062.15                                | 8.32                                                |
| 225,000.01 - 250,000.00   | 40              | \$9,483,802.02                                 | 6.92                                                |
| 250,000.01 - 275,000.00   | 41              | \$10,710,850.86                                | 7.81                                                |
| 275,000.01 - 300,000.00   | 46              | \$13,348,298.03                                | 9.74                                                |
| 300,000.01 - 333,700.00   | 37              | \$11,577,154.72                                | 8.44                                                |
| 333,700.01 - 350,000.00   | 12              | \$4,123,236.01                                 | 3.01                                                |
| 350,000.01 - 500,000.00   | 52              | \$21,515,235.66                                | 15.69                                               |
| 500,000.01 - 1,000,000.00 | 25              | \$15,883,492.74                                | 11.59                                               |
| >1,000,000.00             | 1               | \$1,575,000.00                                 | 1.15                                                |
| Total:                    | 615             | \$137,089,557.45                               | 100.00                                              |

Current Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 3.500 - 3.999      | 2               | \$541,734.91                                   | 0.40                                                |
| 4.000 - 4.499      | 3               | \$1,700,000.00                                 | 1.24                                                |
| 4.500 - 4.999      | 21              | \$6,647,922.18                                 | 4.85                                                |
| 5.000 - 5.499      | 36              | \$12,863,899.08                                | 9.38                                                |
| 5.500 - 5.999      | 98              | \$27,103,690.65                                | 19.77                                               |
| 6.000 - 6.499      | 84              | \$19,571,069.45                                | 14.28                                               |
| 6.500 - 6.999      | 146             | \$32,826,517.71                                | 23.95                                               |
| 7.000 - 7.499      | 88              | \$17,106,120.14                                | 12.48                                               |
| 7.500 - 7.999      | 59              | \$11,556,525.31                                | 8.43                                                |
| 8.000 - 8.499      | 18              | \$3,014,340.50                                 | 2.20                                                |
| 8.500 - 8.999      | 7               | \$983,954.25                                   | 0.72                                                |
| 9.000 - 9.499      | 4               | \$281,846.06                                   | 0.21                                                |
| 9.500 - 9.999      | 10              | \$565,062.75                                   | 0.41                                                |
| 10.000 - 10.499    | 6               | \$368,575.86                                   | 0.27                                                |
| 10.500 - 10.999    | 13              | \$733,740.24                                   | 0.54                                                |
| 11.000 - 11.499    | 5               | \$491,034.51                                   | 0.36                                                |
| 12.000 - 12.499    | 9               | \$512,428.65                                   | 0.37                                                |
| 12.500 - 12.999    | 6               | \$221,095.20                                   | 0.16                                                |
| Total:             | 615             | \$137,089,557.45                               | 100.00                                              |

Original Term to Maturity of Mortgage Loans

| Original Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 180           | 66              | \$4,674,595.83                                 | 3.41                                                |
| 181 - 240           | 1               | \$248,965.43                                   | 0.18                                                |
| 241 - 360           | 548             | \$132,165,996.19                               | 96.41                                               |
| Total:              | 615             | \$137,089,557.45                               | 100.00                                              |

Stated Remaining Term to Maturity of Mortgage Loans

| Remaining Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 121 - 180            | 66              | \$4,674,595.83                                 | 3.41                                                |
| 181 - 240            | 1               | \$248,965.43                                   | 0.18                                                |
| 301 - 360            | 548             | \$132,165,996.19                               | 96.41                                               |
| Total:               | 615             | \$137,089,557.45                               | 100.00                                              |

Seasoning of Mortgage Loans

| Seasoning(mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
|                |                 |                                                |                                                     |

|           |     |                  |        |
|-----------|-----|------------------|--------|
| 000 - 006 | 615 | \$137,089,557.45 | 100.00 |
| Total:    | 615 | \$137,089,557.45 | 100.00 |

Combined Loan-to-Value Ratios of Mortgage Loans

| Combined LTVs  | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25.00   | 1               | \$228,447.66                                   | 0.17                                                |
| 25.01 - 30.00  | 1               | \$600,000.00                                   | 0.44                                                |
| 30.01 - 35.00  | 2               | \$373,691.74                                   | 0.27                                                |
| 35.01 - 40.00  | 1               | \$182,651.83                                   | 0.13                                                |
| 40.01 - 45.00  | 2               | \$381,217.79                                   | 0.28                                                |
| 45.01 - 50.00  | 5               | \$808,516.96                                   | 0.59                                                |
| 50.01 - 55.00  | 7               | \$1,727,110.61                                 | 1.26                                                |
| 55.01 - 60.00  | 18              | \$6,939,457.23                                 | 5.06                                                |
| 60.01 - 65.00  | 14              | \$4,055,168.73                                 | 2.96                                                |
| 65.01 - 70.00  | 40              | \$10,354,946.49                                | 7.55                                                |
| 70.01 - 75.00  | 40              | \$10,272,697.88                                | 7.49                                                |
| 75.01 - 80.00  | 199             | \$50,729,224.71                                | 37.00                                               |
| 80.01 - 85.00  | 22              | \$4,907,826.90                                 | 3.58                                                |
| 85.01 - 90.00  | 99              | \$19,552,148.91                                | 14.26                                               |
| 90.01 - 95.00  | 49              | \$10,028,760.36                                | 7.32                                                |
| 95.01 - 100.00 | 115             | \$15,947,689.65                                | 11.63                                               |
| Total:         | 615             | \$137,089,557.45                               | 100.00                                              |

Owner Occupancy of Mortgage Loans

| Owner Occupancy | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Owner Occupied  | 519             | \$119,953,531.54                               | 87.50                                               |
| Investor        | 83              | \$14,317,869.63                                | 10.44                                               |
| Second Home     | 13              | \$2,818,156.28                                 | 2.06                                                |
| Total:          | 615             | \$137,089,557.45                               | 100.00                                              |

Property Type of Mortgage Loans

| Property Types | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Single Family  | 428             | \$94,728,117.11                                | 69.10                                               |
| Pud            | 80              | \$19,947,250.82                                | 14.55                                               |
| 2-4 Family     | 64              | \$14,614,001.46                                | 10.66                                               |
| Condo          | 43              | \$7,800,188.06                                 | 5.69                                                |
| Total:         | 615             | \$137,089,557.45                               | 100.00                                              |

Loan Purpose of Mortgage Loans

| Loan Purpose    | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Purchase        | 349             | \$71,299,449.59                                | 52.01                                               |
| Refi/Cashout    | 237             | \$58,528,238.57                                | 42.69                                               |
| Refi/No Cashout | 29              | \$7,261,869.29                                 | 5.30                                                |
| <b>Total:</b>   | <b>615</b>      | <b>\$137,089,557.45</b>                        | <b>100.00</b>                                       |

Document Type of Mortgage Loans

| Document Type               | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Stated Income, Stated Asset | 615             | \$137,089,557.45                               | 100.00                                              |
| <b>Total:</b>               | <b>615</b>      | <b>\$137,089,557.45</b>                        | <b>100.00</b>                                       |

Product Type of Mortgage Loans

| Product Type  | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6M Arm        | 2               | \$251,420.18                                   | 0.18                                                |
| 6M Arm (IO)   | 26              | \$7,734,489.00                                 | 5.64                                                |
| 2/6 Arm       | 189             | \$39,929,011.81                                | 29.13                                               |
| 2/6 Arm (IO)  | 77              | \$22,004,432.00                                | 16.05                                               |
| 3/6 Arm       | 15              | \$3,918,662.19                                 | 2.86                                                |
| 3/6 Arm (IO)  | 38              | \$9,782,472.00                                 | 7.14                                                |
| 5/6 Arm       | 5               | \$1,337,955.47                                 | 0.98                                                |
| 5/6 Arm (IO)  | 27              | \$8,797,486.00                                 | 6.42                                                |
| 7/6 Arm (IO)  | 1               | \$450,000.00                                   | 0.33                                                |
| Fixed         | 206             | \$35,815,928.80                                | 26.13                                               |
| Fixed (IO)    | 29              | \$7,067,700.00                                 | 5.16                                                |
| <b>Total:</b> | <b>615</b>      | <b>\$137,089,557.45</b>                        | <b>100.00</b>                                       |

Index Type of Mortgage Loans

| Index Type    | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6 Mo Libor    | 380             | \$94,205,928.65                                | 68.72                                               |
| Fixed Rate    | 235             | \$42,883,628.80                                | 31.28                                               |
| <b>Total:</b> | <b>615</b>      | <b>\$137,089,557.45</b>                        | <b>100.00</b>                                       |

Geographical Distribution of Mortgages Loans

| State      | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| California | 189             | \$53,685,817.31                                | 39.16                                               |

|               |     |                  |        |
|---------------|-----|------------------|--------|
| New Jersey    | 71  | \$15,359,984.21  | 11.20  |
| New York      | 42  | \$12,339,656.80  | 9.00   |
| Florida       | 52  | \$8,676,746.68   | 6.33   |
| Massachusetts | 23  | \$6,040,519.50   | 4.41   |
| Georgia       | 42  | \$4,850,624.46   | 3.54   |
| Nevada        | 15  | \$3,935,293.66   | 2.87   |
| Illinois      | 18  | \$3,885,384.53   | 2.83   |
| Connecticut   | 14  | \$3,489,401.04   | 2.55   |
| Texas         | 17  | \$2,965,302.07   | 2.16   |
| Arizona       | 21  | \$2,600,600.03   | 1.90   |
| Maryland      | 9   | \$2,187,493.74   | 1.60   |
| Washington    | 13  | \$1,840,248.28   | 1.34   |
| Michigan      | 10  | \$1,645,188.40   | 1.20   |
| Other         | 79  | \$13,587,296.74  | 9.91   |
| Total:        | 615 | \$137,089,557.45 | 100.00 |

Prepay Term for Mortgage Loans

| Prepay Term | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| No Penalty  | 158             | \$34,494,653.19                                | 25.16                                               |
| 6           | 33              | \$2,561,124.75                                 | 1.87                                                |
| 12          | 69              | \$17,825,403.12                                | 13.00                                               |
| 24          | 193             | \$45,686,682.94                                | 33.33                                               |
| 36          | 140             | \$30,816,255.31                                | 22.48                                               |
| 60          | 22              | \$5,705,438.14                                 | 4.16                                                |
| Total:      | 615             | \$137,089,557.45                               | 100.00                                              |

Fico Scores of Mortgage Loans

| Fico Scores | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 576 - 600   | 20              | \$4,649,429.39                                 | 3.39                                                |
| 601 - 625   | 44              | \$10,075,709.97                                | 7.35                                                |
| 626 - 650   | 103             | \$24,199,331.25                                | 17.65                                               |
| 651 - 675   | 136             | \$29,341,441.13                                | 21.40                                               |
| 676 - 700   | 132             | \$26,486,183.02                                | 19.32                                               |
| 701 - 725   | 88              | \$20,899,741.95                                | 15.25                                               |
| 726 - 750   | 43              | \$8,248,277.32                                 | 6.02                                                |
| 751 - 775   | 34              | \$9,024,656.52                                 | 6.58                                                |
| 776 - 800   | 14              | \$4,015,451.99                                 | 2.93                                                |
| 801 - 825   | 1               | \$149,334.91                                   | 0.11                                                |
| Total:      | 615             | \$137,089,557.45                               | 100.00                                              |

Margins of Mortgage Loans

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| Margins       | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 2.000 - 2.499 | 30              | \$8,588,806.48                                 | 9.12                                                |
| 2.500 - 2.999 | 83              | \$20,815,710.83                                | 22.10                                               |
| 3.000 - 3.499 | 77              | \$24,255,256.10                                | 25.75                                               |
| 5.000 - 5.499 | 86              | \$16,745,454.57                                | 17.78                                               |
| 5.500 - 5.999 | 13              | \$3,096,934.10                                 | 3.29                                                |
| 6.000 - 6.499 | 60              | \$13,908,452.77                                | 14.76                                               |
| 6.500 - 6.999 | 16              | \$3,715,252.50                                 | 3.94                                                |
| 7.000 - 7.499 | 11              | \$2,455,012.51                                 | 2.61                                                |
| 7.500 - 7.999 | 4               | \$625,048.79                                   | 0.66                                                |
| Total:        | 380             | \$94,205,928.65                                | 100.00                                              |

Next Rate Change Dates of Mortgage Loans

| Next Rate Change Dates | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| December 2004          | 1               | \$440,000.00                                   | 0.47                                                |
| January 2005           | 5               | \$1,041,920.18                                 | 1.11                                                |
| February 2005          | 20              | \$6,143,989.00                                 | 6.52                                                |
| March 2005             | 2               | \$360,000.00                                   | 0.38                                                |
| May 2006               | 2               | \$318,700.00                                   | 0.34                                                |
| June 2006              | 2               | \$397,528.57                                   | 0.42                                                |
| July 2006              | 130             | \$27,119,380.12                                | 28.79                                               |
| August 2006            | 106             | \$27,249,654.78                                | 28.93                                               |
| September 2006         | 26              | \$6,848,180.34                                 | 7.27                                                |
| June 2007              | 9               | \$2,567,301.58                                 | 2.73                                                |
| July 2007              | 10              | \$3,783,134.66                                 | 4.02                                                |
| August 2007            | 27              | \$5,942,745.11                                 | 6.31                                                |
| September 2007         | 7               | \$1,407,952.84                                 | 1.49                                                |
| April 2009             | 1               | \$420,000.00                                   | 0.45                                                |
| May 2009               | 3               | \$1,369,986.00                                 | 1.45                                                |
| June 2009              | 6               | \$1,613,944.55                                 | 1.71                                                |
| July 2009              | 9               | \$2,142,565.68                                 | 2.27                                                |
| August 2009            | 13              | \$4,588,945.24                                 | 4.87                                                |
| July 2011              | 1               | \$450,000.00                                   | 0.48                                                |
| Total:                 | 380             | \$94,205,928.65                                | 100.00                                              |

Maximum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 9.500 - 9.999      | 8               | \$3,213,236.53                                 | 3.41                                                |
| 10.000 - 10.499    | 16              | \$7,025,833.08                                 | 7.46                                                |
| 10.500 - 10.999    | 46              | \$12,569,700.18                                | 13.34                                               |
| 11.000 - 11.499    | 41              | \$10,976,737.31                                | 11.65                                               |
| 11.500 - 11.999    | 64              | \$16,443,932.55                                | 17.46                                               |
| 12.000 - 12.499    | 33              | \$8,039,349.89                                 | 8.53                                                |
| 12.500 - 12.999    | 59              | \$13,827,464.33                                | 14.68                                               |

|                 |     |                 |        |
|-----------------|-----|-----------------|--------|
| 13.000 - 13.499 | 41  | \$8,655,828.17  | 9.19   |
| 13.500 - 13.999 | 40  | \$8,121,302.20  | 8.62   |
| 14.000 - 14.499 | 26  | \$4,468,801.11  | 4.74   |
| 14.500 - 14.999 | 4   | \$650,145.93    | 0.69   |
| 15.000 - 15.499 | 2   | \$213,597.37    | 0.23   |
| <b>Total:</b>   | 380 | \$94,205,928.65 | 100.00 |

#### Minimum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 2.000 - 2.499      | 30              | \$8,588,806.48                                 | 9.12                                                |
| 2.500 - 2.999      | 83              | \$20,815,710.83                                | 22.10                                               |
| 3.000 - 3.499      | 77              | \$24,255,256.10                                | 25.75                                               |
| 5.000 - 5.499      | 86              | \$16,745,454.57                                | 17.78                                               |
| 5.500 - 5.999      | 13              | \$3,096,934.10                                 | 3.29                                                |
| 6.000 - 6.499      | 60              | \$13,908,452.77                                | 14.76                                               |
| 6.500 - 6.999      | 16              | \$3,715,252.50                                 | 3.94                                                |
| 7.000 - 7.499      | 11              | \$2,455,012.51                                 | 2.61                                                |
| 7.500 - 7.999      | 4               | \$625,048.79                                   | 0.66                                                |
| <b>Total:</b>      | 380             | \$94,205,928.65                                | 100.00                                              |

#### Initial Periodic Rate Caps of Mortgage Loans

| Initial Periodic Rate Caps | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                      | 28              | \$7,985,909.18                                 | 8.48                                                |
| 2.000                      | 48              | \$9,123,462.89                                 | 9.68                                                |
| 3.000                      | 271             | \$66,511,115.11                                | 70.60                                               |
| 5.000                      | 33              | \$10,585,441.47                                | 11.24                                               |
| <b>Total:</b>              | 380             | \$94,205,928.65                                | 100.00                                              |

#### Subsequent Periodic Rate Caps of Mortgage Loans

| Subsequent Periodic Rate Caps | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                         | 380             | \$94,205,928.65                                | 100.00                                              |
| <b>Total:</b>                 | 380             | \$94,205,928.65                                | 100.00                                              |

HMAC 2004-5 STATED INCOME VERIFIED ASSET COLLATERAL TABLES

Original Principal Balances of Mortgage Loans

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00          | 17              | \$425,000.00                                   | 0.35                                                |
| 25,000.01 - 50,000.00     | 29              | \$1,024,627.00                                 | 0.84                                                |
| 50,000.01 - 75,000.00     | 39              | \$2,416,192.00                                 | 1.97                                                |
| 75,000.01 - 100,000.00    | 47              | \$4,144,195.00                                 | 3.38                                                |
| 100,000.01 - 125,000.00   | 48              | \$5,364,339.00                                 | 4.38                                                |
| 125,000.01 - 150,000.00   | 41              | \$5,592,588.00                                 | 4.56                                                |
| 150,000.01 - 175,000.00   | 46              | \$7,388,050.00                                 | 6.03                                                |
| 175,000.01 - 200,000.00   | 29              | \$5,439,107.00                                 | 4.44                                                |
| 200,000.01 - 225,000.00   | 28              | \$5,925,924.00                                 | 4.83                                                |
| 225,000.01 - 250,000.00   | 28              | \$6,632,350.00                                 | 5.41                                                |
| 250,000.01 - 275,000.00   | 15              | \$3,935,220.00                                 | 3.21                                                |
| 275,000.01 - 300,000.00   | 25              | \$7,214,600.00                                 | 5.89                                                |
| 300,000.01 - 333,700.00   | 35              | \$11,162,114.00                                | 9.11                                                |
| 333,700.01 - 350,000.00   | 16              | \$5,507,796.00                                 | 4.49                                                |
| 350,000.01 - 500,000.00   | 50              | \$20,803,895.00                                | 16.97                                               |
| 500,000.01 - 1,000,000.00 | 38              | \$25,142,149.00                                | 20.51                                               |
| >1,000,000.00             | 3               | \$4,445,000.00                                 | 3.63                                                |
| Total:                    | 534             | \$122,563,146.00                               | 100.00                                              |

Principal Balances of Mortgage Loans as of Cutoff Date

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 0.01 - 25,000.00          | 17              | \$424,563.78                                   | 0.35                                                |
| 25,000.01 - 50,000.00     | 29              | \$1,023,173.72                                 | 0.84                                                |
| 50,000.01 - 75,000.00     | 39              | \$2,412,747.96                                 | 1.97                                                |
| 75,000.01 - 100,000.00    | 47              | \$4,139,837.94                                 | 3.38                                                |
| 100,000.01 - 125,000.00   | 48              | \$5,359,609.83                                 | 4.38                                                |
| 125,000.01 - 150,000.00   | 41              | \$5,588,685.60                                 | 4.56                                                |
| 150,000.01 - 175,000.00   | 46              | \$7,381,595.07                                 | 6.03                                                |
| 175,000.01 - 200,000.00   | 29              | \$5,433,743.79                                 | 4.44                                                |
| 200,000.01 - 225,000.00   | 28              | \$5,922,649.74                                 | 4.84                                                |
| 225,000.01 - 250,000.00   | 28              | \$6,629,460.01                                 | 5.41                                                |
| 250,000.01 - 275,000.00   | 15              | \$3,931,428.68                                 | 3.21                                                |
| 275,000.01 - 300,000.00   | 25              | \$7,211,924.47                                 | 5.89                                                |
| 300,000.01 - 333,700.00   | 35              | \$11,156,849.44                                | 9.11                                                |
| 333,700.01 - 350,000.00   | 16              | \$5,503,841.68                                 | 4.49                                                |
| 350,000.01 - 500,000.00   | 50              | \$20,787,663.52                                | 16.97                                               |
| 500,000.01 - 1,000,000.00 | 38              | \$25,121,180.50                                | 20.51                                               |
| >1,000,000.00             | 3               | \$4,445,000.00                                 | 3.63                                                |
| Total:                    | 534             | \$122,473,955.73                               | 100.00                                              |

Current Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 3.000 - 3.499      | 1               | \$612,000.00                                   | 0.50                                                |
| 3.500 - 3.999      | 1               | \$212,880.00                                   | 0.17                                                |
| 4.000 - 4.499      | 5               | \$1,214,170.00                                 | 0.99                                                |
| 4.500 - 4.999      | 36              | \$11,418,261.60                                | 9.32                                                |
| 5.000 - 5.499      | 70              | \$19,655,889.78                                | 16.05                                               |
| 5.500 - 5.999      | 102             | \$33,628,223.29                                | 27.46                                               |
| 6.000 - 6.499      | 81              | \$19,869,046.25                                | 16.22                                               |
| 6.500 - 6.999      | 91              | \$20,180,258.89                                | 16.48                                               |
| 7.000 - 7.499      | 37              | \$6,156,727.22                                 | 5.03                                                |
| 7.500 - 7.999      | 22              | \$4,383,382.71                                 | 3.58                                                |
| 8.000 - 8.499      | 7               | \$554,064.72                                   | 0.45                                                |
| 8.500 - 8.999      | 8               | \$397,926.47                                   | 0.32                                                |
| 9.000 - 9.499      | 12              | \$730,828.69                                   | 0.60                                                |
| 9.500 - 9.999      | 22              | \$1,091,811.26                                 | 0.89                                                |
| 10.000 - 10.499    | 11              | \$513,155.27                                   | 0.42                                                |
| 10.500 - 10.999    | 16              | \$1,034,412.41                                 | 0.84                                                |
| 11.000 - 11.499    | 3               | \$307,292.27                                   | 0.25                                                |
| 11.500 - 11.999    | 3               | \$103,675.38                                   | 0.08                                                |
| 12.000 - 12.499    | 3               | \$106,794.44                                   | 0.09                                                |
| 12.500 - 12.999    | 3               | \$303,155.08                                   | 0.25                                                |
| Total:             | 534             | \$122,473,955.73                               | 100.00                                              |

Original Term to Maturity of Mortgage Loans

| Original Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 180           | 99              | \$7,892,030.10                                 | 6.44                                                |
| 181 - 240           | 1               | \$111,622.03                                   | 0.09                                                |
| 241 - 360           | 434             | \$114,470,303.60                               | 93.47                                               |
| Total:              | 534             | \$122,473,955.73                               | 100.00                                              |

Stated Remaining Term to Maturity of Mortgage Loans

| Remaining Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 061 - 120            | 1               | \$592,559.92                                   | 0.48                                                |
| 121 - 180            | 98              | \$7,299,470.18                                 | 5.96                                                |
| 181 - 240            | 1               | \$111,622.03                                   | 0.09                                                |
| 301 - 360            | 434             | \$114,470,303.60                               | 93.47                                               |
| Total:               | 534             | \$122,473,955.73                               | 100.00                                              |

Seasoning of Mortgage Loans

| Seasoning(mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 006      | 534             | \$122,473,955.73                               | 100.00                                              |
| Total:         | 534             | \$122,473,955.73                               | 100.00                                              |

Combined Loan-to-Value Ratios of Mortgage Loans

| Combined LTVs  | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 25.01 - 30.00  | 2               | \$1,390,099.01                                 | 1.14                                                |
| 35.01 - 40.00  | 1               | \$70,000.00                                    | 0.06                                                |
| 40.01 - 45.00  | 3               | \$1,044,184.72                                 | 0.85                                                |
| 45.01 - 50.00  | 4               | \$1,432,615.77                                 | 1.17                                                |
| 50.01 - 55.00  | 6               | \$1,737,633.54                                 | 1.42                                                |
| 55.01 - 60.00  | 12              | \$4,849,313.75                                 | 3.96                                                |
| 60.01 - 65.00  | 6               | \$1,967,907.47                                 | 1.61                                                |
| 65.01 - 70.00  | 23              | \$8,298,905.16                                 | 6.78                                                |
| 70.01 - 75.00  | 35              | \$8,158,827.49                                 | 6.66                                                |
| 75.01 - 80.00  | 294             | \$77,623,088.38                                | 63.38                                               |
| 80.01 - 85.00  | 4               | \$789,667.09                                   | 0.64                                                |
| 85.01 - 90.00  | 37              | \$6,177,650.82                                 | 5.04                                                |
| 90.01 - 95.00  | 35              | \$4,688,472.79                                 | 3.83                                                |
| 95.01 - 100.00 | 72              | \$4,245,589.74                                 | 3.47                                                |
| Total:         | 534             | \$122,473,955.73                               | 100.00                                              |

Owner Occupancy of Mortgage Loans

| Owner Occupancy | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Owner Occupied  | 369             | \$93,751,922.96                                | 76.55                                               |
| Investor        | 149             | \$25,465,768.11                                | 20.79                                               |
| Second Home     | 16              | \$3,256,264.66                                 | 2.66                                                |
| Total:          | 534             | \$122,473,955.73                               | 100.00                                              |

Property Type of Mortgage Loans

| Property Types | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Single Family  | 336             | \$78,206,235.15                                | 63.86                                               |
| Pud            | 130             | \$27,298,588.32                                | 22.29                                               |
| 2-4 Family     | 31              | \$9,582,812.78                                 | 7.82                                                |
| Condo          | 37              | \$7,386,319.48                                 | 6.03                                                |
| Total:         | 534             | \$122,473,955.73                               | 100.00                                              |

Loan Purpose of Mortgage Loans

| Loan Purpose    | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Purchase        | 401             | \$78,906,821.55                                | 64.43                                               |
| Refi/Cashout    | 110             | \$34,653,849.49                                | 28.29                                               |
| Refi/No Cashout | 23              | \$8,913,284.69                                 | 7.28                                                |
| Total:          | 534             | \$122,473,955.73                               | 100.00                                              |

Document Type of Mortgage Loans

| Document Type                 | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Stated Income, Verified Asset | 534             | \$122,473,955.73                               | 100.00                                              |
| Total:                        | 534             | \$122,473,955.73                               | 100.00                                              |

Product Type of Mortgage Loans

| Product Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6M Arm       | 1               | \$150,137.57                                   | 0.12                                                |
| 6M Arm (IO)  | 42              | \$12,502,901.00                                | 10.21                                               |
| 2/6 Arm      | 26              | \$6,292,084.30                                 | 5.14                                                |
| 2/6 Arm (IO) | 104             | \$29,978,102.00                                | 24.48                                               |
| 3/6 Arm      | 7               | \$1,754,710.61                                 | 1.43                                                |
| 3/6 Arm (IO) | 53              | \$15,576,178.00                                | 12.72                                               |
| 5/6 Arm      | 12              | \$2,092,849.57                                 | 1.71                                                |
| 5/6 Arm (IO) | 75              | \$18,941,485.00                                | 15.47                                               |
| 7/6 Arm      | 1               | \$749,139.72                                   | 0.61                                                |
| 7/6 Arm (IO) | 1               | \$278,400.00                                   | 0.23                                                |
| Fixed        | 170             | \$23,479,063.96                                | 19.17                                               |
| Fixed (IO)   | 42              | \$10,678,904.00                                | 8.72                                                |
| Total:       | 534             | \$122,473,955.73                               | 100.00                                              |

Index Type of Mortgage Loans

| Index Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6 Mo Libor | 322             | \$88,315,987.77                                | 72.11                                               |
| Fixed Rate | 212             | \$34,157,967.96                                | 27.89                                               |
| Total:     | 534             | \$122,473,955.73                               | 100.00                                              |

Geographical Distribution of Mortgages Loans

|  |  |  |  |
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| State          | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| California     | 218             | \$69,757,046.21                                | 56.96                                               |
| Georgia        | 97              | \$12,213,058.75                                | 9.97                                                |
| Florida        | 43              | \$9,040,737.46                                 | 7.38                                                |
| Nevada         | 24              | \$5,807,674.28                                 | 4.74                                                |
| New Jersey     | 20              | \$4,668,113.24                                 | 3.81                                                |
| Texas          | 33              | \$3,744,107.48                                 | 3.06                                                |
| New York       | 10              | \$3,143,521.14                                 | 2.57                                                |
| North Carolina | 13              | \$1,864,657.22                                 | 1.52                                                |
| Virginia       | 6               | \$1,591,667.24                                 | 1.30                                                |
| Colorado       | 9               | \$1,428,696.91                                 | 1.17                                                |
| Hawaii         | 4               | \$1,248,911.03                                 | 1.02                                                |
| Other          | 57              | \$7,965,764.77                                 | 6.50                                                |
| Total:         | 534             | \$122,473,955.73                               | 100.00                                              |

Prepay Term for Mortgage Loans

| Prepay Term | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| No Penalty  | 102             | \$23,723,951.75                                | 19.37                                               |
| 6           | 43              | \$2,549,103.73                                 | 2.08                                                |
| 12          | 59              | \$15,883,175.71                                | 12.97                                               |
| 24          | 146             | \$38,690,931.34                                | 31.59                                               |
| 36          | 140             | \$31,080,104.15                                | 25.38                                               |
| 60          | 44              | \$10,546,689.05                                | 8.61                                                |
| Total:      | 534             | \$122,473,955.73                               | 100.00                                              |

Fico Scores of Mortgage Loans

| Fico Scores | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 576 - 600   | 1               | \$159,337.39                                   | 0.13                                                |
| 601 - 625   | 9               | \$2,630,303.25                                 | 2.15                                                |
| 626 - 650   | 42              | \$12,792,081.34                                | 10.44                                               |
| 651 - 675   | 103             | \$23,643,829.39                                | 19.31                                               |
| 676 - 700   | 114             | \$24,201,700.17                                | 19.76                                               |
| 701 - 725   | 95              | \$21,949,330.10                                | 17.92                                               |
| 726 - 750   | 73              | \$17,658,972.62                                | 14.42                                               |
| 751 - 775   | 65              | \$13,523,267.23                                | 11.04                                               |
| 776 - 800   | 31              | \$5,791,534.24                                 | 4.73                                                |
| 801 - 825   | 1               | \$123,600.00                                   | 0.10                                                |
| Total:      | 534             | \$122,473,955.73                               | 100.00                                              |

Margins of Mortgage Loans

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| Margins       | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 2.000 - 2.499 | 47              | \$13,214,154.10                                | 14.96                                               |
| 2.500 - 2.999 | 165             | \$43,373,467.64                                | 49.11                                               |
| 3.000 - 3.499 | 98              | \$28,961,989.38                                | 32.79                                               |
| 3.500 - 3.999 | 3               | \$463,418.43                                   | 0.52                                                |
| 5.000 - 5.499 | 1               | \$159,337.39                                   | 0.18                                                |
| 5.500 - 5.999 | 3               | \$748,624.58                                   | 0.85                                                |
| 6.000 - 6.499 | 5               | \$1,394,996.25                                 | 1.58                                                |
| Total:        | 322             | \$88,315,987.77                                | 100.00                                              |

#### Next Rate Change Dates of Mortgage Loans

| Next Rate Change Dates | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| December 2004          | 1               | \$352,000.00                                   | 0.40                                                |
| January 2005           | 6               | \$2,324,000.00                                 | 2.63                                                |
| February 2005          | 32              | \$9,061,508.57                                 | 10.26                                               |
| March 2005             | 4               | \$915,530.00                                   | 1.04                                                |
| May 2006               | 2               | \$678,000.00                                   | 0.77                                                |
| June 2006              | 11              | \$2,931,475.99                                 | 3.32                                                |
| July 2006              | 33              | \$8,644,071.57                                 | 9.79                                                |
| August 2006            | 69              | \$18,862,682.82                                | 21.36                                               |
| September 2006         | 15              | \$5,153,955.92                                 | 5.84                                                |
| May 2007               | 1               | \$242,100.00                                   | 0.27                                                |
| June 2007              | 10              | \$3,339,627.20                                 | 3.78                                                |
| July 2007              | 12              | \$2,542,338.38                                 | 2.88                                                |
| August 2007            | 28              | \$8,524,623.03                                 | 9.65                                                |
| September 2007         | 9               | \$2,682,200.00                                 | 3.04                                                |
| May 2009               | 4               | \$1,459,443.36                                 | 1.65                                                |
| June 2009              | 25              | \$4,985,294.67                                 | 5.64                                                |
| July 2009              | 19              | \$5,574,542.50                                 | 6.31                                                |
| August 2009            | 30              | \$7,873,270.57                                 | 8.91                                                |
| September 2009         | 9               | \$1,141,783.47                                 | 1.29                                                |
| August 2011            | 1               | \$278,400.00                                   | 0.32                                                |
| September 2011         | 1               | \$749,139.72                                   | 0.85                                                |
| Total:                 | 322             | \$88,315,987.77                                | 100.00                                              |

#### Maximum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 9.000 - 9.499      | 2               | \$802,500.00                                   | 0.91                                                |
| 9.500 - 9.999      | 16              | \$5,086,448.47                                 | 5.76                                                |
| 10.000 - 10.499    | 32              | \$9,574,447.25                                 | 10.84                                               |
| 10.500 - 10.999    | 55              | \$16,993,065.83                                | 19.24                                               |
| 11.000 - 11.499    | 77              | \$18,243,991.21                                | 20.66                                               |
| 11.500 - 11.999    | 83              | \$24,184,528.48                                | 27.38                                               |
| 12.000 - 12.499    | 29              | \$6,680,042.26                                 | 7.56                                                |

|                 |     |                 |        |
|-----------------|-----|-----------------|--------|
| 12.500 - 12.999 | 22  | \$5,336,388.10  | 6.04   |
| 13.000 - 13.499 | 4   | \$1,060,049.91  | 1.20   |
| 13.500 - 13.999 | 2   | \$354,526.26    | 0.40   |
| <b>Total:</b>   | 322 | \$88,315,987.77 | 100.00 |

Minimum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 2.000 - 2.499      | 47              | \$13,214,154.10                                | 14.96                                               |
| 2.500 - 2.999      | 165             | \$43,373,467.64                                | 49.11                                               |
| 3.000 - 3.499      | 98              | \$28,961,989.38                                | 32.79                                               |
| 3.500 - 3.999      | 3               | \$463,418.43                                   | 0.52                                                |
| 5.000 - 5.499      | 1               | \$159,337.39                                   | 0.18                                                |
| 5.500 - 5.999      | 3               | \$748,624.58                                   | 0.85                                                |
| 6.000 - 6.499      | 5               | \$1,394,996.25                                 | 1.58                                                |
| <b>Total:</b>      | 322             | \$88,315,987.77                                | 100.00                                              |

Initial Periodic Rate Caps of Mortgage Loans

| Initial Periodic Rate Caps | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                      | 43              | \$12,653,038.57                                | 14.33                                               |
| 2.000                      | 2               | \$704,293.57                                   | 0.80                                                |
| 3.000                      | 189             | \$53,318,589.46                                | 60.37                                               |
| 5.000                      | 88              | \$21,640,066.17                                | 24.50                                               |
| <b>Total:</b>              | 322             | \$88,315,987.77                                | 100.00                                              |

Subsequent Periodic Rate Caps of Mortgage Loans

| Subsequent Periodic Rate Caps | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 1.000                         | 322             | \$88,315,987.77                                | 100.00                                              |
| <b>Total:</b>                 | 322             | \$88,315,987.77                                | 100.00                                              |

# HMAC 2004-5 SUBPRIME COLLATERAL TABLES

Original Principal Balances of Mortgage Loans

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 25,000.01 - 50,000.00     | 4               | \$181,300.00                                   | 0.39                                                |
| 50,000.01 - 75,000.00     | 17              | \$1,030,165.00                                 | 2.19                                                |
| 75,000.01 - 100,000.00    | 14              | \$1,261,250.00                                 | 2.69                                                |
| 100,000.01 - 125,000.00   | 18              | \$2,037,950.00                                 | 4.34                                                |
| 125,000.01 - 150,000.00   | 16              | \$2,213,410.00                                 | 4.71                                                |
| 150,000.01 - 175,000.00   | 13              | \$2,166,893.00                                 | 4.61                                                |
| 175,000.01 - 200,000.00   | 16              | \$3,031,650.00                                 | 6.46                                                |
| 200,000.01 - 225,000.00   | 25              | \$5,372,800.00                                 | 11.44                                               |
| 225,000.01 - 250,000.00   | 14              | \$3,326,404.00                                 | 7.08                                                |
| 250,000.01 - 275,000.00   | 18              | \$4,742,980.00                                 | 10.10                                               |
| 275,000.01 - 300,000.00   | 18              | \$5,186,000.00                                 | 11.04                                               |
| 300,000.01 - 333,700.00   | 15              | \$4,746,610.00                                 | 10.11                                               |
| 333,700.01 - 350,000.00   | 6               | \$2,070,200.00                                 | 4.41                                                |
| 350,000.01 - 500,000.00   | 20              | \$8,361,750.00                                 | 17.81                                               |
| 500,000.01 - 1,000,000.00 | 2               | \$1,225,000.00                                 | 2.61                                                |
| Total:                    | 216             | \$46,954,362.00                                | 100.00                                              |

Principal Balances of Mortgage Loans as of Cutoff Date

| Range (\$)                | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 25,000.01 - 50,000.00     | 5               | \$230,772.45                                   | 0.49                                                |
| 50,000.01 - 75,000.00     | 16              | \$978,408.79                                   | 2.09                                                |
| 75,000.01 - 100,000.00    | 14              | \$1,258,547.24                                 | 2.68                                                |
| 100,000.01 - 125,000.00   | 18              | \$2,034,076.97                                 | 4.34                                                |
| 125,000.01 - 150,000.00   | 16              | \$2,208,721.77                                 | 4.71                                                |
| 150,000.01 - 175,000.00   | 13              | \$2,163,142.54                                 | 4.61                                                |
| 175,000.01 - 200,000.00   | 16              | \$3,026,340.35                                 | 6.46                                                |
| 200,000.01 - 225,000.00   | 25              | \$5,364,973.62                                 | 11.45                                               |
| 225,000.01 - 250,000.00   | 14              | \$3,320,613.37                                 | 7.08                                                |
| 250,000.01 - 275,000.00   | 18              | \$4,734,754.84                                 | 10.10                                               |
| 275,000.01 - 300,000.00   | 18              | \$5,177,140.29                                 | 11.04                                               |
| 300,000.01 - 333,700.00   | 15              | \$4,739,890.40                                 | 10.11                                               |
| 333,700.01 - 350,000.00   | 6               | \$2,067,133.91                                 | 4.41                                                |
| 350,000.01 - 500,000.00   | 20              | \$8,347,763.38                                 | 17.81                                               |
| 500,000.01 - 1,000,000.00 | 2               | \$1,223,507.04                                 | 2.61                                                |
| Total:                    | 216             | \$46,875,786.96                                | 100.00                                              |

Current Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 4.500 - 4.999      | 1               | \$184,524.98                                   | 0.39                                                |
| 5.000 - 5.499      | 3               | \$774,054.52                                   | 1.65                                                |
| 5.500 - 5.999      | 30              | \$8,074,372.47                                 | 17.23                                               |
| 6.000 - 6.499      | 25              | \$6,127,648.26                                 | 13.07                                               |
| 6.500 - 6.999      | 72              | \$16,256,694.19                                | 34.68                                               |
| 7.000 - 7.499      | 38              | \$7,498,820.23                                 | 16.00                                               |
| 7.500 - 7.999      | 31              | \$5,898,692.36                                 | 12.58                                               |
| 8.000 - 8.499      | 10              | \$1,299,919.33                                 | 2.77                                                |
| 8.500 - 8.999      | 6               | \$761,060.62                                   | 1.62                                                |
| Total:             | 216             | \$46,875,786.96                                | 100.00                                              |

Original Term to Maturity of Mortgage Loans

| Original Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 180           | 3               | \$223,528.78                                   | 0.48                                                |
| 181 - 240           | 5               | \$734,186.73                                   | 1.57                                                |
| 241 - 360           | 208             | \$45,918,071.45                                | 97.96                                               |
| Total:              | 216             | \$46,875,786.96                                | 100.00                                              |

Stated Remaining Term to Maturity of Mortgage Loans

| Remaining Term (mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 121 - 180            | 3               | \$223,528.78                                   | 0.48                                                |
| 181 - 240            | 5               | \$734,186.73                                   | 1.57                                                |
| 241 - 300            | 1               | \$108,176.34                                   | 0.23                                                |
| 301 - 360            | 207             | \$45,809,895.11                                | 97.73                                               |
| Total:               | 216             | \$46,875,786.96                                | 100.00                                              |

Seasoning of Mortgage Loans

| Seasoning(mos) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 000 - 006      | 215             | \$46,804,889.51                                | 99.85                                               |
| 007 - 012      | 1               | \$70,897.45                                    | 0.15                                                |
| Total:         | 216             | \$46,875,786.96                                | 100.00                                              |

Combined Loan-to-Value Ratios of Mortgage Loans

| Combined LTVs  | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 25.01 - 30.00  | 1               | \$94,316.81                                    | 0.20                                                |
| 30.01 - 35.00  | 1               | \$248,965.43                                   | 0.53                                                |
| 40.01 - 45.00  | 1               | \$204,562.73                                   | 0.44                                                |
| 45.01 - 50.00  | 1               | \$224,626.42                                   | 0.48                                                |
| 50.01 - 55.00  | 2               | \$433,077.03                                   | 0.92                                                |
| 55.01 - 60.00  | 8               | \$1,249,297.27                                 | 2.67                                                |
| 60.01 - 65.00  | 14              | \$3,195,242.95                                 | 6.82                                                |
| 65.01 - 70.00  | 16              | \$3,926,587.52                                 | 8.38                                                |
| 70.01 - 75.00  | 27              | \$6,642,015.85                                 | 14.17                                               |
| 75.01 - 80.00  | 43              | \$8,635,445.88                                 | 18.42                                               |
| 80.01 - 85.00  | 24              | \$5,379,111.72                                 | 11.48                                               |
| 85.01 - 90.00  | 67              | \$13,850,182.57                                | 29.55                                               |
| 90.01 - 95.00  | 9               | \$2,453,350.58                                 | 5.23                                                |
| 95.01 - 100.00 | 2               | \$339,004.20                                   | 0.72                                                |
| Total:         | 216             | \$46,875,786.96                                | 100.00                                              |

#### Owner Occupancy of Mortgage Loans

|                 | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Owner Occupancy |                 |                                                |                                                     |
| Owner Occupied  | 178             | \$40,385,337.75                                | 86.15                                               |
| Investor        | 34              | \$5,858,158.53                                 | 12.50                                               |
| Second Home     | 4               | \$632,290.68                                   | 1.35                                                |
| Total:          | 216             | \$46,875,786.96                                | 100.00                                              |

#### Property Type of Mortgage Loans

| Property Types | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Single Family  | 149             | \$30,698,455.26                                | 65.49                                               |
| 2-4 Family     | 41              | \$10,420,067.45                                | 22.23                                               |
| Pud            | 14              | \$3,210,784.09                                 | 6.85                                                |
| Condo          | 12              | \$2,546,480.16                                 | 5.43                                                |
| Total:         | 216             | \$46,875,786.96                                | 100.00                                              |

#### Loan Purpose of Mortgage Loans

| Loan Purpose | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------|-----------------|------------------------------------------------|-----------------------------------------------------|
|              |                 |                                                |                                                     |

|                 |     |                 |        |
|-----------------|-----|-----------------|--------|
| Refi/Cashout    | 147 | \$33,972,412.19 | 72.47  |
| Purchase        | 62  | \$11,357,600.27 | 24.23  |
| Refi/No Cashout | 7   | \$1,545,774.50  | 3.30   |
| Total:          | 216 | \$46,875,786.96 | 100.00 |

#### Document Type of Mortgage Loans

| Document Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Full Doc      | 83              | \$15,326,250.50                                | 32.70                                               |
| No Doc        | 2               | \$1,079,532.57                                 | 2.30                                                |
| Stated Doc    | 131             | \$30,470,003.89                                | 65.00                                               |
| Total:        | 216             | \$46,875,786.96                                | 100.00                                              |

#### Product Type of Mortgage Loans

| Product Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 2/6 Arm      | 111             | \$24,817,344.69                                | 52.94                                               |
| 2/6 Arm (IO) | 1               | \$622,000.00                                   | 1.33                                                |
| 3/6 Arm      | 10              | \$2,304,543.51                                 | 4.92                                                |
| Fixed        | 94              | \$19,131,898.76                                | 40.81                                               |
| Total:       | 216             | \$46,875,786.96                                | 100.00                                              |

#### Index Type of Mortgage Loans

| Index Type | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 6 Mo Libor | 122             | \$27,743,888.20                                | 59.19                                               |
| Fixed      | 94              | \$19,131,898.76                                | 40.81                                               |
| Total:     | 216             | \$46,875,786.96                                | 100.00                                              |

#### Geographical Distribution of Mortgage Loans

| State         | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| New Jersey    | 57              | \$12,906,863.95                                | 27.53                                               |
| New York      | 47              | \$11,744,852.03                                | 25.06                                               |
| Massachusetts | 26              | \$6,515,237.48                                 | 13.90                                               |
| Connecticut   | 18              | \$4,156,608.57                                 | 8.87                                                |
| California    | 10              | \$3,087,686.80                                 | 6.59                                                |

|              |     |                 |        |
|--------------|-----|-----------------|--------|
| Pennsylvania | 13  | \$1,884,335.24  | 4.02   |
| Florida      | 12  | \$1,427,003.59  | 3.04   |
| Rhode Island | 6   | \$1,224,524.10  | 2.61   |
| Utah         | 2   | \$776,811.09    | 1.66   |
| Georgia      | 4   | \$630,752.01    | 1.35   |
| Michigan     | 6   | \$571,100.19    | 1.22   |
| Colorado     | 1   | \$478,025.53    | 1.02   |
| Other        | 14  | \$1,471,986.38  | 3.14   |
| Total:       | 216 | \$46,875,786.96 | 100.00 |

Prepay Term for Mortgage Loans

|             | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Prepay Term |                 |                                                |                                                     |
| No Penalty  | 99              | \$21,348,868.97                                | 45.54                                               |
| 6           | 1               | \$449,666.03                                   | 0.96                                                |
| 12          | 51              | \$13,000,247.04                                | 27.73                                               |
| 24          | 38              | \$8,249,350.37                                 | 17.60                                               |
| 36          | 27              | \$3,827,654.55                                 | 8.17                                                |
| Total:      | 216             | \$46,875,786.96                                | 100.00                                              |

Fico Scores of Mortgage Loans

|             | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Fico Scores |                 |                                                |                                                     |
| 576 - 600   | 34              | \$7,192,298.95                                 | 15.34                                               |
| 601 - 625   | 56              | \$12,299,716.91                                | 26.24                                               |
| 626 - 650   | 51              | \$10,819,970.77                                | 23.08                                               |
| 651 - 675   | 33              | \$7,355,278.26                                 | 15.69                                               |
| 676 - 700   | 24              | \$4,985,792.59                                 | 10.64                                               |
| 701 - 725   | 9               | \$2,186,421.96                                 | 4.66                                                |
| 726 - 750   | 4               | \$755,021.60                                   | 1.61                                                |
| 751 - 775   | 3               | \$944,061.48                                   | 2.01                                                |
| 776 - 800   | 2               | \$337,224.44                                   | 0.72                                                |
| Total:      | 216             | \$46,875,786.96                                | 100.00                                              |

Margins of Mortgage Loans

|               | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|---------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Margins       |                 |                                                |                                                     |
| 4.000 - 4.499 | 1               | \$184,524.98                                   | 0.67                                                |
| 4.500 - 4.999 | 2               | \$564,519.63                                   | 2.03                                                |
| 5.000 - 5.499 | 19              | \$4,909,234.97                                 | 17.69                                               |
| 5.500 - 5.999 | 11              | \$2,762,515.33                                 | 9.96                                                |

|               |     |                 |        |
|---------------|-----|-----------------|--------|
| 6.000 - 6.499 | 47  | \$11,147,721.33 | 40.18  |
| 6.500 - 6.999 | 24  | \$4,733,622.64  | 17.06  |
| 7.000 - 7.499 | 14  | \$2,816,700.53  | 10.15  |
| 7.500 - 7.999 | 4   | \$625,048.79    | 2.25   |
| Total:        | 122 | \$27,743,888.20 | 100.00 |

Next Rate Change Dates of Mortgage Loans

| Next Rate Change Dates | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Jul 2006               | 12              | \$3,420,526.27                                 | 12.33                                               |
| Aug 2006               | 79              | \$16,903,609.69                                | 60.93                                               |
| Sep 2006               | 21              | \$5,115,208.73                                 | 18.44                                               |
| Jul 2007               | 1               | \$203,850.67                                   | 0.73                                                |
| Aug 2007               | 7               | \$1,526,940.00                                 | 5.50                                                |
| Sep 2007               | 2               | \$573,752.84                                   | 2.07                                                |
| Total:                 | 122             | \$27,743,888.20                                | 100.00                                              |

Maximum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 10.500 - 10.999    | 1               | \$184,524.98                                   | 0.67                                                |
| 11.000 - 11.499    | 2               | \$564,519.63                                   | 2.03                                                |
| 11.500 - 11.999    | 17              | \$4,570,230.77                                 | 16.47                                               |
| 12.000 - 12.499    | 11              | \$2,762,515.33                                 | 9.96                                                |
| 12.500 - 12.999    | 48              | \$11,426,838.42                                | 41.19                                               |
| 13.000 - 13.499    | 24              | \$4,733,622.64                                 | 17.06                                               |
| 13.500 - 13.999    | 14              | \$2,816,700.53                                 | 10.15                                               |
| 14.000 - 14.499    | 4               | \$625,048.79                                   | 2.25                                                |
| 15.000 - 15.499    | 1               | \$59,887.11                                    | 0.22                                                |
| Total:             | 122             | \$27,743,888.20                                | 100.00                                              |

Minimum Mortgage Rates of Mortgage Loans

| Mortgage Rates (%) | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|--------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| 4.000 - 4.499      | 1               | \$184,524.98                                   | 0.67                                                |
| 4.500 - 4.999      | 2               | \$564,519.63                                   | 2.03                                                |
| 5.000 - 5.499      | 19              | \$4,909,234.97                                 | 17.69                                               |
| 5.500 - 5.999      | 11              | \$2,762,515.33                                 | 9.96                                                |
| 6.000 - 6.499      | 47              | \$11,147,721.33                                | 40.18                                               |
| 6.500 - 6.999      | 24              | \$4,733,622.64                                 | 17.06                                               |
| 7.000 - 7.499      | 14              | \$2,816,700.53                                 | 10.15                                               |

|               |     |                 |        |
|---------------|-----|-----------------|--------|
| 7.500 - 7.999 | 4   | \$625,048.79    | 2.25   |
| Total:        | 122 | \$27,743,888.20 | 100.00 |

Initial Periodic Rate Caps of Mortgage Loans

|                            | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|----------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Initial Periodic Rate Caps |                 |                                                |                                                     |
| 2.000                      | 2               | \$339,004.20                                   | 1.22                                                |
| 3.000                      | 120             | \$27,404,884.00                                | 98.78                                               |
| Total:                     | 122             | \$27,743,888.20                                | 100.00                                              |

Subsequent Periodic Rate Caps of Mortgage Loans

|                               | Number of Loans | Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|-------------------------------|-----------------|------------------------------------------------|-----------------------------------------------------|
| Subsequent Periodic Rate Caps |                 |                                                |                                                     |
| 1.000                         | 122             | \$27,743,888.20                                | 100.00                                              |
| Total:                        | 122             | \$27,743,888.20                                | 100.00                                              |

# Amortization Schedule for Class A-1 for HMAC 20

Assume: Static indices (lib1 1.8275 lib6 2.08)  
 Assume: fix 50 ppv; arm 150 ppv  
 Assume: no loss

Assume: Stre:  
 Assume: fix 50  
 Assume: no loss

| PERIOD | COLL           | A1             | PCT OF COLL | DEC PCT | PERIOD |
|--------|----------------|----------------|-------------|---------|--------|
| 0      | 415,583,165.14 | 187,500,000.00 | 45.12%      | 100.00% | 0      |
| 1      | 411,190,984.24 | 185,304,278.43 | 45.07%      | 98.83%  | 1      |
| 2      | 405,800,978.14 | 182,609,728.06 | 45.00%      | 97.39%  | 2      |
| 3      | 399,420,890.59 | 179,420,220.13 | 44.92%      | 95.69%  | 3      |
| 4      | 392,067,184.02 | 175,743,984.45 | 44.82%      | 93.73%  | 4      |
| 5      | 383,765,243.01 | 171,593,711.19 | 44.71%      | 91.52%  | 5      |
| 6      | 374,549,688.20 | 166,986,707.76 | 44.58%      | 89.06%  | 6      |
| 7      | 364,466,077.75 | 161,945,749.42 | 44.43%      | 86.37%  | 7      |
| 8      | 353,574,741.46 | 156,500,995.99 | 44.26%      | 83.47%  | 8      |
| 9      | 342,012,484.45 | 150,720,838.55 | 44.07%      | 80.38%  | 9      |
| 10     | 330,293,456.89 | 144,862,309.01 | 43.86%      | 77.26%  | 10     |
| 11     | 319,085,215.85 | 139,259,129.82 | 43.64%      | 74.27%  | 11     |
| 12     | 308,381,342.64 | 133,908,092.19 | 43.42%      | 71.42%  | 12     |
| 13     | 298,157,556.52 | 128,797,057.79 | 43.20%      | 68.69%  | 13     |
| 14     | 288,390,759.06 | 123,914,479.33 | 42.97%      | 66.09%  | 14     |
| 15     | 279,058,976.44 | 119,249,371.76 | 42.73%      | 63.60%  | 15     |
| 16     | 270,141,305.26 | 114,791,285.12 | 42.49%      | 61.22%  | 16     |
| 17     | 261,617,858.51 | 110,530,277.60 | 42.25%      | 58.95%  | 17     |
| 18     | 253,469,717.84 | 106,456,891.59 | 42.00%      | 56.78%  | 18     |
| 19     | 245,678,885.69 | 102,562,129.84 | 41.75%      | 54.70%  | 19     |
| 20     | 238,228,240.39 | 98,837,432.93  | 41.49%      | 52.71%  | 20     |
| 21     | 231,101,491.55 | 95,274,657.06  | 41.23%      | 50.81%  | 21     |
| 22     | 224,285,021.46 | 91,866,994.50  | 40.96%      | 49.00%  | 22     |
| 23     | 217,763,441.60 | 88,606,752.30  | 40.69%      | 47.26%  | 23     |
| 24     | 211,521,188.07 | 85,486,149.79  | 40.41%      | 45.59%  | 24     |
| 25     | 205,544,948.17 | 82,498,531.76  | 40.14%      | 44.00%  | 25     |
| 26     | 199,822,048.34 | 79,637,562.49  | 39.85%      | 42.47%  | 26     |
| 27     | 194,340,430.93 | 76,897,214.16  | 39.57%      | 41.01%  | 27     |
| 28     | 189,088,624.25 | 74,271,751.90  | 39.28%      | 39.61%  | 28     |
| 29     | 184,055,713.97 | 71,755,719.45  | 38.99%      | 38.27%  | 29     |
| 30     | 179,231,315.97 | 69,343,925.63  | 38.69%      | 36.98%  | 30     |
| 31     | 174,605,550.49 | 67,031,431.39  | 38.39%      | 35.75%  | 31     |
| 32     | 170,169,015.69 | 64,813,536.60  | 38.09%      | 34.57%  | 32     |
| 33     | 165,912,370.59 | 62,685,571.55  | 37.78%      | 33.43%  | 33     |
| 34     | 161,827,501.84 | 60,643,480.25  | 37.47%      | 32.34%  | 34     |
| 35     | 157,906,435.49 | 58,683,276.39  | 37.16%      | 31.30%  | 35     |
| 36     | 154,141,377.32 | 56,801,063.51  | 36.85%      | 30.29%  | 36     |
| 37     | 150,524,995.35 | 56,801,063.51  | 37.74%      | 30.29%  | 37     |
| 38     | 147,050,313.27 | 56,801,063.51  | 38.63%      | 30.29%  | 38     |
| 39     | 143,710,693.04 | 56,801,063.51  | 39.52%      | 30.29%  | 39     |
| 40     | 140,499,818.46 | 56,541,677.93  | 40.24%      | 30.16%  | 40     |
| 41     | 137,411,679.42 | 55,298,910.75  | 40.24%      | 29.49%  | 41     |
| 42     | 134,440,557.04 | 54,103,234.87  | 40.24%      | 28.86%  | 42     |
| 43     | 131,581,009.45 | 52,952,460.29  | 40.24%      | 28.24%  | 43     |
| 44     | 128,827,858.30 | 51,844,503.09  | 40.24%      | 27.65%  | 44     |
| 45     | 126,176,175.89 | 50,777,380.19  | 40.24%      | 27.08%  | 45     |
| 46     | 123,621,273.00 | 49,749,204.51  | 40.24%      | 26.53%  | 46     |
| 47     | 121,158,687.23 | 48,758,180.24  | 40.24%      | 26.00%  | 47     |

|     |                |               |        |        |     |
|-----|----------------|---------------|--------|--------|-----|
| 48  | 118,784,171.99 | 47,802,598.39 | 40.24% | 25.49% | 48  |
| 49  | 116,493,685.94 | 46,880,832.61 | 40.24% | 25.00% | 49  |
| 50  | 114,283,383.01 | 45,991,335.12 | 40.24% | 24.53% | 50  |
| 51  | 112,149,602.89 | 45,132,632.88 | 40.24% | 24.07% | 51  |
| 52  | 110,088,861.97 | 44,303,323.99 | 40.24% | 23.63% | 52  |
| 53  | 108,097,844.75 | 43,502,074.16 | 40.24% | 23.20% | 53  |
| 54  | 106,173,395.63 | 42,727,613.50 | 40.24% | 22.79% | 54  |
| 55  | 104,312,511.13 | 41,978,733.30 | 40.24% | 22.39% | 55  |
| 56  | 102,512,306.54 | 41,254,272.66 | 40.24% | 22.00% | 56  |
| 57  | 100,770,039.84 | 40,553,128.11 | 40.24% | 21.63% | 57  |
| 58  | 99,083,084.80  | 39,874,242.76 | 40.24% | 21.27% | 58  |
| 59  | 97,448,933.03  | 39,216,607.15 | 40.24% | 20.92% | 59  |
| 60  | 95,865,390.45  | 38,579,338.33 | 40.24% | 20.58% | 60  |
| 61  | 94,330,220.80  | 37,961,536.33 | 40.24% | 20.25% | 61  |
| 62  | 92,841,295.22  | 37,362,344.45 | 40.24% | 19.93% | 62  |
| 63  | 91,396,586.98  | 36,780,947.06 | 40.24% | 19.62% | 63  |
| 64  | 89,994,166.53  | 36,216,567.65 | 40.24% | 19.32% | 64  |
| 65  | 88,632,196.78  | 35,668,466.90 | 40.24% | 19.02% | 65  |
| 66  | 87,308,928.56  | 35,135,940.91 | 40.24% | 18.74% | 66  |
| 67  | 86,022,696.38  | 34,618,319.42 | 40.24% | 18.46% | 67  |
| 68  | 84,771,914.36  | 34,114,964.22 | 40.24% | 18.19% | 68  |
| 69  | 83,555,072.30  | 33,625,267.56 | 40.24% | 17.93% | 69  |
| 70  | 82,370,732.08  | 33,148,650.69 | 40.24% | 17.68% | 70  |
| 71  | 81,217,524.07  | 32,684,562.43 | 40.24% | 17.43% | 71  |
| 72  | 80,094,143.87  | 32,232,477.85 | 40.24% | 17.19% | 72  |
| 73  | 78,999,349.10  | 31,791,896.97 | 40.24% | 16.96% | 73  |
| 74  | 77,931,956.38  | 31,362,343.57 | 40.24% | 16.73% | 74  |
| 75  | 76,890,838.47  | 30,943,364.00 | 40.24% | 16.50% | 75  |
| 76  | 75,874,921.57  | 30,534,526.13 | 40.24% | 16.29% | 76  |
| 77  | 74,883,182.67  | 30,135,418.28 | 40.24% | 16.07% | 77  |
| 78  | 73,914,647.12  | 29,745,648.20 | 40.24% | 15.86% | 78  |
| 79  | 72,968,386.26  | 29,364,842.18 | 40.24% | 15.66% | 79  |
| 80  | 72,043,515.20  | 28,992,644.11 | 40.24% | 15.46% | 80  |
| 81  | 71,139,190.70  | 28,628,714.63 | 40.24% | 15.27% | 81  |
| 82  | 70,254,607.47  | 28,272,729.69 | 40.24% | 15.08% | 82  |
| 83  | 69,388,998.78  | 27,924,380.71 | 40.24% | 14.89% | 83  |
| 84  | 68,541,636.41  | 27,583,374.65 | 40.24% | 14.71% | 84  |
| 85  | 67,711,825.48  | 27,249,431.85 | 40.24% | 14.53% | 85  |
| 86  | 66,898,902.47  | 26,922,285.30 | 40.24% | 14.36% | 86  |
| 87  | 66,102,234.78  | 26,601,680.42 | 40.24% | 14.19% | 87  |
| 88  | 65,321,219.18  | 26,287,374.44 | 40.24% | 14.02% | 88  |
| 89  | 64,555,280.44  | 25,979,135.88 | 40.24% | 13.86% | 89  |
| 90  | 63,803,869.94  | 25,676,743.96 | 40.24% | 13.69% | 90  |
| 91  | 63,066,464.39  | 25,379,988.08 | 40.24% | 13.54% | 91  |
| 92  | 62,342,564.62  | 25,088,667.36 | 40.24% | 13.38% | 92  |
| 93  | 61,631,694.38  | 24,802,590.15 | 40.24% | 13.23% | 93  |
| 94  | 60,933,399.27  | 24,521,573.58 | 40.24% | 13.08% | 94  |
| 95  | 60,247,245.63  | 24,245,443.13 | 40.24% | 12.93% | 95  |
| 96  | 59,572,819.61  | 23,974,032.26 | 40.24% | 12.79% | 96  |
| 97  | 58,909,726.15  | 23,707,181.97 | 40.24% | 12.64% | 97  |
| 98  | 58,257,588.11  | 23,444,740.50 | 40.24% | 12.50% | 98  |
| 99  | 57,616,045.37  | 23,186,562.92 | 40.24% | 12.37% | 99  |
| 100 | 56,984,754.05  | 22,932,510.84 | 40.24% | 12.23% | 100 |
| 101 | 56,363,385.71  | 22,682,452.10 | 40.24% | 12.10% | 101 |
| 102 | 55,751,626.59  | 22,436,260.41 | 40.24% | 11.97% | 102 |
| 103 | 55,149,176.93  | 22,193,815.15 | 40.24% | 11.84% | 103 |
| 104 | 54,555,750.27  | 21,955,001.04 | 40.24% | 11.71% | 104 |
| 105 | 53,971,072.84  | 21,719,707.91 | 40.24% | 11.58% | 105 |
| 106 | 53,394,882.91  | 21,487,830.42 | 40.24% | 11.46% | 106 |

|     |               |               |        |        |     |
|-----|---------------|---------------|--------|--------|-----|
| 107 | 52,826,930.26 | 21,259,267.87 | 40.24% | 11.34% | 107 |
| 108 | 52,266,975.59 | 21,033,923.98 | 40.24% | 11.22% | 108 |
| 109 | 51,714,790.01 | 20,811,706.61 | 40.24% | 11.10% | 109 |
| 110 | 51,170,154.55 | 20,592,527.66 | 40.24% | 10.98% | 110 |
| 111 | 50,632,859.66 | 20,376,302.80 | 40.24% | 10.87% | 111 |
| 112 | 50,102,704.79 | 20,162,951.30 | 40.24% | 10.75% | 112 |
| 113 | 49,579,497.92 | 19,952,395.91 | 40.24% | 10.64% | 113 |
| 114 | 49,063,055.22 | 19,744,562.64 | 40.24% | 10.53% | 114 |
| 115 | 48,553,196.82 | 19,539,379.10 | 40.24% | 10.42% | 115 |
| 116 | 48,049,747.07 | 19,336,774.62 | 40.24% | 10.31% | 116 |
| 117 | 47,551,080.29 | 19,136,094.95 | 40.24% | 10.21% | 117 |
| 118 | 47,052,397.70 | 18,935,408.93 | 40.24% | 10.10% | 118 |
| 119 | 46,545,369.42 | 18,731,364.32 | 40.24% | 9.99%  | 119 |
| 120 | 46,044,039.57 | 18,529,612.95 | 40.24% | 9.88%  | 120 |
| 121 | 45,548,722.69 | 18,330,281.39 | 40.24% | 9.78%  | 121 |
| 122 | 45,059,276.59 | 18,133,312.43 | 40.24% | 9.67%  | 122 |
| 123 | 44,575,564.94 | 17,938,651.19 | 40.24% | 9.57%  | 123 |
| 124 | 44,097,456.97 | 17,746,245.06 | 40.24% | 9.46%  | 124 |
| 125 | 43,624,827.21 | 17,556,043.54 | 40.24% | 9.36%  | 125 |
| 126 | 43,157,555.25 | 17,367,998.17 | 40.24% | 9.26%  | 126 |
| 127 | 42,695,525.47 | 17,182,062.42 | 40.24% | 9.16%  | 127 |
| 128 | 42,238,626.83 | 16,998,191.60 | 40.24% | 9.07%  | 128 |
| 129 | 41,786,752.64 | 16,816,342.79 | 40.24% | 8.97%  | 129 |
| 130 | 0.00          | 0.00          | 0.00%  | 0.00%  | 130 |

# 104-5

ssed indices at 20%  
0 ppv; arm 150 ppv  
ss

| COLL           | A1             | PCT OF COLL | DEC PCT |
|----------------|----------------|-------------|---------|
| 415,583,165.14 | 187,500,000.00 | 45.12%      | 100.00% |
| 411,190,984.24 | 185,304,278.43 | 45.07%      | 98.83%  |
| 405,800,978.14 | 182,609,728.06 | 45.00%      | 97.39%  |
| 399,420,890.59 | 179,420,220.13 | 44.92%      | 95.69%  |
| 392,067,221.05 | 175,744,002.96 | 44.82%      | 93.73%  |
| 383,765,348.51 | 171,593,763.93 | 44.71%      | 91.52%  |
| 374,549,862.62 | 166,986,794.96 | 44.58%      | 89.06%  |
| 364,466,315.51 | 161,945,868.28 | 44.43%      | 86.37%  |
| 353,575,036.33 | 156,501,143.40 | 44.26%      | 83.47%  |
| 342,012,829.62 | 150,721,011.11 | 44.07%      | 80.38%  |
| 330,293,870.47 | 144,862,515.76 | 43.86%      | 77.26%  |
| 319,085,709.46 | 139,259,376.59 | 43.64%      | 74.27%  |
| 308,381,929.04 | 133,908,385.34 | 43.42%      | 71.42%  |
| 298,158,225.55 | 128,797,392.25 | 43.20%      | 68.69%  |
| 288,391,501.34 | 123,914,850.40 | 42.97%      | 66.09%  |
| 279,059,783.30 | 119,249,775.12 | 42.73%      | 63.60%  |
| 270,142,196.15 | 114,791,730.49 | 42.49%      | 61.22%  |
| 261,618,835.72 | 110,530,766.12 | 42.25%      | 58.95%  |
| 253,470,784.77 | 106,457,424.97 | 42.00%      | 56.78%  |
| 245,680,031.39 | 102,562,702.59 | 41.75%      | 54.70%  |
| 238,229,454.77 | 98,838,040.02  | 41.49%      | 52.71%  |
| 231,102,777.76 | 95,275,300.06  | 41.23%      | 50.81%  |
| 224,291,431.47 | 91,870,198.97  | 40.96%      | 49.00%  |
| 217,777,038.67 | 88,613,549.69  | 40.69%      | 47.26%  |
| 211,541,313.18 | 85,496,210.66  | 40.42%      | 45.60%  |
| 205,570,950.13 | 82,511,530.56  | 40.14%      | 44.01%  |
| 199,853,322.97 | 79,653,197.18  | 39.86%      | 42.48%  |
| 194,376,420.03 | 76,915,205.69  | 39.57%      | 41.02%  |
| 189,130,254.55 | 74,292,563.55  | 39.28%      | 39.62%  |
| 184,103,088.89 | 71,779,402.93  | 38.99%      | 38.28%  |
| 179,283,807.83 | 69,370,167.16  | 38.69%      | 37.00%  |
| 174,662,568.34 | 67,059,935.53  | 38.39%      | 35.77%  |
| 170,230,022.86 | 64,844,035.06  | 38.09%      | 34.58%  |
| 165,977,353.58 | 62,718,057.59  | 37.79%      | 33.45%  |
| 161,897,267.95 | 60,678,357.44  | 37.48%      | 32.36%  |
| 157,981,151.97 | 58,720,628.35  | 37.17%      | 31.32%  |
| 154,220,425.45 | 56,840,580.94  | 36.86%      | 30.31%  |
| 150,607,797.50 | 56,840,580.94  | 37.74%      | 30.31%  |
| 147,136,338.16 | 56,840,580.94  | 38.63%      | 30.31%  |
| 143,799,521.76 | 56,840,580.94  | 39.53%      | 30.31%  |
| 140,591,657.49 | 56,578,636.93  | 40.24%      | 30.18%  |
| 137,506,413.80 | 55,337,034.93  | 40.24%      | 29.51%  |
| 134,537,710.34 | 54,142,332.50  | 40.24%      | 28.88%  |
| 131,680,141.99 | 52,992,354.44  | 40.24%      | 28.26%  |
| 128,928,567.39 | 51,885,031.69  | 40.24%      | 27.67%  |
| 126,278,137.70 | 50,818,412.93  | 40.24%      | 27.10%  |
| 123,724,386.76 | 49,790,700.83  | 40.24%      | 26.56%  |
| 121,262,664.03 | 48,800,023.87  | 40.24%      | 26.03%  |

|                |               |        |        |
|----------------|---------------|--------|--------|
| 118,888,700.63 | 47,844,664.10 | 40.24% | 25.52% |
| 116,598,482.56 | 46,923,006.17 | 40.24% | 25.03% |
| 114,388,189.25 | 46,033,512.54 | 40.24% | 24.55% |
| 112,254,189.38 | 45,174,721.87 | 40.24% | 24.09% |
| 110,193,059.72 | 44,345,256.53 | 40.24% | 23.65% |
| 108,201,472.67 | 43,543,777.40 | 40.24% | 23.22% |
| 106,276,275.05 | 42,769,015.51 | 40.24% | 22.81% |
| 104,414,481.45 | 42,019,769.46 | 40.24% | 22.41% |
| 102,613,239.19 | 41,294,891.23 | 40.24% | 22.02% |
| 100,869,900.26 | 40,593,315.18 | 40.24% | 21.65% |
| 99,182,057.56  | 39,914,072.60 | 40.24% | 21.29% |
| 97,547,160.01  | 39,256,136.87 | 40.24% | 20.94% |
| 95,962,719.69  | 38,618,506.77 | 40.24% | 20.60% |
| 94,426,516.34  | 38,000,288.78 | 40.24% | 20.27% |
| 92,936,435.95  | 37,400,632.16 | 40.24% | 19.95% |
| 91,490,465.53  | 36,818,726.83 | 40.24% | 19.64% |
| 90,086,695.11  | 36,253,804.14 | 40.24% | 19.34% |
| 88,723,291.86  | 35,705,126.51 | 40.24% | 19.04% |
| 87,398,517.55  | 35,171,994.42 | 40.24% | 18.76% |
| 86,110,716.76  | 34,653,741.67 | 40.24% | 18.48% |
| 84,858,312.85  | 34,149,733.77 | 40.24% | 18.21% |
| 83,639,804.21  | 33,659,366.42 | 40.24% | 17.95% |
| 82,453,760.58  | 33,182,064.04 | 40.24% | 17.70% |
| 81,298,819.52  | 32,717,278.36 | 40.24% | 17.45% |
| 80,173,683.26  | 32,264,487.08 | 40.24% | 17.21% |
| 79,077,115.46  | 31,823,192.68 | 40.24% | 16.97% |
| 78,007,938.29  | 31,392,921.15 | 40.24% | 16.74% |
| 76,965,029.58  | 30,973,220.90 | 40.24% | 16.52% |
| 75,947,320.11  | 30,563,661.65 | 40.24% | 16.30% |
| 74,953,791.06  | 30,163,833.38 | 40.24% | 16.09% |
| 73,983,471.58  | 29,773,345.39 | 40.24% | 15.88% |
| 73,035,436.43  | 29,391,825.34 | 40.24% | 15.68% |
| 72,108,803.82  | 29,018,918.36 | 40.24% | 15.48% |
| 71,202,733.28  | 28,654,286.23 | 40.24% | 15.28% |
| 70,316,427.01  | 28,297,607.87 | 40.24% | 15.09% |
| 69,449,124.23  | 27,948,577.14 | 40.24% | 14.91% |
| 68,600,102.12  | 27,606,903.15 | 40.24% | 14.72% |
| 67,768,652.84  | 27,272,301.02 | 40.24% | 14.55% |
| 66,954,114.57  | 26,944,504.44 | 40.24% | 14.37% |
| 66,155,856.20  | 26,623,259.41 | 40.24% | 14.20% |
| 65,373,275.82  | 26,308,323.72 | 40.24% | 14.03% |
| 64,605,799.34  | 25,999,466.32 | 40.24% | 13.87% |
| 63,852,879.08  | 25,696,466.82 | 40.24% | 13.70% |
| 63,113,992.59  | 25,399,114.96 | 40.24% | 13.55% |
| 62,388,641.34  | 25,107,210.13 | 40.24% | 13.39% |
| 61,676,349.65  | 24,820,560.88 | 40.24% | 13.24% |
| 60,976,663.53  | 24,538,984.52 | 40.24% | 13.09% |
| 60,289,149.66  | 24,262,306.67 | 40.24% | 12.94% |
| 59,613,394.40  | 23,990,360.86 | 40.24% | 12.79% |
| 58,949,002.81  | 23,722,988.17 | 40.24% | 12.65% |
| 58,295,597.81  | 23,460,036.83 | 40.24% | 12.51% |
| 57,652,819.26  | 23,201,361.92 | 40.24% | 12.37% |
| 57,020,323.19  | 22,946,825.02 | 40.24% | 12.24% |
| 56,397,780.99  | 22,696,293.87 | 40.24% | 12.10% |
| 55,784,878.70  | 22,449,642.14 | 40.24% | 11.97% |
| 55,181,316.30  | 22,206,749.08 | 40.24% | 11.84% |
| 54,586,807.03  | 21,967,499.29 | 40.24% | 11.72% |
| 54,001,076.77  | 21,731,782.46 | 40.24% | 11.59% |
| 53,423,863.43  | 21,499,493.12 | 40.24% | 11.47% |

|               |               |        |        |
|---------------|---------------|--------|--------|
| 52,854,916.37 | 21,270,530.39 | 40.24% | 11.34% |
| 52,293,995.85 | 21,044,797.80 | 40.24% | 11.22% |
| 51,740,872.52 | 20,822,203.06 | 40.24% | 11.11% |
| 51,195,326.93 | 20,602,657.84 | 40.24% | 10.99% |
| 50,657,149.04 | 20,386,077.63 | 40.24% | 10.87% |
| 50,126,137.77 | 20,172,381.49 | 40.24% | 10.76% |
| 49,602,100.60 | 19,961,491.96 | 40.24% | 10.65% |
| 49,084,853.13 | 19,753,334.82 | 40.24% | 10.54% |
| 48,574,216.73 | 19,547,838.20 | 40.24% | 10.43% |
| 48,070,018.41 | 19,344,932.46 | 40.24% | 10.32% |
| 47,570,683.22 | 19,143,983.81 | 40.24% | 10.21% |
| 47,071,587.69 | 18,943,131.60 | 40.24% | 10.10% |
| 46,564,655.81 | 18,739,125.79 | 40.24% | 9.99%  |
| 46,063,380.77 | 18,537,396.48 | 40.24% | 9.89%  |
| 45,568,067.59 | 18,338,066.41 | 40.24% | 9.78%  |
| 45,078,578.88 | 18,141,080.30 | 40.24% | 9.68%  |
| 44,594,782.77 | 17,946,385.07 | 40.24% | 9.57%  |
| 44,116,552.65 | 17,753,929.78 | 40.24% | 9.47%  |
| 43,643,766.88 | 17,563,665.47 | 40.24% | 9.37%  |
| 43,176,308.61 | 17,375,545.12 | 40.24% | 9.27%  |
| 42,714,065.52 | 17,189,523.53 | 40.24% | 9.17%  |
| 42,256,929.63 | 17,005,557.24 | 40.24% | 9.07%  |
| 41,804,797.06 | 16,823,604.45 | 40.24% | 8.97%  |
| 0.00          | 0.00          | 0.00%  | 0.00%  |

# Net WAC for HMAc 2004-5

Assume: Static indices (lib1 1.8275 lib6 2.08)  
 Assume: fix 50 ppv; arm 150 ppv  
 Assume: no loss

Assume: Stressed indices at 20%  
 Assume: fix 50 ppv; arm 150 ppv  
 Assume: no loss

| PERIOD | AAA AFC | SUB AFC | PERIOD | AAA AFC | SUB AFC |
|--------|---------|---------|--------|---------|---------|
| 1      | 3.17    | 3.17    | 1      | 10.00   | 9.99    |
| 2      | 5.82    | 5.82    | 2      | 10.01   | 10.00   |
| 3      | 5.64    | 5.64    | 3      | 10.03   | 10.00   |
| 4      | 5.64    | 5.64    | 4      | 10.05   | 10.00   |
| 5      | 6.25    | 6.25    | 5      | 10.07   | 10.01   |
| 6      | 5.65    | 5.65    | 6      | 10.11   | 10.01   |
| 7      | 5.84    | 5.84    | 7      | 10.14   | 10.02   |
| 8      | 5.66    | 5.66    | 8      | 10.19   | 10.02   |
| 9      | 5.86    | 5.86    | 9      | 10.21   | 10.03   |
| 10     | 5.69    | 5.69    | 10     | 10.28   | 10.03   |
| 11     | 5.70    | 5.70    | 11     | 10.33   | 10.04   |
| 12     | 5.90    | 5.90    | 12     | 10.36   | 10.05   |
| 13     | 5.72    | 5.72    | 13     | 10.43   | 10.06   |
| 14     | 5.93    | 5.93    | 14     | 10.47   | 10.06   |
| 15     | 5.75    | 5.75    | 15     | 10.53   | 10.07   |
| 16     | 5.76    | 5.76    | 16     | 10.59   | 10.08   |
| 17     | 6.39    | 6.39    | 17     | 10.54   | 10.09   |
| 18     | 5.79    | 5.79    | 18     | 10.67   | 10.08   |
| 19     | 5.99    | 5.99    | 19     | 10.67   | 10.09   |
| 20     | 5.81    | 5.81    | 20     | 10.74   | 10.10   |
| 21     | 6.02    | 6.02    | 21     | 10.76   | 10.10   |
| 22     | 5.87    | 5.87    | 22     | 10.71   | 10.05   |
| 23     | 5.85    | 5.85    | 23     | 10.52   | 9.93    |
| 24     | 6.06    | 6.06    | 24     | 10.49   | 9.93    |
| 25     | 5.88    | 5.88    | 25     | 10.54   | 9.93    |
| 26     | 6.08    | 6.08    | 26     | 10.52   | 9.92    |
| 27     | 5.90    | 5.90    | 27     | 10.57   | 9.92    |
| 28     | 5.91    | 5.91    | 28     | 10.54   | 9.88    |
| 29     | 6.56    | 6.56    | 29     | 10.24   | 9.79    |
| 30     | 5.94    | 5.94    | 30     | 10.43   | 9.81    |
| 31     | 6.15    | 6.15    | 31     | 10.38   | 9.80    |
| 32     | 5.97    | 5.97    | 32     | 10.44   | 9.79    |
| 33     | 6.17    | 6.17    | 33     | 10.35   | 9.76    |
| 34     | 5.96    | 5.96    | 34     | 10.26   | 9.67    |
| 35     | 5.95    | 5.95    | 35     | 10.05   | 9.54    |
| 36     | 6.16    | 6.16    | 36     | 9.96    | 9.50    |
| 37     | 5.98    | 5.98    | 37     | 10.02   | 9.50    |
| 38     | 6.19    | 6.19    | 38     | 9.92    | 9.40    |
| 39     | 6.01    | 6.01    | 39     | 9.95    | 9.45    |
| 40     | 6.02    | 6.02    | 40     | 9.78    | 9.56    |
| 41     | 6.45    | 6.45    | 41     | 9.44    | 9.45    |
| 42     | 6.05    | 6.05    | 42     | 9.56    | 9.57    |
| 43     | 6.26    | 6.26    | 43     | 9.47    | 9.48    |
| 44     | 6.07    | 6.07    | 44     | 9.52    | 9.54    |
| 45     | 6.29    | 6.29    | 45     | 9.42    | 9.43    |
| 46     | 6.09    | 6.09    | 46     | 9.41    | 9.43    |
| 47     | 6.11    | 6.11    | 47     | 9.36    | 9.39    |
| 48     | 6.32    | 6.32    | 48     | 9.27    | 9.29    |
| 49     | 6.13    | 6.13    | 49     | 9.31    | 9.33    |
| 50     | 6.35    | 6.35    | 50     | 9.21    | 9.23    |
| 51     | 6.15    | 6.15    | 51     | 9.25    | 9.27    |
| 52     | 6.16    | 6.16    | 52     | 9.22    | 9.25    |

|     |      |      |
|-----|------|------|
| 53  | 6.83 | 6.83 |
| 54  | 6.18 | 6.18 |
| 55  | 6.40 | 6.40 |
| 56  | 6.20 | 6.20 |
| 57  | 6.41 | 6.41 |
| 58  | 6.20 | 6.20 |
| 59  | 6.20 | 6.20 |
| 60  | 6.41 | 6.41 |
| 61  | 6.22 | 6.22 |
| 62  | 6.43 | 6.43 |
| 63  | 6.24 | 6.24 |
| 64  | 6.25 | 6.25 |
| 65  | 6.92 | 6.92 |
| 66  | 6.26 | 6.26 |
| 67  | 6.48 | 6.48 |
| 68  | 6.28 | 6.28 |
| 69  | 6.50 | 6.50 |
| 70  | 6.30 | 6.30 |
| 71  | 6.30 | 6.30 |
| 72  | 6.52 | 6.52 |
| 73  | 6.32 | 6.32 |
| 74  | 6.53 | 6.53 |
| 75  | 6.33 | 6.33 |
| 76  | 6.34 | 6.34 |
| 77  | 7.02 | 7.02 |
| 78  | 6.35 | 6.35 |
| 79  | 6.57 | 6.57 |
| 80  | 6.36 | 6.36 |
| 81  | 6.58 | 6.58 |
| 82  | 6.37 | 6.37 |
| 83  | 6.38 | 6.38 |
| 84  | 6.59 | 6.59 |
| 85  | 6.39 | 6.39 |
| 86  | 6.60 | 6.60 |
| 87  | 6.39 | 6.39 |
| 88  | 6.40 | 6.40 |
| 89  | 6.84 | 6.84 |
| 90  | 6.41 | 6.41 |
| 91  | 6.63 | 6.63 |
| 92  | 6.42 | 6.42 |
| 93  | 6.63 | 6.63 |
| 94  | 6.42 | 6.42 |
| 95  | 6.43 | 6.43 |
| 96  | 6.64 | 6.64 |
| 97  | 6.43 | 6.43 |
| 98  | 6.65 | 6.65 |
| 99  | 6.44 | 6.44 |
| 100 | 6.44 | 6.44 |
| 101 | 7.13 | 7.13 |
| 102 | 6.45 | 6.45 |
| 103 | 6.66 | 6.66 |
| 104 | 6.45 | 6.45 |
| 105 | 6.67 | 6.67 |
| 106 | 6.46 | 6.46 |
| 107 | 6.46 | 6.46 |
| 108 | 6.68 | 6.68 |
| 109 | 6.46 | 6.46 |
| 110 | 6.68 | 6.68 |
| 111 | 6.47 | 6.47 |
| 112 | 6.47 | 6.47 |
| 113 | 7.16 | 7.16 |
| 114 | 6.47 | 6.47 |
| 115 | 6.69 | 6.69 |

|     |      |      |
|-----|------|------|
| 53  | 8.99 | 9.01 |
| 54  | 9.17 | 9.20 |
| 55  | 9.09 | 9.10 |
| 56  | 9.11 | 9.14 |
| 57  | 8.97 | 8.99 |
| 58  | 8.85 | 8.88 |
| 59  | 8.72 | 8.73 |
| 60  | 8.63 | 8.65 |
| 61  | 8.67 | 8.69 |
| 62  | 8.59 | 8.60 |
| 63  | 8.63 | 8.64 |
| 64  | 8.61 | 8.61 |
| 65  | 8.41 | 8.42 |
| 66  | 8.56 | 8.56 |
| 67  | 8.49 | 8.50 |
| 68  | 8.52 | 8.52 |
| 69  | 8.45 | 8.46 |
| 70  | 8.48 | 8.48 |
| 71  | 8.45 | 8.45 |
| 72  | 8.40 | 8.39 |
| 73  | 8.42 | 8.41 |
| 74  | 8.37 | 8.36 |
| 75  | 8.38 | 8.37 |
| 76  | 8.36 | 8.34 |
| 77  | 8.26 | 8.26 |
| 78  | 8.32 | 8.30 |
| 79  | 8.29 | 8.26 |
| 80  | 8.28 | 8.26 |
| 81  | 8.26 | 8.23 |
| 82  | 8.25 | 8.21 |
| 83  | 8.22 | 8.18 |
| 84  | 8.19 | 8.16 |
| 85  | 8.19 | 8.13 |
| 86  | 8.16 | 8.12 |
| 87  | 8.15 | 8.10 |
| 88  | 8.13 | 8.07 |
| 89  | 8.13 | 8.09 |
| 90  | 8.11 | 8.03 |
| 91  | 8.10 | 8.03 |
| 92  | 8.07 | 7.99 |
| 93  | 8.08 | 8.00 |
| 94  | 8.04 | 7.96 |
| 95  | 8.03 | 7.94 |
| 96  | 8.03 | 7.96 |
| 97  | 8.00 | 7.90 |
| 98  | 8.02 | 7.92 |
| 99  | 6.69 | 6.69 |
| 100 | 6.68 | 6.68 |
| 101 | 7.39 | 7.39 |
| 102 | 6.67 | 6.67 |
| 103 | 6.89 | 6.89 |
| 104 | 6.66 | 6.66 |
| 105 | 6.87 | 6.87 |
| 106 | 6.65 | 6.65 |
| 107 | 6.64 | 6.64 |
| 108 | 6.86 | 6.86 |
| 109 | 6.63 | 6.63 |
| 110 | 6.85 | 6.85 |
| 111 | 6.62 | 6.62 |
| 112 | 6.62 | 6.62 |
| 113 | 7.32 | 7.32 |
| 114 | 6.61 | 6.61 |
| 115 | 6.83 | 6.83 |

|     |      |      |
|-----|------|------|
| 116 | 6.48 | 6.48 |
| 117 | 6.69 | 6.69 |
| 118 | 6.48 | 6.48 |
| 119 | 6.48 | 6.48 |
| 120 | 6.70 | 6.70 |
| 121 | 6.48 | 6.48 |
| 122 | 6.70 | 6.70 |
| 123 | 6.49 | 6.49 |
| 124 | 6.49 | 6.49 |
| 125 | 7.19 | 7.19 |
| 126 | 6.49 | 6.49 |
| 127 | 6.71 | 6.71 |
| 128 | 6.49 | 6.49 |
| 129 | 6.71 | 6.71 |
| 130 | 6.50 | 6.50 |

|     |      |      |
|-----|------|------|
| 116 | 6.60 | 6.60 |
| 117 | 6.82 | 6.82 |
| 118 | 6.60 | 6.60 |
| 119 | 6.60 | 6.60 |
| 120 | 6.81 | 6.81 |
| 121 | 6.59 | 6.59 |
| 122 | 6.81 | 6.81 |
| 123 | 6.58 | 6.58 |
| 124 | 6.58 | 6.58 |
| 125 | 7.28 | 7.28 |
| 126 | 6.58 | 6.58 |
| 127 | 6.79 | 6.79 |
| 128 | 6.57 | 6.57 |
| 129 | 6.79 | 6.79 |
| 130 | 6.57 | 6.57 |

| Excess Interest to Forwards |      |    |      |    |
|-----------------------------|------|----|------|----|
| 1                           | 1.63 | 34 | 1.81 | 67 |
| 2                           | 3.35 | 35 | 1.89 | 68 |
| 3                           | 3.20 | 36 | 2.02 | 69 |
| 4                           | 3.13 | 37 | 1.81 | 70 |
| 5                           | 3.32 | 38 | 1.95 | 71 |
| 6                           | 2.96 | 39 | 1.75 | 72 |
| 7                           | 2.96 | 40 | 1.75 | 73 |
| 8                           | 2.77 | 41 | 2.11 | 74 |
| 9                           | 2.79 | 42 | 1.74 | 75 |
| 10                          | 2.60 | 43 | 1.87 | 76 |
| 11                          | 2.54 | 44 | 1.67 | 77 |
| 12                          | 2.57 | 45 | 1.81 | 78 |
| 13                          | 2.37 | 46 | 1.64 | 79 |
| 14                          | 2.39 | 47 | 1.65 | 80 |
| 15                          | 2.19 | 48 | 1.80 | 81 |
| 16                          | 2.11 | 49 | 1.60 | 82 |
| 17                          | 2.43 | 50 | 1.74 | 83 |
| 18                          | 1.97 | 51 | 1.55 | 84 |
| 19                          | 2.02 | 52 | 1.55 | 85 |
| 20                          | 1.81 | 53 | 2.10 | 86 |
| 21                          | 1.88 | 54 | 1.54 | 87 |
| 22                          | 1.90 | 55 | 1.69 | 88 |
| 23                          | 2.14 | 56 | 1.50 | 89 |
| 24                          | 2.22 | 57 | 1.69 | 90 |
| 25                          | 2.02 | 58 | 1.59 | 91 |
| 26                          | 2.11 | 59 | 1.67 | 92 |
| 27                          | 1.91 | 60 | 1.83 | 93 |
| 28                          | 1.89 | 61 | 1.62 | 94 |
| 29                          | 2.37 | 62 | 1.78 | 95 |
| 30                          | 1.87 | 63 | 1.58 | 96 |
| 31                          | 1.98 | 64 | 1.58 | 97 |
| 32                          | 1.78 | 65 | 2.16 | 98 |
| 33                          | 1.91 | 66 | 1.58 |    |

| Summary                            | values         |
|------------------------------------|----------------|
| Number of Loans                    | 874            |
| Dollars Outstanding                | 226,053,167.00 |
| Original Amount                    | 226,053,167.00 |
| Average UPB                        | 258,642.07     |
| Average OPB                        | 258,642.07     |
| Wtd Avg Gross Coupon               | 5.712          |
| Wtd Avg Orig Term                  | 360.000        |
| Wtd Avg Stated Remaining Term      | 357.555        |
| Wtd Avg Amortized Remaining Term   | 357.555        |
| Wtd Avg Orig LTV                   | 76.644         |
| Wtd Avg Comb LTV                   | 76.644         |
| Wtd Avg FICO                       | 697.045        |
| Wtd Avg PP Term                    | 30.916         |
| Wtd Avg DTI                        | 35.326         |
| Wtd Avg Seas                       | 2.445          |
| Wtd Avg 3 Mo Velocity              |                |
| Wtd Avg 6 Mo Velocity              |                |
| Wtd Avg 12 Mo Velocity             |                |
| Wtd Avg Margin                     | 2.862          |
| Wtd Avg Min Rate                   | 2.862          |
| Wtd Avg Max Rate                   | 11.088         |
| Wtd Avg Init_cap                   | 3.211          |
| Wtd Avg Months to Next Rate Change | 30.955         |
| Wtd Avg PerCap                     | 1.000          |
| Wtd Avg Orig YR                    | 2004           |
| Wtg Avg First Rate Change Date     | 2007-04-30     |
| Wtg Avg Next Rate Change Date      | 2007-04-30     |

| Loan Amt Distribution     | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------------------|-----|-------------|---------|-----------|---------|--------|
|                           |     |             |         | WA        | WA      | WA     |
| 40,000.01 - 50,000.00     | 1   | 50,000      | 0.02    | 6.125     | 682.000 | 30.880 |
| 50,000.01 - 60,000.00     | 4   | 230,449     | 0.10    | 6.165     | 686.011 | 53.118 |
| 60,000.01 - 70,000.00     | 11  | 742,810     | 0.33    | 6.560     | 698.832 | 78.542 |
| 70,000.01 - 80,000.00     | 21  | 1,561,805   | 0.69    | 6.253     | 702.217 | 78.721 |
| 80,000.01 - 90,000.00     | 28  | 2,446,095   | 1.08    | 6.108     | 712.779 | 72.428 |
| 90,000.01 - 100,000.00    | 29  | 2,766,725   | 1.22    | 5.995     | 698.455 | 76.824 |
| 100,000.01 - 125,000.00   | 83  | 9,308,175   | 4.12    | 6.086     | 712.452 | 78.694 |
| 125,000.01 - 150,000.00   | 87  | 11,946,075  | 5.28    | 5.945     | 702.169 | 79.431 |
| 150,000.01 - 175,000.00   | 70  | 11,272,937  | 4.99    | 5.898     | 694.202 | 77.557 |
| 175,000.01 - 200,000.00   | 71  | 13,333,812  | 5.90    | 5.770     | 699.917 | 77.877 |
| 200,000.01 - 225,000.00   | 67  | 14,384,339  | 6.36    | 5.904     | 705.154 | 78.410 |
| 225,000.01 - 250,000.00   | 54  | 12,770,523  | 5.65    | 5.880     | 697.986 | 79.104 |
| 250,000.01 - 275,000.00   | 43  | 11,279,586  | 4.99    | 5.609     | 700.542 | 78.571 |
| 275,000.01 - 300,000.00   | 63  | 18,181,700  | 8.04    | 5.655     | 699.819 | 79.824 |
| 300,000.01 - 333,700.00   | 56  | 17,744,120  | 7.85    | 5.709     | 702.052 | 79.617 |
| 333,700.01 - 350,000.00   | 19  | 6,535,800   | 2.89    | 5.645     | 703.800 | 74.657 |
| 350,000.01 - 500,000.00   | 93  | 38,285,297  | 16.94   | 5.604     | 687.433 | 77.186 |
| 500,000.01 - 1,000,000.00 | 70  | 47,192,919  | 20.88   | 5.566     | 690.638 | 73.889 |
| >1,000,000.00             | 4   | 6,020,000   | 2.66    | 5.091     | 706.923 | 54.536 |
| Total:                    | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Fix vs Arm | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|------------|-----|-------------|---------|-----------|---------|--------|
|            |     |             |         | WA        | WA      | WA     |
| adj        | 741 | 196,528,750 | 86.94   | 5.558     | 696.774 | 77.010 |
| fix        | 133 | 29,524,417  | 13.06   | 6.732     | 698.846 | 74.205 |
| Total:     | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Coupon Distribution | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------------|-----|-------------|---------|-----------|---------|--------|
|                     |     |             |         | WA        | WA      | WA     |
| <= 3.999            | 6   | 3,032,680   | 1.34    | 3.692     | 678.495 | 78.029 |
| 4.000 - 4.999       | 120 | 36,226,447  | 16.03   | 4.671     | 699.745 | 74.725 |
| 5.000 - 5.999       | 372 | 106,897,033 | 47.29   | 5.486     | 701.428 | 75.951 |
| 6.000 - 6.999       | 320 | 68,559,248  | 30.33   | 6.398     | 691.765 | 77.421 |
| 7.000 - 7.999       | 48  | 9,430,579   | 4.17    | 7.428     | 688.581 | 83.643 |
| 8.000 - 8.999       | 8   | 1,907,180   | 0.84    | 8.206     | 661.263 | 87.189 |
| Total:              | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Product Type  | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| 2/6 Arm (IO)  | 280 | 75,002,957  | 33.18   | 5.643     | 695.526 | 78.241 |
| 3/6 Arm (IO)  | 174 | 45,771,957  | 20.25   | 5.491     | 694.283 | 77.786 |
| 5/6 Arm (IO)  | 173 | 45,439,822  | 20.10   | 5.717     | 704.648 | 74.427 |
| 6M Arm (IO)   | 105 | 27,718,694  | 12.26   | 5.151     | 689.734 | 77.074 |
| 7/6 Arm (IO)  | 8   | 2,310,320   | 1.02    | 5.914     | 713.160 | 73.965 |
| Fixed (IO)    | 133 | 29,524,417  | 13.06   | 6.732     | 698.846 | 74.205 |
| 10/6 Arm (IO) | 1   | 285,000     | 0.13    | 5.625     | 722.000 | 58.760 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Balloon Flag | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|--------------|-----|-------------|---------|-----------|---------|--------|
|              |     |             |         | WA        | WA      | WA     |
| Non-Balloon  | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:       | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Origination Year | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|------------------|-----|-------------|---------|-----------|---------|--------|
|                  |     |             |         | WA        | WA      | WA     |
| 2004             | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:           | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| FICO distribution | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|-------------------|-----|-------------|---------|-----------|---------|--------|
|                   |     |             |         | WA        | WA      | WA     |
| 620 - 649.99      | 138 | 39,195,159  | 17.34   | 5.876     | 635.604 | 77.263 |
| 650 - 679.99      | 197 | 52,902,402  | 23.40   | 5.730     | 664.142 | 78.262 |
| 680 - 699.99      | 142 | 36,551,376  | 16.17   | 5.644     | 689.193 | 77.082 |
| 700 - 749.99      | 233 | 55,814,841  | 24.69   | 5.673     | 722.335 | 75.650 |
| 750 - 799.99      | 157 | 40,397,369  | 17.87   | 5.638     | 768.660 | 74.878 |
| 800+              | 7   | 1,192,020   | 0.53    | 5.875     | 807.157 | 77.379 |
| Total:            | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Original LTV  | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| 0 - 60.00     | 56  | 19,407,639  | 8.59    | 5.365     | 719.186 | 52.609 |
| 60.01 - 70.00 | 77  | 24,270,591  | 10.74   | 5.529     | 682.927 | 67.268 |
| 70.01 - 80.00 | 653 | 164,733,345 | 72.87   | 5.705     | 698.770 | 79.266 |
| 80.01 - 85.00 | 4   | 959,465     | 0.42    | 6.880     | 692.454 | 83.951 |
| 85.01 - 90.00 | 50  | 9,691,540   | 4.29    | 6.360     | 677.074 | 89.837 |
| 90.01 - 95.00 | 34  | 6,990,587   | 3.09    | 6.402     | 672.253 | 94.834 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Combined LTV  | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| 0 - 60.00     | 56  | 19,407,639  | 8.59    | 5.365     | 719.186 | 52.609 |
| 60.01 - 70.00 | 77  | 24,270,591  | 10.74   | 5.529     | 682.927 | 67.268 |
| 70.01 - 80.00 | 653 | 164,733,345 | 72.87   | 5.705     | 698.770 | 79.266 |
| 80.01 - 85.00 | 4   | 959,465     | 0.42    | 6.880     | 692.454 | 83.951 |
| 85.01 - 90.00 | 50  | 9,691,540   | 4.29    | 6.360     | 677.074 | 89.837 |
| 90.01 - 95.00 | 34  | 6,990,587   | 3.09    | 6.402     | 672.253 | 94.834 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Property Type | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| Single Family | 538 | 144,152,276 | 63.77   | 5.677     | 697.732 | 76.210 |
| Pud           | 224 | 55,070,708  | 24.36   | 5.692     | 696.108 | 77.399 |
| Condo         | 70  | 15,799,523  | 6.99    | 5.633     | 699.590 | 78.764 |
| 2 Family      | 25  | 5,679,560   | 2.51    | 6.371     | 695.737 | 74.325 |
| 3-4 Family    | 17  | 5,351,100   | 2.37    | 6.382     | 682.042 | 76.773 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Occupancy Type | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|----------------|-----|-------------|---------|-----------|---------|--------|
|                |     |             |         | WA        | WA      | WA     |
| Investor       | 221 | 39,859,557  | 17.63   | 6.077     | 706.589 | 77.433 |
| Owner Occupied | 628 | 180,503,882 | 79.85   | 5.629     | 695.170 | 76.566 |
| Second Home    | 25  | 5,689,728   | 2.52    | 5.776     | 689.661 | 73.595 |
| Total:         | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Lien Priority | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| First Lien    | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Original Term | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| 241 - 360     | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Stated Remaining Term | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|-----------------------|-----|-------------|---------|-----------|---------|--------|
|                       |     |             |         | WA        | WA      | WA     |
| 349 - 360             | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:                | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Amortized Remaining Term | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|--------------------------|-----|-------------|---------|-----------|---------|--------|
|                          |     |             |         | WA        | WA      | WA     |
| 349 - 360                | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:                   | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Delinq Status | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| Current       | 111 | 25,112,026  | 11.11   | 5.872     | 692.125 | 77.740 |
| 30 days       | 478 | 117,801,977 | 52.11   | 5.747     | 695.943 | 77.167 |
| 60 days       | 161 | 47,770,487  | 21.13   | 5.695     | 696.012 | 76.090 |
| 90 days       | 124 | 35,368,677  | 15.65   | 5.504     | 705.603 | 74.873 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Purpose Type    | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|-----------------|-----|-------------|---------|-----------|---------|--------|
|                 |     |             |         | WA        | WA      | WA     |
| Purchase        | 622 | 145,317,244 | 64.28   | 5.746     | 705.985 | 79.187 |
| Refi/Cashout    | 212 | 67,111,674  | 29.69   | 5.768     | 679.126 | 72.286 |
| Refi/No Cashout | 40  | 13,624,249  | 6.03    | 5.075     | 689.958 | 70.987 |
| Total:          | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Documentation code            | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|-------------------------------|-----|-------------|---------|-----------|---------|--------|
|                               |     |             |         | WA        | WA      | WA     |
| Full Doc                      | 224 | 49,836,332  | 22.05   | 5.485     | 701.073 | 78.137 |
| No Income, No Asset           | 90  | 19,585,770  | 8.66    | 6.192     | 693.222 | 74.145 |
| No Ratio                      | 45  | 12,838,516  | 5.68    | 5.881     | 692.583 | 76.681 |
| Stated Income, Stated Asset   | 198 | 55,836,579  | 24.70   | 5.737     | 690.378 | 75.963 |
| Stated Income, Verified Asset | 317 | 87,955,970  | 38.91   | 5.693     | 700.497 | 76.781 |
| Total:                        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Prepay Flag        | #   | Curr UPB    | % Total | Curr RATE | FICO    | OLTV   |
|--------------------|-----|-------------|---------|-----------|---------|--------|
|                    |     |             |         | WA        | WA      | WA     |
| No Prepay Penalty  | 116 | 35,509,349  | 15.71   | 5.774     | 704.466 | 73.750 |
| Has Prepay Penalty | 758 | 190,543,818 | 84.29   | 5.700     | 695.662 | 77.183 |
| Total:             | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Prepay Code      | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|------------------|-----|-------------|---------|-----------|---------|--------|
|                  |     |             |         | WA        | WA      | WA     |
| No PP amt        | 116 | 35,509,349  | 15.71   | 5.774     | 704.466 | 73.750 |
| 1AP              | 1   | 192,000     | 0.08    | 4.750     | 715.000 | 80.000 |
| 1F               | 3   | 429,800     | 0.19    | 5.316     | 726.912 | 83.989 |
| 6 Month Interest | 419 | 115,413,279 | 51.06   | 5.672     | 695.699 | 77.010 |
| 1-20-12          | 91  | 13,234,302  | 5.85    | 5.761     | 697.459 | 80.381 |
| HS 3-Less        | 2   | 533,715     | 0.24    | 6.748     | 656.462 | 83.981 |
| HAP              | 1   | 135,200     | 0.06    | 5.625     | 685.000 | 80.000 |
| HS 6 Mo In       | 121 | 33,816,532  | 14.96   | 5.790     | 689.568 | 75.737 |
| HS 5-4-3 F       | 1   | 185,600     | 0.08    | 5.875     | 730.000 | 80.000 |
| HS 1-20-12       | 36  | 5,455,850   | 2.41    | 5.791     | 685.869 | 79.979 |
| 2-Full           | 7   | 2,002,700   | 0.89    | 5.837     | 677.636 | 80.718 |
| L                | 5   | 1,247,800   | 0.55    | 5.701     | 704.462 | 77.440 |
| 5-4-3 Full       | 3   | 766,750     | 0.34    | 5.263     | 647.752 | 76.845 |
| 3-Lesser         | 1   | 320,000     | 0.14    | 5.250     | 759.000 | 80.000 |
| S2L              | 2   | 312,800     | 0.14    | 5.889     | 709.583 | 80.000 |
| S 6 Mo In        | 53  | 14,572,425  | 6.45    | 5.582     | 710.265 | 77.235 |
| S 1-20-12        | 6   | 1,078,820   | 0.48    | 5.946     | 715.950 | 70.012 |
| S 2-Full         | 2   | 376,645     | 0.17    | 5.250     | 693.414 | 79.520 |
| 5-4-3 Part       | 4   | 469,600     | 0.21    | 6.719     | 767.250 | 78.320 |
| Total:           | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| PMI Code      | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| No PMI        | 788 | 209,235,175 | 92.56   | 5.658     | 698.635 | 75.450 |
| MGI           | 3   | 618,300     | 0.27    | 7.687     | 663.032 | 90.000 |
| PMI           | 25  | 4,611,543   | 2.04    | 6.001     | 684.898 | 90.946 |
| RADIAN        | 37  | 7,420,995   | 3.28    | 6.622     | 675.172 | 91.263 |
| REPUBLIC MTGE | 2   | 365,650     | 0.16    | 6.910     | 666.888 | 91.681 |
| UNITED GUAR   | 19  | 3,801,504   | 1.68    | 6.088     | 675.412 | 92.855 |
| Total:        | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Seasoning | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|-----------|-----|-------------|---------|-----------|---------|--------|
|           |     |             |         | WA        | WA      | WA     |
| 000 - 006 | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:    | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Risk Grade | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|------------|-----|-------------|---------|-----------|---------|--------|
|            |     |             |         | WA        | WA      | WA     |
|            | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:     | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| State      | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|------------|-----|-------------|---------|-----------|---------|--------|
|            |     |             |         | WA        | WA      | WA     |
| California | 357 | 125,876,923 | 55.68   | 5.561     | 695.584 | 75.254 |
| Georgia    | 188 | 28,528,623  | 12.62   | 5.784     | 698.609 | 79.287 |
| Florida    | 88  | 17,946,274  | 7.94    | 6.188     | 693.334 | 77.530 |
| Other      | 241 | 53,701,347  | 23.76   | 5.869     | 700.877 | 78.202 |
| Total:     | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Index      | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|------------|-----|-------------|---------|-----------|---------|--------|
|            |     |             |         | WA        | WA      | WA     |
| 6 Mo Libor | 741 | 196,528,750 | 100.00  | 5.558     | 696.774 | 77.010 |
| Total:     | 741 | 196,528,750 | 100.00  | 5.558     | 696.774 | 77.010 |

| Margins       | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|---------------|-----|-------------|---------|-----------|---------|--------|
|               |     |             |         | WA        | WA      | WA     |
| 2.000 - 2.499 | 113 | 32,006,805  | 16.29   | 5.526     | 698.158 | 76.825 |
| 2.500 - 2.999 | 366 | 89,420,869  | 45.50   | 5.550     | 698.217 | 77.452 |
| 3.000 - 3.499 | 255 | 72,942,516  | 37.12   | 5.553     | 695.553 | 76.149 |
| 3.500 - 3.999 | 3   | 654,800     | 0.33    | 7.148     | 668.418 | 88.259 |
| 4.000 - 4.499 | 1   | 297,000     | 0.15    | 7.500     | 689.000 | 90.000 |
| 5.500 - 5.999 | 1   | 242,760     | 0.12    | 5.740     | 654.000 | 80.000 |
| 6.000 - 6.499 | 2   | 964,000     | 0.49    | 6.155     | 641.932 | 94.974 |
| Total:        | 741 | 196,528,750 | 100.00  | 5.558     | 696.774 | 77.010 |

| Prepay Term | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|-------------|-----|-------------|---------|-----------|---------|--------|
|             |     |             |         | WA        | WA      | WA     |
| 000 - 000   | 116 | 35,509,349  | 15.71   | 5.774     | 704.466 | 73.750 |
| 006 - 006   | 1   | 92,500      | 0.04    | 5.000     | 658.000 | 57.810 |
| 012 - 012   | 78  | 21,984,604  | 9.73    | 5.780     | 713.080 | 76.616 |
| 024 - 024   | 307 | 78,204,129  | 34.60   | 5.702     | 694.192 | 77.139 |
| 036 - 036   | 299 | 69,424,945  | 30.71   | 5.732     | 689.503 | 77.932 |
| 060 - 060   | 73  | 20,837,640  | 9.22    | 5.506     | 703.488 | 75.540 |
| Total:      | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| IO Flag | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|---------|-----|-------------|---------|-----------|---------|--------|
|         |     |             |         | WA        | WA      | WA     |
| io      | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |
| Total:  | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Debt-to Income Ratio | #   | Curr UPB    | % Total | CURR RATE | FICO    | OLTV   |
|----------------------|-----|-------------|---------|-----------|---------|--------|
|                      |     |             |         | WA        | WA      | WA     |
| <= 20                | 174 | 41,722,880  | 18.46   | 5.899     | 695.408 | 74.422 |
| 20.01 - 25.00        | 48  | 12,929,403  | 5.72    | 5.478     | 717.566 | 74.407 |
| 25.01 - 30.00        | 92  | 22,390,243  | 9.90    | 5.698     | 701.147 | 75.608 |
| 30.01 - 35.00        | 138 | 38,818,068  | 17.17   | 5.568     | 704.170 | 75.480 |
| 35.01 - 40.00        | 184 | 44,745,688  | 19.79   | 5.696     | 695.955 | 77.938 |
| 40.01 - 45.00        | 207 | 55,405,795  | 24.51   | 5.673     | 690.654 | 78.816 |
| 45.01 - 50.00        | 29  | 9,059,590   | 4.01    | 6.102     | 682.977 | 78.361 |
| 50.01 - 55.00        | 2   | 981,500     | 0.43    | 6.163     | 661.246 | 72.793 |
| Total:               | 874 | 226,053,167 | 100.00  | 5.712     | 697.045 | 76.644 |

| Next Rate Change Dates<br>(9 month range) | #          | Curr UPB           | % Total       | CURR RATE<br>WA | FICO<br>WA     | OLTV<br>WA    |
|-------------------------------------------|------------|--------------------|---------------|-----------------|----------------|---------------|
| DEC-2004-FEB-2005                         | 94         | 25,496,164         | 12.97         | 5.149           | 690.795        | 76.977        |
| MAR-2005-MAY-2005                         | 11         | 2,222,530          | 1.13          | 5.173           | 677.573        | 78.193        |
| MAR-2006-MAY-2006                         | 4          | 996,700            | 0.51          | 5.364           | 706.138        | 85.824        |
| JUN-2006-AUG-2006                         | 241        | 65,853,542         | 33.51         | 5.638           | 696.866        | 78.052        |
| SEP-2006-NOV-2006                         | 35         | 8,152,715          | 4.15          | 5.717           | 683.405        | 78.841        |
| MAR-2007-MAY-2007                         | 4          | 1,275,350          | 0.65          | 5.639           | 671.586        | 76.687        |
| JUN-2007-AUG-2007                         | 146        | 38,904,437         | 19.80         | 5.487           | 695.418        | 77.506        |
| SEP-2007-NOV-2007                         | 24         | 5,592,170          | 2.85          | 5.483           | 691.560        | 79.987        |
| MAR-2009-MAY-2009                         | 10         | 4,226,085          | 2.15          | 4.931           | 672.642        | 72.526        |
| JUN-2009-AUG-2009                         | 149        | 38,677,956         | 19.68         | 5.808           | 709.765        | 74.583        |
| SEP-2009-NOV-2009                         | 14         | 2,535,781          | 1.29          | 5.655           | 679.929        | 75.212        |
| JUN-2011-AUG-2011                         | 7          | 1,891,920          | 0.96          | 5.950           | 697.936        | 72.630        |
| SEP-2011-NOV-2011                         | 1          | 418,400            | 0.21          | 5.750           | 782.000        | 80.000        |
| JUN-2014-AUG-2014                         | 1          | 285,000            | 0.15          | 5.625           | 722.000        | 58.760        |
| <b>Total:</b>                             | <b>741</b> | <b>196,528,750</b> | <b>100.00</b> | <b>5.558</b>    | <b>696.774</b> | <b>77.010</b> |

| Lifetime Cap Rates (%) | #          | Curr UPB           | % Total       | CURR RATE<br>WA | FICO<br>WA     | OLTV<br>WA    |
|------------------------|------------|--------------------|---------------|-----------------|----------------|---------------|
| 7.000 - 7.999          | 1          | 135,920            | 0.07          | 5.375           | 733.000        | 80.000        |
| 8.000 - 8.999          | 2          | 1,685,000          | 0.86          | 3.812           | 670.033        | 79.408        |
| 9.000 - 9.999          | 48         | 16,853,523         | 8.58          | 4.637           | 698.071        | 75.291        |
| 10.000 - 10.999        | 237        | 66,955,735         | 34.07         | 5.220           | 702.147        | 74.523        |
| 11.000 - 11.999        | 337        | 84,393,597         | 42.94         | 5.756           | 698.417        | 78.333        |
| 12.000 - 12.999        | 108        | 24,829,425         | 12.63         | 6.410           | 678.738        | 79.702        |
| 13.000 - 13.999        | 6          | 1,282,450          | 0.65          | 7.392           | 682.820        | 81.664        |
| 14.000 - 14.999        | 2          | 393,100            | 0.20          | 8.097           | 660.400        | 93.867        |
| <b>Total:</b>          | <b>741</b> | <b>196,528,750</b> | <b>100.00</b> | <b>5.558</b>    | <b>696.774</b> | <b>77.010</b> |

| Lifetime Floor Rates (%) | #          | Curr UPB           | % Total       | CURR RATE<br>WA | FICO<br>WA     | OLTV<br>WA    |
|--------------------------|------------|--------------------|---------------|-----------------|----------------|---------------|
| <= 3.999                 | 737        | 195,024,990        | 99.23         | 5.552           | 697.111        | 76.898        |
| 4.000 - 4.999            | 1          | 297,000            | 0.15          | 7.500           | 689.000        | 90.000        |
| 5.000 - 5.999            | 1          | 242,760            | 0.12          | 5.740           | 654.000        | 80.000        |
| 6.000 - 6.999            | 2          | 964,000            | 0.49          | 6.155           | 641.932        | 94.974        |
| <b>Total:</b>            | <b>741</b> | <b>196,528,750</b> | <b>100.00</b> | <b>5.558</b>    | <b>696.774</b> | <b>77.010</b> |

| Initial Periodic Rate Caps | #          | Curr UPB           | % Total       | CURR RATE<br>WA | FICO<br>WA     | OLTV<br>WA    |
|----------------------------|------------|--------------------|---------------|-----------------|----------------|---------------|
| 1.000                      | 104        | 27,421,694         | 13.95         | 5.125           | 689.742        | 76.934        |
| 2.000                      | 2          | 664,500            | 0.34          | 6.256           | 696.190        | 81.704        |
| 3.000                      | 453        | 120,407,414        | 61.27         | 5.586           | 695.034        | 78.078        |
| 5.000                      | 179        | 47,174,142         | 24.00         | 5.728           | 704.230        | 74.336        |
| 6.000                      | 3          | 861,000            | 0.44          | 5.617           | 756.099        | 72.969        |
| <b>Total:</b>              | <b>741</b> | <b>196,528,750</b> | <b>100.00</b> | <b>5.558</b>    | <b>696.774</b> | <b>77.010</b> |

| Subsequent Periodic Rate Caps | #          | Curr UPB           | % Total       | CURR RATE<br>WA | FICO<br>WA     | OLTV<br>WA    |
|-------------------------------|------------|--------------------|---------------|-----------------|----------------|---------------|
| 1.000                         | 741        | 196,528,750        | 100.00        | 5.558           | 696.774        | 77.010        |
| <b>Total:</b>                 | <b>741</b> | <b>196,528,750</b> | <b>100.00</b> | <b>5.558</b>    | <b>696.774</b> | <b>77.010</b> |

| Months To Next Rate Change Date | #          | Curr UPB           | % Total       | CURR RATE<br>WA | FICO<br>WA     | OLTV<br>WA    |
|---------------------------------|------------|--------------------|---------------|-----------------|----------------|---------------|
|                                 | 133        | 29,524,417         | 13.06         | 6.732           | 698.846        | 74.205        |
| 2                               | 2          | 792,000            | 0.35          | 4.764           | 684.444        | 66.796        |
| 3                               | 16         | 4,528,300          | 2.00          | 5.137           | 686.320        | 78.921        |
| 4                               | 76         | 20,175,864         | 8.93          | 5.166           | 692.048        | 76.940        |
| 5                               | 11         | 2,222,530          | 0.98          | 5.173           | 677.573        | 78.193        |
| 19                              | 4          | 996,700            | 0.44          | 5.364           | 706.138        | 85.824        |
| 20                              | 19         | 4,766,093          | 2.11          | 5.358           | 713.153        | 76.095        |
| 21                              | 54         | 16,149,769         | 7.14          | 5.565           | 698.400        | 77.898        |
| 22                              | 168        | 44,937,680         | 19.88         | 5.694           | 694.588        | 78.315        |
| 23                              | 35         | 8,152,715          | 3.61          | 5.717           | 683.405        | 78.841        |
| 31                              | 4          | 1,275,350          | 0.56          | 5.639           | 671.586        | 76.687        |
| 32                              | 30         | 8,970,775          | 3.97          | 5.353           | 708.382        | 77.924        |
| 33                              | 28         | 9,707,765          | 4.29          | 5.165           | 691.207        | 76.061        |
| 34                              | 88         | 20,225,897         | 8.95          | 5.702           | 691.689        | 78.014        |
| 35                              | 24         | 5,592,170          | 2.47          | 5.483           | 691.560        | 79.987        |
| 54                              | 1          | 420,000            | 0.19          | 4.750           | 636.000        | 70.000        |
| 55                              | 9          | 3,806,085          | 1.68          | 4.950           | 676.686        | 72.804        |
| 56                              | 44         | 9,321,635          | 4.12          | 5.596           | 717.818        | 78.067        |
| 57                              | 46         | 12,435,440         | 5.50          | 6.095           | 703.953        | 74.942        |
| 58                              | 59         | 16,920,881         | 7.49          | 5.713           | 709.601        | 72.400        |
| 59                              | 14         | 2,535,781          | 1.12          | 5.655           | 679.929        | 75.212        |
| 80                              | 1          | 135,920            | 0.06          | 5.375           | 733.000        | 80.000        |
| 81                              | 1          | 450,000            | 0.20          | 5.500           | 763.000        | 60.000        |
| 82                              | 5          | 1,306,000          | 0.58          | 6.165           | 671.868        | 76.215        |
| 83                              | 1          | 418,400            | 0.19          | 5.750           | 782.000        | 80.000        |
| 118                             | 1          | 285,000            | 0.13          | 5.625           | 722.000        | 58.760        |
| <b>Total:</b>                   | <b>874</b> | <b>226,053,167</b> | <b>100.00</b> | <b>5.712</b>    | <b>697.045</b> | <b>76.644</b> |

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

| Range (\$)               | Number of Loans |
|--------------------------|-----------------|
| 0.01 - 25,000.00         | 58              |
| 25,000.01 - 50,000.00    | 111             |
| 50,000.01 - 75,000.00    | 124             |
| 75,000.01 - 100,000.00   | 146             |
| 100,000.01 - 125,000.00  | 162             |
| 125,000.01 - 150,000.00  | 150             |
| 150,000.01 - 175,000.00  | 135             |
| 175,000.01 - 200,000.00  | 115             |
| 200,000.01 - 225,000.00  | 119             |
| 225,000.01 - 250,000.00  | 93              |
| 250,000.01 - 275,000.00  | 81              |
| 275,000.01 - 300,000.00  | 104             |
| 300,000.01 - 333,700.00  | 87              |
| 333,700.01 - 350,000.00  | 33              |
| 350,000.01 - 500,000.00  | 147             |
| 500,000.01 -1,000,000.00 | 94              |
| >1,000,000.00            | 4               |
| Total:                   | 1,763           |

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

| Range (\$)               | Number of Loans |
|--------------------------|-----------------|
| 0.01 - 25,000.00         | 59              |
| 25,000.01 - 50,000.00    | 111             |
| 50,000.01 - 75,000.00    | 123             |
| 75,000.01 - 100,000.00   | 146             |
| 100,000.01 - 125,000.00  | 162             |
| 125,000.01 - 150,000.00  | 151             |
| 150,000.01 - 175,000.00  | 134             |
| 175,000.01 - 200,000.00  | 115             |
| 200,000.01 - 225,000.00  | 119             |
| 225,000.01 - 250,000.00  | 93              |
| 250,000.01 - 275,000.00  | 81              |
| 275,000.01 - 300,000.00  | 104             |
| 300,000.01 - 333,700.00  | 88              |
| 333,700.01 - 350,000.00  | 32              |
| 350,000.01 - 500,000.00  | 147             |
| 500,000.01 -1,000,000.00 | 94              |
| >1,000,000.00            | 4               |
| Total:                   | 1,763           |

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

| <b>Mortgage Rates (%)</b> | <b>Number of Loans</b> |
|---------------------------|------------------------|
| 3.000 - 3.499             | 1                      |
| 3.500 - 3.999             | 6                      |
| 4.000 - 4.499             | 18                     |
| 4.500 - 4.999             | 117                    |
| 5.000 - 5.499             | 181                    |
| 5.500 - 5.999             | 307                    |
| 6.000 - 6.499             | 283                    |
| 6.500 - 6.999             | 338                    |
| 7.000 - 7.499             | 126                    |
| 7.500 - 7.999             | 108                    |
| 8.000 - 8.499             | 37                     |
| 8.500 - 8.999             | 40                     |
| 9.000 - 9.499             | 35                     |
| 9.500 - 9.999             | 59                     |
| 10.000 - 10.499           | 27                     |
| 10.500 - 10.999           | 36                     |
| 11.000 - 11.499           | 10                     |
| 11.500 - 11.999           | 6                      |
| 12.000 - 12.499           | 17                     |
| 12.500 - 12.999           | 11                     |
| <b>Total:</b>             | <b>1,763</b>           |

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

| <b>Original Term (mos)</b> | <b>Number of Loans</b> |
|----------------------------|------------------------|
| 000 - 180                  | 285                    |
| 181 - 240                  | 9                      |
| 241 - 360                  | 1,469                  |
| <b>Total:</b>              | <b>1,763</b>           |

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

| <b>Remaining Term (mos)</b> | <b>Number of Loans</b> |
|-----------------------------|------------------------|
| 061 - 120                   | 1                      |
| 121 - 180                   | 284                    |

|           |       |
|-----------|-------|
| 181 - 240 | 9     |
| 241 - 300 | 1     |
| 301 - 360 | 1,468 |
| Total:    | 1,763 |

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

| Seasoning(mos) | Number of Loans |
|----------------|-----------------|
| 000 - 006      | 1,762           |
| 007 - 012      | 1               |
| Total:         | 1,763           |

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

| Original LTVs  | Number of Loans |
|----------------|-----------------|
| 0.01 - 25.00   | 237             |
| 25.01 - 30.00  | 26              |
| 30.01 - 35.00  | 11              |
| 35.01 - 40.00  | 10              |
| 40.01 - 45.00  | 12              |
| 45.01 - 50.00  | 15              |
| 50.01 - 55.00  | 22              |
| 55.01 - 60.00  | 58              |
| 60.01 - 65.00  | 52              |
| 65.01 - 70.00  | 99              |
| 70.01 - 75.00  | 113             |
| 75.01 - 80.00  | 846             |
| 80.01 - 85.00  | 32              |
| 85.01 - 90.00  | 164             |
| 90.01 - 95.00  | 61              |
| 95.01 - 100.00 | 5               |
| Total:         | 1,763           |

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

Combined LTVs

|                | Number of Loans |
|----------------|-----------------|
| 0.01 - 25.00   | 4               |
| 25.01 - 30.00  | 8               |
| 30.01 - 35.00  | 4               |
| 35.01 - 40.00  | 8               |
| 40.01 - 45.00  | 11              |
| 45.01 - 50.00  | 15              |
| 50.01 - 55.00  | 21              |
| 55.01 - 60.00  | 58              |
| 60.01 - 65.00  | 52              |
| 65.01 - 70.00  | 99              |
| 70.01 - 75.00  | 113             |
| 75.01 - 80.00  | 847             |
| 80.01 - 85.00  | 33              |
| 85.01 - 90.00  | 181             |
| 90.01 - 95.00  | 99              |
| 95.01 - 100.00 | 210             |
| Total:         | 1,763           |

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

| Owner Occupancy | Number of Loans |
|-----------------|-----------------|
| Investor        | 439             |
| Owner Occupied  | 1,280           |
| Second Home     | 44              |
| Total:          | 1,763           |

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

| Property Types | Number of Loans |
|----------------|-----------------|
| 2 Family       | 88              |
| 3-4 Family     | 61              |
| Condo          | 116             |
| Pud            | 392             |
| Single Family  | 1,106           |
| Total:         | 1,763           |

**Loan Purpose of Mortgage Loans**

Collateral as of date: Wed, Sep 1, 2004

| Loan Purpose    | Number of Loans |
|-----------------|-----------------|
| Purchase        | 1,152           |
| Refi/Cashout    | 534             |
| Refi/No Cashout | 77              |
| Total:          | 1,763           |

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

| Document Type                 | Number of Loans |
|-------------------------------|-----------------|
| Full Doc                      | 503             |
| No Income, No Asset           | 159             |
| No Ratio                      | 95              |
| Stated Income, Stated Asset   | 482             |
| Stated Income, Verified Asset | 524             |
| Total:                        | 1,763           |

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

| Product Type         | Number of Loans |
|----------------------|-----------------|
| 10/6 Arm             | 1               |
| 10/6 Arm (IO)        | 1               |
| 2/6 Arm              | 171             |
| 2/6 Arm (IO)         | 279             |
| 3/6 Arm              | 38              |
| 3/6 Arm (IO)         | 174             |
| 5/6 Arm              | 39              |
| 5/6 Arm (IO)         | 173             |
| 6M Arm               | 5               |
| 6M Arm (IO)          | 105             |
| 7/6 Arm              | 3               |
| 7/6 Arm (IO)         | 8               |
| Fixed (IO)           | 133             |
| Fixed 2nds           | 12              |
| Fixed 2nds Balloons  | 250             |
| Fixed Amort          | 369             |
| Unknown Product Type | 2               |
| Total:               | 1,763           |

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

| Index Type | Number of Loans |
|------------|-----------------|
| 6 Mo Libor | 997             |
| Unknown    | 766             |
| Total:     | 1,763           |

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

| ARM Type | Number of Loans |
|----------|-----------------|
|          | 1,763           |
| Total:   | 1,763           |

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

| State         | Number of Loans |
|---------------|-----------------|
| Other         | 202             |
| Arizona       | 31              |
| California    | 589             |
| Colorado      | 25              |
| Connecticut   | 36              |
| Florida       | 150             |
| Georgia       | 333             |
| Massachusetts | 42              |
| Nevada        | 42              |
| New Jersey    | 138             |
| New York      | 78              |
| Texas         | 68              |
| Washington    | 29              |
| Total:        | 1,763           |

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

| <b>Prepay Penalty</b> | <b>Number of Loans</b> |
|-----------------------|------------------------|
| Has Prepay Penalty    | 1,353                  |
| No Prepay Penalty     | 410                    |
| <b>Total:</b>         | <b>1,763</b>           |

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

| <b>Prepay Term</b> | <b>Number of Loans</b> |
|--------------------|------------------------|
|                    | 410                    |
| 6.00               | 118                    |
| 12.00              | 185                    |
| 24.00              | 459                    |
| 36.00              | 471                    |
| 60.00              | 120                    |
| <b>Total:</b>      | <b>1,763</b>           |

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

| <b>Prepay Code</b> | <b>Number of Loans</b> |
|--------------------|------------------------|
| 40928.00           | 136                    |
| 1AP                | 2                      |
| 1F                 | 11                     |
| 2-1/3-12           | 2                      |
| 2-Full             | 12                     |
| 3-Lesser           | 20                     |
| 5-4-3 Full         | 6                      |
| 5-4-3 Part         | 6                      |
| 6 Month Interest   | 817                    |
| HAP                | 1                      |
| HS 1-20-12         | 42                     |
| HS 3-Less          | 3                      |
| HS 5-4-3 F         | 2                      |
| HS 5-4-3 P         | 1                      |
| HS 6 Mo In         | 181                    |
| L                  | 7                      |
| No PP amt          | 410                    |
| S 1 Full           | 1                      |
| S 1-20-12          | 8                      |

|           |       |
|-----------|-------|
| S 2-Full  | 3     |
| S 6 Mo In | 90    |
| S2L       | 2     |
| Total:    | 1,763 |

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

| Fico Scores | Number of Loans |
|-------------|-----------------|
| 576 - 600   | 36              |
| 601 - 625   | 95              |
| 626 - 650   | 269             |
| 651 - 675   | 322             |
| 676 - 700   | 326             |
| 701 - 725   | 234             |
| 726 - 750   | 200             |
| 751 - 775   | 179             |
| 776 - 800   | 89              |
| 801 - 825   | 13              |
| Total:      | 1,763           |

**Debt to Income of Mortgage Loans**  
Collateral as of date: Wed, Sep 1, 2004

| Debt to Income | Number of Loans |
|----------------|-----------------|
| <= 0           | 254             |
| 0.01 - 25.00   | 181             |
| 25.01 - 30.00  | 179             |
| 30.01 - 35.00  | 257             |
| 35.01 - 40.00  | 342             |
| 40.01 - 45.00  | 431             |
| 45.01 - 50.00  | 100             |
| 50.01 - 55.00  | 19              |
| Total:         | 1,763           |

**Risk Grade of Mortgage Loans**  
Collateral as of date: Wed, Sep 1, 2004

**Risk Grade**

|               |                        |
|---------------|------------------------|
|               | <b>Number of Loans</b> |
|               | 1,763                  |
| <b>Total:</b> | 1,763                  |

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

|                           |                        |
|---------------------------|------------------------|
| <b>Delinquency Status</b> | <b>Number of Loans</b> |
| 30 days                   | 347                    |
| 60 days                   | 172                    |
| 90 days                   | 35                     |
| Current                   | 1,209                  |
| <b>Total:</b>             | 1,763                  |

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

|                |                        |
|----------------|------------------------|
| <b>Margins</b> | <b>Number of Loans</b> |
| 1.500 - 1.999  | 1                      |
| 2.000 - 2.499  | 140                    |
| 2.500 - 2.999  | 420                    |
| 3.000 - 3.499  | 294                    |
| 3.500 - 3.999  | 4                      |
| 4.000 - 4.499  | 2                      |
| 4.500 - 4.999  | 2                      |
| 5.000 - 5.499  | 23                     |
| 5.500 - 5.999  | 20                     |
| 6.000 - 6.499  | 49                     |
| 6.500 - 6.999  | 24                     |
| 7.000 - 7.499  | 14                     |
| 7.500 - 7.999  | 4                      |
| <b>Total:</b>  | 997                    |

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

|                               |                        |
|-------------------------------|------------------------|
| <b>Next Rate Change Dates</b> | <b>Number of Loans</b> |
| 38322.00                      | 2                      |

|          |     |
|----------|-----|
| 38353.00 | 19  |
| 38384.00 | 77  |
| 38412.00 | 12  |
| 38838.00 | 4   |
| 38869.00 | 25  |
| 38899.00 | 95  |
| 38930.00 | 263 |
| 38961.00 | 63  |
| 39173.00 | 1   |
| 39203.00 | 5   |
| 39234.00 | 38  |
| 39264.00 | 39  |
| 39295.00 | 102 |
| 39326.00 | 27  |
| 39904.00 | 1   |
| 39934.00 | 11  |
| 39965.00 | 58  |
| 39995.00 | 50  |
| 40026.00 | 75  |
| 40057.00 | 17  |
| 40695.00 | 1   |
| 40725.00 | 2   |
| 40756.00 | 6   |
| 40787.00 | 2   |
| 41852.00 | 2   |
| Total:   | 997 |

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

| <b>Mortgage Rates (%)</b> | <b>Number of Loans</b> |
|---------------------------|------------------------|
| 7.000 - 7.499             | 1                      |
| 8.500 - 8.999             | 2                      |
| 9.000 - 9.499             | 3                      |
| 9.500 - 9.999             | 52                     |
| 10.000 - 10.499           | 91                     |
| 10.500 - 10.999           | 195                    |
| 11.000 - 11.499           | 198                    |
| 11.500 - 11.999           | 210                    |
| 12.000 - 12.499           | 91                     |
| 12.500 - 12.999           | 96                     |
| 13.000 - 13.499           | 34                     |
| 13.500 - 13.999           | 17                     |
| 14.000 - 14.499           | 6                      |
| 15.000 - 15.499           | 1                      |
| Total:                    | 997                    |

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

| <b>Mortgage Rates (%)</b> | <b>Number of Loans</b> |
|---------------------------|------------------------|
| 1.500 - 1.999             | 1                      |
| 2.000 - 2.499             | 140                    |
| 2.500 - 2.999             | 420                    |
| 3.000 - 3.499             | 294                    |
| 3.500 - 3.999             | 4                      |
| 4.000 - 4.499             | 2                      |
| 4.500 - 4.999             | 2                      |
| 5.000 - 5.499             | 23                     |
| 5.500 - 5.999             | 20                     |
| 6.000 - 6.499             | 49                     |
| 6.500 - 6.999             | 24                     |
| 7.000 - 7.499             | 14                     |
| 7.500 - 7.999             | 4                      |
| <b>Total:</b>             | <b>997</b>             |

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

| <b>Initial Periodic Rate Caps</b> | <b>Number of Loans</b> |
|-----------------------------------|------------------------|
| 1.00                              | 109                    |
| 2.00                              | 7                      |
| 3.00                              | 656                    |
| 5.00                              | 220                    |
| 6.00                              | 5                      |
| <b>Total:</b>                     | <b>997</b>             |

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

| <b>Subsequent Periodic Rate Caps</b> | <b>Number of Loans</b> |
|--------------------------------------|------------------------|
| 1.00                                 | 997                    |
| <b>Total:</b>                        | <b>997</b>             |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$1,448,500.00                                 | 0.39                                                |
| \$4,010,314.00                                 | 1.07                                                |
| \$7,811,020.00                                 | 2.08                                                |
| \$12,976,418.00                                | 3.46                                                |
| \$18,207,618.00                                | 4.85                                                |
| \$20,577,340.00                                | 5.49                                                |
| \$21,805,324.00                                | 5.81                                                |
| \$21,603,716.00                                | 5.76                                                |
| \$25,493,250.00                                | 6.8                                                 |
| \$22,028,777.00                                | 5.87                                                |
| \$21,277,509.00                                | 5.67                                                |
| \$30,013,001.00                                | 8                                                   |
| \$27,571,580.00                                | 7.35                                                |
| \$11,328,950.00                                | 3.02                                                |
| \$60,852,217.00                                | 16.22                                               |
| \$62,036,719.00                                | 16.54                                               |
| \$6,020,000.00                                 | 1.61                                                |
| \$375,062,253.00                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$1,471,363.13                                 | 0.39                                                |
| \$4,029,620.33                                 | 1.08                                                |
| \$7,750,752.42                                 | 2.07                                                |
| \$12,961,679.47                                | 3.46                                                |
| \$18,188,390.38                                | 4.85                                                |
| \$20,707,238.71                                | 5.53                                                |
| \$21,627,043.21                                | 5.77                                                |
| \$21,585,015.02                                | 5.76                                                |
| \$25,471,871.21                                | 6.8                                                 |
| \$22,007,831.96                                | 5.87                                                |
| \$21,257,434.53                                | 5.67                                                |
| \$29,991,532.18                                | 8                                                   |
| \$27,884,148.52                                | 7.44                                                |
| \$10,985,159.41                                | 2.93                                                |
| \$60,798,744.84                                | 16.22                                               |
| \$61,993,127.21                                | 16.54                                               |
| \$6,020,000.00                                 | 1.61                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$612,000.00                                   | 0.16                                                |
| \$2,570,014.91                                 | 0.69                                                |
| \$4,914,810.58                                 | 1.31                                                |
| \$34,839,774.02                                | 9.3                                                 |
| \$51,284,027.47                                | 13.69                                               |
| \$85,634,462.29                                | 22.85                                               |
| \$63,360,966.72                                | 16.91                                               |
| \$71,448,478.24                                | 19.07                                               |
| \$22,472,873.87                                | 6                                                   |
| \$19,317,222.69                                | 5.15                                                |
| \$4,379,297.17                                 | 1.17                                                |
| \$2,772,847.23                                 | 0.74                                                |
| \$1,777,017.39                                 | 0.47                                                |
| \$2,952,096.10                                 | 0.79                                                |
| \$1,441,530.05                                 | 0.38                                                |
| \$2,089,710.15                                 | 0.56                                                |
| \$848,290.96                                   | 0.23                                                |
| \$241,458.37                                   | 0.06                                                |
| \$1,117,242.63                                 | 0.3                                                 |
| \$656,831.69                                   | 0.18                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$18,920,326.38                                | 5.05                                                |
| \$1,259,778.30                                 | 0.34                                                |
| \$354,550,847.85                               | 94.61                                               |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$592,559.92                                   | 0.16                                                |
| \$18,327,766.46                                | 4.89                                                |

|                  |       |
|------------------|-------|
| \$1,259,778.30   | 0.34  |
| \$108,176.34     | 0.03  |
| \$354,442,671.51 | 94.59 |
| \$374,730,952.53 | 100   |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$374,660,055.08                               | 99.98                                               |
| \$70,897.45                                    | 0.02                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$12,769,487.01                                | 3.41                                                |
| \$3,419,184.59                                 | 0.91                                                |
| \$1,187,730.26                                 | 0.32                                                |
| \$1,526,216.56                                 | 0.41                                                |
| \$2,194,630.25                                 | 0.59                                                |
| \$3,398,771.86                                 | 0.91                                                |
| \$5,154,572.35                                 | 1.38                                                |
| \$18,987,100.07                                | 5.07                                                |
| \$14,585,755.19                                | 3.89                                                |
| \$28,042,242.22                                | 7.48                                                |
| \$26,991,031.16                                | 7.2                                                 |
| \$206,580,857.37                               | 55.13                                               |
| \$7,003,483.38                                 | 1.87                                                |
| \$30,624,015.83                                | 8.17                                                |
| \$11,564,646.60                                | 3.09                                                |
| \$701,227.83                                   | 0.19                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$587,825.13                                   | 0.16                                                |
| \$2,524,055.64                                 | 0.67                                                |
| \$577,691.74                                   | 0.15                                                |
| \$1,202,940.40                                 | 0.32                                                |
| \$2,101,106.93                                 | 0.56                                                |
| \$3,398,771.86                                 | 0.91                                                |
| \$5,054,893.70                                 | 1.35                                                |
| \$18,987,100.07                                | 5.07                                                |
| \$14,585,755.19                                | 3.89                                                |
| \$28,042,242.22                                | 7.48                                                |
| \$26,991,031.16                                | 7.2                                                 |
| \$206,880,645.63                               | 55.21                                               |
| \$7,155,546.17                                 | 1.91                                                |
| \$32,092,730.45                                | 8.56                                                |
| \$13,113,972.10                                | 3.5                                                 |
| \$11,434,644.14                                | 3.05                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$68,447,814.23                                | 18.27                                               |
| \$297,507,153.49                               | 79.39                                               |
| \$8,775,984.81                                 | 2.34                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$19,702,049.92                                | 5.26                                                |
| \$15,410,245.18                                | 4.11                                                |
| \$22,393,758.95                                | 5.98                                                |
| \$76,171,003.62                                | 20.33                                               |
| \$241,053,894.86                               | 64.33                                               |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$214,914,449.81                               | 57.35                                               |
| \$136,902,505.73                               | 36.53                                               |
| \$22,913,996.99                                | 6.11                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$91,640,077.32                                | 24.45                                               |
| \$32,737,956.90                                | 8.74                                                |
| \$20,270,867.66                                | 5.41                                                |
| \$110,514,774.99                               | 29.49                                               |
| \$119,567,275.66                               | 31.91                                               |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$349,267.41                                   | 0.09                                                |
| \$285,000.00                                   | 0.08                                                |
| \$38,814,327.53                                | 10.36                                               |
| \$74,660,957.00                                | 19.92                                               |
| \$7,890,825.07                                 | 2.11                                                |
| \$45,771,957.00                                | 12.21                                               |
| \$8,799,643.31                                 | 2.35                                                |
| \$45,439,822.00                                | 12.13                                               |
| \$634,192.61                                   | 0.17                                                |
| \$27,718,694.00                                | 7.4                                                 |
| \$1,347,785.98                                 | 0.36                                                |
| \$2,310,320.00                                 | 0.62                                                |
| \$29,524,417.00                                | 7.88                                                |
| \$696,054.50                                   | 0.19                                                |
| \$13,507,252.98                                | 3.6                                                 |
| \$76,279,699.88                                | 20.36                                               |
| \$700,736.26                                   | 0.19                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$254,022,791.91                               | 67.79                                               |
| \$120,708,160.62                               | 32.21                                               |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$374,730,952.53                               | 100                                                 |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$31,140,888.09                                | 8.31                                                |
| \$4,857,951.35                                 | 1.3                                                 |
| \$176,111,427.07                               | 47                                                  |
| \$4,587,505.76                                 | 1.22                                                |
| \$7,612,980.74                                 | 2.03                                                |
| \$24,750,857.32                                | 6.6                                                 |
| \$41,121,956.19                                | 10.97                                               |
| \$11,179,514.56                                | 2.98                                                |
| \$11,093,728.40                                | 2.96                                                |
| \$28,392,368.50                                | 7.58                                                |
| \$21,191,547.73                                | 5.66                                                |
| \$8,154,508.57                                 | 2.18                                                |
| \$4,535,718.25                                 | 1.21                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$294,293,128.42                               | 78.53                                               |
| \$80,437,824.11                                | 21.47                                               |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$80,437,824.11                                | 21.47                                               |
| \$7,356,129.63                                 | 1.96                                                |
| \$47,902,400.14                                | 12.78                                               |
| \$109,047,354.82                               | 29.1                                                |
| \$101,321,649.80                               | 27.04                                               |
| \$28,665,594.03                                | 7.65                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$17,445,582.41                                | 4.66                                                |
| \$225,783.37                                   | 0.06                                                |
| \$1,376,601.40                                 | 0.37                                                |
| \$315,104.94                                   | 0.08                                                |
| \$2,746,676.50                                 | 0.73                                                |
| \$5,367,666.52                                 | 1.43                                                |
| \$1,117,892.70                                 | 0.3                                                 |
| \$703,994.44                                   | 0.19                                                |
| \$186,639,156.99                               | 49.81                                               |
| \$135,200.00                                   | 0.04                                                |
| \$6,342,893.85                                 | 1.69                                                |
| \$780,502.34                                   | 0.21                                                |
| \$324,876.22                                   | 0.09                                                |
| \$75,878.08                                    | 0.02                                                |
| \$45,433,516.40                                | 12.12                                               |
| \$1,532,129.32                                 | 0.41                                                |
| \$80,437,824.11                                | 21.47                                               |
| \$222,441.38                                   | 0.06                                                |
| \$1,629,601.17                                 | 0.43                                                |

|                  |      |
|------------------|------|
| \$401,582.18     | 0.11 |
| \$21,163,248.21  | 5.65 |
| \$312,800.00     | 0.08 |
| \$374,730,952.53 | 100  |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$7,471,865.98                                 | 1.99                                                |
| \$21,769,430.40                                | 5.81                                                |
| \$58,838,035.03                                | 15.7                                                |
| \$71,642,293.90                                | 19.12                                               |
| \$65,864,954.34                                | 17.58                                               |
| \$51,101,466.90                                | 13.64                                               |
| \$39,550,680.93                                | 10.55                                               |
| \$38,607,481.42                                | 10.3                                                |
| \$17,574,684.37                                | 4.69                                                |
| \$2,310,059.26                                 | 0.62                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$53,008,824.56                                | 14.15                                               |
| \$36,772,946.65                                | 9.81                                                |
| \$36,300,378.81                                | 9.69                                                |
| \$56,824,358.55                                | 15.16                                               |
| \$68,988,927.60                                | 18.41                                               |
| \$91,857,729.57                                | 24.51                                               |
| \$25,876,757.46                                | 6.91                                                |
| \$5,101,029.33                                 | 1.36                                                |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$374,730,952.53                               | 100                                                 |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$80,430,425.89                                | 21.46                                               |
| \$40,511,265.11                                | 10.81                                               |
| \$8,443,388.06                                 | 2.25                                                |
| \$245,345,873.47                               | 65.47                                               |
| \$374,730,952.53                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$303,719.42                                   | 0.12                                                |
| \$38,542,142.82                                | 15.17                                               |
| \$101,113,687.44                               | 39.8                                                |
| \$82,200,198.89                                | 32.36                                               |
| \$767,418.43                                   | 0.3                                                 |
| \$481,524.98                                   | 0.19                                                |
| \$564,519.63                                   | 0.22                                                |
| \$5,637,266.87                                 | 2.22                                                |
| \$4,850,683.05                                 | 1.91                                                |
| \$11,386,258.42                                | 4.48                                                |
| \$4,733,622.64                                 | 1.86                                                |
| \$2,816,700.53                                 | 1.11                                                |
| \$625,048.79                                   | 0.25                                                |
| \$254,022,791.91                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$792,000.00                                   | 0.31                                                |

|                  |       |
|------------------|-------|
| \$4,860,564.46   | 1.91  |
| \$20,326,001.57  | 8     |
| \$2,374,320.58   | 0.93  |
| \$738,297.33     | 0.29  |
| \$5,604,591.12   | 2.21  |
| \$26,095,726.25  | 10.27 |
| \$65,403,941.63  | 25.75 |
| \$15,632,728.20  | 6.15  |
| \$303,719.42     | 0.12  |
| \$1,340,119.25   | 0.53  |
| \$10,906,028.06  | 4.29  |
| \$11,627,315.61  | 4.58  |
| \$23,214,334.40  | 9.14  |
| \$6,271,265.33   | 2.47  |
| \$420,000.00     | 0.17  |
| \$4,141,781.95   | 1.63  |
| \$11,784,898.70  | 4.64  |
| \$13,615,044.62  | 5.36  |
| \$21,109,261.06  | 8.31  |
| \$3,168,478.98   | 1.25  |
| \$135,920.00     | 0.05  |
| \$679,402.57     | 0.27  |
| \$1,675,243.69   | 0.66  |
| \$1,167,539.72   | 0.46  |
| \$634,267.41     | 0.25  |
| \$254,022,791.91 | 100   |

**Aggregate Principal Balance as of Cut-off Date**

**% of Aggregate Principal Balance as of Cut-off Date**

|                  |       |
|------------------|-------|
| \$135,920.00     | 0.05  |
| \$1,685,000.00   | 0.66  |
| \$1,067,550.00   | 0.42  |
| \$17,329,800.69  | 6.82  |
| \$28,069,696.91  | 11.05 |
| \$50,839,328.46  | 20.01 |
| \$45,188,181.69  | 17.79 |
| \$55,044,004.59  | 21.67 |
| \$19,782,797.54  | 7.79  |
| \$23,230,967.85  | 9.15  |
| \$6,876,413.60   | 2.71  |
| \$3,695,094.68   | 1.45  |
| \$1,018,148.79   | 0.4   |
| \$59,887.11      | 0.02  |
| \$254,022,791.91 | 100   |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$303,719.42                                   | 0.12                                                |
| \$38,542,142.82                                | 15.17                                               |
| \$101,113,687.44                               | 39.8                                                |
| \$82,200,198.89                                | 32.36                                               |
| \$767,418.43                                   | 0.3                                                 |
| \$481,524.98                                   | 0.19                                                |
| \$564,519.63                                   | 0.22                                                |
| \$5,637,266.87                                 | 2.22                                                |
| \$4,850,683.05                                 | 1.91                                                |
| \$11,386,258.42                                | 4.48                                                |
| \$4,733,622.64                                 | 1.86                                                |
| \$2,816,700.53                                 | 1.11                                                |
| \$625,048.79                                   | 0.25                                                |
| \$254,022,791.91                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$28,055,886.61                                | 11.04                                               |
| \$1,780,222.17                                 | 0.7                                                 |
| \$165,654,844.43                               | 65.21                                               |
| \$56,952,327.60                                | 22.42                                               |
| \$1,579,511.10                                 | 0.62                                                |
| \$254,022,791.91                               | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$254,022,791.91                               | 100                                                 |
| \$254,022,791.91                               | 100                                                 |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 24,974.14       | 9.743     | 23.186 | 715.99 | NO DATA |
| 36,128.95       | 9.317     | 25.242 | 693.28 | 1.25    |
| 62,992.10       | 8.129     | 53.721 | 690.61 | 24.49   |
| 88,879.58       | 6.942     | 66.406 | 696.14 | 44.97   |
| 112,392.70      | 6.562     | 75.973 | 697.63 | 51.12   |
| 137,182.27      | 6.326     | 77.21  | 696.39 | 58.05   |
| 161,520.92      | 6.28      | 74.951 | 687.58 | 51.7    |
| 187,858.40      | 6.251     | 72.98  | 691.59 | 61.72   |
| 214,228.99      | 6.205     | 76.208 | 684.79 | 56.42   |
| 236,868.57      | 6.33      | 76.757 | 685.13 | 57.97   |
| 262,685.30      | 6.074     | 79.372 | 685.48 | 53.01   |
| 288,586.55      | 6.028     | 79.211 | 688.78 | 60.58   |
| 316,914.71      | 5.945     | 79.016 | 695.15 | 64.36   |
| 343,301.52      | 5.986     | 75.27  | 699.7  | 54.67   |
| 413,960.66      | 5.863     | 76.813 | 684.21 | 62.92   |
| 659,965.10      | 5.743     | 73.835 | 692.77 | 76.07   |
| 1505000         | 5.091     | 54.536 | 706.92 | 100     |
| 212,740.93      | 6.159     | 74.423 | 690.5  | 60.18   |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 24,938.36       | 9.739     | 23.141 | 715.95 | NO DATA |
| 36,302.89       | 9.306     | 26.066 | 691.75 | 1.24    |
| 63,014.25       | 8.126     | 53.485 | 691.32 | 24.68   |
| 88,778.63       | 6.942     | 66.408 | 696.15 | 45.02   |
| 112,274.01      | 6.562     | 75.974 | 697.65 | 51.18   |
| 137,134.03      | 6.327     | 77.232 | 696.48 | 57.69   |
| 161,395.84      | 6.279     | 74.923 | 687.43 | 52.12   |
| 187,695.78      | 6.251     | 72.983 | 691.59 | 61.77   |
| 214,049.34      | 6.205     | 76.211 | 684.81 | 56.47   |
| 236,643.35      | 6.33      | 76.762 | 685.13 | 58.03   |
| 262,437.46      | 6.074     | 79.372 | 685.5  | 53.06   |
| 288,380.12      | 6.028     | 79.212 | 688.79 | 60.62   |
| 316,865.32      | 5.95      | 79.022 | 696.12 | 63.64   |
| 343,286.23      | 5.974     | 75.141 | 697.38 | 56.38   |
| 413,596.90      | 5.863     | 76.815 | 684.2  | 62.97   |
| 659,501.35      | 5.743     | 73.837 | 692.76 | 76.13   |
| 1505000         | 5.091     | 54.536 | 706.92 | 100     |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23   |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 612,000.00      | 3.25      | 72     | 658    | 100     |
| 428,335.82      | 3.808     | 78.283 | 691.02 | 94.19   |
| 273,045.03      | 4.288     | 74.808 | 701.06 | 96.91   |
| 297,775.85      | 4.726     | 74.817 | 700.2  | 90.31   |
| 283,337.17      | 5.196     | 75.057 | 702.87 | 84.81   |
| 278,939.62      | 5.711     | 75.668 | 697.5  | 73.64   |
| 223,890.34      | 6.2       | 73.95  | 693.17 | 57.01   |
| 211,386.03      | 6.694     | 77.538 | 680.73 | 45.4    |
| 178,356.14      | 7.204     | 81.477 | 674.69 | 19.47   |
| 178,863.17      | 7.643     | 79.582 | 663.45 | 26.17   |
| 118,359.38      | 8.131     | 78.208 | 658.09 | 39.03   |
| 69,321.18       | 8.551     | 54.478 | 664.09 | 7.14    |
| 50,771.93       | 9.064     | 27.312 | 694.14 | NO DATA |
| 50,035.53       | 9.566     | 21.312 | 703.41 | NO DATA |
| 53,390.00       | 10.047    | 21.208 | 702.86 | NO DATA |
| 58,047.50       | 10.591    | 20.425 | 687.89 | NO DATA |
| 84,829.10       | 11        | 22.862 | 681.56 | NO DATA |
| 40,243.06       | 11.593    | 22.866 | 667.33 | NO DATA |
| 65,720.15       | 12.034    | 24.973 | 677.66 | NO DATA |
| 59,711.97       | 12.5      | 24.439 | 672.08 | NO DATA |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23   |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 66,387.11       | 8.929     | 33.081 | 701.66 | NO DATA |
| 139,975.37      | 6.684     | 61.784 | 652.18 | NO DATA |
| 241,355.24      | 6.009     | 76.677 | 690.04 | 63.66   |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23   |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 592,559.92      | 5.75      | 48.98  | 756    | NO DATA |
| 64,534.39       | 9.031     | 32.567 | 699.91 | NO DATA |

|            |       |        |        |         |
|------------|-------|--------|--------|---------|
| 139,975.37 | 6.684 | 61.784 | 652.18 | NO DATA |
| 108,176.34 | 5.8   | 70     | 683    | NO DATA |
| 241,445.96 | 6.009 | 76.679 | 690.04 | 63.68   |
| 212,553.01 | 6.158 | 74.426 | 690.5  | 60.23   |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 212,633.40      | 6.158     | 74.422 | 690.51 | 60.24   |
| 70,897.45       | 8.52      | 95     | 642    | NO DATA |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23   |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 53,879.69       | 9.592     | 20.481 | 698.41 | NO DATA |
| 131,507.10      | 6.91      | 27.744 | 740.38 | 59.66   |
| 107,975.48      | 9.017     | 32.329 | 656.08 | 17.18   |
| 152,621.66      | 6.624     | 37.749 | 687.4  | 26.86   |
| 182,885.85      | 5.915     | 42.378 | 690.6  | 53.32   |
| 226,584.79      | 5.908     | 48.236 | 687.56 | 30.72   |
| 234,298.74      | 5.717     | 52.86  | 709.26 | 42.16   |
| 327,363.79      | 5.625     | 58.66  | 706.58 | 65.13   |
| 280,495.29      | 5.812     | 63.031 | 691.42 | 51.17   |
| 283,254.97      | 5.886     | 68.867 | 677.14 | 59.93   |
| 238,858.68      | 6.21      | 73.791 | 675.22 | 45.16   |
| 244,185.41      | 5.876     | 79.639 | 698.56 | 73.84   |
| 218,858.86      | 6.861     | 84.125 | 648.86 | 13.7    |
| 186,731.80      | 6.887     | 89.626 | 658.51 | 31.65   |
| 189,584.37      | 6.605     | 94.824 | 670.16 | 57.49   |
| 140,245.57      | 6.98      | 99.104 | 685.73 | NO DATA |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23   |

| AVG | WA | WA | WA | IO |
|-----|----|----|----|----|
|-----|----|----|----|----|

| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
|-----------------|-----------|--------|--------|---------|
| 146,956.28      | 6.28      | 20.809 | 685.69 | NO DATA |
| 315,506.96      | 5.722     | 27.945 | 756.05 | 80.82   |
| 144,422.94      | 6.165     | 32.556 | 640.38 | 35.31   |
| 150,367.55      | 6.229     | 37.714 | 684.59 | 34.08   |
| 191,009.72      | 5.755     | 42.272 | 693.35 | 55.7    |
| 226,584.79      | 5.908     | 48.236 | 687.56 | 30.72   |
| 240,709.22      | 5.662     | 52.893 | 708.51 | 42.99   |
| 327,363.79      | 5.625     | 58.66  | 706.58 | 65.13   |
| 280,495.29      | 5.812     | 63.031 | 691.42 | 51.17   |
| 283,254.97      | 5.886     | 68.867 | 677.14 | 59.93   |
| 238,858.68      | 6.21      | 73.791 | 675.22 | 45.16   |
| 244,251.06      | 5.878     | 79.578 | 698.56 | 73.74   |
| 216,834.73      | 6.872     | 82.845 | 649.62 | 13.41   |
| 177,307.90      | 7.051     | 86.659 | 658.86 | 30.2    |
| 132,464.36      | 7.078     | 86.775 | 673.43 | 50.7    |
| 54,450.69       | 9.54      | 25.489 | 701    | NO DATA |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23   |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 155,917.57             | 6.468           | 75.63      | 703.04     | 58.23      |
| 232,427.46             | 6.087           | 74.16      | 687.84     | 60.56      |
| 199,454.20             | 6.169           | 74.042     | 683        | 64.83      |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 223,886.93             | 6.741           | 74.901     | 676.27     | 28.83      |
| 252,626.97             | 6.731           | 76.424     | 684.37     | 34.72      |
| 193,049.65             | 6.02            | 76.667     | 696.19     | 70.55      |
| 194,313.78             | 6.075           | 74.722     | 694.27     | 72.3       |
| 217,951.08             | 6.113           | 73.957     | 690.34     | 59.66      |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 186,557.68             | 6.181           | 76.161     | 703.2      | 67.62      |
| 256,371.73             | 6.23            | 72.254     | 670.8      | 48.77      |
| 297,584.38             | 5.513           | 71.127     | 689.09     | 59.46      |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 182,187.03             | 6.03            | 76.175     | 691.89     | 54.38      |
| 205,899.10             | 6.386           | 71.44      | 691.7      | 59.83      |
| 213,377.55             | 6.228           | 72.858     | 688.76     | 63.33      |
| 229,283.77             | 6.31            | 74.758     | 677.71     | 50.52      |
| 228,181.82             | 6.043           | 73.861     | 701.23     | 73.28      |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 349,267.41             | 5.75            | 76.4       | 759        | NO DATA    |
| 285,000.00             | 5.625           | 58.76      | 722        | 100        |
| 226,984.37             | 6.463           | 80.645     | 649.74     | NO DATA    |
| 267,602.00             | 5.645           | 78.165     | 695.6      | 100        |
| 207,653.29             | 5.905           | 79.362     | 676.2      | NO DATA    |
| 263,057.22             | 5.491           | 77.786     | 694.28     | 100        |
| 225,631.88             | 5.591           | 72.667     | 729.96     | NO DATA    |
| 262,657.93             | 5.717           | 74.427     | 704.65     | 100        |
| 126,838.52             | 4.791           | 67.538     | 715.99     | NO DATA    |
| 263,987.56             | 5.151           | 77.074     | 689.73     | 100        |
| 449,261.99             | 5.677           | 63.554     | 715.07     | NO DATA    |
| 288,790.00             | 5.914           | 73.965     | 713.16     | 100        |
| 221,988.10             | 6.732           | 74.205     | 698.85     | 100        |
| 58,004.54              | 9.526           | 25.724     | 666.56     | NO DATA    |
| 54,029.01              | 9.835           | 21.977     | 699.08     | NO DATA    |
| 206,720.05             | 6.758           | 74.648     | 685.97     | NO DATA    |
| 350,368.13             | 5.758           | 52.225     | 744.73     | NO DATA    |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG             | WA        | WA     | WA     | IO    |
|-----------------|-----------|--------|--------|-------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of  |
| 254,787.15      | 5.708     | 77.368 | 690.35 | 77.23 |
| 157,582.46      | 7.106     | 68.233 | 690.82 | 24.46 |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23 |

| AVG             | WA        | WA     | WA    | IO    |
|-----------------|-----------|--------|-------|-------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO  | % of  |
| 212,553.01      | 6.158     | 74.426 | 690.5 | 60.23 |
| 212,553.01      | 6.158     | 74.426 | 690.5 | 60.23 |

| AVG             | WA        | WA     | WA     | IO    |
|-----------------|-----------|--------|--------|-------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of  |
| 154,162.81      | 6.487     | 78.75  | 683.43 | 50.29 |
| 156,708.11      | 6.279     | 76.425 | 718.94 | 70.13 |
| 299,000.73      | 5.88      | 72.414 | 695.92 | 71.28 |
| 183,500.23      | 5.918     | 72.282 | 693.94 | 72.87 |
| 211,471.69      | 6.63      | 77.872 | 675.3  | 9.87  |
| 165,005.72      | 6.477     | 75.532 | 689    | 72.51 |
| 123,489.36      | 6.156     | 75.228 | 701.27 | 69.38 |
| 266,178.92      | 6.673     | 77.348 | 664.71 | 17.41 |
| 264,136.39      | 5.973     | 74.812 | 701.54 | 76.53 |
| 205,741.80      | 6.702     | 75.999 | 657.78 | 28.98 |
| 271,686.51      | 6.579     | 75.706 | 672.88 | 23.82 |
| 119,919.24      | 6.218     | 77.746 | 720.87 | 46.61 |
| 156,404.08      | 6.027     | 73.834 | 699.74 | 66.73 |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23 |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 217,511.55             | 6.056           | 75.018     | 692.58     | 64.63      |
| 196,189.81             | 6.535           | 72.257     | 682.89     | 44.15      |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 196,189.81             | 6.535           | 72.257     | 682.89     | 44.15      |
| 62,340.08              | 9.149           | 27.626     | 692.26     | 1.26       |
| 258,931.89             | 6.191           | 75.426     | 694.54     | 45.89      |
| 237,575.94             | 5.92            | 76.848     | 690.33     | 71.4       |
| 215,120.28             | 5.984           | 76.539     | 689.33     | 68.52      |
| 238,879.95             | 5.805           | 74.161     | 709.47     | 72.69      |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 128,276.34             | 6.005           | 77.427     | 697.87     | 75.86      |
| 112,891.69             | 5.461           | 71.022     | 710.51     | 85.04      |
| 125,145.58             | 6.532           | 80.596     | 666.54     | 31.22      |
| 157,552.47             | 6.875           | 76.422     | 676.03     | NO DATA    |
| 228,889.71             | 6.165           | 78.421     | 680.07     | 72.91      |
| 268,383.33             | 6.392           | 80.161     | 667.3      | 5.96       |
| 186,315.45             | 5.893           | 78.073     | 667.74     | 68.59      |
| 117,332.41             | 6.729           | 78.32      | 751.52     | 66.71      |
| 228,444.50             | 6.087           | 74.132     | 690.69     | 61.65      |
| 135,200.00             | 5.625           | 80         | 685        | 100        |
| 151,021.28             | 5.883           | 80.375     | 689.24     | 86.02      |
| 260,167.45             | 6.748           | 75.804     | 682.88     | 68.38      |
| 162,438.11             | 6.411           | 84.287     | 719.71     | 57.13      |
| 75,878.08              | 7.125           | 80         | 733        | NO DATA    |
| 251,013.90             | 5.974           | 75.769     | 691.49     | 74.43      |
| 218,875.62             | 5.84            | 78.041     | 706.06     | 81.44      |
| 196,189.81             | 6.535           | 72.257     | 682.89     | 44.15      |
| 222,441.38             | 5.74            | 74.38      | 673        | NO DATA    |
| 203,700.15             | 5.79            | 70.961     | 720.08     | 66.2       |

|            |       |        |        |       |
|------------|-------|--------|--------|-------|
| 133,860.73 | 5.444 | 75.947 | 695.31 | 93.79 |
| 235,147.20 | 5.921 | 75.064 | 714.04 | 68.86 |
| 156,400.00 | 5.889 | 80     | 709.58 | 100   |
| 212,553.01 | 6.158 | 74.426 | 690.5  | 60.23 |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 207,551.83             | 7.311           | 82.789     | 589.91     | NO DATA    |
| 229,151.90             | 6.514           | 77.656     | 616.59     | 29.51      |
| 218,728.75             | 6.333           | 75.19      | 638.54     | 58.39      |
| 222,491.60             | 6.267           | 74.952     | 662.75     | 64.31      |
| 202,039.74             | 6.041           | 73.959     | 687.53     | 63.67      |
| 218,382.34             | 6.016           | 74.77      | 711.92     | 63.3       |
| 197,753.40             | 5.985           | 73.028     | 737.13     | 60.63      |
| 215,684.25             | 5.991           | 72.015     | 761.4      | 69.87      |
| 197,468.36             | 5.804           | 71.056     | 784.93     | 70.76      |
| 177,696.87             | 6.198           | 76.667     | 805.75     | 51.6       |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 208,696.16             | 6.326           | 71.982     | 690.58     | 61.17      |
| 203,165.45             | 5.819           | 72.339     | 711.01     | 60.45      |
| 202,795.41             | 6.112           | 73.457     | 697.21     | 60.74      |
| 221,106.45             | 5.975           | 73.358     | 699.28     | 68.31      |
| 201,722.01             | 6.128           | 75.314     | 689.29     | 64.86      |
| 213,126.98             | 6.214           | 76.012     | 685.27     | 60.32      |
| 258,767.57             | 6.588           | 78.005     | 659.93     | 35.01      |
| 268,475.23             | 6.459           | 74.905     | 661.93     | 19.24      |
| 212,553.01             | 6.158           | 74.426     | 690.5      | 60.23      |

| AVG | WA | WA | WA | IO |
|-----|----|----|----|----|
|-----|----|----|----|----|

| CURRENT BALANCE | GROSS CPN | OLTV   | FICO  | % of  |
|-----------------|-----------|--------|-------|-------|
| 212,553.01      | 6.158     | 74.426 | 690.5 | 60.23 |
| 212,553.01      | 6.158     | 74.426 | 690.5 | 60.23 |

| AVG             | WA        | WA     | WA     | IO    |
|-----------------|-----------|--------|--------|-------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of  |
| 231,787.97      | 6.112     | 74.316 | 689.82 | 59.39 |
| 235,530.61      | 5.816     | 74.05  | 714.08 | 70.68 |
| 241,239.66      | 5.697     | 73.861 | 685.11 | 75.7  |
| 202,932.90      | 6.246     | 74.543 | 687.02 | 58.25 |
| 212,553.01      | 6.158     | 74.426 | 690.5  | 60.23 |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 303,719.42      | 4.875     | 90     | 693    | NO DATA |
| 275,301.02      | 5.521     | 76.541 | 702.09 | 83.04   |
| 240,746.87      | 5.57      | 77.288 | 698.33 | 88.44   |
| 279,592.51      | 5.586     | 76.192 | 696.28 | 88.74   |
| 191,854.61      | 6.888     | 87.047 | 665.28 | 85.33   |
| 240,762.49      | 6.408     | 76.672 | 672.14 | 61.68   |
| 282,259.82      | 5.294     | 85.645 | 670.56 | NO DATA |
| 245,098.56      | 5.872     | 74.482 | 642.5  | NO DATA |
| 242,534.15      | 6.267     | 75.241 | 648.43 | 5       |
| 232,372.62      | 6.814     | 83.802 | 632.35 | 5.46    |
| 197,234.28      | 7.208     | 85.168 | 631.71 | NO DATA |
| 201,192.90      | 7.697     | 87.86  | 606.62 | NO DATA |
| 156,262.20      | 8.19      | 90     | 593.73 | NO DATA |
| 254,787.15      | 5.708     | 77.368 | 690.35 | 77.23   |

| AVG             | WA        | WA     | WA     | IO   |
|-----------------|-----------|--------|--------|------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of |
| 396,000.00      | 4.764     | 66.796 | 684.44 | 100  |

|            |       |        |        |         |
|------------|-------|--------|--------|---------|
| 255,819.18 | 5.124 | 77.677 | 689.73 | 93.16   |
| 263,974.05 | 5.165 | 76.889 | 692.45 | 99.26   |
| 197,860.05 | 5.114 | 78.308 | 675.3  | 93.61   |
| 184,574.33 | 5.591 | 80.914 | 708.72 | 88.68   |
| 224,183.64 | 5.388 | 76.855 | 713.34 | 85.04   |
| 274,691.86 | 5.774 | 78.734 | 686.5  | 61.89   |
| 248,684.19 | 5.984 | 78.958 | 678.82 | 68.71   |
| 248,138.54 | 6.139 | 80.395 | 660.13 | 52.15   |
| 303,719.42 | 4.875 | 90     | 693    | NO DATA |
| 268,023.85 | 5.615 | 76.299 | 674.51 | 95.17   |
| 287,000.74 | 5.406 | 78.721 | 707.62 | 82.26   |
| 298,136.30 | 5.268 | 76.382 | 689.93 | 83.49   |
| 227,591.51 | 5.741 | 77.602 | 687.02 | 87.13   |
| 232,269.09 | 5.653 | 81.155 | 687.57 | 89.17   |
| 420,000.00 | 4.75  | 70     | 636    | 100     |
| 376,525.63 | 4.969 | 72.583 | 682.06 | 91.89   |
| 203,187.91 | 5.617 | 77.756 | 719.92 | 79.1    |
| 272,300.89 | 6.068 | 74.27  | 704.65 | 91.34   |
| 281,456.81 | 5.664 | 72.329 | 714.38 | 80.16   |
| 186,381.12 | 5.695 | 74.808 | 691.91 | 80.03   |
| 135,920.00 | 5.375 | 80     | 733    | 100     |
| 339,701.29 | 5.922 | 63.275 | 772.45 | 66.23   |
| 279,207.28 | 6.101 | 77.047 | 685.78 | 77.96   |
| 583,769.86 | 5.429 | 63.041 | 717.84 | 35.84   |
| 317,133.71 | 5.694 | 68.474 | 742.37 | 44.93   |
| 254,787.15 | 5.708 | 77.368 | 690.35 | 77.23   |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 135,920.00      | 5.375     | 80     | 733    | 100     |
| 842,500.00      | 3.812     | 79.408 | 670.03 | 100     |
| 355,850.00      | 3.73      | 79.027 | 676.55 | 100     |
| 333,265.40      | 4.693     | 74.96  | 703.41 | 91.09   |
| 308,458.21      | 5.069     | 72.755 | 704.23 | 83.42   |
| 260,714.50      | 5.327     | 75.26  | 702.38 | 85.64   |
| 228,223.14      | 5.586     | 77.545 | 700.61 | 88.89   |
| 262,114.31      | 5.919     | 78.291 | 689.84 | 79.73   |
| 217,393.38      | 6.238     | 78.213 | 682.19 | 76.44   |
| 241,989.25      | 6.722     | 81.956 | 651.95 | 41.79   |
| 202,247.46      | 7.184     | 85.347 | 653.7  | 9.9     |
| 217,358.51      | 7.679     | 82.802 | 624.85 | 16.29   |
| 169,691.47      | 8.154     | 91.493 | 619.47 | 38.61   |
| 59,887.11       | 8.365     | 100    | 697    | NO DATA |
| 254,787.15      | 5.708     | 77.368 | 690.35 | 77.23   |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 303,719.42             | 4.875           | 90         | 693        | NO DATA    |
| 275,301.02             | 5.521           | 76.541     | 702.09     | 83.04      |
| 240,746.87             | 5.57            | 77.288     | 698.33     | 88.44      |
| 279,592.51             | 5.586           | 76.192     | 696.28     | 88.74      |
| 191,854.61             | 6.888           | 87.047     | 665.28     | 85.33      |
| 240,762.49             | 6.408           | 76.672     | 672.14     | 61.68      |
| 282,259.82             | 5.294           | 85.645     | 670.56     | NO DATA    |
| 245,098.56             | 5.872           | 74.482     | 642.5      | NO DATA    |
| 242,534.15             | 6.267           | 75.241     | 648.43     | 5          |
| 232,372.62             | 6.814           | 83.802     | 632.35     | 5.46       |
| 197,234.28             | 7.208           | 85.168     | 631.71     | NO DATA    |
| 201,192.90             | 7.697           | 87.86      | 606.62     | NO DATA    |
| 156,262.20             | 8.19            | 90         | 593.73     | NO DATA    |
| 254,787.15             | 5.708           | 77.368     | 690.35     | 77.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 257,393.46             | 5.118           | 76.722     | 690.34     | 97.74      |
| 254,317.45             | 6.053           | 80.425     | 705.6      | 37.33      |
| 252,522.63             | 5.805           | 78.695     | 683.45     | 72.48      |
| 258,874.22             | 5.705           | 73.787     | 708.26     | 82.83      |
| 315,902.22             | 5.707           | 75.369     | 751.81     | 54.51      |
| 254,787.15             | 5.708           | 77.368     | 690.35     | 77.23      |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 254,787.15             | 5.708           | 77.368     | 690.35     | 77.23      |
| 254,787.15             | 5.708           | 77.368     | 690.35     | 77.23      |

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

| <b>Range (\$)</b>        | <b>Number of Loans</b> |
|--------------------------|------------------------|
| 25,000.01 - 50,000.00    | 1                      |
| 50,000.01 - 75,000.00    | 7                      |
| 75,000.01 - 100,000.00   | 10                     |
| 100,000.01 - 125,000.00  | 18                     |
| 125,000.01 - 150,000.00  | 27                     |
| 150,000.01 - 175,000.00  | 24                     |
| 175,000.01 - 200,000.00  | 25                     |
| 200,000.01 - 225,000.00  | 15                     |
| 225,000.01 - 250,000.00  | 21                     |
| 250,000.01 - 275,000.00  | 16                     |
| 275,000.01 - 300,000.00  | 5                      |
| 300,000.01 - 333,700.00  | 14                     |
| 333,700.01 - 350,000.00  | 4                      |
| 350,000.01 - 500,000.00  | 12                     |
| 500,000.01 -1,000,000.00 | 1                      |
| <b>Total:</b>            | <b>200</b>             |

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

| <b>Range (\$)</b>        | <b>Number of Loans</b> |
|--------------------------|------------------------|
| 25,000.01 - 50,000.00    | 1                      |
| 50,000.01 - 75,000.00    | 7                      |
| 75,000.01 - 100,000.00   | 10                     |
| 100,000.01 - 125,000.00  | 18                     |
| 125,000.01 - 150,000.00  | 27                     |
| 150,000.01 - 175,000.00  | 24                     |
| 175,000.01 - 200,000.00  | 26                     |
| 200,000.01 - 225,000.00  | 15                     |
| 225,000.01 - 250,000.00  | 20                     |
| 250,000.01 - 275,000.00  | 16                     |
| 275,000.01 - 300,000.00  | 5                      |
| 300,000.01 - 333,700.00  | 14                     |
| 333,700.01 - 350,000.00  | 4                      |
| 350,000.01 - 500,000.00  | 12                     |
| 500,000.01 -1,000,000.00 | 1                      |
| <b>Total:</b>            | <b>200</b>             |

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

**Mortgage Rates (%)**

4.500 - 4.999  
5.000 - 5.499  
5.500 - 5.999  
6.000 - 6.499  
6.500 - 6.999  
7.000 - 7.499  
7.500 - 7.999  
8.000 - 8.499  
8.500 - 8.999  
Total:

**Number of Loans**

3  
5  
17  
28  
60  
57  
23  
4  
3  
200

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

000 - 180  
241 - 360  
Total:

**Number of Loans**

6  
194  
200

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

121 - 180  
301 - 360  
Total:

**Number of Loans**

6  
194  
200

**Seasoning of Mortgage Loans**  
Collateral as of date: Wed, Sep 1, 2004**Seasoning(mos)**

000 - 006  
Total:

**Number of Loans**

200  
200

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

| Original LTVs  | Number of Loans |
|----------------|-----------------|
| 80.01 - 85.00  | 17              |
| 85.01 - 90.00  | 35              |
| 90.01 - 95.00  | 54              |
| 95.01 - 100.00 | 94              |
| Total:         | 200             |

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

| Combined LTVs  | Number of Loans |
|----------------|-----------------|
| 80.01 - 85.00  | 17              |
| 85.01 - 90.00  | 35              |
| 90.01 - 95.00  | 54              |
| 95.01 - 100.00 | 94              |
| Total:         | 200             |

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

| Owner Occupancy | Number of Loans |
|-----------------|-----------------|
| Owner Occupied  | 200             |
| Total:          | 200             |

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

| Property Types | Number of Loans |
|----------------|-----------------|
|----------------|-----------------|

|               |     |
|---------------|-----|
| 2 Family      | 8   |
| Condo         | 13  |
| Pud           | 32  |
| Single Family | 147 |
| Total:        | 200 |

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

| Loan Purpose    | Number of Loans |
|-----------------|-----------------|
| Purchase        | 122             |
| Refi/Cashout    | 60              |
| Refi/No Cashout | 18              |
| Total:          | 200             |

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

| Document Type                 | Number of Loans |
|-------------------------------|-----------------|
| Full Doc                      | 57              |
| Stated Income, Stated Asset   | 133             |
| Stated Income, Verified Asset | 10              |
| Total:                        | 200             |

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

| Product Type | Number of Loans |
|--------------|-----------------|
| 2/6 Arm      | 142             |
| 2/6 Arm (IO) | 1               |
| 3/6 Arm      | 6               |
| 5/6 Arm      | 1               |
| Fixed Amort  | 50              |
| Total:       | 200             |

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

| <b>Index Type</b> | <b>Number of Loans</b> |
|-------------------|------------------------|
| 6 Mo Libor        | 150                    |
| Unknown           | 50                     |
| Total:            | 200                    |

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

| <b>ARM Type</b> | <b>Number of Loans</b> |
|-----------------|------------------------|
|                 | 200                    |
| Total:          | 200                    |

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

| <b>State</b>   | <b>Number of Loans</b> |
|----------------|------------------------|
| Other          | 24                     |
| Arizona        | 13                     |
| California     | 26                     |
| Colorado       | 3                      |
| Florida        | 17                     |
| Hawaii         | 8                      |
| Illinois       | 24                     |
| Maryland       | 9                      |
| Massachusetts  | 5                      |
| Michigan       | 6                      |
| Montana        | 3                      |
| Nevada         | 8                      |
| New Jersey     | 7                      |
| New York       | 2                      |
| North Carolina | 4                      |
| Oregon         | 7                      |
| Pennsylvania   | 3                      |
| Tennessee      | 3                      |
| Texas          | 17                     |
| Utah           | 2                      |
| Virginia       | 5                      |
| Washington     | 4                      |

|        |     |
|--------|-----|
| Total: | 200 |
|--------|-----|

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

| Prepay Penalty     | Number of Loans |
|--------------------|-----------------|
| Has Prepay Penalty | 156             |
| No Prepay Penalty  | 44              |
| Total:             | 200             |

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

| Prepay Term | Number of Loans |
|-------------|-----------------|
|             | 44              |
| 12.00       | 4               |
| 24.00       | 110             |
| 36.00       | 42              |
| Total:      | 200             |

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

| Prepay Code      | Number of Loans |
|------------------|-----------------|
| 40928.00         | 3               |
| 1F               | 3               |
| 2-1/3-12         | 1               |
| 2-Full           | 2               |
| 220.00           | 1               |
| 36952.00         | 1               |
| 6 Month Interest | 44              |
| L                | 1               |
| No PP amt        | 44              |
| S                | 3               |
| S 1 Full         | 4               |
| S 2-Full         | 2               |
| S 6 Mo In        | 89              |
| S23              | 1               |

|        |     |
|--------|-----|
| S54    | 1   |
| Total: | 200 |

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

| Fico Scores | Number of Loans |
|-------------|-----------------|
| 601 - 625   | 11              |
| 626 - 650   | 16              |
| 651 - 675   | 51              |
| 676 - 700   | 55              |
| 701 - 725   | 30              |
| 726 - 750   | 23              |
| 751 - 775   | 9               |
| 776 - 800   | 5               |
| Total:      | 200             |

**Debt to Income of Mortgage Loans**  
Collateral as of date: Wed, Sep 1, 2004

| Debt to Income | Number of Loans |
|----------------|-----------------|
| 0.01 - 25.00   | 39              |
| 25.01 - 30.00  | 20              |
| 30.01 - 35.00  | 34              |
| 35.01 - 40.00  | 44              |
| 40.01 - 45.00  | 48              |
| 45.01 - 50.00  | 15              |
| Total:         | 200             |

**Risk Grade of Mortgage Loans**  
Collateral as of date: Wed, Sep 1, 2004

| Risk Grade | Number of Loans |
|------------|-----------------|
|            | 200             |
| Total:     | 200             |

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

| <b>Delinquency Status</b> | <b>Number of Loans</b> |
|---------------------------|------------------------|
| 30 days                   | 197                    |
| 60 days                   | 2                      |
| 90 days                   | 1                      |
| Total:                    | 200                    |

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

| <b>Margins</b> | <b>Number of Loans</b> |
|----------------|------------------------|
| 2.000 - 2.499  | 2                      |
| 5.000 - 5.499  | 98                     |
| 5.500 - 5.999  | 7                      |
| 6.000 - 6.499  | 41                     |
| 6.500 - 6.999  | 2                      |
| Total:         | 150                    |

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

| <b>Next Rate Change Dates</b> | <b>Number of Loans</b> |
|-------------------------------|------------------------|
| 38838.00                      | 1                      |
| 38869.00                      | 1                      |
| 38899.00                      | 141                    |
| 39264.00                      | 6                      |
| 39995.00                      | 1                      |
| Total:                        | 150                    |

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

**Mortgage Rates (%)****Number of Loans**

|                 |     |
|-----------------|-----|
| 10.500 - 10.999 | 1   |
| 11.000 - 11.499 | 4   |
| 11.500 - 11.999 | 14  |
| 12.000 - 12.499 | 16  |
| 12.500 - 12.999 | 24  |
| 13.000 - 13.499 | 33  |
| 13.500 - 13.999 | 31  |
| 14.000 - 14.499 | 22  |
| 14.500 - 14.999 | 4   |
| 15.000 - 15.499 | 1   |
| Total:          | 150 |

**Minimum Mortgage Rates of Mortgage Loans**

Collateral as of date: Wed, Sep 1, 2004

**Mortgage Rates (%)****Number of Loans**

|               |     |
|---------------|-----|
| 2.000 - 2.499 | 2   |
| 5.000 - 5.499 | 98  |
| 5.500 - 5.999 | 7   |
| 6.000 - 6.499 | 41  |
| 6.500 - 6.999 | 2   |
| Total:        | 150 |

**Initial Periodic Rate Caps of Mortgage Loans**

Collateral as of date: Wed, Sep 1, 2004

**Initial Periodic Rate Caps****Number of Loans**

|        |     |
|--------|-----|
| 2.00   | 65  |
| 3.00   | 85  |
| Total: | 150 |

**Subsequent Periodic Rate Caps of Mortgage Loans**

Collateral as of date: Wed, Sep 1, 2004

**Subsequent Periodic Rate Caps****Number of Loans**

|      |     |
|------|-----|
| 1.00 | 150 |
|------|-----|

**Total:**

150

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$43,000.00                                    | 0.1                                                 |
| \$455,394.00                                   | 1.11                                                |
| \$900,790.00                                   | 2.2                                                 |
| \$1,998,293.00                                 | 4.88                                                |
| \$3,749,774.00                                 | 9.15                                                |
| \$3,847,787.00                                 | 9.39                                                |
| \$4,668,073.00                                 | 11.4                                                |
| \$3,189,658.00                                 | 7.79                                                |
| \$4,987,584.00                                 | 12.18                                               |
| \$4,179,038.00                                 | 10.2                                                |
| \$1,448,735.00                                 | 3.54                                                |
| \$4,349,378.00                                 | 10.62                                               |
| \$1,371,696.00                                 | 3.35                                                |
| \$5,221,610.00                                 | 12.75                                               |
| \$550,500.00                                   | 1.34                                                |
| \$40,961,310.00                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$42,921.13                                    | 0.11                                                |
| \$453,483.79                                   | 1.11                                                |
| \$898,021.44                                   | 2.2                                                 |
| \$1,992,184.87                                 | 4.88                                                |
| \$3,739,262.07                                 | 9.15                                                |
| \$3,838,490.73                                 | 9.4                                                 |
| \$4,856,165.42                                 | 11.89                                               |
| \$3,204,389.45                                 | 7.84                                                |
| \$4,750,159.82                                 | 11.63                                               |
| \$4,168,577.04                                 | 10.2                                                |
| \$1,445,304.14                                 | 3.54                                                |
| \$4,337,751.41                                 | 10.62                                               |
| \$1,368,812.41                                 | 3.35                                                |
| \$5,208,008.26                                 | 12.75                                               |
| \$548,680.63                                   | 1.34                                                |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$810,051.79                                   | 1.98                                                |
| \$1,674,987.63                                 | 4.1                                                 |
| \$3,679,910.36                                 | 9.01                                                |
| \$5,337,931.54                                 | 13.07                                               |
| \$12,466,386.51                                | 30.52                                               |
| \$11,687,450.53                                | 28.61                                               |
| \$4,237,420.51                                 | 10.37                                               |
| \$455,798.00                                   | 1.12                                                |
| \$502,275.74                                   | 1.23                                                |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$673,396.05                                   | 1.65                                                |
| \$40,178,816.56                                | 98.35                                               |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$673,396.05                                   | 1.65                                                |
| \$40,178,816.56                                | 98.35                                               |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$40,852,212.61                                | 100                                                 |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$3,137,039.61                                 | 7.68                                                |
| \$8,457,488.32                                 | 20.7                                                |
| \$11,620,974.15                                | 28.45                                               |
| \$17,636,710.53                                | 43.17                                               |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$3,137,039.61                                 | 7.68                                                |
| \$8,457,488.32                                 | 20.7                                                |
| \$11,620,974.15                                | 28.45                                               |
| \$17,636,710.53                                | 43.17                                               |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$40,852,212.61                                | 100                                                 |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
|------------------------------------------------|-----------------------------------------------------|

|                 |       |
|-----------------|-------|
| \$1,792,982.09  | 4.39  |
| \$2,628,053.30  | 6.43  |
| \$6,883,655.18  | 16.85 |
| \$29,547,522.04 | 72.33 |
| \$40,852,212.61 | 100   |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$24,036,231.37                                | 58.84                                               |
| \$13,607,260.26                                | 33.31                                               |
| \$3,208,720.98                                 | 7.85                                                |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$11,370,750.08                                | 27.83                                               |
| \$26,574,782.46                                | 65.05                                               |
| \$2,906,680.07                                 | 7.12                                                |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$28,474,564.90                                | 69.7                                                |
| \$342,000.00                                   | 0.84                                                |
| \$1,672,510.18                                 | 4.09                                                |
| \$421,808.12                                   | 1.03                                                |
| \$9,941,329.41                                 | 24.33                                               |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$30,910,883.20                                | 75.67                                               |
| \$9,941,329.41                                 | 24.33                                               |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$40,852,212.61                                | 100                                                 |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$3,328,863.00                                 | 8.15                                                |
| \$1,783,893.41                                 | 4.37                                                |
| \$7,035,472.20                                 | 17.22                                               |
| \$526,291.80                                   | 1.29                                                |
| \$3,219,151.28                                 | 7.88                                                |
| \$2,688,598.34                                 | 6.58                                                |
| \$5,212,556.38                                 | 12.76                                               |
| \$2,283,603.73                                 | 5.59                                                |
| \$1,328,910.78                                 | 3.25                                                |
| \$1,046,460.51                                 | 2.56                                                |
| \$540,917.26                                   | 1.32                                                |
| \$1,839,973.57                                 | 4.5                                                 |
| \$1,470,191.62                                 | 3.6                                                 |
| \$719,901.26                                   | 1.76                                                |
| \$589,232.69                                   | 1.44                                                |
| \$1,287,528.01                                 | 3.15                                                |
| \$458,594.26                                   | 1.12                                                |
| \$616,824.46                                   | 1.51                                                |
| \$2,364,686.89                                 | 5.79                                                |
| \$428,986.70                                   | 1.05                                                |
| \$1,396,121.96                                 | 3.42                                                |
| \$685,452.50                                   | 1.68                                                |

\$40,852,212.61

100

**Aggregate Principal Balance as of Cut-off Date**

\$31,238,867.95

\$9,613,344.66

\$40,852,212.61

**% of Aggregate Principal Balance as of Cut-off Date**

76.47

23.53

100

**Aggregate Principal Balance as of Cut-off Date**

\$9,613,344.66

\$1,216,255.70

\$21,828,626.03

\$8,193,986.22

\$40,852,212.61

**% of Aggregate Principal Balance as of Cut-off Date**

23.53

2.98

53.43

20.06

100

**Aggregate Principal Balance as of Cut-off Date**

\$299,699.21

\$640,507.65

\$267,194.08

\$421,987.97

\$465,397.92

\$63,074.96

\$10,588,394.43

\$288,928.00

\$9,613,344.66

\$540,917.26

\$690,246.54

\$354,120.21

\$16,321,009.60

\$254,468.99

**% of Aggregate Principal Balance as of Cut-off Date**

0.73

1.57

0.65

1.03

1.14

0.15

25.92

0.71

23.53

1.32

1.69

0.87

39.95

0.62

|                 |      |
|-----------------|------|
| \$42,921.13     | 0.11 |
| \$40,852,212.61 | 100  |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$1,999,857.30                                 | 4.9                                                 |
| \$3,756,795.85                                 | 9.2                                                 |
| \$11,262,762.57                                | 27.57                                               |
| \$10,436,285.30                                | 25.55                                               |
| \$6,230,899.61                                 | 15.25                                               |
| \$5,031,393.21                                 | 12.32                                               |
| \$1,453,434.31                                 | 3.56                                                |
| \$680,784.46                                   | 1.67                                                |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$6,236,908.39                                 | 15.27                                               |
| \$4,016,368.24                                 | 9.83                                                |
| \$6,113,654.90                                 | 14.97                                               |
| \$9,711,935.69                                 | 23.77                                               |
| \$11,529,050.26                                | 28.22                                               |
| \$3,244,295.13                                 | 7.94                                                |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$40,852,212.61                                | 100                                                 |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$40,335,678.36                                | 98.74                                               |
| \$174,534.25                                   | 0.43                                                |
| \$342,000.00                                   | 0.84                                                |
| \$40,852,212.61                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$449,738.14                                   | 1.45                                                |
| \$18,306,079.97                                | 59.22                                               |
| \$1,929,207.76                                 | 6.24                                                |
| \$9,603,131.06                                 | 31.07                                               |
| \$622,726.27                                   | 2.01                                                |
| \$30,910,883.20                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$342,000.00                                   | 1.11                                                |
| \$109,528.57                                   | 0.35                                                |
| \$28,365,036.33                                | 91.76                                               |
| \$1,672,510.18                                 | 5.41                                                |
| \$421,808.12                                   | 1.36                                                |
| \$30,910,883.20                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$253,036.77                                   | 0.82                                                |
| \$1,496,493.86                                 | 4.84                                                |
| \$3,211,573.46                                 | 10.39                                               |
| \$3,584,969.06                                 | 11.6                                                |
| \$4,677,095.44                                 | 15.13                                               |
| \$6,959,031.69                                 | 22.51                                               |
| \$6,007,558.95                                 | 19.44                                               |
| \$3,917,267.78                                 | 12.67                                               |
| \$650,145.93                                   | 2.1                                                 |
| \$153,710.26                                   | 0.5                                                 |
| \$30,910,883.20                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$449,738.14                                   | 1.45                                                |
| \$18,306,079.97                                | 59.22                                               |
| \$1,929,207.76                                 | 6.24                                                |
| \$9,603,131.06                                 | 31.07                                               |
| \$622,726.27                                   | 2.01                                                |
| \$30,910,883.20                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$12,530,551.52                                | 40.54                                               |
| \$18,380,331.68                                | 59.46                                               |
| \$30,910,883.20                                | 100                                                 |

| Aggregate Principal Balance as of Cut-off Date | % of Aggregate Principal Balance as of Cut-off Date |
|------------------------------------------------|-----------------------------------------------------|
| \$30,910,883.20                                | 100                                                 |

\$30,910,883.20

100

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 43,000.00              | 8.49            | 100        | 720        | NO DATA    |
| 65,056.29              | 7.343           | 93.894     | 685.93     | NO DATA    |
| 90,079.00              | 7.305           | 97.55      | 680.15     | NO DATA    |
| 111,016.28             | 6.827           | 96.048     | 700.84     | NO DATA    |
| 138,880.52             | 6.898           | 95.601     | 701.82     | NO DATA    |
| 160,324.46             | 7.144           | 96.503     | 695.83     | NO DATA    |
| 186,722.92             | 6.898           | 94.224     | 678.6      | NO DATA    |
| 212,643.87             | 6.684           | 94.447     | 681.15     | NO DATA    |
| 237,504.00             | 6.829           | 95.814     | 688.46     | NO DATA    |
| 261,189.88             | 6.973           | 95.388     | 689.42     | NO DATA    |
| 289,747.00             | 7.245           | 99         | 693.49     | NO DATA    |
| 310,669.86             | 6.678           | 98.028     | 702.28     | NO DATA    |
| 342,924.00             | 6.057           | 92.521     | 675.44     | 24.93      |
| 435,134.17             | 6.772           | 90.732     | 666.33     | NO DATA    |
| 550,500.00             | 5.49            | 94.1       | 734        | NO DATA    |
| 204,806.55             | 6.842           | 95.127     | 688.21     | 0.83       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 42,921.13              | 8.49            | 100        | 720        | NO DATA    |
| 64,783.40              | 7.342           | 93.901     | 686.02     | NO DATA    |
| 89,802.14              | 7.306           | 97.552     | 680.17     | NO DATA    |
| 110,676.94             | 6.827           | 96.046     | 700.84     | NO DATA    |
| 138,491.19             | 6.898           | 95.602     | 701.82     | NO DATA    |
| 159,937.11             | 7.144           | 96.503     | 695.83     | NO DATA    |
| 186,775.59             | 6.872           | 94.041     | 679.32     | NO DATA    |
| 213,625.96             | 6.733           | 94.779     | 679.23     | NO DATA    |
| 237,507.99             | 6.822           | 95.852     | 689.46     | NO DATA    |
| 260,536.07             | 6.973           | 95.388     | 689.43     | NO DATA    |
| 289,060.83             | 7.245           | 99         | 693.49     | NO DATA    |
| 309,839.39             | 6.679           | 98.028     | 702.27     | NO DATA    |
| 342,203.10             | 6.056           | 92.524     | 675.45     | 24.99      |
| 434,000.69             | 6.772           | 90.732     | 666.33     | NO DATA    |
| 548,680.63             | 5.49            | 94.1       | 734        | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 270,017.26             | 4.99            | 97.471     | 733.5      | NO DATA    |
| 334,997.53             | 5.321           | 93.976     | 707.69     | 20.42      |
| 216,465.32             | 5.884           | 93.664     | 697.84     | NO DATA    |
| 190,640.41             | 6.308           | 95.077     | 695.56     | NO DATA    |
| 207,773.11             | 6.811           | 94.561     | 680.84     | NO DATA    |
| 205,042.99             | 7.282           | 95.645     | 684.4      | NO DATA    |
| 184,235.67             | 7.78            | 96.402     | 690.62     | NO DATA    |
| 113,949.50             | 8.378           | 98.077     | 665.49     | NO DATA    |
| 167,425.25             | 8.793           | 95.065     | 672.96     | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 112,232.68             | 7.116           | 93.393     | 676.25     | NO DATA    |
| 207,107.30             | 6.837           | 95.157     | 688.41     | 0.85       |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 112,232.68             | 7.116           | 93.393     | 676.25     | NO DATA    |
| 207,107.30             | 6.837           | 95.157     | 688.41     | 0.85       |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 184,531.74      | 6.621     | 84.417 | 663.61 | NO DATA |
| 241,642.52      | 6.76      | 89.639 | 658.62 | NO DATA |
| 215,203.23      | 6.923     | 94.641 | 686.57 | 2.94    |
| 187,624.58      | 6.867     | 99.986 | 707.84 | NO DATA |
| 204,261.06      | 6.842     | 95.128 | 688.2  | 0.84    |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 184,531.74      | 6.621     | 84.417 | 663.61 | NO DATA |
| 241,642.52      | 6.76      | 89.639 | 658.62 | NO DATA |
| 215,203.23      | 6.923     | 94.641 | 686.57 | 2.94    |
| 187,624.58      | 6.867     | 99.986 | 707.84 | NO DATA |
| 204,261.06      | 6.842     | 95.128 | 688.2  | 0.84    |

| AVG             | WA        | WA     | WA    | IO   |
|-----------------|-----------|--------|-------|------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO  | % of |
| 204,261.06      | 6.842     | 95.128 | 688.2 | 0.84 |
| 204,261.06      | 6.842     | 95.128 | 688.2 | 0.84 |

| AVG             | WA        | WA   | WA   | IO   |
|-----------------|-----------|------|------|------|
| CURRENT BALANCE | GROSS CPN | OLTV | FICO | % of |

|            |       |        |        |         |
|------------|-------|--------|--------|---------|
| 224,122.76 | 6.821 | 92.961 | 668.52 | NO DATA |
| 202,157.95 | 6.664 | 94.268 | 708.3  | NO DATA |
| 215,114.22 | 7.027 | 96.086 | 676.59 | NO DATA |
| 201,003.55 | 6.816 | 95.113 | 690.32 | 1.16    |
| 204,261.06 | 6.842 | 95.128 | 688.2  | 0.84    |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 197,018.29             | 6.939           | 97.961     | 698.79     | NO DATA    |
| 226,787.67             | 6.645           | 90.379     | 669.84     | 2.51       |
| 178,262.28             | 6.946           | 94.046     | 686.78     | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 199,486.84             | 6.332           | 94.109     | 695.24     | NO DATA    |
| 199,810.39             | 7.097           | 95.897     | 685.74     | NO DATA    |
| 290,668.01             | 6.504           | 92.077     | 683.2      | 11.77      |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 200,525.10             | 6.775           | 96.23      | 692.67     | NO DATA    |
| 342,000.00             | 5.09            | 95         | 680        | 100        |
| 278,751.70             | 6.514           | 88.023     | 659.76     | NO DATA    |
| 421,808.12             | 6.33            | 90         | 713        | NO DATA    |
| 198,826.59             | 7.17            | 93.388     | 679.43     | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 206,072.55      | 6.736     | 95.687 | 691.03 | 1.11    |
| 198,826.59      | 7.17      | 93.388 | 679.43 | NO DATA |
| 204,261.06      | 6.842     | 95.128 | 688.2  | 0.84    |

| AVG             | WA        | WA     | WA    | IO   |
|-----------------|-----------|--------|-------|------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO  | % of |
| 204,261.06      | 6.842     | 95.128 | 688.2 | 0.84 |
| 204,261.06      | 6.842     | 95.128 | 688.2 | 0.84 |

| AVG             | WA        | WA     | WA     | IO      |
|-----------------|-----------|--------|--------|---------|
| CURRENT BALANCE | GROSS CPN | OLTV   | FICO   | % of    |
| 138,702.63      | 6.966     | 95.069 | 691.29 | NO DATA |
| 137,222.57      | 6.782     | 97.282 | 704.21 | NO DATA |
| 270,595.08      | 6.366     | 94.943 | 697.64 | 4.86    |
| 175,430.60      | 6.49      | 96.886 | 689.73 | NO DATA |
| 189,361.84      | 7.131     | 96.152 | 684.42 | NO DATA |
| 336,074.79      | 6.571     | 93.592 | 685.69 | NO DATA |
| 217,189.85      | 7.065     | 94.8   | 687.89 | NO DATA |
| 253,733.75      | 7.409     | 96.075 | 692.82 | NO DATA |
| 265,782.16      | 6.655     | 98.178 | 704.22 | NO DATA |
| 174,410.09      | 7.155     | 95.057 | 651.36 | NO DATA |
| 180,305.75      | 7.235     | 100    | 690.91 | NO DATA |
| 229,996.70      | 7.001     | 94.917 | 671.97 | NO DATA |
| 210,027.37      | 6.57      | 90.745 | 683.75 | NO DATA |
| 359,950.63      | 6.826     | 89.025 | 678.01 | NO DATA |
| 147,308.17      | 7.254     | 100    | 716.39 | NO DATA |
| 183,932.57      | 6.575     | 96.226 | 666.11 | NO DATA |
| 152,864.75      | 6.954     | 93.075 | 682.95 | NO DATA |
| 205,608.15      | 6.44      | 93.772 | 675.96 | NO DATA |
| 139,099.23      | 7.31      | 97.289 | 691.33 | NO DATA |
| 214,493.35      | 7.287     | 100    | 697.43 | NO DATA |
| 279,224.39      | 6.48      | 94.901 | 667.73 | NO DATA |
| 171,363.13      | 6.69      | 83.929 | 692.04 | NO DATA |

|            |       |        |       |      |
|------------|-------|--------|-------|------|
| 204,261.06 | 6.842 | 95.128 | 688.2 | 0.84 |
|------------|-------|--------|-------|------|

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 200,249.15             | 6.76            | 95.382     | 687.72     | 1.09       |
| 218,485.11             | 7.108           | 94.3       | 689.77     | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 218,485.11             | 7.108           | 94.3       | 689.77     | NO DATA    |
| 304,063.93             | 7.046           | 91.843     | 674.18     | NO DATA    |
| 198,442.05             | 6.667           | 96.661     | 692.06     | 1.57       |
| 195,094.91             | 6.964           | 92.502     | 678.17     | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 99,899.74              | 7.237           | 90.535     | 631.93     | NO DATA    |
| 213,502.55             | 7.04            | 91.924     | 632.38     | NO DATA    |
| 267,194.08             | 5.99            | 84.28      | 627        | NO DATA    |
| 210,993.99             | 7.176           | 95.318     | 655.89     | NO DATA    |
| 465,397.92             | 5.29            | 88.95      | 672        | NO DATA    |
| 63,074.96              | 7.605           | 95         | 651        | NO DATA    |
| 240,645.33             | 6.654           | 92.407     | 674.22     | 3.23       |
| 288,928.00             | 6.39            | 95         | 707        | NO DATA    |
| 218,485.11             | 7.108           | 94.3       | 689.77     | NO DATA    |
| 180,305.75             | 7.235           | 100        | 690.91     | NO DATA    |
| 172,561.64             | 7.193           | 100        | 677.07     | NO DATA    |
| 177,060.11             | 6.99            | 100        | 673.34     | NO DATA    |
| 183,382.13             | 6.795           | 97.38      | 701.96     | NO DATA    |
| 254,468.99             | 7.865           | 100        | 711        | NO DATA    |

|            |       |        |       |         |
|------------|-------|--------|-------|---------|
| 42,921.13  | 8.49  | 100    | 720   | NO DATA |
| 204,261.06 | 6.842 | 95.128 | 688.2 | 0.84    |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 181,805.21             | 7.192           | 90.22      | 615.25     | NO DATA    |
| 234,799.74             | 7.213           | 89.915     | 639.16     | NO DATA    |
| 220,838.48             | 6.818           | 94.15      | 666.26     | NO DATA    |
| 189,750.64             | 6.888           | 95.502     | 687.72     | 3.28       |
| 207,696.65             | 6.836           | 97.093     | 714.21     | NO DATA    |
| 218,756.23             | 6.506           | 98.949     | 737.12     | NO DATA    |
| 161,492.70             | 6.548           | 97.456     | 761.8      | NO DATA    |
| 136,156.89             | 6.614           | 97.547     | 787        | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 159,920.73             | 6.988           | 93.72      | 682        | NO DATA    |
| 200,818.41             | 6.712           | 95.134     | 685.49     | 8.52       |
| 179,813.38             | 6.568           | 95.363     | 697.82     | NO DATA    |
| 220,725.81             | 6.903           | 95.702     | 693.69     | NO DATA    |
| 240,188.55             | 6.816           | 95.125     | 684.19     | NO DATA    |
| 216,286.34             | 7.144           | 95.675     | 683.19     | NO DATA    |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 204,749.64             | 6.857           | 95.124     | 688.12     | NO DATA    |
| 87,267.13              | 6.741           | 96.272     | 725.01     | NO DATA    |
| 342,000.00             | 5.09            | 95         | 680        | 100        |
| 204,261.06             | 6.842           | 95.128     | 688.2      | 0.84       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 224,869.07             | 7.249           | 95.169     | 710.99     | NO DATA    |
| 186,796.73             | 6.724           | 98.558     | 706.3      | NO DATA    |
| 275,601.11             | 5.901           | 87.55      | 661.14     | NO DATA    |
| 234,222.71             | 6.859           | 91.919     | 666.64     | 3.56       |
| 311,363.14             | 7.411           | 95         | 696.46     | NO DATA    |
| 206,072.55             | 6.736           | 95.687     | 691.03     | 1.11       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 342,000.00             | 5.09            | 95         | 680        | 100        |
| 109,528.57             | 6.89            | 100        | 763        | NO DATA    |
| 201,170.47             | 6.774           | 96.215     | 692.4      | NO DATA    |
| 278,751.70             | 6.514           | 88.023     | 659.76     | NO DATA    |
| 421,808.12             | 6.33            | 90         | 713        | NO DATA    |
| 206,072.55             | 6.736           | 95.687     | 691.03     | 1.11       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 253,036.77             | 5.99            | 90         | 673        | NO DATA    |
| 374,123.47             | 5.43            | 92.682     | 696.94     | 22.85      |
| 229,398.10             | 5.669           | 92.89      | 690.44     | NO DATA    |
| 224,060.57             | 6.396           | 94.325     | 687.65     | NO DATA    |
| 194,878.98             | 6.56            | 95.114     | 694.56     | NO DATA    |
| 210,879.75             | 7.019           | 95.829     | 690.17     | NO DATA    |
| 193,792.22             | 7.137           | 96.625     | 686.32     | NO DATA    |
| 178,057.63             | 7.309           | 98.854     | 691.42     | NO DATA    |
| 162,536.48             | 7.876           | 100        | 731.88     | NO DATA    |
| 153,710.26             | 8.365           | 100        | 687        | NO DATA    |
| 206,072.55             | 6.736           | 95.687     | 691.03     | 1.11       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 224,869.07             | 7.249           | 95.169     | 710.99     | NO DATA    |
| 186,796.73             | 6.724           | 98.558     | 706.3      | NO DATA    |
| 275,601.11             | 5.901           | 87.55      | 661.14     | NO DATA    |
| 234,222.71             | 6.859           | 91.919     | 666.64     | 3.56       |
| 311,363.14             | 7.411           | 95         | 696.46     | NO DATA    |
| 206,072.55             | 6.736           | 95.687     | 691.03     | 1.11       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 192,777.72             | 6.652           | 98.731     | 708.88     | NO DATA    |
| 216,239.20             | 6.793           | 93.613     | 678.86     | 1.86       |
| 206,072.55             | 6.736           | 95.687     | 691.03     | 1.11       |

| AVG<br>CURRENT BALANCE | WA<br>GROSS CPN | WA<br>OLTV | WA<br>FICO | IO<br>% of |
|------------------------|-----------------|------------|------------|------------|
| 206,072.55             | 6.736           | 95.687     | 691.03     | 1.11       |

206,072.55

6.736

95.687

691.03

1.11

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