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

Ameriquest Mortgage Securities Inc.	0001102913
Exact Name of Registrant as Specified in Charter	**Registrant CIK Number**
Form 8-K, November 23, 2004, Series 2004-R12	333-112203

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

04050842

SEC MAIL PROCESSING
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BQN

SIGNATURE

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

Dated: November 23, 2004

AMERIQUEST MORTGAGE SECURITIES INC.

By: Karen Christensen

Name: Karen Christensen

Title: EVP

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

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	Collateral Term Sheets	P*

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

Banc of America Securities

AMSI 2004-R12
Loans with MI

1. Summary Statistics

As-of / Cut-off Date: 2004-12-01
Number of Mortgage Loans: 4,736
Aggregate Current Principal Balance: 924,893,286.86
MINimum Balance: 58,801.60
Maximum Balance: 879,227.37
Average Current Principal Balance: 195,289.97
Aggregate Original Principal Balance: 926,104,544.00
MINimum Balance: 60,000.00
Maximum Balance: 880,000.00
Average Original Principal Balance: 195,545.72
1st Lien: 100.00
Weighted Average Gross Coupon: 7.116
MINimum Coupon: 5.500
Maximum Coupon: 12.990
Weighted Average Original Term: 353
MINimum Term: 120
Maximum Term: 360
Weighted Average Remaining Term: 352
MINimum Term: 114
Maximum Term: 360
Weighted Average Margin: 5.807
MINimum MARGIN: 3.000
Maximum MARGIN: 6.500
Weighted Average Maximum Rate: 13.293
MINimum Max Rate: 11.500
Maximum Max Rate: 18.990
Weighted Average Minimum Rate: 7.293
MINimum MIN Rate: 5.500
Maximum MIN Rate: 12.990
Weighted Average Original LTV: 81.62
MINimum Original LTV: 60.05
Maximum Original LTV: 95.00
Weighted Average FICO Score: 635
MINimum FICO: 520
Maximum FICO: 816
Top 5 States: CA(21%),FL(9%),NJ(8%),NY(7%),MA(6%)

2. Collateral Type

Collateral Type	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt-to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
2 Yr/6 mo Libor	3,630	715,617,920.48	77.37	356	40.48	7.293	613	82.43
Fixed	1,106	209,275,366.38	22.63	335	37.90	6.509	709	78.86
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

3. Principal Balance at Origination ($)

Principal Balance at Origination ($)	Number of Mortgage Loans	Principal Balance as of Origination	% of Principal Balance as of Origination	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
50,000.01 - 100,000.00	1,009	80,079,637.00	8.65	339	37.26	8.113	617	81.02
100,000.01 - 150,000.00	1,118	139,127,123.00	15.02	347	38.96	7.455	627	82.90
150,000.01 - 200,000.00	879	153,402,328.00	16.56	349	39.53	7.122	638	81.53
200,000.01 - 250,000.00	581	130,402,339.00	14.08	354	40.31	7.034	634	80.89
250,000.01 - 300,000.00	432	118,743,351.00	12.82	356	40.53	6.823	636	81.61
300,000.01 - 350,000.00	257	83,072,712.00	8.97	355	41.56	6.730	644	81.29
350,000.01 - 400,000.00	130	48,377,806.00	5.22	357	40.85	6.905	636	81.38
400,000.01 - 450,000.00	99	42,024,508.00	4.54	354	40.60	6.989	627	83.50
450,000.01 - 500,000.00	75	35,869,116.00	3.87	355	41.00	6.896	635	82.41
500,000.01 - 550,000.00	46	24,251,824.00	2.62	354	43.07	6.859	645	83.79
550,000.01 - 600,000.00	51	29,470,993.00	3.18	353	40.73	6.983	645	80.72
600,000.01 - 650,000.00	9	5,665,095.00	0.61	359	38.90	6.992	662	80.72
650,000.01 - 700,000.00	26	17,678,578.00	1.91	359	36.26	6.400	670	79.80
700,000.01 - 750,000.00	22	16,248,134.00	1.75	359	38.59	6.903	651	77.55
800,000.01 - 850,000.00	1	811,000.00	0.09	359	50.00	7.150	649	73.73
850,000.01 - 900,000.00	1	880,000.00	0.10	359	32.00	6.650	658	79.49
Total:	**4,736**	**926,104,544.00**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Minimum: 60,000.00
Maximum: 880,000.00
Average: 195,545.72
Total: 926,104,544.00

4. Range of Principal Balances as of the Cut-off Date ($)

Range of Principal Balances as of the Cut-off Date ($)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
50,000.01 - 100,000.00	1,013	80,358,071.22	8.69	339	37.32	8.112	617	81.03
100,000.01 - 150,000.00	1,115	138,669,479.65	14.99	347	38.93	7.455	627	82.88
150,000.01 - 200,000.00	878	153,053,334.26	16.55	349	39.54	7.122	638	81.55
200,000.01 - 250,000.00	581	130,242,332.51	14.08	354	40.31	7.034	634	80.89
250,000.01 - 300,000.00	432	118,588,184.63	12.82	356	40.53	6.823	636	81.61
300,000.01 - 350,000.00	258	83,314,628.23	9.01	355	41.53	6.734	643	81.24
350,000.01 - 400,000.00	129	47,964,156.14	5.19	357	40.90	6.899	636	81.47
400,000.01 - 450,000.00	99	41,964,751.35	4.54	354	40.60	6.989	627	83.50
450,000.01 - 500,000.00	76	36,329,428.75	3.93	355	41.10	6.900	634	82.44
500,000.01 - 550,000.00	46	24,274,735.10	2.62	354	43.04	6.834	649	83.74
550,000.01 - 600,000.00	50	28,891,539.63	3.12	353	40.63	7.002	643	80.68
600,000.01 - 650,000.00	9	5,659,952.43	0.61	359	38.90	6.992	662	80.72
650,000.01 - 700,000.00	26	17,661,472.24	1.91	359	36.26	6.400	670	79.79
700,000.01 - 750,000.00	22	16,231,638.69	1.75	359	38.60	6.903	651	77.55
800,000.01 - 850,000.00	1	810,354.66	0.09	359	50.00	7.150	649	73.73
850,000.01 - 900,000.00	1	879,227.37	0.10	359	32.00	6.650	658	79.49
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Minimum: 58,801.60
Maximum: 879,227.37
Average: 195,289.97

5. Months Remaining

Months Remaining	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
61 - 120	18	1,841,081.20	0.20	118	32.16	7.139	698	73.71
121 - 180	135	16,878,800.27	1.82	178	36.75	6.950	676	78.81
181 - 240	138	20,821,561.05	2.25	239	37.53	6.712	688	79.05
241 - 300	48	8,641,496.34	0.93	298	39.06	6.436	715	78.62
301 - 360	4,397	876,710,348.00	94.79	359	40.03	7.135	632	81.78
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Minimum: 114
Maximum: 360
Weighted Average: 351.56

6. Current Mortgage Rate (%)

Current Mortgage Rate (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
5.500 - 5.999	651	152,686,111.85	16.51	345	38.19	5.847	715	77.92
6.000 - 6.499	660	152,526,077.44	16.49	351	39.57	6.253	664	81.76
6.500 - 6.999	1,099	237,068,472.08	25.63	352	39.58	6.754	630	82.31
7.000 - 7.499	527	106,425,009.03	11.51	354	41.01	7.239	609	81.39
7.500 - 7.999	718	122,600,940.89	13.26	355	40.48	7.763	598	82.75
8.000 - 8.499	212	34,106,846.45	3.69	353	40.18	8.268	588	83.45
8.500 - 8.999	356	53,959,350.03	5.83	353	40.87	8.758	586	83.79
9.000 - 9.499	108	14,536,803.47	1.57	356	42.58	9.243	577	83.00
9.500 - 9.999	202	26,974,117.41	2.92	351	41.64	9.770	574	83.31
10.000 - 10.499	71	8,635,652.95	0.93	353	42.08	10.267	562	82.01
10.500 - 10.999	85	10,568,070.25	1.14	353	42.06	10.776	573	83.81
11.000 - 11.499	18	1,526,687.20	0.17	322	37.66	11.267	550	80.66
11.500 - 11.999	18	2,054,094.63	0.22	350	42.53	11.670	587	81.93
12.000 - 12.499	6	604,043.61	0.07	359	37.48	12.173	549	82.34
12.500 - 12.999	5	621,009.57	0.07	359	43.41	12.778	555	79.30
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Minimum: 5.500
Maximum: 12.990
Weighted Average: 7.116

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

Original Loan-to-Value Ratio (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
60.01 - 65.00	213	39,790,723.81	4.30	340	38.08	6.789	648	62.84
65.01 - 70.00	336	68,858,369.90	7.45	349	39.13	6.848	636	67.91
70.01 - 75.00	515	100,040,712.28	10.82	353	39.57	7.083	623	73.30
75.01 - 80.00	974	183,378,034.35	19.83	347	38.88	6.859	642	78.55
80.01 - 85.00	881	181,209,725.55	19.59	355	40.66	7.380	620	83.70
85.01 - 90.00	1,725	335,975,455.88	36.33	354	40.55	7.218	638	89.15
90.01 - 95.00	92	15,640,265.09	1.69	351	38.90	7.095	686	93.38
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Minimum: 60.05
Maximum: 95.00
Weighted Average by Original Balance: 81.623
Weighted Average by Current Balance: 81.623

8. Qualifying FICO Score

Qualifying FICO Score	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
520 - 539	379	58,485,984.29	6.32	356	42.10	8.646	529	76.72
540 - 559	392	70,104,772.11	7.58	356	40.32	7.999	552	80.90
560 - 579	511	91,813,273.40	9.93	355	40.29	7.797	569	82.01
580 - 599	407	75,468,160.39	8.16	354	39.95	7.669	589	81.57
600 - 619	541	112,263,912.59	12.14	356	40.69	7.195	610	81.64
620 - 639	550	109,105,790.23	11.80	356	40.07	7.092	629	83.09

640 - 659	484	99,562,635.02	10.76	355	40.42	6.815	648	84.64
660 - 679	352	73,320,438.12	7.93	351	40.27	6.640	669	83.52
680 - 699	336	73,952,467.08	8.00	346	39.33	6.474	689	82.37
700 - 719	237	48,896,340.97	5.29	341	39.62	6.420	708	81.76
720 - 739	148	32,235,388.39	3.49	344	37.79	6.239	729	79.39
740 - 759	166	36,817,104.32	3.98	343	37.61	6.016	749	78.41
760 - 779	142	25,812,394.39	2.79	334	36.34	6.050	769	78.11
780 - 799	83	15,620,987.39	1.69	334	34.68	5.982	789	77.38
800 >=	8	1,433,638.17	0.16	333	34.47	6.007	808	74.39
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Minimum: 520
Maximum: 816
Weighted Average: 635
% UPB missing FICOs: 0.0

9. Range of Debt-to- Income Ratios

Range of Debt-to-Income Ratios	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
<= 20.00	252	45,395,769.06	4.91	350	14.55	7.027	645	80.66
20.01 - 25.00	276	49,365,320.81	5.34	346	23.34	6.966	640	80.25
25.01 - 30.00	391	66,344,565.00	7.17	348	28.15	6.870	650	80.44
30.01 - 35.00	540	97,800,822.04	10.57	348	33.25	6.977	645	81.44
35.01 - 40.00	715	139,733,559.26	15.11	350	38.15	7.121	635	81.46
40.01 - 45.00	932	188,392,068.15	20.37	353	43.12	7.128	635	81.71
45.01 - 50.00	1,461	298,266,699.91	32.25	355	48.32	7.178	632	82.52
50.01 - 55.00	169	39,594,482.63	4.28	351	53.01	7.608	590	80.33
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Minimum: 1.00
Maximum: 55.00
Weighted Average: 39.89

10. State

State	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
California	657	195,604,774.99	21.15	354	40.98	6.614	641	79.73
Florida	495	81,959,678.03	8.86	352	39.41	7.178	627	82.87
New Jersey	365	77,418,062.31	8.37	356	41.02	7.618	626	80.07
New York	227	62,167,311.18	6.72	353	40.47	6.943	648	78.53
Massachusetts	184	52,324,759.55	5.66	356	39.28	6.849	637	80.82
Maryland	154	33,169,224.03	3.59	353	38.04	6.955	637	80.32
Texas	253	31,333,334.53	3.39	331	38.27	7.587	622	78.36
Minnesota	136	29,973,452.11	3.24	355	39.67	7.151	642	85.22
Michigan	194	27,226,553.25	2.94	354	40.24	7.307	619	85.49
Pennsylvania	157	25,711,127.68	2.78	352	38.85	7.086	637	83.86
Illinois	113	22,853,548.21	2.47	355	39.53	7.936	629	83.84
Rhode Island	104	21,817,575.79	2.36	355	43.17	6.965	623	79.78
Washington	107	21,310,579.55	2.30	351	40.90	6.795	651	84.41
Connecticut	94	20,204,475.12	2.18	345	41.97	7.124	643	81.70
Colorado	83	16,910,845.98	1.83	354	39.23	6.936	653	82.84
Wisconsin	98	15,017,857.22	1.62	341	41.64	7.654	635	82.21
Indiana	115	14,825,717.51	1.60	347	38.51	7.198	632	85.43
Georgia	95	14,650,961.97	1.58	352	39.63	7.888	623	85.89
Arizona	84	14,031,445.53	1.52	355	36.66	6.936	640	83.29
Nevada	52	13,023,835.50	1.41	350	41.55	6.995	618	80.03
North Carolina	74	11,366,182.99	1.23	344	41.83	7.949	627	85.29
Ohio	100	11,181,815.14	1.21	345	40.18	7.589	616	85.89
Tennessee	88	11,058,695.44	1.20	337	36.93	7.166	632	83.63
Missouri	90	11,018,537.63	1.19	348	39.05	7.191	632	83.32
Alabama	77	10,167,500.38	1.10	332	38.52	7.296	648	84.19
Hawaii	31	8,554,549.98	0.92	356	37.83	6.699	667	78.63

Oregon	42	8,084,427.98	0.87	358	36.16	7.277	649	84.26
New Hampshire	43	7,757,202.58	0.84	354	36.41	6.591	644	80.93
Louisiana	57	7,526,742.72	0.81	346	35.19	8.112	608	81.90
Mississippi	70	7,239,746.44	0.78	356	38.90	8.169	592	85.43
Maine	32	5,623,124.94	0.61	349	38.03	7.648	614	80.90
Utah	27	4,867,032.49	0.53	344	33.43	7.023	629	86.06
Kansas	34	4,443,966.99	0.48	341	37.93	7.647	643	85.30
Oklahoma	34	3,920,247.48	0.42	346	41.58	7.192	645	85.09
Nebraska	30	3,595,850.61	0.39	350	42.62	7.415	637	84.33
Delaware	24	3,120,676.41	0.34	334	36.91	7.156	642	83.16
Kentucky	21	2,783,694.62	0.30	359	39.80	7.038	629	87.93
South Carolina	24	2,410,326.92	0.26	337	42.61	8.446	629	83.42
Arkansas	21	2,228,916.77	0.24	352	33.78	8.469	602	82.74
Iowa	14	1,393,469.08	0.15	344	36.92	8.334	610	78.76
Alaska	5	1,243,037.26	0.13	358	35.98	7.509	604	83.82
Idaho	10	1,158,018.86	0.13	359	39.49	7.287	617	83.53
Wyoming	6	837,612.50	0.09	321	36.18	6.532	718	83.42
Vermont	4	619,015.89	0.07	359	41.41	7.265	639	87.98
South Dakota	4	481,078.97	0.05	359	17.71	7.589	682	87.01
Montana	4	382,910.19	0.04	358	40.20	6.939	653	81.97
North Dakota	3	293,785.56	0.03	358	34.48	8.447	681	91.79
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Number of States Represented: 47

11. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Owner Occupied	4,449	881,625,119.29	95.32	351	40.05	7.096	634	81.58
Non-Owner Occupied	229	33,763,183.53	3.65	356	36.35	7.563	650	82.12
Second Home	58	9,504,984.04	1.03	353	37.95	7.377	645	83.61
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

12. Income Documentation

Income Documentation	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Full Documentation	3,649	708,476,347.96	76.60	351	39.73	6.969	638	81.95
Limited Documentation	535	112,051,390.94	12.12	354	39.32	7.300	618	82.46
Stated Documentation	552	104,365,547.96	11.28	355	41.61	7.916	630	78.52
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

13. Purpose

Purpose	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Refinance - Debt Consolidation Cash Out	4,455	874,951,259.05	94.60	352	39.93	7.114	634	81.53
Refinance - Debt Consolidation No Cash (	238	41,923,072.79	4.53	348	40.08	7.031	642	82.99
Purchase	43	8,018,955.02	0.87	355	34.97	7.725	636	84.31
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

14. Risk Category

Risk Category	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
B	570	90,094,732.02	9.74	355	42.26	8.595	540	77.24
1A	342	61,016,673.41	6.60	356	40.20	8.178	574	81.54
2A	1,015	190,337,984.33	20.58	355	39.59	7.521	584	81.97
3A	450	92,044,389.10	9.95	356	40.84	7.112	613	81.79
4A	484	97,460,941.41	10.54	355	40.19	7.027	630	83.30
5A	444	92,840,022.68	10.04	355	40.49	6.779	648	84.90
6A	325	69,306,602.41	7.49	350	40.58	6.589	669	83.60
7A	490	104,292,613.23	11.28	344	39.42	6.448	694	82.36
8A	616	127,499,328.27	13.79	340	37.20	6.107	749	78.78
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

15. Property Type

Property Type	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Single Family Detached	3,982	778,601,297.55	84.18	351	39.78	7.104	634	81.86
2-4 Family	241	55,572,947.02	6.01	356	41.89	7.396	641	78.74
Condominium	216	38,692,158.72	4.18	355	39.75	6.893	637	81.19
PUD Detached	167	35,217,197.63	3.81	350	40.29	7.065	623	82.60
Manu. Housing / Mobile	87	9,173,969.40	0.99	345	37.77	7.173	677	75.64
PUD Attached	18	4,285,366.12	0.46	358	35.23	7.117	614	85.56
Single Family Attached	25	3,350,350.42	0.36	359	41.35	8.078	625	81.16
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

16. Prepayment Penalty Term (mos.)

Prepayment Penalty Term (mos.)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
0	1,520	296,517,451.92	32.06	352	39.93	7.551	627	80.97
12	183	41,772,687.60	4.52	349	41.93	6.655	666	78.50
24	8	2,568,437.32	0.28	358	37.76	6.808	631	86.76
30	27	5,934,247.10	0.64	346	41.68	7.182	627	84.69
36	2,998	578,100,462.92	62.50	352	39.72	6.927	637	82.13
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

Non-zero Weighted Average Prepay Penalty Term: 34

17. Conforming vs. Nonconforming

Conforming vs. Nonconforming	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Conforming	4,242	694,110,992.53	75.05	350	39.67	7.195	634	81.58
Non-conforming	494	230,782,294.33	24.95	356	40.57	6.877	638	81.76
Total:	**4,736**	**924,893,286.86**	**100.00**	**352**	**39.89**	**7.116**	**635**	**81.62**

18. Maximum Mortgage Rate (%)

Maximum Mortgage Rate (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
11.500 - 11.999	258	65,529,351.43	9.16	356	39.60	5.856	680	81.98
12.000 - 12.499	451	108,087,086.63	15.10	358	40.56	6.269	642	82.16
12.500 - 12.999	929	203,340,479.88	28.41	356	39.79	6.759	618	82.29
13.000 - 13.499	441	89,930,611.38	12.57	356	41.05	7.242	598	81.22
13.500 - 13.999	616	109,408,527.22	15.29	357	40.48	7.766	591	82.91
14.000 - 14.499	178	29,935,212.04	4.18	355	40.70	8.271	584	83.55
14.500 - 14.999	303	48,875,753.39	6.83	356	41.13	8.761	583	83.81
15.000 - 15.499	98	13,647,584.45	1.91	358	42.82	9.241	575	83.21
15.500 - 15.999	173	24,412,554.56	3.41	354	42.11	9.766	575	83.53
16.000 - 16.499	65	8,136,500.73	1.14	355	42.01	10.269	563	82.09
16.500 - 16.999	75	9,782,369.19	1.37	354	41.99	10.777	572	83.73
17.000 - 17.499	16	1,395,202.14	0.19	341	38.25	11.282	549	81.71
17.500 - 17.999	18	2,054,094.63	0.29	350	42.53	11.670	587	81.93
18.000 - 18.499	4	461,583.24	0.06	359	33.73	12.187	557	84.85
18.500 - 18.999	5	621,009.57	0.09	359	43.41	12.778	555	79.30
Total:	**3,630**	**715,617,920.48**	**100.00**	**356**	**40.48**	**7.293**	**613**	**82.43**

Minimum: 11.500
Maximum: 18.990
Weighted Average: 13.293

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The above table is based on Adjustable Mortgage Loans only

19. Minimum Mortgage Rate (%)

Minimum Mortgage Rate (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
5.500 - 5.999	258	65,529,351.43	9.16	356	39.60	5.856	680	81.98
6.000 - 6.499	451	108,087,086.63	15.10	358	40.56	6.269	642	82.16
6.500 - 6.999	929	203,340,479.88	28.41	356	39.79	6.759	618	82.29
7.000 - 7.499	441	89,930,611.38	12.57	356	41.05	7.242	598	81.22
7.500 - 7.999	616	109,408,527.22	15.29	357	40.48	7.766	591	82.91
8.000 - 8.499	178	29,935,212.04	4.18	355	40.70	8.271	584	83.55
8.500 - 8.999	303	48,875,753.39	6.83	356	41.13	8.761	583	83.81
9.000 - 9.499	98	13,647,584.45	1.91	358	42.82	9.241	575	83.21
9.500 - 9.999	173	24,412,554.56	3.41	354	42.11	9.766	575	83.53
10.000 - 10.499	65	8,136,500.73	1.14	355	42.01	10.269	563	82.09
10.500 - 10.999	75	9,782,369.19	1.37	354	41.99	10.777	572	83.73
11.000 - 11.499	16	1,395,202.14	0.19	341	38.25	11.282	549	81.71
11.500 - 11.999	18	2,054,094.63	0.29	350	42.53	11.670	587	81.93
12.000 - 12.499	4	461,583.24	0.06	359	33.73	12.187	557	84.85
12.500 - 12.999	5	621,009.57	0.09	359	43.41	12.778	555	79.30
Total:	**3,630**	**715,617,920.48**	**100.00**	**356**	**40.48**	**7.293**	**613**	**82.43**

Minimum: 5.500
Maximum: 12.990
Weighted Average: 7.293

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The above table is based on Adjustable Mortgage Loans only

20. Gross Margins (%)

Gross Margins (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
3.000 - 3.249	1	84,434.08	0.01	359	26.00	7.250	621	73.16
3.500 - 3.749	4	680,246.81	0.10	359	44.62	7.127	680	87.47
3.750 - 3.999	3	385,616.83	0.05	312	36.98	7.132	619	88.57

4.000 - 4.249	4	559,246.68	0.08	359	47.42	6.857	599	80.07
4.250 - 4.499	1	140,481.29	0.02	359	44.00	6.850	714	95.00
4.500 - 4.749	22	3,751,974.74	0.52	356	42.21	6.679	717	85.73
4.750 - 4.999	119	29,252,366.00	4.09	357	37.77	6.309	730	83.59
5.000 - 5.249	213	47,050,586.63	6.57	356	41.99	6.581	687	85.85
5.250 - 5.499	267	56,806,826.67	7.94	357	40.30	6.563	664	85.11
5.500 - 5.749	415	85,864,196.57	12.00	356	40.39	6.747	644	84.79
5.750 - 5.999	534	112,617,444.77	15.74	357	39.91	7.032	620	82.57
6.000 - 6.249	1,281	252,039,165.03	35.22	356	40.24	7.411	590	81.90
6.250 - 6.499	319	54,620,060.72	7.63	357	40.61	8.272	566	80.87
6.500 - 6.749	447	71,765,273.66	10.03	356	42.28	8.683	539	77.36
Total:	**3,630**	**715,617,920.48**	**100.00**	**356**	**40.48**	**7.293**	**613**	**82.43**

Minimum: 3.000
Maximum: 6.500
Weighted Average: 5.807

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The above table is based on Adjustable Mortgage Loans only

21. Next Adjustment Date

Next Adjustment Date	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
2006-05	1	377,119.59	0.05	353	26.00	5.750	616	81.72
2006-06	10	1,260,734.21	0.18	354	38.75	7.018	631	88.51
2006-07	55	10,823,948.24	1.51	354	42.46	7.466	595	86.01
2006-08	206	38,554,018.83	5.39	354	40.93	7.500	611	86.56
2006-09	168	30,752,994.25	4.30	355	40.36	7.490	618	85.69
2006-10	234	40,512,999.19	5.66	353	39.70	7.370	615	82.74
2006-11	2,947	592,053,118.17	82.73	357	40.50	7.263	613	81.89
2006-12	9	1,282,988.00	0.18	360	34.59	7.443	598	82.78
Total:	**3,630**	**715,617,920.48**	**100.00**	**356**	**40.48**	**7.293**	**613**	**82.43**

Minimum: 2006-05-01
Maximum: 2006-12-01
Weighted Average: 2006-10-20

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The above table is based on Adjustable Mortgage Loans only

22. Initial Periodic Cap (%)

Initial Periodic Cap (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
2	3,630	715,617,920.48	100.00	356	40.48	7.293	613	82.43
Total:	**3,630**	**715,617,920.48**	**100.00**	**356**	**40.48**	**7.293**	**613**	**82.43**

Minimum: 2.000
Maximum: 2.000
Weighted Average: 2.000

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The above table is based on Adjustable Mortgage Loans only

23. Periodic Cap (%)

	Number of Mortgage	Principal Balance as of the	% of Principal Balance as of	Remaining Term to Maturity	Debt to-Income	Gross Coupon		OLTV

Periodic Cap (%)	Loans	Cut-Off Date	the Cut-Off Date	(months)	(%)	(%)	FICO	(%)
1	3,630	715,617,920.48	100.00	356	40.48	7.293	613	82.43
Total:	**3,630**	**715,617,920.48**	**100.00**	**356**	**40.48**	**7.293**	**613**	**82.43**

Minimum: 1.000
Maximum: 1.000
Weighted Average: 1.000

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The above table is based on Adjustable Mortgage Loans only

Banc of America Securities

AMSI 2004-R12
Loans without MI

1. Summary Statistics

As-of / Cut-off Date: 2004-12-01
Number of Mortgage Loans: 1,814
Aggregate Current Principal Balance: 275,106,911.32
MINimum Balance: 59,171.31
Maximum Balance: 749,272.03
Average Current Principal Balance: 151,657.61
Aggregate Original Principal Balance: 275,411,038.00
MINimum Balance: 60,000.00
Maximum Balance: 749,950.00
Average Original Principal Balance: 151,825.27
1st Lien: 100.00
Weighted Average Gross Coupon: 8.066
MINimum Coupon: 5.500
Maximum Coupon: 12.850
Weighted Average Original Term: 351
MINimum Term: 120
Maximum Term: 360
Weighted Average Remaining Term: 349
MINimum Term: 118
Maximum Term: 360
Weighted Average Margin: 6.422
MINimum MARGIN: 3.000
Maximum MARGIN: 6.750
Weighted Average Maximum Rate: 14.370
MINimum Max Rate: 11.550
Maximum Max Rate: 18.850
Weighted Average Minimum Rate: 8.370
MINimum MIN Rate: 5.550
Maximum MIN Rate: 12.850
Weighted Average Original LTV: 63.58
MINimum Original LTV: 11.12
Maximum Original LTV: 93.83
Weighted Average FICO Score: 582
MINimum FICO: 500
Maximum FICO: 814
Top 5 States: CA(27%),NJ(10%),FL(9%),NY(7%),MA(6%)

2. Collateral Type

Collateral Type	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
2 Yr/6 mo Libor	1,489	226,127,071.39	82.20	355	41.77	8.370	556	66.42
Fixed	325	48,979,839.93	17.80	321	36.66	6.662	706	50.48
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

3. Principal Balance at Origination ($)

Principal Balance at Origination ($)	Number of Mortgage Loans	Principal Balance as of Origination	% of Principal Balance as of Origination	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
50,000.01 - 100,000.00	700	53,033,971.00	19.26	339	38.97	9.022	567	62.92
100,000.01 - 150,000.00	434	53,937,841.00	19.58	351	41.09	8.271	569	62.39
150,000.01 - 200,000.00	297	51,832,282.00	18.82	350	41.60	7.743	586	61.91
200,000.01 - 250,000.00	153	34,169,394.00	12.41	349	41.95	7.900	583	64.25
250,000.01 - 300,000.00	110	30,247,625.00	10.98	352	40.64	7.670	596	61.98
300,000.01 - 350,000.00	47	15,153,790.00	5.50	359	41.00	7.418	597	62.14
350,000.01 - 400,000.00	24	9,003,700.00	3.27	354	39.14	7.763	581	68.64
400,000.01 - 450,000.00	6	2,461,075.00	0.89	359	42.26	8.896	588	74.83
450,000.01 - 500,000.00	6	2,901,498.00	1.05	339	35.92	7.593	622	69.50
500,000.01 - 550,000.00	9	4,756,500.00	1.73	345	40.88	7.812	608	64.81
550,000.01 - 600,000.00	13	7,665,208.00	2.78	359	39.23	7.355	607	69.66
600,000.01 - 650,000.00	5	3,120,750.00	1.13	359	46.15	7.047	584	74.19
650,000.01 - 700,000.00	3	1,997,500.00	0.73	359	42.91	7.376	608	84.64
700,000.01 - 750,000.00	7	5,129,904.00	1.86	359	47.36	7.179	615	66.25
Total:	**1,814**	**275,411,038.00**	**100.00**	**349**	**40.86**	**8.065**	**582**	**63.57**

Minimum: 60,000.00
Maximum: 749,950.00
Average: 151,825.27
Total: 275,411,038.00

4. Range of Principal Balances as of the Cut-off Date ($)

Range of Principal Balances as of the Cut-off Date ($)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
50,000.01 - 100,000.00	700	52,972,474.91	19.26	339	38.97	9.023	567	62.93
100,000.01 - 150,000.00	434	53,882,197.95	19.59	351	41.10	8.272	569	62.39
150,000.01 - 200,000.00	297	51,774,971.38	18.82	350	41.60	7.744	586	61.91
200,000.01 - 250,000.00	154	34,378,323.42	12.50	349	42.02	7.898	582	64.26
250,000.01 - 300,000.00	111	30,561,081.74	11.11	352	40.74	7.669	596	62.46
300,000.01 - 350,000.00	45	14,539,641.39	5.29	359	40.61	7.412	599	61.09
350,000.01 - 400,000.00	24	8,995,371.95	3.27	354	39.14	7.763	581	68.65
400,000.01 - 450,000.00	6	2,459,442.08	0.89	359	42.26	8.896	588	74.83
450,000.01 - 500,000.00	6	2,898,784.16	1.05	339	35.92	7.593	622	69.50
500,000.01 - 550,000.00	9	4,748,543.34	1.73	346	40.89	7.814	608	64.82
550,000.01 - 600,000.00	13	7,657,794.19	2.78	359	39.23	7.355	607	69.66
600,000.01 - 650,000.00	5	3,117,354.87	1.13	359	46.15	7.047	584	74.19
650,000.01 - 700,000.00	3	1,995,965.52	0.73	359	42.92	7.376	608	84.64
700,000.01 - 750,000.00	7	5,124,964.42	1.86	359	47.37	7.180	615	66.26
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Minimum: 59,171.31
Maximum: 749,272.03
Average: 151,657.61

5. Months Remaining

Months Remaining	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
61 - 120	10	791,930.01	0.29	118	28.87	6.792	722	41.57
121 - 180	65	6,880,164.51	2.50	178	36.21	7.240	663	52.74
181 - 240	66	8,948,628.75	3.25	238	37.55	7.143	666	54.78
241 - 300	11	1,518,105.06	0.55	299	33.45	6.379	725	49.01
301 - 360	1,662	256,968,082.99	93.41	359	41.18	8.134	576	64.33
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Minimum: 118
Maximum: 360
Weighted Average: 349.25

6. Current Mortgage Rate (%)

Current Mortgage Rate (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
5.500 - 5.999	181	35,565,096.91	12.93	330	34.50	5.784	737	48.30
6.000 - 6.499	56	11,411,375.44	4.15	332	39.24	6.250	666	56.13
6.500 - 6.999	106	20,946,633.83	7.61	347	40.83	6.775	621	56.96
7.000 - 7.499	106	19,768,522.27	7.19	354	40.87	7.294	574	62.50
7.500 - 7.999	400	69,193,363.17	25.15	355	41.38	7.749	547	67.00
8.000 - 8.499	135	18,024,389.85	6.55	356	41.86	8.257	549	65.81
8.500 - 8.999	262	32,397,056.69	11.78	351	41.90	8.769	543	66.90
9.000 - 9.499	111	15,333,251.78	5.57	357	43.76	9.237	543	68.95
9.500 - 9.999	207	25,100,112.44	9.12	352	42.33	9.775	539	67.83
10.000 - 10.499	57	6,353,356.76	2.31	349	42.64	10.289	546	73.60
10.500 - 10.999	103	11,745,623.33	4.27	357	44.40	10.732	541	69.50
11.000 - 11.499	41	4,396,161.60	1.60	348	41.88	11.252	545	71.33
11.500 - 11.999	27	2,600,070.80	0.95	353	43.45	11.751	536	72.27
12.000 - 12.499	13	1,242,010.38	0.45	347	45.03	12.201	557	74.57
12.500 - 12.999	9	1,029,886.07	0.37	358	46.47	12.674	528	73.91
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Minimum: 5.500
Maximum: 12.850
Weighted Average: 8.066

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

Original Loan-to-Value Ratio (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
<= 25.00	34	3,472,113.40	1.26	332	37.04	7.694	625	20.37
25.01 - 30.00	29	3,168,709.13	1.15	318	36.92	7.333	651	27.50
30.01 - 35.00	27	4,218,053.23	1.53	340	42.56	6.718	647	32.66
35.01 - 40.00	60	7,720,401.26	2.81	330	37.36	7.050	648	37.97
40.01 - 45.00	78	11,386,894.38	4.14	343	39.30	7.023	659	42.83
45.01 - 50.00	119	19,250,759.06	7.00	341	37.73	7.342	617	47.70
50.01 - 55.00	156	26,544,280.39	9.65	346	36.94	7.040	640	52.61
55.01 - 60.00	320	50,778,865.84	18.46	347	38.74	7.658	595	58.33
60.01 - 65.00	116	14,693,580.67	5.34	351	42.82	8.654	546	63.67
65.01 - 70.00	131	19,385,446.90	7.05	353	42.36	8.606	546	68.12
70.01 - 75.00	534	76,637,417.13	27.86	355	42.25	8.698	538	74.30
75.01 - 80.00	60	9,906,456.85	3.60	354	45.86	8.803	570	78.99
80.01 - 85.00	105	18,018,872.64	6.55	358	44.82	8.884	570	84.27
85.01 - 90.00	44	9,563,995.77	3.48	357	45.85	8.145	597	89.09
90.01 - 95.00	1	361,064.67	0.13	359	46.00	9.300	557	93.83
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Minimum: 11.12
Maximum: 93.83
Weighted Average by Original Balance: 63.574
Weighted Average by Current Balance: 63.578

8. Qualifying FICO Score

Qualifying FICO Score	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
500 - 519	463	63,221,910.04	22.98	355	43.62	8.817	509	67.34
520 - 539	328	46,766,641.49	17.00	355	41.82	8.692	530	65.79

540 - 559	250	38,327,920.62	13.93	354	42.55	8.635	550	66.72
560 - 579	181	26,280,123.48	9.55	354	39.65	8.444	568	67.33
580 - 599	131	20,070,934.86	7.30	354	42.73	8.069	589	67.18
600 - 619	102	17,037,797.15	6.19	353	39.74	7.835	609	67.53
620 - 639	54	7,902,346.64	2.87	340	37.57	7.894	629	56.79
640 - 659	36	7,329,329.64	2.66	355	37.87	6.917	648	64.12
660 - 679	29	5,784,646.53	2.10	345	40.18	6.445	670	52.59
680 - 699	43	8,679,058.11	3.15	326	38.21	6.311	690	53.67
700 - 719	35	5,532,611.71	2.01	331	40.94	6.388	707	53.85
720 - 739	21	3,921,028.23	1.43	317	40.07	6.125	728	47.47
740 - 759	45	8,396,866.43	3.05	335	32.78	5.832	750	47.67
760 - 779	47	7,738,589.08	2.81	322	32.93	5.833	768	46.97
780 - 799	38	6,712,440.10	2.44	318	33.43	5.922	788	48.81
800 >=	11	1,404,667.21	0.51	269	30.41	5.882	803	47.61
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Minimum: 500
Maximum: 814
Weighted Average: 582
% UPB missing FICOs: 0.0

9. Range of Debt-to- Income Ratios

Range of Debt-to-Income Ratios	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
<= 20.00	120	17,331,991.91	6.30	342	14.77	7.649	611	57.87
20.01 - 25.00	104	13,312,371.17	4.84	345	22.99	7.816	605	60.08
25.01 - 30.00	147	20,006,390.44	7.27	342	28.25	7.590	606	61.56
30.01 - 35.00	191	29,278,686.71	10.64	347	32.83	7.794	598	60.71
35.01 - 40.00	222	32,328,448.73	11.75	345	37.81	7.852	594	61.68
40.01 - 45.00	280	41,896,818.22	15.23	352	43.12	8.075	589	60.79
45.01 - 50.00	364	59,769,437.26	21.73	350	48.04	8.008	586	65.60
50.01 - 55.00	386	61,182,766.88	22.24	355	53.14	8.686	540	68.93
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Minimum: 2.00
Maximum: 55.00
Weighted Average: 40.86

10. State

State	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
California	340	75,595,104.09	27.48	350	40.96	7.146	609	60.61
New Jersey	165	27,643,287.67	10.05	355	43.88	8.916	563	61.03
Florida	184	23,674,446.25	8.61	351	40.58	8.013	561	65.00
New York	99	18,312,954.87	6.66	340	39.24	8.071	602	56.71
Massachusetts	90	17,743,234.57	6.45	348	40.84	7.761	595	59.37
Maryland	46	9,146,135.32	3.32	345	38.30	7.820	592	66.90
Texas	95	8,643,306.61	3.14	340	42.43	9.928	548	67.72
Illinois	61	8,112,811.59	2.95	357	41.44	9.676	550	70.52
Michigan	66	7,162,500.88	2.60	354	41.53	8.259	560	73.24
Pennsylvania	57	6,828,671.28	2.48	341	41.36	7.934	563	66.59
Georgia	50	4,953,222.55	1.80	345	37.07	9.968	549	71.67
Rhode Island	32	4,880,001.06	1.77	350	39.62	7.474	587	59.41
Minnesota	36	4,708,071.93	1.71	342	41.34	8.040	588	64.15
Connecticut	30	4,669,657.78	1.70	347	38.88	8.177	579	61.90
Colorado	26	4,635,590.83	1.69	354	43.67	8.137	576	70.91
Washington	32	3,932,733.95	1.43	354	39.22	7.497	593	60.26
North Carolina	34	3,670,754.06	1.33	357	44.56	9.736	534	70.76
Ohio	36	3,643,273.73	1.32	348	39.70	8.609	551	73.44
Nevada	17	3,222,357.63	1.17	359	36.79	7.752	589	68.76
Missouri	33	2,992,892.35	1.09	345	41.25	8.136	560	66.46
Indiana	26	2,783,074.02	1.01	358	41.19	8.642	549	74.47

Mississippi	31	2,743,878.17	1.00	343	41.89	8.795	549	70.80
Tennessee	30	2,691,819.52	0.98	344	32.43	8.997	557	71.18
New Hampshire	20	2,682,741.73	0.98	351	40.50	7.556	603	52.45
Wisconsin	23	2,305,744.98	0.84	359	44.33	9.453	548	69.31
Alabama	23	2,219,697.36	0.81	326	43.33	9.088	577	69.24
Maine	12	2,146,603.21	0.78	354	34.72	7.536	582	59.14
Arizona	20	2,075,193.87	0.75	354	42.28	7.867	557	69.78
Louisiana	16	1,939,042.97	0.70	342	35.79	8.228	582	64.20
Hawaii	8	1,891,060.49	0.69	351	37.67	7.506	600	60.82
Arkansas	15	1,409,313.47	0.51	353	42.94	9.360	554	79.10
Oklahoma	12	1,143,814.79	0.42	350	39.01	9.078	534	74.00
Oregon	7	875,114.86	0.32	342	44.55	8.007	681	65.09
Kentucky	8	608,827.16	0.22	359	37.68	8.253	554	66.76
Delaware	6	551,445.35	0.20	338	37.39	8.307	528	69.41
South Carolina	6	484,473.00	0.18	344	34.96	8.797	563	68.37
Kansas	5	447,270.67	0.16	323	39.76	9.952	574	66.88
Nebraska	5	401,886.69	0.15	358	34.36	7.476	604	57.53
Iowa	3	375,600.30	0.14	358	45.54	8.471	572	82.01
Utah	1	368,751.91	0.13	359	49.00	7.990	599	90.00
Montana	3	313,319.35	0.11	359	38.30	8.750	569	70.55
Wyoming	2	205,887.23	0.07	359	46.45	8.990	552	61.42
Alaska	1	107,952.12	0.04	359	54.00	9.990	521	79.70
Vermont	1	103,443.35	0.04	359	45.00	8.990	527	55.35
Idaho	1	59,945.75	0.02	359	49.00	6.500	635	57.14
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Number of States Represented: 45

11. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Owner Occupied	1,746	264,039,168.54	95.98	349	40.96	8.053	581	63.14
Non-Owner Occupied	50	8,089,395.95	2.94	356	38.31	8.579	609	71.63
Second Home	18	2,978,346.83	1.08	356	38.88	7.745	622	80.67
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

12. Income Documentation

Income Documentation	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Full Documentation	1,163	184,665,547.40	67.13	348	40.48	7.698	592	61.69
Stated Documentation	362	48,338,930.08	17.57	351	40.95	9.213	563	64.83
Limited Documentation	289	42,102,433.84	15.30	351	42.40	8.360	563	70.43
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

13. Purpose

Purpose	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Refinance - Debt Consolidation Cash Out	1,719	261,634,130.04	95.10	350	41.03	8.071	581	63.48
Refinance - Debt Consolidation No Cash C	92	12,370,393.44	4.50	334	37.99	7.855	610	63.72
Purchase	3	1,102,387.84	0.40	359	32.38	9.043	615	86.38
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

14. Risk Category

Risk Category	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
B	282	38,623,788.85	14.04	354	44.19	8.893	546	65.70
C	742	105,739,253.25	38.44	354	42.48	8.682	533	69.10
D	139	20,009,469.25	7.27	357	40.52	8.901	525	56.86
1A	85	13,885,934.20	5.05	354	39.49	8.253	573	64.82
2A	188	29,626,557.62	10.77	355	41.16	7.909	578	68.21
3A	60	10,412,750.06	3.78	351	40.27	7.608	611	66.50
4A	28	4,041,568.41	1.47	341	35.12	6.965	630	47.02
5A	28	5,906,770.29	2.15	358	36.89	6.741	648	64.36
6A	26	5,114,632.75	1.86	343	39.42	6.292	670	50.94
7A	65	11,864,954.68	4.31	327	39.42	6.323	694	53.40
8A	171	29,881,231.96	10.86	322	33.95	5.888	761	47.90
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

15. Property Type

Property Type	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Single Family Detached	1,440	222,579,189.22	80.91	349	41.00	8.018	581	63.27
2-4 Family	93	16,771,575.88	6.10	352	42.12	8.568	585	60.92
Manu. Housing / Mobile	153	14,739,942.63	5.36	347	37.88	8.347	593	67.36
Condominium	66	11,678,057.72	4.24	356	38.15	7.777	596	65.40
PUD Detached	43	7,473,957.16	2.72	345	44.59	8.017	571	67.96
Single Family Attached	18	1,724,273.52	0.63	347	38.93	8.995	561	65.28
PUD Attached	1	139,915.19	0.05	359	33.00	8.500	526	62.78
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

16. Prepayment Penalty Term (mos.)

Prepayment Penalty Term (mos.)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
0	622	91,936,555.21	33.42	353	41.65	8.986	563	64.20
12	63	10,648,877.12	3.87	326	38.00	6.774	656	54.27
30	9	1,898,001.26	0.69	359	49.77	8.965	518	74.24
36	1,120	170,623,477.73	62.02	349	40.51	7.640	589	63.70
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

Non-zero Weighted Average Prepay Penalty Term: 35

17. Conforming vs. Nonconforming

Conforming vs. Nonconforming	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
Conforming	1,731	234,909,157.81	85.39	348	40.73	8.159	580	62.80
Non-conforming	83	40,197,753.51	14.61	355	41.61	7.518	598	68.15
Total:	**1,814**	**275,106,911.32**	**100.00**	**349**	**40.86**	**8.066**	**582**	**63.58**

18. Maximum Mortgage Rate (%)

Maximum Mortgage Rate (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
11.500 - 11.999	25	5,708,445.71	2.52	351	34.05	5.793	665	49.47
12.000 - 12.499	29	7,774,607.41	3.44	355	40.62	6.251	634	59.43
12.500 - 12.999	80	17,409,242.96	7.70	356	41.21	6.770	604	59.15
13.000 - 13.499	90	17,811,449.18	7.88	356	41.11	7.299	564	63.82
13.500 - 13.999	386	67,402,792.89	29.81	355	41.46	7.747	544	67.45
14.000 - 14.499	128	16,929,674.03	7.49	356	41.95	8.263	546	66.83
14.500 - 14.999	243	30,759,626.01	13.60	354	42.15	8.769	541	67.29
15.000 - 15.499	99	14,169,767.53	6.27	359	43.73	9.237	543	68.83
15.500 - 15.999	187	23,144,149.39	10.24	355	41.93	9.778	540	68.21
16.000 - 16.499	52	5,831,976.63	2.58	350	42.88	10.292	547	74.23
16.500 - 16.999	88	10,549,420.93	4.67	359	44.71	10.736	541	70.61
17.000 - 17.499	38	4,146,551.25	1.83	350	42.09	11.250	545	72.17
17.500 - 17.999	24	2,402,812.02	1.06	359	42.87	11.736	536	72.23
18.000 - 18.499	11	1,056,669.38	0.47	359	43.87	12.225	565	75.08
18.500 - 18.999	9	1,029,886.07	0.46	358	46.47	12.674	528	73.91
Total:	**1,489**	**226,127,071.39**	**100.00**	**355**	**41.77**	**8.370**	**556**	**66.42**

Minimum: 11.550
Maximum: 18.850
Weighted Average: 14.370

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The above table is based on Adjustable Mortgage Loans only

19. Minimum Mortgage Rate (%)

Minimum Mortgage Rate (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
5.500 - 5.999	25	5,708,445.71	2.52	351	34.05	5.793	665	49.47
6.000 - 6.499	29	7,774,607.41	3.44	355	40.62	6.251	634	59.43
6.500 - 6.999	80	17,409,242.96	7.70	356	41.21	6.770	604	59.15
7.000 - 7.499	90	17,811,449.18	7.88	356	41.11	7.299	564	63.82
7.500 - 7.999	386	67,402,792.89	29.81	355	41.46	7.747	544	67.45
8.000 - 8.499	128	16,929,674.03	7.49	356	41.95	8.263	546	66.83
8.500 - 8.999	243	30,759,626.01	13.60	354	42.15	8.769	541	67.29
9.000 - 9.499	99	14,169,767.53	6.27	359	43.73	9.237	543	68.83
9.500 - 9.999	187	23,144,149.39	10.24	355	41.93	9.778	540	68.21
10.000 - 10.499	52	5,831,976.63	2.58	350	42.88	10.292	547	74.23
10.500 - 10.999	88	10,549,420.93	4.67	359	44.71	10.736	541	70.61
11.000 - 11.499	38	4,146,551.25	1.83	350	42.09	11.250	545	72.17
11.500 - 11.999	24	2,402,812.02	1.06	359	42.87	11.736	536	72.23
12.000 - 12.499	11	1,056,669.38	0.47	359	43.87	12.225	565	75.08
12.500 - 12.999	9	1,029,886.07	0.46	358	46.47	12.674	528	73.91
Total:	**1,489**	**226,127,071.39**	**100.00**	**355**	**41.77**	**8.370**	**556**	**66.42**

Minimum: 5.550
Maximum: 12.850
Weighted Average: 8.370

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The above table is based on Adjustable Mortgage Loans only

20. Gross Margins (%)

	Number of	Principal Balance	% of Principal	Remaining Term to	Debt to-	Gross		

Gross Margins (%)	Mortgage Loans	as of the Cut-Off Date	Balance as of the Cut-Off Date	Maturity (months)	Income (%)	Coupon (%)	FICO	OLTV (%)
3.000 - 3.249	1	61,516.89	0.03	358	44.00	7.990	553	80.00
3.500 - 3.749	2	187,638.63	0.08	359	39.10	8.657	566	78.36
3.750 - 3.999	2	193,898.93	0.09	359	36.36	9.231	554	63.83
4.250 - 4.499	1	102,401.79	0.05	359	25.00	6.200	672	53.95
4.500 - 4.749	5	981,365.03	0.43	358	39.75	6.366	710	48.24
4.750 - 4.999	6	944,628.67	0.42	347	40.64	7.185	671	51.20
5.000 - 5.249	15	4,874,252.30	2.16	355	39.22	7.051	675	71.43
5.250 - 5.499	16	3,834,886.36	1.70	353	39.84	6.097	666	52.19
5.500 - 5.749	21	3,891,190.73	1.72	352	38.00	6.524	647	65.33
5.750 - 5.999	43	6,860,149.71	3.03	356	37.15	6.813	604	53.39
6.000 - 6.249	225	37,419,784.31	16.55	355	40.65	7.868	582	68.84
6.250 - 6.499	103	16,299,633.26	7.21	353	42.27	8.408	564	66.38
6.500 - 6.749	354	49,000,198.74	21.67	356	42.77	8.742	540	66.56
6.750 - 6.999	695	101,475,526.04	44.88	356	42.32	8.724	532	66.98
Total:	**1,489**	**226,127,071.39**	**100.00**	**355**	**41.77**	**8.370**	**556**	**66.42**

Minimum: 3.000
Maximum: 6.750
Weighted Average: 6.422

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The above table is based on Adjustable Mortgage Loans only

21. Next Adjustment Date

Next Adjustment Date	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
2006-05	2	291,828.58	0.13	353	51.67	7.984	515	75.00
2006-06	1	223,874.97	0.10	354	49.00	6.990	542	66.18
2006-07	16	2,068,765.97	0.91	350	43.27	9.008	546	68.88
2006-08	57	8,020,110.07	3.55	353	38.70	9.232	536	70.12
2006-09	45	5,677,484.93	2.51	355	45.44	8.925	551	74.52
2006-10	107	13,630,292.25	6.03	354	39.31	8.727	555	68.15
2006-11	1,258	195,820,714.62	86.60	355	41.90	8.289	557	65.88
2006-12	3	394,000.00	0.17	360	51.50	8.263	533	60.84
Total:	**1,489**	**226,127,071.39**	**100.00**	**355**	**41.77**	**8.370**	**556**	**66.42**

Minimum: 2006-05-01
Maximum: 2006-12-01
Weighted Average: 2006-10-24

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The above table is based on Adjustable Mortgage Loans only

22. Initial Periodic Cap (%)

Initial Periodic Cap (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
2	1,489	226,127,071.39	100.00	355	41.77	8.370	556	66.42
Total:	**1,489**	**226,127,071.39**	**100.00**	**355**	**41.77**	**8.370**	**556**	**66.42**

Minimum: 2.000
Maximum: 2.000
Weighted Average: 2.000

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The above table is based on Adjustable Mortgage Loans only

23. Periodic Cap (%)

Periodic Cap (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date	Remaining Term to Maturity (months)	Debt to-Income (%)	Gross Coupon (%)	FICO	OLTV (%)
1	1,489	226,127,071.39	100.00	355	41.77	8.370	556	66.42
Total:	**1,489**	**226,127,071.39**	**100.00**	**355**	**41.77**	**8.370**	**556**	**66.42**

Minimum: 1.000
Maximum: 1.000
Weighted Average: 1.000

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The above table is based on Adjustable Mortgage Loans only

Banc of America Securities

AMSI 2004-R12
Group II
CA zipcodes

Zip Code	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Principal Balance
92009	4	$2,227,973	1.78%
90630	4	1,667,081	1.33
92563	4	1,656,645	1.32
93611	2	1,469,327	1.17
94566	3	1,453,473	1.16
91977	3	1,450,169	1.16
95624	3	1,377,737	1.10
94061	2	1,250,784	1.00
90026	3	1,206,945	0.96
94019	2	1,168,312	0.93
94531	3	1,150,488	0.92
91326	2	1,148,024	0.92
91345	3	1,127,300	0.90
92069	2	1,117,212	0.89
95020	2	1,090,877	0.87
95404	2	1,083,695	0.86
92054	3	1,069,431	0.85
92057	2	1,053,273	0.84
95122	2	1,038,077	0.83
92887	2	1,003,835	0.80
92860	3	994,131	0.79
91351	2	981,159	0.78
91344	2	952,310	0.76
94503	2	952,164	0.76
94536	2	951,363	0.76
92154	2	943,096	0.75
91741	2	940,117	0.75
95377	2	931,742	0.74
94541	2	920,201	0.73
92591	2	917,378	0.73
92105	2	881,399	0.70
94134	2	876,744	0.70
92646	2	873,709	0.70
92708	2	865,831	0.69
92028	2	851,875	0.68
94553	2	843,730	0.67
92064	2	835,843	0.67
91765	2	831,649	0.66
93065	2	828,073	0.66
92804	2	809,365	0.65
93030	2	802,093	0.64
94565	2	800,766	0.64
92647	2	798,874	0.64
91910	2	796,258	0.63

95376	2	786,256	0.63
92562	2	782,361	0.62
92026	2	780,274	0.62
92867	2	775,115	0.62
90036	1	749,480	0.60
90405	1	749,471	0.60
94080	1	749,272	0.60
94010	1	749,018	0.60
92584	2	741,335	0.59
91710	2	739,415	0.59
92083	2	726,133	0.58
92019	2	724,344	0.58
92807	1	719,349	0.57
95701	1	716,947	0.57
95728	1	704,405	0.56
94062	1	699,367	0.56
92130	1	699,335	0.56
92805	2	696,319	0.56
92545	1	695,066	0.55
94587	1	692,154	0.55
93551	2	690,778	0.55
94945	1	679,392	0.54
95409	1	679,270	0.54
92694	1	678,404	0.54
94404	1	676,325	0.54
94806	2	674,932	0.54
90039	1	674,799	0.54
92782	1	671,375	0.54
92691	1	667,372	0.53
90631	1	653,994	0.52
92648	1	639,351	0.51
93424	1	636,976	0.51
92831	1	636,847	0.51
94103	1	628,499	0.50
91423	1	627,495	0.50
92870	1	617,513	0.49
95472	1	615,819	0.49
91748	1	603,476	0.48
92602	1	599,558	0.48
91108	1	599,532	0.48
94551	1	599,430	0.48
92679	1	597,370	0.48
91364	1	593,458	0.47
91302	1	577,624	0.46
94560	1	575,923	0.46
94526	1	574,495	0.46
95148	1	574,460	0.46
94947	1	572,424	0.46
90740	1	558,969	0.45
94066	1	554,368	0.44
92107	1	549,616	0.44
90277	1	549,526	0.44
94112	1	548,234	0.44
95008	1	541,600	0.43
90240	1	536,455	0.43

94085	1	535,118	0.43
94063	1	530,860	0.42
91733	1	530,466	0.42
91387	1	521,580	0.42
94122	1	515,275	0.41
92346	1	509,462	0.41
95765	1	503,679	0.40
92624	1	499,725	0.40
90042	1	499,492	0.40
92604	1	495,636	0.40
94539	1	495,167	0.39
92065	1	495,069	0.39
90501	1	494,593	0.39
95693	1	492,350	0.39
92078	1	490,102	0.39
93021	1	489,548	0.39
92683	1	487,631	0.39
93010	1	479,837	0.38
95630	1	479,606	0.38
90755	1	476,941	0.38
90703	1	476,524	0.38
91306	1	467,831	0.37
94591	1	464,282	0.37
92886	1	463,631	0.37
93430	1	462,714	0.37
91304	1	458,552	0.37
95121	1	458,207	0.37
91362	1	454,560	0.36
91104	1	453,094	0.36
91766	1	441,623	0.35
94044	1	436,589	0.35
92880	1	434,555	0.35
94401	1	427,628	0.34
92124	1	424,413	0.34
94578	1	423,707	0.34
95228	2	421,210	0.34
92620	1	419,624	0.33
93033	1	419,620	0.33
91780	1	412,627	0.33
92705	1	404,141	0.32
93015	1	402,632	0.32
92027	1	399,194	0.32
94568	1	397,693	0.32
94015	1	394,707	0.31
95407	1	390,647	0.31
90620	1	386,740	0.31
92530	1	386,650	0.31
90025	1	386,622	0.31
94707	1	382,600	0.31
93035	1	379,204	0.30
95422	4	378,677	0.30
90504	1	377,744	0.30
92673	1	375,810	0.30
90680	1	374,664	0.30
94534	1	369,715	0.29
91605	1	369,649	0.29
94014	1	364,715	0.29
95118	1	362,617	0.29
93066	1	360,244	0.29
91911	1	359,733	0.29
90606	1	359,716	0.29
91105	1	359,658	0.29
92610	1	359,246	0.29
91342	1	357,845	0.29
95403	1	355,639	0.28

95835	1	354,759	0.28
95678	1	350,707	0.28
95337	1	350,704	0.28
95242	1	350,698	0.28
94610	1	349,635	0.28
90713	1	347,766	0.28
94804	1	347,647	0.28
95993	1	346,205	0.28
94579	1	345,696	0.28
94127	1	345,628	0.28
90746	1	344,679	0.27
92060	1	344,656	0.27
90018	1	341,751	0.27
90805	1	341,650	0.27
91763	1	339,684	0.27
92801	1	339,505	0.27
92508	1	339,184	0.27
92596	1	338,101	0.27
94513	1	337,273	0.27
92020	1	337,259	0.27
91350	1	337,226	0.27
92592	1	337,207	0.27
94060	1	336,661	0.27
92883	1	336,357	0.27
90303	1	334,663	0.27
94603	1	333,425	0.27
94605	1	333,422	0.27
94608	1	333,372	0.27
92373	1	333,346	0.27
92544	2	300,248	0.24
95470	1	280,769	0.22
92532	2	260,920	0.21
92570	2	254,645	0.20
95667	1	239,850	0.19
95613	1	239,565	0.19
95012	1	202,606	0.16
92371	2	199,704	0.16
95423	1	191,826	0.15
92536	1	187,331	0.15
95370	1	180,604	0.14
93706	1	169,842	0.14
95246	1	167,841	0.13
92595	1	158,348	0.13
93544	1	157,360	0.13
95458	1	155,856	0.12
92372	1	149,881	0.12
93225	1	149,100	0.12
95322	1	144,917	0.12
96055	1	126,593	0.10
93675	1	84,451	0.07
93306	1	80,769	0.06
92539	1	74,963	0.06
Total:	**293**	**$125,428,087**	**100.00%**