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FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

Citigroup Mortgage Loan Trust Inc.

Exact Name of Registrant as Specified in Charter

0001257102

Registrant CIK Number

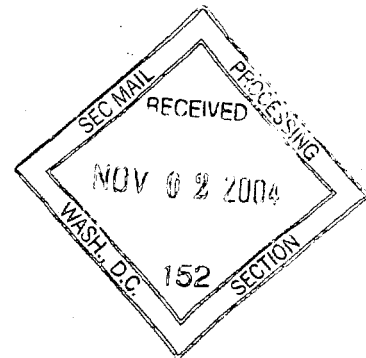
Form 8-K, November 1, 2004, Series 2004-CB7

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

333-117349

SEC File Number, if available

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



PROCESSED

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THOMSON
FINANCIAL

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SIGNATURES

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

Dated: November 1, 2004

CITIGROUP MORTGAGE LOAN TRUST INC.

By: 

Name: Matthew R. Bollo

Title: Asst. Vice President

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

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Computational Materials	P*

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

This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein will be superseded by information contained in term sheets circulated after the date hereof and by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

Term Sheet

Date Prepared: October 26, 2004

C-BASS Mortgage Loan Asset-Backed Certificates,



Series 2004-CB7*

Approximate Total Offered Size: \$466,875,000

Credit-Based Asset Servicing and Securitization LLC

Seller

Litton Loan Servicing LP

Servicer

Citigroup Mortgage Loan Trust, Inc.

Depositor

<u>Tranche</u>	<u>Amount⁽¹⁾</u>	<u>Int. Type / Class</u>	<u>Coupons</u>	<u>Ratings</u> <u>(S&P/Moody's/Fitch/Dominion)</u>	<u>WAL (Call/Mat)</u>
OFFERED CERTIFICATES					
Class AV-1	\$137,409,000	Floating / Senior	[]% (2)	AAA / Aaa / AAA / AAA	2.47/2.66
Class AV-2A	\$82,422,000	Floating / Senior	[]% (2)	AAA / Aaa / AAA / AAA	1.00/1.00
Class AV-2B	\$28,607,000	Floating / Senior	[]% (2)	AAA / Aaa / AAA / AAA	2.98/2.98
Class AV-2C	\$26,379,000	Floating / Senior	[]% (2)	AAA / Aaa / AAA / AAA	6.50/7.49
Class AF-1	\$54,510,000	Floating / Senior	[]% (2)	AAA / Aaa / AAA / AAA	1.00/1.00
Class AF-2	\$25,657,000	Fixed / Senior	[]% (2)	AAA / Aaa / AAA / AAA	2.70/2.70
Class AF-3	\$7,000,000	Fixed / Senior	[]% (2)	AAA / Aaa / AAA / AAA	4.47/4.47
Class AF-4	\$10,784,000	Fixed / Senior	[]% (2)	AAA / Aaa / AAA / AAA	6.96/9.52
Class AF-5	\$13,893,000	Fixed / Senior	[]% (2)	AAA / Aaa / AAA / AAA	6.41/6.79
Class M-1	\$27,618,000	Floating / Mezz	[]% (2)	AA / Aa2 / AA+ / AA (high)	5.21/5.76
Class M-2	\$22,816,000	Floating / Mezz	[]% (2)	A / A2 / A+ / A (high)	5.16/5.65
Class M-3	\$6,244,000	Floating / Mezz	[]% (2)	A- / A3 / A / A	5.14/5.59
Class B-1	\$6,004,000	Floating / Mezz	[]% (2)	BBB+ / Baa1 / A / A (low)	5.14/5.55
NON-OFFERED CERTIFICATES					
Class B-2	\$5,283,000	Floating / Mezz	[]% (2)	BBB / Baa2 / A- / BBB (high)	5.14/5.51
Class B-3	\$4,804,000	Floating / Mezz	[]% (2)	BBB- / Baa3 / BBB+ / BBB	5.12/5.43
Class B-4	\$7,445,000	Floating / Mezz	[]% (2)	BB / Ba2 / BBB- / BB (high)	5.12/5.30

(1) Certificate sizes are subject to change (+/- 5%)

(2) The Class AV-1, Class AV-2A, Class AV-2B, Class AV-2C and Class AF-1 Certificates will bear interest at variable rates, and their respective margins will increase by 2x following the Optional Termination Date. The Class AF-2, Class AF-3, Class AF-4 and Class AF-5 Certificates will bear interest at fixed rates and their respective rates will increase by 0.50% following the Optional Termination Date. The Class M-1, Class M-2, Class M-3, Class B-1, Class B-2, Class B-3 and Class B-4 Certificates will bear interest at variable rates and their margins will increase by 1.5x following the Optional Termination Date.

Transaction Overview:

Lead Manager: Citigroup Global Markets, Inc
 Co Managers: Greenwich Capital Markets
 Rating Agencies: S&P / Moody's / Fitch / Dominion
 Trustee: U.S. Bank National Association

Expected Pricing Date: October 27, 2004
 Expected Settlement Date: October 29, 2004

*All numbers are preliminary and subject to change.



TRANSACTION SUMMARY

Title of Securities:	C-BASS Mortgage Loan Asset-Backed Certificates, Series 2004-CB7
Offered Certificates:	Class AV-1, Class AV-2A, Class AV-2B, Class AV-2C, Class AF-1, Class AF-2, Class AF-3, Class AF-4, Class AF-5, Class M-1, Class M-2, Class M-3 and Class B-1 Certificates
Non-Offered Certificates:	Class B-2, Class B-3, Class B-4, Class X, Class N, and Class R Certificates
Class A or Senior Certificates:	Class AV-1, Class AV-2A, Class AV-2B, Class AV-2C, Class AF-1, Class AF-2, Class AF-3, Class AF-4 and Class AF-5 Certificates
Subordinate Certificates:	Class M-1, Class M-2, Class M-3, Class B-1, Class B-2, Class B-3 and Class B-4 Certificates.
Group I Certificates:	Class AV-1, Class AV-2A, Class AV-2B and Class AV-2C Certificates.
Group II Certificates:	Class AF-1, Class AF-2, Class AF-3, Class AF-4 and Class AF-5 Certificates.
Class AV-2 Certificates:	Class AV-2A, Class AV-2B and Class AV-2C Certificates
Floating Rate Certificates:	Class AV-1, Class AV-2A, Class AV-2B, Class AV-2C, Class AF-1, Class M-1, Class M-2, Class M-3, Class B-1, Class B-2, Class B-3 and Class B-4 Certificates.
Fixed Rate Certificates:	Class AF-2, Class AF-3, Class AF-4 and Class AF-5 Certificates
Seller:	Credit-Based Asset Servicing and Securitization LLC ("C-BASS")
Servicer:	Litton Loan Servicing LP, an affiliate of the Seller
Depositor:	Citigroup Mortgage Loan Trust, Inc.
Trustee:	U.S. Bank National Association
Closing Date:	On or about October 29, 2004
Distribution Dates:	25 th of each month, or if such day is not a business day, the next succeeding business day, commencing November 26, 2004.
Cut-off Date:	October 1, 2004
Payment Delay:	The Floating Rate Certificates have a 0 day delay. The Fixed Rate Certificates have a 24 day delay.
Day Count:	The Floating Rate Certificates are Actual/360. The Fixed Rate Certificates are 30/360.
Accrued Interest:	The Floating Rate Certificates will settle flat. The Fixed Rate Certificates will settle with 28 days of Accrued Interest.
Servicing Fee Rate:	0.500% per annum
Trustee Fee Rate:	0.006% per annum
Administrative Fees:	Servicing Fee and Trustee Fee
Denomination:	\$25,000 and multiples of \$1 in excess thereof.
SMMEA Eligibility:	All Classes will <u>NOT</u> be SMMEA eligible.
ERISA Eligibility:	All Senior Certificates may be ERISA eligible. The Class M and Class B Certificates will not be ERISA eligible.
Tax Status:	The Offered Certificates and the Class B-2, Class B-3 and Class B-4 Certificates will be treated as REMIC regular interests for federal income tax purposes.

STRUCTURE SUMMARY

Structure:	Senior/Subordinate/Overcollateralization Structure
Pricing Speed:	23% HEP on the Fixed-Rate Mortgage Loans 27% CPR on the Adjustable-Rate Mortgage Loans
Mortgage Pool:	As of the Cutoff Date, the Mortgage Pool consists of 3,418 fixed rate and adjustable-rate, closed end mortgage loans, secured by 1 st and 2 nd lien, level pay and balloon mortgages on primarily 1-4 family properties with an approximate outstanding principal balance of \$480,324,266 as of the Cutoff Date.
Pass-Through Rate:	The monthly Pass-Through Rate for the Floating Rate Certificates on each Distribution Date is the lesser of (i) the applicable formula rate and (ii) the related Net WAC Rate. The formula rate for the Floating Rate Certificates will be 1-Month LIBOR plus a margin which will be set at pricing. The monthly Pass-Through Rate for the Fixed Rate Certificates will be the lesser of (i) the fixed rate determined at the time of pricing and (ii) the related Net WAC Rate. After the Optional Termination Date, if Servicer fails to exercise its right to terminate the Trust, the margins on any then outstanding Group I and Class AF-1 Certificates will increase to 2x the initial margin, the rate on any then outstanding Fixed Rate Certificates will increase by 0.50%, and the margins on any then outstanding Subordinate Certificates will increase to 1.5x the initial margin.
Principal Payments for Senior Certificates:	Prior to the Stepdown Date or if a Trigger Event is in effect, the Senior Certificates will receive <u>ALL</u> of the principal collected on the related mortgage loans plus any Excess Interest from the mortgage loans required to maintain the applicable Targeted Overcollateralization Amount. On or after the Stepdown Date and assuming no Trigger Event is in effect, principal paid to the Senior Certificates will be an amount such that the Senior Certificates will have 39.00% of the current balance of the mortgage loans in its respective group as credit enhancement (which is approximately 2x the initial credit support).
Principal Payments for Subordinate Certificates:	The Subordinate Certificates will <u>NOT</u> receive any principal payments prior to the Stepdown Date. Thereafter (assuming no Trigger Event is in effect), principal will be shared among the Subordinate Certificates to maintain, in each case, approximately 2x their respective initial credit support.
Principal Remittance Amount:	For any Distribution Date is equal to the sum of the Group I Principal Remittance Amount and the Group II Principal Remittance Amount.

STRUCTURE SUMMARY (Continued)

Group I Principal Remittance Amount:

For any Distribution Date is equal to the aggregate of:

- (i) the principal portion of all scheduled monthly payments on the Group I Mortgage Loans actually received or advanced on or prior to the related Determination Date;
- (ii) the principal portion of all proceeds received in respect of the repurchase of a Group I Mortgage Loan, or, in the case of a substitution, amounts representing a principal adjustment, as required by the pooling and servicing agreement during the related Prepayment Period; and
- (iii) the principal portion of all other unscheduled collections, including insurance proceeds, liquidation proceeds and all full and partial principal prepayments, received during the related Prepayment Period net of reimbursements, including reimbursements to the trustee and the servicer, to the extent applied as recoveries of principal on the Group I Mortgage Loans

Group II Principal Remittance Amount:

For any Distribution Date is equal to the aggregate of:

- (i) the principal portion of all scheduled monthly payments on the Group II Mortgage Loans actually received or advanced on or prior to the related Determination Date;
- (ii) the principal portion of all proceeds received in respect of the repurchase of a Group II Mortgage Loan, or, in the case of a substitution, amounts representing a principal adjustment, as required by the pooling and servicing agreement during the related Prepayment Period; and
- (iii) the principal portion of all other unscheduled collections, including insurance proceeds, liquidation proceeds and all full and partial principal prepayments, received during the related Prepayment Period net of reimbursements, including reimbursements to the trustee and the servicer, to the extent applied as recoveries of principal on the Group II Mortgage Loans

Optional Termination:

10% cleanup call based on the Cut-off Date Principal Balance of the mortgage loans. The Servicer or an affiliate of the Servicer shall have the right to exercise the clean-up call. If the Servicer, or any of its affiliates, exercises the cleanup call, the Offered Certificateholders and the Class B-2, Class B-3 and Class B-4 Certificate holders are entitled to:

- Outstanding principal balance of the Offered Certificates and Class B-2, Class B-3 and Class B-4 Certificates
- Current interest accrued on such balance at the related Pass-Through Rate
- Interest previously earned but not paid (if any)
- "LIBOR Carryover Amount" (if any)

Group I Net WAC Cap:

For any Distribution Date, the Group I Net WAC Cap will equal the weighted average net mortgage rates of the Group I Mortgage Loans. The Group I Net WAC Cap is subject to an adjustment based on the actual number of days that have elapsed in the related Interest Accrual Period.

Group II Net WAC Cap:

For any Distribution Date, the Group II Net WAC Cap will equal the weighted average net mortgage rates of the Group II Mortgage Loans. In the case of the Class AF-1 Certificates, the Group II Net WAC Cap is subject to adjustment based on the actual number of days elapsed in the related Interest Accrual Period.

Subordinate Net WAC Cap:

For any Distribution Date, the Subordinate Net WAC Cap will equal the weighted average net mortgage rates of the Group I and Group II Mortgage Loans weighted in proportion to the results of subtracting from the aggregate principal balance of each related loan group the current principal amount of the related Class A Certificates. The Subordinate Net WAC Cap is subject to adjustment based on the actual number of days elapsed in the related Interest Accrual Period.

STRUCTURE SUMMARY (Continued)

Net Mortgage Interest Rate:	For each Mortgage Loan the applicable Mortgage Interest Rate less the sum of: (i) the Servicing Fee Rate, and (ii) the Trustee Fee Rate.
LIBOR Carryover Amount:	If on any Distribution Date, the Pass-Through Rate for the Offered Certificates and the Class B-4 Certificates is limited by the related Net WAC Cap, the excess of (i) the amount of interest the Offered Certificates and the Class B-2, Class B-3 and Class B-4 Certificates would have accrued for such Distribution Date based on its respective Pass-Through Rate as applicable, over (ii) the amount of interest the Certificates accrued for such Distribution Date based on the related Net WAC Cap, together with the unpaid portion of any such excess from prior Distribution Dates plus interest accrued thereon.
Interest Carry Forward Amount:	As of any Distribution Date the sum of: (x) the excess, if any, of the Accrued Certificate Interest and any Interest Carry Forward Amount for the prior Distribution Date, over the amount in respect of interest actually distributed on each class on such prior Distribution Date and (y) interest on such excess at the applicable Pass-Through Rate on the basis of the actual number of days elapsed since the prior Distribution Date.
Excess Interest:	Excess Interest, to the extent it is not used for other required purposes, including to absorb realized losses on the mortgage loans, to cover interest shortfalls on the Certificates or to fund any Overcollateralization Deficiency, will be available to make payments of the LIBOR Carryover Amount to the Certificates.
Senior Enhancement Percentage:	For any Distribution Date is the percentage obtained by dividing (x) the sum of: (i) the aggregate Certificate Principal Balance of the Subordinate Certificates, and (ii) the overcollateralization amount, in each case before taking into account the distribution of the Principal Distribution Amount on such Distribution Date by (y) the Pool Balance as of the last day of the related Collection Period.
Principal Distribution Amount:	On any Distribution Date, the lesser of (i) the sum of outstanding principal balance of the Offered Certificates and Class B-2, Class B-3 and Class B-4 Certificates and (ii) the sum of the Principal Remittance Amount and any Excess Interest allocable to principal in order build to or maintain the Targeted Overcollateralization Amount.
Group I Principal Distribution Amount:	With respect to any Distribution Date prior to the Stepdown Date or on which a Trigger Event is in effect, 100% of the principal received on the Group I Mortgage Loans. With respect to any Distribution Date on or after the Stepdown Date on which a trigger event is not in effect, an amount, not less than zero, equal to the excess of (i) the outstanding balance of the Group I Certificates over (ii) the lesser of (a) approximately 61.00% of the outstanding collateral balance of the Group I Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period minus \$1,706,937 . Principal Distributions on the Group I Certificates will be allocated pro-rata to the Class AV-1 Certificates and AV-2 Certificates. The portion of the principal allocated to the Class AV-2 Certificates will be paid sequentially to Class AV-2A, Class AV-2B and Class AV-2C Certificates, in that order.

STRUCTURE SUMMARY (Continued)

Group II Certificate Principal Distribution Amount:

With respect to any Distribution Date prior to the Stepdown Date or on which a Trigger Event is in effect, 100% of the principal received on the Group II Mortgage Loans. With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, an amount, not less than zero, equal to the excess of (i) the outstanding balance of the Group II Certificates over (ii) the lesser of (a) approximately 61.00% of the outstanding collateral balance of the Group II Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period minus \$694,685.

With respect to the Group II Certificates, all principal distributions will be distributed as follows:

1. To the Class AF-5 Certificates, an amount equal to Class AF-5 Lockout Distribution Amount.
2. To the Class AF-1 Certificates, until the Certificate Principal Balance has been reduced to zero.
3. To the Class AF-2 Certificates, until the Certificate Principal Balance has been reduced to zero.
4. To the Class AF-3 Certificates, until the Certificate Principal Balance has been reduced to zero.
5. To the Class AF-4 Certificates, until the Certificate Principal Balance has been reduced to zero.
6. To the Class AF-5 Certificates, until the Certificate Principal Balance has been reduced to zero.

Class AF-5 Lockout Distribution Amount:

For any Distribution Date will be an amount equal to the product of (1) the applicable Class AF-5 Lockout Percentage for that Distribution Date, (2) the Class AF-5 Calculation Percentage for that Distribution Date and (3) the Group II Principal Distribution Amount for that Distribution Date but in no event will the Class AF-5 Lockout Distribution Amount exceed (a) the outstanding class principal balance of the Class AF-5 Certificates, or (b) the Group II Principal Distribution Amount for that Distribution Date.

Class AF-5 Calculation Percentage:

For any Distribution Date will be the fraction, expressed as a percentage, the numerator of which is the class principal balance of the Class AF-5 Certificates and the denominator of which is the total of the class principal balances of all of the Group II Certificates, in each case before giving effect to distributions of principal on that Distribution Date.

Class AF-5 Lockout Percentage:

For each Distribution Date will be as follows:

Distribution Date	Lockout Percentage
1 to 36	0%
37 to 60	45%
61 to 72	80%
73 to 84	100%
85 and thereafter	300%

Class M-1 Principal Distribution Amount:

With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the excess of (i) the sum of (a) the aggregate outstanding principal balance of the Senior Certificates after distribution of the Class A Principal Distribution Amount on the related Distribution Date and (b) the outstanding balance of the Class M-1 Certificates over (ii) the lesser of (a) approximately 72.50% of the outstanding collateral balance Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period minus \$2,401,621.

Class M-2 Principal Distribution Amount:

With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the excess of (i) the sum of (a) the aggregate outstanding principal balance of the Senior Certificates and Class M-1 Certificates after distribution of Class A Principal Distribution Amount and the Class M-1 Principal Distribution Amount, respectively, on the related Distribution Date and (b) the outstanding balance of the Class M-2 Certificates over (ii) the lesser of (a) approximately 82.00% of the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance Mortgage Loans on the last day of the related Collection Period minus \$2,401,621.

STRUCTURE SUMMARY (Continued)

Class M-3 Principal Distribution Amount:	With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the excess of (i) the sum of (a) the aggregate outstanding principal balance of the Senior Certificates, Class M-1 and Class M-2 Certificates after distribution of the Class A Principal Distribution Amount and Class M-1 and Class M-2 Principal Distribution Amounts, respectively, on the related Distribution Date and (b) the outstanding balance of the Class M-3 Certificates over (ii) the lesser of (a) approximately 84.60% of the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance Mortgage Loans on the last day of the related Collection Period minus \$2,401,621 .
Class B-1 Principal Distribution Amount:	With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the excess of (i) the sum of (a) the aggregate outstanding principal balance of the Senior Certificates, Class M-1, Class M-2 and Class M-3 Certificates after distribution of the Class A Principal Distribution Amount and Class M-1, Class M-2, and Class M-3 Principal Distribution Amounts, respectively, on the related Distribution Date and (b) the outstanding balance of the Class B-1 Certificates over (ii) the lesser of (a) approximately 87.10% of the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance Mortgage Loans on the last day of the related Collection Period minus \$2,401,621 .
Class B-2 Principal Distribution Amount:	With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the excess of (i) the sum of (a) the aggregate outstanding principal balance of the Senior Certificates and the Class M-1, Class M-2, Class M-3 and the Class B-1 Certificates after distribution of the Class A Principal Distribution Amount and the Class M-1, Class M-2, Class M-3 and Class B-1 Principal Distribution Amounts, respectively, on the related Distribution Date and (b) the outstanding balance of the Class B-2 Certificates over (ii) the lesser of (a) approximately 89.30% of the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance Mortgage Loans on the last day of the related Collection Period minus \$2,401,621 .
Class B-3 Principal Distribution Amount:	With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the excess of (i) the sum of (a) the aggregate outstanding principal balance of the Senior Certificates and the Class M-1, Class M-2, Class M-3, Class B-1 and the Class B-2 Certificates after distribution of the Class A Principal Distribution Amount and the Class M-1, Class M-2, Class M-3, Class B-1 and Class B-2 Principal Distribution Amounts, respectively, on the related Distribution Date and (b) the outstanding balance of the Class B-3 Certificates over (ii) the lesser of (a) approximately 91.30% of the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance Mortgage Loans on the last day of the related Collection Period minus \$2,401,621 .
Class B-4 Principal Distribution Amount:	With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the excess of (i) the sum of (a) the aggregate outstanding principal balance of the Senior Certificates and the Class M-1, Class M-2, Class M-3, Class B-1, Class B-2 and the Class B-3 Certificates after distribution of the Class A Principal Distribution Amount and the Class M-1, Class M-2, Class M-3, Class B-1, Class B-2 and Class B-3 Principal Distribution Amounts, respectively, on the related Distribution Date and (b) the outstanding balance of the Class B-4 Certificates over (ii) the lesser of (a) approximately 94.40% of the outstanding collateral balance of the Mortgage Loans on the last day of the related Collection Period and (b) the outstanding collateral balance Mortgage Loans on the last day of the related Collection Period minus \$2,401,621 .

STRUCTURE SUMMARY (Continued)

- Payment Priority:** On each Distribution Date, Available Funds from the Mortgage Loans will be distributed as follows:
1. To pay interest on the Class A Certificates, pro-rata, including any accrued unpaid interest from a prior Distribution Date, (first from the related loan group, then from the other loan group if necessary), and then, excluding any accrued unpaid interest from prior Distribution Dates, to the Class M and Class B Certificates, sequentially.
 2. Prior to the Stepdown Date or if a Trigger Event is in effect:
 - a) To pay the Group I and Group II Certificate Principal Distribution Amounts to the Class Group I and Group II Certificates, respectively, until each such group is reduced to zero.
 - b) To the extent of any shortfall in a) above, to pay principal to the Class A Certificates each respective group's senior portion of excess interest until each such group has reached its initial credit support.
 - c) To the extent of any shortfall in b) above, from remaining Excess Interest and from any remaining Principal Remittance Amount, if any, to the Senior Certificates then entitled to receive distributions in respect of principal in order to reduce the Principal Balances of the Senior Certificates to the extent necessary to maintain the required Overcollateralization Target Amount in the following order of priority:
 - Group I Certificates
 - Group II Certificates, sequentially
 - d) To pay the Principal Distribution Amount to the Class M Certificates sequentially until each such class has been reduced to zero.
 - e) To pay the Principal Distribution Amount to the Class B Certificates sequentially until each such class has been reduced to zero.
 3. On or after the Stepdown Date and if a Trigger Event is not in effect:
 - a) To pay the Group I and Group II Principal Distribution Amounts to the Group I and Group II Certificates, respectively, as defined above until each such group has been reduced to zero.
 - b) To the extent of any shortfall in a) above, from remaining Excess Interest and from any remaining Principal Remittance Amount, if any, to the Senior Certificates then entitled to receive distributions in respect of principal in order to reduce the Principal Balances of the Senior Certificates to the extent necessary to maintain the required Overcollateralization Target Amount in the following order of priority:
 - Group I Certificates
 - Group II Certificates, sequentially
 - c) To pay the Class M-1 Principal Distribution Amount to the Class M-1 Certificates until such class is reduced to zero.
 - d) To pay the Class M-2 Principal Distribution Amount to the Class M-2 Certificates until such class is reduced to zero.
 - e) To pay the Class M-3 Principal Distribution Amount to the Class M-3 Certificates until such class is reduced to zero.
 - f) To pay the Class B-1 Principal Distribution Amount to the Class B-1 Certificates until such class is reduced to zero.
 - g) To pay the Class B-2 Principal Distribution Amount to the Class B-2 Certificates until such class is reduced to zero.
 - h) To pay the Class B-3 Principal Distribution Amount to the Class B-3 Certificates until such class is reduced to zero.
 - i) To pay the Class B-4 Principal Distribution Amount to the Class B-4 Certificates until such class is reduced to zero.

4. From Excess Interest, if any, to the Certificates then entitled to receive distributions in respect of principal in order to reduce the Certificate Principal Balance of the Certificates to the extent necessary to maintain the required Overcollateralization Target Amount in the following order of priority:
 - Class A Certificates, as detailed in the Pooling and Servicing Agreement
 - Class M Certificates, sequentially
 - Class B Certificates, sequentially
5. From Excess Interest, if any, to pay the Interest Carry Forward Amounts on the Class M Certificates, sequentially.
6. From Excess Interest, if any, to pay Interest Carry Forward Amounts on the Class B Certificates, sequentially.
7. From Excess Interest, if any, to pay the LIBOR Carryover Amounts on the Class A, Class M and Class B Certificates in the same order of priority as described in 1 above.
8. To pay any remaining amount to the Class X, N and R in accordance with the Pooling and Servicing Agreement.

CREDIT ENHANCEMENT SUMMARY

- Stepdown Date:** The earlier to occur of:
- (i) the Distribution Date on which the aggregate Certificate Principal Balance of the Class A Certificates is zero, and
 - (ii) the later to occur of:
 - (x) the Distribution Date in November 2007 and
 - (y) the first Distribution Date on which the Senior Enhancement Percentage equals twice its initial amount

- Trigger Event [Pending Rating Agency Approval]:** On a Distribution Date on or after the Stepdown Date, a Trigger Event will be in effect if:
- (i) the aggregate amount of Realized Losses incurred since the Cut-off Date through the last day of the related Collection Period divided by the initial Pool Balance exceeds the applicable percentages set forth below with respect to such Distribution Date.

<u>Distribution Date Percentage</u>	<u>Percentage</u>
November 2006 to October 2007	[2.00]%
November 2007 to October 2008	[3.00]%
November 2008 to October 2009	[4.75]%
November 2009 to October 2010	[6.25]%
November 2010 and thereafter	[7.25]%

- (ii) If the three-month rolling average of 60+ Day Delinquent Loans equals or exceeds [43%] of the Senior Enhancement Percentage.

- 60+ Day Delinquent Loan:** The percentage obtained by dividing (x) the aggregate principal balance of (i) Mortgage Loans Delinquent 60 days or more, (ii) REO Properties and (iii) Mortgage Loans in foreclosure and in bankruptcy by (y) the aggregate Stated Principal Balance of the Mortgage Loans, in each case, calculated prior to taking into account payments of principal on such Distribution Date.

CREDIT ENHANCEMENT SUMMARY (Continued)

Credit Enhancement:

Credit Enhancement will be provided by:

- Excess Interest
- Overcollateralization
- Subordination
 - Class A Certificates are senior to the Class M-1, Class M-2, Class M-3, Class B-1, Class B-2, Class B-3 and Class B-4 Certificates
 - Class M Certificates are senior to the Class B Certificates and the Class M Certificates with a lower numerical designation are senior to those Class M Certificates with a higher numerical designation
 - Class B Certificates with a lower numerical designation are senior to those Class B Certificates with a higher numerical designation

<u>Initial Credit Support*</u>		<u>On or After Stepdown Date</u>	
<u>Class</u>	<u>Percentage**</u>	<u>Class</u>	<u>Percentage*</u>
A	19.50%	A	39.00%
M-1	13.75%	M-1	27.50%
M-2	9.00%	M-2	18.00%
M-3	7.70%	M-3	15.40%
B-1	6.45%	B-1	12.90%
B-2	5.35%	B-2	10.70%
B-3	4.35%	B-3	8.70%
B-4	2.80%	B-4	5.60%

* Includes Overcollateralization

** Approximate

Overcollateralization:

If the total principal balance of the Mortgage Loans in the Trust exceeds the total principal amount of the Offered Certificates and the Class B-2, Class B-3 and Class B-4 Certificates, there is overcollateralization available to absorb losses on the Mortgage Loans before such losses are allocated to the certificates. On the closing date, the total initial principal balance of the Mortgage Loans will equal approximately \$480,324,266, while the total initial principal amount of the Certificates is only \$466,875,000. This results in overcollateralization equal to approximately 2.80% of the total initial principal balance of the Mortgage Loans. If the level of overcollateralization falls below what is required under the pooling and servicing agreement, the excess interest will be paid to the Offered Certificates and the Class B-2, Class B-3 and Class B-4 Certificates as principal. This will have the effect of reducing the principal balance of the Certificates faster than the principal balance of the Mortgage Loans until the required level of overcollateralization is reached.

Overcollateralization Deficiency:

As of any Distribution Date, the excess, if any, of:

- (x) the Targeted Overcollateralization Amount for such Distribution Date over
- (y) the Overcollateralization Amount for such Distribution Date, calculated for this purpose after taking into account the reduction on such Distribution Date of the Certificate Principal Balances of all classes of Certificates, but prior to taking into account any Applied Realized Loss Amounts on such Distribution Date.

CREDIT ENHANCEMENT SUMMARY (Continued)

Targeted Overcollateralization Amount:	As of any Distribution Date: (x) prior to the Stepdown Date, approximately 2.80% of the initial balance of the Mortgage Loans, and (y) on and after the Stepdown Date, the lesser of: (i) 2.80% of the initial balance of the Mortgage Loans, and (ii) the greater of: (a) approximately 5.60% of the balance of the Mortgage Loans as of the last day of the related Collection Period and (b) approximately 0.50% of the initial balance of the Mortgage Loans.
Targeted Overcollateralization Stepdown:	On and after the Stepdown Date and assuming that a Trigger Event is not in effect, the Targeted Overcollateralization Amount may be permitted to decrease or "Stepdown." If the Targeted Overcollateralization Amount is permitted to "Stepdown" on a Distribution Date, the Pooling and Servicing Agreement does NOT permit a portion of the Principal Distribution Amount for such Distribution Date to be passed through as a distribution of principal on the Offered Certificates and Class B-2, Class B-3 and Class B-4 Certificates. • This has the effect of decelerating the amortization of the Certificates relative to the Pool Balance, thereby reducing the actual level of the Overcollateralization Amount to the new, lower Targeted Overcollateralization Amount. • This portion of the Principal Distribution Amount not distributed as principal on the Certificates therefore releases overcollateralization from the Trust. The amount of such releases are the "Overcollateralization Release Amounts."
Overcollateralization Release Amount:	With respect to any Distribution Date on or after the Stepdown Date on which a Trigger Event is not in effect, the lesser of: (x) the Principal Remittance Amount for such Distribution Date and (y) the excess, if any, of: (i) the overcollateralization amount for such Distribution Date, assuming that 100% of the Principal Remittance Amount is applied as a principal payment on the Certificates on such Distribution Date, over (ii) the Targeted Overcollateralization Amount for such Distribution Date With respect to any Distribution Date on which a Trigger Event is in effect, the Overcollateralization Release Amount will be zero.
Allocation of Losses/ Subordination:	Realized losses on the mortgage loans will be applied: ➤ First to reduce the Excess Interest and overcollateralization amount ➤ Then to the Certificates in the following order of priority: (i) to the Class B-4 Certificates until such class has been reduced to zero (ii) to the Class B-3 Certificates until such class has been reduced to zero (iii) to the Class B-2 Certificates until such class has been reduced to zero (iv) to the Class B-1 Certificates until such class has been reduced to zero (v) to the Class M-3 Certificates until such class has been reduced to zero (vi) to the Class M-2 Certificates until such class has been reduced to zero (vii) to the Class M-1 Certificates until such class has been reduced to zero (viii) to the Class A Certificates, <i>pro rata</i>, until such classes have been reduced to zero

MORTGAGE POOL SUMMARY (1)

Prepayment Penalty Terms:	Approximately, 77.17% of the Mortgage Loans by principal balance as of the Cut-off Date require the mortgagor to pay a penalty if the mortgagor prepays the mortgage loan as shown on the table on page 37.
Advances:	Subject to certain limitations, the Servicer must advance delinquent payments of principal and interest on the mortgage loans. The Servicer will <u>NOT</u> make any Advances of principal with respect to: • REO Properties (interest only will be advanced) • 2nd Lien Loans (interest only will be advanced)
Compensating Interest:	The Servicer is obligated to offset any Prepayment Interest Shortfall, on any Distribution Date, with Compensating Interest to the extent of one-half of its Servicing Fee for each Distribution Date.
Special Hazard Loss Allocation:	Special Hazard Losses will be allocated as described in the Pooling and Servicing Agreement, except that if such losses, as of any date of determination, exceed the greater of (i) [1.00]% of the Pool Balance on such date, (ii) two times the amount of the Principal Balance of the largest Mortgage Loan in the Mortgage Pool and (iii) an amount equal to the aggregate Principal Balances of the Mortgage Loans in the largest zip-code concentration in the State of California, such excess losses will be allocated among all the outstanding classes including the Class N and Class X Certificates pro-rata, based on their respective Certificate Principal Balances. Any allocation of such excess in reduction of a Certificate Principal Balance is referred to as an "Applied Realized Loss Amount." Any such reduction of a Certificate Principal Balance will not be reversed or reinstated. However, on future Distribution Dates, Certificateholders of the related class may receive amounts in respect of prior reductions in the related Certificate Principal Balances. Such subsequent payments will be applied in the reverse of the order set forth above.
Special Hazard Losses:	Special Hazard Losses are generally Realized Losses that result from direct physical damage to Mortgaged Properties caused by natural disasters and other hazards which (i) are not traditionally covered by hazard insurance policies (such as earthquakes) and (ii) have been submitted and rejected by the related hazard insurer and any shortfall in insurance proceeds for partial damage due to the application of the co-insurance clauses contained in hazard insurance policies.

(1) The collateral information presented in this Series Term Sheet regarding the Mortgage Pool is as of the Cut-off Date.

MORTGAGE POOL SUMMARY (Continued)

Owner-Financed Mortgage Loans:

Approximately 0.08% of the mortgage loans are Owner-financed mortgage loans ("Owner-Financed Mortgage Loans"). Owner-financed Mortgage Loans are originated by the individual sellers of the related mortgaged property. The mortgagor under an owner-financed mortgage loan generally does not complete a mortgage loan application and the seller of the related property generally does not verify the income or employment of the related mortgagor. In connection with the acquisition of an Owner-financed Mortgage Loan, the Seller performed the following:

- Obtained and reviewed the credit history and payment history of the mortgagor ;
- Calculated the loan-to-value ratio of the mortgage loan at the time of acquisition for underwriting purposes to determine the mortgagor's equity in the related mortgaged property;
- In certain instances, the Seller may have used a previous appraisal if it was completed within one year prior to the Seller's purchase, in which case the Seller generally will require the appraiser to recertify the value in such appraisal; and
- May have obtained a drive-by appraisal, generally within three months of acquisition.

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EXCESS INTEREST OF POOL (PRELIMINARY AND SUBJECT TO CHANGE AT PRICING)

Pd	Libor Flat (%)	Libor Forwards (%)	Pd	Libor Flat (%)	Libor Forwards (%)
1	4.4968	4.4968	48	4.4467	3.7081
2	4.2824	4.1000	49	4.3747	3.5579
3	4.2077	3.9726	50	4.4404	3.6658
4	4.2031	3.9219	51	4.3683	3.5443
5	4.4066	4.1055	52	4.3642	3.5372
6	4.1898	3.8037	53	4.5677	3.9317
7	4.2502	3.8267	54	4.3584	3.5258
8	4.1708	3.6826	55	4.4250	3.6380
9	4.2296	3.7092	56	4.3539	3.4820
10	4.1556	3.5737	57	4.4209	3.6246
11	4.1450	3.5111	58	4.3567	3.4986
12	4.2035	3.5464	59	4.3543	3.4983
13	4.1253	3.4003	60	4.4207	3.6149
14	4.1759	3.4263	61	4.3495	3.4593
15	4.0947	3.2673	62	4.4157	3.5754
16	4.0812	3.2041	63	4.3458	3.4464
17	4.2798	3.4787	64	4.3455	3.4431
18	4.0535	3.1216	65	4.5510	3.8612
19	4.1152	3.1857	66	4.3451	3.4301
20	4.0334	3.0283	67	4.4133	3.5534
21	4.2743	3.3664	68	4.3446	3.3957
22	4.2352	3.2694	69	4.4128	3.5445
23	4.3010	3.3716	70	4.3442	3.4024
24	4.3580	3.4467	71	4.3440	3.4033
25	4.2780	3.3001	72	4.4121	3.5306
26	4.3400	3.3747	73	4.3430	3.3742
27	4.2701	3.3287	74	4.4107	3.5008
28	4.2719	3.3291	75	4.3419	3.3642
29	4.4714	3.6749	76	4.3413	3.3588
30	4.2631	3.3063	77	4.5452	3.7922
31	4.3277	3.3914	78	4.3402	3.3466
32	4.2547	3.2432	79	4.4077	3.4774
33	4.4068	3.5396	80	4.3390	3.3171
34	4.3747	3.5516	81	4.4065	3.4684
35	4.4250	3.6781	82	4.3379	3.3197
36	4.4966	3.7834	83	4.3373	3.3193
37	4.4208	3.6327	84	4.4047	3.4534
38	4.4629	3.6928	85	4.3362	3.2938
39	4.4022	3.6250	86	4.4017	3.4261
40	4.4057	3.6343	87	4.3314	3.2810
41	4.5456	3.9051	88	4.3290	3.2742
42	4.4050	3.6380	89	4.4620	3.5693
43	4.4717	3.7422	90	4.3239	3.2596
44	4.4003	3.5919	91	4.3890	3.3949
45	4.4639	3.7319	92	4.3186	3.2313
46	4.3877	3.6010	93	4.3835	3.3826
47	4.3820	3.6020			

- Excess Interest (Interest from CE/beg collateral *1200)
- Calculated at the Pricing Speed
- Priced to Call
- Bonds pay at 1 Month LIBOR forwards, while Collateral recasts under 6 Month LIBOR forwards

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Pool Cap Table – 1-year CMT @ 2.21% for Life; 3-year CMT @ 2.74% for Life; 1-month LIBOR @ 1.94% for Life; 6-month LIBOR @ 2.24% for Life; 12-Month Libor @ 2.47% for Life and COFI @ 2.00% for Life

Pool Cap – Static Indices

Group I			Group II			Subordinate			Group I			Group II			Subordinate		
Net WAC			Net WAC			Net WAC			Net WAC			Net WAC			Net WAC		
Pd	Cap (%)		Pd	Cap (%)		Pd	Cap (%)		Pd	Cap (%)		Pd	Cap (%)		Pd	Cap (%)	
1	7.36		32	6.93		63	7.23		1	7.36		32	6.93		63	7.23	
2	6.63		33	7.29		64	7.23		2	6.63		33	7.29		64	7.23	
3	6.42		34	7.12		65	8.00		3	6.42		34	7.12		65	8.00	
4	6.42		35	7.20		66	7.23		4	6.42		35	7.20		66	7.23	
5	7.12		36	7.45		67	7.47		5	7.12		36	7.45		67	7.47	
6	6.43		37	7.21		68	7.23		6	6.43		37	7.21		68	7.23	
7	6.64		38	7.45		69	7.47		7	6.64		38	7.45		69	7.47	
8	6.43		39	7.21		70	7.23		8	6.43		39	7.21		70	7.23	
9	6.65		40	7.21		71	7.23		9	6.65		40	7.21		71	7.23	
10	6.44		41	7.71		72	7.47		10	6.44		41	7.71		72	7.47	
11	6.44		42	7.21		73	7.23		11	6.44		42	7.21		73	7.23	
12	6.66		43	7.45		74	7.47		12	6.66		43	7.45		74	7.47	
13	6.45		44	7.21		75	7.23		13	6.45		44	7.21		75	7.23	
14	6.66		45	7.45		76	7.23		14	6.66		45	7.45		76	7.23	
15	6.45		46	7.21		77	8.01		15	6.45		46	7.21		77	8.01	
16	6.45		47	7.21		78	7.23		16	6.45		47	7.21		78	7.23	
17	7.15		48	7.45		79	7.48		17	7.15		48	7.45		79	7.48	
18	6.45		49	7.21		80	7.24		18	6.45		49	7.21		80	7.24	
19	6.68		50	7.45		81	7.48		19	6.68		50	7.45		81	7.48	
20	6.46		51	7.21		82	7.24		20	6.46		51	7.21		82	7.24	
21	6.95		52	7.21		83	7.24		21	6.95		52	7.21		83	7.24	
22	6.79		53	7.98		84	7.48		22	6.79		53	7.98		84	7.48	
23	6.91		54	7.21		85	7.24		23	6.91		54	7.21		85	7.24	
24	7.15		55	7.45		86	7.48		24	7.15		55	7.45		86	7.48	
25	6.92		56	7.21		87	7.24		25	6.92		56	7.21		87	7.24	
26	7.15		57	7.45		88	7.24		26	7.15		57	7.45		88	7.24	
27	6.92		58	7.22		89	7.74		27	6.92		58	7.22		89	7.74	
28	6.93		59	7.23		90	7.24		28	6.93		59	7.23		90	7.24	
29	7.67		60	7.47		91	7.48		29	7.67		60	7.47		91	7.48	
30	6.93		61	7.23		92	7.24		30	6.93		61	7.23		92	7.24	
31	7.16		62	7.47		93	7.48		31	7.16		62	7.47		93	7.48	

POOL CAP IS THE MAXIMUM COUPON FOR THE BONDS USING THESE ASSUMPTIONS:

- Calculated at the Pricing Speed
- Bonds and collateral are adjusted for Actual/360 basis
- Fees include Servicing and Trustee
- To Call

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Pool Cap Table – 1-year CMT @ 20.00% for Life; 3-year CMT @ 20.00% for Life; 1-month LIBOR @ 20.00% for Life; 6-month LIBOR @ 20.00% for Life; 12-Month Libor @ 20.00% for Life and COFI @ 20.00% for Life

Pool Cap – Stressed Indices

Pd	Group I Net WAC Cap (%)	Group II Net WAC Cap (%)	Subordinate Net WAC Cap (%)	Pd	Group I Net WAC Cap (%)	Group II Net WAC Cap (%)	Subordinate Net WAC Cap (%)	Pd	Group I Net WAC Cap (%)	Group II Net WAC Cap (%)	Subordinate Net WAC Cap (%)
1	10.00	10.01	10.01	32	10.02	7.41	10.02	63	11.13	7.41	9.88
2	10.01	10.01	10.02	33	10.02	7.66	10.02	64	11.13	7.41	9.88
3	10.01	10.01	10.02	34	10.02	7.41	10.02	65	12.33	8.21	10.94
4	10.02	10.01	10.02	35	10.02	7.41	10.02	66	11.14	7.41	9.88
5	10.02	10.01	10.01	36	10.02	7.66	10.02	67	11.51	7.66	10.21
6	10.01	10.01	10.01	37	10.03	7.41	10.02	68	11.13	7.41	9.87
7	10.01	10.01	10.02	38	10.02	7.66	10.02	69	11.50	7.66	10.20
8	10.01	10.01	10.01	39	10.02	7.41	10.03	70	11.14	7.41	9.87
9	10.01	10.01	10.01	40	10.03	7.41	10.02	71	11.13	7.41	9.87
10	10.01	10.01	10.02	41	10.77	7.92	9.92	72	11.50	7.66	10.19
11	10.01	10.01	10.01	42	10.10	7.41	9.27	73	11.13	7.41	9.86
12	10.01	10.01	10.01	43	10.46	7.66	9.58	74	11.50	7.66	10.18
13	10.01	10.01	10.01	44	10.12	7.41	9.25	75	11.12	7.41	9.85
14	10.02	10.01	10.02	45	10.71	7.66	9.72	76	11.12	7.41	9.85
15	10.02	10.01	10.02	46	10.51	7.41	9.50	77	12.31	8.21	10.90
16	10.01	10.01	10.01	47	10.65	7.41	9.59	78	11.12	7.41	9.84
17	10.02	10.01	10.02	48	11.01	7.66	9.92	79	11.49	7.66	10.17
18	10.02	10.01	10.02	49	10.66	7.41	9.59	80	11.11	7.41	9.83
19	10.01	10.01	10.01	50	11.01	7.66	9.91	81	11.48	7.66	10.16
20	10.02	10.01	10.02	51	10.75	7.41	9.65	82	11.11	7.41	9.83
21	10.01	10.01	10.02	52	10.84	7.41	9.71	83	11.11	7.41	9.82
22	10.02	10.01	10.01	53	12.10	8.20	10.81	84	11.47	7.66	10.15
23	10.01	10.01	10.02	54	10.96	7.41	9.79	85	11.10	7.41	9.82
24	10.02	10.01	10.02	55	11.32	7.66	10.11	86	11.47	7.66	10.14
25	10.02	7.41	10.02	56	10.95	7.41	9.78	87	11.09	7.41	9.81
26	10.02	7.66	10.02	57	11.36	7.66	10.13	88	11.09	7.41	9.80
27	10.01	7.41	10.02	58	11.07	7.41	9.85	89	11.85	7.92	10.48
28	10.02	7.41	10.02	59	11.13	7.41	9.89	90	11.08	7.41	9.80
29	10.02	8.20	10.02	60	11.51	7.66	10.22	91	11.45	7.66	10.12
30	10.01	7.41	10.02	61	11.13	7.41	9.89	92	11.08	7.41	9.79
31	10.01	7.66	10.02	62	11.50	7.66	10.21	93	11.45	7.66	10.11

POOL CAP IS THE MAXIMUM COUPON FOR THE BONDS USING THESE ASSUMPTIONS:

- Calculated at the Pricing Speed
- Bonds and collateral are adjusted for Actual/360 basis
- Fees include Servicing and Trustee
- Includes Proceeds from the Interest Rate Cap Agreements
- To Call

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INTEREST RATE CAP SCHEDULE

Corridor Schedule – Group I Certificates

<u>Period</u>	<u>Effective Notional Schedule (\$)</u>	<u>Strike (%)</u>	<u>Ceiling (%)</u>
1	274,817,000.00	7.00	9.64
2	266,852,891.42	6.26	9.64
3	258,968,174.53	6.05	9.64
4	251,158,525.90	6.06	9.64
5	243,420,700.44	6.77	9.64
6	235,752,863.85	6.08	9.63
7	228,165,252.72	6.31	9.63
8	220,677,195.97	6.09	9.63
9	213,330,753.87	6.31	9.63
10	206,169,100.42	6.12	9.62
11	199,191,058.45	6.12	9.62
12	192,391,319.67	6.36	9.62
13	185,765,758.70	6.16	9.61
14	179,309,872.24	6.39	9.61
15	173,019,509.11	6.17	9.61
16	166,889,692.32	6.17	9.60
17	160,916,396.01	6.98	9.60
18	155,098,455.16	6.30	9.60
19	149,430,142.80	6.57	9.59
20	143,907,689.33	6.34	9.59
21	138,525,871.54	7.02	9.58
22	133,275,529.30	6.89	9.58
23	128,154,970.72	7.15	9.57
24	123,167,971.47	7.43	9.57
25	118,308,931.24	7.20	9.56
26	113,574,465.43	7.46	9.56
27	108,961,013.48	7.43	9.55
28	104,470,114.14	7.49	9.55
29	100,095,209.95	8.50	9.55
30	95,833,248.10	7.65	9.54
31	91,680,166.96	7.95	9.54
32	87,633,354.15	7.68	9.54
33	83,689,767.90	8.44	9.53
34	79,850,352.88	8.49	9.53
35	76,113,740.46	8.84	9.53
36	72,475,962.91	9.18	9.52
37	68,931,091.43	8.89	9.52
38	68,931,091.43	9.21	9.52
39	68,931,091.43	9.22	9.52
40	68,931,091.43	9.36	9.52

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INTEREST RATE CAP SCHEDULE

Corridor Schedule – Class AF-1 Certificates

<u>Period</u>	<u>Effective Notional Schedule (\$)</u>	<u>Strike (%)</u>	<u>Ceiling (%)</u>
1	54,510,000.00	8.29	9.79
2	52,757,729.14	7.44	9.79
3	50,837,202.35	7.19	9.79
4	48,748,767.06	7.19	9.79
5	46,493,905.68	7.98	9.79
6	44,075,261.26	7.19	9.79
7	41,497,971.71	7.43	9.79
8	38,783,234.58	7.19	9.79
9	36,027,623.90	7.43	9.79
10	33,328,739.57	7.19	9.79
11	30,689,553.77	7.19	9.79
12	28,108,757.02	7.43	9.79
13	25,585,068.36	7.19	9.79
14	23,117,234.80	7.44	9.79
15	20,704,030.68	7.19	9.79
16	18,344,257.07	7.19	9.79
17	16,036,741.24	7.98	9.79
18	13,780,336.00	7.19	9.79
19	11,573,919.23	7.44	9.79
20	9,416,393.31	7.19	9.79
21	7,306,684.55	7.44	9.79
22	5,243,742.71	7.19	9.79
23	3,226,540.49	7.19	9.79
24	1,254,073.01	7.44	9.79

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INTEREST RATE CAP SCHEDULE

Corridor Schedule – Subordinate Certificates

<u>Period</u>	<u>Effective Notional Schedule (\$)</u>	<u>Strike (%)</u>	<u>Ceiling (%)</u>
1	80,214,000.00	6.44	8.76
2	80,214,000.00	5.67	8.76
3	80,214,000.00	5.45	8.76
4	80,214,000.00	5.46	8.76
5	80,214,000.00	6.20	8.76
6	80,214,000.00	5.48	8.76
7	80,214,000.00	5.71	8.76
8	80,214,000.00	5.49	8.76
9	80,214,000.00	5.72	8.76
10	80,214,000.00	5.51	8.76
11	80,214,000.00	5.52	8.76
12	80,214,000.00	5.76	8.76
13	80,214,000.00	5.55	8.76
14	80,214,000.00	5.79	8.76
15	80,214,000.00	5.56	8.76
16	80,214,000.00	5.57	8.76
17	80,214,000.00	6.37	8.76
18	80,214,000.00	5.66	8.76
19	80,214,000.00	5.93	8.76
20	80,214,000.00	5.70	8.76
21	80,214,000.00	6.25	8.76
22	80,214,000.00	6.10	8.76
23	80,214,000.00	6.28	8.76
24	80,214,000.00	6.56	8.76
25	80,214,000.00	6.33	8.76
26	80,214,000.00	6.59	8.76
27	80,214,000.00	6.49	8.76
28	80,214,000.00	6.54	8.76
29	80,214,000.00	7.49	8.76
30	80,214,000.00	6.66	8.76
31	80,214,000.00	6.94	8.76
32	80,214,000.00	6.68	8.76
33	80,214,000.00	7.30	8.76
34	80,214,000.00	7.26	8.76
35	80,214,000.00	7.51	8.76
36	80,214,000.00	7.83	8.76
37	80,214,000.00	7.56	8.76
38	77,887,860.61	7.88	8.78
39	73,380,321.15	7.84	8.81
40	69,310,754.09	7.94	8.81

CBASS 2004-CB7 BREAK-EVEN ANALYSIS

BREAK-EVEN (1ST DOLLAR LOSS)			
Forwards			
Class	Breakeven CDR (%)	Cumulative Mortgage Loss (%)	WAL (yrs.)
M-1	22.95	18.93	6.77
M-2	15.79	14.86	8.43
M-3	14.08	13.72	11.51
B-1	12.52	12.60	12.05

BREAK-EVEN (1ST DOLLAR LOSS)			
Forwards + 100			
Class	Breakeven CDR (%)	Cumulative Mortgage Loss (%)	WAL (yrs.)
M-1	21.25	18.06	7.03
M-2	14.25	13.84	8.75
M-3	12.58	12.65	11.98
B-1	11.07	11.50	12.53

Assumptions

1. Stepdown fail
2. 40% loss severity
3. 6 month lag
4. 1st dollar loss
5. Run at Pricing Speed
7. P&I Advance
8. Forward curves as of 10/25/2004
9. Deal settles 10/29/2004
10. Bonds are sold at par
11. Run to Maturity

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BOND SUMMARY TO CALL

Class AV-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	17.76	4.99	2.47	1.31	0.87
Principal Window (mths.)	1-334	1-177	1- 93	1- 59	1- 27
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Sep 2009	Jan 2007

Class AV-2A

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	12.91	2.03	1.00	0.64	0.45
Principal Window (mths.)	1-242	1- 54	1- 26	1- 17	1 - 11
Final Maturity Date	Dec 2024	Apr 2009	Dec 2006	Mar 2006	Sep 2005

Class AV-2B

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	22.93	6.41	2.98	1.73	1.19
Principal Window (mths.)	242-308	54-108	26- 54	17- 26	11- 18
Final Maturity Date	Jun 2030	Oct 2013	Apr 2009	Dec 2006	Apr 2006

Class AV-2C

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	27.28	12.72	6.50	2.98	1.83
Principal Window (mths.)	308-334	108-177	54- 93	26- 59	18- 27
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Sep 2009	Jan 2007

Class AF-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	11.76	1.88	1.00	0.69	0.53
Principal Window (mths.)	1-225	1- 48	1- 24	1- 16	1- 12
Final Maturity Date	Jul 2023	Oct 2008	Oct 2006	Feb 2006	Oct 2005

Class AF-2

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	21.52	6.12	2.70	1.72	1.26
Principal Window (mths.)	225-293	48-128	24- 47	16- 26	12- 19
Final Maturity Date	Mar 2029	Jun 2015	Sep 2008	Dec 2006	May 2006

Class AF-3

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	25.28	12.30	4.47	2.30	1.66
Principal Window (mths.)	293-314	128-169	47- 62	26- 30	19- 21
Final Maturity Date	Dec 2030	Nov 2018	Dec 2009	Apr 2007	Jul 2006

Class AF-4

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	27.23	14.70	6.96	2.71	1.94
Principal Window (mths.)	314-334	169-177	62- 93	30- 36	21- 26
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Oct 2007	Dec 2006

Class AF-5

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	12.77	7.72	6.41	4.77	2.31
Principal Window (mths.)	37-334	37-177	39- 93	36- 59	26- 29
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Sep 2009	Mar 2007

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BOND SUMMARY TO CALL (Continued)

Class M-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	24.87	9.92	5.21	4.68	3.33
Principal Window (mths.)	245-334	58-177	40- 93	49- 59	29- 41
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Sep 2009	Mar 2008

Class M-2

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	24.87	9.92	5.16	4.10	3.33
Principal Window (mths.)	244-334	58-177	38- 93	43- 59	37- 41
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Sep 2009	Mar 2008

Class M-3

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	24.87	9.92	5.14	3.91	3.11
Principal Window (mths.)	244-334	58-177	38- 93	42- 59	36- 41
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Sep 2009	Mar 2008

Class B-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	24.87	9.92	5.14	3.85	3.01
Principal Window (mths.)	244-334	58-177	38- 93	41- 59	34- 41
Final Maturity Date	Aug 2032	Jul 2019	Jul 2012	Sep 2009	Mar 2008

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BOND SUMMARY TO MATURITY

Class AV-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	17.85	5.28	2.66	1.41	0.87
Principal Window (mths.)	1-356	1-316	1-193	1-127	1- 27
Final Maturity Date	Jun 2034	Feb 2031	Nov 2020	May 2015	Jan 2007

Class AV-2A

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	12.91	2.03	1.00	0.64	0.45
Principal Window (mths.)	1-242	1- 54	1- 26	1- 17	1 - 11
Final Maturity Date	Dec 2024	Apr 2009	Dec 2006	Mar 2006	Sep 2005

Class AV-2B

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	22.93	6.41	2.98	1.73	1.19
Principal Window (mths.)	242-308	54-108	26- 54	17- 26	11- 18
Final Maturity Date	Jun 2030	Oct 2013	Apr 2009	Dec 2006	Apr 2006

Class AV-2C

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	27.75	14.22	7.49	3.50	1.83
Principal Window (mths.)	308-356	108-316	54-193	26-127	18- 27
Final Maturity Date	Jun 2034	Feb 2031	Nov 2020	May 2015	Jan 2007

Class AF-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	11.76	1.88	1.00	0.69	0.53
Principal Window (mths.)	1-225	1- 48	1- 24	1- 16	1- 12
Final Maturity Date	Jul 2023	Oct 2008	Oct 2006	Feb 2006	Oct 2005

Class AF-2

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	21.52	6.12	2.70	1.72	1.26
Principal Window (mths.)	225-293	48-128	24- 47	16- 26	12- 19
Final Maturity Date	Mar 2029	Jun 2015	Sep 2008	Dec 2006	May 2006

Class AF-3

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	25.28	12.30	4.47	2.30	1.66
Principal Window (mths.)	293-314	128-169	47- 62	26- 30	19- 21
Final Maturity Date	Dec 2030	Nov 2018	Dec 2009	Apr 2007	Jul 2006

Class AF-4

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	27.47	18.55	9.52	2.71	1.94
Principal Window (mths.)	314-350	169-315	62-202	30- 36	21- 26
Final Maturity Date	Dec 2033	Jan 2031	Aug 2021	Oct 2007	Dec 2006

Class AF-5

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	12.77	7.74	6.79	6.40	2.31
Principal Window (mths.)	37-348	37-313	39-200	36-134	26- 29
Final Maturity Date	Oct 2033	Nov 2030	Jun 2021	Dec 2015	Mar 2007

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BOND SUMMARY TO MATURITY (Continued)

Class M-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	25.06	10.70	5.76	5.21	4.89
Principal Window (mths.)	245-354	58-287	40-183	49-121	29- 93
Final Maturity Date	Apr 2034	Sep 2028	Jan 2020	Nov 2014	Jul 2012

Class M-2

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	25.05	10.65	5.65	4.42	3.63
Principal Window (mths.)	244-353	58-270	38-158	43-101	37- 70
Final Maturity Date	Mar 2034	Apr 2027	Dec 2017	Mar 2013	Aug 2010

Class M-3

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	25.04	10.59	5.59	4.20	3.30
Principal Window (mths.)	244-350	58-250	38-142	42- 91	36- 63
Final Maturity Date	Dec 2033	Aug 2025	Aug 2016	May 2012	Jan 2010

Class B-1

Percent of Pricing Speed	0%	50%	100%	150%	200%
WAL (yrs.)	25.03	10.54	5.55	4.12	3.19
Principal Window (mths.)	244-349	58-242	38-137	41- 87	34- 60
Final Maturity Date	Nov 2033	Dec 2024	Mar 2016	Jan 2012	Oct 2009

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DESCRIPTION OF THE COLLATERAL

TOTAL COLLATERAL

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable and fixed-rate home equity loans are listed as of the Cut-off Date of October 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	3,418	
Aggregate Current Principal Balance:	\$480,324,266	
Current Principal Balance:	\$140,528	\$2,282 - \$2,271,200
Original Principal Balance:	\$142,049	\$6,450 - \$2,500,000
Current Mortgage Rate:	7.431%	3.950% - 18.050%
Stated Remaining Term (months):	331	14 - 360
Fixed-Rate Mortgage Loans:	43.14%	
Adjustable-Rate Mortgage Loans:	56.86%	
1st Lien:	90.39%	
Prepay Flag:	77.17%	
BC Loan Flag:	90.34%	
Section 32 Loans:	0.00%	
Balloon Flag:	6.46%	
Adjustable Rate Loan Margin: (ARM Only)	5.628%	1.210% - 11.310%
Lifetime Maximum Interest Rate: (ARM Only)	13.334%	9.750% - 25.050%
Lifetime Minimum Interest Rate*: (ARM Only)	6.890%	2.250% - 18.050%
Next Interest Rate Change Date: (ARM Only)	October 2006	November 2004 - October 2010
Seasoning (months):	7	0 - 209
Combined LTV at Origination:	81.46%	6.48% - 112.56%
Borrower FICO:*	636	403 - 805

* Excludes Zero Values

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Principal Balances at Origination

RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AT ORIGINATION	% OF PRINCIPAL BALANCE AT ORIGINATION	AVERAGE ORIGINAL BALANCE	WA GROSS COUPON (%)*	ORIGINAL WA CLTV (%)*	NZWA FICO *
0.01 - 25,000.00	228	\$4,549,718.60	0.94	\$19,954.91	10.392	85.80	657
25,000.01 - 50,000.00	549	21,167,485.32	4.36	38,556.44	10.295	86.64	651
50,000.01 - 75,000.00	566	35,225,340.81	7.26	62,235.58	9.302	86.60	633
75,000.01 - 100,000.00	372	32,570,390.59	6.71	87,554.81	8.813	85.55	630
100,000.01 - 125,000.00	263	29,738,054.00	6.12	113,072.45	8.001	83.28	626
125,000.01 - 150,000.00	205	28,335,905.30	5.84	138,223.93	7.491	80.53	636
150,000.01 - 175,000.00	185	30,098,812.95	6.20	162,696.29	7.315	80.40	623
175,000.01 - 200,000.00	186	34,835,934.81	7.17	187,289.97	6.988	77.62	632
200,000.01 - 225,000.00	160	34,191,778.54	7.04	213,698.62	6.850	79.05	638
225,000.01 - 250,000.00	140	33,357,754.59	6.87	238,269.68	6.912	80.35	630
250,000.01 - 275,000.00	113	29,645,948.50	6.11	262,353.53	6.822	79.69	633
275,000.01 - 300,000.00	95	27,315,044.00	5.63	287,526.78	6.776	82.44	635
300,000.01 - 333,700.00	99	31,446,293.00	6.48	317,639.32	6.668	81.70	650
333,700.01 - 350,000.00	30	10,216,105.00	2.10	340,536.83	6.986	79.35	636
350,000.01 - 500,000.00	189	77,683,376.26	16.00	411,023.15	6.647	81.03	638
500,000.01 - 1,000,000.00	37	22,645,150.00	4.66	612,031.08	6.892	79.08	639
1,000,000.01 or greater	1	2,500,000.00	0.51	2,500,000.00	4.250	52.08	723
Total:	3,418	\$485,523,092.27	100.00	\$142,048.89	7.435	81.43	636

*Weighted by the Original Balance

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Principal Balances as of the Cut-Off Date

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25,000.00	247	\$4,764,219.41	0.99	\$19,288.34	10.334	85.84	653
25,000.01 - 50,000.00	561	21,493,418.44	4.47	38,312.69	10.232	86.76	651
50,000.01 - 75,000.00	555	34,524,128.93	7.19	62,205.64	9.262	86.41	633
75,000.01 - 100,000.00	367	32,008,253.26	6.66	87,215.95	8.789	85.40	630
100,000.01 - 125,000.00	258	29,090,316.11	6.06	112,753.16	8.057	83.58	626
125,000.01 - 150,000.00	201	27,720,253.07	5.77	137,911.71	7.474	80.60	636
150,000.01 - 175,000.00	189	30,730,979.77	6.40	162,597.78	7.314	80.60	625
175,000.01 - 200,000.00	183	34,228,575.42	7.13	187,041.40	6.959	77.44	630
200,000.01 - 225,000.00	162	34,554,739.37	7.19	213,300.86	6.851	79.21	636
225,000.01 - 250,000.00	135	32,129,015.46	6.69	237,992.71	6.923	80.13	631
250,000.01 - 275,000.00	116	30,437,516.52	6.34	262,392.38	6.795	79.78	636
275,000.01 - 300,000.00	94	27,024,363.34	5.63	287,493.23	6.731	82.11	635
300,000.01 - 333,700.00	97	30,749,058.02	6.40	317,000.60	6.658	81.68	649
333,700.01 - 350,000.00	29	9,854,388.75	2.05	339,806.51	7.085	79.33	637
350,000.01 - 500,000.00	186	76,283,814.96	15.88	410,128.04	6.657	81.24	638
500,000.01 - 1,000,000.00	37	22,460,024.50	4.68	607,027.69	6.886	79.13	640
1,000,000.01 or greater	1	2,271,200.28	0.47	2,271,200.28	4.250	52.08	723
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

Remaining Term to Maturity

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0 - 60	14	\$343,560.74	0.07	\$24,540.05	8.495	81.63	677
61 - 120	88	3,772,901.16	0.79	42,873.88	9.609	75.83	626
121 - 180	715	42,429,112.20	8.83	59,341.42	9.799	90.75	661
181 - 240	348	17,072,787.77	3.55	49,059.73	9.387	83.99	644
241 - 300	96	10,009,163.87	2.08	104,262.12	7.794	73.52	627
301 - 360	2,157	406,696,739.87	84.67	188,547.40	7.072	80.64	633
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Current Mortgage Rate

RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
3.500 - 3.999	2	\$788,183.00	0.16	\$394,091.50	3.976	80.00	703
4.000 - 4.499	15	4,837,933.97	1.01	322,528.93	4.203	68.51	687
4.500 - 4.999	19	4,367,741.40	0.91	229,881.13	4.776	78.58	688
5.000 - 5.499	45	10,091,669.13	2.10	224,259.31	5.272	77.09	694
5.500 - 5.999	221	55,244,591.44	11.50	249,975.53	5.789	76.51	670
6.000 - 6.499	313	73,358,983.45	15.27	234,373.75	6.244	78.04	653
6.500 - 6.999	462	96,301,317.15	20.05	208,444.41	6.755	80.16	639
7.000 - 7.499	263	48,733,839.08	10.15	185,299.77	7.224	81.47	628
7.500 - 7.999	344	55,328,149.45	11.52	160,837.64	7.733	81.05	612
8.000 - 8.499	202	24,672,117.43	5.14	122,139.20	8.219	84.39	600
8.500 - 8.999	303	31,722,939.16	6.60	104,696.17	8.750	85.01	600
9.000 - 9.499	143	13,114,816.67	2.73	91,712.00	9.231	85.16	601
9.500 - 9.999	271	19,423,510.91	4.04	71,673.47	9.777	88.86	612
10.000 - 10.499	159	8,914,098.48	1.86	56,063.51	10.229	90.96	619
10.500 - 10.999	239	13,636,934.05	2.84	57,058.30	10.723	91.37	631
11.000 - 11.499	175	8,940,188.22	1.86	51,086.79	11.287	93.62	656
11.500 - 11.999	108	5,226,687.85	1.09	48,395.26	11.734	92.74	639
12.000 - 12.499	39	1,746,983.18	0.36	44,794.44	12.234	86.07	632
12.500 - 12.999	38	1,685,813.91	0.35	44,363.52	12.710	82.07	641
13.000 - 13.499	23	910,526.98	0.19	39,588.13	13.188	93.52	647
13.500 - 13.999	29	1,138,714.75	0.24	39,266.03	13.682	89.90	617
14.500 - 14.999	2	65,455.03	0.01	32,727.52	14.588	96.22	631
15.500 - 15.999	1	20,384.25	0.00	20,384.25	15.800	65.00	492
17.500 - 17.999	1	29,674.25	0.01	29,674.25	17.800	55.00	487
18.000 - 18.499	1	23,012.42	0.00	23,012.42	18.050	55.00	525
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Seasoning

SEASONING (MONTHS)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0 - 6	2,740	\$408,673,015.60	85.08	\$149,150.74	7.349	81.83	641
7 - 12	324	32,547,789.58	6.78	100,456.14	7.694	81.28	629
13 - 18	101	14,520,364.83	3.02	143,765.99	7.987	78.67	579
19 - 24	10	2,173,318.58	0.45	217,331.86	7.610	80.42	535
25 - 30	9	1,159,634.23	0.24	128,848.25	8.085	82.50	528
31 - 36	1	58,638.85	0.01	58,638.85	8.000	87.28	503
37 - 42	6	1,144,771.59	0.24	190,795.27	7.144	79.30	668
43 - 48	6	1,979,346.78	0.41	329,891.13	7.604	82.12	549
49 - 54	15	2,156,585.44	0.45	143,772.36	9.004	78.84	570
55 - 60	7	2,005,375.74	0.42	286,482.25	8.334	73.45	577
61+	199	13,905,424.39	2.90	69,876.50	8.190	75.58	621
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Original Loan-to-Value Ratios

RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25.00	908	\$44,011,353.15	9.16	\$48,470.65	10.480	94.10	668
25.01 - 30.00	33	2,154,384.98	0.45	65,284.39	10.287	64.04	649
30.01 - 35.00	35	2,922,912.27	0.61	83,511.78	8.068	51.03	664
35.01 - 40.00	21	2,474,793.94	0.52	117,847.33	7.122	42.34	639
40.01 - 45.00	26	3,179,511.20	0.66	122,288.89	7.121	43.60	644
45.01 - 50.00	28	3,546,513.44	0.74	126,661.19	6.927	47.95	614
50.01 - 55.00	37	8,912,629.88	1.86	240,881.89	5.992	52.96	662
55.01 - 60.00	55	7,788,193.09	1.62	141,603.51	7.197	57.55	616
60.01 - 65.00	90	13,192,443.17	2.75	146,582.70	7.125	63.02	612
65.01 - 70.00	115	20,063,127.56	4.18	174,461.98	7.171	68.29	609
70.01 - 75.00	196	32,274,015.20	6.72	164,663.34	7.073	73.93	618
75.01 - 80.00	849	168,891,012.82	35.16	198,929.34	6.767	79.63	643
80.01 - 85.00	300	50,005,720.87	10.41	166,685.74	7.371	83.92	616
85.01 - 90.00	402	71,331,917.97	14.85	177,442.58	7.341	89.45	627
90.01 - 95.00	199	35,837,473.39	7.46	180,087.81	7.659	94.38	643
95.01 - 100.00	102	12,574,109.85	2.62	123,275.59	8.138	99.23	640
100.01 - 105.00	16	767,742.20	0.16	47,983.89	9.063	102.10	577
105.01 - 110.00	5	310,032.44	0.06	62,006.49	7.459	107.70	572
110.01 - 115.00	1	86,378.19	0.02	86,378.19	8.000	112.56	538
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Original Combined Loan-to-Value Ratios

RANGE OF ORIGINAL COMBINED LOAN-TO- VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25.00	17	\$919,529.11	0.19	\$54,089.95	7.682	15.38	653
25.01 - 30.00	10	713,118.16	0.15	71,311.82	7.712	28.91	626
30.01 - 35.00	21	2,058,233.31	0.43	98,011.11	6.709	33.34	668
35.01 - 40.00	19	2,303,808.48	0.48	121,253.08	7.056	37.68	641
40.01 - 45.00	29	3,257,664.48	0.68	112,333.26	7.104	42.50	645
45.01 - 50.00	30	3,900,349.26	0.81	130,011.64	7.423	47.79	621
50.01 - 55.00	38	8,917,833.81	1.86	234,679.84	5.996	52.77	662
55.01 - 60.00	61	7,995,460.00	1.66	131,073.11	7.261	57.55	617
60.01 - 65.00	98	13,623,573.53	2.84	139,016.06	7.208	63.00	613
65.01 - 70.00	128	20,489,701.10	4.27	160,075.79	7.229	68.28	610
70.01 - 75.00	207	32,692,533.21	6.81	157,934.94	7.095	73.91	619
75.01 - 80.00	878	170,163,511.28	35.43	193,808.10	6.792	79.62	643
80.01 - 85.00	341	51,820,337.65	10.79	151,965.80	7.464	83.90	617
85.01 - 90.00	480	75,224,527.74	15.66	156,717.77	7.501	89.41	629
90.01 - 95.00	290	40,119,148.15	8.35	138,341.89	8.015	94.36	644
95.01 - 100.00	734	44,397,031.74	9.24	60,486.42	9.913	99.65	663
100.01 - 105.00	31	1,331,493.97	0.28	42,951.42	10.008	101.42	608
105.01 - 110.00	5	310,032.44	0.06	62,006.49	7.459	107.70	572
110.01 - 115.00	1	86,378.19	0.02	86,378.19	8.000	112.56	538
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

FICO Score

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
< 500	47	\$5,709,667.25	1.19	\$121,482.28	8.651	81.11	477
500 - 525	85	12,675,579.62	2.64	149,124.47	8.228	78.09	512
526 - 550	185	26,806,687.58	5.58	144,901.01	8.412	79.14	539
551 - 575	221	31,624,766.39	6.58	143,098.49	7.934	77.57	564
576 - 600	282	48,181,529.14	10.03	170,856.49	7.446	79.17	589
601 - 625	449	69,863,647.17	14.55	155,598.32	7.388	81.63	614
626 - 650	728	90,381,232.53	18.82	124,150.04	7.650	83.71	638
651 - 675	598	81,144,822.46	16.89	135,693.68	7.249	82.42	662
676 - 700	357	46,260,680.28	9.63	129,581.74	7.061	82.79	687
701 - 725	218	34,022,641.20	7.08	156,067.16	6.692	81.92	712
726 - 750	119	15,842,016.25	3.30	133,126.19	6.983	82.68	736
751 - 775	78	11,280,641.38	2.35	144,623.61	6.514	80.16	762
776 - 800	37	5,059,941.57	1.05	136,755.18	6.563	74.58	782
801 - 825	2	191,248.81	0.04	95,624.41	8.238	89.50	803
Not Available	12	1,279,163.98	0.27	106,597.00	8.967	81.59	NA
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

Occupancy Status

OCCUPATION STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Primary	3,190	\$448,551,575.20	93.39	\$140,611.78	7.434	81.57	634
Investor	202	25,770,171.74	5.37	127,575.11	7.609	81.33	658
Second Home	26	6,002,518.67	1.25	230,866.10	6.468	73.87	680
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

*Based on mortgagor representation at origination.

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Documentation Type

DOCUMENT TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Full Documentation	1,988	\$271,121,695.55	56.45	\$136,379.12	7.381	80.89	625
Stated Income	1,218	185,889,827.73	38.70	152,618.91	7.437	82.16	650
Limited Documentation	98	13,363,818.45	2.78	136,365.49	7.694	82.18	654
No Documentation	48	5,675,451.50	1.18	118,238.57	7.900	84.63	629
Alternate	44	3,487,312.50	0.73	79,257.10	8.620	82.43	608
Missing Documentation	20	496,805.61	0.10	24,840.28	12.000	71.62	613
Streamlined Documentation	2	289,354.27	0.06	144,677.14	7.148	78.83	596
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

Product Type

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Fixed	1,577	\$176,345,388.86	36.71	\$111,823.33	7.764	78.52	639
2/28 Hybrid ARM	697	150,393,516.24	31.31	215,772.62	6.922	81.93	627
3/27 Hybrid ARM	508	104,622,073.72	21.78	205,948.96	6.926	81.95	630
Fixed Balloon	544	30,883,629.41	6.43	56,771.38	10.478	96.86	667
5/25 Hybrid ARM	31	8,610,689.44	1.79	277,764.18	6.577	77.76	671
Six Month LIBOR ARM	21	2,911,135.08	0.61	138,625.48	6.710	77.63	660
12 Month LIBOR ARM	10	2,664,503.20	0.55	266,450.32	4.580	80.00	693
1 Yr Treasury	15	1,473,314.56	0.31	98,220.97	6.226	68.63	579
7/23 Hybrid ARM	4	661,067.85	0.14	165,266.96	6.268	75.89	628
COFI ARM	4	516,315.71	0.11	129,078.93	4.684	64.40	663
One Month LIBOR ARM	1	444,000.00	0.09	444,000.00	4.875	80.00	705
10/20 Hybrid ARM	1	293,476.98	0.06	293,476.98	4.125	80.00	602
1/28 Hybrid ARM	1	221,605.03	0.05	221,605.03	8.600	85.63	447
3 Yr Treasury	3	156,913.48	0.03	52,304.49	6.870	90.11	630
ARM Balloon	1	126,636.05	0.03	126,636.05	5.000	80.00	723
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Index

INDEX TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1 Yr Treasury	34	\$8,023,524.13	1.67	\$235,986.00	5.959	69.10	646
12 Month FNMA LIBOR	12	2,915,814.60	0.61	242,984.55	4.702	80.00	691
3 Year Treasury	3	156,913.48	0.03	52,304.49	6.870	90.11	630
6 Month LIBOR	1,243	261,038,679.42	54.35	210,006.98	6.932	82.06	629
COFI ARM	4	516,315.71	0.11	129,078.93	4.684	64.40	663
Fixed Rate	2,121	207,229,018.27	43.14	97,703.45	8.168	81.25	643
WSJ 1 Month LIBOR	1	444,000.00	0.09	444,000.00	4.875	80.00	705
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

Delinquency

DELINQUENCY	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Current	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

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Property Type

PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Single Family	2,411	\$331,200,772.23	68.95	\$137,370.71	7.427	81.16	633
PUD	305	52,658,814.98	10.96	172,651.85	7.210	83.01	645
Condo	249	33,468,062.17	6.97	134,409.89	7.427	82.65	645
2 Family	156	27,399,189.90	5.70	175,635.83	7.449	80.00	641
Manufactured Housing	193	19,070,295.08	3.97	98,809.82	7.986	81.04	617
3 Family	38	7,620,543.13	1.59	200,540.61	7.448	82.10	657
4 Family	25	4,724,976.65	0.98	188,999.07	7.368	84.11	688
Mobile Home	30	2,799,361.39	0.58	93,312.05	7.626	80.76	619
Hi-Rise Condo	1	649,585.51	0.14	649,585.51	8.250	93.53	654
Townhouse	7	542,255.15	0.11	77,465.02	8.535	91.95	591
Mixed Use	2	150,931.80	0.03	75,465.90	10.612	68.11	668
Blanket	1	39,477.62	0.01	39,477.62	11.250	72.46	523
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

Loan Purpose

PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Cash Out Refinance	2,025	\$280,115,317.67	58.32	\$138,328.55	7.532	79.65	626
Purchase	1,190	170,364,574.13	35.47	143,163.51	7.331	85.43	652
Rate/Term Refinance	203	29,844,373.81	6.21	147,016.62	7.056	75.85	638
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Geographic Distribution

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
California	1,096	\$214,261,391.68	44.61	\$195,493.97	6.918	80.60	644
New York	146	27,731,984.27	5.77	189,945.10	7.633	79.57	630
Maryland	172	24,965,547.66	5.20	145,148.53	7.741	83.48	636
Florida	215	24,701,649.00	5.14	114,891.39	7.763	80.48	631
Massachusetts	111	19,004,273.72	3.96	171,209.67	7.569	80.55	645
Virginia	134	18,339,217.39	3.82	136,859.83	7.928	83.44	632
Pennsylvania	170	16,766,376.94	3.49	98,625.75	7.944	82.21	616
Texas	154	11,367,130.83	2.37	73,812.54	8.313	83.58	619
Washington	72	10,179,970.81	2.12	141,388.48	7.294	81.34	637
Illinois	85	9,835,573.43	2.05	115,712.63	8.000	86.50	635
New Jersey	59	9,510,484.44	1.98	161,194.65	7.762	79.04	622
Colorado	56	7,665,766.16	1.60	136,888.68	7.397	83.75	632
Georgia	73	7,611,015.55	1.58	104,260.49	8.213	86.80	631
Ohio	93	7,442,435.03	1.55	80,026.18	8.134	85.17	640
Michigan	95	7,140,447.37	1.49	75,162.60	8.354	81.28	614
Nevada	43	6,327,131.57	1.32	147,142.59	7.295	83.68	651
North Carolina	74	6,036,060.88	1.26	81,568.39	8.896	86.40	610
Arizona	64	5,683,033.88	1.18	88,797.40	7.467	85.93	643
Connecticut	37	5,122,097.31	1.07	138,435.06	7.788	80.87	608
Tennessee	59	4,880,993.72	1.02	82,728.71	8.667	85.27	602
Other	410	35,751,683.97	7.44	87,199.23	7.909	80.42	620
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Prepayment Penalty Term for Mortgage Loans

ORIGINAL PREPAYMENT TERM (MONTHS)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0	1,090	\$109,681,706.34	22.83	\$100,625.42	8.054	82.83	630
1 - 12	178	31,295,618.69	6.52	175,818.08	7.576	79.58	633
13 - 24	706	124,204,326.00	25.86	175,926.81	7.127	83.19	633
25 - 36	1,384	202,494,096.80	42.16	146,310.76	7.300	80.39	639
37 - 48	1	57,942.71	0.01	57,942.71	9.500	92.06	603
49 - 60	59	12,590,575.07	2.62	213,399.58	6.744	74.34	652
Total:	3,418	\$480,324,265.61	100.00	\$140,527.87	7.431	81.46	636

Margins of the Adjustable-Rate Loans

RANGE OF MORTGAGE MARGINS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1.000 - 1.499	18	\$2,918,316.89	1.07	\$162,128.72	7.477	83.93	625
2.000 - 2.499	8	3,733,328.68	1.37	466,666.09	5.107	62.62	702
2.500 - 2.999	34	6,743,062.25	2.47	198,325.36	5.935	79.06	647
3.000 - 3.499	23	7,043,820.85	2.58	306,253.08	5.343	80.03	695
3.500 - 3.999	8	2,309,692.76	0.85	288,711.60	5.660	80.00	667
4.000 - 4.499	20	4,563,675.52	1.67	228,183.78	5.723	81.44	678
4.500 - 4.999	129	22,897,241.47	8.38	177,498.00	6.548	81.58	633
5.000 - 5.499	230	48,924,949.42	17.91	212,717.17	6.634	83.76	648
5.500 - 5.999	273	58,811,963.46	21.54	215,428.44	6.899	81.56	621
6.000 - 6.499	298	69,259,005.95	25.36	232,412.77	6.738	81.51	631
6.500 - 6.999	124	23,798,214.86	8.71	191,921.09	7.724	81.80	603
7.000 - 7.499	55	11,622,301.77	4.26	211,314.58	7.998	82.75	604
7.500 - 7.999	39	6,352,690.60	2.33	162,889.50	8.590	81.16	573
8.000 - 8.499	13	2,095,781.58	0.77	161,213.97	9.566	81.10	581
8.500 - 8.999	8	929,236.15	0.34	116,154.52	9.727	78.02	531
9.000 - 9.499	8	471,037.71	0.17	58,879.71	10.372	75.41	596
9.500 - 9.999	4	282,284.10	0.10	70,571.03	10.900	87.25	537
10.500 - 10.999	4	315,630.90	0.12	78,907.73	10.175	71.93	527
11.000 - 11.499	1	23,012.42	0.01	23,012.42	18.050	55.00	525
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Maximum Mortgage Rates of the Adjustable-Rate Loans

RANGE OF MAXIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
9.500 - 9.999	5	\$1,506,829.80	0.55	\$301,365.96	4.375	78.58	708
10.000 - 10.499	10	2,312,687.87	0.85	231,268.79	4.390	83.27	687
10.500 - 10.999	9	2,529,327.88	0.93	281,036.43	4.952	80.79	670
11.000 - 11.499	18	5,688,615.94	2.08	316,034.22	5.742	81.35	719
11.500 - 11.999	67	16,039,941.63	5.87	239,402.11	5.723	78.89	659
12.000 - 12.499	108	26,679,180.31	9.77	247,029.45	6.003	78.93	648
12.500 - 12.999	216	53,539,114.98	19.60	247,866.27	6.342	80.12	638
13.000 - 13.499	249	55,672,290.23	20.39	223,583.49	6.713	82.49	638
13.500 - 13.999	187	39,808,365.85	14.58	212,878.96	6.946	81.42	632
14.000 - 14.499	149	27,755,491.79	10.16	186,278.47	7.636	84.51	609
14.500 - 14.999	104	17,744,208.14	6.50	170,617.39	8.042	83.46	589
15.000 - 15.499	77	11,610,305.63	4.25	150,783.19	8.774	87.01	586
15.500 - 15.999	44	6,680,624.10	2.45	151,832.37	9.169	82.17	564
16.000 - 16.499	28	3,901,549.91	1.43	139,341.07	9.611	80.79	563
16.500 - 16.999	9	931,230.34	0.34	103,470.04	10.392	75.77	520
17.000 - 17.499	3	216,156.77	0.08	72,052.26	10.904	79.17	531
17.500 - 17.999	2	115,027.44	0.04	57,513.72	6.870	58.68	564
18.000 - 18.499	1	72,771.35	0.03	72,771.35	12.200	65.00	542
18.500 - 18.999	1	17,525.43	0.01	17,525.43	11.800	75.00	759
19.000 or greater	10	274,001.95	0.10	27,400.20	13.987	62.38	599
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Total Collateral Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Minimum Mortgage Rates of the Adjustable-Rate Loans

RANGE OF MINIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.000 - 0.499	78	\$19,974,235.49	7.31	\$256,079.94	6.178	75.52	661
2.000 - 2.499	2	690,778.29	0.25	345,389.15	6.250	73.02	652
3.000 - 3.499	3	809,471.02	0.30	269,823.67	5.369	78.70	623
3.500 - 3.999	3	926,639.71	0.34	308,879.90	4.372	81.09	724
4.000 - 4.499	9	2,004,557.76	0.73	222,728.64	4.380	84.13	704
4.500 - 4.999	4	1,290,897.58	0.47	322,724.40	4.850	80.00	686
5.000 - 5.499	34	7,746,117.06	2.84	227,826.97	5.391	81.85	684
5.500 - 5.999	134	33,461,988.89	12.25	249,716.34	5.793	79.53	659
6.000 - 6.499	186	47,420,385.55	17.36	254,948.31	6.268	80.54	638
6.500 - 6.999	267	61,859,684.66	22.65	231,684.21	6.755	81.67	631
7.000 - 7.499	162	32,715,094.55	11.98	201,945.03	7.232	83.19	628
7.500 - 7.999	157	28,079,195.40	10.28	178,848.38	7.739	84.55	604
8.000 - 8.499	76	12,233,729.03	4.48	160,970.12	8.237	86.64	595
8.500 - 8.999	82	11,958,634.66	4.38	145,837.01	8.696	84.62	568
9.000 - 9.499	38	5,254,524.16	1.92	138,276.95	9.234	84.99	579
9.500 - 9.999	33	4,764,392.84	1.74	144,375.54	9.774	84.34	560
10.000 - 10.499	9	775,687.79	0.28	86,187.53	10.219	77.01	547
10.500 - 10.999	5	612,275.29	0.22	122,455.06	10.641	73.84	511
11.000 - 11.499	2	111,336.68	0.04	55,668.34	11.096	83.19	530
11.500 - 11.999	2	58,847.63	0.02	29,423.82	11.933	43.15	602
12.000 - 12.499	4	162,848.90	0.06	40,712.23	12.173	63.34	597
13.000 - 13.499	3	94,879.40	0.03	31,626.47	13.186	65.00	641
13.500 - 13.999	1	15,974.08	0.01	15,974.08	13.850	70.00	561
15.500 - 15.999	1	20,384.25	0.01	20,384.25	15.800	65.00	492
17.500 - 17.999	1	29,674.25	0.01	29,674.25	17.800	55.00	487
18.000 - 18.499	1	23,012.42	0.01	23,012.42	18.050	55.00	525
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Total Collateral Summary

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Next Rate Adjustment Dates of the Adjustable-Rate Loans

NEXT RATE ADJUSTMENT DATES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
November 2004	8	\$1,273,786.02	0.47	\$159,223.25	7.888	65.62	524
December 2004	9	2,085,710.59	0.76	231,745.62	6.918	81.14	599
January 2005	13	1,983,048.85	0.73	152,542.22	6.840	78.51	626
February 2005	11	746,196.27	0.27	67,836.02	7.856	77.38	634
March 2005	5	1,074,199.93	0.39	214,839.99	7.867	77.31	522
April 2005	4	806,520.34	0.30	201,630.09	6.096	83.32	690
May 2005	5	1,043,732.81	0.38	208,746.56	8.423	75.75	579
June 2005	10	1,796,816.42	0.66	179,681.64	6.678	77.43	590
July 2005	16	5,472,340.66	2.00	342,021.29	4.960	68.68	691
August 2005	19	3,919,532.91	1.44	206,291.21	7.912	74.85	556
September 2005	37	5,000,194.59	1.83	135,140.39	7.893	80.01	580
October 2005	22	2,590,787.58	0.95	117,763.07	7.698	82.45	616
November 2005	36	4,174,518.62	1.53	115,958.85	8.043	81.10	588
December 2005	28	3,291,974.11	1.21	117,570.50	7.765	82.61	595
January 2006	25	2,598,263.69	0.95	103,930.55	7.791	81.05	606
February 2006	2	336,753.66	0.12	168,376.83	8.724	84.91	587
March 2006	2	696,762.90	0.26	348,381.45	6.823	86.42	608
April 2006	6	1,072,852.91	0.39	178,808.82	6.830	80.54	613
May 2006	24	6,011,058.35	2.20	250,460.76	6.809	79.74	635
June 2006	133	30,925,823.32	11.32	232,524.99	6.599	84.20	643
July 2006	221	54,375,365.81	19.91	246,042.38	6.696	82.54	637
August 2006	86	21,603,577.13	7.91	251,204.39	6.629	80.27	632
September 2006	48	12,194,791.53	4.47	254,058.16	7.033	79.94	635
October 2006	2	157,807.88	0.06	78,903.94	8.816	87.45	576
November 2006	1	118,075.94	0.04	118,075.94	8.375	85.00	622
December 2006	5	948,178.03	0.35	189,635.61	7.275	77.44	604
January 2007	3	672,304.71	0.25	224,101.57	6.172	75.50	654
February 2007	2	951,359.72	0.35	475,679.86	5.599	80.00	682
March 2007	2	817,277.20	0.30	408,638.60	5.239	77.32	649
April 2007	2	427,500.00	0.16	213,750.00	4.250	90.00	704
May 2007	14	3,174,014.62	1.16	226,715.33	5.784	85.29	656
June 2007	107	20,563,996.50	7.53	192,186.88	6.874	83.69	627
July 2007	173	35,304,913.35	12.93	204,074.64	6.876	82.06	631
August 2007	97	20,722,801.22	7.59	213,637.13	7.080	80.90	619
September 2007	97	18,268,509.61	6.69	188,335.15	7.581	84.88	624
July 2008	1	481,978.29	0.18	481,978.29	6.250	70.00	652
August 2008	1	49,109.65	0.02	49,109.65	8.000	80.00	645
November 2008	1	245,069.86	0.09	245,069.86	4.875	65.57	696
January 2009	4	1,712,318.58	0.63	428,079.65	6.167	80.00	745
June 2009	3	783,566.23	0.29	261,188.74	6.286	70.37	697
July 2009	7	1,820,164.55	0.67	260,023.51	6.076	78.32	653
August 2009	2	441,048.38	0.16	220,524.19	6.375	81.64	758
August 2010	1	109,332.62	0.04	109,332.62	4.875	92.75	715
October 2010	2	251,311.40	0.09	125,655.70	6.000	80.00	671
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Total Collateral Summary

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Initial Periodic Rate Cap of the Adjustable-Rate Loans

INITIAL PERIODIC RATE CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1.000	231	\$34,660,259.65	12.69	\$150,044.41	7.360	80.69	617
1.500	190	44,241,455.16	16.20	232,849.76	6.575	82.01	637
2.000	104	25,464,352.00	9.32	244,849.54	5.914	77.04	661
3.000	741	159,578,230.02	58.43	215,355.24	7.035	82.62	624
3.750	1	293,476.98	0.11	293,476.98	4.125	80.00	602
5.000	28	7,812,140.18	2.86	279,005.01	6.432	78.42	671
6.000	2	1,045,333.35	0.38	522,666.68	5.714	80.00	697
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

Subsequent Periodic Rate Cap of the Adjustable-Rate Loans

SUBSEQUENT PERIODIC RATE CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1.000	1,050	\$216,212,522.07	79.17	\$205,916.69	7.000	82.05	627
1.500	192	43,852,244.58	16.06	228,397.11	6.612	82.20	635
2.000	51	11,464,714.76	4.20	224,798.33	5.633	71.56	659
3.000	1	444,000.00	0.16	444,000.00	4.875	80.00	705
5.000	1	76,432.58	0.03	76,432.58	6.125	95.00	599
6.000	2	1,045,333.35	0.38	522,666.68	5.714	80.00	697
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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DESCRIPTION OF THE COLLATERAL

GROUP 1 COLLATERAL

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable and fixed-rate home equity loans are listed as of the Cut-off Date of October 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	2,170	
Aggregate Current Principal Balance:	\$341,387,337	
Current Principal Balance:	\$157,321	\$6,378 - \$2,271,200
Original Principal Balance:	\$158,551	\$6,450 - \$2,500,000
Current Mortgage Rate:	7.131%	3.950% - 18.050%
Stated Remaining Term (months):	337	51 - 360
Fixed-Rate Mortgage Loans:	20.00%	
Adjustable-Rate Mortgage Loans:	80.00%	
1st Lien:	90.38%	
Prepay Flag:	78.06%	
BC Loan Flag:	90.58%	
Section 32 Loans:	0.00%	
Balloon Flag:	6.96%	
Adjustable Rate Loan Margin: (ARM Only)	5.628%	1.210% - 11.310%
Lifetime Maximum Interest Rate: (ARM Only)	13.334%	9.750% - 25.050%
Lifetime Minimum Interest Rate*: (ARM Only)	6.890%	2.250% - 18.050%
Next Interest Rate Change Date: (ARM Only)	October 2006	November 2004 - October 2010
Seasoning (months):	6	0 - 208
Combined LTV at Origination:	82.29%	7.40% - 108.33%
Borrower FICO:*	638	447 - 805

* Excludes Zero Values

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Principal Balances at Origination

RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AT ORIGINATION	% OF PRINCIPAL BALANCE AT ORIGINATION	AVERAGE ORIGINAL BALANCE	WA GROSS COUPON (%)*	ORIGINAL WA CLTV (%)*	NZWA FICO *
0.01 - 25,000.00	151	\$2,946,386.00	0.86	\$19,512.49	9.836	87.50	665
25,000.01 - 50,000.00	279	10,424,923.00	3.03	37,365.32	9.762	90.01	666
50,000.01 - 75,000.00	299	18,688,883.00	5.43	62,504.63	8.827	88.00	648
75,000.01 - 100,000.00	200	17,573,677.00	5.11	87,868.39	8.488	87.94	642
100,000.01 - 125,000.00	167	18,864,118.00	5.48	112,958.79	7.775	84.75	632
125,000.01 - 150,000.00	140	19,371,921.00	5.63	138,370.86	7.159	80.30	641
150,000.01 - 175,000.00	132	21,480,726.00	6.24	162,732.77	7.115	81.37	626
175,000.01 - 200,000.00	137	25,715,971.00	7.47	187,707.82	6.845	79.52	634
200,000.01 - 225,000.00	124	26,495,324.13	7.70	213,671.97	6.731	80.51	639
225,000.01 - 250,000.00	105	25,055,138.80	7.28	238,620.37	6.793	80.90	627
250,000.01 - 275,000.00	74	19,326,688.00	5.62	261,171.46	6.654	81.84	630
275,000.01 - 300,000.00	78	22,406,744.00	6.51	287,265.95	6.722	82.88	635
300,000.01 - 333,700.00	80	25,439,143.00	7.39	317,989.29	6.669	81.93	643
333,700.01 - 350,000.00	23	7,846,260.00	2.28	341,141.74	6.788	81.37	633
350,000.01 - 500,000.00	152	62,695,319.00	18.22	412,469.20	6.593	81.78	635
500,000.01 - 1,000,000.00	28	17,225,200.00	5.01	615,185.71	6.837	80.23	646
1,000,000.01 or greater	1	2,500,000.00	0.73	2,500,000.00	4.250	52.08	723
Total:	2,170	\$344,056,421.93	100.00	\$158,551.35	7.125	82.24	638

*Weighted by the Original Balance

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Principal Balances as of the Cut-Off Date

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25,000.00	154	\$2,974,028.31	0.87	\$19,311.87	9.757	87.28	663
25,000.01 - 50,000.00	281	10,464,076.14	3.07	37,238.71	9.723	90.33	666
50,000.01 - 75,000.00	302	18,870,467.02	5.53	62,484.99	8.775	87.76	649
75,000.01 - 100,000.00	201	17,630,203.10	5.16	87,712.45	8.465	87.56	641
100,000.01 - 125,000.00	163	18,381,655.53	5.38	112,770.89	7.846	85.17	633
125,000.01 - 150,000.00	139	19,204,018.70	5.63	138,158.41	7.192	80.37	641
150,000.01 - 175,000.00	134	21,787,973.70	6.38	162,596.82	7.089	81.62	629
175,000.01 - 200,000.00	136	25,501,307.49	7.47	187,509.61	6.827	79.33	631
200,000.01 - 225,000.00	123	26,225,249.20	7.68	213,213.41	6.740	80.51	639
225,000.01 - 250,000.00	104	24,781,495.06	7.26	238,283.61	6.831	80.82	627
250,000.01 - 275,000.00	78	20,393,137.91	5.97	261,450.49	6.648	81.86	635
275,000.01 - 300,000.00	76	21,830,298.10	6.39	287,240.76	6.676	82.41	633
300,000.01 - 333,700.00	79	25,059,696.56	7.34	317,211.35	6.650	81.98	643
333,700.01 - 350,000.00	22	7,488,462.50	2.19	340,384.66	6.908	81.43	635
350,000.01 - 500,000.00	149	61,351,368.34	17.97	411,754.15	6.605	82.05	635
500,000.01 - 1,000,000.00	28	17,172,699.51	5.03	613,310.70	6.836	80.24	647
1,000,000.01 or greater	1	2,271,200.28	0.67	2,271,200.28	4.250	52.08	723
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

Remaining Term to Maturity

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0 - 60	2	\$121,642.05	0.04	\$60,821.03	6.560	74.25	698
61 - 120	15	842,143.57	0.25	56,142.90	7.420	73.49	662
121 - 180	491	28,507,144.55	8.35	58,059.36	9.614	93.40	672
181 - 240	165	6,853,952.18	2.01	41,539.10	8.551	83.30	666
241 - 300	19	4,075,195.60	1.19	214,483.98	5.702	61.59	680
301 - 360	1,478	300,987,259.50	88.17	203,644.97	6.882	81.52	634
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Current Mortgage Rate

RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
3.500 - 3.999	2	\$788,183.00	0.23	\$394,091.50	3.976	80.00	703
4.000 - 4.499	15	4,837,933.97	1.42	322,528.93	4.203	68.51	687
4.500 - 4.999	19	4,367,741.40	1.28	229,881.13	4.776	78.58	688
5.000 - 5.499	42	9,167,057.31	2.69	218,263.27	5.261	79.41	692
5.500 - 5.999	172	41,364,613.14	12.12	240,491.94	5.790	78.76	662
6.000 - 6.499	261	60,962,417.67	17.86	233,572.48	6.255	79.15	649
6.500 - 6.999	382	79,762,275.18	23.36	208,801.77	6.747	80.75	637
7.000 - 7.499	202	38,082,777.25	11.16	188,528.60	7.220	82.55	630
7.500 - 7.999	184	32,231,289.06	9.44	175,170.05	7.732	83.88	607
8.000 - 8.499	103	14,242,189.34	4.17	138,273.68	8.232	86.19	602
8.500 - 8.999	174	17,183,785.32	5.03	98,757.39	8.745	87.56	606
9.000 - 9.499	69	6,688,750.07	1.96	96,938.41	9.230	86.26	605
9.500 - 9.999	175	11,998,023.28	3.51	68,560.13	9.797	90.16	623
10.000 - 10.499	104	5,704,277.82	1.67	54,848.83	10.252	95.08	637
10.500 - 10.999	166	9,054,549.73	2.65	54,545.48	10.714	95.19	652
11.000 - 11.499	78	4,192,917.47	1.23	53,755.35	11.222	96.01	657
11.500 - 11.999	11	411,783.14	0.12	37,434.83	11.576	87.04	633
12.000 - 12.499	4	162,848.90	0.05	40,712.23	12.173	63.34	597
13.000 - 13.499	3	94,879.40	0.03	31,626.47	13.186	65.00	641
13.500 - 13.999	1	15,974.08	0.00	15,974.08	13.850	70.00	561
15.500 - 15.999	1	20,384.25	0.01	20,384.25	15.800	65.00	492
17.500 - 17.999	1	29,674.25	0.01	29,674.25	17.800	55.00	487
18.000 - 18.499	1	23,012.42	0.01	23,012.42	18.050	55.00	525
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Seasoning

SEASONING (MONTHS)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0 - 6	1,790	\$293,267,455.32	85.90	\$163,836.57	7.085	82.96	642
7 - 12	237	24,995,007.71	7.32	105,464.17	7.497	81.13	630
13 - 18	76	11,996,444.98	3.51	157,847.96	7.892	77.53	576
19 - 24	8	1,754,752.08	0.51	219,344.01	7.926	79.30	499
25 - 30	6	683,160.06	0.20	113,860.01	8.662	80.90	544
37 - 42	4	715,137.85	0.21	178,784.46	6.861	77.10	699
43 - 48	3	1,189,430.09	0.35	396,476.70	7.091	79.25	551
49 - 54	3	652,255.19	0.19	217,418.40	8.077	80.00	617
55 - 60	3	831,530.96	0.24	277,176.99	7.768	76.46	644
61+	40	5,302,163.21	1.55	132,554.08	5.578	65.12	662
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Original Loan-to-Value Ratios

RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25.00	635	\$31,684,210.07	9.28	\$49,896.39	9.993	95.20	674
25.01 - 30.00	15	869,664.25	0.25	57,977.62	8.978	62.92	635
30.01 - 35.00	14	1,206,094.91	0.35	86,149.64	8.148	55.88	605
35.01 - 40.00	9	1,376,651.35	0.40	152,961.26	6.363	41.83	639
40.01 - 45.00	6	461,751.66	0.14	76,958.61	6.713	41.48	658
45.01 - 50.00	17	2,272,745.81	0.67	133,690.93	6.874	48.48	603
50.01 - 55.00	21	6,035,769.27	1.77	287,417.58	5.718	52.92	661
55.01 - 60.00	29	4,965,804.93	1.45	171,234.65	6.792	57.50	620
60.01 - 65.00	41	7,218,173.67	2.11	176,053.02	7.024	62.91	605
65.01 - 70.00	58	10,262,065.31	3.01	176,932.16	7.054	68.57	603
70.01 - 75.00	115	21,938,704.46	6.43	190,771.34	6.820	73.88	620
75.01 - 80.00	602	131,973,962.23	38.66	219,225.85	6.548	79.75	645
80.01 - 85.00	171	33,866,574.61	9.92	198,050.14	7.091	83.89	612
85.01 - 90.00	257	53,594,755.93	15.70	208,539.91	7.037	89.52	630
90.01 - 95.00	130	26,101,134.24	7.65	200,777.96	7.389	94.51	649
95.01 - 100.00	48	7,432,269.21	2.18	154,838.94	7.615	99.37	645
100.01 - 105.00	1	85,732.30	0.03	85,732.30	6.950	104.82	650
105.01 - 110.00	1	41,273.24	0.01	41,273.24	7.250	108.33	562
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Original Combined Loan-to-Value Ratios

RANGE OF ORIGINAL COMBINED LOAN-TO- VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25.00	5	\$318,823.25	0.09	\$63,764.65	6.711	15.91	716
25.01 - 30.00	5	356,231.36	0.10	71,246.27	7.634	29.30	619
30.01 - 35.00	8	802,006.31	0.23	100,250.79	7.075	33.70	579
35.01 - 40.00	8	1,215,255.59	0.36	151,906.95	6.278	37.97	635
40.01 - 45.00	8	535,740.95	0.16	66,967.62	6.937	41.73	661
45.01 - 50.00	18	2,291,996.39	0.67	127,333.13	6.904	48.45	603
50.01 - 55.00	22	6,040,973.20	1.77	274,589.69	5.725	52.65	660
55.01 - 60.00	34	5,123,094.92	1.50	150,679.26	6.850	57.49	622
60.01 - 65.00	44	7,426,139.02	2.18	168,775.89	7.042	62.88	607
65.01 - 70.00	68	10,591,692.50	3.10	155,760.18	7.125	68.55	605
70.01 - 75.00	125	22,319,451.90	6.54	178,555.62	6.848	73.88	620
75.01 - 80.00	626	132,968,914.94	38.95	212,410.41	6.570	79.73	645
80.01 - 85.00	202	35,112,903.49	10.29	173,826.25	7.162	83.87	614
85.01 - 90.00	309	56,388,127.36	16.52	182,485.85	7.177	89.46	631
90.01 - 95.00	182	28,646,358.13	8.39	157,397.57	7.628	94.47	651
95.01 - 100.00	496	30,808,137.05	9.02	62,113.18	9.546	99.73	668
100.01 - 105.00	9	400,217.85	0.12	44,468.65	9.525	101.67	654
105.01 - 110.00	1	41,273.24	0.01	41,273.24	7.250	108.33	562
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

FICO Score

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
< 500	28	\$4,135,001.61	1.21	\$147,678.63	8.133	80.79	477
500 - 525	43	7,850,280.03	2.30	182,564.65	8.121	76.65	512
526 - 550	106	18,119,525.57	5.31	170,938.92	8.078	78.90	539
551 - 575	122	20,494,515.47	6.00	167,987.83	7.510	78.48	564
576 - 600	164	35,026,152.19	10.26	213,574.10	7.059	80.40	590
601 - 625	234	44,223,720.73	12.95	188,990.26	6.990	81.78	615
626 - 650	467	68,102,815.91	19.95	145,830.44	7.291	84.20	638
651 - 675	393	57,726,555.37	16.91	146,886.91	7.026	83.47	662
676 - 700	271	34,667,025.11	10.15	127,922.60	6.921	83.69	687
701 - 725	171	28,460,527.81	8.34	166,435.84	6.478	82.32	711
726 - 750	83	10,701,809.07	3.13	128,937.46	6.964	84.71	734
751 - 775	58	8,034,126.58	2.35	138,519.42	6.579	84.04	760
776 - 800	26	3,444,925.73	1.01	132,497.14	6.711	79.49	782
801 - 825	2	191,248.81	0.06	95,624.41	8.238	89.50	803
Not Available	2	209,107.46	0.06	104,553.73	9.091	75.62	NA
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

Occupancy Status

OCCUPATION STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Primary	2,028	\$317,964,330.08	93.14	\$156,787.15	7.143	82.47	636
Investor	125	18,423,184.87	5.40	147,385.48	7.274	82.22	664
Second Home	17	4,999,822.50	1.46	294,107.21	5.855	71.05	689
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

*Based on mortgagor representation at origination.

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Documentation Type

DOCUMENT TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Full Documentation	1,139	\$173,382,967.54	50.79	\$152,223.85	7.054	82.03	626
Stated Income	927	152,117,716.73	44.56	164,096.78	7.197	82.67	650
Limited Documentation	55	9,846,582.83	2.88	179,028.78	7.031	81.18	667
No Documentation	28	4,148,598.20	1.22	148,164.22	7.716	85.66	635
Alternate	8	1,306,090.81	0.38	163,261.35	7.095	75.22	638
Missing Documentation	11	296,027.07	0.09	26,911.55	13.638	62.39	591
Streamlined Documentation	2	289,354.27	0.08	144,677.14	7.148	78.83	596
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

Product Type

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
2/28 Hybrid ARM	697	\$150,393,516.24	44.05	\$215,772.62	6.922	81.93	627
3/27 Hybrid ARM	508	104,622,073.72	30.65	205,948.96	6.926	81.95	630
Fixed	466	44,654,149.11	13.08	95,824.35	7.125	78.34	668
Fixed Balloon	407	23,637,941.00	6.92	58,078.48	10.138	97.42	673
5/25 Hybrid ARM	31	8,610,689.44	2.52	277,764.18	6.577	77.76	671
Six Month LIBOR ARM	21	2,911,135.08	0.85	138,625.48	6.710	77.63	660
1 Yr Treasury	15	1,473,314.56	0.43	98,220.97	6.226	68.63	579
12 Month LIBOR ARM	10	2,664,503.20	0.78	266,450.32	4.580	80.00	693
7/23 Hybrid ARM	4	661,067.85	0.19	165,266.96	6.268	75.89	628
3 Yr Treasury	3	156,913.48	0.05	52,304.49	6.870	90.11	630
COFI ARM	4	516,315.71	0.15	129,078.93	4.684	64.40	663
One Month LIBOR ARM	1	444,000.00	0.13	444,000.00	4.875	80.00	705
10/20 Hybrid ARM	1	293,476.98	0.09	293,476.98	4.125	80.00	602
1/28 Hybrid ARM	1	221,605.03	0.06	221,605.03	8.600	85.63	447
ARM Balloon	1	126,636.05	0.04	126,636.05	5.000	80.00	723
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Index

INDEX TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1 Yr Treasury	34	\$8,023,524.13	2.35	\$235,986.00	5.959	69.10	646
12 Month FNMA LIBOR	12	2,915,814.60	0.85	242,984.55	4.702	80.00	691
3 Year Treasury	3	156,913.48	0.05	52,304.49	6.870	90.11	630
6 Month LIBOR	1,243	261,038,679.42	76.46	210,006.98	6.932	82.06	629
COFI ARM	4	516,315.71	0.15	129,078.93	4.684	64.40	663
Fixed Rate	873	68,292,090.11	20.00	78,226.91	8.168	84.95	670
WSJ 1 Month LIBOR	1	444,000.00	0.13	444,000.00	4.875	80.00	705
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

Delinquency

DELINQUENCY	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Current	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

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Property Type

PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Single Family	1,451	\$227,564,694.03	66.66	\$156,833.01	7.084	81.85	635
PUD	239	41,204,693.18	12.07	172,404.57	7.048	84.05	647
Condo	181	26,141,954.39	7.66	144,430.69	7.141	84.32	646
2 Family	105	20,528,129.65	6.01	195,506.00	7.198	81.12	641
Manufactured Housing	124	13,355,390.94	3.91	107,704.77	7.811	80.97	616
3 Family	28	5,907,561.14	1.73	210,984.33	7.337	82.14	655
4 Family	20	4,060,125.83	1.19	203,006.29	7.277	85.41	691
Mobile Home	18	1,865,400.67	0.55	103,633.37	7.527	79.58	615
Hi-Rise Condo	1	649,585.51	0.19	649,585.51	8.250	93.53	654
Townhouse	3	109,802.11	0.03	36,600.70	8.472	99.98	688
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

Loan Purpose

PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Cash Out Refinance	1,136	\$177,199,001.52	51.91	\$155,985.04	7.172	80.42	626
Purchase	934	148,123,714.15	43.39	158,590.70	7.128	85.13	653
Rate/Term Refinance	100	16,064,621.78	4.71	160,646.22	6.717	76.62	637
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

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Geographic Distribution

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
California	830	\$160,961,350.91	47.15	\$193,929.34	6.940	82.55	640
Florida	114	15,714,757.42	4.60	137,848.75	6.962	79.69	632
Maryland	112	19,180,857.46	5.62	171,257.66	7.323	82.79	637
Pennsylvania	86	10,138,606.13	2.97	117,890.77	7.318	82.47	626
Texas	86	6,134,840.39	1.80	71,335.35	7.878	85.53	638
Massachusetts	84	16,113,777.28	4.72	191,830.68	7.255	80.09	643
Virginia	76	13,148,805.21	3.85	173,010.59	7.348	83.47	639
New York	68	16,926,764.47	4.96	248,923.01	7.090	80.67	644
Illinois	62	7,979,163.77	2.34	128,696.19	7.790	87.16	646
Michigan	57	4,184,230.02	1.23	73,407.54	8.088	83.46	622
Arizona	54	4,751,436.28	1.39	87,989.56	7.275	86.34	644
Colorado	50	6,643,931.45	1.95	132,878.63	7.297	83.68	643
Washington	49	8,262,015.31	2.42	168,612.56	6.944	80.25	635
Ohio	45	4,498,074.08	1.32	99,957.20	7.400	84.42	644
Nevada	38	5,317,763.43	1.56	139,941.14	7.044	85.11	665
New Jersey	38	7,008,204.79	2.05	184,426.44	7.252	77.38	618
Georgia	31	4,165,908.76	1.22	134,384.15	7.334	88.74	648
Other	290	30,256,850.29	8.86	104,333.97	7.366	80.40	626
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

Prepayment Penalty Term for Mortgage Loans

ORIGINAL PREPAYMENT TERM (MONTHS)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0	616	\$74,902,426.01	21.94	\$121,594.85	7.489	82.54	639
1 - 12	95	19,931,483.65	5.84	209,805.09	6.983	79.89	643
13 - 24	657	119,496,466.55	35.00	181,881.99	7.063	83.17	633
25 - 36	778	121,057,295.95	35.46	155,600.64	7.040	81.90	639
49 - 60	24	5,999,665.29	1.76	249,986.05	6.354	77.33	684
Total:	2,170	\$341,387,337.45	100.00	\$157,321.35	7.131	82.29	638

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Margins of the Adjustable-Rate Loans

RANGE OF MORTGAGE MARGINS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1.000 - 1.499	18	\$2,918,316.89	1.07	\$162,128.72	7.477	83.93	625
2.000 - 2.499	8	3,733,328.68	1.37	466,666.09	5.107	62.62	702
2.500 - 2.999	34	6,743,062.25	2.47	198,325.36	5.935	79.06	647
3.000 - 3.499	23	7,043,820.85	2.58	306,253.08	5.343	80.03	695
3.500 - 3.999	8	2,309,692.76	0.85	288,711.60	5.660	80.00	667
4.000 - 4.499	20	4,563,675.52	1.67	228,183.78	5.723	81.44	678
4.500 - 4.999	129	22,897,241.47	8.38	177,498.00	6.548	81.58	633
5.000 - 5.499	230	48,924,949.42	17.91	212,717.17	6.634	83.76	648
5.500 - 5.999	273	58,811,963.46	21.54	215,428.44	6.899	81.56	621
6.000 - 6.499	298	69,259,005.95	25.36	232,412.77	6.738	81.51	631
6.500 - 6.999	124	23,798,214.86	8.71	191,921.09	7.724	81.80	603
7.000 - 7.499	55	11,622,301.77	4.26	211,314.58	7.998	82.75	604
7.500 - 7.999	39	6,352,690.60	2.33	162,889.50	8.590	81.16	573
8.000 - 8.499	13	2,095,781.58	0.77	161,213.97	9.566	81.10	581
8.500 - 8.999	8	929,236.15	0.34	116,154.52	9.727	78.02	531
9.000 - 9.499	8	471,037.71	0.17	58,879.71	10.372	75.41	596
9.500 - 9.999	4	282,284.10	0.10	70,571.03	10.900	87.25	537
10.500 - 10.999	4	315,630.90	0.12	78,907.73	10.175	71.93	527
11.000 - 11.499	1	23,012.42	0.01	23,012.42	18.050	55.00	525
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Group 1 Summary

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Maximum Mortgage Rates of the Adjustable-Rate Loans

RANGE OF MAXIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
9.500 - 9.999	5	\$1,506,829.80	0.55	\$301,365.96	4.375	78.58	708
10.000 - 10.499	10	2,312,687.87	0.85	231,268.79	4.390	83.27	687
10.500 - 10.999	9	2,529,327.88	0.93	281,036.43	4.952	80.79	670
11.000 - 11.499	18	5,688,615.94	2.08	316,034.22	5.742	81.35	719
11.500 - 11.999	67	16,039,941.63	5.87	239,402.11	5.723	78.89	659
12.000 - 12.499	108	26,679,180.31	9.77	247,029.45	6.003	78.93	648
12.500 - 12.999	216	53,539,114.98	19.60	247,866.27	6.342	80.12	638
13.000 - 13.499	249	55,672,290.23	20.39	223,583.49	6.713	82.49	638
13.500 - 13.999	187	39,808,365.85	14.58	212,878.96	6.946	81.42	632
14.000 - 14.499	149	27,755,491.79	10.16	186,278.47	7.636	84.51	609
14.500 - 14.999	104	17,744,208.14	6.50	170,617.39	8.042	83.46	589
15.000 - 15.499	77	11,610,305.63	4.25	150,783.19	8.774	87.01	586
15.500 - 15.999	44	6,680,624.10	2.45	151,832.37	9.169	82.17	564
16.000 - 16.499	28	3,901,549.91	1.43	139,341.07	9.611	80.79	563
16.500 - 16.999	9	931,230.34	0.34	103,470.04	10.392	75.77	520
17.000 - 17.499	3	216,156.77	0.08	72,052.26	10.904	79.17	531
17.500 - 17.999	2	115,027.44	0.04	57,513.72	6.870	58.68	564
18.000 - 18.499	1	72,771.35	0.03	72,771.35	12.200	65.00	542
18.500 - 18.999	1	17,525.43	0.01	17,525.43	11.800	75.00	759
19.000 or greater	10	274,001.95	0.10	27,400.20	13.987	62.38	599
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Group 1 Summary

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Minimum Mortgage Rates of the Adjustable-Rate Loans

RANGE OF MINIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.000 - 0.499	78	\$19,974,235.49	7.31	\$256,079.94	6.178	75.52	661
2.000 - 2.499	2	690,778.29	0.25	345,389.15	6.250	73.02	652
3.000 - 3.499	3	809,471.02	0.30	269,823.67	5.369	78.70	623
3.500 - 3.999	3	926,639.71	0.34	308,879.90	4.372	81.09	724
4.000 - 4.499	9	2,004,557.76	0.73	222,728.64	4.380	84.13	704
4.500 - 4.999	4	1,290,897.58	0.47	322,724.40	4.850	80.00	686
5.000 - 5.499	34	7,746,117.06	2.84	227,826.97	5.391	81.85	684
5.500 - 5.999	134	33,461,988.89	12.25	249,716.34	5.793	79.53	659
6.000 - 6.499	186	47,420,385.55	17.36	254,948.31	6.268	80.54	638
6.500 - 6.999	267	61,859,684.66	22.65	231,684.21	6.755	81.67	631
7.000 - 7.499	162	32,715,094.55	11.98	201,945.03	7.232	83.19	628
7.500 - 7.999	157	28,079,195.40	10.28	178,848.38	7.739	84.55	604
8.000 - 8.499	76	12,233,729.03	4.48	160,970.12	8.237	86.64	595
8.500 - 8.999	82	11,958,634.66	4.38	145,837.01	8.696	84.62	568
9.000 - 9.499	38	5,254,524.16	1.92	138,276.95	9.234	84.99	579
9.500 - 9.999	33	4,764,392.84	1.74	144,375.54	9.774	84.34	560
10.000 - 10.499	9	775,687.79	0.28	86,187.53	10.219	77.01	547
10.500 - 10.999	5	612,275.29	0.22	122,455.06	10.641	73.84	511
11.000 - 11.499	2	111,336.68	0.04	55,668.34	11.096	83.19	530
11.500 - 11.999	2	58,847.63	0.02	29,423.82	11.933	43.15	602
12.000 - 12.499	4	162,848.90	0.06	40,712.23	12.173	63.34	597
13.000 - 13.499	3	94,879.40	0.03	31,626.47	13.186	65.00	641
13.500 - 13.999	1	15,974.08	0.01	15,974.08	13.850	70.00	561
15.500 - 15.999	1	20,384.25	0.01	20,384.25	15.800	65.00	492
17.500 - 17.999	1	29,674.25	0.01	29,674.25	17.800	55.00	487
18.000 - 18.499	1	23,012.42	0.01	23,012.42	18.050	55.00	525
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Group 1 Summary

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Next Rate Adjustment Dates of the Adjustable-Rate Loans

NEXT RATE ADJUSTMENT DATES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
November 2004	8	\$1,273,786.02	0.47	\$159,223.25	7.888	65.62	524
December 2004	9	2,085,710.59	0.76	231,745.62	6.918	81.14	599
January 2005	13	1,983,048.85	0.73	152,542.22	6.840	78.51	626
February 2005	11	746,196.27	0.27	67,836.02	7.856	77.38	634
March 2005	5	1,074,199.93	0.39	214,839.99	7.867	77.31	522
April 2005	4	806,520.34	0.30	201,630.09	6.096	83.32	690
May 2005	5	1,043,732.81	0.38	208,746.56	8.423	75.75	579
June 2005	10	1,796,816.42	0.66	179,681.64	6.678	77.43	590
July 2005	16	5,472,340.66	2.00	342,021.29	4.960	68.68	691
August 2005	19	3,919,532.91	1.44	206,291.21	7.912	74.85	556
September 2005	37	5,000,194.59	1.83	135,140.39	7.893	80.01	580
October 2005	22	2,590,787.58	0.95	117,763.07	7.698	82.45	616
November 2005	36	4,174,518.62	1.53	115,958.85	8.043	81.10	588
December 2005	28	3,291,974.11	1.21	117,570.50	7.765	82.61	595
January 2006	25	2,598,263.69	0.95	103,930.55	7.791	81.05	606
February 2006	2	336,753.66	0.12	168,376.83	8.724	84.91	587
March 2006	2	696,762.90	0.26	348,381.45	6.823	86.42	608
April 2006	6	1,072,852.91	0.39	178,808.82	6.830	80.54	613
May 2006	24	6,011,058.35	2.20	250,460.76	6.809	79.74	635
June 2006	133	30,925,823.32	11.32	232,524.99	6.599	84.20	643
July 2006	221	54,375,365.81	19.91	246,042.38	6.696	82.54	637
August 2006	86	21,603,577.13	7.91	251,204.39	6.629	80.27	632
September 2006	48	12,194,791.53	4.47	254,058.16	7.033	79.94	635
October 2006	2	157,807.88	0.06	78,903.94	8.816	87.45	576
November 2006	1	118,075.94	0.04	118,075.94	8.375	85.00	622
December 2006	5	948,178.03	0.35	189,635.61	7.275	77.44	604
January 2007	3	672,304.71	0.25	224,101.57	6.172	75.50	654
February 2007	2	951,359.72	0.35	475,679.86	5.599	80.00	682
March 2007	2	817,277.20	0.30	408,638.60	5.239	77.32	649
April 2007	2	427,500.00	0.16	213,750.00	4.250	90.00	704
May 2007	14	3,174,014.62	1.16	226,715.33	5.784	85.29	656
June 2007	107	20,563,996.50	7.53	192,186.88	6.874	83.69	627
July 2007	173	35,304,913.35	12.93	204,074.64	6.876	82.06	631
August 2007	97	20,722,801.22	7.59	213,637.13	7.080	80.90	619
September 2007	97	18,268,509.61	6.69	188,335.15	7.581	84.88	624
July 2008	1	481,978.29	0.18	481,978.29	6.250	70.00	652
August 2008	1	49,109.65	0.02	49,109.65	8.000	80.00	645
November 2008	1	245,069.86	0.09	245,069.86	4.875	65.57	696
January 2009	4	1,712,318.58	0.63	428,079.65	6.167	80.00	745
June 2009	3	783,566.23	0.29	261,188.74	6.286	70.37	697
July 2009	7	1,820,164.55	0.67	260,023.51	6.076	78.32	653
August 2009	2	441,048.38	0.16	220,524.19	6.375	81.64	758
August 2010	1	109,332.62	0.04	109,332.62	4.875	92.75	715
October 2010	2	251,311.40	0.09	125,655.70	6.000	80.00	671
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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Group 1 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Initial Periodic Rate Cap of the Adjustable-Rate Loans

INITIAL PERIODIC RATE CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1.000	231	\$34,660,259.65	12.69	\$150,044.41	7.360	80.69	617
1.500	190	44,241,455.16	16.20	232,849.76	6.575	82.01	637
2.000	104	25,464,352.00	9.32	244,849.54	5.914	77.04	661
3.000	741	159,578,230.02	58.43	215,355.24	7.035	82.62	624
3.750	1	293,476.98	0.11	293,476.98	4.125	80.00	602
5.000	28	7,812,140.18	2.86	279,005.01	6.432	78.42	671
6.000	2	1,045,333.35	0.38	522,666.68	5.714	80.00	697
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

Subsequent Periodic Rate Cap of the Adjustable-Rate Loans

SUBSEQUENT PERIODIC RATE CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
1.000	1,050	\$216,212,522.07	79.17	\$205,916.69	7.000	82.05	627
1.500	192	43,852,244.58	16.06	228,397.11	6.612	82.20	635
2.000	51	11,464,714.76	4.20	224,798.33	5.633	71.56	659
3.000	1	444,000.00	0.16	444,000.00	4.875	80.00	705
5.000	1	76,432.58	0.03	76,432.58	6.125	95.00	599
6.000	2	1,045,333.35	0.38	522,666.68	5.714	80.00	697
Total:	1,297	\$273,095,247.34	100.00	\$210,559.17	6.872	81.62	630

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DESCRIPTION OF THE COLLATERAL

GROUP 2 COLLATERAL

Collateral Summary *(All numbers are approximate and subject to change)*

Statistics for the adjustable and fixed-rate home equity loans are listed as of the Cut-off Date of October 1, 2004.

	<u>Wtd. Avg. (if applicable)</u>	<u>Range (if applicable)</u>
Number of Mortgage Loans:	1,248	
Aggregate Current Principal Balance:	\$138,936,928	
Current Principal Balance:	\$111,328	\$2,282 - \$670,274
Original Principal Balance:	\$113,355	\$7,700 - \$700,00
Current Mortgage Rate:	8.168%	5.357% - 14.650%
Stated Remaining Term (months):	319	14 - 360
Fixed-Rate Mortgage Loans:	100.00%	
Adjustable-Rate Mortgage Loans:	0.00%	
1st Lien:	90.42%	
Prepay Flag:	74.97%	
BC Loan Flag:	89.73%	
Section 32 Loans:	0.00%	
Balloon Flag:	5.22%	
Seasoning (months):	11	0 - 209
Combined LTV at Origination:	79.44%	6.48% - 112.56%
Borrower FICO:*	630	403 - 792

* Excludes Zero Values

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Principal Balances at Origination

RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AT ORIGINATION	% OF PRINCIPAL BALANCE AT ORIGINATION	AVERAGE ORIGINAL BALANCE	WA GROSS COUPON (%)*	ORIGINAL WA CLTV (%)*	NZWA FICO *
0.01 - 25,000.00	77	\$1,603,332.60	1.13	\$20,822.50	11.413	82.69	640
25,000.01 - 50,000.00	270	10,742,562.32	7.59	39,787.27	10.811	83.37	636
50,000.01 - 75,000.00	267	16,536,457.81	11.69	61,934.30	9.840	85.02	615
75,000.01 - 100,000.00	172	14,996,713.59	10.60	87,190.20	9.195	82.74	616
100,000.01 - 125,000.00	96	10,873,936.00	7.69	113,270.17	8.393	80.72	615
125,000.01 - 150,000.00	65	8,963,984.30	6.34	137,907.45	8.209	81.04	623
150,000.01 - 175,000.00	53	8,618,086.95	6.09	162,605.41	7.813	78.00	614
175,000.01 - 200,000.00	49	9,119,963.81	6.45	186,121.71	7.394	72.25	626
200,000.01 - 225,000.00	36	7,696,454.41	5.44	213,790.40	7.260	74.05	634
225,000.01 - 250,000.00	35	8,302,615.79	5.87	237,217.59	7.269	78.70	636
250,000.01 - 275,000.00	39	10,319,260.50	7.29	264,596.42	7.137	75.65	638
275,000.01 - 300,000.00	17	4,908,300.00	3.47	288,723.53	7.020	80.45	638
300,000.01 - 333,700.00	19	6,007,150.00	4.25	316,165.79	6.661	80.73	679
333,700.01 - 350,000.00	7	2,369,845.00	1.68	338,549.29	7.643	72.69	644
350,000.01 - 500,000.00	37	14,988,057.26	10.59	405,082.63	6.874	77.90	650
500,000.01 - 1,000,000.00	9	5,419,950.00	3.83	602,216.67	7.069	75.45	616
Total:	1,248	\$141,466,670.34	100.00	\$113,354.70	8.189	79.47	630

*Weighted by the Original Balance

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Principal Balances as of the Cut-Off Date

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25,000.00	93	\$1,790,191.10	1.29	\$19,249.37	11.294	83.45	634
25,000.01 - 50,000.00	280	11,029,342.30	7.94	39,390.51	10.715	83.38	637
50,000.01 - 75,000.00	253	15,653,661.91	11.27	61,872.18	9.850	84.77	613
75,000.01 - 100,000.00	166	14,378,050.16	10.35	86,614.76	9.185	82.75	616
100,000.01 - 125,000.00	95	10,708,660.58	7.71	112,722.74	8.420	80.85	614
125,000.01 - 150,000.00	62	8,516,234.37	6.13	137,358.62	8.108	81.11	625
150,000.01 - 175,000.00	55	8,943,006.07	6.44	162,600.11	7.862	78.12	615
175,000.01 - 200,000.00	47	8,727,267.93	6.28	185,686.55	7.345	71.89	626
200,000.01 - 225,000.00	39	8,329,490.17	6.00	213,576.67	7.198	75.13	626
225,000.01 - 250,000.00	31	7,347,520.40	5.29	237,016.79	7.231	77.80	645
250,000.01 - 275,000.00	38	10,044,378.61	7.23	264,325.75	7.095	75.55	638
275,000.01 - 300,000.00	18	5,194,065.24	3.74	288,559.18	6.962	80.84	645
300,000.01 - 333,700.00	18	5,689,361.46	4.09	316,075.64	6.696	80.38	674
333,700.01 - 350,000.00	7	2,365,926.25	1.70	337,989.46	7.644	72.68	644
350,000.01 - 500,000.00	37	14,932,446.62	10.75	403,579.64	6.872	77.91	650
500,000.01 - 1,000,000.00	9	5,287,324.99	3.81	587,480.55	7.048	75.50	618
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

Remaining Term to Maturity

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0 - 60	12	\$221,918.69	0.16	\$18,493.22	9.556	85.68	665
61 - 120	73	2,930,757.59	2.11	40,147.36	10.238	76.50	616
121 - 180	224	13,921,967.65	10.02	62,151.64	10.177	85.33	638
181 - 240	183	10,218,835.59	7.36	55,840.63	9.947	84.45	628
241 - 300	77	5,933,968.27	4.27	77,064.52	9.231	81.72	590
301 - 360	679	105,709,480.37	76.08	155,684.07	7.612	78.11	631
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Current Mortgage Rate

RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
5.000 - 5.499	3	\$924,611.82	0.67	\$308,203.94	5.382	54.10	713
5.500 - 5.999	49	13,879,978.30	9.99	283,264.86	5.784	69.82	695
6.000 - 6.499	52	12,396,565.78	8.92	238,395.50	6.189	72.60	672
6.500 - 6.999	80	16,539,041.97	11.90	206,738.02	6.797	77.30	648
7.000 - 7.499	61	10,651,061.83	7.67	174,607.57	7.237	77.63	621
7.500 - 7.999	160	23,096,860.39	16.62	144,355.38	7.735	77.09	620
8.000 - 8.499	99	10,429,928.09	7.51	105,352.81	8.201	81.93	597
8.500 - 8.999	129	14,539,153.84	10.46	112,706.62	8.756	82.00	593
9.000 - 9.499	74	6,426,066.60	4.63	86,838.74	9.232	84.01	596
9.500 - 9.999	96	7,425,487.63	5.34	77,348.83	9.745	86.77	594
10.000 - 10.499	55	3,209,820.66	2.31	58,360.38	10.187	83.64	584
10.500 - 10.999	73	4,582,384.32	3.30	62,772.39	10.740	83.80	590
11.000 - 11.499	97	4,747,270.75	3.42	48,940.94	11.344	91.51	655
11.500 - 11.999	97	4,814,904.71	3.47	49,638.19	11.748	93.23	640
12.000 - 12.499	35	1,584,134.28	1.14	45,260.98	12.240	88.40	636
12.500 - 12.999	38	1,685,813.91	1.21	44,363.52	12.710	82.07	641
13.000 - 13.499	20	815,647.58	0.59	40,782.38	13.188	96.84	647
13.500 - 13.999	28	1,122,740.67	0.81	40,097.88	13.680	90.18	618
14.500 - 14.999	2	65,455.03	0.05	32,727.52	14.588	96.22	631
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Seasoning

SEASONING (MONTHS)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0 - 6	950	\$115,405,560.28	83.06	\$121,479.54	8.018	78.97	636
7 - 12	87	7,552,781.87	5.44	86,813.58	8.346	81.78	626
13 - 18	25	2,523,919.85	1.82	100,956.79	8.441	84.13	593
19 - 24	2	418,566.50	0.30	209,283.25	6.286	85.10	687
25 - 30	3	476,474.17	0.34	158,824.72	7.259	84.80	505
31 - 36	1	58,638.85	0.04	58,638.85	8.000	87.28	503
37 - 42	2	429,633.74	0.31	214,816.87	7.616	82.96	617
43 - 48	3	789,916.69	0.57	263,305.56	8.375	86.44	547
49 - 54	12	1,504,330.25	1.08	125,360.85	9.406	78.34	550
55 - 60	4	1,173,844.78	0.84	293,461.20	8.735	71.32	530
61+	159	8,603,261.18	6.19	54,108.56	9.800	82.03	595
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Original Loan-to-Value Ratios

RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25.00	273	\$12,327,143.08	8.87	\$45,154.37	11.729	91.28	654
25.01 - 30.00	18	1,284,720.73	0.92	71,373.37	11.173	64.80	659
30.01 - 35.00	21	1,716,817.36	1.24	81,753.21	8.012	47.62	706
35.01 - 40.00	12	1,098,142.59	0.79	91,511.88	8.075	42.98	639
40.01 - 45.00	20	2,717,759.54	1.96	135,887.98	7.191	43.96	642
45.01 - 50.00	11	1,273,767.63	0.92	115,797.06	7.022	47.02	635
50.01 - 55.00	16	2,876,860.61	2.07	179,803.79	6.566	53.03	666
55.01 - 60.00	26	2,822,388.16	2.03	108,553.39	7.911	57.63	608
60.01 - 65.00	49	5,974,269.50	4.30	121,923.87	7.247	63.15	620
65.01 - 70.00	57	9,801,062.25	7.05	171,948.46	7.293	67.99	616
70.01 - 75.00	81	10,335,310.74	7.44	127,596.43	7.610	74.02	615
75.01 - 80.00	247	36,917,050.59	26.57	149,461.74	7.552	79.22	634
80.01 - 85.00	129	16,139,146.26	11.62	125,109.66	7.958	83.99	624
85.01 - 90.00	145	17,737,162.04	12.77	122,325.26	8.260	89.25	620
90.01 - 95.00	69	9,736,339.15	7.01	141,106.36	8.383	94.04	625
95.01 - 100.00	54	5,141,840.64	3.70	95,219.27	8.895	99.03	632
100.01 - 105.00	15	682,009.90	0.49	45,467.33	9.328	101.76	567
105.01 - 110.00	4	268,759.20	0.19	67,189.80	7.492	107.60	574
110.01 - 115.00	1	86,378.19	0.06	86,378.19	8.000	112.56	538
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Original Combined Loan-to-Value Ratios

RANGE OF ORIGINAL COMBINED LOAN-TO- VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0.01 - 25.00	12	\$600,705.86	0.43	\$50,058.82	8.198	15.09	620
25.01 - 30.00	5	356,886.80	0.26	71,377.36	7.790	28.51	633
30.01 - 35.00	13	1,256,227.00	0.90	96,632.85	6.475	33.10	725
35.01 - 40.00	11	1,088,552.89	0.78	98,959.35	7.924	37.37	647
40.01 - 45.00	21	2,721,923.53	1.96	129,615.41	7.137	42.65	642
45.01 - 50.00	12	1,608,352.87	1.16	134,029.41	8.162	46.84	647
50.01 - 55.00	16	2,876,860.61	2.07	179,803.79	6.566	53.03	666
55.01 - 60.00	27	2,872,365.08	2.07	106,383.89	7.996	57.66	609
60.01 - 65.00	54	6,197,434.51	4.46	114,767.31	7.407	63.14	621
65.01 - 70.00	60	9,898,008.60	7.12	164,966.81	7.340	67.99	616
70.01 - 75.00	82	10,373,081.31	7.47	126,500.99	7.626	73.98	615
75.01 - 80.00	252	37,194,596.34	26.77	147,597.60	7.588	79.20	634
80.01 - 85.00	139	16,707,434.16	12.03	120,197.37	8.099	83.97	625
85.01 - 90.00	171	18,836,400.38	13.56	110,154.39	8.470	89.26	621
90.01 - 95.00	108	11,472,790.02	8.26	106,229.54	8.980	94.07	628
95.01 - 100.00	238	13,588,894.69	9.78	57,096.20	10.746	99.46	650
100.01 - 105.00	22	931,276.12	0.67	42,330.73	10.215	101.32	588
105.01 - 110.00	4	268,759.20	0.19	67,189.80	7.492	107.60	574
110.01 - 115.00	1	86,378.19	0.06	86,378.19	8.000	112.56	538
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

FICO Score

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
< 500	19	\$1,574,665.64	1.13	\$82,877.14	10.010	81.95	479
500 - 525	42	4,825,299.59	3.47	114,888.09	8.401	80.43	512
526 - 550	79	8,687,162.01	6.25	109,964.08	9.108	79.65	539
551 - 575	99	11,130,250.92	8.01	112,426.78	8.716	75.90	564
576 - 600	118	13,155,376.95	9.47	111,486.25	8.477	75.89	588
601 - 625	215	25,639,926.44	18.45	119,255.47	8.076	81.37	614
626 - 650	261	22,278,416.62	16.03	85,357.92	8.746	82.22	639
651 - 675	205	23,418,267.09	16.86	114,235.45	7.798	79.82	660
676 - 700	86	11,593,655.17	8.34	134,809.94	7.479	80.09	687
701 - 725	47	5,562,113.39	4.00	118,342.84	7.788	79.87	713
726 - 750	36	5,140,207.18	3.70	142,783.53	7.020	78.46	738
751 - 775	20	3,246,514.80	2.34	162,325.74	6.353	70.55	765
776 - 800	11	1,615,015.84	1.16	146,819.62	6.249	64.09	782
Not Available	10	1,070,056.52	0.77	107,005.65	8.943	82.75	NA
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

Occupancy Status

OCCUPATION STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Primary	1,162	\$130,587,245.12	93.99	\$112,381.45	8.142	79.39	629
Investor	77	7,346,986.87	5.29	95,415.41	8.449	79.07	642
Second Home	9	1,002,696.17	0.72	111,410.69	9.528	87.93	639
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

*Based on mortgagor representation at origination.

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Documentation Type

DOCUMENT TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Full Documentation	849	\$97,738,728.01	70.35	\$115,122.18	7.960	78.88	625
Stated Income	291	33,772,111.00	24.31	116,055.36	8.520	79.86	650
Limited Documentation	43	3,517,235.62	2.53	81,796.18	9.550	84.98	616
Alternate	36	2,181,221.69	1.57	60,589.49	9.534	86.74	590
No Documentation	20	1,526,853.30	1.10	76,342.67	8.399	81.83	611
Missing Documentation	9	200,778.54	0.14	22,308.73	9.585	85.24	654
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

Product Type

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Fixed Balloon	137	\$7,245,688.41	5.22	\$52,888.24	11.588	95.03	650
Fixed	1,111	131,691,239.75	94.78	118,533.97	7.980	78.58	629
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

Delinquency

DELINQUENCY	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Current	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Property Type

PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Single Family	960	\$103,636,078.20	74.59	\$107,954.25	8.179	79.66	627
PUD	66	11,454,121.80	8.24	173,547.30	7.792	79.24	640
Condo	68	7,326,107.78	5.27	107,736.88	8.446	76.71	639
2 Family	51	6,871,060.25	4.95	134,726.67	8.201	76.63	642
Manufactured Housing	69	5,714,904.14	4.11	82,824.70	8.396	81.19	620
3 Family	10	1,712,981.99	1.23	171,298.20	7.829	81.99	663
Mobile Home	12	933,960.72	0.67	77,830.06	7.824	83.13	627
4 Family	5	664,850.82	0.48	132,970.16	7.925	76.17	669
Townhouse	4	432,453.04	0.31	108,113.26	8.551	89.92	540
Mixed Use	2	150,931.80	0.11	75,465.90	10.612	68.11	668
Blanket	1	39,477.62	0.03	39,477.62	11.250	72.46	523
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

Loan Purpose

PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
Cash Out Refinance	889	\$102,916,316.15	74.07	\$115,766.38	8.153	78.31	625
Purchase	256	22,240,859.98	16.01	86,878.36	8.683	87.44	645
Rate/Term Refinance	103	13,779,752.03	9.92	133,784.00	7.451	74.95	640
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

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Group 2 Summary

Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date.

Geographic Distribution

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
California	266	\$53,300,040.77	38.36	\$200,376.09	6.852	74.71	658
New York	78	10,805,219.80	7.78	138,528.46	8.483	77.84	607
Florida	101	8,986,891.58	6.47	88,979.12	9.164	81.85	629
Pennsylvania	84	6,627,770.81	4.77	78,902.03	8.901	81.80	602
Maryland	60	5,784,690.20	4.16	96,411.50	9.127	85.79	633
Texas	68	5,232,290.44	3.77	76,945.45	8.824	81.28	596
Virginia	58	5,190,412.18	3.74	89,489.87	9.397	83.36	613
Georgia	42	3,445,106.79	2.48	82,026.35	9.276	84.45	611
Tennessee	43	3,416,063.13	2.46	79,443.33	9.141	84.61	592
North Carolina	42	3,180,535.65	2.29	75,727.04	9.309	87.09	606
Michigan	38	2,956,217.35	2.13	77,795.19	8.730	78.21	602
Ohio	48	2,944,360.95	2.12	61,340.85	9.255	86.32	634
Massachusetts	27	2,890,496.44	2.08	107,055.42	9.317	83.09	654
New Jersey	21	2,502,279.65	1.80	119,156.17	9.189	83.68	634
Washington	23	1,917,955.50	1.38	83,389.37	8.802	86.05	646
South Carolina	34	1,879,585.44	1.35	55,281.92	9.871	84.59	584
Illinois	23	1,856,409.66	1.34	80,713.46	8.900	83.62	589
Connecticut	17	1,753,405.77	1.26	103,141.52	8.699	80.06	607
Indiana	25	1,398,816.06	1.01	55,952.64	8.779	81.23	626
Other	150	12,868,379.99	9.26	85,789.20	8.833	82.09	599
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

Prepayment Penalty Term for Mortgage Loans

ORIGINAL PREPAYMENT TERM (MONTHS)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	AVERAGE CURRENT BALANCE	WA GROSS COUPON (%)	ORIGINAL WA CLTV (%)	NZWA FICO
0	474	\$34,779,280.33	25.03	\$73,374.01	9.271	83.44	611
1 - 12	83	11,364,135.04	8.18	136,917.29	8.615	79.04	617
13 - 24	49	4,707,859.45	3.39	96,078.76	8.751	83.84	636
25 - 36	606	81,436,800.85	58.61	134,384.16	7.687	78.15	640
37 - 48	1	57,942.71	0.04	57,942.71	9.500	92.06	603
49 - 60	35	6,590,909.78	4.74	188,311.71	7.100	71.63	622
Total:	1,248	\$138,936,928.16	100.00	\$111,327.67	8.168	79.44	630

FOR ADDITIONAL INFORMATION PLEASE CALL:

Citigroup Global Markets Inc.

Mortgage Finance

Philip Seares	212-723-1145
Perry DeFelice	212-723-1153
Robert Murphy	212-723-1146

Mortgage Trading

Jim De Mare	212-723-6325
Matthew Cherwin	212-723-6325

Rating Agency Contacts

Standard & Poor's

Guy Maurice	(212) 438-2039
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Moody's

Navneet Argawal	(212) 553-3674
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Fitch

Cooper Kramer	(212) 908-0670
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Dominion

Quincy Tang	(212) 635-3410
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Original Principal Balances of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	201	\$3,930,463.60	8.49	19,554.55	10.376	90.27	664	NO DATA
25,000.01 - 50,000.00	376	13,988,262.00	30.22	37,202.82	10.752	94.33	666	NO DATA
50,000.01 - 75,000.00	215	13,186,684.70	28.49	61,333.42	10.531	97.33	670	NO DATA
75,000.01 - 100,000.00	97	8,360,220.00	18.06	86,187.84	10.515	97.26	671	1.02
100,000.01 - 125,000.00	30	3,355,350.00	7.25	111,845.00	10.234	97.64	677	NO DATA
125,000.01 - 150,000.00	10	1,370,600.00	2.96	137,060.00	10.468	91.57	659	NO DATA
150,000.01 - 175,000.00	3	482,600.00	1.04	160,866.67	11.376	90.87	644	NO DATA
175,000.01 - 200,000.00	3	587,950.00	1.27	195,983.33	8.869	75.45	653	NO DATA
200,000.01 - 225,000.00	1	201,700.00	0.44	201,700.00	10.750	86.86	657	NO DATA
225,000.01 - 250,000.00	2	492,000.00	1.06	246,000.00	10.365	85.81	644	NO DATA
333,700.01 - 350,000.00	1	334,845.00	0.72	334,845.00	12.500	46.14	691	NO DATA
Total:	939	\$46,290,675.30	100.00	49,297.84	10.559	94.78	668	0.18

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	201	\$3,898,987.74	8.45	19,397.95	10.381	90.30	664	NO DATA
25,000.01 - 50,000.00	377	13,981,137.50	30.30	37,085.25	10.751	94.37	666	NO DATA
50,000.01 - 75,000.00	214	13,102,352.78	28.40	61,225.95	10.533	97.33	670	NO DATA
75,000.01 - 100,000.00	97	8,343,928.40	18.09	86,019.88	10.515	97.26	671	1.02
100,000.01 - 125,000.00	30	3,349,928.15	7.26	111,664.27	10.234	97.64	677	NO DATA
125,000.01 - 150,000.00	10	1,364,888.88	2.96	136,488.89	10.470	91.58	659	NO DATA
150,000.01 - 175,000.00	3	481,821.81	1.04	160,607.27	11.376	90.87	644	NO DATA
175,000.01 - 200,000.00	3	586,506.00	1.27	195,502.00	8.869	75.44	654	NO DATA
200,000.01 - 225,000.00	1	201,234.08	0.44	201,234.08	10.750	86.86	657	NO DATA
225,000.01 - 250,000.00	2	490,553.61	1.06	245,276.81	10.365	85.82	644	NO DATA
333,700.01 - 350,000.00	1	334,585.24	0.73	334,585.24	12.500	46.14	691	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
6.000 - 6.499	2	\$214,142.93	0.46	107,071.47	6.461	55.12	671	NO DATA
6.500 - 6.999	10	404,830.60	0.88	40,483.06	6.730	71.87	718	NO DATA
7.000 - 7.499	8	285,461.97	0.62	35,682.75	7.174	76.07	706	NO DATA
7.500 - 7.999	14	456,147.82	0.99	32,581.99	7.659	80.09	678	NO DATA
8.000 - 8.499	18	675,915.41	1.47	37,550.86	8.204	85.84	688	NO DATA
8.500 - 8.999	90	4,975,866.69	10.79	55,287.41	8.851	95.26	686	NO DATA
9.000 - 9.499	33	1,631,208.73	3.54	49,430.57	9.263	91.99	684	NO DATA
9.500 - 9.999	139	6,618,774.60	14.35	47,617.08	9.839	96.61	678	NO DATA
10.000 - 10.499	95	4,928,590.03	10.68	51,879.90	10.257	97.92	652	1.72
10.500 - 10.999	177	9,209,702.94	19.96	52,032.22	10.745	96.92	665	NO DATA
11.000 - 11.499	157	7,888,971.28	17.10	50,248.22	11.300	95.59	664	NO DATA
11.500 - 11.999	90	4,316,954.88	9.36	47,966.17	11.739	96.47	654	NO DATA
12.000 - 12.499	29	1,322,009.82	2.87	45,386.55	12.260	90.04	651	NO DATA
12.500 - 12.999	32	1,411,251.60	3.06	44,101.61	12.718	82.31	652	NO DATA
13.000 - 13.499	19	780,840.92	1.69	41,096.89	13.186	97.37	651	NO DATA

13,500 - 13,999	24	949,798.94	2.06	39,574.96	13.701	94.22	641	NO DATA
14,500 - 14,999	2	65,455.03	0.14	32,727.52	14.588	96.22	631	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Original Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 180	607	\$32,823,196.53	71.14	54,074.46	10.509	96.91	669	0.26
181 - 240	255	8,741,037.09	18.95	34,278.58	10.781	89.32	660	NO DATA
241 - 360	77	4,571,690.57	9.91	59,372.60	10.505	90.09	672	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 060	1	\$53,632.04	0.12	53,632.04	11.600	94.52	629	NO DATA
061 - 120	14	434,040.54	0.94	31,002.90	11.571	81.00	649	NO DATA
121 - 180	593	32,384,893.58	70.19	54,611.96	10.495	97.13	670	0.26
181 - 240	254	8,691,667.46	18.84	34,219.16	10.776	89.26	660	NO DATA
241 - 300	4	175,243.23	0.38	43,810.81	12.869	87.86	629	NO DATA
301 - 360	73	4,396,447.34	9.53	60,225.31	10.411	90.17	674	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Seasoning of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 006	840	\$42,620,188.61	92.38	50,738.32	10.636	95.45	668	0.20
007 - 012	98	3,436,289.13	7.45	35,064.17	9.603	86.52	664	NO DATA
013 - 018	1	79,446.45	0.17	79,446.45	11.750	100.00	666	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

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

Original LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	892	\$43,151,738.09	93.53	48,376.41	10.537	95.68	669	0.20
25.01 - 30.00	23	1,441,266.82	3.12	62,663.77	11.560	81.43	660	NO DATA
30.01 - 35.00	16	938,908.59	2.04	58,681.79	11.111	88.49	656	NO DATA

35.01 - 40.00	4	286,798.06	0.62	71,699.52	9.408	78.81	660	NO DATA
40.01 - 45.00	1	60,894.04	0.13	60,894.04	13.850	99.52	640	NO DATA
50.01 - 55.00	2	234,133.71	0.51	117,066.86	6.848	58.70	669	NO DATA
70.01 - 75.00	1	22,164.88	0.05	22,164.88	12.990	89.85	630	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

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

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	1	\$59,934.05	0.13	59,934.05	8.990	18.00	694	NO DATA
30.01 - 35.00	2	74,229.63	0.16	37,114.82	8.869	34.33	652	NO DATA
35.01 - 40.00	2	115,812.60	0.25	57,906.30	11.453	40.00	715	NO DATA
40.01 - 45.00	4	139,047.32	0.30	34,761.83	9.663	42.31	659	NO DATA
45.01 - 50.00	2	353,835.82	0.77	176,917.91	12.386	46.13	688	NO DATA
50.01 - 55.00	3	239,337.64	0.52	79,779.21	6.993	51.70	665	NO DATA
55.01 - 60.00	6	207,266.91	0.45	34,544.48	9.675	57.80	670	NO DATA
60.01 - 65.00	8	431,130.36	0.93	53,891.30	9.747	62.35	649	NO DATA
65.01 - 70.00	13	426,573.54	0.92	32,813.35	9.930	67.87	660	NO DATA
70.01 - 75.00	12	440,682.89	0.96	36,723.57	8.999	73.33	654	NO DATA
75.01 - 80.00	29	1,272,498.46	2.76	43,879.26	10.117	77.37	661	NO DATA
80.01 - 85.00	41	1,814,616.78	3.93	44,258.95	10.016	83.29	662	NO DATA
85.01 - 90.00	78	3,892,609.77	8.44	49,905.25	10.431	88.58	656	NO DATA
90.01 - 95.00	91	4,281,674.76	9.28	47,051.37	10.993	94.14	672	0.27
95.01 - 100.00	632	31,822,921.89	68.98	50,352.72	10.615	99.81	651	NO DATA
100.01 - 105.00	15	563,751.77	1.22	37,583.45	11.294	100.50	668	0.18
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Owner Occupancy of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Investor	24	\$1,395,162.49	3.02	58,131.77	11.096	92.36	663	NO DATA
Primary	912	44,606,234.49	96.68	48,910.34	10.547	94.88	668	0.19
Second Home	3	134,527.21	0.29	44,842.40	9.442	91.37	706	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Property Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Single Family	669	\$31,496,979.08	68.27	47,080.69	10.576	94.71	666	0.27
PUD	113	6,329,926.54	13.72	56,017.05	10.523	95.77	661	NO DATA
Condo	95	4,458,327.83	9.66	46,929.77	10.657	93.33	676	NO DATA
2 Family	41	2,442,206.75	5.29	59,566.02	10.781	95.69	675	NO DATA
3 Family	12	728,301.66	1.58	60,691.81	9.814	94.33	678	NO DATA
4 Family	7	621,019.93	1.35	88,117.13	9.558	95.95	708	NO DATA
Townhouse	2	59,162.40	0.13	29,581.20	9.838	99.96	715	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Loan Purpose of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Interest Balanc.	WA Gross CPN	WA CBLTV	WA FICO	IO % of
Cashout	508	\$22,918,665.03	49.68	45,115.48	10.605	90.51	662	NO DATA
Purchase	424	22,893,051.57	49.62	51,993.05	10.503	99.03	674	0.37
Refi	7	324,207.59	0.70	46,315.37	11.501	98.28	656	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Document Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Interest Balanc.	WA Gross CPN	WA CBLTV	WA FICO	IO % of
Alt	3	\$88,392.98	0.19	29,464.33	9.160	84.02	686	NO DATA
Full	404	17,623,807.20	38.20	43,623.29	10.471	92.66	660	NO DATA
Limited	26	2,206,133.24	4.78	84,851.28	10.743	93.97	653	3.85
None	13	774,861.79	1.68	59,604.75	10.277	94.95	675	NO DATA
Stated Income	493	25,442,728.98	55.15	51,607.97	10.620	96.38	674	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Product Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Interest Balanc.	WA Gross CPN	WA CBLTV	WA FICO	IO % of
Balloon	523	\$29,884,614.59	64.78	57,140.75	10.460	97.43	670	0.28
Fixed	415	16,102,602.74	34.90	38,801.45	10.781	90.21	663	NO DATA
TREAS-1Y	1	148,706.86	0.32	148,706.86	6.875	61.92	670	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Index Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Interest Balanc.	WA Gross CPN	WA CBLTV	WA FICO	IO % of
1 Yr Treasury	1	\$148,706.86	0.32	148,706.86	6.875	61.92	670	NO DATA
Fixed Rate	938	45,987,217.33	99.68	49,026.88	10.572	94.90	668	0.18
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Geographical Distribution of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RRENT BALANC.	GROSS CPN	WA CBLTV	WA FICO	IO % of
California	383	\$23,984,416.68	51.99	62,622.50	10.157	95.25	672	0.35
Maryland	56	2,576,292.80	5.58	46,005.23	11.357	98.99	666	NO DATA
Virginia	46	2,537,870.09	5.50	55,171.09	11.191	98.30	659	NO DATA
Massachusetts	37	2,287,089.25	4.96	61,813.22	10.364	91.75	668	NO DATA
Florida	48	2,021,865.28	4.38	42,122.19	11.452	84.07	665	NO DATA
Texas	41	1,100,183.01	2.38	26,833.73	10.043	98.42	667	NO DATA
Arizona	29	982,278.48	2.13	33,871.67	10.607	94.76	660	NO DATA
New York	17	887,007.52	1.92	52,176.91	10.532	86.66	665	NO DATA
Illinois	21	796,899.39	1.73	37,947.59	10.199	94.41	683	NO DATA
Washington	19	762,005.94	1.65	40,105.58	11.390	97.97	655	NO DATA
Pennsylvania	22	749,479.78	1.62	34,067.26	11.838	90.62	653	NO DATA
Colorado	16	723,337.78	1.57	45,208.61	10.241	99.67	681	NO DATA
Ohio	24	720,788.98	1.56	30,032.87	11.409	97.17	658	NO DATA
Nevada	15	707,272.65	1.53	47,151.51	10.607	98.92	659	NO DATA
Georgia	15	684,435.02	1.48	45,629.00	11.487	97.37	653	NO DATA
Michigan	23	643,063.85	1.39	27,959.30	10.885	91.79	653	NO DATA
North Carolina	14	479,588.58	1.04	34,256.33	11.764	96.74	666	NO DATA
Other	113	\$3,492,049.11	7.57	30,903.09	11.031	92.87	663	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Prepay Penalty for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RRENT BALANC.	GROSS CPN	WA CBLTV	WA FICO	IO % of
Has Prepay Penalty	538	\$28,832,146.49	62.49	53,591.35	10.661	94.87	667	0.29
No Prepay Penalty	401	17,303,777.70	37.51	43,151.57	10.394	94.67	669	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Prepay Term for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RRENT BALANC.	GROSS CPN	WA CBLTV	WA FICO	IO % of
<= 0	401	\$17,303,777.70	37.51	43,151.57	10.394	94.67	669	NO DATA
001 - 012	43	2,500,323.92	5.42	58,147.07	11.144	91.14	660	NO DATA
013 - 024	216	12,727,348.39	27.59	58,922.91	10.341	98.25	671	0.67
025 - 036	278	13,563,758.47	29.40	48,790.50	10.872	92.38	665	NO DATA
049 - 060	1	40,715.71	0.09	40,715.71	10.400	97.74	653	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Prepay Code for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Code	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RRENT BALANC.	GROSS CPN	WA CBLTV	WA FICO	IO % of
None	401	\$17,303,777.70	37.51	43,151.57	10.394	94.67	669	NO DATA

3	100% on 1 month int on the pct of	102,836.15	0.22	34,278.72	11,514	92.78	666	NO DATA
17	100% on 1% of the pct of the upb	741,437.43	1.61	43,613.97	11,435	92.17	660	NO DATA
2	100% on 2 month int on the pct of	60,140.45	0.13	30,070.23	11,199	89.91	647	NO DATA
57	100% on 2% of the pct of the upb	2,774,078.27	6.01	48,668.04	11,531	97.20	659	NO DATA
1	100% on 2% of the pct of the upb	35,623.09	0.08	35,623.09	11,500	100.00	639	NO DATA
23	100% on 3 month int on the pct of	1,342,782.66	2.91	58,381.85	10,720	95.67	674	NO DATA
5	100% on 3% of the pct of the upb	162,808.60	0.35	32,561.72	11,666	99.88	646	NO DATA
12	100% on 3% of the pct of the upb	325,862.77	0.71	27,155.23	11,966	97.24	652	NO DATA
74	100% on 5% of the upb listed (ust	3,297,357.80	7.15	44,558.89	11,477	86.78	664	NO DATA
2	100% on 5% of the upb listed (ust	49,954.97	0.11	24,977.49	10,106	99.99	655	NO DATA
4	100% on 6 month int on the pct of	274,291.51	0.59	68,572.88	10,703	88.42	682	NO DATA
2	67% on 2 month int on the pct of i	136,550.79	0.30	68,275.40	11,096	100.00	666	NO DATA
1	67% on 2% of the pct of the upb f	55,164.47	0.12	55,164.47	11,490	100.00	625	NO DATA
1	80% on 12 month int on the pct of	65,282.56	0.14	65,282.56	9,990	100.00	639	NO DATA
1	80% on 3 month int on the pct of i	60,756.72	0.13	60,756.72	9,990	100.00	702	NO DATA
326	80% on 3 month int on the pct of i	18,886,823.31	40.94	57,935.04	10,315	95.79	670	0.45
2	80% on 6 month int on the pct of i	164,967.61	0.36	82,483.81	10,493	99.96	651	NO DATA
2	80% on 6% of the pct of the upb f	120,881.84	0.26	60,440.92	10,184	100.00	647	NO DATA
2	80% on Months Interest	72,867.19	0.16	72,867.19	10,990	100.00	649	NO DATA
1	90% on 5% of the upb listed (usua	35,976.83	0.08	35,976.83	11,490	100.00	723	NO DATA
1	M233	65,701.47	0.14	65,701.47	11,490	100.00	637	NO DATA
939	Total:	\$46,135,924.19	100.00	49,133.04	10,561	94.79	668	0.18

Fico Scores of Mortgage Loans

Collateral as of date: Fri, Oct 1, 2004

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Rent Balanc	Gross CPN	WA CBTV	WA FICO	IO % of
601 - 625	55	\$2,444,920.80	5.30	44,453.11	11.350	94.99	623	NO DATA
626 - 650	333	16,232,357.21	35.18	48,745.82	10.897	94.56	638	NO DATA
651 - 675	238	11,712,221.47	25.39	49,211.01	10.638	94.15	661	0.73
676 - 700	152	7,399,965.76	16.04	48,683.99	10.263	93.78	688	NO DATA
701 - 725	80	4,259,519.53	9.23	51,243.99	10.043	97.85	712	NO DATA
726 - 750	46	2,382,723.46	5.16	51,798.34	9.760	96.30	736	NO DATA
751 - 775	21	956,944.48	2.07	45,568.78	9.476	95.53	761	NO DATA
776 - 800	13	622,449.74	1.35	47,880.75	9.213	95.65	785	NO DATA
801 - 825	1	124,821.74	0.27	124,821.74	9.700	98.66	802	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561	94.79	668	0.18

Risk Grade of Mortgage Loans

Collateral as of date: Fri, Oct 1 2004

Risk Grade	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVC	RENT BALANC.	GROSS CPN	WA CBLTV	WA FICO	IO % of
A	831	\$41,074,701.91	89.03	49,428.04	10.385		95.47	671	0.21
B	100	4,803,777.79	10.41	48,037.78	10.347		88.83	644	NO DATA
C	4	142,474.27	0.31	35,618.57	11.267		99.07	629	NO DATA
D	4	114,970.22	0.25	28,742.56	9.975		96.86	648	NO DATA
Total:	939	\$46,135,924.19	100.00	49,133.04	10.561		94.79	668	0.18

Delinquency Status of Mortgage Loans

Collateral as of date: Fri, Oct 1, 2004

Delinquency Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG 3RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Current	939	46,135,924.19		100.00	49,133.04	10.561	668	0.18
Total:	939	\$46,135,924.19		100.00	49,133.04	10.561	668	0.18

Margins of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Margins	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG 3RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
5.500 - 5.999	1	148,706.86		100.00	148,706.86	6.875	670	NO DATA
Total:	1	\$148,706.86		100.00	148,706.86	6.875	670	NO DATA

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG 3RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
December 2004	1	148,706.86		100.00	148,706.86	6.875	670	NO DATA
Total:	1	\$148,706.86		100.00	148,706.86	6.875	670	NO DATA

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG 3RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
12.500 - 12.999	1	\$148,706.86		100.00	148,706.86	6.875	670	NO DATA
Total:	1	\$148,706.86		100.00	148,706.86	6.875	670	NO DATA

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG 3RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
6.500 - 6.999	1	\$148,706.86		100.00	148,706.86	6.875	670	NO DATA
Total:	1	\$148,706.86		100.00	148,706.86	6.875	670	NO DATA

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
2.000	1	\$148,706.86	100.00	148,706.86	6.875	61.92	670	NO DATA
Total:	1	\$148,706.86	100.00	148,706.86	6.875	61.92	670	NO DATA

Subsequent Periodic Rate Caps of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG RENT BALANC.	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
2.000	1	\$148,706.86	100.00	148,706.86	6.875	61.92	670	NO DATA
Total:	1	\$148,706.86	100.00	148,706.86	6.875	61.92	670	NO DATA

Breakeven Analysis for CBASS 2004-CB7 - 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
4. 12 month lag
5. P&I Advance
6. Forwards as of 10-25-2004
7. Deal Settles 10-29-2004
8. 40% loss severity

Forwards + 100

CLASS M-3	CDR	Coll Loss(%)	WAL
75% PPV	10.77	13.84	15.38
100% PPV	11.77	12.04	12.35
125% PPV	12.93	10.85	10.16

Forwards + 200

CLASS M-3	CDR	Coll Loss(%)	WAL
75% PPV	9.41	12.58	15.98
100% PPV	10.44	11.00	12.77
125% PPV	11.64	9.99	10.45

Pd	Libor Flat	Libor Forwards
1	4.4968	4.4968
2	4.2824	4.1000
3	4.2077	3.9726
4	4.2031	3.9219
5	4.4066	4.1055
6	4.1898	3.8037
7	4.2502	3.8267
8	4.1708	3.6826
9	4.2296	3.7092
10	4.1556	3.5737
11	4.1450	3.5111
12	4.2035	3.5464
13	4.1253	3.4003
14	4.1759	3.4263
15	4.0947	3.2673
16	4.0812	3.2041
17	4.2798	3.4787
18	4.0535	3.1216
19	4.1152	3.1857
20	4.0334	3.0283
21	4.2743	3.3664
22	4.2352	3.2694
23	4.3010	3.3716
24	4.3580	3.4467
25	4.2780	3.3001
26	4.3400	3.3747
27	4.2701	3.3287
28	4.2719	3.3291
29	4.4714	3.6749
30	4.2631	3.3063
31	4.3277	3.3914
32	4.2547	3.2432
33	4.4068	3.5396
34	4.3747	3.5516
35	4.4250	3.6781
36	4.4966	3.7834
37	4.4208	3.6327
38	4.4629	3.6928
39	4.4022	3.6250
40	4.4057	3.6343
41	4.5456	3.9051
42	4.4050	3.6380
43	4.4717	3.7422
44	4.4003	3.5919
45	4.4639	3.7319
46	4.3877	3.6010
47	4.3820	3.6020

Pd	Libor Flat	Libor Forwards
48	4.4467	3.7081
49	4.3747	3.5579
50	4.4404	3.6658
51	4.3683	3.5443
52	4.3642	3.5372
53	4.5677	3.9317
54	4.3584	3.5258
55	4.4250	3.6380
56	4.3539	3.4820
57	4.4209	3.6246
58	4.3567	3.4986
59	4.3543	3.4983
60	4.4207	3.6149
61	4.3495	3.4593
62	4.4157	3.5754
63	4.3458	3.4464
64	4.3455	3.4431
65	4.5510	3.8612
66	4.3451	3.4301
67	4.4133	3.5534
68	4.3446	3.3957
69	4.4128	3.5445
70	4.3442	3.4024
71	4.3440	3.4033
72	4.4121	3.5306
73	4.3430	3.3742
74	4.4107	3.5008
75	4.3419	3.3642
76	4.3413	3.3588
77	4.5452	3.7922
78	4.3402	3.3466
79	4.4077	3.4774
80	4.3390	3.3171
81	4.4065	3.4684
82	4.3379	3.3197
83	4.3373	3.3193
84	4.4047	3.4534
85	4.3362	3.2938
86	4.4017	3.4261
87	4.3314	3.2810
88	4.3290	3.2742
89	4.4620	3.5693
90	4.3239	3.2596
91	4.3890	3.3949
92	4.3186	3.2313
93	4.3835	3.3826

C-BASS 2004-CBT

	#Of Loans	Balance	Avg balan	% of the pool	WAC	WARM	FICO	CLTV	DTI	% Of Full Doc	% of Primary single family am	% of cashout	% of 2nd lien	IO %
Aggregated pool														
2nd lien	3418	480,324,266	140,527.87	9.64%	7.431	331	636	81.46	40.07	56.45	93.39	64.53	9.61	21.93
IO loans only	939	46,290,675	49,297.84	21.93%	10.559	330	668	94.79		38.20	96.68	49.68	100.00	0.00
	388	105,320,866	271,445.58		6.259	356	654	81.51	38.45	45.00	97.55	48.55	0.08	100.00
rates:														
9.5-10	271	19,423,511	71,673.47	4.04%	9.777	289	612	88.86	38.71	57.21	88.92	69.28	34.08	N/A
10.01-10.5	159	8,914,098	56,063.51	1.86%	10.229	246	619	90.96	41.46	57.10	94.70	52.13	55.29	0.95
10.51-11	239	13,636,934	57,058.30	2.84%	10.723	223	631	91.37	40.52	35.36	98.59	51.46	67.54	N/A
11.01-12	283	14,166,876	50,093.78	2.95%	11.452	201	650	93.29	41.82	30.45	92.77	51.21	86.16	N/A
12.01-13	77	3,432,797	44,582.82	0.71%	12.468	237	637	84.10	40.23	57.07	97.88	90.15	79.62	0.00
gt 13%	95	2,187,768	23,012.42	0.46%	18.050	255	525	55.00	N/A	N/A	N/A	100.00	N/A	N/A
DTI														
DTI > 50	95	49,085,479	151,032.24	10.22%	7.684	335	626	81.73	53.35	65.44	95.98	72.81	9.87	10.83
FICO---														
<500	49	6,496,226	132,576.04	1.35%	8.643	319	480	80.03	44.47	66.42	98.24	57.77	N/A	N/A
501-525	83	11,889,021	143,241.21	2.48%	8.204	327	512	78.48	43.31	78.23	92.58	67.85	N/A	3.91
526-550	178	25,950,379	145,788.64	5.40%	8.410	346	539	78.94	40.86	77.63	96.97	79.79	N/A	0.77
551-575	221	31,624,766	143,098.49	6.58%	7.935	344	564	77.57	39.03	70.88	94.18	83.66	N/A	4.75
576-600	266	45,557,600	171,269.17	9.48%	7.449	346	589	78.93	39.55	68.15	97.74	71.98	N/A	24.69
601-625	449	69,863,647	155,598.32	14.55%	7.388	338	614	81.63	41.15	62.11	94.73	77.15	3.50	24.60
626-650	728	90,381,233	124,150.04	18.82%	7.650	323	638	83.71	41.18	51.63	96.31	62.77	17.96	23.98
<500	753	26,257,638	34,860.89	5.47%	10.251	223	651	86.60	39.82	55.59	93.03	65.01	68.09	0.00
50,000-75,000	555	34,524,129	62,205.64	7.19%	9.263	260	633	86.41	39.36	63.11	92.35	61.33	37.95	0.17
75,000-100,000	367	32,008,253	87,215.95	6.66%	8.789	294	630	85.40	40.26	63.94	95.14	63.35	26.07	20.86
400,000-500,000	91	40,788,293	448,223.00	8.49%	6.541	355	640	81.08	41.79	50.02	95.56	60.42	N/A	45.35
500,001-600,000	25	14,095,651	563,826.06	2.93%	6.734	351	631	79.09	39.81	58.72	92.17	44.77	N/A	24.11
LTV														
80-85	341	51,820,338	151,965.80	10.79%	7.464	343	617	83.90	39.96	66.53	93.69	84.43	3.50	20.86
85.01-90	480	75,224,528	156,717.77	15.66%	7.501	340	629	89.41	40.41	61.01	92.03	74.84	5.17	27.25
90.01-95	290	40,119,148	138,341.89	8.35%	8.015	337	644	94.36	39.83	58.84	86.01	56.99	10.67	10.17
95.01-100	734	44,397,032	60,486.42	9.24%	9.914	239	663	99.65	41.60	45.27	98.52	41.79	71.68	0.19
>100	36	1,727,905	48,541.32	0.36%	9.450	251	598	103.11	39.11	40.27	100.00	31.31	32.63	0.00
Silent 2nds	0	-	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Stated doc														
streamlined doc	1218	185,889,828	152,618.91	38.70%	7.437	333	650	82.16	39.75	N/A	92.29	50.85	13.69	29.59
	2	289,354	144,677.14	0.06%	7.148	332	596	78.83	48.20	N/A	100.00	100.00	N/A	N/A

2nd home	26	6,002,519	230,866.10	1.25%	6,468	323	680	73.87	36.20	60.15	N/A	78.08	61.74	2.24	N/A
investment property	202	25,770,172	127,575.11	5.37%	7,609	335	658	81.33	36.71	42.34	N/A	56.37	55.93	5.41	10.01
cash out loans	2025	280,115,318	138,328.55	58.32%	7,532	334	626	79.65	39.68	63.65	94.77	81.90	100.00	8.18	17.62
condo	249	33,468,062	134,409.89	6.97%	7,427	329	645	82.65	40.69	52.75	89.83	N/A	51.79	13.32	34.04
2-4 family	218	39,744,710	181,999.67	8.27%	7,440	337	650	80.89	40.49	43.29	79.35	N/A	58.27	9.54	10.87
fixed rate		207,229,018	97,703.45	43.14%	8,168	302	643	81.25	40.15	66.21	95.05	81.49	76.05	22.19	3.03
arm		273,095,247	210,559.17	56.86%	6,872	353	630	81.62	40.00	49.04	92.12	78.72	54.27	0.05	36.27
CA	1096	214,261,392	195,493.97	44.61%	6,918	335	644	80.60	40.08	49.32	94.88	81.50	58.34	11.19	36.67
Florida	215	24,701,649	114,891.39	5.14%	7,763	330	631	80.48	37.57	57.21	90.50	82.88	73.67	8.19	20.03
Georgia	73	7,611,016	104,260.49	1.58%	8,213	322	631	86.80	39.09	67.00	88.69	92.86	68.87	8.99	14.73
Maryland	172	24,965,548	145,148.53	5.20%	7,741	336	636	83.48	39.53	55.68	94.60	95.45	63.84	10.32	7.52
MASS	111	19,004,274	171,209.67	3.96%	7,569	333	645	80.55	42.95	55.81	96.84	53.77	55.73	12.03	7.13

Breakeven Analysis for CBASS 2004-CB7 - 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 10-25-2004
7. Deal Settles 10-29-2004

45% LOSS SEVERITY

CLASS AF-2	CDR	Coll Loss(%)	WAL
Forwards	42.08	29.41	2.11
Forwards + 150	39.43	28.53	2.14

CLASS AF-5	CDR	Coll Loss(%)	WAL
Forwards	27.66	23.74	6.15
Forwards + 150	25.72	22.79	6.18

CLASS M-1	CDR	Coll Loss(%)	WAL
Forwards	18.61	18.67	7.63
Forwards + 150	16.79	17.44	7.94

CLASS M-2	CDR	Coll Loss(%)	WAL
Forwards	12.76	14.37	9.22
Forwards + 150	11.08	12.94	9.59

55% LOSS SEVERITY

CLASS AF-2	CDR	Coll Loss(%)	WAL
Forwards	29.14	29.86	2.42
Forwards + 150	27.76	29.08	2.43

CLASS AF-5	CDR	Coll Loss(%)	WAL
Forwards	20.72	24.44	6.37
Forwards + 150	19.30	23.37	6.34

CLASS M-1	CDR	Coll Loss(%)	WAL
Forwards	14.41	19.17	8.34
Forwards + 150	13.01	17.83	8.61

CLASS M-2	CDR	Coll Loss(%)	WAL
Forwards	10.10	14.72	9.78
Forwards + 150	8.78	13.20	10.10

CBASS 2004-CB7 INTEREST ONLY TERMS - GRP 1

IO TERM	Total	Percent
10 TERM	240,477,444.21	70.44%
Fully Amortizing	239,835.54	0.07%
12	44,528,479.29	13.04%
24	14,880,945.32	4.36%
36	180,035.78	0.05%
48	39,798,941.65	11.66%
60	1,196,655.66	0.35%
120	85,000.00	0.02%
180	341,387,337.45	100.00%
Grand Total		

CBASS 2004-CB7 INTEREST ONLY TERMS - GRP 2

IO TERM		Total	Percent
Fully Amortizing		134,525,935.11	96.83%
60		4,410,993.05	3.17%
Grand Total		138,936,928.16	100.00%

CBASS 2004-CB7 INTEREST ONLY TERMS

IO TERM	Total	Percent
Fully Amortizing	375,003,379.32	78.07%
12	239,835.54	0.05%
24	44,528,479.29	9.27%
36	14,880,945.32	3.10%
48	180,035.78	0.04%
60	44,209,934.70	9.20%
120	1,196,655.66	0.25%
180	85,000.00	0.02%
Grand Total	480,324,265.61	100.00%

NO PREAY STRESS

	Min 0		
Fwd LIBOR/Swap Shift	-200.00	0.00	200.00
Prepay	1.00	1.00	1.00
Loss Severity: 40%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	14.00	12.63	10.84
CDR - Yield Break	14.52	12.56	10.25
% Cum Loss 1st \$ Principal Loss	13.40	11.79	9.81
CDR - 1st \$ Principal Loss	13.66	11.45	9.02

Loss Severity: 50%	explicitly calc. Interpolate please:		
Recovery Delay: 12 months			
% Cum Loss Yield Break	14.48	12.99	11.08
CDR - Yield Break	11.88	10.28	8.40
% Cum Loss 1st \$ Principal Loss	13.82	12.09	9.99
CDR - 1st \$ Principal Loss	11.17	9.38	7.40

Loss Severity: 60%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	14.96	13.35	11.31
CDR - Yield Break	9.24	8.00	6.54
% Cum Loss 1st \$ Principal Loss	14.23	12.38	10.17
CDR - 1st \$ Principal Loss	8.68	7.30	5.77

Loss Severity: 40%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	12.39	11.00	9.32
CDR - Yield Break	12.27	10.46	8.46
% Cum Loss 1st \$ Principal Loss	11.83	10.25	8.50
CDR - 1st \$ Principal Loss	11.53	9.55	7.55

Loss Severity: 50%	explicitly calc. Interpolate please:		
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	13.03	11.53	9.72
CDR - Yield Break	10.26	8.77	7.10
% Cum Loss 1st \$ Principal Loss	12.41	10.71	8.83
CDR - 1st \$ Principal Loss	9.64	8.00	6.33

Loss Severity: 60%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	13.66	12.06	10.12
CDR - Yield Break	8.25	7.07	5.74
% Cum Loss 1st \$ Principal Loss	12.98	11.17	9.15
CDR - 1st \$ Principal Loss	7.75	6.45	5.11

PREPAY STRESS

	Min 0		
Fwd LIBOR/Swap Shift	-200.00	0.00	200.00
Prepay	2.00	1.00	0.50

Loss Severity: 50%

Recovery Delay: 12 months			
% Cum Loss Yield Break	9.47	13.05	16.63
CDR - Yield Break	14.25	9.78	7.03
% Cum Loss 1st \$ Principal Loss	9.12	12.13	14.84
CDR - 1st \$ Principal Loss	13.64	8.91	6.01

Loss Severity: 50%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	8.61	11.61	14.62
CDR - Yield Break	12.78	8.43	5.88
% Cum Loss 1st \$ Principal Loss	8.28	10.78	13.08
CDR - 1st \$ Principal Loss	12.23	7.70	5.08

Breakeven Analysis for CBASS 2004-CB7 - 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
4. 12 month lag
5. P&I Advance
6. Forwards as of 10-25-2004
7. Deal Settles 10-29-2004
8. 55% loss severity

75% of Pricing Speed

CLASS M-1	CDR	Coll Loss(%)	WAL	DM
Forwards	12.69	21.26	10.53	77.36
Forwards + 100	11.79	20.25	10.83	77.10
Forwards + 200	10.76	19.03	11.17	76.63
Forwards + 300	9.57	17.51	11.54	76.13

100% of Pricing Speed

CLASS M-1	CDR	Coll Loss(%)	WAL	DM
Forwards	14.41	19.17	8.34	77.91
Forwards + 100	13.51	18.32	8.53	77.42
Forwards + 200	12.49	17.30	8.70	77.37
Forwards + 300	11.40	16.17	8.94	76.77

125% of Pricing Speed

CLASS M-1	CDR	Coll Loss(%)	WAL	DM
Forwards	16.27	17.77	6.80	77.86
Forwards + 100	15.39	17.06	6.91	77.60
Forwards + 200	14.42	16.24	7.04	77.42
Forwards + 300	13.41	15.36	7.17	77.01

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

DEAL : CBASS04.CB7X5

SETTLE: 20041029

ASSUME: PRICE 100 FAIL DELAY 12 NO COUP_HIST ADVANCE
ASSUME: DEFAULT OUTSIDE PREPAY

BOND LOSS(\$)- BREAK-EVEN

MV-3

FORWARD

S1	LOSS 40 PPV 75	11.90	14.78	WAL
S2	LOSS 40 PPV 100	12.83	12.82	
S3	LOSS 40 PPV 135	14.33	11.08	
S4	LOSS 65 PPV 75	6.86	15.99	
S5	LOSS 65 PPV 100	7.41	13.53	
S6	LOSS 65 PPV 135	8.31	11.43	

LIB FLAT 1-12; spike 400

S7	LOSS 40 PPV 75	9.48	12.60	WAL
S8	LOSS 40 PPV 100	10.22	10.80	
S9	LOSS 40 PPV 135	11.62	9.35	
S10	LOSS 65 PPV 75	5.58	13.55	
S11	LOSS 65 PPV 100	5.99	11.32	
S12	LOSS 65 PPV 135	6.80	9.59	

MV-4

FORWARD

S13	LOSS 40 PPV 75	10.63	13.66	WAL
S14	LOSS 40 PPV 100	11.30	11.66	
S15	LOSS 40 PPV 135	12.41	9.87	
S16	LOSS 65 PPV 75	6.22	14.79	
S17	LOSS 65 PPV 100	6.61	12.30	
S18	LOSS 65 PPV 135	7.27	10.17	

LIB FLAT 1-12; spike 400

S19	LOSS 40 PPV 75	8.32	11.43	WAL
S20	LOSS 40 PPV 100	8.79	9.58	
S21	LOSS 40 PPV 135	9.79	8.10	
S22	LOSS 65 PPV 75	4.96	12.29	
S23	LOSS 65 PPV 100	5.21	10.03	
S24	LOSS 65 PPV 135	5.78	8.29	

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

DEAL : CBASS04.CB7

SETTLE: 20041029

ASSUME: LOSS 50 DELAY 6 TRIGGER FAIL ADVANCE

ASSUME: DEFAULT OUTSIDE PREPAY

ASSUME: ALL ARM LOANS ADJUST USING 6-MO LIBOR FORWARD

BOND LOSS(\$) - BREAKEVEN

AV-2C

		Breakeven CDR	Collat_Cumm_Loss (%)	WAL
PPV 50	FWD	18.32	29.27	7.14
PPV 100	FWD	25.01	24.90	4.31
PPV 150	FWD	32.31	22.98	2.94
CPR 35	FWD	31.10	22.98	3.33
PPV 50	FWD+200	15.36	26.88	8.47
PPV 100	FWD+200	21.96	23.05	4.80
PPV 150	FWD+200	29.49	21.61	3.15
CPR 35	FWD+200	28.20	21.55	3.66

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

DEAL : CBASS04.CB7X1
SETTLE: 20041029

ASSUME: PPV 100 LOSS 40 DELAY 12 TRIGGER PASS ADVANCE
ASSUME: DEFAULT OUTSIDE PREPAY
ASSUME: TRIGGERS NEVER FAIL

BOND LOSS(\$) - BREAK EVEN

CLASS MV-1 PRICE 100	Breakeven CDR Multiple	Coll Loss(%)	Bond Loss(\$)	Yield	WAL
FWD Breakeven CDR	595.38	18.36	0.00	4.61	5.34
FWD Breakeven CDR x 1.2	714.46	20.30	10,060,879.26	-1.35	N/A
FWD Breakeven CDR x 1.5	893.07	22.70	22,940,275.17	-11.97	N/A
FWD Breakeven CDR	551.34	17.56	0.00	5.63	5.50
FWD Breakeven CDR x 1.2	661.61	19.48	9,932,207.37	0.18	N/A
FWD Breakeven CDR x 1.5	827.01	21.87	22,510,889.23	-9.82	N/A

A	FICO 600 - 580 FICO 580 - 560 FICO below 560	% of pool	average LTV	LTV above 80%	LTV above 90%	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45%
		8.14	78.73	41.52	7.24	67.51	97.37	7.46	14.41	6.96	24.59	39.71	30.53
		5.87	76.48	41.51	6.85	68.62	96.62	4.31	16.90	4.31	10.51	38.68	26.84
		11.46	78.97	40.43	9.04	76.46	95.09	8.34	21.10	6.29	1.34	41.38	32.84
B	LTV 85% - 90% LTV 90% - 95% LTV 95% - 100%	% of pool	average LTV	FICO < 600	FICO < 575	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45% LTV above 80% LTV above 90%
		15.66	88.41	27.88	15.07	61.01	92.03	7.50	14.89	4.78	27.25	40.41	32.53 100.00 100.00
		8.35	84.36	19.74	11.79	58.84	86.01	8.02	17.91	4.62	10.17	39.83	38.64 100.00 100.00
		9.60	98.78	4.75	4.29	45.08	98.58	9.90	72.02	N/A	0.18	41.57	34.85 100.00 100.00
C	DTI 40% - 45% DTI 45% - 50 DTI > 50%	% of pool	average LTV	FICO < 600	FICO < 575	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45% LTV above 80% LTV above 90%
		22.02	82.48	22.38	14.03	51.33	95.53	7.41	19.21	4.37	24.95	42.60	44.16 100.00 100.00
		21.07	82.96	23.84	16.41	61.58	94.30	7.53	18.56	4.66	16.40	47.54	50.78 100.00 100.00
		10.22	81.73	27.49	14.42	65.44	95.98	7.68	15.31	2.87	10.83	53.35	45.08 100.00 100.00
D	Non Owner Occ Stated Docs Loans below 100k IO Loans	% of pool	average LTV	FICO < 600	FICO < 575	% full doc	% owner occ	ave wac	% below 100k	% above 500k	% IO	ave DTI	DTI > 45% LTV > 80% LTV > 90%
		49.06	83.69	9.40	6.24	N/A	N/A	N/A	11.16	N/A	20.41	35.52	24.16 58.21 32.12
		21.21	79.56	17.40	14.32	51.42	N/A	N/A	100.00	N/A	N/A	40.95	27.18 56.46 10.98
		10.01	90.15	N/A	N/A	N/A	N/A	3.43	N/A	N/A	100.00	24.66	N/A 79.07 44.88

E When do IOs reset									
Months to next reset	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA LTV	WA FICO		
0		\$375,382,407.99	78.15	7.758	324	81.45	631		
9		\$239,835.54	0.05	4.950	357	80.00	666		
10		\$175,883.70	0.04	8.002	310	80.00	658		
14		\$875,022.74	0.14	7.625	314	80.00	586		
18		\$333,114.24	0.07	6.277	342	80.00	627		
19		\$1,552,398.65	0.32	5.889	355	81.27	683		
20		\$19,325,073.32	4.02	6.314	356	83.73	646		
21		\$23,579,757.32	4.91	6.514	357	81.89	650		
27		\$497,600.00	0.10	5.875	351	80.00	665		
30		\$427,500.00	0.09	4.250	354	90.00	704		
31		\$1,551,682.20	0.32	5.128	355	85.28	670		
32		\$2,269,162.05	0.47	5.722	356	78.66	643		
33		\$10,134,891.07	2.11	5.794	357	82.45	668		
50		\$396,713.85	0.08	6.500	350	92.97	655		
51		\$1,585,682.53	0.33	6.260	351	80.00	747		
56		\$5,913,805.55	1.23	6.266	356	78.01	671		
57		\$13,481,133.37	2.81	6.266	357	81.53	650		
58		\$16,432,945.66	3.42	6.252	358	79.91	648		
59		\$5,087,883.97	1.06	6.689	359	79.63	641		
114		\$597,407.07	0.12	5.500	354	80.00	728		
115		\$444,000.00	0.09	4.875	295	80.00	705		
117		\$155,248.59	0.03	6.250	357	75.00	598		
176		\$85,000.00	0.02	10.250	178	100.00	668		
Total:		\$480,324,655.61	100.00	7.431	331	81.46	636		

F Is DTI off current mortgage rate for IO Y

G Summary of pool per grades				
Credit Grade	Count	Balance (\$)	% of Balance	WAC
A		\$433,350,972.68	90.22	7.308
				332
				81.90
				642

B		\$28,240,548.69	5.68	8.337	323	77.72	566
C		\$9,797,935.30	2.04	8.758	338	74.88	566
D		\$8,834,809.00	1.86	9.087	300	79.46	523
Total:		\$480,324,285.61	100.00	7.431	331	81.46	636

H What are top 10 cities and average stats for each							
Top 10 Cities of Overall Pool							
	Loans	Balance (\$)	Balance	Rate (%)	(months)	LTV	Score
LOS ANGELES		\$13,766,754.55	2.87	7.100	337	80.92	651
SACRAMENTO		\$5,836,935.69	1.22	6.791	335	88.10	656
BROOKLYN		\$4,630,703.64	0.96	7.568	353	81.54	631
PHILADELPHI		\$4,197,280.21	0.87	8.464	318	80.85	599
RIVERSIDE		\$4,075,220.72	0.85	6.619	354	79.56	652
PALMDALE		\$4,008,552.48	0.83	7.063	344	82.52	632
LAS VEGAS		\$3,746,835.03	0.78	7.226	334	85.26	656
SAN BERNARD		\$3,453,281.46	0.72	7.170	342	83.81	663
SAN DIEGO		\$3,335,217.98	0.69	6.114	351	73.73	675
FONTANA		\$3,268,475.33	0.68	6.581	330	78.89	670
Other		\$430,005,028.52	89.52	7.471	330	81.46	634
Total:		\$480,324,285.61	100.00	7.431	331	81.46	636

I What % of pool are LTV above 90% and stated doc. IO, FICO below 600 or NOCI?							
LTV > 90	Loans	Balance (\$)	% of Balance	Rate (%)	% stated Doctype	% IO Loans	% non-owner Occupied
LTV > 90		\$51,019,039.19	10.62	9.054	7.77	8.18	10.21
							19.82

J What is max LTV to stated income and minimum FICO for stated income?			
Max LTV for Stated Income Documentation:		102.31	
Min Fico for Stated Income Documentation:		464	

K What is min FICO for loans above 90% LTV	
Min Fico for ltv greater than 90:	403

L Seasoning history - any over 3m? Yes
M For loans below 100k do for D above but for top 5 MSAs

Breakeven Analysis for CBASS 2004-CB7 - 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 : CBASS 04-CB7

SETTLE: 20041029

ASSUME: PPV 100 TRIGGER FAIL DELAY 0 LOSS 50 FWD MAT

BOND LOSS(\$) - BREAKEVEN

CLASS AF-3	CDR	Coll Loss(%)	WAL
	31.27	28.20	2.60

DEBT TO INCOME RATIO

Range	Number of Loans	% of Loans	Balance	WA % of Current Balance
0.000- 9.999	287	8.40%	\$28,952,725.29	6.03%
10.000- 19.999	86	2.52	10,720,470.50	2.23
20.000- 29.999	365	10.68	50,064,365.14	10.42
30.000- 39.999	935	27.36	134,529,300.51	28.01
40.000- 49.999	1,396	40.84	203,345,418.51	42.34
50.000- 59.999	346	10.12	51,733,623.19	10.77
60.000- 69.999	3	0.09	978,362.47	0.20
TOTAL:	3,418	100.00%	\$480,324,265.61	100.00%

WEIGHTED AVERAGE : 37.888

Original Principal Balances of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	59	1,079,013.60	3.48	18,288.37	10.791	97.29	660	NO DATA
25,000.01 - 50,000.00	192	7,256,654.00	23.41	37,795.07	10.711	96.78	668	NO DATA
50,000.01 - 75,000.00	177	10,889,147.00	35.13	61,520.60	10.349	97.20	667	NO DATA
75,000.01 - 100,000.00	77	6,651,465.00	21.46	86,382.66	10.420	97.75	669	1.28
100,000.01 - 125,000.00	27	3,018,000.00	9.74	111,777.78	10.319	97.57	677	NO DATA
125,000.01 - 150,000.00	5	694,000.00	2.24	138,800.00	10.864	95.85	649	NO DATA
150,000.01 - 175,000.00	2	317,600.00	1.02	158,800.00	11.000	94.83	632	NO DATA
175,000.01 - 200,000.00	2	397,950.00	1.28	198,975.00	10.005	87.02	648	NO DATA
200,000.01 - 225,000.00	1	201,700.00	0.65	201,700.00	10.750	86.86	657	NO DATA
225,000.01 - 250,000.00	2	492,000.00	1.59	246,000.00	10.365	85.81	644	NO DATA
Total:	544	\$30,997,529.60	100.00	56,980.75	10.478	96.83	667	0.27

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	60	1,100,297.22	3.56	18,338.29	10.812	96.45	659	NO DATA
25,000.01 - 50,000.00	193	7,289,085.58	23.60	37,767.28	10.697	96.90	668	NO DATA
50,000.01 - 75,000.00	176	10,820,246.74	35.04	61,478.67	10.352	97.22	667	NO DATA
75,000.01 - 100,000.00	76	6,562,004.34	21.25	86,342.16	10.421	97.91	671	1.30
100,000.01 - 125,000.00	27	3,013,824.55	9.76	111,623.13	10.319	97.57	677	NO DATA
125,000.01 - 150,000.00	5	692,570.40	2.24	138,514.08	10.865	95.85	649	NO DATA
150,000.01 - 175,000.00	2	316,961.76	1.03	158,480.88	11.000	94.83	632	NO DATA
175,000.01 - 200,000.00	2	396,851.13	1.28	198,425.57	10.005	87.02	648	NO DATA
200,000.01 - 225,000.00	1	201,234.08	0.65	201,234.08	10.750	86.86	657	NO DATA
225,000.01 - 250,000.00	2	490,553.61	1.59	245,276.81	10.365	85.82	644	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Aggregate Principal % of Aggregate Principal AVG WA WA WA IO

Mortgage Rates (%)	Number of Loans	Balance as of Cut-off Date	Balance as of Cut-off Date	Current Balance	Gross CPN	CBLTV	FICO	% of
7.500 - 7.999	3	109,328.53	0.35	36,442.84	7.500	96.70	697	NO DATA
8.000 - 8.499	4	253,208.77	0.82	63,302.19	8.249	86.82	660	NO DATA
8.500 - 8.999	71	4,274,947.93	13.84	60,210.53	8.867	97.29	700	NO DATA
9.000 - 9.499	18	1,123,862.82	3.64	62,436.82	9.248	94.17	683	NO DATA
9.500 - 9.999	69	4,203,872.19	13.61	60,925.68	9.856	96.82	678	NO DATA
10.000 - 10.499	67	3,749,779.89	12.14	55,966.86	10.274	98.42	647	2.27
10.500 - 10.999	135	7,496,957.18	24.27	55,533.02	10.737	98.10	665	NO DATA
11.000 - 11.499	111	6,239,217.38	20.20	56,209.17	11.295	95.65	661	NO DATA
11.500 - 11.999	46	2,513,260.59	8.14	54,636.10	11.736	96.09	650	NO DATA
12.000 - 12.499	4	182,874.97	0.59	45,718.74	12.443	98.51	666	NO DATA
12.500 - 12.999	5	211,853.05	0.69	42,370.61	12.831	88.45	585	NO DATA
13.000 - 13.499	5	297,037.64	0.96	59,407.53	13.069	99.78	657	NO DATA
13.500 - 13.999	6	227,428.47	0.74	37,904.75	13.589	92.08	624	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Original Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 180	542	30,809,659.57	99.76	56,844.39	10.475	96.89	667	0.28
181 - 240	1	49,369.63	0.16	49,369.63	11.700	100.00	664	NO DATA
241 - 360	1	24,600.21	0.08	24,600.21	11.590	60.00	627	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
061 - 120	19	898,983.10	2.91	47,314.90	10.951	80.88	578	NO DATA
121 - 180	524	29,960,046.10	97.01	57,175.66	10.463	97.37	670	0.28
181 - 240	1	24,600.21	0.08	24,600.21	11.590	60.00	627	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Seasoning of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 005	510	29,293,303.34	94.85	57,437.85	10.464	97.39	671	0.29
007 - 012	13	591,311.25	1.91	45,485.48	10.289	99.40	638	NO DATA
055 - 060	1	75,431.51	0.24	75,431.51	11.500	75.00	469	NO DATA
061+	20	923,583.31	2.99	46,179.17	10.968	80.33	580	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

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

Original LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	512	29,112,641.00	94.27	56,860.63	10.442	97.49	671	0.29
25.01 - 30.00	8	532,501.29	1.72	66,562.66	11.178	93.63	638	NO DATA
30.01 - 35.00	2	174,864.57	0.57	87,432.29	10.389	99.88	632	NO DATA
35.01 - 40.00	1	64,607.73	0.21	64,607.73	12.950	95.21	650	NO DATA
55.01 - 60.00	1	24,600.21	0.08	24,600.21	11.590	60.00	627	NO DATA
60.01 - 65.00	1	28,645.31	0.09	28,645.31	13.500	65.00	507	NO DATA
65.01 - 70.00	2	61,385.81	0.20	30,692.91	11.136	70.00	659	NO DATA
70.01 - 75.00	2	114,909.13	0.37	57,454.57	11.414	74.13	488	NO DATA
75.01 - 80.00	8	433,302.87	1.40	54,162.86	10.790	79.97	564	NO DATA
80.01 - 85.00	5	225,862.75	0.73	45,172.55	11.003	84.64	588	NO DATA
85.01 - 90.00	2	110,308.74	0.36	55,154.37	10.600	90.00	609	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

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

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	1	59,934.05	0.19	59,934.05	8.990	18.00	694	NO DATA
35.01 - 40.00	2	115,812.60	0.37	57,906.30	11.453	40.00	715	NO DATA
55.01 - 60.00	2	66,694.35	0.22	33,347.18	11.596	56.95	638	NO DATA
60.01 - 65.00	1	28,645.31	0.09	28,645.31	13.500	65.00	507	NO DATA

65.01 - 70.00	2	61,385.81	0.20	30,692.91	11,136	70.00	659	NO DATA
70.01 - 75.00	4	249,669.85	0.81	62,417.46	10,231	74.05	573	NO DATA
75.01 - 80.00	14	888,765.30	2.88	63,483.24	10,235	78.78	600	NO DATA
80.01 - 85.00	12	701,583.14	2.27	58,465.26	10,295	83.99	630	NO DATA
85.01 - 90.00	32	2,417,823.65	7.83	75,556.99	10,451	88.71	655	NO DATA
90.01 - 95.00	40	2,311,177.60	7.48	57,779.44	10,735	94.28	655	NO DATA
95.01 - 100.00	432	23,848,100.75	77.22	55,203.94	10,463	99.90	674	0.36
100.01 - 105.00	2	134,037.00	0.43	67,018.50	10,600	101.52	638	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10,478	96.86	667	0.28

Owner Occupancy of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Investor	23	1,278,789.28	4.14	55,599.53	11.052	89.35	651	NO DATA
Primary	518	29,447,791.59	95.35	56,849.02	10.453	97.23	668	0.29
Second Home	3	157,048.54	0.51	52,349.51	10.467	88.39	688	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Property Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Single Family	369	\$20,518,048.46	66.44	55,604.47	10.502	96.95	666	0.41
PUD	69	4,413,065.26	14.29	63,957.47	10.442	96.57	665	NO DATA
Condo	60	2,938,170.01	9.51	48,969.50	10.444	98.82	674	NO DATA
2 Family	29	1,855,497.85	6.01	63,982.68	10.745	95.98	674	NO DATA
4 Family	6	531,296.43	1.72	88,549.41	9.736	95.26	704	NO DATA
3 Family	5	361,617.72	1.17	72,323.54	9.255	100.00	689	NO DATA
Manufactured Housing	4	189,496.73	0.61	47,374.18	11.113	75.87	581	NO DATA
Unknown	1	39,477.62	0.13	39,477.62	11.250	72.46	523	NO DATA
Townhouse	1	36,959.33	0.12	36,959.33	8.990	100.00	691	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Loan Purpose of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Cashout	205	\$11,942,204.99	38.67	58,254.66	10.408	94.10	658	NO DATA
Purchase	333	18,601,107.19	60.23	55,859.18	10.509	98.77	674	0.46
Refi	6	340,317.23	1.10	56,719.54	11.231	89.44	593	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Document Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
All	5	\$206,347.02	0.67	41,269.40	11.111	77.51	606	NO DATA
Full	153	8,455,329.77	27.38	55,263.59	10.133	95.67	659	NO DATA
Limited	22	1,993,072.85	6.45	90,594.22	10.792	92.65	644	4.26
Missing	1	36,685.21	0.12	36,685.21	11.790	85.00	545	NO DATA
None	8	582,754.09	1.89	72,844.26	10.088	95.24	654	NO DATA
Stated Income	355	19,609,440.47	63.49	55,237.86	10.597	98.08	674	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Product Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Balloon	544	30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Index Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Fixed Rate	544	30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Geographical Distribution of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
California	285	19,510,652.72	63.17	68,458.43	10.245	96.94	672	0.44
Maryland	43	2,058,939.41	6.67	47,882.31	11.156	99.60	672	NO DATA
Virginia	25	1,477,880.81	4.79	59,115.23	10.974	98.20	662	NO DATA
Massachusetts	15	1,151,799.42	3.73	76,786.63	10.788	96.19	668	NO DATA
Florida	26	908,045.37	2.94	34,924.82	11.055	92.84	661	NO DATA
Nevada	14	671,634.72	2.17	47,973.91	10.706	99.26	658	NO DATA
Colorado	14	656,205.68	2.12	46,871.83	10.315	100.00	682	NO DATA
Arizona	18	549,468.73	1.78	30,526.04	10.666	97.71	661	NO DATA
Ohio	12	458,154.94	1.48	38,179.58	10.839	92.80	626	NO DATA
Illinois	11	453,089.89	1.47	41,189.99	9.839	99.80	691	NO DATA
Texas	9	349,353.88	1.13	38,817.10	10.500	94.17	633	NO DATA
Other	72	\$2,638,403.84	8.54	36,644.50	11.047	94.11	644	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Prepay Penalty for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Has Prepay Penalty	336	\$19,724,794.66	63.87	58,704.75	10.555	97.77	670	0.43
No Prepay Penalty	208	11,158,834.75	36.13	53,648.24	10.341	95.27	662	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Prepay Term for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	CURRENT BALANCE	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
<= 0	208	\$11,158,834.75	36.13	53,648.24	53,648.24	10.341	95.27	662	NO DATA
001 - 012	25	1,609,822.77	5.21	64,392.91	64,392.91	10.879	97.12	666	NO DATA
013 - 024	179	11,035,713.64	35.73	61,652.03	61,652.03	10.359	98.15	670	0.77
025 - 036	131	7,038,542.54	22.79	53,729.33	53,729.33	10.790	97.31	672	NO DATA
049 - 060	1	40,715.71	0.13	40,715.71	40,715.71	10.400	97.74	653	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	56,771.38	10.478	96.86	667	0.28

Prepay Code for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Code	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	CURRENT BALANCE	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
None	208	\$11,158,834.75	36.13	53,648.24	53,648.24	10.341	95.27	662	NO DATA
100% on 1 month int on the	2	61,880.17	0.20	30,940.09	30,940.09	11.490	100.00	679	NO DATA
100% on 1% of the pct of t	3	130,036.37	0.42	43,345.46	43,345.46	9.927	92.37	699	NO DATA
100% on 2 month int on the	1	24,190.06	0.08	24,190.06	24,190.06	13.500	94.79	633	NO DATA
100% on 2% of the pct of t	28	1,488,031.69	4.82	53,143.99	53,143.99	11.275	97.91	664	NO DATA
100% on 3 month int on the	13	985,309.85	3.19	75,793.07	75,793.07	10.783	96.54	672	NO DATA
100% on 3% of the pct of t	1	32,915.12	0.11	32,915.12	32,915.12	11.490	100.00	655	NO DATA
100% on 3%/2%/1%	5	135,676.00	0.44	27,135.20	27,135.20	11.813	99.53	655	NO DATA
100% on 5% of the upb list	33	1,290,064.09	4.18	39,092.85	39,092.85	10.854	98.95	671	NO DATA
100% on 5%/4%	2	49,954.97	0.16	24,977.49	24,977.49	10.106	99.99	655	NO DATA
67% on 2 month int on the	2	136,550.79	0.44	68,275.40	68,275.40	11.096	100.00	666	NO DATA
67% on 2% of the pct of th	1	55,164.47	0.18	55,164.47	55,164.47	11.490	100.00	625	NO DATA
80% on 12 month int on the	1	65,282.56	0.21	65,282.56	65,282.56	9.990	100.00	639	NO DATA
80% on 6 month int on the	238	14,880,639.66	48.18	62,523.70	62,523.70	10.420	97.69	671	0.57
80% on 6% of the pct of th	1	123,001.14	0.40	123,001.14	123,001.14	10.490	99.94	626	NO DATA
80% on Months Interest	2	120,881.84	0.39	60,440.92	60,440.92	10.184	100.00	647	NO DATA
90% on 5% of the upb list	1	72,867.19	0.24	72,867.19	72,867.19	10.990	100.00	649	NO DATA
MI233	1	35,976.83	0.12	35,976.83	35,976.83	11.490	100.00	723	NO DATA
PU322100	1	36,371.86	0.12	36,371.86	36,371.86	10.790	85.00	661	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	56,771.38	10.478	96.86	667	0.28

Fico Scores of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
< 500	2	\$141,915.70	0.46	70,957.85	12.086	77.34	475	NO DATA
500 - 525	5	261,299.75	0.85	52,259.95	10.356	78.58	515	NO DATA
526 - 550	3	133,826.97	0.43	44,608.99	11.136	79.11	547	NO DATA
576 - 600	1	58,812.94	0.19	58,812.94	10.250	90.00	591	NO DATA
601 - 625	26	1,386,748.62	4.49	53,336.49	10.774	95.98	622	NO DATA
626 - 650	183	10,503,003.51	34.01	57,393.46	10.720	96.74	638	NO DATA
651 - 675	129	7,364,507.87	23.85	57,089.21	10.602	96.78	660	1.15
676 - 700	85	4,643,186.49	15.03	54,625.72	10.178	97.78	687	NO DATA
701 - 725	55	3,208,596.18	10.39	58,338.11	10.207	99.02	712	NO DATA
726 - 750	33	1,863,485.26	6.03	56,469.25	9.976	96.50	736	NO DATA
751 - 775	13	716,634.88	2.32	55,125.76	10.043	98.52	762	NO DATA
776 - 800	8	476,789.50	1.54	59,598.69	9.362	100.00	785	NO DATA
801 - 825	1	124,821.74	0.40	124,821.74	9.700	98.66	802	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Risk Grade of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Risk Grade	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
A	494	\$27,722,209.09	89.76	56,117.83	10.439	97.52	673	0.31
B	34	2,438,978.92	7.90	71,734.67	10.747	93.17	640	NO DATA
C	5	184,032.83	0.60	36,806.57	11.169	90.64	597	NO DATA
D	11	538,408.57	1.74	48,946.23	11.005	82.15	536	NO DATA
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Delinquency Status of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Delinquency Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Current	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28
Total:	544	\$30,883,629.41	100.00	56,771.38	10.478	96.86	667	0.28

Original Principal Balances of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	222	\$4,421,563.60	2.10	19,916.95	10.280	86.40	658	NO DATA
25,000.01 - 50,000.00	522	20,055,049.32	9.54	38,419.63	10.336	87.44	654	NO DATA
50,000.01 - 75,000.00	459	28,448,051.81	13.53	61,978.33	9.613	87.70	641	NO DATA
75,000.01 - 100,000.00	263	22,887,156.59	10.88	87,023.41	9.262	86.14	638	0.37
100,000.01 - 125,000.00	152	17,196,197.00	8.18	113,132.88	8.286	83.24	635	NO DATA
125,000.01 - 150,000.00	104	14,380,409.30	6.84	138,273.17	7.854	80.19	639	2.99
150,000.01 - 175,000.00	67	10,879,798.95	5.17	162,385.06	7.563	77.38	622	4.32
175,000.01 - 200,000.00	70	13,086,273.81	6.22	186,946.77	7.257	73.40	635	2.78
200,000.01 - 225,000.00	49	10,445,004.41	4.97	213,163.36	7.113	76.42	648	2.01
225,000.01 - 250,000.00	46	10,922,615.79	5.19	237,448.17	7.272	76.05	638	4.25
250,000.01 - 275,000.00	43	11,375,360.50	5.41	264,543.27	7.093	76.18	639	2.39
275,000.01 - 300,000.00	28	8,119,200.00	3.86	289,971.43	6.793	78.87	646	NO DATA
300,000.01 - 333,700.00	30	9,536,400.00	4.53	317,880.00	6.591	78.22	667	9.95
333,700.01 - 350,000.00	10	3,400,845.00	1.62	340,084.50	7.168	74.88	675	NO DATA
350,000.01 - 500,000.00	44	17,958,077.26	8.54	408,138.12	6.827	78.41	653	13.56
500,000.01 - 1,000,000.00	12	7,177,950.00	3.41	598,162.50	6.938	77.44	629	8.35
Total:	2,121	\$210,289,953.34	100.00	99,146.61	8.180	81.27	643	2.99

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	239	\$4,605,474.32	2.22	19,269.77	10.268	86.53	655	NO DATA
25,000.01 - 50,000.00	532	20,318,148.61	9.80	38,192.01	10.297	87.44	654	NO DATA
50,000.01 - 75,000.00	445	27,522,165.57	13.28	61,847.56	9.608	87.65	641	NO DATA
75,000.01 - 100,000.00	258	22,341,507.69	10.78	86,594.99	9.245	86.28	639	0.38
100,000.01 - 125,000.00	150	16,899,560.95	8.16	112,663.74	8.318	83.27	635	NO DATA
125,000.01 - 150,000.00	101	13,908,090.16	6.71	137,703.86	7.782	80.21	640	3.09
150,000.01 - 175,000.00	69	11,196,509.81	5.40	162,268.26	7.611	77.50	623	4.20
175,000.01 - 200,000.00	68	12,683,050.01	6.12	186,515.44	7.220	73.19	635	2.87
200,000.01 - 225,000.00	52	11,068,420.01	5.34	212,854.23	7.075	77.10	641	1.90
225,000.01 - 250,000.00	42	9,959,328.25	4.81	237,126.86	7.245	75.14	644	4.66
250,000.01 - 275,000.00	43	11,372,753.33	5.49	264,482.64	7.040	76.04	641	2.39
275,000.01 - 300,000.00	27	7,824,297.01	3.78	289,788.78	6.780	78.95	645	NO DATA
300,000.01 - 333,700.00	29	9,199,376.12	4.44	317,219.87	6.610	77.92	664	10.31
333,700.01 - 350,000.00	10	3,394,584.47	1.64	339,458.45	7.169	74.87	675	NO DATA
350,000.01 - 500,000.00	44	17,894,603.99	8.64	406,695.55	6.826	78.42	653	13.60
500,000.01 - 1,000,000.00	12	7,041,147.97	3.40	586,762.33	6.921	77.50	631	8.51
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
4.500 - 4.999	1	\$160,677.88	0.08	160,677.88	4.990	99.22	634	NO DATA
5.000 - 5.499	8	1,549,317.96	0.75	193,664.75	5.391	54.92	734	NO DATA
5.500 - 5.999	84	20,059,965.35	9.68	238,809.11	5.826	70.83	691	1.66
6.000 - 6.499	118	22,633,484.87	10.92	191,809.19	6.251	72.95	674	9.67
6.500 - 6.999	183	32,577,763.75	15.72	178,020.57	6.765	77.37	652	11.27
7.000 - 7.499	89	13,669,100.50	6.60	153,585.40	7.231	77.60	628	NO DATA
7.500 - 7.999	176	23,659,816.80	11.42	134,430.78	7.732	77.16	621	NO DATA
8.000 - 8.499	117	11,105,843.50	5.36	94,921.74	8.201	82.17	602	NO DATA
8.500 - 8.999	219	19,515,020.53	9.42	89,109.68	8.781	85.38	620	NO DATA
9.000 - 9.499	107	8,057,275.33	3.89	75,301.64	9.238	85.63	614	NO DATA
9.500 - 9.999	235	14,044,262.23	6.78	59,762.82	9.790	91.41	634	NO DATA
10.000 - 10.499	150	8,138,410.69	3.93	54,256.07	10.230	92.29	626	1.04
10.500 - 10.999	233	12,893,457.50	6.22	55,336.73	10.729	92.31	638	NO DATA
11.000 - 11.499	172	8,722,989.69	4.21	50,715.06	11.293	93.67	639	NO DATA
11.500 - 11.999	106	5,167,840.22	2.49	48,753.21	11.732	93.31	640	NO DATA
12.000 - 12.499	35	1,584,134.28	0.76	45,260.98	12.240	88.40	636	NO DATA
12.500 - 12.999	38	1,685,813.91	0.81	44,363.52	12.710	82.07	641	NO DATA
13.000 - 13.499	20	815,647.58	0.39	40,782.38	13.188	96.84	647	NO DATA
13.500 - 13.999	28	1,122,740.67	0.54	40,097.88	13.680	90.18	618	NO DATA
14.500 - 14.999	2	65,455.03	0.03	32,727.52	14.588	96.22	631	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Original Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 180	761	\$43,465,819.29	20.97	57,116.71	9.899	90.30	661	0.20
181 - 240	347	16,329,702.28	7.88	47,059.66	9.596	83.50	644	NO DATA
241 - 360	1,012	147,174,346.37	71.02	145,429.20	7.503	78.34	637	4.21
360	1	259,150.33	0.13	259,150.33	5.550	76.92	734	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 060	14	\$343,560.74	0.17	24,540.05	8.495	81.63	677	NO DATA

061 - 120	84	3,628,945.26	1.75	43,201.73	9.643	76.55	630	NO DATA
121 - 180	700	41,154,605.53	19.86	58,792.29	9.949	91.27	661	0.21
181 - 240	346	16,691,702.08	8.05	48,241.91	9.502	84.07	644	NO DATA
241 - 300	79	6,167,816.25	2.98	78,073.62	9.141	80.81	594	NO DATA
301 - 360	898	139,242,388.41	67.19	155,058.34	7.400	78.09	640	4.45
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Seasoning of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 006	1,711	\$176,975,802.44	85.40	103,434.13	8.089	81.19	648	3.32
007 - 012	184	12,552,713.94	6.06	68,221.27	8.230	82.35	646	3.16
013 - 018	32	3,466,665.87	1.67	108,333.31	7.872	80.49	607	NO DATA
019 - 024	4	599,340.37	0.29	149,835.09	6.396	88.89	624	NO DATA
025 - 030	4	531,125.34	0.26	132,781.34	7.219	79.71	505	NO DATA
031 - 036	1	58,638.85	0.03	58,638.85	8.000	87.28	503	NO DATA
037 - 042	2	429,633.74	0.21	214,816.87	7.616	82.96	617	NO DATA
043 - 048	4	1,101,758.13	0.53	275,439.53	8.092	83.81	542	NO DATA
049 - 054	12	1,504,330.25	0.73	125,360.85	9.406	78.34	550	NO DATA
055 - 060	4	1,173,844.78	0.57	293,461.20	8.735	71.32	530	NO DATA
061+	163	8,835,164.56	4.26	54,203.46	9.713	82.17	598	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

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

Original LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	908	\$44,011,353.15	21.24	48,470.65	10.480	94.10	668	0.19
25.01 - 30.00	31	1,964,022.87	0.95	63,355.58	10.358	67.35	664	NO DATA
30.01 - 35.00	31	2,484,598.42	1.20	80,148.34	8.230	54.11	683	NO DATA
35.01 - 40.00	15	1,508,322.26	0.73	100,554.82	7.573	42.74	648	NO DATA
40.01 - 45.00	25	3,129,734.91	1.51	125,189.40	7.073	43.64	645	NO DATA
45.01 - 50.00	18	2,278,504.11	1.10	126,583.56	6.848	47.67	641	NO DATA
50.01 - 55.00	23	3,734,621.90	1.80	162,374.87	6.555	53.34	675	7.28
55.01 - 60.00	37	4,312,895.04	2.08	116,564.73	7.442	57.31	631	5.29
60.01 - 65.00	59	7,539,552.40	3.64	127,789.02	7.061	62.97	627	4.23
65.01 - 70.00	70	11,472,478.57	5.54	163,892.55	7.184	68.01	623	NO DATA
70.01 - 75.00	115	15,955,448.37	7.70	138,743.03	7.205	73.81	631	5.17
75.01 - 80.00	323	49,777,575.26	24.02	154,110.14	7.279	79.23	644	5.97
80.01 - 85.00	146	19,561,521.30	9.44	133,983.02	7.700	83.98	631	3.05
85.01 - 90.00	163	21,138,273.50	10.20	129,682.66	8.003	89.29	627	2.77
90.01 - 95.00	76	11,098,044.74	5.36	146,026.90	8.154	93.94	634	3.57
95.01 - 100.00	61	6,224,924.18	3.00	102,047.94	8.452	98.95	633	NO DATA

100.01 - 105.00	15	682,009.90	0.33	45,467.33	9,328	101.76	567	NO DATA
105.01 - 110.00	4	268,759.20	0.13	67,189.80	7,492	107.60	574	NO DATA
110.01 - 115.00	1	86,378.19	0.04	86,378.19	8,000	112.56	538	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8,168	81.25	643	3.03

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

Combined LTV's	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	17	\$919,529.11	0.44	54,089.95	7.682	15.38	653	NO DATA
25.01 - 30.00	8	522,756.05	0.25	65,344.51	7.042	28.54	672	NO DATA
30.01 - 35.00	17	1,619,919.46	0.78	95,289.38	6.589	33.27	697	NO DATA
35.01 - 40.00	14	1,486,043.66	0.72	106,145.98	7.451	37.49	653	NO DATA
40.01 - 45.00	28	3,207,888.19	1.55	114,567.44	7.057	42.52	645	NO DATA
45.01 - 50.00	20	2,632,339.93	1.27	131,617.00	7.592	47.46	647	NO DATA
50.01 - 55.00	24	3,739,825.83	1.80	155,826.08	6.565	52.90	675	7.27
55.01 - 60.00	43	4,520,161.95	2.18	105,120.05	7.545	57.33	632	5.04
60.01 - 65.00	66	7,821,975.90	3.77	118,514.79	7.212	62.95	628	4.08
65.01 - 70.00	83	11,899,052.11	5.74	143,362.07	7.283	68.00	623	NO DATA
70.01 - 75.00	126	16,373,966.38	7.90	129,952.11	7.246	73.77	631	5.04
75.01 - 80.00	352	51,050,073.72	24.63	145,028.62	7.350	79.19	644	5.82
80.01 - 85.00	187	21,376,138.08	10.32	114,310.90	7.897	83.93	634	2.79
85.01 - 90.00	241	25,030,883.27	12.08	103,862.59	8.381	89.18	633	2.34
90.01 - 95.00	167	15,379,719.50	7.42	92,094.13	8.944	93.99	640	2.58
95.01 - 100.00	693	38,047,846.07	18.36	54,903.10	10.261	99.67	665	0.22
100.01 - 105.00	30	1,245,761.67	0.60	41,525.39	10.218	101.19	605	NO DATA
105.01 - 110.00	4	268,759.20	0.13	67,189.80	7.492	107.60	574	NO DATA
110.01 - 115.00	1	86,378.19	0.04	86,378.19	8.000	112.56	538	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8,168	81.25	643	3.03

Owner Occupancy of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Investor	99	\$9,007,039.91	4.35	90,980.20	8.371	77.96	652	NO DATA
Primary	2,009	196,964,966.70	95.05	98,041.30	8.152	81.36	643	3.19
Second Home	13	1,257,011.66	0.61	96,693.20	9.243	87.54	649	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8,168	81.25	643	3.03

Property Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Single Family	1,581	\$149,740,223.66	72.26	94,712.35	8.174	81.08	640	2.92
PUD	167	19,130,339.04	9.23	114,552.93	8.114	83.19	647	8.05
2 Family	93	12,707,027.62	6.13	136,634.71	7.915	78.54	653	NO DATA
Condo	140	11,305,671.61	5.46	80,754.80	8.718	82.32	655	3.25
Manufactured Housing	81	6,899,553.33	3.33	85,179.67	8.079	80.49	636	NO DATA
3 Family	25	4,189,462.83	2.02	167,578.51	7.599	83.23	675	NO DATA
4 Family	12	1,526,748.79	0.74	127,229.07	8.070	84.21	687	NO DATA
Mobile Home	13	1,047,966.53	0.51	80,612.81	7.748	82.03	636	NO DATA
Townhouse	6	491,615.44	0.24	81,935.91	8.706	91.13	579	NO DATA
Mixed Use	2	150,931.80	0.07	75,465.90	10.612	68.12	668	NO DATA
Unknown	1	39,477.62	0.02	39,477.62	11.250	72.46	523	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Loan Purpose of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Cashout	1,384	\$143,953,583.07	69.47	104,012.70	8.012	78.75	638	2.97
Purchase	604	45,479,011.92	21.95	75,296.38	9.009	91.51	660	2.69
Refi	133	17,796,423.28	8.59	133,807.69	7.282	75.27	643	4.37
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Document Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Alt	39	\$2,562,612.32	1.24	65,708.01	9.086	82.58	605	NO DATA
Full	1,294	137,203,052.01	66.21	106,030.18	7.819	79.51	637	3.26
Limited	69	6,291,183.53	3.04	91,176.57	9.244	85.30	632	3.80
Missing	9	200,778.54	0.10	22,308.73	9.585	85.24	654	NO DATA
None	35	3,059,842.75	1.48	87,424.08	8.317	85.48	645	12.97
Stated Income	675	57,911,549.12	27.95	85,794.89	8.824	84.65	660	2.02
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Product Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Balloon	544	\$30,883,629.41	14.90	56,771.38	10.478	96.86	667	0.28
Fixed	1,577	176,345,388.86	85.10	111,823.33	7.764	78.52	639	3.51
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Index Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Fixed Rate	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Geographical Distribution of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
California	602	\$75,632,520.86	36.50	125,635.42	7.683	80.30	663	6.15
New York	110	18,320,942.79	8.84	166,554.03	7.722	78.85	634	2.17
Florida	147	13,713,225.70	6.62	93,287.25	8.451	79.14	641	4.69
Pennsylvania	115	9,527,442.05	4.60	82,847.32	8.240	80.91	624	NO DATA
Maryland	94	9,172,912.13	4.43	97,584.17	8.578	85.26	640	NO DATA
Massachusetts	69	8,310,282.30	4.01	120,438.87	8.053	79.38	664	NO DATA
Texas	118	7,404,327.88	3.57	62,748.54	8.621	83.56	617	NO DATA
Virginia	87	7,190,239.67	3.47	82,646.43	9.199	84.72	628	NO DATA
New Jersey	33	4,381,371.24	2.11	132,768.83	8.116	75.39	656	NO DATA
Ohio	68	4,192,610.16	2.02	61,656.03	8.825	85.38	645	NO DATA
Georgia	52	4,116,175.59	1.99	79,157.22	9.117	85.14	616	NO DATA
Michigan	63	3,943,541.22	1.90	62,595.89	8.502	79.43	623	NO DATA
Washington	40	3,856,427.00	1.86	96,410.68	8.131	83.87	649	7.97
Tennessee	49	3,679,223.08	1.78	75,086.19	9.024	84.35	599	NO DATA
North Carolina	48	3,405,073.55	1.64	70,939.03	9.320	87.10	611	NO DATA
Illinois	45	3,007,833.53	1.45	66,840.75	8.729	85.38	625	NO DATA
Connecticut	24	2,690,993.34	1.30	112,124.72	8.143	79.76	618	NO DATA
Arizona	40	2,570,024.23	1.24	64,250.61	8.528	86.50	645	NO DATA
Oregon	26	2,310,580.20	1.11	88,868.47	7.560	81.43	662	12.14
Indiana	36	2,202,565.78	1.06	61,182.38	8.074	82.20	632	NO DATA
South Carolina	36	2,192,793.52	1.06	60,910.93	9.381	81.06	587	NO DATA
Other	219	15,407,912.45	7.44	70,355.76	8.715	82.48	617	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Prepay Penalty for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Has Prepay Penalty	1,328	\$154,835,103.63	74.72	116,592.70	7.860	80.04	647	3.80
No Prepay Penalty	793	\$207,229,018.27	25.28	66,070.51	9.077	84.82	630	0.76
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Prepay Term for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
<= 0	793	\$52,393,914.64	25.28	66,070.51	9.077	84.82	630	0.76
001 - 012	130	19,511,065.28	9.42	150,085.12	8.005	78.90	638	NO DATA
013 - 024	236	16,378,800.01	53.08	120,489.37	9.583	92.85	662	0.52
025 - 036	913	110,006,791.04	0.03	57,942.71	7.651	78.96	648	3.57
037 - 048	1	57,942.71	4.29	185,010.51	9.500	92.06	603	NO DATA
049 - 060	48	8,880,504.59	100.00	97,703.45	6.951	72.30	632	20.99
Total:	2,121	\$207,229,018.27			8.168	81.25	643	3.03

Prepay Code for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Code	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
None	793	\$52,393,914.64	25.28	66,070.51	9.077	84.82	630	0.76
100% on 1 month int on the pct of	18	2,735,764.28	1.32	151,986.90	7.638	83.49	653	NO DATA
100% on 1% of the pct of the upb	94	8,887,123.48	4.29	94,543.87	8.419	81.67	628	NO DATA
100% on 2 month int on the pct of	6	577,339.99	0.28	96,223.33	7.295	87.85	658	NO DATA
100% on 2% of the pct of the upb	115	9,652,116.44	4.66	83,931.45	9.141	84.28	624	NO DATA
100% on 2 1/2% of the pct of the upb	1	7,116,716.54	0.02	35,623.09	11.500	100.00	639	NO DATA
100% on 3 month int on the pct of	56	35,623.09	0.46	127,084.22	7.749	76.64	663	NO DATA
100% on 3% of the pct of the upb	9	956,493.00	0.10	106,277.00	7.964	75.56	648	NO DATA
100% on 3 1/2% of the pct of the upb	2	200,561.05	1.87	100,280.53	7.034	80.61	672	NO DATA
100% on 3 3/4% of the pct of the upb	49	3,869,380.30	19.31	78,966.94	8.241	81.44	629	NO DATA
100% on 5% of the upb listed (usu	346	40,016,419.83	0.02	115,654.39	8.007	79.66	633	NO DATA
100% on 5 1/4% of the upb listed (usu	2	49,954.97	0.07	24,977.49	10.106	99.99	655	NO DATA
100% on 5 3/4% of the upb listed (usu	1	135,700.00		135,700.00	6.990	84.81	669	100.00

100% on 5%/4%/3%/2%/1%	2	300,568.07	0.15	150,284.04	7.354	90.20	616	NO DATA
100% on 6 month int on the pct of	10	1,382,663.45	0.67	138,266.35	7.590	75.63	644	26.58
67% on 2 month int on the pct of t	18	3,584,140.73	1.73	193,118.93	7.114	78.94	639	NO DATA
67% on 2% of the pct of the upb li	1	55,164.47	0.03	55,164.47	11.490	100.00	625	NO DATA
67% on 5% of the upb listed (usua	1	49,854.86	0.02	49,854.86	7.950	56.18	623	NO DATA
80% on 1% of the pct of the upb li	3	259,394.98	0.13	86,464.99	7.691	82.16	660	NO DATA
80% on 12 month int on the pct of	2	177,162.87	0.09	88,581.44	9.100	93.69	619	NO DATA
80% on 2 month int on the pct of t	8	896,582.66	0.43	112,072.83	8.461	76.96	604	NO DATA
80% on 2% of the pct of the upb li	1	57,983.40	0.03	57,983.40	12.000	77.33	545	NO DATA
80% on 3 month int on the pct of t	1	60,756.72	0.03	60,756.72	9.990	100.00	702	NO DATA
80% on 3% of the pct of the upb li	1	180,477.06	0.09	180,477.06	8.800	73.88	545	NO DATA
80% on 3%/2%/1%	2	230,982.14	0.11	115,491.07	7.352	84.80	655	NO DATA
80% on 5%/4%/3%/2%/1%	6	959,888.64	0.46	159,981.44	7.154	80.99	641	NO DATA
80% on 6 month int on the pct of t	1	144,900.00	0.07	144,900.00	6.500	90.00	720	100.00
80% on 6% of the pct of the upb li	558	70,623,397.43	34.08	126,565.23	7.564	79.56	662	7.41
80% on Months Interest	3	318,835.01	0.15	106,278.34	8.686	82.05	630	NO DATA
90% on 5% of the upb listed (usua	1	72,867.19	0.04	72,867.19	10.184	100.00	647	NO DATA
MI233	5	689,938.07	0.33	137,987.61	10.990	100.00	649	NO DATA
MI633	2	399,099.21	0.19	199,549.61	7.911	79.15	633	NO DATA
PU322100	1	36,371.86	0.02	36,371.86	7.313	80.54	659	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Fico Scores of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
< 500	21	\$1,755,439.51	0.85	83,592.36	9.664	83.57	479	NO DATA
500 - 525	43	4,978,415.87	2.40	115,777.11	8.334	80.13	512	NO DATA
526 - 550	80	8,999,003.45	4.34	112,487.54	9.048	79.56	539	NO DATA
551 - 575	105	11,842,645.06	5.71	112,787.10	8.595	74.29	564	NO DATA
576 - 600	125	14,248,300.50	6.88	113,986.40	8.338	75.88	589	1.60
601 - 625	257	30,165,651.41	14.56	117,376.08	8.006	80.95	614	4.11
626 - 650	496	38,415,722.53	18.54	77,451.05	8.882	84.93	638	2.35
651 - 675	425	41,834,904.18	20.19	98,435.07	7.886	82.04	662	4.17
676 - 700	250	23,432,719.11	11.31	93,730.88	7.775	82.73	687	6.87
701 - 725	140	13,022,252.86	6.28	93,016.09	7.941	83.85	711	1.11
726 - 750	87	8,613,776.34	4.16	99,008.92	7.463	81.80	738	4.74
751 - 775	51	5,974,422.79	2.88	117,145.54	6.719	76.23	763	NO DATA
776 - 800	29	2,696,235.23	1.30	92,973.63	6.816	68.83	782	NO DATA
801 - 825	1	124,821.74	0.06	124,821.74	9.700	98.66	802	NO DATA
Not Available	11	1,124,707.69	0.54	102,246.15	8.843	80.45	NO DATA	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Risk Grade of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Risk Grade	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
A	1,879	\$190,198,054.40	91.78	101,223.02	8.042	81.39	648	3.30
B	156	9,900,557.94	4.78	63,465.12	9.614	81.24	617	NO DATA
C	35	2,937,308.26	1.42	83,923.09	9.488	73.58	572	NO DATA
D	51	4,193,097.67	2.02	82,217.60	9.563	80.36	525	NO DATA
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

Delinquency Status of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Delinquency Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Current	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03
Total:	2,121	\$207,229,018.27	100.00	97,703.45	8.168	81.25	643	3.03

CBASS GROUP 1 ORIGINATORS

Originator	Total	Percent
American Business Financial Services	151,445,646.69	44.36%
Homefield Financial, Inc	38,622,177.98	11.31%
ResMAE	31,983,501.02	9.37%
Long Beach	22,859,396.58	6.70%
First Bank Home Mortgage	20,002,588.24	5.86%
The Mortgage Store Financial Inc.	14,191,223.68	4.16%
Impac	9,426,021.65	2.76%
New Century	8,324,595.64	2.44%
First Street Financial	7,216,702.64	2.11%
Washington Mutual	6,249,882.16	1.83%
Mortgage Link Inc	6,032,543.04	1.77%
Acoustic Home Loans, LLC	5,212,114.29	1.53%
Anvil Funding Corp	4,599,460.85	1.35%
Arlington Capital Mortgage	2,527,951.41	0.74%
First Continental Mortgage Investment Corp	1,221,980.51	0.36%
Allstate Home Loans, Inc	1,195,515.25	0.35%
Stated Island Bank	1,035,650.96	0.30%
Sunset Direct Lending	982,717.68	0.29%
East West Mortgage	751,247.97	0.22%
DHI Mortgage Corp	669,755.65	0.20%
Michigan Fidelity Acceptance Corp	640,282.16	0.19%
Milestone Mortgage Company	570,057.46	0.17%
Alliance Mortgage Banking Corp	561,974.66	0.16%
Bridge Capital Corp	553,485.47	0.16%
Century	517,312.74	0.15%
Available Mortgage Funding	409,125.81	0.12%
First Magnus Financial Corp	394,968.84	0.12%
EMC	392,521.69	0.11%
DLJ	376,897.52	0.11%
BNC Lending	299,612.58	0.09%
Matrix Bancorp	264,307.87	0.08%
Wilmington Finance Inc.	252,905.96	0.07%
Household Bank	237,063.11	0.07%
Prudential	221,661.05	0.06%
Encore Credit Corp.	217,811.37	0.06%
Morgan Stanley	156,981.17	0.05%
Finance America	154,456.29	0.05%
Corestar Financial, LLC	117,354.69	0.03%
Merrill Lynch	111,750.04	0.03%
Aames	78,473.10	0.02%
Telebank	73,992.53	0.02%
Peoples Choice	61,321.30	0.02%
Cresleigh Bancorp	54,495.19	0.02%
Republic Bank	54,075.87	0.02%
Bank United	41,273.24	0.01%
Irwin	22,501.85	0.01%
Grand Total	341,387,337.45	100.00%

CBASS GROUP 2 ORIGINATORS

Originator	Total	Percent
American Business Financial Services	90,051,984.96	64.82%
First Bank Home Mortgage	8,500,548.82	6.12%
Homefield Financial, Inc	8,139,113.05	5.86%
Long Beach	6,625,046.28	4.77%
Impac	4,129,733.46	2.97%
(blank)	3,183,264.61	2.29%
Washington Mutual	2,633,971.73	1.90%
ResMAE	2,478,395.27	1.78%
First Street Financial	1,467,652.17	1.06%
New Century	1,309,496.96	0.94%
Republic Bank	1,155,230.84	0.83%
Mortgage Link Inc	775,472.00	0.56%
Mellon Bank	718,613.08	0.52%
Alliance Mortgage Banking Corp	624,262.24	0.45%
GMAC/RFC	594,660.90	0.43%
Matrix Bancorp	535,231.61	0.39%
Pamex	531,273.55	0.38%
The Mortgage Store Financial Inc.	528,660.17	0.38%
Morgan Stanley	486,401.70	0.35%
Prudential	415,246.21	0.30%
Emergent	363,737.35	0.26%
First Continental Mortgage Investment Corp	357,471.31	0.26%
Banc of America	350,922.67	0.25%
South Plains	326,625.14	0.24%
Allstate Home Loans, Inc	266,595.94	0.19%
Bank United	243,215.27	0.18%
Bridge Capital Corp	229,034.58	0.16%
Peoples Choice	208,905.25	0.15%
Mtge Investment Lending Assoc.	175,701.62	0.13%
DLJ	171,278.64	0.12%
Anvil Funding Corp	169,862.20	0.12%
Banc One	167,689.75	0.12%
Kaufman & Broad	134,884.53	0.10%
Irwin	133,568.93	0.10%
First Union	107,885.63	0.08%
Altegra	95,291.48	0.07%
Dale	92,039.80	0.07%
Wynwood	86,962.43	0.06%
Chase	82,097.28	0.06%
Wilmington Finance Inc.	72,867.19	0.05%
Metropolitan	67,186.18	0.05%
Fairbanks	63,561.20	0.05%
Nations Bank	34,080.38	0.02%
Regions Mortgage Inc.	28,645.31	0.02%
Van Dyk	15,232.18	0.01%
Michigan Fidelity Acceptance Corp	7,326.31	0.01%
Grand Total	138,936,928.16	100.00%

Original Principal Balances of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	W/A GROSS CPN	W/A CBLTV	W/A FICO	IO % of
50,000.01 - 75,000.00	1	\$58,800.00	0.06	58,800.00	6.500	80.00	568	100.00
75,000.01 - 100,000.00	9	818,800.00	0.77	90,977.78	6.705	83.06	664	100.00
100,000.01 - 125,000.00	7	787,220.00	0.74	112,460.00	6.913	83.57	707	100.00
125,000.01 - 150,000.00	24	3,363,682.00	3.18	140,153.42	6.377	80.82	670	100.00
150,000.01 - 175,000.00	33	5,355,814.00	5.06	162,297.39	6.323	79.83	655	100.00
175,000.01 - 200,000.00	43	8,054,372.00	7.61	187,310.98	6.072	78.86	649	100.00
200,000.01 - 225,000.00	42	8,937,149.00	8.44	212,789.26	6.098	80.44	669	100.00
225,000.01 - 250,000.00	41	9,737,680.00	9.20	237,504.39	6.150	81.16	642	100.00
250,000.01 - 275,000.00	33	8,635,798.00	8.16	261,690.85	6.213	80.08	651	100.00
275,000.01 - 300,000.00	24	6,872,250.00	6.49	286,343.75	6.463	82.56	629	100.00
300,000.01 - 333,700.00	28	8,909,312.00	8.42	318,189.71	6.316	82.19	661	100.00
333,700.01 - 350,000.00	9	3,055,060.00	2.89	339,451.11	6.444	81.84	648	100.00
350,000.01 - 500,000.00	83	34,176,978.26	32.29	411,770.82	6.266	82.46	647	100.00
500,000.01 - 1,000,000.00	11	7,069,550.00	6.68	642,686.36	6.284	82.39	691	100.00
Total:	388	\$105,832,465.26	100.00	272,764.09	6.260	81.49	654	100.00

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	W/A GROSS CPN	W/A CBLTV	W/A FICO	IO % of
50,000.01 - 75,000.00	1	\$58,693.39	0.06	58,693.39	6.500	80.00	568	100.00
75,000.01 - 100,000.00	9	818,570.33	0.78	90,952.26	6.705	83.06	664	100.00
100,000.01 - 125,000.00	7	785,334.24	0.75	112,190.61	6.913	83.59	707	100.00
125,000.01 - 150,000.00	25	3,505,319.68	3.33	140,212.79	6.354	80.91	669	100.00
150,000.01 - 175,000.00	33	5,355,285.48	5.08	162,281.38	6.323	79.83	655	100.00
175,000.01 - 200,000.00	46	8,631,813.10	8.20	187,648.11	6.043	78.83	645	100.00
200,000.01 - 225,000.00	41	8,733,841.63	8.29	213,020.53	6.111	80.45	670	100.00
225,000.01 - 250,000.00	40	9,508,234.90	9.03	237,705.87	6.202	80.95	644	100.00
250,000.01 - 275,000.00	33	8,633,630.81	8.20	261,625.18	6.213	80.08	651	100.00
275,000.01 - 300,000.00	24	6,870,608.18	6.52	286,275.34	6.463	82.56	629	100.00
300,000.01 - 333,700.00	28	8,907,512.32	8.46	318,125.44	6.316	82.19	661	100.00
333,700.01 - 350,000.00	9	3,051,438.49	2.90	339,048.72	6.445	81.84	648	100.00
350,000.01 - 500,000.00	81	33,397,023.93	31.71	412,308.94	6.257	82.66	648	100.00
500,000.01 - 1,000,000.00	11	7,063,579.81	6.71	642,143.62	6.283	82.40	691	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	W/A GROSS CPN	W/A CBLTV	W/A FICO	IO % of
3.500 - 3.999	2	\$788,183.00	0.75	394,091.50	3.976	80.00	703	100.00
4.000 - 4.499	8	1,875,172.89	1.78	234,396.61	4.180	85.77	682	100.00
4.500 - 4.999	8	2,431,835.54	2.31	303,979.44	4.734	80.00	700	100.00
5.000 - 5.499	16	4,455,454.27	4.23	278,465.89	5.247	84.29	707	100.00
5.500 - 5.999	99	26,383,640.66	25.05	266,501.42	5.773	79.18	660	100.00

6.000 - 6.499	110	30,041,783.59	28.52	273,107.12	6.215	81.58	654	100.00
6.500 - 6.999	100	26,959,683.93	25.60	269,596.84	6.735	82.05	644	100.00
7.000 - 7.499	23	6,674,993.77	6.34	290,217.12	7.208	85.97	633	100.00
7.500 - 7.999	17	4,489,128.94	4.26	284,066.41	7.676	80.59	613	100.00
8.000 - 8.499	4	1,136,009.70	1.08	284,002.43	8.216	83.76	630	100.00
10.000 - 10.499	1	85,000.00	0.08	85,000.00	10.250	100.00	668	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Original Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 180	1	\$85,000.00	0.08	85,000.00	10.250	100.00	668	100.00
241 - 360	387	105,235,886.29	99.92	271,927.35	6.256	81.50	654	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
121 - 180	1	\$85,000.00	0.08	85,000.00	10.250	100.00	668	100.00
241 - 300	2	642,992.89	0.61	321,496.45	4.604	83.10	655	100.00
301 - 360	385	104,592,893.40	99.31	271,669.85	6.266	81.49	654	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Seasoning of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 006	377	\$101,349,084.56	96.23	268,830.46	6.249	81.54	653	100.00
007 - 012	5	2,479,996.38	2.35	495,999.28	6.221	82.08	716	100.00
037 - 042	2	261,864.24	0.25	130,932.12	6.875	74.89	748	100.00
043 - 048	1	675,022.74	0.64	765,022.74	7.625	80.00	586	100.00
049 - 054	1	175,889.70	0.17	175,889.70	8.000	80.00	659	100.00
055 - 060	1	180,035.78	0.17	180,035.78	7.625	64.06	577	100.00
061+	1	198,992.89	0.19	198,992.89	4.000	90.00	545	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

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

Original LTV's	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	1	\$85,000.00	0.08	85,000.00	10.250	100.00	668	100.00
50.01 - 55.00	4	972,938.01	0.92	243,234.50	5.990	52.54	647	100.00
55.01 - 60.00	4	892,444.32	0.85	223,111.08	6.262	56.40	614	100.00
60.01 - 65.00	8	1,795,442.07	1.70	224,430.26	6.258	62.35	627	100.00
65.01 - 70.00	8	2,144,221.79	2.04	268,027.72	6.607	68.33	586	100.00
70.01 - 75.00	18	4,406,571.68	4.18	244,809.54	6.232	73.79	633	100.00
75.01 - 80.00	223	59,633,243.55	56.62	267,413.65	6.176	79.92	663	100.00
80.01 - 85.00	39	10,810,676.07	10.26	277,196.82	6.271	83.77	639	100.00
85.01 - 90.00	69	20,500,377.92	19.46	297,106.93	6.367	89.50	645	100.00
90.01 - 95.00	14	4,079,970.88	3.87	291,426.49	6.739	94.47	680	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

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

Combined LTV's	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
50.01 - 55.00	4	\$972,938.01	0.92	243,234.50	5.990	52.54	647	100.00
55.01 - 60.00	4	892,444.32	0.85	223,111.08	6.262	56.40	614	100.00
60.01 - 65.00	8	1,795,442.07	1.70	224,430.26	6.258	62.35	627	100.00
65.01 - 70.00	8	2,144,221.79	2.04	268,027.72	6.607	68.33	586	100.00
70.01 - 75.00	18	4,406,571.68	4.18	244,809.54	6.232	73.79	633	100.00
75.01 - 80.00	223	59,633,243.55	56.62	267,413.65	6.176	79.92	663	100.00
80.01 - 85.00	39	10,810,676.07	10.26	277,196.82	6.271	83.77	639	100.00
85.01 - 90.00	69	20,500,377.92	19.46	297,106.93	6.367	89.50	645	100.00
90.01 - 95.00	14	4,079,970.88	3.87	291,426.49	6.739	94.47	680	100.00
95.01 - 100.00	1	85,000.00	0.08	85,000.00	10.250	100.00	668	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Owner Occupancy of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Investor	10	\$2,580,573.80	2.45	258,057.38	5.426	90.15	696	100.00
Primary	378	102,740,312.49	97.55	271,799.77	6.280	81.30	653	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Property Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Single Family	267	\$71,156,295.56	67.56	266,502.98	6.238	81.55	650	100.00

PUD	62	18,452,881.32	17.52	297,627.12	6.319	81.66	665	100.00
Condo	42	11,390,936.27	10.82	271,212.77	6.351	80.73	660	100.00
2 Family	12	3,353,273.14	3.18	279,439.43	6.564	81.83	647	100.00
4 Family	5	967,500.00	0.92	193,500.00	4.586	84.42	695	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Loan Purpose of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
Cashout	176	\$49,369,550.87	46.88	280,508.81	6.332	81.58	640	100.00
Purchase	204	54,187,014.25	51.45	265,622.62	6.196	81.50	666	100.00
Refi	8	1,764,321.17	1.68	220,540.15	6.179	80.19	661	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Document Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
Full	173	\$47,394,081.05	45.00	273,954.23	6.205	81.52	644	100.00
Limited	8	2,533,680.94	2.41	316,710.12	6.584	77.39	721	100.00
None	1	396,713.85	0.38	396,713.85	6.500	92.97	655	100.00
Stated Income	206	54,996,410.45	52.22	266,972.87	6.290	81.62	659	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Product Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
1 Mo Lib	1	\$444,000.00	0.42	444,000.00	4.875	80.00	705	100.00
2/28 ARM	240	64,950,982.96	61.67	270,629.10	6.362	82.17	648	100.00
3/27 ARM	96	25,096,665.95	23.83	261,423.60	6.125	81.54	654	100.00
5/25 ARM	16	4,841,626.49	4.60	302,601.66	6.519	77.68	680	100.00
6 Mo Lib	3	1,272,655.66	1.21	424,218.55	4.975	79.39	706	100.00
Balloon	1	85,000.00	0.08	85,000.00	10.250	100.00	668	100.00
Fixed	22	6,192,656.69	5.88	281,484.40	6.511	78.39	660	100.00
LIBOR-1Y	9	2,437,298.54	2.31	270,810.95	4.522	80.00	696	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Index Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
1 Yr Treasury	6	\$1,491,805.35	1.42	248,634.23	7.054	78.51	616	100.00
12 Month FNMA LIBOR	9	2,437,298.54	2.31	270,810.95	4.522	80.00	696	100.00
6 Month LIBOR	349	94,670,125.71	89.89	271,261.11	6.278	81.79	653	100.00
Fixed Rate	23	6,277,656.69	5.96	272,941.60	6.562	78.69	660	100.00
WSJ 1 Month LIBOR	1	444,000.00	0.42	444,000.00	4.875	80.00	705	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Geographical Distribution of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
California	265	\$78,573,749.03	74.60	296,504.71	6.241	81.52	651	100.00
Florida	25	4,948,126.36	4.70	197,925.05	6.160	79.15	648	100.00
Virginia	13	3,864,808.45	3.67	297,292.96	6.535	82.14	657	100.00
Colorado	16	3,169,172.65	3.01	198,073.29	6.715	82.84	650	100.00
Washington	7	2,033,587.07	1.93	290,512.44	5.698	80.96	679	100.00
Nevada	9	1,894,868.76	1.80	210,540.97	6.415	83.99	665	100.00
Maryland	10	1,876,220.31	1.78	187,622.03	6.464	77.84	654	100.00
Massachusetts	6	1,355,920.00	1.29	225,986.67	6.426	78.14	661	100.00
Arizona	7	1,137,032.01	1.08	162,433.14	4.932	83.76	688	100.00
Illinois	5	1,124,172.21	1.07	224,843.44	7.117	84.08	683	100.00
Georgia	3	1,121,029.06	1.06	373,676.35	5.985	88.68	696	100.00
Other	22	4,222,155.38	4.01	191,916.15	6.387	81.20	658	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Prepay Penalty for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
Has Prepay Penalty	318	\$86,904,319.53	82.51	273,284.02	6.241	81.27	652	100.00
No Prepay Penalty	70	18,416,566.76	17.49	263,093.81	6.344	82.67	661	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Prepay Term for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
<= 0	70	\$18,416,566.76	17.49	263,093.81	6.344	82.67	661	100.00
001 - 012	14	4,257,213.66	4.04	304,086.69	6.217	78.22	651	100.00
013 - 024	179	49,284,430.42	46.79	275,332.01	6.307	82.25	647	100.00
025 - 036	110	29,132,945.06	27.66	264,844.96	6.115	80.53	657	100.00

049 - 060	15	4,229,730.39	4.02	281,982.03	6.375	77.98	688	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Prepay Code	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
None	70	\$18,416,566.76	17.49	263,093.81	6.344	82.67	661	100.00
100% on 1 month int on the pct of the bal listed	1	389,600.00	0.37	389,600.00	6.550	80.00	653	100.00
100% on 1% of the pct of the upb listed (usually 100%)	1	125,100.00	0.12	125,100.00	7.500	90.00	644	100.00
100% on 2% of the pct of the upb listed (usually 100%)	12	3,488,888.45	3.31	290,740.70	6.350	82.37	660	100.00
100% on 2%/1%	1	203,996.06	0.19	203,996.06	7.500	80.00	652	100.00
100% on 3 month int on the pct of the bal listed	4	608,720.00	0.58	152,180.00	5.591	82.37	724	100.00
100% on 5% of the upb listed (usually 100%)	9	1,703,117.72	1.62	189,235.30	6.380	82.26	675	100.00
100% on 5%/4%/3%	1	135,700.00	0.13	135,700.00	6.990	84.81	669	100.00
100% on 6 month int on the pct of the bal listed	4	1,139,900.00	1.08	284,975.00	6.656	73.24	639	100.00
67% on 2 month int on the pct of the bal listed	6	1,249,790.90	1.19	208,298.48	6.665	81.41	649	100.00
67% on 4 month int on the pct of the bal listed	1	275,932.15	0.26	275,932.15	5.900	80.00	657	100.00
80% on 5%/4%/3%/2%/1%	1	144,900.00	0.14	144,900.00	6.500	90.00	720	100.00
80% on 6 month int on the pct of the bal listed	272	76,135,444.84	72.29	279,909.72	6.219	81.38	651	100.00
80% on Months Interest	2	816,000.00	0.77	408,000.00	6.189	80.00	658	100.00
M1233	3	487,229.41	0.46	162,409.80	6.140	68.05	648	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
500 - 525	1	\$465,000.00	0.44	465,000.00	7.990	69.92	515	100.00
526 - 550	1	198,992.89	0.19	198,992.89	4.000	90.00	545	100.00
551 - 575	7	1,501,621.39	1.43	214,517.34	6.731	82.98	565	100.00
576 - 600	42	11,728,580.33	11.14	279,251.91	6.591	81.05	589	100.00
601 - 625	59	17,186,173.37	16.32	291,291.07	6.526	79.78	615	100.00
626 - 650	81	21,674,120.71	20.58	267,581.74	6.406	81.56	639	100.00
651 - 675	77	20,343,839.94	19.32	264,205.71	6.245	81.91	661	100.00
676 - 700	59	14,775,057.60	14.03	250,424.71	6.014	81.75	688	100.00
701 - 725	32	9,311,985.05	8.84	290,999.53	5.624	83.41	709	100.00
726 - 750	15	4,018,079.53	3.82	267,871.97	5.947	82.10	735	100.00
751 - 775	10	2,621,920.50	2.49	262,192.05	5.672	83.92	760	100.00
776 - 800	4	1,495,514.98	1.42	373,878.75	6.208	80.00	782	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Risk Grade of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Aggregate Principal % of Aggregate Principal AVG WA WA WA IO

Risk Grade	Number of Loans	Balance as of Cut-off Date	Balance as of Cut-off Date	Current Balance	Gross CPN	CBLTV	FICO	% of
A	375	\$101,467,595.57	96.34	270,380.25	6.235	81.61	655	100.00
B	12	3,542,890.72	3.36	295,240.89	6.966	78.99	606	100.00
C	1	310,400.00	0.29	310,400.00	6.300	80.00	641	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Delinquency Status of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Delinquency Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Gross CPN	WA CBLTV	WA FICO	IO % of
Current	388	105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00
Total:	388	\$105,320,886.29	100.00	271,445.58	6.259	81.51	654	100.00

Margins of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Margins	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Gross CPN	WA CBLTV	WA FICO	IO % of
2,000 - 2,499	1	\$208,800.00	0.21	208,800.00	6.250	80.00	651	100.00
2,500 - 2,999	10	2,894,705.35	2.92	289,470.54	5.648	82.28	660	100.00
3,000 - 3,499	12	4,311,781.07	4.35	359,315.09	5.233	80.00	714	100.00
3,500 - 3,999	2	1,041,407.07	1.05	520,703.54	5.234	80.00	719	100.00
4,000 - 4,499	3	1,331,014.98	1.34	443,671.66	5.251	85.40	744	100.00
4,500 - 4,999	20	6,055,249.05	6.11	302,762.45	5.903	80.48	664	100.00
5,000 - 5,499	60	15,172,631.65	15.32	252,877.19	6.022	81.96	668	100.00
5,500 - 5,999	73	19,536,967.78	19.73	267,629.70	6.173	80.47	643	100.00
6,000 - 6,499	158	40,842,116.33	41.24	258,494.41	6.440	82.37	645	100.00
6,500 - 6,999	21	6,183,756.06	6.24	294,464.57	7.023	82.33	630	100.00
7,000 - 7,499	5	1,464,800.26	1.48	292,960.05	7.654	80.50	625	100.00
Total:	365	\$99,043,229.60	100.00	271,351.31	6.240	81.69	653	100.00

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Gross CPN	WA CBLTV	WA FICO	IO % of
December 2004	2	\$642,992.89	0.65	321,496.45	4.604	83.10	655	100.00
January 2005	3	855,284.37	0.86	285,094.79	5.165	75.74	664	100.00
April 2005	1	597,407.07	0.60	597,407.07	5.500	80.00	729	100.00
June 2005	1	268,183.00	0.27	268,183.00	3.950	80.00	684	100.00
July 2005	8	2,169,115.54	2.19	271,139.44	4.592	80.00	698	100.00
August 2005	1	175,889.70	0.18	175,889.70	8.000	80.00	659	100.00
December 2005	1	675,022.74	0.68	675,022.74	7.625	80.00	586	100.00
April 2006	2	333,114.24	0.34	166,557.12	6.277	68.27	627	100.00
May 2006	6	1,552,398.65	1.57	258,733.11	5.889	81.27	683	100.00
June 2006	74	19,942,183.77	20.13	269,488.97	6.303	83.61	647	100.00
July 2006	115	30,530,208.74	30.83	265,480.08	6.465	82.25	649	100.00

August 2006	36	10,256,054.30	10.36	284,890.40	6.172	80.75	649	100.00
September 2006	9	2,598,887.50	2.62	288,765.28	6.705	77.40	635	100.00
January 2007	1	497,600.00	0.50	497,600.00	5.875	80.00	665	100.00
April 2007	2	427,500.00	0.43	213,750.00	4.250	90.00	704	100.00
May 2007	5	1,551,692.20	1.57	310,338.44	5.128	85.29	670	100.00
June 2007	16	4,015,019.05	4.05	250,938.69	5.971	79.85	649	100.00
July 2007	45	11,638,704.68	11.75	238,637.88	6.203	81.96	657	100.00
August 2007	17	4,477,153.55	4.52	263,361.97	6.310	79.76	644	100.00
September 2007	10	2,488,996.47	2.51	248,899.65	6.673	81.97	647	100.00
January 2009	3	1,585,682.53	1.60	528,560.84	6.260	80.00	747	100.00
June 2009	2	582,560.12	0.59	291,280.06	6.388	67.05	703	100.00
July 2009	4	1,036,978.49	1.05	259,244.62	6.237	78.60	652	100.00
August 2009	1	144,600.00	0.15	144,600.00	6.375	79.89	714	100.00
Total:	365	\$99,043,229.60	100.00	271,351.31	6.240	81.69	653	100.00

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
9.500 - 9.999	2	\$788,183.00	0.80	394,091.50	3.976	80.00	703	100.00
10.000 - 10.499	7	1,676,180.00	1.69	239,454.29	4.201	85.27	699	100.00
10.500 - 10.999	6	1,755,835.54	1.77	292,639.26	4.665	80.00	701	100.00
11.000 - 11.499	7	3,248,654.25	3.28	464,093.46	5.717	83.44	739	100.00
11.500 - 11.999	38	9,422,532.58	9.51	247,961.38	5.819	78.05	658	100.00
12.000 - 12.499	56	14,552,420.07	14.69	259,864.64	5.921	81.71	659	100.00
12.500 - 12.999	94	26,752,906.30	27.01	284,605.39	6.157	80.66	653	100.00
13.000 - 13.499	68	18,395,007.71	18.57	270,514.82	6.377	83.13	646	100.00
13.500 - 13.999	59	14,412,743.91	14.55	244,283.80	6.773	82.55	640	100.00
14.000 - 14.499	15	4,580,251.88	4.62	305,350.13	7.298	84.26	624	100.00
14.500 - 14.999	11	2,874,314.36	2.90	261,301.31	7.725	81.92	611	100.00
15.000 - 15.499	2	584,200.00	0.59	292,100.00	8.260	87.32	627	100.00
Total:	365	\$99,043,229.60	100.00	271,351.31	6.240	81.69	653	100.00

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
<= 0.499	22	\$7,160,103.49	7.23	325,459.25	6.207	80.09	675	100.00
2.000 - 2.499	1	208,800.00	0.21	208,800.00	6.250	80.00	651	100.00
3.500 - 3.999	2	876,000.00	0.88	438,000.00	4.228	80.00	728	100.00
4.000 - 4.499	8	1,896,174.98	1.91	237,021.87	4.323	84.66	710	100.00
4.500 - 4.999	3	988,000.00	1.00	329,333.33	4.807	80.00	693	100.00
5.000 - 5.499	15	4,098,409.29	4.14	273,227.29	5.294	83.69	699	100.00
5.500 - 5.999	95	24,565,924.32	24.80	258,588.68	5.778	79.14	658	100.00
6.000 - 6.499	101	26,783,496.34	27.04	265,183.13	6.227	81.93	647	100.00
6.500 - 6.999	83	22,881,296.99	23.10	275,678.28	6.728	82.70	643	100.00
7.000 - 7.499	20	6,062,033.77	6.12	303,101.69	7.206	86.66	629	100.00
7.500 - 7.999	13	2,862,070.42	2.89	220,159.26	7.739	82.14	619	100.00
8.000 - 8.499	2	660,920.00	0.67	330,460.00	8.259	86.47	622	100.00
Total:	365	\$99,043,229.60	100.00	271,351.31	6.240	81.69	653	100.00

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
1.000	29	\$6,726,802.87	6.79	231,958.72	6.290	80.93	678	100.00
1.500	137	36,091,097.77	36.44	263,438.67	6.330	82.69	645	100.00
2.000	75	19,711,687.28	19.90	262,822.50	6.056	80.18	659	100.00
3.000	115	33,018,782.51	33.34	287,119.85	6.224	81.81	649	100.00
5.000	8	2,897,452.10	2.93	362,181.51	6.584	80.23	690	100.00
6.000	1	597,407.07	0.60	597,407.07	5.500	80.00	729	100.00
Total:	365	\$99,043,229.60	100.00	271,351.31	6.240	81.69	653	100.00

Subsequent Periodic Rate Caps of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
1.000	221	\$60,613,370.13	61.20	274,268.64	6.269	81.21	656	100.00
1.500	127	33,459,348.51	33.78	263,459.44	6.308	82.89	645	100.00
2.000	15	3,929,103.89	3.97	261,940.26	5.483	79.44	666	100.00
3.000	1	444,000.00	0.45	444,000.00	4.875	80.00	705	100.00
6.000	1	597,407.07	0.60	597,407.07	5.500	80.00	729	100.00
Total:	365	\$99,043,229.60	100.00	271,351.31	6.240	81.69	653	100.00

Original Principal Balances of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
25,000.01 - 50,000.00	19	\$775,300.00	4.01	40,805.26	9.534	75.97	622	NO DATA
50,000.01 - 75,000.00	51	3,239,226.00	16.74	63,514.24	8.820	79.27	597	NO DATA
75,000.01 - 100,000.00	53	4,584,535.00	23.69	86,500.66	8.332	81.90	613	NO DATA
100,000.01 - 125,000.00	29	3,287,790.00	16.99	113,372.07	7.704	83.01	625	NO DATA
125,000.01 - 150,000.00	13	1,799,090.00	9.30	138,391.54	7.299	81.56	644	NO DATA
150,000.01 - 175,000.00	15	2,391,050.00	12.36	159,403.33	8.048	82.48	609	NO DATA
175,000.01 - 200,000.00	5	895,250.00	4.63	179,050.00	7.025	85.37	643	NO DATA
200,000.01 - 225,000.00	2	488,000.00	2.52	244,000.00	6.691	80.27	638	NO DATA
225,000.01 - 250,000.00	2	531,550.00	2.75	265,775.00	7.348	77.57	612	NO DATA
250,000.01 - 275,000.00	2	560,600.00	2.90	280,300.00	7.299	78.44	601	NO DATA
275,000.01 - 300,000.00	2	797,500.00	4.12	398,750.00	6.801	73.86	619	NO DATA
350,000.01 - 500,000.00	2							
Total:	193	\$19,349,891.00	100.00	100,258.50	8.002	81.02	617	NO DATA

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	4	\$89,644.87	0.47	22,411.22	11.184	73.01	591	NO DATA
25,000.01 - 50,000.00	18	747,587.60	3.92	41,532.64	9.384	77.17	629	NO DATA
50,000.01 - 75,000.00	50	3,188,465.73	16.72	63,769.31	8.678	78.95	598	NO DATA
75,000.01 - 100,000.00	52	4,491,844.23	23.55	86,381.62	8.323	82.12	614	NO DATA
100,000.01 - 125,000.00	28	3,157,409.45	16.56	112,764.62	7.718	83.10	623	NO DATA
125,000.01 - 150,000.00	14	1,932,336.54	10.13	138,024.04	7.560	81.44	633	NO DATA
150,000.01 - 175,000.00	17	2,743,976.41	14.39	161,410.38	7.718	83.55	621	NO DATA
175,000.01 - 200,000.00	2	364,323.55	1.91	182,161.78	6.989	82.52	641	NO DATA
200,000.01 - 225,000.00	2	482,030.03	2.53	241,015.02	6.691	80.27	638	NO DATA
225,000.01 - 250,000.00	2	527,227.15	2.76	263,613.58	7.349	77.57	612	NO DATA
250,000.01 - 275,000.00	2	555,962.47	2.92	277,981.24	7.299	78.44	601	NO DATA
275,000.01 - 300,000.00	2	789,487.05	4.14	394,743.53	6.801	73.86	619	NO DATA
350,000.01 - 500,000.00	2							
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
5.500 - 5.999	3	\$330,854.59	1.73	110,284.86	5.842	74.20	716	NO DATA
6.000 - 6.499	9	1,317,477.53	6.91	146,386.39	6.359	73.74	682	NO DATA
6.500 - 6.999	19	2,527,797.21	13.26	133,041.96	6.752	79.86	629	NO DATA
7.000 - 7.499	30	3,795,250.50	19.90	126,508.35	7.243	82.48	650	NO DATA
7.500 - 7.999	30	3,153,196.44	16.53	105,106.55	7.735	82.59	626	NO DATA
8.000 - 8.499	25	2,262,593.96	11.86	90,503.76	8.257	83.96	601	NO DATA
8.500 - 8.999	24	1,853,604.85	9.72	77,233.54	8.786	80.77	580	NO DATA
9.000 - 9.499	17	1,537,728.03	8.06	90,454.59	9.280	82.73	568	NO DATA
9.500 - 9.999	10	794,026.92	4.16	79,402.69	9.794	82.52	569	NO DATA
10.000 - 10.499	8	534,405.82	2.80	66,800.73	10.161	79.20	568	NO DATA
10.500 - 10.999	12	701,672.81	3.68	58,472.73	10.703	76.65	568	NO DATA
11.000 - 11.499	1	71,087.13	0.37	71,087.13	11.150	85.00	513	NO DATA
11.500 - 11.999	4	152,376.30	0.80	38,094.08	11.600	74.30	528	NO DATA
13.500 - 13.999	1	38,222.99	0.20	38,222.99	13.740	65.00	523	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Original Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 180	14	\$719,285.87	3.77	51,377.56	9.484	77.09	626	NO DATA
181 - 240	4	247,552.23	1.30	61,888.06	9.774	83.61	606	NO DATA
241 - 360	175	18,103,456.98	94.93	103,448.33	7.902	81.16	617	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 060	1	\$23,140.91	0.12	23,140.91	11.750	80.00	558	NO DATA
061 - 120	7	254,584.30	1.33	36,369.19	10.014	80.47	650	NO DATA
121 - 180	7	479,783.65	2.52	68,540.52	9.432	74.20	608	NO DATA
181 - 240	4	233,929.45	1.23	58,482.36	9.317	84.17	622	NO DATA
241 - 300	1	52,448.81	0.28	52,448.81	10.890	80.00	498	NO DATA

301 - 360	173	18,026,407.96	94.53	104,198.89	7.888	81.19	617	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Seasoning of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
007 - 012	149	\$15,319,306.80	80.33	102,814.14	7.878	81.59	618	NO DATA
013 - 018	33	3,342,821.39	17.53	101,297.62	8.069	79.03	620	NO DATA
055 - 060	1	75,431.51	0.40	75,431.51	11.500	75.00	469	NO DATA
061+	10	332,735.38	1.74	33,273.54	11.309	77.16	594	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

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

Original LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
35.01 - 40.00	1	\$29,872.69	0.16	29,872.69	10.850	35.71	581	NO DATA
45.01 - 50.00	4	321,314.87	1.68	80,328.72	7.273	48.14	638	NO DATA
50.01 - 55.00	1	79,247.79	0.42	79,247.79	5.850	50.63	767	NO DATA
55.01 - 60.00	4	173,941.85	0.91	43,485.46	10.401	58.58	602	NO DATA
60.01 - 65.00	1	38,222.99	0.20	38,222.99	13.740	65.00	523	NO DATA
65.01 - 70.00	7	600,802.87	3.15	85,828.98	7.668	68.74	638	NO DATA
70.01 - 75.00	20	2,548,755.08	13.37	127,437.75	7.384	73.96	623	NO DATA
75.01 - 80.00	60	6,004,588.46	31.49	100,076.47	8.083	79.28	603	NO DATA
80.01 - 85.00	55	5,027,364.09	26.36	91,406.62	8.247	84.26	619	NO DATA
85.01 - 90.00	37	4,034,764.14	21.16	109,047.68	7.890	89.56	624	NO DATA
95.01 - 100.00	2	125,687.95	0.66	62,843.98	7.849	98.85	659	NO DATA
100.01 - 105.00	1	85,732.30	0.45	85,732.30	6.950	104.82	650	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

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

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
35.01 - 40.00	1	\$29,872.69	0.16	29,872.69	10.850	35.71	581	NO DATA
45.01 - 50.00	4	321,314.87	1.68	80,328.72	7.273	48.14	638	NO DATA
50.01 - 55.00	1	79,247.79	0.42	79,247.79	5.850	50.63	767	NO DATA
55.01 - 60.00	4	173,941.85	0.91	43,485.46	10.401	58.58	602	NO DATA
60.01 - 65.00	1	38,222.99	0.20	38,222.99	13.740	65.00	523	NO DATA
65.01 - 70.00	7	600,802.87	3.15	85,828.98	7.668	68.74	638	NO DATA
70.01 - 75.00	20	2,548,755.08	13.37	127,437.75	7.384	73.96	623	NO DATA
75.01 - 80.00	60	6,004,588.46	31.49	100,076.47	8.083	79.28	603	NO DATA
80.01 - 85.00	55	5,027,364.09	26.36	91,406.62	8.247	84.26	619	NO DATA
85.01 - 90.00	37	4,034,764.14	21.16	109,047.68	7.890	89.56	624	NO DATA
95.01 - 100.00	2	125,687.95	0.66	62,843.98	7.849	98.85	659	NO DATA
100.01 - 105.00	1	85,732.30	0.45	85,732.30	6.950	104.82	650	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Owner Occupancy of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Investor	8	\$714,649.76	3.75	89,331.22	7.318	73.14	660	NO DATA
Primary	184	18,295,585.38	95.94	99,432.53	8.016	81.37	615	NO DATA
Second Home	1	60,059.94	0.31	60,059.94	6.850	75.00	588	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Property Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Manufactured Housing	193	19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Loan Purpose of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Cashout	101	\$10,304,534.62	54.03	102,025.10	7.969	80.04	619	NO DATA
Purchase	51	4,244,170.71	22.26	83,219.03	8.129	83.81	613	NO DATA
Refi	41	4,521,589.75	23.71	110,282.68	7.891	80.69	616	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Document Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Alt	3	\$108,545.71	0.57	36,181.90	10.679	80.80	667	NO DATA
Full	148	14,127,148.85	74.08	95,453.71	8.102	83.18	615	NO DATA
Limited	6	457,596.67	2.40	76,266.11	8.829	80.03	582	NO DATA
Stated Income	36	4,377,003.85	22.95	121,583.44	7.458	74.22	627	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Product Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
2/28 ARM	104	\$10,980,945.51	57.58	105,586.01	7.981	81.67	606	NO DATA
3/27 ARM	7	1,019,604.01	5.35	145,657.72	7.547	78.11	612	NO DATA
6 Mo Lib	1	170,192.23	0.89	170,192.23	7.200	80.00	607	NO DATA
Balloon	4	189,496.73	0.99	47,374.18	11.113	75.87	581	NO DATA
Fixed	77	6,710,056.60	35.19	87,143.59	7.993	80.62	638	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Index Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
6 Month LIBOR	112	\$12,170,741.75	63.82	108,667.34	7.933	81.35	606	NO DATA
Fixed Rate	81	6,899,553.33	36.18	85,179.67	8.079	80.49	636	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Geographical Distribution of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
California	23	4,346,172.86	22.79	188,964.04	7.161	79.20	619	NO DATA
Washington	21	2,616,106.64	13.72	124,576.51	7.585	83.40	641	NO DATA
Oregon	16	1,858,206.29	9.74	116,137.89	7.540	76.71	644	NO DATA
North Carolina	20	1,350,109.20	7.08	67,505.46	9.309	83.68	585	NO DATA
Texas	18	1,209,701.97	6.34	67,205.66	9.204	77.69	589	NO DATA
Colorado	8	1,050,279.72	5.51	131,284.97	7.366	84.74	652	NO DATA
Michigan	8	882,223.19	4.63	110,277.90	7.724	83.30	640	NO DATA
South Carolina	13	805,222.06	4.22	61,940.16	8.970	78.53	589	NO DATA
Arizona	6	572,212.35	3.00	95,368.73	8.466	86.30	589	NO DATA
Oklahoma	7	539,824.51	2.83	77,117.79	8.535	86.41	578	NO DATA
Arkansas	8	494,586.67	2.59	61,823.33	9.166	80.82	594	NO DATA
Tennessee	5	427,592.73	2.24	85,518.55	7.830	84.13	627	NO DATA
Idaho	4	408,713.14	2.14	102,178.29	7.293	84.93	603	NO DATA
Missouri	4	348,424.52	1.83	87,106.13	8.335	80.71	628	NO DATA
New Mexico	4	341,048.12	1.79	85,262.03	9.132	78.25	557	NO DATA
Louisiana	5	327,379.13	1.72	65,475.83	7.869	76.02	641	NO DATA
Georgia	5	305,714.07	1.60	61,142.81	8.731	79.75	613	NO DATA
Montana	2	304,547.02	1.60	152,273.51	8.796	80.00	533	NO DATA
Alabama	4	252,869.83	1.33	63,217.46	8.614	83.52	602	NO DATA
Other	12	\$629,361.06	3.30	52,446.76	8.595	81.89	629	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Prepay Penalty for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Aggregate Principal % of Aggregate Principal AVG WA WA WA IO

Prepay Penalty	Number of Loans	Balance as of Cut-off Date	Balance as of Cut-off Date	Current Balance	Gross CPN	CBLTV	FICO	% of
Has Prepay Penalty	123	\$14,367,562.73	75.34	116,809.45	7.657	81.47	625	NO DATA
No Prepay Penalty	70	4,702,732.35	24.66	67,181.89	8.992	79.72	592	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Prepay Term for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Current Balance	WA Gross CPN	WA CBLTV	WA FICO	IO % of
<= 0	70	\$4,702,732.35	24.66	67,181.89	8.992	79.72	592	NO DATA
001 - 012	4	553,213.76	2.90	138,303.44	7.731	87.99	655	NO DATA
013 - 024	48	5,712,088.24	29.95	119,001.84	7.866	81.04	599	NO DATA
025 - 036	71	8,102,260.73	42.49	114,116.35	7.504	81.33	641	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Prepay Code for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Code	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Current Balance	WA Gross CPN	WA CBLTV	WA FICO	IO % of
None	70	\$4,702,732.35	24.66	67,181.89	8.992	79.72	592	NO DATA
100% on 1% of the pct of the i	1	94,650.90	0.50	94,650.90	8.900	82.07	728	NO DATA
100% on 2% of the pct of the i	3	251,874.33	1.32	83,958.11	7.937	84.02	639	NO DATA
100% on 3% of the pct of the i	2	270,205.51	1.42	135,102.76	7.879	87.89	638	NO DATA
100% on 3%/2%	31	3,376,067.49	17.70	108,905.40	8.080	81.14	591	NO DATA
100% on 3%/2%/1%	53	5,486,526.71	28.77	103,519.37	7.683	81.58	637	NO DATA
80% on 1% of the pct of the uj	8	882,223.19	4.63	110,277.90	7.724	83.30	640	NO DATA
80% on 2 month int on the pct	1	277,554.47	1.46	277,554.47	7.775	80.00	599	NO DATA
80% on 2% of the pct of the uj	1	74,473.56	0.39	74,473.56	7.750	68.36	665	NO DATA
80% on 3%/2%	5	923,161.18	4.84	184,632.24	7.091	78.29	634	NO DATA
80% on 3%/2%/1%	6	1,034,166.35	5.42	172,361.06	7.044	82.59	644	NO DATA
80% on 6 month int on the pct	12	1,696,659.04	8.90	141,388.25	7.206	81.22	624	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Fico Scores of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
< 500	4	\$287,352.30	1.51	71,838.08	10.002	81.80	483	NO DATA
500 - 525	12	984,882.20	5.16	82,073.52	9.378	82.94	514	NO DATA
526 - 550	20	1,787,327.43	9.37	89,366.37	9.394	81.14	539	NO DATA
551 - 575	19	1,522,195.72	7.98	80,115.56	8.582	81.53	563	NO DATA
576 - 600	26	2,644,944.86	13.87	101,728.65	8.318	81.13	591	NO DATA
601 - 625	31	3,489,109.95	18.30	112,551.93	7.577	79.91	613	NO DATA
626 - 650	30	3,717,497.49	19.49	123,916.58	7.493	81.02	637	NO DATA
651 - 675	21	1,986,698.69	10.42	94,604.70	7.500	80.98	663	NO DATA
676 - 700	8	530,852.87	2.78	66,356.61	7.756	82.59	686	NO DATA
701 - 725	8	648,842.50	3.40	81,105.31	7.210	76.33	706	NO DATA
726 - 750	9	926,551.14	4.86	102,950.13	7.222	85.26	735	NO DATA
751 - 775	5	544,039.93	2.85	108,807.99	6.713	79.48	758	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Risk Grade of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Risk Grade	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
A	147	\$14,731,960.84	77.25	100,217.42	7.769	81.56	628	NO DATA
B	26	2,671,687.00	14.01	102,757.19	8.464	80.40	581	NO DATA
C	13	1,302,168.59	6.83	100,166.81	8.840	78.75	579	NO DATA
D	7	364,478.65	1.91	52,068.38	10.218	72.59	558	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Delinquency Status of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Delinquency Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Current	193	19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA
Total:	193	\$19,070,295.08	100.00	98,809.82	7.986	81.04	617	NO DATA

Margins of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Margins	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
4.500 - 4.999	58	\$6,195,859.08	50.91	106,825.16	7.336	81.84	633	NO DATA
5.000 - 5.999	36	3,942,205.10	32.39	109,505.70	8.505	81.84	578	NO DATA
6.000 - 6.499	8	1,038,470.92	8.53	129,808.87	8.270	79.83	585	NO DATA
6.500 - 6.999	10	994,206.65	8.17	99,420.67	9.038	77.89	574	NO DATA
Total:	112	\$12,170,741.75	100.00	108,667.34	7.933	81.35	606	NO DATA

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
May 2005	1	\$170,192.23	1.40	170,192.23	7.200	80.00	607	NO DATA
August 2005	1	54,823.35	0.45	54,823.35	8.650	48.94	555	NO DATA
September 2005	17	2,008,737.23	16.50	118,161.01	8.010	79.35	617	NO DATA
October 2005	16	1,773,876.27	14.57	110,867.27	7.595	83.10	629	NO DATA
November 2005	29	3,076,710.29	25.28	106,093.46	8.315	82.57	592	NO DATA
December 2005	21	2,006,410.90	16.49	95,543.38	8.002	84.09	588	NO DATA
January 2006	20	2,060,387.47	16.93	103,019.37	7.746	79.87	614	NO DATA
September 2006	1	74,473.56	0.61	74,473.56	7.750	68.36	665	NO DATA
October 2006	1	77,349.72	0.64	77,349.72	9.300	90.00	583	NO DATA
November 2006	1	118,075.94	0.97	118,075.94	8.375	85.00	622	NO DATA
December 2006	4	749,704.79	6.16	187,426.20	7.215	76.77	609	NO DATA
Total:	112	\$12,170,741.75	100.00	108,667.34	7.933	81.35	606	NO DATA

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
11.500 - 11.999	1	\$111,061.08	0.91	111,061.08	5.825	90.00	734	NO DATA
12.000 - 12.499	6	941,799.53	7.74	156,966.59	6.360	72.94	659	NO DATA

12.500 - 12.999	12	1,708,125.54	14.03	142,343.80	6.757	80.32	621	NO DATA
13.000 - 13.499	20	2,507,111.18	20.60	125,355.56	7.209	81.28	646	NO DATA
13.500 - 13.999	17	1,987,047.36	16.33	116,885.14	7.732	83.09	606	NO DATA
14.000 - 14.499	14	1,313,661.73	10.79	93,832.98	8.246	84.95	585	NO DATA
14.500 - 14.999	14	1,091,891.62	8.97	77,992.26	8.783	80.38	573	NO DATA
15.000 - 15.499	12	1,137,013.33	9.34	94,751.11	9.273	82.45	563	NO DATA
15.500 - 15.999	7	596,234.75	4.90	85,176.39	9.817	82.24	565	NO DATA
16.000 - 16.499	5	394,613.87	3.24	78,922.77	10.170	81.31	546	NO DATA
16.500 - 16.999	3	311,094.63	2.56	103,698.21	10.647	80.52	539	NO DATA
17.000 - 17.499	1	71,087.13	0.58	71,087.13	11.150	85.00	513	NO DATA
Total:	112	\$12,170,741.75	100.00	108,667.34	7.933	81.35	606	NO DATA

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
5.500 - 5.999	1	\$111,061.08	0.91	111,061.08	5.825	90.00	734	NO DATA
6.000 - 6.499	6	941,799.53	7.74	156,966.59	6.360	72.94	659	NO DATA
6.500 - 6.999	12	1,708,125.54	14.03	142,343.80	6.757	80.32	621	NO DATA
7.000 - 7.499	20	2,507,111.18	20.60	125,355.56	7.209	81.28	646	NO DATA
7.500 - 7.999	17	1,987,047.36	16.33	116,885.14	7.732	83.09	606	NO DATA
8.000 - 8.499	14	1,313,661.73	10.79	93,832.98	8.246	84.95	585	NO DATA
8.500 - 8.999	14	1,091,891.62	8.97	77,992.26	8.783	80.38	573	NO DATA
9.000 - 9.499	12	1,137,013.33	9.34	94,751.11	9.273	82.45	563	NO DATA
9.500 - 9.999	7	596,234.75	4.90	85,176.39	9.817	82.24	565	NO DATA
10.000 - 10.499	5	394,613.87	3.24	78,922.77	10.170	81.31	546	NO DATA
10.500 - 10.999	3	311,094.63	2.56	103,698.21	10.647	80.52	539	NO DATA
11.000 - 11.499	1	71,087.13	0.58	71,087.13	11.150	85.00	513	NO DATA
Total:	112	\$12,170,741.75	100.00	108,667.34	7.933	81.35	606	NO DATA

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
1.000	105	\$11,151,137.74	91.62	106,201.31	7.969	81.64	606	NO DATA
3.000	7	1,019,604.01	8.38	145,657.72	7.547	78.11	612	NO DATA
Total:	112	\$12,170,741.75	100.00	108,667.34	7.933	81.35	606	NO DATA

Subsequent Periodic Rate Caps of Mortgage Loans
 Collateral as of date: Fri, Oct 1, 2004

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
1.000	112	\$12,170,741.75	100.00	108,667.34	7.933	81.35	606	NO DATA
Total:	112	\$12,170,741.75	100.00	108,667.34	7.933	81.35	606	NO DATA

Original Principal Balances of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	84	\$1,483,392.60	0.79	17,659.44	10.574	92.95	671	NO DATA
25,000.01 - 50,000.00	206	7,983,630.00	4.28	38,755.49	10.547	94.47	671	NO DATA
50,000.01 - 75,000.00	172	10,558,835.00	5.66	61,388.58	10.068	93.19	661	NO DATA
75,000.01 - 100,000.00	103	8,967,038.40	4.80	87,058.63	9.421	89.86	660	2.99
100,000.01 - 125,000.00	81	9,096,884.00	4.87	112,307.21	8.247	85.16	650	4.92
125,000.01 - 150,000.00	57	7,962,194.00	4.27	139,687.61	7.327	79.33	654	17.56
150,000.01 - 175,000.00	74	12,051,871.00	6.46	162,863.12	7.060	78.62	651	28.40
175,000.01 - 200,000.00	72	13,608,739.00	7.29	189,010.26	6.937	78.49	644	34.57
200,000.01 - 225,000.00	63	13,394,960.00	7.18	212,618.41	6.767	77.46	657	34.92
225,000.01 - 250,000.00	55	13,185,020.00	7.07	239,727.64	6.982	79.08	642	29.10
250,000.01 - 275,000.00	51	13,372,538.00	7.17	262,206.63	6.701	79.72	641	46.74
275,000.01 - 300,000.00	35	10,033,128.00	5.38	286,660.80	6.982	82.33	640	37.26
300,000.01 - 333,700.00	47	14,910,962.00	7.99	317,254.51	6.710	82.71	670	38.23
333,700.01 - 350,000.00	13	4,437,405.00	2.38	341,338.85	7.413	78.81	645	30.82
350,000.01 - 500,000.00	92	37,492,029.00	20.09	407,522.05	6.787	81.15	637	44.68
500,000.01 - 1,000,000.00	13	8,082,150.00	4.33	621,703.85	6.725	77.90	663	30.10
Total:	1,218	\$186,620,776.00	100.00	153,219.03	7.436	82.15	650	29.47

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Fri, Oct 1, 2004

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25,000.00	85	\$1,493,699.01	0.80	17,572.93	10.597	92.81	671	NO DATA
25,000.01 - 50,000.00	205	7,926,365.85	4.26	38,665.20	10.544	94.55	671	NO DATA
50,000.01 - 75,000.00	173	10,602,536.37	5.70	61,286.34	10.054	93.05	662	NO DATA
75,000.01 - 100,000.00	104	9,065,272.90	4.88	87,166.09	9.401	89.79	659	2.96
100,000.01 - 125,000.00	80	8,983,735.03	4.83	112,296.69	8.236	85.41	653	4.98
125,000.01 - 150,000.00	57	7,951,717.47	4.28	139,503.82	7.311	79.23	653	19.37
150,000.01 - 175,000.00	74	12,022,156.63	6.47	162,461.58	7.060	78.62	651	28.47
175,000.01 - 200,000.00	72	13,580,575.11	7.31	188,619.10	6.937	78.50	644	34.64
200,000.01 - 225,000.00	63	13,369,878.70	7.19	212,220.30	6.766	77.47	657	34.98
225,000.01 - 250,000.00	54	12,912,073.01	6.95	239,112.46	6.982	79.06	642	29.72
250,000.01 - 275,000.00	55	14,426,023.68	7.76	262,291.34	6.720	80.03	642	43.33
275,000.01 - 300,000.00	32	9,193,143.20	4.95	287,285.73	6.985	82.09	639	40.67
300,000.01 - 333,700.00	47	14,887,105.13	8.01	316,746.92	6.710	82.71	670	38.29
333,700.01 - 350,000.00	13	4,428,366.31	2.38	340,643.56	7.413	78.81	645	30.88
350,000.01 - 500,000.00	91	36,992,260.51	19.90	406,508.36	6.797	81.14	637	44.90
500,000.01 - 1,000,000.00	13	8,054,918.82	4.33	619,609.14	6.724	77.92	663	30.20
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Current Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
3.500 - 3.999	2	\$788,183.00	0.42	394,091.50	3.976	80.00	703	100.00
4.000 - 4.499	7	1,676,180.00	0.90	239,454.29	4.201	85.27	699	100.00
4.500 - 4.999	8	2,352,079.86	1.27	294,009.98	4.710	80.00	703	84.51
5.000 - 5.499	5	1,666,487.13	0.90	333,297.43	5.187	86.70	710	69.38
5.500 - 5.999	62	15,520,883.17	8.35	250,336.83	5.767	76.71	670	58.20
6.000 - 6.499	124	30,897,346.22	16.62	249,172.15	6.234	77.85	661	52.24
6.500 - 6.999	193	46,578,698.01	25.06	241,340.40	6.735	79.87	650	37.40
7.000 - 7.499	101	20,928,785.98	11.26	207,215.70	7.210	80.06	643	17.36
7.500 - 7.999	95	19,266,676.28	10.36	202,807.12	7.719	81.62	627	11.42
8.000 - 8.499	39	5,980,481.76	3.22	153,345.69	8.228	83.84	620	16.05
8.500 - 8.999	91	9,702,919.30	5.22	106,625.49	8.754	85.67	626	NO DATA
9.000 - 9.499	27	3,779,378.77	2.03	139,976.99	9.232	85.32	632	NO DATA
9.500 - 9.999	95	6,998,128.85	3.76	73,684.51	9.822	90.60	644	NO DATA
10.000 - 10.499	55	3,030,824.20	1.63	55,105.89	10.266	96.16	647	NO DATA
10.500 - 10.999	129	7,377,842.32	3.97	57,192.58	10.745	96.02	658	NO DATA
11.000 - 11.499	111	5,007,809.41	2.69	45,115.40	11.393	97.43	671	NO DATA
11.500 - 11.999	54	3,019,725.31	1.62	55,920.84	11.727	96.59	645	NO DATA
12.000 - 12.499	11	626,876.77	0.34	56,988.80	12.255	88.20	659	NO DATA
12.500 - 12.999	7	538,751.73	0.29	76,964.53	12.595	60.64	670	NO DATA
13.000 - 13.499	1	59,929.90	0.03	59,929.90	13.000	100.00	658	NO DATA
13.500 - 13.999	1	91,839.76	0.05	91,839.76	13.800	75.57	641	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Original Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 180	396	\$21,556,585.42	11.60	54,435.82	10.417	95.87	673	NO DATA
181 - 240	73	3,486,813.80	1.88	47,764.57	9.786	84.71	649	NO DATA
241 - 360	749	160,846,428.51	86.53	214,748.24	6.987	80.27	647	34.19
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Stated Remaining Term to Maturity of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
061 - 120	1	\$24,673.08	0.01	24,673.08	11.990	78.86	651	NO DATA

121 - 180	396	21,581,281.97	11.61	54,498.19	10.418	95.90	673	NO DATA
181 - 240	72	3,437,444.17	1.85	47,742.28	9.759	84.49	649	NO DATA
241 - 300	4	368,928.40	0.20	92,232.10	9.442	79.23	586	NO DATA
301 - 360	745	160,477,500.11	86.33	215,406.04	6.981	80.27	647	34.27
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Seasoning of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
000 - 006	1,106	\$170,181,550.48	91.55	153,871.20	7.426	82.78	654	31.90
007 - 012	75	8,816,459.11	4.74	117,552.79	7.329	77.89	636	8.01
013 - 018	30	5,984,721.97	3.22	199,490.73	7.642	72.52	594	NO DATA
019 - 024	2	272,613.85	0.15	136,306.93	9.122	57.85	526	NO DATA
025 - 030	1	54,495.19	0.03	54,495.19	9.880	85.00	510	NO DATA
049 - 054	1	19,907.30	0.01	19,907.30	12.000	80.00	663	NO DATA
055 - 060	2	459,435.96	0.25	229,717.98	9.306	74.22	489	NO DATA
061+	1	100,643.87	0.05	100,643.87	8.500	80.00	517	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

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

Original LTV's	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
0.01 - 25.00	488	\$24,548,068.23	13.21	50,303.42	10.601	97.15	674	NO DATA
25.01 - 30.00	4	630,773.67	0.34	157,693.42	11.718	69.88	679	NO DATA
30.01 - 35.00	5	858,679.57	0.46	171,735.91	7.671	43.92	679	NO DATA
35.01 - 40.00	8	1,406,033.91	0.76	175,754.24	6.396	40.52	646	NO DATA
40.01 - 45.00	9	1,470,929.56	0.79	163,436.62	6.945	42.73	647	NO DATA
45.01 - 50.00	9	1,028,172.60	0.55	114,241.40	7.721	48.47	603	NO DATA
50.01 - 55.00	10	2,626,372.76	1.41	262,637.28	6.549	53.35	639	11.42
55.01 - 60.00	13	2,253,414.01	1.21	173,339.54	7.529	57.51	616	8.88
60.01 - 65.00	21	4,599,378.79	2.47	219,018.04	6.931	62.92	607	21.02
65.01 - 70.00	28	5,867,931.50	3.16	209,568.98	7.084	68.77	623	15.62
70.01 - 75.00	52	11,399,653.89	6.13	219,224.11	7.202	74.28	614	25.32
75.01 - 80.00	335	74,845,729.81	40.26	223,420.09	6.638	79.67	653	42.85
80.01 - 85.00	66	14,940,214.76	8.04	226,366.89	7.179	84.13	626	34.51
85.01 - 90.00	96	24,069,370.20	12.95	250,722.61	6.987	89.38	650	44.29
90.01 - 95.00	64	13,518,497.94	7.27	211,226.53	7.676	94.36	678	13.62
95.01 - 100.00	10	1,826,606.53	0.98	182,660.65	8.445	98.27	698	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

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

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG	WA	GROSS CPN	WA	CBLTV	WA	FICO	IO
0.01 - 25.00	2	\$99,207.63		0.05	49,603.82	8.752	19.51	647	NO DATA		
30.01 - 35.00	3	644,291.72	0.35	0.74	214,763.91	6.454	33.82	686	NO DATA		
35.01 - 40.00	9	1,373,139.65	0.83	0.73	152,571.07	6.771	38.16	649	NO DATA		
40.01 - 45.00	11	1,544,918.85	0.73	1.43	140,447.17	7.011	42.76	649	NO DATA		
45.01 - 50.00	11	1,362,757.84	1.25	2.55	136,275.78	8.894	47.90	624	NO DATA		
50.01 - 55.00	15	2,651,092.01	3.25	6.22	241,008.36	6.568	53.35	639	11.32		
55.01 - 60.00	22	2,328,092.40	40.57	8.32	155,206.16	7.648	57.56	617	8.59		
60.01 - 65.00	33	4,748,085.65	6.22	13.62	182,988.45	6.929	62.89	609	20.36		
65.01 - 70.00	343	11,556,097.62	7.85	12.08	206,358.89	7.184	68.75	624	15.18		
70.01 - 75.00	74	75,421,023.13	0.15		219,886.36	7.248	74.27	614	24.98		
75.01 - 80.00	119	15,460,106.07			208,920.35	6.668	79.65	653	42.52		
80.01 - 85.00	89	25,326,490.57			212,827.65	7.166	84.10	627	33.35		
85.01 - 90.00	415	14,598,166.08			164,024.34	7.912	94.37	650	42.10		
90.01 - 95.00	6	22,459,118.52			54,118.36	10.444	99.76	677	12.61		
95.01 - 100.00	1,218	278,621.14	100.00		46,436.86	10.412	100.88	678	NO DATA		
100.01 - 105.00					152,618.91	7.437	82.16	653	NO DATA		
Total:		\$185,889,827.73						650	29.59		

Owner Occupancy of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG	WA	GROSS CPN	WA	CBLTV	WA	FICO	IO
Investor	80	\$12,642,451.34	6.80	92.29	158,030.64	7.346	83.69	674	20.41		
Primary	1,128	171,554,274.66	0.91	100.00	152,087.12	7.437	82.00	648	30.55		
Second Home	10	1,693,101.73			169,310.17	8.119	86.75	655	NO DATA		
Total:	1,218	\$185,889,827.73			152,618.91	7.437	82.16	650	29.59		

Property Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG	WA	GROSS CPN	WA	CBLTV	WA	FICO	IO
Single Family	813	\$124,849,271.12	67.16	153,566.14	7.383	81.96	648	30.14			
PUD	144	20,330,642.75	10.94	141,185.02	7.655	84.83	657	39.46			
Condo	113	14,803,076.67	7.96	131,000.68	7.615	83.27	654	41.39			
2 Family	76	14,383,332.23	7.74	189,254.37	7.519	82.39	647	15.67			

Manufactured Housing	36	4,377,003.85	2.35	121,583.44	7.458	74.22	627	NO DATA
3 Family	12	3,170,604.50	1.71	264,217.04	7.184	77.86	655	NO DATA
4 Family	16	3,149,181.07	1.69	196,823.82	7.217	83.30	700	30.72
Mobile Home	7	804,512.47	0.43	114,930.35	7.290	76.31	658	NO DATA
Townhouse	1	22,203.07	0.01	22,203.07	11.250	99.90	755	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Loan Purpose of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Cashout	535	\$89,549,073.50	48.17	167,381.45	7.447	78.87	634	24.34
Purchase	654	91,373,576.57	49.15	139,714.95	7.435	85.63	668	35.83
Refi	29	4,967,177.66	2.67	171,281.99	7.308	77.45	629	9.19
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Document Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Stated Income	1,218	185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Product Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
2/28 ARM	329	\$77,680,677.72	41.79	236,111.48	6.864	80.75	644	48.08
3/27 ARM	188	43,442,077.28	23.37	231,074.88	6.921	82.04	645	26.06
5/25 ARM	9	2,290,036.40	1.23	254,448.49	6.349	74.86	672	63.16
6 Mo Lib	4	1,442,847.89	0.78	360,711.97	5.237	79.46	695	88.20
Balloon	355	19,609,440.47	10.55	55,237.86	10.597	98.08	674	NO DATA
Fixed	320	38,302,108.65	20.60	119,694.09	7.917	77.77	653	3.05
LIBOR-1Y	10	2,664,503.20	1.43	266,450.32	4.580	80.00	693	91.47
TREAS-1Y	3	458,136.12	0.25	152,712.04	7.177	74.13	571	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Index Type of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
1 Yr Treasury	3	\$458,136.12	0.25	152,712.04	7.177	74.13	571	NO DATA
12 Month FNMA LIBOR	10	2,664,503.20	1.43	266,450.32	4.580	80.00	693	91.47
6 Month LIBOR	530	124,855,639.29	67.17	235,576.58	6.856	81.08	645	41.16
Fixed Rate	675	57,911,549.12	31.15	85,794.89	8.824	84.65	660	2.02
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Geographical Distribution of Mortgages Loans
Collateral as of date: Fri, Oct 1, 2004

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
California	547	99,557,903.62	53.56	182,007.14	7.072	81.85	654	41.08
New York	40	10,623,845.85	5.72	265,596.15	7.681	81.31	638	NO DATA
Maryland	69	9,620,476.10	5.18	139,427.19	8.094	84.39	658	3.91
Florida	74	9,545,253.95	5.13	128,989.92	7.868	77.30	647	30.60
Massachusetts	44	8,397,781.09	4.52	190,858.66	7.806	83.24	653	7.51
Virginia	55	7,288,713.63	3.92	132,522.07	8.405	84.60	646	20.36
Washington	21	4,301,840.02	2.31	204,849.52	6.730	75.93	655	37.04
Texas	61	3,903,273.93	2.10	63,988.10	8.419	84.88	634	15.95
Colorado	28	3,636,603.24	1.96	129,878.69	7.468	83.45	658	59.74
Nevada	25	3,229,089.62	1.74	129,163.58	7.487	86.01	659	26.65
Pennsylvania	26	3,157,388.48	1.70	121,438.02	8.040	85.63	625	NO DATA
Illinois	27	2,959,296.16	1.59	109,603.56	8.165	86.86	673	30.23
New Jersey	12	2,439,573.90	1.31	203,297.83	8.236	79.33	617	NO DATA
Arizona	27	2,143,473.96	1.15	79,387.92	6.911	87.27	672	44.38
Ohio	20	2,049,727.43	1.10	102,486.37	7.793	86.23	643	25.11
Georgia	18	1,980,852.89	1.07	110,047.38	7.636	87.18	652	23.84
Other	124	11,054,733.86	5.95	89,151.08	7.991	81.23	633	5.49
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Prepay Penalty for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
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Has Prepay Penalty	872	\$147,318,395.59	79.25	168,943.11	7.300	81.33	649	29.26
No Prepay Penalty	346	38,571,432.14	20.75	111,478.13	7.959	85.31	654	30.83
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Prepay Term for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
<= 0	346	\$38,571,432.14	20.75	111,478.13	7.959	85.31	654	30.83
001 - 012	66	12,807,553.64	6.89	194,053.84	7.762	81.78	644	14.91
013 - 024	385	64,743,400.48	34.83	168,164.68	7.226	83.05	647	42.32
025 - 036	402	65,457,241.46	35.21	162,828.96	7.315	80.06	653	19.08
049 - 060	19	4,310,200.01	2.32	226,852.63	6.832	73.48	644	30.42
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Prepay Code for Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Prepay Code	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
None	346	\$38,571,432.14	20.75	111,478.13	7.959	85.31	654	30.83
100% on 1 month int on the pr	6	1,184,177.08	0.64	197,452.85	7.478	85.16	650	32.89
100% on 1% of the pct of the i	24	3,665,180.95	1.97	152,715.87	8.717	86.35	636	3.41
100% on 2 month int on the pr	3	450,672.87	0.24	150,224.29	7.471	88.22	642	NO DATA
100% on 2% of the pct of the i	53	6,517,472.63	3.51	122,971.18	8.044	83.88	657	17.00
100% on 2 1/2% on 1%	2	239,619.15	0.13	119,809.58	8.095	82.97	650	85.13
100% on 3 month int on the pr	33	6,093,239.98	3.28	184,643.64	7.992	82.67	654	NO DATA
100% on 3% of the pct of the i	3	223,529.37	0.12	74,509.79	8.156	85.54	652	NO DATA
100% on 3 1/2%	4	467,046.84	0.25	116,761.71	7.350	71.15	614	NO DATA
100% on 3 1/2% on 1%	17	2,447,000.81	1.32	143,941.22	7.587	67.49	611	NO DATA
100% on 5% of the upb listed	122	17,678,470.35	9.51	144,905.49	7.892	80.59	638	4.43
100% on 5 1/4%	1	17,765.90	0.01	17,765.90	10.750	100.00	657	NO DATA
100% on 5 1/4% on 3 1/2% on 1%	1	156,468.15	0.08	156,468.15	6.875	94.99	695	NO DATA
100% on 6 month int on the pr	6	1,544,027.24	0.83	257,337.87	6.825	78.73	656	48.31
67% on 2 month int on the pr	19	4,476,298.36	2.41	235,594.65	7.355	83.29	665	3.93
67% on 2% of the pct of the pr	3	497,075.42	0.27	165,691.81	7.431	84.45	643	NO DATA
67% on 4 month int on the pr	1	275,932.15	0.15	275,932.15	5.900	80.00	657	100.00
80% on 1% of the pct of the pr	2	139,634.91	0.08	69,817.46	7.588	80.00	685	NO DATA
80% on 12 month int on the pr	1	65,282.56	0.04	65,282.56	9.990	100.00	639	NO DATA
80% on 2 month int on the pr	1	157,933.71	0.08	157,933.71	9.200	85.00	617	NO DATA
80% on 2 1/2% on 1%	1	74,473.56	0.04	74,473.56	7.750	68.36	665	NO DATA
80% on 2% of the pct of the pr	1	41,683.20	0.02	41,683.20	7.850	65.00	595	NO DATA
80% on 3 month int on the pr	1	60,756.72	0.03	60,756.72	9.990	100.00	702	NO DATA
80% on 3 1/2%	4	943,032.39	0.51	235,758.10	6.927	75.33	595	NO DATA
80% on 3 1/2% on 1%	2	327,316.63	0.18	163,658.32	7.046	80.00	662	NO DATA

80% on 6 month int on the pct	550	97,769,578.33	52.60	177,762.87	7.037	81.29	651	39.53
80% on 6% of the pct of the up	2	428,456.16	0.23	214,228.08	6.910	83.46	678	NO DATA
80% on Months Interest	3	572,881.84	0.31	190,960.61	7.159	84.22	648	78.90
90% on 5% of the upb listed (i	1	72,867.19	0.04	72,867.19	10.990	100.00	649	NO DATA
M1233	3	452,460.43	0.24	150,820.14	7.335	70.79	648	44.20
M1633	1	65,701.47	0.04	65,701.47	11.490	100.00	637	NO DATA
PU133	1	211,819.24	0.11	211,819.24	6.800	80.00	733	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Fico Scores of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
< 500	8	\$1,234,539.33	0.66	154,317.42	8.385	76.97	483	NO DATA
500 - 525	9	1,781,208.10	0.96	197,912.01	8.236	74.47	511	NO DATA
526 - 550	21	4,947,369.10	2.66	235,589.00	8.173	73.62	540	NO DATA
551 - 575	42	8,596,642.50	4.62	204,681.96	7.840	74.70	565	5.14
576 - 600	61	14,026,089.92	7.55	229,935.90	7.421	75.73	590	28.53
601 - 625	117	22,612,426.22	12.16	193,268.60	7.351	82.13	615	34.06
626 - 650	275	38,978,356.58	20.97	141,739.48	7.630	83.17	638	29.30
651 - 675	281	37,195,557.47	20.01	132,368.53	7.370	82.95	662	33.74
676 - 700	181	23,190,154.98	12.48	128,122.40	7.369	84.92	687	38.86
701 - 725	123	19,539,058.38	10.51	158,854.13	7.053	84.78	710	30.81
726 - 750	54	6,909,724.71	3.72	127,957.87	7.394	86.11	735	29.08
751 - 775	30	5,051,907.08	2.72	168,396.90	6.738	83.69	760	32.42
776 - 800	14	1,547,515.33	0.83	110,536.81	7.251	78.87	785	13.16
801 - 825	1	124,821.74	0.07	124,821.74	9.700	98.66	802	NO DATA
Not Available	1	154,456.29	0.08	154,456.29	9.875	89.88	NO DATA	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Risk Grade of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Risk Grade	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
A	1,117	\$171,431,203.32	92.22	153,474.67	7.366	82.73	655	31.30
B	70	8,903,621.73	4.79	127,194.60	8.198	76.37	618	11.50
C	17	3,662,791.10	1.97	215,458.30	8.401	71.28	570	8.47
D	14	1,892,211.58	1.02	135,157.97	8.471	78.49	530	NO DATA
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Delinquency Status of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Delinquency Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
Current	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59
Total:	1,218	\$185,889,827.73	100.00	152,618.91	7.437	82.16	650	29.59

Margins of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Margins	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
1,000 - 1,499	3	\$371,227.49	0.29	123,742.50	8.738	91.00	624	NO DATA
2,000 - 2,499	4	1,134,534.55	0.89	283,633.64	6.698	80.41	674	18.40
2,500 - 2,999	4	1,402,900.00	1.10	350,725.00	4.154	86.29	707	100.00
3,000 - 3,499	14	4,435,872.21	3.47	316,848.02	5.056	80.00	694	66.16
3,500 - 3,999	2	899,574.35	0.70	449,787.18	5.953	80.00	704	66.41
4,000 - 4,499	8	2,231,692.60	1.74	278,961.58	5.830	80.68	670	32.22
4,500 - 4,999	45	8,224,531.93	6.43	182,767.38	6.572	79.24	636	17.91
5,000 - 5,499	100	21,145,402.82	16.52	211,454.03	6.828	83.27	666	27.59
5,500 - 5,999	113	27,752,682.20	21.69	245,598.96	6.813	80.63	638	32.69
6,000 - 6,499	162	39,983,768.89	31.24	246,813.39	6.612	81.07	649	69.72
6,500 - 6,999	45	9,725,504.64	7.60	216,122.33	7.542	80.74	624	26.71
7,000 - 7,499	25	6,467,064.93	5.05	258,682.60	7.820	77.72	613	17.20
7,500 - 7,999	10	2,526,510.20	1.97	252,651.02	8.748	83.50	598	NO DATA
8,000 - 8,499	5	1,379,968.54	1.08	275,993.71	9.761	76.02	577	NO DATA
8,500 - 8,999	1	117,354.69	0.09	117,354.69	8.625	80.00	464	NO DATA
9,000 - 9,499	1	79,966.44	0.06	79,966.44	10.250	64.00	538	NO DATA
10,500 - 10,999	1	99,722.13	0.08	99,722.13	8.250	75.00	504	NO DATA
Total:	543	\$127,978,278.61	100.00	235,687.44	6.810	81.03	646	42.06

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Next Rate Change Dates	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
November 2004	2	\$295,942.13	0.23	147,971.07	8.949	61.28	550	NO DATA
December 2004	3	369,580.90	0.30	129,860.30	7.295	73.80	563	NO DATA
January 2005	2	675,248.59	0.53	337,624.30	4.510	78.85	687	100.00
April 2005	2	650,937.99	0.51	325,469.00	5.839	80.82	724	91.78
May 2005	2	555,011.68	0.43	277,505.84	8.587	73.07	548	NO DATA
June 2005	3	970,947.47	0.76	323,649.16	7.003	77.78	611	27.62
July 2005	11	2,755,450.30	2.15	250,495.48	5.052	80.85	685	78.72

August 2005	6	1,719,029.01	1.34	286,504.84	7.469	65.95	567	NO DATA
September 2005	9	1,464,557.27	1.14	162,728.59	7.137	75.38	613	NO DATA
October 2005	2	396,079.90	0.31	198,039.95	6.692	74.91	671	NO DATA
November 2005	6	826,489.49	0.65	137,748.25	7.285	76.05	616	NO DATA
December 2005	4	478,817.68	0.37	119,704.42	7.411	78.92	579	NO DATA
January 2006	9	856,119.77	0.67	95,124.42	7.481	76.10	622	NO DATA
March 2006	1	473,076.73	0.37	473,076.73	6.740	80.00	594	NO DATA
April 2006	1	392,377.80	0.31	392,377.80	6.375	79.99	636	NO DATA
May 2006	13	3,890,544.74	3.04	299,272.67	6.953	80.92	646	22.00
June 2006	73	17,179,818.31	13.42	235,339.98	6.692	83.25	651	66.40
July 2006	121	28,796,100.00	22.50	237,984.30	6.791	82.53	652	64.05
August 2006	49	11,616,783.47	9.08	237,077.21	6.645	78.89	645	41.98
September 2006	29	8,037,447.39	6.28	277,153.36	7.150	78.28	642	21.98
December 2006	4	846,711.66	0.66	211,677.92	7.023	77.60	612	NO DATA
January 2007	2	607,304.18	0.47	303,652.09	6.123	76.00	655	81.94
February 2007	2	951,359.72	0.74	475,679.86	5.599	79.99	682	NO DATA
April 2007	2	427,500.00	0.33	213,750.00	4.250	90.00	704	100.00
May 2007	7	1,517,075.02	1.19	216,725.00	5.807	84.62	668	30.02
June 2007	40	8,152,328.21	6.37	203,808.21	6.770	83.00	652	9.76
July 2007	74	16,556,874.53	12.94	223,741.55	7.121	83.07	645	37.05
August 2007	35	9,476,402.73	7.40	270,754.36	6.916	79.45	626	23.45
September 2007	20	4,732,325.54	3.70	236,616.28	7.397	82.76	657	16.63
July 2008	1	481,978.29	0.38	481,978.29	6.250	70.00	652	NO DATA
January 2009	1	208,800.00	0.16	208,800.00	6.250	80.00	651	100.00
June 2009	3	783,566.23	0.61	261,188.74	6.286	70.37	697	74.35
July 2009	3	671,091.88	0.52	223,697.29	6.519	80.92	655	76.07
August 2009	1	144,600.00	0.11	144,600.00	6.375	79.89	714	100.00
Total:	543	\$127,978,278.61	100.00	235,687.44	6.810	81.03	646	42.06

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CFN	WA CBLTV	WA FICO	IO % of
9.500 - 9.999	3	\$1,152,427.32	0.90	384,142.44	4.221	80.00	710	68.39
10.000 - 10.499	7	\$1,676,180.00	1.31	239,454.29	4.201	85.27	699	100.00
10.500 - 10.999	6	\$1,755,835.54	1.37	292,639.26	4.665	80.00	701	100.00
11.000 - 11.499	6	\$2,224,542.24	1.74	370,757.04	5.644	82.85	711	53.63
11.500 - 11.999	22	\$5,388,710.12	4.21	244,941.37	5.792	78.50	662	51.87
12.000 - 12.499	50	\$12,216,159.20	9.55	244,323.18	6.129	77.96	655	58.13
12.500 - 12.999	106	\$25,978,441.53	20.30	245,079.64	6.395	80.02	651	46.63
13.000 - 13.499	120	\$28,640,844.43	22.38	238,673.70	6.677	80.87	653	37.92
13.500 - 13.999	92	\$20,681,898.00	16.16	224,803.24	7.011	81.72	641	53.58
14.000 - 14.499	50	\$12,201,008.00	9.53	244,020.16	7.609	82.65	627	20.01
14.500 - 14.999	37	\$7,051,408.84	5.51	190,578.62	7.985	84.16	614	20.43
15.000 - 15.499	24	\$4,413,400.10	3.45	183,891.67	8.641	86.09	622	13.24
15.500 - 15.999	12	\$2,722,538.68	2.13	226,878.22	9.166	81.47	589	NO DATA
16.000 - 16.499	6	\$1,740,422.98	1.36	290,070.50	9.641	78.24	568	NO DATA
16.500 - 16.999	2	\$134,461.63	0.11	67,230.82	10.100	72.51	527	NO DATA
Total:	543	\$127,978,278.61	100.00	235,687.44	6.810	81.03	646	42.06

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
<= 0.499	24	\$6,946,504.29	5.43	289,437.68	6.374	79.04	670	49.76
2.000 - 2.499	2	\$690,778.29	0.54	345,389.15	6.250	73.02	652	30.23
3.000 - 3.499	1	\$227,204.66	0.18	227,204.66	5.200	80.00	661	NO DATA
3.500 - 3.999	2	\$876,000.00	0.68	438,000.00	4.228	80.00	728	100.00
4.000 - 4.499	7	\$1,676,180.00	1.31	239,454.29	4.201	85.27	699	100.00
4.500 - 4.999	2	\$544,000.00	0.43	272,000.00	4.752	80.00	683	100.00
5.000 - 5.499	6	\$1,463,694.64	1.14	243,949.11	5.509	84.85	713	60.88
5.500 - 5.999	52	\$12,372,005.25	9.67	237,923.18	5.816	79.27	662	64.16
6.000 - 6.499	97	\$24,480,983.58	19.13	252,381.27	6.256	79.47	653	65.63
6.500 - 6.999	148	\$36,659,641.95	28.65	247,700.28	6.741	81.00	648	45.17
7.000 - 7.499	79	\$17,298,521.36	13.52	218,968.62	7.220	80.83	636	17.46
7.500 - 7.999	65	\$13,345,421.19	10.43	205,314.17	7.710	83.29	623	14.45
8.000 - 8.499	18	\$3,698,063.91	2.89	205,448.00	8.242	86.94	618	17.87
8.500 - 8.999	22	\$3,910,207.11	3.06	177,736.69	8.651	83.23	595	NO DATA
9.000 - 9.499	9	\$1,962,530.26	1.53	218,058.92	9.247	86.10	627	NO DATA
9.500 - 9.999	8	\$1,746,575.68	1.36	218,321.96	9.743	83.21	597	NO DATA
10.000 - 10.499	1	\$79,966.44	0.06	79,966.44	10.250	64.00	538	NO DATA
Total:	543	\$127,978,278.61	100.00	235,687.44	6.810	81.03	646	42.06

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Initial Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA CBLTV	WA FICO	IO % of
1.000	83	\$15,252,200.96	11.92	183,761.46	6.899	77.79	649	25.11
1.500	109	27,210,207.57	21.26	249,634.93	6.583	81.55	648	83.53
2.000	42	10,394,046.77	8.12	247,477.30	6.075	79.72	658	85.98
3.000	304	73,308,801.75	57.28	241,147.37	7.005	81.81	642	23.91
5.000	4	1,215,614.49	0.95	303,903.62	5.883	74.71	673	17.18
6.000	1	597,407.07	0.47	597,407.07	5.500	80.00	729	100.00
Total:	543	\$127,978,278.61	100.00	235,687.44	6.810	81.03	646	42.06

Subsequent Periodic Rate Caps of Mortgage Loans
Collateral as of date: Fri, Oct 1, 2004

Aggregate Principal % of Aggregate Principal AVG WA WA WA IO

Subsequent Periodic Rate Caps	Number of Loans	Balance as of Cut-off Date	Balance as of Cut-off Date	CURRENT BALANCE	GROSS CPN	CBLTV	FICO	% of
1,000	424	\$98,738,709.91	77.15	232,874.32	6.928	80.94	645	30.77
1,500	104	25,419,800.18	19.86	244,421.16	6.602	81.68	645	80.31
2,000	14	3,222,361.45	2.52	230,168.68	5.062	79.01	670	75.64
6,000	1	597,407.07	0.47	597,407.07	5.500	80.00	729	100.00
Total:	543	\$127,978,278.61	100.00	235,687.44	6.810	81.03	646	42.06

CBASS TOTAL COLLATERAL ORIGINATORS

Originator	Total	Percent
American Business Financial Services	241,497,631.65	50.28%
Homefield Financial, Inc	46,761,291.03	9.74%
ResMAE	34,461,896.29	7.17%
Long Beach	29,484,442.86	6.14%
First Bank Home Mortgage	28,503,137.06	5.93%
The Mortgage Store Financial Inc.	14,719,883.85	3.06%
Impac	13,555,755.11	2.82%
New Century	9,634,092.60	2.01%
Washington Mutual	8,883,853.89	1.85%
First Street Financial	8,684,354.81	1.81%
Mortgage Link Inc	6,808,015.04	1.42%
Acoustic Home Loans, LLC	5,212,114.29	1.09%
Anvil Funding Corp	4,769,323.05	0.99%
Not Available	3,183,264.61	0.66%
Arlington Capital Mortgage	2,527,951.41	0.53%
First Continental Mortgage Investment Corp	1,579,451.82	0.33%
Allstate Home Loans, Inc	1,462,111.19	0.30%
Republic Bank	1,209,306.71	0.25%
Alliance Mortgage Banking Corp	1,186,236.90	0.25%
Stated Island Bank	1,035,650.96	0.22%
Sunset Direct Lending	982,717.68	0.20%
Matrix Bancorp	799,539.48	0.17%
Bridge Capital Corp	782,520.05	0.16%
East West Mortgage	751,247.97	0.16%
Mellon Bank	718,613.08	0.15%
DHI Mortgage Corp	669,755.65	0.14%
Michigan Fidelity Acceptance Corp	647,608.47	0.13%
Morgan Stanley	643,382.87	0.13%
Prudential	636,907.26	0.13%
GMAC/RFC	594,660.90	0.12%
Milestone Mortgage Company	570,057.46	0.12%
DLJ	548,176.16	0.11%
Pamex	531,273.55	0.11%
Century	517,312.74	0.11%
Available Mortgage Funding	409,125.81	0.09%
First Magnus Financial Corp	394,968.84	0.08%
EMC	392,521.69	0.08%
Emergent	363,737.35	0.08%
Banc of America	350,922.67	0.07%
South Plains	326,625.14	0.07%
Wilmington Finance Inc.	325,773.15	0.07%
BNC Lending	299,612.58	0.06%
Bank United	284,488.51	0.06%
Peoples Choice	270,226.55	0.06%
Household Bank	237,063.11	0.05%
Encore Credit Corp.	217,811.37	0.05%
Mtge Investment Lending Assoc.	175,701.62	0.04%
Banc One	167,689.75	0.03%
Irwin	156,070.78	0.03%
Finance America	154,456.29	0.03%
Kaufman & Broad	134,884.53	0.03%
Corestar Financial, LLC	117,354.69	0.02%
Merrill Lynch	111,750.04	0.02%
First Union	107,885.63	0.02%
Altegra	95,291.48	0.02%
Dale	92,039.80	0.02%
Wynwood	86,962.43	0.02%
Chase	82,097.28	0.02%
Aames	78,473.10	0.02%
Telebank	73,992.53	0.02%
Metropolitan	67,186.18	0.01%
Fairbanks	63,561.20	0.01%
Cresleigh Bancorp	54,495.19	0.01%
Nations Bank	34,080.38	0.01%
Regions Mortgage Inc.	28,645.31	0.01%
Van Dyk	15,232.18	0.00%
Grand Total	480,324,265.61	100.00%