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

04050270

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

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

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

0001099391
Registrant CIK Number

Current Report on Form 8-K 2004-RS11 For 11-16-04
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-117232
SEC File Number of Registration Statement

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

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 16th day November 2004.

Residential Asset Mortgage Products, Inc.
(Registrant)

By: _____
Name: Joseph Orning
Title: Vice President

Filings Made by Person Other Than the Registrant:

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

By: _____
(Name)
(Title)

PROCESSED
NOV 18 2004
THOMSON FINANCIAL

```
!  RAMP04RS11.CDI  #CMOVER_3.0D ASSET_BACKED_HOMEEQUITY  !  MAX_CF_VECTSIZE
620
!
!! Created by Intex Deal Maker v3.7.004  ,  subroutines 3.1
!!   11/15/2004   12:27 PM
!
!  Modeled in the Intex CMO Modeling Language, (WNYTABSCMZNN31)
!  which is copyright (c) 2004 by Intex Solutions, Inc.
!  Intex shall not be held liable for the accuracy of this data
!  nor for the accuracy of information which is derived from this data.
!
 COLLAT_GROUPS 1 2
!
  DEFINE PREPAY PPC  GROUP 1 RISE_PERS 12 START_CPR 4.6 END_CPR 23
  DEFINE PREPAY PPC GROUP 2 RAMP 2 4.54545454545455 7.09090909090909
9.63636363636364 12.1818181818182 14.7272727272727 17.2727272727273
19.8181818181818 22.3636363636364 24.9090909090909 27.4545454545455 30 30 30
30 30 30 30 30 30 30 30 50 50 50 50 50 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35
35 35 35 35 35 35 35 35
!
!
  DEFINE CONSTANT #OrigCollBal = 925000000.00
  DEFINE CONSTANT #OrigCollBal1 = 200000000.00
  DEFINE CONSTANT #OrigCollBal2 = 725000000.00
!
  DEFINE CONSTANT #OrigBondBal = 925000000.00
  DEFINE CONSTANT #OrigBondBal1 = 200000000.00
  DEFINE CONSTANT #OrigBondBal2 = 725000000.00
!
  DEFINE CONSTANT #SpecSenEnhPct = 51.1%
  DEFINE CONSTANT #SNRTargPct = 48.900000000000%
  DEFINE CONSTANT #MEZ1TargPct = 69.999891891892%
  DEFINE CONSTANT #MEZ2TargPct = 80.500000000000%
  DEFINE CONSTANT #MEZ3TargPct = 84.500000000000%
  DEFINE CONSTANT #SUB1TargPct = 88.500000000000%
  DEFINE CONSTANT #SUB2TargPct = 91.500000000000%
  DEFINE #BondBal                        = 925000000.00
!
   FULL_DEALNAME:        RAMP04RS11
!
   DEAL SIZE:            $ 925000000.00
   PRICING SPEED:        GROUP 1 HEP 20%
   PRICING SPEED:        GROUP 2 PPC 100%
!  ISSUE DATE:           20041101
   SETTLEMENT DATE:      20041129
!
  Record date delay:     24
!
 DEFINE TR_INDEXDEPS_ALL
!
 DEFINE VARNAMES #ReqPerc, #TrigEnhFrac, #CumLossShft, #TrigCumLossFrac
!
   DEAL_CLOCK_INFO _
       ISSUE_CDU_DATE            20041101 _
       DEAL_FIRSTPAY_DATE        20041225
!
```

```
!
 DEFINE TABLE "CapNotional" (35, 2) = "CURDATE" "Balance"
      20041225.1     925,000,000.00
      20050125.1     916,982,601.46
      20050225.1     907,349,506.52
      20050325.1     895,770,436.02
      20050425.1     882,062,275.18
      20050525.1     866,624,718.61
      20050625.1     849,237,559.83
      20050725.1     830,059,705.54
      20050825.1     809,036,858.01
      20050925.1     786,383,636.33
      20051025.1     762,466,355.55
      20051125.1     737,458,460.81
      20051225.1     713,398,584.29
      20060125.1     692,643,429.39
      20060225.1     672,471,253.14
      20060325.1     652,865,436.40
      20060425.1     633,809,838.82
      20060525.1     615,287,562.17
      20060625.1     597,284,755.06
      20060725.1     579,786,585.32
      20060825.1     562,778,678.58
      20060925.1     545,253,226.20
      20061025.1     517,437,597.59
      20061125.1     491,002,190.19
      20061225.1     466,054,167.48
      20070125.1     442,416,587.68
      20070225.1     420,596,032.20
      20070325.1     0.00
      20070425.1     392,304,800.62
      20070525.1     0.00
      20070625.1     365,905,486.28
      20070725.1     0.00
      20070825.1     341,216,172.18
      20070925.1     329,470,431.71
      20071025.1     0
!
 DEFINE TABLE "CapRateSch" (34, 2) = "CURDATE" "Rate"
      20041225.1     99.00
      20050125.1     6.40
      20050225.1     6.39
      20050325.1     7.12
      20050425.1     6.39
      20050525.1     6.61
      20050625.1     6.39
      20050725.1     6.61
      20050825.1     6.38
      20050925.1     6.37
      20051025.1     6.59
      20051125.1     6.35
      20051225.1     6.58
      20060125.1     6.34
      20060225.1     6.33
      20060325.1     7.06
      20060425.1     6.31
      20060525.1     6.53
      20060625.1     6.30
      20060725.1     6.51
      20060825.1     6.27
      20060925.1     6.26
      20061025.1     6.55
      20061125.1     7.77
      20061225.1     8.01
      20070125.1     7.70
      20070225.1     7.66
      20070325.1     8.54
      20070425.1     7.62
```

```
      20070525.1     8.40
      20070625.1     8.08
      20070725.1     8.35
      20070825.1     8.03
      20070925.1     8.01
!
  DEFINE DYNAMIC #CapBal = LOOKUP_TBL( "STEP", Curdate, "CapNotional",
"CURDATE", "Balance" )
!
  DEFINE DYNAMIC #CapBalEnd = LOOKUP_TBL( "STEP", Curdate + 30, "CapNotional",
"CURDATE", "Balance" )
!
  DEFINE DYNAMIC #CapRate = LOOKUP_TBL( "STEP", Curdate, "CapRateSch",
"CURDATE", "Rate" )
!
!
  DEFINE #FloorCollat        = 0.50% * #OrigCollBal
  DEFINE #SpecOCTarg         = 4.25% * #OrigCollBal
  DEFINE STANDARDIZE OC_ACTUAL_VAL                  #OC            = 0.00
  DEFINE STANDARDIZE OCT_INITVAL         CONSTANT #InitOCTarg    = 4.25% *
#OrigCollBal
  DEFINE STANDARDIZE OCT_STEPDOWN_MONTH  CONSTANT #StepDownDate  = 37
  DEFINE STANDARDIZE OCT_STEPDOWN_FRAC   CONSTANT #StepOCFrac    = 0.085
  DEFINE STANDARDIZE EXCESS_INTEREST                #XSSpread    = 0
  DEFINE STANDARDIZE OCT_FLOOR           CONSTANT #FloorOCTarg   =
#FloorCollat
  DEFINE STANDARDIZE OCT_VAL             DYNAMIC  #Octval        = #SpecOCTarg
!
  DEFINE DYNAMIC STICKY #NetRate  = ( COLL_I_MISC("COUPON") ) / COLL_PREV_BAL
* 1200
  DEFINE DYNAMIC STICKY #NetRate1  = ( COLL_I_MISC("COUPON", 1) ) /
COLL_PREV_BAL(1) * 1200
  DEFINE DYNAMIC STICKY #NetRate2  = ( COLL_I_MISC("COUPON", 2) ) /
COLL_PREV_BAL(2) * 1200
!
  DEFINE DYNAMIC STICKY #NetRateActual360 = #Netrate * 30 / DAYS_DIFF(CURDATE
, MONTHS_ADD(CURDATE,-1))
!
  DEFINE TABLE "OC_CUMLOSS0" (49, 2) = "MONTH" "OC_CUMLOSS_FRAC0"
      37.1   0.0325
      38.1   0.03417
      39.1   0.03583
      40.1   0.0375
      41.1   0.03917
      42.1   0.04083
      43.1   0.0425
      44.1   0.04417
      45.1   0.04583
      46.1   0.0475
      47.1   0.04917
      48.1   0.05083
      49.1   0.0525
      50.1   0.05375
      51.1   0.055
      52.1   0.05625
      53.1   0.0575
      54.1   0.05875
      55.1   0.06
      56.1   0.06125
      57.1   0.0625
      58.1   0.06375
      59.1   0.065
      60.1   0.06625
      61.1   0.0675
      62.1   0.06813
      63.1   0.06875
      64.1   0.06938
      65.1   0.07
```

```
      66.1   0.07063
      67.1   0.07125
      68.1   0.07188
      69.1   0.0725
      70.1   0.07313
      71.1   0.07375
      72.1   0.07438
      73.1   0.075
      74.1   0.075
      75.1   0.075
      76.1   0.075
      77.1   0.075
      78.1   0.075
      79.1   0.075
      80.1   0.075
      81.1   0.075
      82.1   0.075
      83.1   0.075
      84.1   0.075
      360.1   0.075
!
!
TOLERANCE WRITEDOWN_OLOSS 1.00
!
  INITIAL INDEX    LIBOR_6MO         2.490
  INITIAL INDEX    LIBOR_1MO         2.100
  INITIAL INDEX    LIBOR_1YR         2.800
  INITIAL INDEX    CMT_1YR           2.470
!
DEFINE TRANCHE "CAP_IN", "A-4", "A-1", "A-2", "A-3", "M-1", "M-2", "M-3",
"M-4", "M-5", "R"
!
!
Tranche "CAP_IN" PSEUDO HEDGE
   Block $ 925,000,000.00 at 0.00 FLOAT NOTIONAL WITH FORMULA BEGIN ( #CapBal
); END ( #CapBalEnd ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE FREQ M _
          Delay 0  Dated 20041129  Next 20041225
     ((1 * MIN(8.56, LIBOR_1MO)) + (-1 * #CapRate))
     0     999
!
Tranche "A-4" SEN_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 0.00 at 0.57  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_1") / #OrigCollBal) < 10%) THEN
-3.06 ELSE -1.53 ))
     0     999
!
Tranche "A-1" SEN_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 396900000.00 at 2.28  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
0.36 ELSE 0.18 ))
     0     999
!
Tranche "A-2" SEN_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 294700000.00 at 2.45  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
```

```
0.7 ELSE 0.35 ))
     0      999
!
Tranche "A-3" SEN_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 36375000.00 at 2.62  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
1.04 ELSE 0.52 ))
     0      999
!
Tranche "M-1" MEZ_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 97587000.00 at 2.76  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
0.99 ELSE 0.66 ))
     0      999
!
Tranche "M-2" MEZ_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 48563000.00 at 3.35  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
1.875 ELSE 1.25 ))
     0      999
!
Tranche "M-3" MEZ_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 18500000.00 at 3.6  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
2.25 ELSE 1.5 ))
     0      999
!
Tranche "M-4" JUN_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 18500000.00 at 4  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
2.85 ELSE 1.9 ))
     0      999
!
Tranche "M-5" JUN_FLT ! PAID_DOWN_WHEN (COLL_BAL LT 0.01);
   Block 13875000.00 at 4.05  FREQ M FLOAT RESET M _
          COUPONCAP 30360 NONE ( #NetRate * 30 / (IF CURDATE EQ
DEAL_FIRST_PAYDATE THEN 26 ELSE 30) ); _
          DAYCOUNT ACTUAL360 BUSINESS_DAY NONE _
          Delay 0  Dated 20041129  Next 20041225
     (1 * LIBOR_1MO + ( IF ((COLL_BAL("LAGMON_2") / #OrigCollBal) < 10%) THEN
2.925 ELSE 1.95 ))
     0      999
!
Tranche "R" SEN_RES
   Block 925000000.00 at 0 NOTIONAL WITH GROUP 0 SURPLUS _
         DAYCOUNT 30360 BUSINESS_DAY NONE _
         FREQ M   Delay 24  Dated 20041101  Next 20041225
!
```

```
Tranche "ALL-BOND" PSEUDO
   Block    USE PCT 100.0 100.0 of M-1#1
   Block    USE PCT 100.0 100.0 of M-2#1
   Block    USE PCT 100.0 100.0 of M-3#1
   Block    USE PCT 100.0 100.0 of M-4#1
   Block    USE PCT 100.0 100.0 of M-5#1
   Block    USE PCT 100.0 100.0 of A-1#1
   Block    USE PCT 100.0 100.0 of A-2#1
   Block    USE PCT 100.0 100.0 of A-3#1
!
  Tranche "#OC"              SYMVAR
  Tranche "#SpecOCTarg"      SYMVAR
!
!
DEFINE PSEUDO_TRANCHE COLLAT _
   Delay 24 Dated 20041101 Next 20041225 Settle 20041129
DEFINE PSEUDO_TRANCHE COLLAT GROUP 1 _
   Delay 24 Dated 20041101 Next 20041225 Settle 20041129
DEFINE PSEUDO_TRANCHE COLLAT GROUP 2 _
   Delay 24 Dated 20041101 Next 20041225 Settle 20041129
!
  HEDGE "CAP" _
                     TYPE  CAP _
                     LEG   "FLT"     DEAL_RECEIVES   OPTIMAL_INTPMT  "CAP_IN"
!

  CLASS "SNR1"      NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "A-4"
  CLASS "A-1"       NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "A-1"
  CLASS "A-2"       NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "A-2"
  CLASS "A-3"       NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "A-3"
  CLASS "MEZ1"      NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "M-1"
  CLASS "MEZ2"      NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "M-2"
  CLASS "MEZ3"      NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "M-3"
  CLASS "SUB1"      NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "M-4"
  CLASS "SUB2"      NO_BUILD_TRANCHE _
                    SHORTFALL_PAYBACK  COUPONCAP TRUE _
                    SHORTFALL_EARN_INT COUPONCAP TRUE _
                    = "M-5"
  CLASS "RESID"    NO_BUILD_TRANCHE _
                    = "R#1"
  CLASS "SNR2"      WRITEDOWN_BAL PRORATA ALLOCATION _
                    = "A-1" "A-2" "A-3"
  CLASS "SNR"       DISTRIB_CLASS PRORATA  ALLOCATION _
                    = "SNR1" "SNR2"
```

```
!
!
  CLASS "ROOT" _
                WRITEDOWN_BAL RULES _
                DISTRIB_CLASS RULES _
                  = "SNR" "MEZ1" "MEZ2" "MEZ3" "SUB1" "SUB2"  "RESID"
!
  DEFINE PSEUDO_TRANCHE CLASS "SNR"          Delay 0  Dated 20041129  Next
20041225 DAYCOUNT ACTUAL360 BUSINESS_DAY NONE
!
  DEFINE PSEUDO_TRANCHE CLASS "SNR2"         Delay 0  Dated 20041129  Next
20041225 DAYCOUNT ACTUAL360 BUSINESS_DAY NONE
!
!
  CROSSOVER When 0
!
TRIGGER "StepUp-CumLoss" _
        FULL_NAME   "Step Up Cumulative Loss Trigger" _
        ORIG_TESTVAL   0.000% _
        TESTVAL        ( #TrigCumLossFrac); _
        ORIG_TARGETVAL  3.250% _
        TARGETVAL       (#CumLossShft); _
        TRIGVAL          LODIFF
!
TRIGGER "StepUp-DlqEnh" _
        FULL_NAME   "Step Up Enhancement Delinquency Trigger" _
        ORIG_TESTVAL   0.000% _
        TESTVAL        ( #TrigEnhFrac); _
        ORIG_TARGETVAL  7.881% _
        TARGETVAL       (#ReqPerc); _
        TRIGVAL          LODIFF
!
TRIGGER "STEPUP_TRIGGER" _
        FULL_NAME   "Step Up Trigger" _
        DEFINITION "A Step Up Trigger exists, if_
;(1) a percentage calculated as the quotient of the amount of cumulative_
 realized losses divided by the original collateral balance exceeds the target
defined by a schedule;_
                        Month <=          %;_
                             37           3.250%;  _
                             38           3.417%;  _
                             39           3.583%;  _
                             40           3.750%;  _
                             41           3.917%;  _
                             42           4.083%;  _
                             43           4.250%;  _
                             44           4.417%;  _
                             45           4.583%;  _
                             46           4.750%;  _
                             47           4.917%;  _
                             48           5.083%;  _
                             49           5.250%;  _
                             50           5.375%;  _
                             51           5.500%;  _
                             52           5.625%;  _
                             53           5.750%;  _
                             54           5.875%;  _
                             55           6.000%;  _
                             56           6.125%;  _
                             57           6.250%;  _
                             58           6.375%;  _
                             59           6.500%;  _
                             60           6.625%;  _
                             61           6.750%;  _
                             62           6.813%;  _
                             63           6.875%;  _
                             64           6.938%;  _
                             65           7.000%;  _
```

```
                                66          7.063%;  _
                                67          7.125%;  _
                                68          7.188%;  _
                                69          7.250%;  _
                                70          7.313%;  _
                                71          7.375%;  _
                                72          7.438%;  _
                                73          7.500%;  _
                                74          7.500%;  _
                                75          7.500%;  _
                                76          7.500%;  _
                                77          7.500%;  _
                                78          7.500%;  _
                                79          7.500%;  _
                                80          7.500%;  _
                                81          7.500%;  _
                                82          7.500%;  _
                                83          7.500%;  _
                                84          7.500%;  _
                                360         7.500%;  _
_
 or;(2) the aggregate principal balance of all delinquent loans * 1_
 as a percentage of the respective collateral balance exceeds :_
 0.37 * the Senior Enhancement Percentage."_
       IMPACT     "If a Step Up Trigger is in effect the OC target will
change to_
 the last value before the trigger occurred if a stepdown has_
 occurred.  It has no effect if a stepdown has not occurred."  _
       TRIGVAL FORMULA ( min(TRIGGER("StepUp-CumLoss","TRIGVAL"),
TRIGGER("StepUp-DlqEnh","TRIGVAL")));
!
  OPTIONAL REDEMPTION:     "Cleanup" _
                           COLL_FRAC 10% _
                           PRICE_P ( COLL_BAL );
!
!
 INTEREST_SHORTFALL GROUP 1 FULL_PREPAY    Compensate Pro_rata _
                            PARTIAL_PREPAY Compensate Pro_rata _
                            LOSS           NO_Compensate SUBORDINATED ACCUM
!
 INTEREST_SHORTFALL GROUP 2 FULL_PREPAY    Compensate Pro_rata _
                            PARTIAL_PREPAY Compensate Pro_rata _
                            LOSS           NO_Compensate SUBORDINATED ACCUM
!
!
 CMO Block Payment Rules
-------------------------------------
   calculate : #HedgePaySave = 0.00
-------------------------------------
   calculate :  #Princ                = COLL_P
!
   calculate :  #Interest             = COLL_I
!
   calculate :  #PrevSpecOC           = #SpecOCTarg
!
   calculate :  #CurrentOC            = MAX( 0, COLL_BAL - (BBAL("A-4#1",
"A-1#1", "A-2#1", "A-3#1", "M-1#1", "M-2#1", "M-3#1", "M-4#1", "M-5#1") -
#Princ))
!
   calculate :  #XSSpread             = MAX( 0, #Interest -
OPTIMAL_INTPMT("ROOT") - INTSHORT_ACCUM("ROOT") + COUPONCAP_SHORTFALL("ROOT")
)
!
   calculate :  #FloorOCTotal         = #FloorOCTarg
!
   calculate :  #StepOCTarg           = COLL_BAL * #StepOCFrac
!
   calculate :  #StepDownDatePass     = CURMONTH GE #StepDownDate
```

```
!
!!!********** BEGINNING OF SENIOR ENHANCEMENT PCT CALCULATION **********
!!! ASSUME STEPDOWN IN ORDER TO CALCULATE SENIOR ENHANCMENT PCT
   calculate :  #SpecOCTarg          = MAX( MIN( #InitOCTarg, #StepOCTarg ) ,
#FloorOCTotal )
!
   calculate :  #SpecOCTarg          = MIN( #SpecOCTarg, COLL_BAL )
!
   calculate :  #SpecOCTarg          = #Octval
!
   calculate :  #OCDeficiency        = MAX(0, #SpecOCTarg - #CurrentOC)
!
   calculate :  #OCSurplus           = MINMAX(0, #CurrentOC - #SpecOCTarg,
COLL_P)
!
   calculate :  #PrincPmt            = MAX(0, COLL_P - #OCSurplus)
!
   calculate :  #XSIntRem            = MAX( 0, #Interest -
OPTIMAL_INTPMT("ROOT") - INTSHORT_ACCUM("ROOT") + #OCSurplus +
COUPONCAP_SHORTFALL("ROOT"))
!
   calculate :  #SubDefic            = MAX ( 0, ( BBAL("ROOT") - #Princ ) -
COLL_BAL )
!
   calculate :  #AddPrinc            = MIN( #XSIntRem, #SubDefic )
   calculate :  #XSIntRem            = MAX( 0, #XSIntRem - #AddPrinc )
!
   calculate :  #XtraPDA             = MIN( #OCDeficiency, #XSIntRem )
   calculate :  #XSIntRem            = MAX( 0, #XSIntRem - #XtraPDA )
!
   calculate :  #DistribAmt          = #PrincPmt + #AddPrinc + #XtraPDA
!
   calculate :  #ClassSNRPDA         = BBAL("A-4", "A-1", "A-2", "A-3") _
                                        - MIN(COLL_BAL - #FloorOCTotal,
#SNRTargPct * COLL_BAL)
   calculate :  #ClassSNRPDA         = MAX( 0.0, MIN(BBAL("A-4", "A-1", "A-2",
"A-3"), #ClassSNRPDA ))
   calculate :  #ClassSNRPDA         = MAX( 0, MIN( #ClassSNRPDA, #DistribAmt
) )
!
!
!!!********** END OF SENIOR ENHANCEMENT PCT CALCULATION **********
!
   calculate :  #SenEnhancePct       = (COLL_BAL - (BBAL("SNR") - #ClassSNRPDA
)) / COLL_BAL
!
   calculate :  #StepDownBal         = (#SenEnhancePct - #SpecSenEnhPct) +
1E-8 GE 0.00
!
   calculate :  #StepDown            = #StepDown OR ( #StepDownDatePass AND
#StepDownBal )
!
   calculate :  #ReqPerc             = 0.37 * (COLL_PREV_BAL - BBAL("SNR") ) /
COLL_PREV_BAL
!
   calculate :  #TrigEnhFrac         = 1 * AVG_COLL("RATE",-1,2,3)
!
   calculate :  #CumLossShft         = LOOKUP_TBL( "STEP",  CURMONTH     ,
"OC_CUMLOSS0", "MONTH", "OC_CUMLOSS_FRAC0" )
   calculate :  #TrigCumLossFrac     = DELINQ_LOSS_ACCUM / #OrigCollBal
!
   calculate :  #TrigEvent           = TRIGGER("STEPUP_TRIGGER")
!
   calculate :  #TrigOCTargPost      = #PrevSpecOC
!
   calculate :  #SpecOCTarg          = IF #StepDown _
                                       THEN IF #TrigEvent _
                                            THEN MAX( MIN( #InitOCTarg,
```

```
#StepOCTarg ) , #TrigOCTargPost, #FloorOCTotal ) _
                                        ELSE MAX( MIN( #InitOCTarg,
#StepOCTarg ) , #FloorOCTotal )  _
                                    ELSE MAX ( #InitOCTarg, #FloorOCTotal )
!
   calculate :  #SpecOCTarg          = MIN( #SpecOCTarg, COLL_BAL )
!
   calculate :  #SpecOCTarg          = #Octval
!
   calculate :  #OCDeficiency        = MAX(0, #SpecOCTarg - #CurrentOC)
!
   calculate :  #OCSurplus           = MINMAX(0, #CurrentOC - #SpecOCTarg,
COLL_P)
!
   calculate :  #PrincPmt            = MAX(0, COLL_P - #OCSurplus)
!
!
   calculate :  #XSIntRem            = MAX( 0, #Interest -
OPTIMAL_INTPMT("ROOT") - INTSHORT_ACCUM("ROOT") + #OCSurplus +
COUPONCAP_SHORTFALL("ROOT"))
!
   calculate :  #SubDefic            = MAX ( 0, ( BBAL("ROOT") - #Princ ) -
COLL_BAL )
!
   calculate :  #AddPrinc            = MIN( #XSIntRem, #SubDefic )
   calculate :  #XSIntRem            = MAX( 0, #XSIntRem - #AddPrinc )
!
   calculate :  #XtraPDA             = MIN( #OCDeficiency, #XSIntRem )
   calculate :  #XSIntRem            = MAX( 0, #XSIntRem - #XtraPDA )
!
   calculate :  #DistribAmt          = #PrincPmt + #AddPrinc + #XtraPDA
!
   calculate :  #ClassSNRPDA         = IF (#TrigEvent OR (#StepDown EQ 0.0)) _
                                        THEN #DistribAmt _
                                        ELSE BBAL("A-4", "A-1", "A-2", "A-3")
_
                                        - MIN(COLL_BAL - #FloorOCTotal,
#SNRTargPct * COLL_BAL)
   calculate :  #ClassSNRPDA         = MAX( 0.0, MIN(BBAL("A-4", "A-1", "A-2",
"A-3"), #ClassSNRPDA ))
   calculate :  #ClassSNRPDA         = MAX( 0, MIN( #ClassSNRPDA, #DistribAmt
) )
!
!
   calculate :  #ClassMEZ1PDA        = IF (#TrigEvent OR (#StepDown EQ 0.0)) _
                                        THEN #DistribAmt - #ClassSNRPDA _
                                        ELSE BBAL("A-4", "A-1", "A-2", "A-3",
"M-1") - #ClassSNRPDA _
                                        - MIN(COLL_BAL - #FloorOCTotal,
#MEZ1TargPct * COLL_BAL)
   calculate :  #ClassMEZ1PDA        = MAX( 0.0, MIN(BBAL("M-1"),
#ClassMEZ1PDA ))
   calculate :  #ClassMEZ1PDA        = MAX( 0, MIN( #ClassMEZ1PDA, #DistribAmt
- #ClassSNRPDA ) )
!
!
   calculate :  #ClassMEZ2PDA        = IF (#TrigEvent OR (#StepDown EQ 0.0)) _
                                        THEN #DistribAmt - #ClassSNRPDA -
#ClassMEZ1PDA _
                                        ELSE BBAL("A-4", "A-1", "A-2", "A-3",
"M-1", "M-2") - #ClassSNRPDA - #ClassMEZ1PDA _
                                        - MIN(COLL_BAL - #FloorOCTotal,
#MEZ2TargPct * COLL_BAL)
   calculate :  #ClassMEZ2PDA        = MAX( 0.0, MIN(BBAL("M-2"),
#ClassMEZ2PDA ))
   calculate :  #ClassMEZ2PDA        = MAX( 0, MIN( #ClassMEZ2PDA, #DistribAmt
- #ClassSNRPDA - #ClassMEZ1PDA ) )
!
```

```
!
   calculate :  #ClassMEZ3PDA        = IF (#TrigEvent OR (#StepDown EQ 0.0)) _
                                        THEN #DistribAmt - #ClassSNRPDA -
#ClassMEZ1PDA - #ClassMEZ2PDA _
                                        ELSE BBAL("A-4", "A-1", "A-2", "A-3",
"M-1", "M-2", "M-3") - #ClassSNRPDA - #ClassMEZ1PDA - #ClassMEZ2PDA _
                                        - MIN(COLL_BAL - #FloorOCTotal,
#MEZ3TargPct * COLL_BAL)
   calculate :  #ClassMEZ3PDA        = MAX( 0.0, MIN(BBAL("M-3"),
#ClassMEZ3PDA ))
   calculate :  #ClassMEZ3PDA        = MAX( 0, MIN( #ClassMEZ3PDA, #DistribAmt
- #ClassSNRPDA - #ClassMEZ1PDA - #ClassMEZ2PDA ) )
!
!
   calculate :  #ClassSUB1PDA        = IF (#TrigEvent OR (#StepDown EQ 0.0)) _
                                        THEN #DistribAmt - #ClassSNRPDA -
#ClassMEZ1PDA - #ClassMEZ2PDA - #ClassMEZ3PDA _
                                        ELSE BBAL("A-4", "A-1", "A-2", "A-3",
"M-1", "M-2", "M-3", "M-4") - #ClassSNRPDA - #ClassMEZ1PDA - #ClassMEZ2PDA -
#ClassMEZ3PDA _
                                        - MIN(COLL_BAL - #FloorOCTotal,
#SUB1TargPct * COLL_BAL)
   calculate :  #ClassSUB1PDA        = MAX( 0.0, MIN(BBAL("M-4"),
#ClassSUB1PDA ))
   calculate :  #ClassSUB1PDA        = MAX( 0, MIN( #ClassSUB1PDA, #DistribAmt
- #ClassSNRPDA - #ClassMEZ1PDA - #ClassMEZ2PDA - #ClassMEZ3PDA ) )
!
!
   calculate :  #ClassSUB2PDA        = IF (#TrigEvent OR (#StepDown EQ 0.0)) _
                                        THEN #DistribAmt - #ClassSNRPDA -
#ClassMEZ1PDA - #ClassMEZ2PDA - #ClassMEZ3PDA - #ClassSUB1PDA _
                                        ELSE BBAL("A-4", "A-1", "A-2", "A-3",
"M-1", "M-2", "M-3", "M-4", "M-5") - #ClassSNRPDA - #ClassMEZ1PDA -
#ClassMEZ2PDA - #ClassMEZ3PDA - #ClassSUB1PDA _
                                        - MIN(COLL_BAL - #FloorOCTotal,
#SUB2TargPct * COLL_BAL)
   calculate :  #ClassSUB2PDA        = MAX( 0.0, MIN(BBAL("M-5"),
#ClassSUB2PDA ))
   calculate :  #ClassSUB2PDA        = MAX( 0, MIN( #ClassSUB2PDA, #DistribAmt
- #ClassSNRPDA - #ClassMEZ1PDA - #ClassMEZ2PDA - #ClassMEZ3PDA - #ClassSUB1PDA
) )
!
!
  calculate :  "SNR" _
 NO_CHECK  CUSTOM   AMOUNT        = #ClassSNRPDA
!
  calculate :  "MEZ1" _
 NO_CHECK  CUSTOM   AMOUNT        = #ClassMEZ1PDA
!
  calculate :  "MEZ2" _
 NO_CHECK  CUSTOM   AMOUNT        = #ClassMEZ2PDA
!
  calculate :  "MEZ3" _
 NO_CHECK  CUSTOM   AMOUNT        = #ClassMEZ3PDA
!
  calculate :  "SUB1" _
 NO_CHECK  CUSTOM   AMOUNT        = #ClassSUB1PDA
!
  calculate :  "SUB2" _
 NO_CHECK  CUSTOM   AMOUNT        = #ClassSUB2PDA
!
------------------------------------
         pay :  CLASS INTEREST  PRO_RATA   ( "SNR" )
         pay :  CLASS INTSHORT  PRO_RATA   ( "SNR" )
         pay :  CLASS INTEREST  PRO_RATA   ( "MEZ1" )
         pay :  CLASS INTSHORT  PRO_RATA   ( "MEZ1" )
         pay :  CLASS INTEREST  PRO_RATA   ( "MEZ2" )
         pay :  CLASS INTSHORT  PRO_RATA   ( "MEZ2" )
```

```
         pay :  CLASS INTEREST  PRO_RATA   ( "MEZ3" )
         pay :  CLASS INTSHORT  PRO_RATA   ( "MEZ3" )
         pay :  CLASS INTEREST  PRO_RATA   ( "SUB1" )
         pay :  CLASS INTSHORT  PRO_RATA   ( "SUB1" )
         pay :  CLASS INTEREST  PRO_RATA   ( "SUB2" )
         pay :  CLASS INTSHORT  PRO_RATA   ( "SUB2" )
         pay :  CLASS PRINCIPAL SEQUENTIAL ( "SNR" )
         pay :  CLASS PRINCIPAL SEQUENTIAL ( "MEZ1" )
         pay :  CLASS PRINCIPAL SEQUENTIAL ( "MEZ2" )
         pay :  CLASS PRINCIPAL SEQUENTIAL ( "MEZ3" )
         pay :  CLASS PRINCIPAL SEQUENTIAL ( "SUB1" )
         pay :  CLASS PRINCIPAL SEQUENTIAL ( "SUB2" )
-----------------------------------
   calculate :  #P_A = BBAL("SNR1","SNR2") - BBAL("SNR")
-----------------------------------
   calculate :  #P_AM4 = BBAL("A-4") / BBAL("A-4","SNR2") * #P_A
   calculate :  #P_SNR2 = BBAL("SNR2") / BBAL("A-4","SNR2") * #P_A
-----------------------------------
        from :  CLASS ( "SNR" )
         pay :  CLASS INTEREST SEQUENTIAL ( "SNR1" )
         pay :  CLASS INTSHORT SEQUENTIAL ( "SNR1" )
-----------------------------------
        from :  CLASS ( "SNR" )
        from :  SUBACCOUNT ( #P_A )
  subject to :  CEILING ( #P_AM4 )
         pay :  CLASS BALANCE  SEQUENTIAL ( "SNR1" )
-----------------------------------
        from :  CLASS ( "SNR" )
         pay :  CLASS INTEREST SEQUENTIAL ( "SNR2" )
         pay :  CLASS INTSHORT SEQUENTIAL ( "SNR2" )
-----------------------------------
        from :  CLASS ( "SNR" )
        from :  SUBACCOUNT ( #P_A )
  subject to :  CEILING ( #P_SNR2 )
         pay :  CLASS BALANCE  SEQUENTIAL ( "SNR2" )
-----------------------------------
!
        from :  CLASS ( "SNR2" )
         pay :  CLASS INTEREST PRO_RATA  ( "A-1"; "A-2"; "A-3" )
         pay :  CLASS INTSHORT PRO_RATA  ( "A-1"; "A-2"; "A-3" )
-----------------------------------
        from :  CLASS ( "SNR2" )
         pay :  CLASS BALANCE SEQUENTIAL ( "A-1", "A-2", "A-3" )
-----------------------------------
!
-----------------------------------
        from :  CLASS ( "SNR1" )
         pay :  SEQUENTIAL ( "A-4#1" )
-----------------------------------
        from :  CLASS ( "A-1" )
         pay :  SEQUENTIAL ( "A-1#1" )
-----------------------------------
        from :  CLASS ( "A-2" )
         pay :  SEQUENTIAL ( "A-2#1" )
-----------------------------------
        from :  CLASS ( "A-3" )
         pay :  SEQUENTIAL ( "A-3#1" )
-----------------------------------
-----------------------------------
        from :  CLASS ( "MEZ1" )
         pay :  SEQUENTIAL ( "M-1#1" )
-----------------------------------
-----------------------------------
        from :  CLASS ( "MEZ2" )
         pay :  SEQUENTIAL ( "M-2#1" )
-----------------------------------
-----------------------------------
        from :  CLASS ( "MEZ3" )
```

```
         pay :  SEQUENTIAL ( "M-3#1" )
-----------------------------------
-----------------------------------
        from :  CLASS ( "SUB1" )
         pay :  SEQUENTIAL ( "M-4#1" )
-----------------------------------
-----------------------------------
        from :  CLASS ( "SUB2" )
         pay :  SEQUENTIAL ( "M-5#1" )
-----------------------------------
        from :  CLASS ( "ROOT" )
         pay :  CLASS COUPONCAP_SHORT PRO_RATA ( "SNR1" ; "A-1" ; "A-2" ;
"A-3" ; "MEZ1" ; "MEZ2" ; "MEZ3" ; "SUB1" ; "SUB2" )
-----------------------------------
        from :  HEDGE ("CAP")
  subject to :  CEILING ((HEDGE ("CAP", "OPTIMAL_PMT") - HEDGE ("CAP",
"ACTUAL_PMT")))
         pay :  CLASS COUPONCAP_SHORT PRO_RATA("A-1" ; "A-2" ; "A-3")
-----------------------------------
        from :  HEDGE ("CAP")
  subject to :  CEILING ((HEDGE ("CAP", "OPTIMAL_PMT") - HEDGE ("CAP",
"ACTUAL_PMT")))
         pay :  CLASS COUPONCAP_SHORT PRO_RATA("MEZ1")
-----------------------------------
        from :  HEDGE ("CAP")
  subject to :  CEILING ((HEDGE ("CAP", "OPTIMAL_PMT") - HEDGE ("CAP",
"ACTUAL_PMT")))
         pay :  CLASS COUPONCAP_SHORT PRO_RATA("MEZ2")
-----------------------------------
        from :  HEDGE ("CAP")
  subject to :  CEILING ((HEDGE ("CAP", "OPTIMAL_PMT") - HEDGE ("CAP",
"ACTUAL_PMT")))
         pay :  CLASS COUPONCAP_SHORT PRO_RATA("MEZ3")
-----------------------------------
        from :  HEDGE ("CAP")
  subject to :  CEILING ((HEDGE ("CAP", "OPTIMAL_PMT") - HEDGE ("CAP",
"ACTUAL_PMT")))
         pay :  CLASS COUPONCAP_SHORT PRO_RATA("SUB1")
-----------------------------------
        from :  HEDGE ("CAP")
  subject to :  CEILING ((HEDGE ("CAP", "OPTIMAL_PMT") - HEDGE ("CAP",
"ACTUAL_PMT")))
         pay :  CLASS COUPONCAP_SHORT PRO_RATA("SUB2")
-----------------------------------
        from :  HEDGE ("CAP")
         pay :  AS_INTEREST ("R#1")
-----------------------------------
!
        from :  CLASS ( "ROOT" )
         pay :  AS_INTEREST ("R#1")
-----------------------------------
   calculate : #WriteDown = MAX(0.0,
BBAL("A-4#1","A-1#1","A-2#1","A-3#1","M-1#1","M-2#1","M-3#1","M-4#1","M-5#1")
- COLL_BAL)
-----------------------------------
        from :  SUBACCOUNT ( #Writedown )
         pay :  WRITEDOWN SEQUENTIAL ( "M-5#1" )
-----------------------------------
        from :  SUBACCOUNT ( #Writedown )
         pay :  WRITEDOWN SEQUENTIAL ( "M-4#1" )
-----------------------------------
        from :  SUBACCOUNT ( #Writedown )
         pay :  WRITEDOWN SEQUENTIAL ( "M-3#1" )
-----------------------------------
        from :  SUBACCOUNT ( #Writedown )
         pay :  WRITEDOWN SEQUENTIAL ( "M-2#1" )
-----------------------------------
        from :  SUBACCOUNT ( #Writedown )
```

```
        pay :  WRITEDOWN SEQUENTIAL ( "M-1#1" )
-----------------------------------
   calculate : #BondBal      =
BBAL("A-4#1","A-1#1","A-2#1","A-3#1","M-1#1","M-2#1","M-3#1","M-4#1","M-5#1")
   calculate : #OC           = MAX( 0, COLL_BAL - #BondBal )
-----------------------------------
!
 Collateral OVER
!
!       Factor      --Delay--
! Type   Date       P/Y    BV   Use BV for 0
  WL  20041101    9999 9999   FALSE
!
! Pool#  Type     Gross     Current     Original   --Fee--  Maturity Orig  ARM
           Gross  #mos  #mos   P#mos  P#mos  Life   Reset Life   Max   Look
!                 Coupon    Factor      Balance    P/Y  BV  P/Y   BV Term
Index          Margin ToRst RstPer ToRst  RstPer Cap    Cap   Floor  Negam
Back
!! BEGINNING OF COLLATERAL
M        1     "1_29 ARM"                WL    00    WAC              3.831 (
    2591153.59 /      2591153.59 );      2591153.59                      0.300
       0.300            359:1     359:1       360 NO_CHECK ARM LIBOR_1YR
             2.250    12   12 SYNC_INT            9.831           2.000
    2.250         0      0                              ORIG_GROSSRATE
3.831                                                              GROUP 2
 TEASER
M        2     "2_28 ARM"                WL    00    WAC              6.410 (
     961879.51 /       961879.51 );       961879.51                      0.322
       0.322            358:2     358:2       360 NO_CHECK ARM LIBOR_1YR
             4.015    23   12 SYNC_INT           12.410           1.825
    4.015         0      0  INIT_PERCAP         2.712  ORIG_GROSSRATE
6.410                                                              GROUP 2
 TEASER
M        3     "2_28 ARM, IO"            WL    00    WAC              7.790 (
     214151.24 /       214151.24 );       214151.24                      0.550
       0.550            359:1     359:1       360 NO_CHECK ARM LIBOR_1YR
             7.540    24    6 SYNC_INT           13.790           1.000
    7.790         0      0  INIT_PERCAP         3.000  ORIG_GROSSRATE
7.790                                   AMORT NONE FOR          60 GROUP 2
 TEASER
M        4     "3_27 ARM"                WL    00    WAC              5.544 (
   10179457.44 /     10179457.44 );     10179457.44                      0.300
       0.300            359:1     359:1       360 NO_CHECK ARM LIBOR_1YR
             3.024    36   12 SYNC_INT           11.544           1.922
    3.067         0      0  INIT_PERCAP         2.130  ORIG_GROSSRATE
5.544                                                              GROUP 2
 TEASER
M        5     "3_27 ARM, IO"            WL    00    WAC              5.865 (
    3418889.66 /      3418889.66 );      3418889.66                      0.300
       0.300            359:1     359:1       360 NO_CHECK ARM LIBOR_1YR
             2.807    36   12 SYNC_INT           11.865           2.000
    2.807         0      0                              ORIG_GROSSRATE
5.865                                   AMORT NONE FOR          39 GROUP 2
 TEASER
M        6     "5_25 ARM"                WL    00    WAC              5.355 (
    5378796.73 /      5378796.73 );      5378796.73                      0.300
       0.300            360:0     360:0       360 NO_CHECK ARM LIBOR_1YR
             2.250    61   12 SYNC_INT           10.355           2.000
    2.250         0      0  INIT_PERCAP         5.000  ORIG_GROSSRATE
5.355                                                              GROUP 2
 TEASER
M        7     "5_25 ARM, IO"            WL    00    WAC              5.621 (
    6226553.49 /      6226553.49 );      6226553.49                      0.300
       0.300            358:2     358:2       360 NO_CHECK ARM LIBOR_1YR
             2.399    59   12 SYNC_INT           10.621           2.000
    2.399         0      0  INIT_PERCAP         5.000  ORIG_GROSSRATE
5.621                                   AMORT NONE FOR          60 GROUP 2
 TEASER
```

```
M        8     "7_23 ARM"                WL    00    WAC              5.706 (
    1208973.60 /      1208973.60 );      1208973.60                      0.300
       0.300            359:1     359:1       360 NO_CHECK ARM LIBOR_1YR
             2.250    84   12 SYNC_INT           11.706           2.000
    2.250         0      0  INIT_PERCAP          6.000  ORIG_GROSSRATE
5.706                                                            GROUP 2
 TEASER
M        9     "2_28 ARM"                WL    00    WAC              7.972 (
  492921886.84 /    492921886.84 );    492921886.84                      0.507
       0.507            359:1     359:1       360 NO_CHECK ARM LIBOR_6MO
             7.600    24    6 SYNC_INT           14.181           1.045
    7.876         0      0  INIT_PERCAP          2.984  ORIG_GROSSRATE
7.972                                                            GROUP 2
 TEASER
M        10    "2_28 ARM, IO"            WL    00    WAC              6.255 (
   17936448.37 /     17936448.37 );     17936448.37                      0.305
       0.305            358:2     358:2       360 NO_CHECK ARM LIBOR_6MO
             3.704    23    7 SYNC_INT           12.255           1.015
    3.705         0      0  INIT_PERCAP          4.631  ORIG_GROSSRATE
6.255                                  AMORT NONE FOR          83 GROUP 2
 TEASER
M        11    "5_5 ARM, IO"             WL    00    WAC              6.250 (
      94304.24 /        94304.24 );        94304.24                      0.300
       0.300            119:1     119:1       120 NO_CHECK ARM LIBOR_6MO
             3.500    60    6 SYNC_INT           12.250           2.000
    3.500         0      0  INIT_PERCAP          6.000  ORIG_GROSSRATE
6.250 BALLOON SCHED_BOTH           120 AMORT NONE                GROUP 2
 TEASER
M        12    "3_13 ARM, IO"            WL    00    WAC              5.250 (
     384874.60 /       384874.60 );       384874.60                      0.300
       0.300            190:2     190:2       192 NO_CHECK ARM LIBOR_6MO
             3.875    35   12 SYNC_INT           11.250           1.000
    3.875         0      0  INIT_PERCAP          3.000  ORIG_GROSSRATE
5.250                                  AMORT NONE FOR          12 GROUP 2
 TEASER
M        13    "3_27 ARM"                WL    00    WAC              7.610 (
  110598481.76 /    110598481.76 );    110598481.76                      0.498
       0.498            359:1     359:1       360 NO_CHECK ARM LIBOR_6MO
             7.132    36    6 SYNC_INT           13.650           1.043
    7.316         0      0  INIT_PERCAP          3.217  ORIG_GROSSRATE
7.610                                                            GROUP 2
 TEASER
M        14    "3_27 ARM, IO"            WL    00    WAC              5.748 (
   27011792.94 /     27011792.94 );     27011792.94                      0.300
       0.300            358:2     358:2       360 NO_CHECK ARM LIBOR_6MO
             2.839    35    7 SYNC_INT           11.748           1.596
    2.839         0      0  INIT_PERCAP          5.821  ORIG_GROSSRATE
5.748                                  AMORT NONE FOR          92 GROUP 2
 TEASER
M        15    "5_25 ARM"                WL    00    WAC              6.545 (
    6761655.89 /      6761655.89 );      6761655.89                      0.307
       0.307            359:1     359:1       360 NO_CHECK ARM LIBOR_6MO
             3.857    60    6 SYNC_INT           12.582           1.595
    3.863         0      0  INIT_PERCAP          5.228  ORIG_GROSSRATE
6.545                                                            GROUP 2
 TEASER
M        16    "5_25 ARM, IO"            WL    00    WAC              6.363 (
   25570764.84 /     25570764.84 );     25570764.84                      0.300
       0.300            359:1     359:1       360 NO_CHECK ARM LIBOR_6MO
             3.324    60    6 SYNC_INT           12.346           1.867
    3.324         0      0  INIT_PERCAP          5.977  ORIG_GROSSRATE
6.363                                  AMORT NONE FOR          72 GROUP 2
 TEASER
M        17    "6_24 ARM, IO"            WL    00    WAC              5.250 (
     229689.65 /       229689.65 );       229689.65                      0.300
       0.300            358:2     358:2       360 NO_CHECK ARM LIBOR_6MO
             2.750    71    6 SYNC_INT           11.250           1.000
    2.750         0      0  INIT_PERCAP          6.000  ORIG_GROSSRATE
```

```
5.250                                   AMORT NONE FOR         120 GROUP 2
 TEASER
M        18    "6MO LIBOR Loan"          WL    00    WAC                6.676 (
     547698.25 /       547698.25 );       547698.25                       0.300
       0.300            359:1     359:1       360 NO_CHECK ARM LIBOR_6MO
             3.500     6    6 SYNC_INT            12.676            1.000
    3.500         0      0                              ORIG_GROSSRATE
6.676                                                            GROUP 2
 TEASER
M        19    "6MO LIBOR Loan, IO"      WL    00    WAC                5.924 (
    5308116.96 /      5308116.96 );      5308116.96                      0.342
       0.342            359:1     359:1       360 NO_CHECK ARM LIBOR_6MO
             3.539     7    6 SYNC_INT            12.162            2.170
    3.539         0      0                              ORIG_GROSSRATE
5.924                                   AMORT NONE FOR         122 GROUP 2
 TEASER
M        20    "7_23 ARM, IO"            WL    00    WAC                6.428 (
     932404.53 /       932404.53 );       932404.53                       0.300
       0.300            358:2     358:2       360 NO_CHECK ARM LIBOR_6MO
             3.268    83    8 SYNC_INT            12.065            1.637
    3.268         0      0  INIT_PERCAP          5.637  ORIG_GROSSRATE
6.428                                   AMORT NONE FOR          88 GROUP 2
 TEASER
M        21    "1_29 ARM"                WL    00    WAC                7.750 (
      70963.17 /        70963.17 );        70963.17                       0.425
       0.425            354:6     354:6       360 NO_CHECK ARM CMT_1YR
             9.875     7   12 SYNC_INT            13.750            2.000
    9.875         0      0                              ORIG_GROSSRATE
7.750                                                            GROUP 2
 TEASER
M        22    "3_27 ARM"                WL    00    WAC                5.905 (
     393092.26 /       393092.26 );       393092.26                       0.300
       0.300            359:1     359:1       360 NO_CHECK ARM CMT_1YR
             2.858    36   12 SYNC_INT            11.905            2.000
    2.858         0      0                              ORIG_GROSSRATE
5.905                                                            GROUP 2
 TEASER
M        23    "3_27 ARM, IO"            WL    00    WAC                5.480 (
    1241977.58 /      1241977.58 );      1241977.58                      0.300
       0.300            358:2     358:2       360 NO_CHECK ARM CMT_1YR
             2.784    35    8 SYNC_INT            11.480            1.531
    2.784         0      0  INIT_PERCAP          4.419  ORIG_GROSSRATE
5.480                                   AMORT NONE FOR         109 GROUP 2
 TEASER
M        24    "5_25 ARM"                WL    00    WAC                6.500 (
     219131.50 /       219131.50 );       219131.50                       0.300
       0.300            360:0     360:0       360 NO_CHECK ARM CMT_1YR
             3.250    61   12 SYNC_INT            11.500            2.000
    3.250         0      0  INIT_PERCAP          5.000  ORIG_GROSSRATE
6.500                                                            GROUP 2
 TEASER
M        25    "5_25 ARM, IO"            WL    00    WAC                5.749 (
    4447553.12 /      4447553.12 );      4447553.12                      0.300
       0.300            358:2     358:2       360 NO_CHECK ARM CMT_1YR
             2.726    59   11 SYNC_INT            11.749            2.000
    2.726         0      0  INIT_PERCAP          2.455  ORIG_GROSSRATE
5.749                                   AMORT NONE FOR         105 GROUP 2
 TEASER
M        26    "7_23 ARM, IO"            WL    00    WAC                6.375 (
     149308.24 /       149308.24 );       149308.24                       0.300
       0.300            359:1     359:1       360 NO_CHECK ARM CMT_1YR
             3.500    84    6 SYNC_INT            12.375            2.000
    3.500         0      0  INIT_PERCAP          6.000  ORIG_GROSSRATE
6.375                                   AMORT NONE FOR          60 GROUP 2
 TEASER
M        27    "10 yr FRM"               WL    00    WAC                7.099 (
     239128.10 /       239128.10 );       239128.10                       0.300
       0.300            120:0     120:0       120 NO_CHECK
```

```
                                                                                GROUP 1
M        28    "15 yr FRM"                WL    00    WAC                        6.183 (
   14336836.66 /     14336836.66 );     14336836.66                                0.310
       0.310            178:2     178:2       180 NO_CHECK


                                                                                GROUP 1
M        29    "20 yr FRM"                WL    00    WAC                        7.312 (
     526153.56 /       526153.56 );       526153.56                                0.403
       0.403            240:0     240:0       240 NO_CHECK


                                                                                GROUP 1
M        30    "30 yr FRM"                WL    00    WAC                        7.341 (
  180029736.10 /    180029736.10 );    180029736.10                                0.312
       0.312            359:1     359:1       360 NO_CHECK


                                                                                GROUP 1
M        31    "30 yr FRM, IO"            WL    00    WAC                        6.973 (
    4730453.34 /      4730453.34 );      4730453.34                                0.322
       0.322            359:1     359:1       360 NO_CHECK


                                      AMORT NONE FOR          120 GROUP 1
M        32    "15/30 FRM"                WL    00    WAC                        9.000 (
     137692.24 /       137692.24 );       137692.24                                0.300
       0.300           349:11    349:11       360 NO_CHECK

    BALLOON SCHED_BOTH           180                                        GROUP 1
```

RAMP04RS11 - Stack Price/Yield

Settle	11/29/2004
First Payment	12/25/2004

M-1

Prepay (1)	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	23.8 CDR	17.9 CDR	14.3 CDR
Loss Severity	40%	50%	60%
Shock(bps)			
WAL	5.43	6.01	6.41
Total Collat Loss (Collat Maturity)	177,427,849.95 (19.18%)	182,694,034.30 (19.75%)	186,028,196.52 (20.11%)

Prepay (1)	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	17.4 CDR	13.2 CDR	10.6 CDR
Loss Severity	40%	50%	60%
Shock(bps)	200bp	200bp	200bp
WAL	6.10	6.60	6.92
Total Collat Loss (Collat Maturity)	143,265,155.00 (15.49%)	145,920,765.30 (15.78%)	147,419,184.05 (15.94%)

Prepay (1)	10 HEP	10 HEP	10 HEP
Prepay (2)	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	19.9 CDR	14.8 CDR	11.8 CDR
Loss Severity	40%	50%	60%
Shock(bps)			
WAL	8.44	9.73	10.71
Total Collat Loss (Collat Maturity)	218,245,857.50 (23.59%)	233,097,068.13 (25.20%)	244,388,489.46 (26.42%)

Prepay (1)	10 HEP	10 HEP	10 HEP
Prepay (2)	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	14 CDR	10.6 CDR	8.5 CDR
Loss Severity	40%	50%	60%
Shock(bps)	200bp	200bp	200bp
WAL	10.03	11.25	12.08
Total Collat Loss (Collat Maturity)	180,787,081.24 (19.54%)	190,460,256.76 (20.59%)	196,999,367.06 (21.30%)

RAMP04RS11 - Stack Price/Yield

Settle	11/29/2004
First Payment	12/25/2004

M-2

Prepay (1)	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	15.8 CDR	12.2 CDR	9.9 CDR
Loss Severity	40%	50%	60%
Shock(bps)			
WAL	7.67	8.27	8.65
Total Collat Loss (Collat Maturity)	133,562,653.45 (14.44%)	137,260,261.74 (14.84%)	139,462,543.39 (15.08%)

Prepay (1)	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	10.4 CDR	8.1 CDR	6.7 CDR
Loss Severity	40%	50%	60%
Shock(bps)	200bp	200bp	200bp
WAL	8.66	9.15	9.58
Total Collat Loss (Collat Maturity)	96,786,842.88 (10.46%)	98,484,072.03 (10.65%)	100,531,069.26 (10.87%)

Prepay (1)	10 HEP	10 HEP	10 HEP
Prepay (2)	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	14.3 CDR	11.0 CDR	9.0 CDR
Loss Severity	40%	50%	60%
Shock(bps)			
WAL	12.15	13.48	14.61
Total Collat Loss (Collat Maturity)	182,845,206.62 (19.77%)	194,823,450.50 (21.06%)	204,658,307.38 (22.13%)

Prepay (1)	10 HEP	10 HEP	10 HEP
Prepay (2)	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	9.4 CDR	7.3 CDR	6 CDR
Loss Severity	40%	50%	60%
Shock(bps)	200bp	200bp	200bp
WAL	14.32	15.42	16.31
Total Collat Loss (Collat Maturity)	140,727,516.59 (15.21%)	147,279,002.21 (15.92%)	152,610,965.01 (16.50%)

RAMP04RS11 - Stack Price/Yield

Settle	11/29/2004
First Payment	12/25/2004

M-3

Prepay (1)	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	13.2 CDR	10.3 CDR	8.4 CDR
Loss Severity	40%	50%	60%
Shock(bps)			
WAL	10.18	10.97	11.39
Total Collat Loss (Collat Maturity)	116,704,877.46 (12.62%)	120,006,813.87 (12.97%)	121,795,005.34 (13.17%)

Prepay (1)	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	8.2 CDR	6.4 CDR	5.3 CDR
Loss Severity	40%	50%	60%
Shock(bps)	200bp	200bp	200bp
WAL	11.72	12.20	12.65
Total Collat Loss (Collat Maturity)	79,603,332.82 (8.61%)	80,516,224.28 (8.70%)	81,858,504.15 (8.85%)

Prepay (1)	10 HEP	10 HEP	10 HEP
Prepay (2)	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	12.5 CDR	9.8 CDR	8.0 CDR
Loss Severity	40%	50%	60%
Shock(bps)			
WAL	15.91	17.64	18.70
Total Collat Loss (Collat Maturity)	168,820,337.30 (18.25%)	180,659,881.66 (19.53%)	188,496,041.38 (20.38%)

Prepay (1)	10 HEP	10 HEP	10 HEP
Prepay (2)	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	7.9 CDR	6.2 CDR	5.1 CDR
Loss Severity	40%	50%	60%
Shock(bps)	200bp	200bp	200bp
WAL	18.73	19.90	20.69
Total Collat Loss (Collat Maturity)	124,728,993.86 (13.48%)	130,403,594.41 (14.10%)	134,414,690.04 (14.53%)

AIG STRESS RUNS – FOR SUBS

Solve: Breakeven CDR
Output: Total Collateral Cum Loss and Avg Life

Assumptions:
100% and 50% of pricing speed
Fwd LIBOR and Fwd LIBOR + 200
40%, 50%, and 60% severity

To maturity
Failing triggers
Defaults in addition to prepayments
12 month recovery lag

Forward Period	Forward 1 mo Libor	Forward 6 mo Libor	Forward 12 mo Libor	Forward 1 YR CMT
0	2.100	2.490	2.800	2.470
1	2.190	2.529	2.826	2.486
2	2.377	2.644	2.916	2.560
3	2.419	2.738	2.994	2.647
4	2.522	2.848	3.082	2.735
5	2.725	2.943	3.157	2.808
6	2.864	3.015	3.221	2.876
7	2.859	3.075	3.282	2.935
8	2.963	3.141	3.351	3.000
9	3.037	3.202	3.415	3.062
10	3.089	3.266	3.485	3.128
11	3.167	3.319	3.542	3.183
12	3.233	3.376	3.601	3.240
13	3.263	3.437	3.661	3.296
14	3.318	3.504	3.714	3.343
15	3.372	3.568	3.766	3.391
16	3.430	3.633	3.817	3.438
17	3.492	3.692	3.860	3.479
18	3.566	3.752	3.907	3.522
19	3.648	3.808	3.953	3.568
20	3.711	3.843	3.987	3.607
21	3.768	3.880	4.023	3.648
22	3.811	3.916	4.061	3.691
23	3.836	3.944	4.093	3.729
24	3.852	3.973	4.125	3.767

25	3.879	4.003	4.159	3.805
26	3.912	4.037	4.195	3.841
27	3.944	4.073	4.233	3.880
28	3.973	4.104	4.266	3.912
29	4.005	4.139	4.301	3.956
30	4.039	4.173	4.337	3.989
31	4.073	4.210	4.374	4.025
32	4.104	4.243	4.408	4.055
33	4.139	4.278	4.443	4.087
34	4.174	4.315	4.479	4.120
35	4.209	4.347	4.514	4.153
36	4.244	4.384	4.550	4.188
37	4.275	4.415	4.582	4.218
38	4.310	4.449	4.616	4.252
39	4.343	4.483	4.652	4.287
40	4.374	4.515	4.685	4.321
41	4.407	4.547	4.716	4.341
42	4.438	4.580	4.752	4.377
43	4.469	4.612	4.783	4.409
44	4.501	4.644	4.816	4.442
45	4.532	4.678	4.849	4.476
46	4.564	4.709	4.880	4.506
47	4.594	4.743	4.913	4.539
48	4.623	4.773	4.940	4.566
49	4.657	4.805	4.971	4.596
50	4.692	4.837	4.999	4.624
51	4.722	4.864	5.025	4.649
52	4.751	4.893	5.053	4.675
53	4.780	4.918	5.077	4.699
54	4.807	4.943	5.103	4.724

55	4.835	4.967	5.127	4.747
56	4.859	4.993	5.154	4.772
57	4.881	5.014	5.175	4.792
58	4.903	5.038	5.199	4.814
59	4.922	5.062	5.222	4.835
60	4.941	5.086	5.242	4.855
61	4.969	5.109	5.262	4.874
62	4.996	5.134	5.282	4.894
63	5.019	5.154	5.300	4.911
64	5.041	5.173	5.316	4.928
65	5.065	5.193	5.334	4.947
66	5.084	5.208	5.348	4.961
67	5.103	5.223	5.363	4.977
68	5.119	5.237	5.379	4.992
69	5.133	5.250	5.393	5.007
70	5.146	5.263	5.408	5.021
71	5.156	5.276	5.424	5.035
72	5.167	5.289	5.439	5.049
73	5.179	5.304	5.457	5.064
74	5.195	5.320	5.474	5.077
75	5.208	5.333	5.490	5.090
76	5.220	5.350	5.508	5.104
77	5.236	5.367	5.525	5.131
78	5.250	5.382	5.542	5.143
79	5.265	5.399	5.559	5.155
80	5.280	5.416	5.576	5.167
81	5.299	5.433	5.592	5.180
82	5.315	5.452	5.611	5.194
83	5.329	5.467	5.625	5.205
84	5.347	5.484	5.639	5.219

85	5.364	5.501	5.655	5.234
86	5.383	5.517	5.669	5.249
87	5.398	5.531	5.682	5.264
88	5.413	5.545	5.696	5.280
89	5.428	5.558	5.707	5.283
90	5.443	5.569	5.719	5.299
91	5.455	5.583	5.733	5.318
92	5.466	5.593	5.744	5.332
93	5.478	5.604	5.754	5.348
94	5.488	5.617	5.766	5.363
95	5.497	5.626	5.775	5.374
96	5.506	5.640	5.786	5.389
97	5.518	5.650	5.794	5.397
98	5.533	5.661	5.801	5.404
99	5.545	5.672	5.808	5.411
100	5.555	5.681	5.814	5.415
101	5.567	5.688	5.818	5.419
102	5.576	5.696	5.823	5.421
103	5.584	5.701	5.828	5.424
104	5.591	5.703	5.832	5.426
105	5.596	5.707	5.839	5.430
106	5.600	5.708	5.845	5.434
107	5.604	5.708	5.854	5.441
108	5.606	5.711	5.864	5.450
109	5.602	5.713	5.876	5.461
110	5.600	5.721	5.892	5.478
111	5.601	5.728	5.908	5.495
112	5.604	5.739	5.926	5.514
113	5.613	5.756	5.945	5.537
114	5.622	5.773	5.967	5.561

115	5.635	5.792	5.988	5.584
116	5.651	5.815	6.010	5.609
117	5.670	5.840	6.034	5.635
118	5.693	5.862	6.055	5.659
119	5.717	5.886	6.079	5.684
120	5.744	5.908	6.098	5.706
121	5.744	5.908	6.098	5.706
122	5.744	5.908	6.098	5.706
123	5.744	5.908	6.098	5.706
124	5.744	5.908	6.098	5.706
125	5.744	5.908	6.098	5.706
126	5.744	5.908	6.098	5.706
127	5.744	5.908	6.098	5.706
128	5.744	5.908	6.098	5.706
129	5.744	5.908	6.098	5.706
130	5.744	5.908	6.098	5.706
131	5.744	5.908	6.098	5.706
132	5.744	5.908	6.098	5.706
133	5.744	5.908	6.098	5.706
134	5.744	5.908	6.098	5.706
135	5.744	5.908	6.098	5.706
136	5.744	5.908	6.098	5.706
137	5.744	5.908	6.098	5.706
138	5.744	5.908	6.098	5.706
139	5.744	5.908	6.098	5.706
140	5.744	5.908	6.098	5.706
141	5.744	5.908	6.098	5.706
142	5.744	5.908	6.098	5.706
143	5.744	5.908	6.098	5.706
144	5.744	5.908	6.098	5.706

145	5.744	5.908	6.098	5.706
146	5.744	5.908	6.098	5.706
147	5.744	5.908	6.098	5.706
148	5.744	5.908	6.098	5.706
149	5.744	5.908	6.098	5.706
150	5.744	5.908	6.098	5.706
151	5.744	5.908	6.098	5.706
152	5.744	5.908	6.098	5.706
153	5.744	5.908	6.098	5.706
154	5.744	5.908	6.098	5.706
155	5.744	5.908	6.098	5.706
156	5.744	5.908	6.098	5.706
157	5.744	5.908	6.098	5.706
158	5.744	5.908	6.098	5.706
159	5.744	5.908	6.098	5.706
160	5.744	5.908	6.098	5.706
161	5.744	5.908	6.098	5.706
162	5.744	5.908	6.098	5.706
163	5.744	5.908	6.098	5.706
164	5.744	5.908	6.098	5.706
165	5.744	5.908	6.098	5.706
166	5.744	5.908	6.098	5.706
167	5.744	5.908	6.098	5.706
168	5.744	5.908	6.098	5.706
169	5.744	5.908	6.098	5.706
170	5.744	5.908	6.098	5.706
171	5.744	5.908	6.098	5.706
172	5.744	5.908	6.098	5.706
173	5.744	5.908	6.098	5.706
174	5.744	5.908	6.098	5.706

175	5.744	5.908	6.098	5.706
176	5.744	5.908	6.098	5.706
177	5.744	5.908	6.098	5.706
178	5.744	5.908	6.098	5.706
179	5.744	5.908	6.098	5.706
180	5.744	5.908	6.098	5.706
181	5.744	5.908	6.098	5.706
182	5.744	5.908	6.098	5.706
183	5.744	5.908	6.098	5.706
184	5.744	5.908	6.098	5.706
185	5.744	5.908	6.098	5.706
186	5.744	5.908	6.098	5.706
187	5.744	5.908	6.098	5.706
188	5.744	5.908	6.098	5.706
189	5.744	5.908	6.098	5.706
190	5.744	5.908	6.098	5.706
191	5.744	5.908	6.098	5.706
192	5.744	5.908	6.098	5.706
193	5.744	5.908	6.098	5.706
194	5.744	5.908	6.098	5.706
195	5.744	5.908	6.098	5.706
196	5.744	5.908	6.098	5.706
197	5.744	5.908	6.098	5.706
198	5.744	5.908	6.098	5.706
199	5.744	5.908	6.098	5.706
200	5.744	5.908	6.098	5.706
201	5.744	5.908	6.098	5.706
202	5.744	5.908	6.098	5.706
203	5.744	5.908	6.098	5.706
204	5.744	5.908	6.098	5.706

205	5.744	5.908	6.098	5.706
206	5.744	5.908	6.098	5.706
207	5.744	5.908	6.098	5.706
208	5.744	5.908	6.098	5.706
209	5.744	5.908	6.098	5.706
210	5.744	5.908	6.098	5.706
211	5.744	5.908	6.098	5.706
212	5.744	5.908	6.098	5.706
213	5.744	5.908	6.098	5.706
214	5.744	5.908	6.098	5.706
215	5.744	5.908	6.098	5.706
216	5.744	5.908	6.098	5.706
217	5.744	5.908	6.098	5.706
218	5.744	5.908	6.098	5.706
219	5.744	5.908	6.098	5.706
220	5.744	5.908	6.098	5.706
221	5.744	5.908	6.098	5.706
222	5.744	5.908	6.098	5.706
223	5.744	5.908	6.098	5.706
224	5.744	5.908	6.098	5.706
225	5.744	5.908	6.098	5.706
226	5.744	5.908	6.098	5.706
227	5.744	5.908	6.098	5.706
228	5.744	5.908	6.098	5.706
229	5.744	5.908	6.098	5.706
230	5.744	5.908	6.098	5.706
231	5.744	5.908	6.098	5.706
232	5.744	5.908	6.098	5.706
233	5.744	5.908	6.098	5.706
234	5.744	5.908	6.098	5.706

235	5.744	5.908	6.098	5.706
236	5.744	5.908	6.098	5.706
237	5.744	5.908	6.098	5.706
238	5.744	5.908	6.098	5.706
239	5.744	5.908	6.098	5.706
240	5.744	5.908	6.098	5.706
241	5.744	5.908	6.098	5.706
242	5.744	5.908	6.098	5.706
243	5.744	5.908	6.098	5.706
244	5.744	5.908	6.098	5.706
245	5.744	5.908	6.098	5.706
246	5.744	5.908	6.098	5.706
247	5.744	5.908	6.098	5.706
248	5.744	5.908	6.098	5.706
249	5.744	5.908	6.098	5.706
250	5.744	5.908	6.098	5.706
251	5.744	5.908	6.098	5.706
252	5.744	5.908	6.098	5.706
253	5.744	5.908	6.098	5.706
254	5.744	5.908	6.098	5.706
255	5.744	5.908	6.098	5.706
256	5.744	5.908	6.098	5.706
257	5.744	5.908	6.098	5.706
258	5.744	5.908	6.098	5.706
259	5.744	5.908	6.098	5.706
260	5.744	5.908	6.098	5.706
261	5.744	5.908	6.098	5.706
262	5.744	5.908	6.098	5.706
263	5.744	5.908	6.098	5.706
264	5.744	5.908	6.098	5.706

265	5.744	5.908	6.098	5.706
266	5.744	5.908	6.098	5.706
267	5.744	5.908	6.098	5.706
268	5.744	5.908	6.098	5.706
269	5.744	5.908	6.098	5.706
270	5.744	5.908	6.098	5.706
271	5.744	5.908	6.098	5.706
272	5.744	5.908	6.098	5.706
273	5.744	5.908	6.098	5.706
274	5.744	5.908	6.098	5.706
275	5.744	5.908	6.098	5.706
276	5.744	5.908	6.098	5.706
277	5.744	5.908	6.098	5.706
278	5.744	5.908	6.098	5.706
279	5.744	5.908	6.098	5.706
280	5.744	5.908	6.098	5.706
281	5.744	5.908	6.098	5.706
282	5.744	5.908	6.098	5.706
283	5.744	5.908	6.098	5.706
284	5.744	5.908	6.098	5.706
285	5.744	5.908	6.098	5.706
286	5.744	5.908	6.098	5.706
287	5.744	5.908	6.098	5.706
288	5.744	5.908	6.098	5.706
289	5.744	5.908	6.098	5.706
290	5.744	5.908	6.098	5.706
291	5.744	5.908	6.098	5.706
292	5.744	5.908	6.098	5.706
293	5.744	5.908	6.098	5.706
294	5.744	5.908	6.098	5.706

295	5.744	5.908	6.098	5.706
296	5.744	5.908	6.098	5.706
297	5.744	5.908	6.098	5.706
298	5.744	5.908	6.098	5.706
299	5.744	5.908	6.098	5.706
300	5.744	5.908	6.098	5.706
301	5.744	5.908	6.098	5.706
302	5.744	5.908	6.098	5.706
303	5.744	5.908	6.098	5.706
304	5.744	5.908	6.098	5.706
305	5.744	5.908	6.098	5.706
306	5.744	5.908	6.098	5.706
307	5.744	5.908	6.098	5.706
308	5.744	5.908	6.098	5.706
309	5.744	5.908	6.098	5.706
310	5.744	5.908	6.098	5.706
311	5.744	5.908	6.098	5.706
312	5.744	5.908	6.098	5.706
313	5.744	5.908	6.098	5.706
314	5.744	5.908	6.098	5.706
315	5.744	5.908	6.098	5.706
316	5.744	5.908	6.098	5.706
317	5.744	5.908	6.098	5.706
318	5.744	5.908	6.098	5.706
319	5.744	5.908	6.098	5.706
320	5.744	5.908	6.098	5.706
321	5.744	5.908	6.098	5.706
322	5.744	5.908	6.098	5.706
323	5.744	5.908	6.098	5.706
324	5.744	5.908	6.098	5.706

325	5.744	5.908	6.098	5.706
326	5.744	5.908	6.098	5.706
327	5.744	5.908	6.098	5.706
328	5.744	5.908	6.098	5.706
329	5.744	5.908	6.098	5.706
330	5.744	5.908	6.098	5.706
331	5.744	5.908	6.098	5.706
332	5.744	5.908	6.098	5.706
333	5.744	5.908	6.098	5.706
334	5.744	5.908	6.098	5.706
335	5.744	5.908	6.098	5.706
336	5.744	5.908	6.098	5.706
337	5.744	5.908	6.098	5.706
338	5.744	5.908	6.098	5.706
339	5.744	5.908	6.098	5.706
340	5.744	5.908	6.098	5.706
341	5.744	5.908	6.098	5.706
342	5.744	5.908	6.098	5.706
343	5.744	5.908	6.098	5.706
344	5.744	5.908	6.098	5.706
345	5.744	5.908	6.098	5.706
346	5.744	5.908	6.098	5.706
347	5.744	5.908	6.098	5.706
348	5.744	5.908	6.098	5.706
349	5.744	5.908	6.098	5.706
350	5.744	5.908	6.098	5.706
351	5.744	5.908	6.098	5.706
352	5.744	5.908	6.098	5.706
353	5.744	5.908	6.098	5.706
354	5.744	5.908	6.098	5.706

355	5.744	5.908	6.098	5.706
356	5.744	5.908	6.098	5.706
357	5.744	5.908	6.098	5.706
358	5.744	5.908	6.098	5.706
359	5.744	5.908	6.098	5.706

RAMP04RS11 - Stack Price/Yield

Settle	11/29/2004
First Payment	12/25/2004

M-4	1	2	3	4	5	6
Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	10.9 CDR	8.6 CDR	7.1 CDR	6.1 CDR	4.8 CDR	4 CDR
Loss Severity	40%	50%	60%	40%	50%	60%
Shock(bps)				200bp	200bp	200bp
WAL	10.87	11.58	12.06	12.40	12.76	13.13
otal Collat Loss (Collat Maturity)	100,467,739.64 (10.86%)	103,508,170.47 (11.19%)	105,634,242.71 (11.42%)	61,773,251.65 (6.68%)	62,436,465.52 (6.75%)	63,517,619.88 (6.87%)

7	8	9	10	11	12
10 HEP	10 HEP	10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
11 CDR	8.7 CDR	7.2 CDR	6.6 CDR	5.3 CDR	4.4 CDR
40%	50%	60%	40%	50%	60%
			200bp	200bp	200bp
16.72	18.25	19.33	19.78	20.80	21.46
155,859,608.35 (16.85%)	166,610,868.63 (18.01%)	174,690,814.31 (18.89%)	109,365,592.89 (11.82%)	115,479,662.78 (12.48%)	119,315,750.92 (12.90%)

RAMP04RS11 - Stack Price/Yield

Settle	11/29/2004
First Payment	12/25/2004

M-5	1	2	3	4	5	6
Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP
Default	9.6 CDR	7.6 CDR	6.3 CDR	5.0 CDR	4.0 CDR	3.3 CDR
Loss Severity	40%	50%	60%	40%	50%	60%
Shock(bps)				200bp	200bp	200bp
WAL	12.01	12.65	13.13	13.58	13.93	14.29
tal Collat Loss (Collat Maturity)	90,672,894.62 (9.80%)	93,290,048.83 (10.09%)	95,266,975.80 (10.30%)	51,810,325.74 (5.60%)	52,931,624.95 (5.72%)	53,210,292.89 (5.75%)

7	8	9	10	11	12
10 HEP	10 HEP	10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
10.4 CDR	8.2 CDR	6.9 CDR	6.1 CDR	4.9 CDR	4.1 CDR
40%	50%	60%	40%	50%	60%
			200bp	200bp	200bp
18.24	19.39	19.95	21.18	22.10	22.58
150,308,669.41 (16.25%)	159,854,059.45 (17.28%)	169,297,526.44 (18.30%)	103,039,159.83 (11.14%)	108,493,368.28 (11.73%)	112,571,735.68 (12.17%)

The percentages per table should add up to 100%

FICO & Documentation

FICO Score	Full DOC	Stated Doc	Other Doc	All Docs	WAC	Avg Prin Bl ($)	Current LTV	IO loans
(feel free to delete N/A buckets)								
< 450	0.00%	0.00%	0.01%	0.01%	6.625%	85,858	85.00%	0.00%
451-500	0.01%	0.00%	0.00%	0.01%	9.500%	84,708	75.00%	0.00%
501-550	1.12%	0.00%	0.00%	1.12%	9.280%	111,215	82.17%	0.00%
551-600	15.94%	0.00%	0.92%	16.86%	8.520%	128,699	85.29%	0.08%
601-650	22.47%	0.00%	11.50%	33.97%	7.792%	143,871	84.84%	1.37%
651-700	11.96%	0.00%	14.06%	26.02%	6.998%	167,740	90.12%	4.84%
701-750	7.63%	0.00%	7.99%	15.62%	6.772%	164,751	89.65%	3.56%
751-800	3.54%	0.00%	2.74%	6.29%	6.686%	162,855	91.60%	0.97%
801-850	0.04%	0.00%	0.06%	0.10%	8.969%	110,912	97.08%	0.02%
Total	62.73%	0.00%	37.27%	100.00%	7.508%	149959.7	92.46%	10.63%

LTV & FICO

Current LTV	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(feel free to delete N/A buckets)								
10.01-20								
20.01-30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
30.01-40	0.00%	0.00%	0.01%	0.00%	0.00%	0.12%	0.04%	0.01%
40.01-50	0.00%	0.00%	0.01%	0.00%	0.04%	0.01%	0.05%	0.02%
50.01-60	0.00%	0.00%	0.00%	0.01%	0.08%	0.31%	0.41%	0.01%
60.01-70	0.01%	0.00%	0.09%	0.35%	0.58%	0.96%	0.44%	0.14%
70.01-80	0.00%	0.01%	0.37%	0.56%	2.85%	8.32%	4.73%	1.56%
80.01-90	0.00%	0.00%	0.64%	1.70%	4.83%	4.20%	1.83%	1.87%
90.01-100	0.00%	0.00%	0.00%	14.24%	25.44%	13.82%	7.60%	3.31%
100+	0.00%	0.00%	0.00%	0.00%	0.14%	0.37%	0.51%	0.17%
Total	0.01%	0.01%	1.12%	16.86%	33.97%	26.02%	15.62%	6.29%

Prin Balance & FICO

Prin Balance	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(feel free to delete N/A buckets)								
$1-$50,000	0.00%	0.00%	0.01%	0.06%	0.11%	0.11%	0.08%	0.03%
$50,001-$100,000	0.01%	0.01%	0.41%	3.90%	6.16%	3.25%	2.37%	0.92%
$100,001-$150,000	0.00%	0.00%	0.28%	5.54%	5.94%	6.76%	3.15%	1.39%
$150,001 - $200,000	0.00%	0.00%	0.11%	3.64%	7.41%	4.54%	2.63%	1.84%
$200,001 - $250,000	0.00%	0.00%	0.13%	1.32%	3.91%	2.83%	1.69%	0.65%
$250,001 - $300,000	0.00%	0.00%	0.09%	0.95%	3.05%	2.88%	1.39%	0.47%
$300,001 - $350,000	0.00%	0.00%	0.04%	0.43%	1.24%	1.15%	1.03%	0.31%
$350,001 - $400,000	0.00%	0.00%	0.00%	0.16%	1.52%	1.03%	0.78%	0.46%
$400,001 - $450,000	0.00%	0.00%	0.09%	0.23%	0.28%	0.92%	0.74%	0.19%
$450,001 - $500,000	0.00%	0.00%	0.05%	0.42%	0.78%	0.34%	0.41%	0.31%
$500,001 - $550,000	0.00%	0.00%	0.00%	0.00%	0.17%	0.58%	0.23%	0.17%
$550,001 - $600,000	0.00%	0.00%	0.00%	0.13%	0.06%	0.37%	0.38%	0.13%
$600,001 - $650,000	0.00%	0.00%	0.00%	0.00%	0.07%	0.21%	0.13%	0.27%
$650,001 - $700,000	0.00%	0.00%	0.00%	0.00%	0.08%	0.07%	0.07%	0.00%
$700,001 - $750,000	0.00%	0.00%	0.00%	0.03%	0.00%	0.08%	0.00%	0.00%
$750,000 +	0.00%	0.00%	0.09%	0.00%	0.19%	0.55%	0.50%	0.00%
Total	0.01%	0.01%	1.12%	16.86%	33.97%	26.02%	15.62%	6.29%

Prepayment Penalty & FICO

Prepayment Penalty Term	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(whatever increments)								
0	0.01%	0.00%	0.79%	5.39%	9.94%	11.18%	7.95%	3.47%
6	0.00%	0.00%	0.00%	0.02%	0.06%	0.09%	0.07%	0.00%
12	0.00%	0.00%	0.02%	0.02%	1.09%	1.77%	1.59%	0.30%
24	0.00%	0.01%	0.69%	9.56%	18.67%	8.89%	1.61%	0.73%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%
36	0.00%	0.00%	0.13%	2.27%	6.25%	5.32%	3.82%	1.58%
60	0.00%	0.00%	0.00%	0.00%	0.15%	0.87%	0.61%	0.22%
Total	0.01%	0.01%	1.12%	16.86%	33.97%	26.02%	15.62%	6.29%

Mortg Rates & FICO

Mortg Rates	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(feel free to delete N/A buckets)								
<= 4.000%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4.001-4.5%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.12%
4.501-5.0%	0.00%	0.00%	0.00%	0.00%	0.16%	0.16%	0.70%	0.18%
5.001-5.5%	0.00%	0.00%	0.00%	0.00%	0.27%	1.25%	1.63%	0.43%
5.501-6.0%	0.00%	0.00%	0.00%	0.07%	0.81%	2.44%	1.58%	0.85%
6.001-6.5%	0.00%	0.00%	0.00%	0.33%	1.81%	3.77%	2.84%	1.16%
6.501-7.0%	0.01%	0.00%	0.00%	0.50%	3.79%	5.28%	2.82%	0.74%
7.001-7.5%	0.00%	0.00%	0.07%	1.07%	4.67%	4.05%	1.84%	0.82%
7.501-8.0%	0.00%	0.00%	0.05%	2.07%	5.42%	4.21%	1.60%	0.82%
8.001-8.5%	0.00%	0.00%	0.14%	4.08%	6.77%	2.14%	1.78%	0.33%
8.501-9.0%	0.00%	0.00%	0.26%	3.96%	4.12%	1.35%	0.63%	0.23%
9.001-9.5%	0.00%	0.01%	0.16%	2.51%	1.42%	0.20%	0.00%	0.02%
9.501-10.0%	0.00%	0.00%	0.37%	1.29%	0.46%	0.03%	0.01%	0.01%
10.001-10.5%	0.00%	0.00%	0.12%	0.33%	0.14%	0.01%	0.00%	0.00%
10.501-11.0%	0.00%	0.00%	0.04%	0.10%	0.03%	0.00%	0.00%	0.00%
11.001-11.5%	0.00%	0.00%	0.01%	0.03%	0.00%	0.00%	0.00%	0.00%
Total	0.01%	0.01%	1.12%	16.86%	33.97%	26.02%	15.62%	6.29%

Mortg Rates & LTV

Mortg Rates	LTV 40.01 - 50	50.01 - 60	60.01 - 70	70.01 - 80	80.01 - 90	90.01 - 100	100+	total LTV
(feel free to delete N/A buckets)								
3.001-3.5%	0.00%	0.00%	0.05%	0.02%	0.00%	0.00%	0.00%	71.44%
3.501-4.0%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	80.00%
4.001-4.5%	0.00%	0.00%	0.02%	0.17%	0.00%	0.00%	0.00%	78.24%
4.501-5.0%	0.00%	0.00%	0.06%	1.02%	0.07%	0.07%	0.00%	79.66%
5.001-5.5%	0.00%	0.04%	0.47%	2.46%	0.21%	0.35%	0.00%	79.98%
5.501-6.0%	0.05%	0.08%	0.58%	3.70%	0.98%	1.23%	0.01%	80.14%
6.001-6.5%	0.01%	0.12%	0.43%	3.60%	2.40%	3.10%	0.25%	87.19%
6.501-7.0%	0.03%	0.05%	0.60%	2.90%	2.64%	6.72%	0.27%	90.15%
7.001-7.5%	0.03%	0.08%	0.19%	1.21%	2.63%	7.78%	0.34%	93.53%
7.501-8.0%	0.00%	0.01%	0.08%	0.45%	2.85%	15.29%	0.11%	96.27%
8.001-8.5%	0.00%	0.02%	0.02%	0.41%	1.00%	14.32%	0.07%	97.10%
8.501-9.0%	0.00%	0.00%	0.02%	0.12%	0.68%	9.71%	0.04%	97.65%
9.001-9.5%	0.00%	0.00%	0.02%	0.07%	0.53%	3.63%	0.01%	96.63%
9.501-10.0%	0.00%	0.00%	0.00%	0.15%	0.23%	1.62%	0.00%	95.29%
10.001-10.5%	0.00%	0.00%	0.04%	0.06%	0.07%	0.44%	0.00%	93.85%
10.501-11.0%	0.01%	0.00%	0.00%	0.02%	0.04%	0.11%	0.00%	93.03%
11.001-11.5%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.00%	97.13%
Total	0.13%	0.31%	2.57%	15.42%	14.28%	64.49%	1.19%	92.46%

Shelf	Alternet Exceptions	Expanded Criteria Exceptions	Home Solutions Exceptions	Jumbo A Exceptions	Total
Percent of Total	63.05%	23.82%	8.56%	4.57%	100.00%
Principal Balance	$582,385,348	$220,075,810	$79,101,453	$42,189,113	$923,751,724
Number of Loans	4,201	1,199	653	107	6,160
Average Balance	$138,630	$183,549	$121,135	$394,291	$149,960
WA Mortgage Rate	7.992%	6.492%	7.825%	5.530%	7.508%
WA Age	1	1	1	1	1
WA Original Term	359	352	360	342	357
WA Margin	7.691%	3.798%	4.303%	2.436%	6.780%
WA Lifetime Cap	14.166%	12.349%	12.524%	10.808%	13.710%
WA Next Rate Adj (mos)	25	36	33	44	28
WA Rate Reset Frequency (mos)	6	7	11	12	6
WA Credit Score	626	695	725	701	654
WA Original LTV	95.01%	85.94%	100.07%	76.98%	92.46%
LTV > 80	91.99%	53.04%	99.70%	15.13%	79.86%
LTV > 80 and MI	0.00%	65.66%	0.20%	94.28%	11.23%
Purchase	60.99%	65.79%	90.37%	50.47%	64.17%
Equity Refinance	35.80%	26.56%	7.93%	32.99%	31.08%
Rate-Term Refinance	3.21%	7.65%	1.71%	16.54%	4.75%
Prepayment Penalty	70.42%	53.55%	49.70%	6.78%	61.72%
Serviced by HomeComings	100.00%	95.16%	100.00%	91.65%	98.47%
Current	99.95%	100.00%	99.62%	100.00%	99.94%
30 to 59 Days Delinquent	0.05%	0.00%	0.38%	0.00%	0.06%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%	0.00%
IO Loan Percentage	0.09%	40.42%	0.00%	20.56%	10.63%

RAMP 2004-RS11

	#Of Loans	Balance	Avg balan	of the po	Seasoning	WAC	WARM	FICO	OLTV	CLTV	% Of Full Doc	% of Primary	% of (single family and PUD)	% of cashout	% of 2nd lien	IO %
Aggregated pool	6,160	923,751,724	149,960	100.00	1	7.508	356	654	92.46	92.46	62.73	85.66	88.43	31.08	0.00	10.63
2nd lien	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
IO loans only	393	98,169,050	249,794	10.63	2	6.071	357	695	84.37	84.37	21.79	74.59	81.46	20.03	0.00	100.00
rates:																
9.5-10	179	18,676,287	104,337	2.02	1	9.786	359	586	95.29	95.29	93.17	99.68	94.31	36.00	0.00	0.00
10.01-10.5	62	5,615,918	90,579	0.61	2	10.281	358	580	93.85	93.85	100.00	100.00	95.37	46.99	0.00	0.00
10.51-11	22	1,601,430	72,792	0.17	1	10.779	359	572	93.03	93.03	96.01	100.00	100.00	59.65	0.00	0.00
11.01-12	7	379,684	54,241	0.04	2	11.168	330	587	97.13	97.13	100.00	100.00	100.00	71.32	0.00	0.00
12.01-13																
gt 13%																
FICO--																
<500	2	180,566	90,283	0.02	3	7.974	357	500	69.69	69.69	46.91	46.91	100.00	46.91	0.00	0.00
501-525	28	2,667,549	95,270	0.29	2	9.633	358	514	74.53	74.53	100.00	100.00	92.14	92.35	0.00	0.00
526-550	65	7,675,460	118,084	0.83	1	9.157	359	541	84.82	84.82	100.00	98.79	98.33	61.39	0.00	0.00
551-575	325	41,475,537	127,617	4.49	1	8.600	358	566	92	92.00	93.81	98.95	95.45	29.88	0.00	1.44
576-600	885	114,250,128	129,096	12.37	1	8.491	359	589	96.49	96.49	94.84	98.52	94.54	31.00	0.00	0.10
601-625	1,212	167,120,518	137,888	18.09	1	8.003	358	613	95.44	95.44	69.45	97.47	93.79	35.68	0.00	1.05
626-650	969	146,662,133	151,354	15.88	1	7.552	357	638	93.74	93.74	62.40	92.56	91.16	40.20	0.00	7.41
<50,000	89	3,910,871	43,942	0.42	2	7.992	331	667	90.89	90.89	79.83	53.12	82.01	23.21	0.00	1.28
50,000-75,000	894	56,892,259	63,638	6.16	1	8.284	353	643	94.82	94.82	81.90	75.50	89.96	22.24	0.00	0.42
75,000-100,000	1,143	100,104,987	87,581	10.84	1	8.085	355	643	95.4	95.40	77.75	81.68	91.38	25.45	0.00	1.86
400,000-500,000	107	48,734,827	455,466	5.28	1	6.536	357	673	81.35	81.35	39.13	88.66	84.26	35.88	0.00	21.80
500,001-600,000	37	20,402,393	551,416	2.21	1	5.845	354	693	79.33	79.33	31.91	89.45	91.58	37.61	0.00	40.62
>600,000	27	23,781,526	880,797	2.57	2	5.817	327	689	72.77	72.77	39.77	89.45	93.66	41.50	0.00	35.22
LTV																
80-85	163	25,940,543	159,144	2.81	1	7.433	357	639	84.63	84.63	38.46	67.53	89.17	51.85	0.00	13.52
85.01-90	653	105,952,001	162,254	11.47	1	7.282	355	658	89.74	89.74	29.52	79.94	85.66	44.22	0.00	13.50
90.01-95	1,420	198,940,749	140,099	21.54	1	7.834	358	630	94.84	94.84	56.44	94.96	91.76	28.37	0.00	6.77
95.01-100	3,005	396,740,742	132,027	42.95	1	8.011	358	652	99.92	99.92	89.06	87.27	90.90	23.57	0.00	2.73
Stated doc			#DIV/0!	0.00												
streamlined doc	1,849	344,327,039	186,223	37.27	1	7.040	354	675	87.18	87.18	0.00	84.74	86.03	30.76	0.00	22.30
2nd home	87	17,093,472	196,477	1.85	1	6.761	359	693	87.13	87.13	36.12	0.00	78.48	10.51	0.00	30.92
investment property	946	115,354,075	121,939	12.49	1	7.433	355	709	90.12	90.12	63.91	0.00	73.30	16.02	0.00	17.04
cash out loans	1,752	287,111,955	163,877	31.08	1	7.408	353	641	89.75	89.75	63.11	92.94	91.63	100.00	0.00	6.85
condo	321	52,784,458	164,438	5.71	1	7.011	357	675	90.22	90.22	52.80	76.89	0.00	17.90	0.00	22.70
2-4 family	285	49,379,480	173,261	5.35	1	7.193	356	691	89.34	89.34	56.01	56.39	0.00	26.89	0.00	11.70
fixed rate	1,430	195,878,279	136,978	21.20	1	7.250	345	706	89.92	89.92	59.37	58.14	84.63	23.68	0.00	2.37
arm	4,730	727,873,445	153,884	78.80	1	7.577	359	640	93.14	93.14	63.63	93.07	89.46	33.07	0.00	12.85
CA	218	66,896,343	306,864	7.24	2	6.447	352	673	83.36	83.36	43.19	83.36	85.29	43.60	0.00	25.61
Florida	512	84,942,185	165,903	9.20	1	7.301	355	664	90.3	90.30	42.28	74.21	83.78	24.67	0.00	24.23
Georgia	350	48,283,173	137,952	5.23	1	7.870	358	640	94.33	94.33	74.58	82.23	97.25	24.30	0.00	4.87
MASS	40	10,210,022	255,251	1.11	1	6.714	354	669	88.58	88.58	58.68	95.68	55.95	27.87	0.00	9.11

1. Summary Report

Principal Balance	$406,905,355
Number of Mortgage Loans	3,071

	Average	Minimum	Maximum
Original Principal Balance	$132,623	$31,000	$639,000
Current Principal Balance	$132,499	$31,000	$638,576

	Weighted Average	Minimum	Maximum
Original Term (mos)	360	180	360
Remaining Term to Maturity (mos)	358	178	360
Age	1	0	14
Mortgage Rate	7.99%	5.20%	11.35%
Loan-to-Value Ratio	100.00%	98.00%	107.00%
Credit Score	654	574	816
Margin	7.55%	3.25%	10.85%
Initial Periodic Cap	3.03%	1.00%	6.00%
Periodic Cap	1.07%	1.00%	3.00%
Maximum Mortgage Rate	14.16%	11.20%	17.74%
Minimum Mortgage Rate	7.82%	3.25%	11.35%
Next Rate Adj. (mos)	26	5	83

Lien Position	% of Loan Group
1st Lien	100.00%

Occupancy	% of Loan Group
Primary Residence	87.51%
Non-Owner Occupied	11.51%
Second/Vacation	0.98%

Documentation	% of Loan Group
Full Documentation	89.33%
Reduced Documentation	10.67%

Servicing	% of Loan Group
Homecomings	100.00%

Delinquency	% of Loan Group
Current	99.86%
30 to 59 Days Delinquent	0.14%
60 to 89 Days Delinquent	0.00%

Exception Category	% of Loan Group
Alternet Exceptions (RASC)	71.46%
Expanded Criteria Exceptions (RALI)	9.61%
Jumbo A Exceptions (RFMSI)	9.03%
Seasoned Loans	0.00%
Home Solutions	18.90%

Loan Purpose	% of Loan Group
Purchase	74.18%
Equity Refinance	23.43%
Rate/Term Refinance	2.39%

Property Type	% of Loan Group
Single-family detached	78.60%
PUD (detached)	9.19%
Two- to four-family units	4.33%
Condo Low-rise	4.25%
PUD (attached)	3.09%
Townhouse	0.42%
Condo Mid-rise	0.02%
Manufactured Home	0.00%
Condo High-rise	0.09%

Percent of Pool with Active Prepayment Penalty	69.88%
Percent of Pool over 80% LTV with MI	2.99%
IO Loans	2.66%

2. Range of Credit Scores

Range of Credit Scores	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
560 to 579	23	2,813,775	122,338	99.84	577	0.69
580 to 599	510	63,499,800	124,509	99.94	590	15.61
600 to 619	593	77,494,213	130,682	99.96	609	19.04
620 to 639	432	55,209,927	127,801	99.97	629	13.57
640 to 659	361	50,212,169	139,092	99.9	649	12.34
660 to 679	194	29,719,788	153,195	99.96	669	7.3
680 to 699	268	36,032,053	135,456	100.02	688	8.86
700 to 719	200	27,972,116	139,861	100.18	710	6.87
720 to 739	181	23,754,593	131,241	100.24	729	5.84
740 to 759	157	19,589,593	124,774	100.11	750	4.81
760 or greater	154	20,607,360	133,814	100.14	776	5.06
Total	3,071	406,905,355	132,499	100	654	100

Subtotal with Credit Scores 406,905,355
Average Current Principal Balance 132,499
WA LTV 100.00
WA FICO 654
% Current Principal Balance 100.00

Top

3. Original Mortgage Amount ($)

Original Mortgage Amount ($)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
0 to 100,000	1,144	88,032,463	78,951	100	653	21.63
100,001 to 200,000	1,562	220,682,812	141,282	100	650	54.23
200,001 to 300,000	288	69,590,657	241,981	100.06	657	17.13
300,001 to 400,000	68	23,071,180	340,565	99.92	679	5.67
400,001 to 500,000	9	4,075,646	452,850	99.55	703	1
500,001 to 700,000	2	1,352,598	676,299	100	658	0.33
Total	3,071	406,905,355	132,499	100	654	100

Top

4. Mortgage Rate (%)

Mortgage Rate (%)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
5.000 to 5.499	6	1,476,915	246,153	98.86	715	0.36
5.500 to 5.999	24	4,342,462	180,936	99.88	695	1.07
6.000 to 6.499	109	17,577,444	161,404	100.24	707	4.32
6.500 to 6.999	226	38,082,712	168,508	100.04	686	9.36
7.000 to 7.499	286	41,749,932	145,979	100.11	670	10.26
7.500 to 7.999	689	97,503,425	141,514	100.02	659	23.96
8.000 to 8.499	643	81,064,345	126,072	99.95	655	19.92
8.500 to 8.999	669	81,815,405	117,720	99.93	640	20.11
9.000 to 9.499	221	25,343,714	114,677	99.93	610	6.23
9.500 to 9.999	122	13,120,525	107,545	99.95	601	3.22
10.000 to 10.499	36	3,561,247	98,924	99.94	596	0.88
10.500 to 10.999	13	996,421	76,648	100	596	0.24
11.000 to 11.499	5	270,804	54,161	100	596	0.07
Total	3,071	406,965,355	132,499	100	654	100

Top

5. Net Mortgage Rate (%)

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
4.500 to 4.999	3	704,654	234,885	100	673	0.17
5.000 to 5.499	22	4,080,875	185,485	99.47	711	1
5.500 to 5.999	57	11,116,506	195,026	99.91	692	2.73
6.000 to 6.499	251	40,437,908	161,107	100.07	689	9.94
6.500 to 6.999	318	47,613,298	149,727	100.11	669	11.7
7.000 to 7.499	646	90,628,044	140,291	100.04	652	22.27
7.500 to 7.999	694	88,418,390	127,404	99.95	654	21.73
8.000 to 8.499	693	81,439,371	118,028	99.96	648	20.01
8.500 to 8.999	240	27,391,953	114,133	99.99	612	6.73
9.000 to 9.499	102	10,771,332	105,601	99.94	607	2.65
9.500 to 9.999	32	3,223,427	100,732	99.93	599	0.79
10.000 to 10.499	11	808,993	73,545	100	603	0.2
10.500 to 10.999	5	270,804	54,161	100	599	0.07
Total	3,87	406,905,355	132,495	100	654	100

Top

6. Original Loan-to-Value Ratio (%)

Original Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
95.01 to 100.00	3,003	396,740,742	132,027	99.92	652	97.5
100.01 to 105.00	62	9,695,204	156,374	102.82	708	2.38
105.01 to 110.00	4	469,410	117,352	107	736	0.12
Total	3,87	406,905,355	132,495	100	654	100

Top

7. State

State	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
Alabama	67	7,178,210	107,137	99.92	632	1.76
Alaska	1	213,000	213,000	100	775	0.05
Arizona	82	12,202,239	148,808	100.13	647	3
Arkansas	41	4,322,958	105,438	100	622	1.06
California	49	10,846,601	225,971	99.88	656	2.67
Colorado	36	6,072,272	173,493	99.8	653	1.49
Connecticut	15	3,216,856	214,457	99.91	654	0.79
Delaware	10	1,267,408	126,741	100	635	0.31
District of Columbia	2	452,016	226,008	100	696	0.11
Florida	170	24,609,372	144,761	99.94	664	6.05
Georgia	188	24,704,453	131,407	99.95	644	6.07
Idaho	17	2,063,107	121,359	100	643	0.51
Illinois	178	26,218,405	147,283	100.19	672	6.44
Indiana	211	23,376,989	110,791	100.34	662	5.75
Iowa	45	4,804,949	106,777	99.99	643	1.18
Kansas	33	3,846,708	116,567	99.83	652	0.95
Kentucky	63	6,947,135	110,272	100.26	652	1.71
Louisiana	64	6,425,808	100,403	100	638	1.58
Maine	2	494,245	247,123	100	644	0.12
Maryland	51	10,399,092	203,904	100.25	644	2.56
Massachusetts	14	3,060,104	218,579	100	674	0.75
Michigan	174	21,830,569	125,463	99.88	656	5.37
Minnesota	51	9,050,871	177,468	99.99	651	2.22
Mississippi	38	3,679,257	96,823	99.82	641	0.9
Missouri	131	14,927,442	113,950	99.93	643	3.67
Montana	3	406,389	135,463	100	617	0.1
Nebraska	20	2,784,345	139,217	100	668	0.68
Nevada	15	3,409,114	227,274	100	678	0.84
New Hampshire	6	1,269,383	211,564	100	645	0.31
New Jersey	25	4,530,701	181,228	100	656	1.11
New Mexico	15	1,845,323	123,022	100	643	0.45
New York	31	4,998,726	161,248	99.85	668	1.23
North Carolina	105	12,410,402	118,194	99.99	646	3.05
North Dakota	8	773,095	85,899	100	653	0.19
Ohio	195	23,534,437	120,685	100	645	5.78
Oklahoma	38	3,716,120	97,793	100.25	664	0.91
Oregon	26	4,647,521	178,751	100	654	1.14
Pennsylvania	113	13,115,322	116,065	99.99	650	3.22
Rhode Island	1	269,000	269,000	100	770	0.07
South Carolina	84	8,823,523	105,018	99.94	638	1.68
South Dakota	4	453,883	113,471	99.09	646	0.11
Tennessee	102	10,834,779	106,223	100.09	638	2.66
Texas	190	23,421,935	123,273	99.99	669	5.76
Utah	24	3,207,907	133,663	99.98	640	0.79
Virginia	118	19,874,428	168,427	99.83	669	4.88
Washington	69	11,301,148	166,193	99.98	660	2.78
West Virginia	12	934,834	77,903	100	618	0.23
Wisconsin	150	19,481,018	129,873	99.88	641	4.79
Wyoming	6	653,935	108,989	100	633	0.16

Total	3,071	406,905,355	132,499	100	654	100

Top

8. Loan Purpose

Loan Purpose	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
Purchase	2,348	301,828,787	128,547	100.08	656	74.18
Equity Refinance	650	95,348,900	146,691	99.86	640	23.43
Rate/Term Refinance	73	9,727,668	133,256	99.54	640	2.39
Total	3,071	406,905,355	132,499	100	654	100

Top

9. Occupancy

Occupancy	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
Primary Residence	2,621	356,097,915	135,863	100	643	87.51
Non Owner-occupied	426	46,817,872	109,901	99.97	732	11.51
Second/Vacation	24	3,989,568	166,232	100.43	700	0.98
Total	3,071	406,905,355	132,499	100	654	100

Top

10. Property Type

Property Type	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
Single-family detached	2,504	319,839,632	127,733	100	650	78.6
Planned Unit Developments (detached)	214	37,405,540	174,780	99.92	647	9.19
Two- to four-family units	124	17,622,116	142,114	99.92	706	4.33
Condo Low-Rise (less than 5 stories)	129	17,296,309	134,080	100.08	664	4.25
Planned Unit Developments (attached)	85	12,586,034	148,071	100.19	682	3.09
Townhouse	12	1,724,738	143,728	100.83	626	0.42
Condo High-Rise (9 stories or more)	2	366,827	183,414	100	722	0.09
Condo Mid-Rise (5 to 8 stories)	1	63,960	63,960	100	615	0.02
Total	3,071	406,905,355	132,499	100	654	100

Top

11. Documentation Type

Documentation Type	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
Full Documentation	2,821	363,502,443	128,856	100.01	649	89.33
Reduced Documentation	250	43,402,913	173,612	99.98	700	10.67
Total	3,071	406,905,355	132,499	100	654	100

Top

12. Prepayment Penalty Term

Prepayment Penalty Term	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
12 Months	129	18,955,062	146,938	100.02	679	4.66
24 Months	1,222	164,924,219	134,963	99.95	632	40.53
36 Months	773	97,667,737	126,349	100.08	673	24
60 Months	7	1,510,031	215,719	100	700	0.37
None	931	122,555,427	131,638	100.03	663	30.12
Other	9	1,292,879	143,653	99.7	672	0.32
Total	3,071	406,905,355	132,499	100	654	100

Top

13. Index Type

Index Type	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
Libor - 1 Year	23	3,803,481	165,369	100.81	696	1.16
Libor - 6 Month	2,337	318,050,650	136,094	99.93	636	98.74
Treasury - 1 Year	2	240,244	120,122	99.7	663	0.07
Total	2,362	322,094,375	136,353	99.94	637	100

Top

18. Interest Only By Product Type

Interest Only By Product Type	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
Alternet Exceptions (non-IO)	2,211	290,482,434	131,372	99.93	630	71.38
Expanded Criteria Exceptions (non-IO)	168	28,567,173	170,043	100	691	7.02
Home Solutions Exceptions (non-IO)	637	76,905,309	120,731	100.32	725	18.9
Interest Only Alternet Exceptions	2	307,500	153,750	100	637	0.08
Interest Only Expanded Criteria Exceptions	52	10,530,083	202,502	100	702	2.58
Jumbo A Exceptions (non-IO)	1	132,861	132,861	96	647	0.03
Total	3,071	406,905,355	132,499	100	654	100

Top

19. Interest Only By Term

Interest Only By Term	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
0	3,017	396,067,773	131,279	100	653	97.34
24	7	1,043,150	149,021	100	671	0.26
36	4	660,751	165,188	100	710	0.16
60	30	6,632,547	221,085	100	700	1.63
84	2	378,000	189,000	100	687	0.09
120	11	2,123,134	193,012	100	714	0.52
Total	3,071	406,905,355	132,499	100	654	100

Tee

20. Product Type

Product Type	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal alance
1 29 ARM	1	71,244	71,244	95	636	0.02
15yr FRM	7	704,984	100,712	99.29	651	0.17
2 28 ARM	1,852	251,918,546	136,025	99.94	633	61.91
3 27 ARM	472	61,633,268	130,579	99.95	642	15.15
30yr FRM	702	84,105,996	119,809	100.23	719	20.67
5 25 ARM	33	7,315,799	221,691	100	701	1.8
6MO LIBOR Loan	2	777,517	388,758	100	722	0.19
7 23 ARM	2	378,000	189,000	100	687	0.09
Total	3,071	406,905,355	132,499	100	654	100

Tee

Collateral Analysis

FICO Low	FICO High	LTV	Wtd Avg Current Balance	(deal as a whole) Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only
500	524	> 65%	95,422	0.33	9.614	0.00	515	76.96	74.12	0.00	100.00	100.00	0.00	0.00
525	549	> 65%	122,876	0.91	9.110	0.00	540	84.33	96.24	0.00	98.68	100.00	0.00	0.00
550	574	> 65%	126,684	5.14	8.624	0.00	566	91.89	78.79	2.82	98.91	95.00	5.00	1.50
575	599	> 70%	128,209	14.07	8.535	0.00	588	97.03	80.79	1.79	99.14	95.71	4.29	0.11
600	624	> 70%	136,279	21.44	8.053	1.09	612	96.01	80.90	2.49	97.85	70.39	29.61	0.99
625	649	> 70%	149,639	18.50	7.604	5.97	637	94.51	74.10	3.68	93.22	62.88	37.12	7.45
650	674	> 80%	153,695	11.90	7.422	14.39	661	96.14	76.11	1.79	93.03	56.61	43.39	7.08
675	699	> 80%	152,159	10.09	7.315	27.91	687	96.15	73.40	4.41	76.69	50.67	49.33	14.53
700	724	> 80%	140,134	6.96	7.263	32.41	711	97.03	68.73	5.31	64.06	56.76	43.24	14.14
725	749	> 85%	134,933	5.15	7.326	23.94	736	97.99	66.76	4.77	57.67	66.22	33.78	6.77
750	774	> 85%	141,910	3.72	7.284	28.33	761	97.22	66.32	7.09	52.27	62.72	37.28	17.64
775	799	> 85%	151,210	1.69	7.385	17.99	784	97.72	62.41	5.12	53.17	67.76	32.24	3.19
800	max	> 85%	116,718	0.11	7.076	41.90	808	98.15	71.38	0.00	52.82	50.97	49.03	19.89

LTV Low	LTV High		Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only
60%	64%		319,140	0.76	6.313	0.00	681	61.17	47.67	0.00	91.06	28.91	71.09	1.20
65%	69%		256,307	0.89	6.435	0.00	638	67.13	85.93	0.91	85.50	47.55	52.45	7.69
70%	74%		270,416	1.96	6.026	0.00	671	71.07	72.32	0.88	76.22	32.49	67.51	19.64
75%	79%		254,856	3.20	6.365	0.12	668	76.38	56.43	1.98	76.33	33.40	66.60	26.92
80%	84%		197,706	13.06	6.271	1.92	685	80.14	61.57	3.26	76.43	34.27	65.73	34.67
85%	89%		165,998	3.52	7.363	34.51	649	85.99	77.13	3.56	69.14	33.00	67.00	13.96
90%	94%		157,394	11.76	7.317	31.38	655	90.38	69.52	2.77	82.19	34.58	65.42	12.29
95%	99%		139,487	21.37	7.862	11.92	631	95.18	74.41	3.60	94.73	58.11	41.89	6.39
100%	max		132,081	42.64	7.997	3.67	654	100.08	78.65	3.07	87.29	89.14	10.86	2.75

LIMITED AND STATED DOC

FICO Low	FICO High	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only	% CA	% NY	% FL
500	524															
525	549															
550	574	198,413	0.58	7.588	0.00	569	79.01	91.92	0.00	100.00	0.00	100.00	30.05	30.05	0.00	30.60
575	599	187,965	1.58	7.974	0.00	588	83.84	74.62	2.92	86.16	0.00	100.00	2.16	2.63	0.00	8.06
600	624	157,523	14.59	7.832	1.89	613	89.60	75.23	2.75	94.86	0.00	100.00	2.97	10.92	1.89	13.89
625	649	176,603	15.90	7.578	7.61	638	89.16	66.42	4.63	90.60	0.00	100.00	12.19	9.53	1.95	17.35
650	674	185,375	18.36	7.033	15.04	662	86.54	67.50	2.07	87.06	0.00	100.00	19.20	8.28	1.87	16.67
675	699	196,645	19.36	6.725	25.16	687	86.35	66.43	3.55	83.23	0.00	100.00	31.99	11.69	5.25	13.87
700	724	202,369	14.22	6.500	25.68	711	85.13	63.02	6.17	79.94	0.00	100.00	41.09	14.51	6.83	9.24
725	749	197,980	7.53	6.511	27.10	737	86.86	57.79	2.55	69.37	0.00	100.00	23.54	9.74	1.35	12.08
750	774	202,969	5.19	6.577	39.81	760	88.09	63.93	0.66	74.41	0.00	100.00	36.64	8.32	0.00	15.09
775	799	239,969	2.51	6.421	26.51	784	86.19	58.93	1.46	76.10	0.00	100.00	16.78	27.97	8.97	12.32
800	max	171,686	0.15	6.861	75.76	808	96.21	59.44	0.00	59.44	0.00	100.00	40.56	0.00	0.00	40.56

IO LOANS

FICO Low	FICO High	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only	% CA	% NY	% FL
500	524															
525	549															
550	574	596,250	0.61	6.475	0.00	573	75.00	100.00	0.00	100.00	0.00	100.00	100.00	100.00	0.00	0.00
575	599	117,800	0.12	9.125	0.00	594	95.00	100.00	0.00	100.00	0.00	100.00	100.00	0.00	0.00	0.00
600	624	233,007	1.66	6.692	27.08	619	87.66	64.08	15.08	100.00	8.45	91.55	100.00	29.43	0.00	14.44
625	649	270,458	11.02	6.395	40.99	636	87.33	32.62	12.39	78.48	38.31	61.69	100.00	18.23	0.00	35.41
650	674	256,552	15.42	6.056	37.05	664	83.88	59.14	4.37	76.21	19.81	80.19	100.00	17.77	0.00	22.99
675	699	253,897	26.90	6.046	34.62	688	83.86	59.03	4.61	79.11	19.23	80.77	100.00	15.91	8.23	19.57
700	724	249,257	25.90	5.976	26.37	712	82.68	49.67	9.37	75.15	20.85	79.15	100.00	23.16	5.59	12.81
725	749	241,034	8.35	5.883	29.63	737	84.74	35.45	5.36	73.41	25.51	74.49	100.00	10.34	0.00	21.72
750	774	220,982	8.10	5.993	62.12	759	87.78	47.43	3.33	49.02	17.74	82.26	100.00	0.00	0.00	30.75
775	799	210,015	1.71	6.302	52.03	783	83.31	51.13	0.00	56.02	13.70	86.30	100.00	27.31	0.00	10.54
800	max	208,905	0.21	5.750	100.00	808	95.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00