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FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Financial Asset Securities Corp.	0001003197
Exact Name of Registrant as Specified in Charter	**Registrant CIK Number**
Form 8-K, November 30, 2004, Series 2004-3	333-111379

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

SEC MAIL PROCESSING
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WASH, D.C. 202 SECTION

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FINANCIAL

SIGNATURE

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

Dated: November 30, 2004

FINANCIAL ASSET SECURITIES CORP.

By: ______________________

Name: Frank Skibo

Title: Managing Director

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	Computational Materials	P*

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

COMPUTATIONAL MATERIALS DISCLAIMER

The attached tables and other statistical analyses (the "Computational Materials") are privileged and intended for use by the addressee only. These Computational Materials have been prepared by Greenwich Capital Markets, Inc. in reliance upon information furnished by the issuer of the securities and its affiliates. These Computational Materials are furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities. They may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

Numerous assumptions were used in preparing the Computational Materials which may or may not be reflected therein. As such, no assurance can be given as to the Computational Materials' accuracy, appropriateness or completeness in any particular context; nor as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any weighted average lives, yields and principal payment periods shown in the Computational Materials are based on prepayments assumptions, and changes in such prepayment assumptions may dramatically affect such weighted average lives, yields and principal payment periods. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates shown in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical underlying assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance. Neither Greenwich Capital Markets, Inc. nor any of its affiliates makes any representation or warranty as to the actual rate or timing of payments on any of the underlying assets or the payments or yield on the securities.

Although a registration statement (including the Prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities laws of any such state. Prospective purchasers are referred to the final prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials and any matter discussed in this communication. Once available, a final prospectus and prospectus supplement may be obtained by contacting the Greenwich Capital Markets, Inc. Trading Desk at (203) 625-6160.

Please be advised that the securities described herein may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayment, yield curve and interest rate risks. Investors should make every effort to consider the risks of these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

Finance America 2004-3 - KBC BE

Settle	11/30/2004
First Payment	12/25/2004

LIBOR	Forward	Forward	Forward + 200	Forward + 200
Prepay	100 PPC	100 PPC	100 PPC	100 PPC
Loss Severity	40%	70%	40%	70%
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	12	12	12	12
Trigger	Fail	Fail	Fail	Fail
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)
M4				
	18.202 CDR	**9.575 CDR**	**15.4615 CDR**	**8.172 CDR**
WAL	9.17	10.90	9.68	11.27
Principal Writedown	0.04%	0.02%	0.02%	0.11%
ıl Collat Loss (Collat Maturity)	16.66%	17.81%	14.82%	15.63%
M5				
	15.574 CDR	**8.346 CDR**	**12.981 CDR**	**6.985 CDR**
WAL	9.39	10.89	9.91	11.26
Principal Writedown	0.04%	0.02%	0.02%	0.04%
ıl Collat Loss (Collat Maturity)	14.89%	15.89%	12.98%	13.67%
M6				
	13.409 CDR	**7.2935 CDR**	**10.934 CDR**	**5.971 CDR**
WAL	10.10	11.50	10.66	11.90
Principal Writedown	0.04%	0.03%	0.05%	0.03%
ıl Collat Loss (Collat Maturity)	13.30%	14.17%	11.35%	11.92%
M7				
	11.852 CDR	**6.513 CDR**	**9.469 CDR**	**5.2265 CDR**
WAL	11.05	12.42	11.69	12.88
Principal Writedown	0.02%	0.02%	0.05%	0.06%
ıl Collat Loss (Collat Maturity)	12.08%	12.85%	10.10%	10.59%

The information contained herein has been prepared solely for the use of Greenwich Capital Markets, Inc. and has not been independently verified by Greenwich Capital Markets, Inc. Accordingly, Greenwich Capital Markets, Inc. makes no express or implied representations or warranties of any kind and expressly disclaims all liability for any use or misuse of the contents hereof. Greenwich Capital Markets, Inc. assumes no responsibility for the accuracy of any material contained herein.

The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

1 **SP BB exp loss?** **TCW M4**

2 % Loss of "BB" Class Princ

TRIGGERS FAIL % Writedown	Coll Loss %	Libor forward - 50 Prepay Ramp 100%	125%	150%	Libor forward Prepay Ramp 100%	125%	150%	Libor forward +200 Prepay Ramp 100%	125%	150%	Libor forward + 400 Prepay Ramp 100%	125%	150%
S&P Loss Ramp*	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

3 % Loss of "BB" Class Princ

TRIGGERS PASS % Writedown	Coll Loss %	Libor forward - 50 Prepay Ramp 100%	125%	150%	Libor forward Prepay Ramp 100%	125%	150%	Libor forward +200 Prepay Ramp 100%	125%	150%	Libor forward + 400 Prepay Ramp 100%	125%	150%
S&P Loss Ramp	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	1.23%	0.00%	0.00%	1.40%	0.00%	0.00%	2.10%	0.00%	0.00%	3.34%
	3	0.00%	0.00%	5.76%	0.00%	0.00%	5.77%	0.00%	0.00%	5.78%	0.00%	0.00%	6.09%
	4	0.00%	0.00%	8.23%	0.00%	0.00%	8.24%	0.00%	1.89%	8.25%	0.00%	9.79%	8.25%

4 Breakeven Runs

TRIGGERS FAIL	Libor forward - 50 Prepay Ramp 100%	125%	150%	Libor forward Prepay Ramp 100%	125%	150%	Libor forward +200 Prepay Ramp 100%	125%	150%	Libor forward + 400 Prepay Ramp 100%	125%	150%
1st $ Loss CDR	7.451 CDR	8.204 CDR	9.026 CDR	7.264 CDR	8.015 CDR	8.842 CDR	8.353 CDR	7.138 CDR	8.029 CDR	5.311 CDR	6.307 CDR	7.4 CDR
Cumulative Loss to Poo	90,281,725.07 (16.04%)	80,185,405.85 (14.25%)	73,543,173.19 (13.07%)	88,315,343.29 (15.69%)	78,517,214.11 (13.95%)	72,148,540.28 (12.82%)	78,430,720.58 (13.94%)	70,617,758.49 (12.55%)	65,906,608.13 (11.71%)	66,650,670.11 (11.84%)	62,948,607.63 (11.19%)	61,011,299.25 (10.84%)
WAL	9.72	7.46	5.76	9.77	7.48	5.77	9.97	7.60	5.84	10.18	7.69	5.88
Princ Window	93 - 359	71 - 358	54 - 340	93 - 359	71 - 358	54 - 340	95 - 359	72 - 358	55 - 344	97 - 359	73 - 293	55 - 346

* SP default assmuptions are in tab "SP Defaults"
SP prepayment ramps-nim

1 SP BB exp loss? TCW M5

2 % Loss of "BB" Class Princ

TRIGGERS FAIL		Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
% Writedown		100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
	Coll Loss %	Prepay Ramp			Prepay Ramp			Prepay Ramp			Prepay Ramp		
S&P Loss Ramp*	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

3 % Loss of "BB" Class Princ

TRIGGERS PASS		Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
% Writedown		100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
	Coll Loss %	Prepay Ramp			Prepay Ramp			Prepay Ramp			Prepay Ramp		
S&P Loss Ramp	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	5.80%	0.00%	0.00%	5.81%	0.00%	0.00%	5.82%	0.00%	0.00%	5.82%
	3	0.00%	0.00%	6.07%	0.00%	0.00%	6.26%	0.00%	0.00%	7.04%	0.00%	2.42%	8.27%
	4	0.00%	7.04%	8.23%	0.00%	7.72%	8.32%	0.00%	9.79%	9.38%	0.00%	11.51%	11.41%

4 Breakeven Runs

TRIGGERS FAIL	Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
	Prepay Ramp			Prepay Ramp			Prepay Ramp			Prepay Ramp		
1st $ Loss CDR	6.423 CDR	6.952 CDR	7.544 CDR	6.241 CDR	6.766 CDR	7.363 CDR	5.351 CDR	5.907 CDR	6.571 CDR	4.326 CDR	5.093 CDR	5.96 CDR
Cumulative Loss to Poo	79,054,941.17 (14.05%)	68,836,902.02 (12.23%)	62,100,237.12 (11.04%)	77,075,876.20 (13.70%)	67,149,230.28 (11.93%)	60,698,494.93 (10.79%)	67,102,866.34 (11.92%)	59,203,923.71 (10.52%)	54,490,789.33 (9.68%)	55,148,212.36 (9.80%)	51,495,660.28 (9.15%)	49,638,689.41 (8.82%)
WAL	9.65	7.40	5.70	9.70	7.41	5.71	9.88	7.53	5.78	10.11	7.63	5.82
Princ Window	91 - 359	70 - 358	53 - 346	92 - 359	70 - 231	53 - 346	94 - 359	71 - 250	53 - 349	96 - 359	72 - 359	54 - 357

* SP default assmuptions are in tab "SP Defaults"
SP prepayment ramps-nim

1 SP BB exp loss? TCW M6

2 % Loss of "BB" Class Princ

TRIGGERS FAIL % Writedown	Coll Loss %	Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
		100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
		Prepay Ramp			Prepay Ramp			Prepay Ramp			Prepay Ramp		
S&P Loss Ramp*	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

3 % Loss of "BB" Class Princ

TRIGGERS PASS % Writedown	Coll Loss %	Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
		100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
		Prepay Ramp			Prepay Ramp			Prepay Ramp			Prepay Ramp		
S&P Loss Ramp	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	3.09%	0.00%	0.00%	3.34%	0.00%	0.00%	4.45%	0.00%	0.00%	6.15%
	3	0.00%	0.00%	8.24%	0.00%	0.00%	8.25%	0.00%	3.30%	8.26%	0.00%	10.26%	9.95%
	4	0.00%	10.86%	11.60%	0.00%	11.13%	11.81%	0.00%	12.26%	11.83%	0.00%	14.26%	12.90%

4 Breakeven Runs

TRIGGERS FAIL	Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
	Prepay Ramp			Prepay Ramp			Prepay Ramp			Prepay Ramp		
1st $ Loss CDR	5.537 CDR	5.868 CDR	6.266 CDR	5.358 CDR	5.687 CDR	6.087 CDR	4.487 CDR	4.848 CDR	5.308 CDR	3.486 CDR	4.052 CDR	4.724 CDR
Cumulative Loss to Pool	69,093,229.24 (12.28%)	58,771,313.27 (10.44%)	52,043,597.44 (9.25%)	67,087,893.48 (11.92%)	57,088,697.08 (10.14%)	50,630,823.61 (9.00%)	57,046,445.07 (10.14%)	49,145,292.43 (8.73%)	44,412,763.05 (7.89%)	45,049,320.75 (8.01%)	41,435,747.73 (7.36%)	39,692,792.41 (7.05%)
WAL	10.15	7.78	6.01	10.19	7.81	6.02	10.38	7.93	6.08	10.63	8.04	6.14
Princ Window	97 - 359	74 - 276	56 - 351	97 - 359	74 - 359	56 - 351	99 - 343	75 - 359	57 - 354	101 - 359	76 - 359	57 - 356

* SP default assmuptions are in tab "SP Defaults"
SP prepayment ramps-nim

1 **SP BB exp loss?** **TCW M7**

2 **% Loss of "BB" Class Princ**

TRIGGERS FAIL % Writedown	Coll Loss %	Libor forward - 50 Prepay Ramp 100%	125%	150%	Libor forward Prepay Ramp 100%	125%	150%	Libor forward +200 Prepay Ramp 100%	125%	150%	Libor forward + 400 Prepay Ramp 100%	125%	150%
	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
S&P Loss Ramp*	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

3 **% Loss of "BB" Class Princ**

TRIGGERS PASS % Writedown	Coll Loss %	Libor forward - 50 Prepay Ramp 100%	125%	150%	Libor forward Prepay Ramp 100%	125%	150%	Libor forward +200 Prepay Ramp 100%	125%	150%	Libor forward + 400 Prepay Ramp 100%	125%	150%
	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
S&P Loss Ramp	2	0.00%	0.00%	5.67%	0.00%	0.00%	5.71%	0.00%	0.00%	5.78%	0.00%	1.33%	6.57%
	3	0.00%	7.31%	8.99%	0.00%	8.41%	9.40%	0.00%	9.96%	11.03%	0.00%	13.32%	11.79%
	4	0.00%	13.12%	11.81%	0.00%	13.14%	11.81%	0.00%	14.26%	13.37%	0.00%	17.64%	18.99%

4 **Breakeven Runs**

TRIGGERS FAIL	Libor forward - 50 Prepay Ramp 100%	125%	150%	Libor forward Prepay Ramp 100%	125%	150%	Libor forward +200 Prepay Ramp 100%	125%	150%	Libor forward + 400 Prepay Ramp 100%	125%	150%
1st $ Loss CDR	4.873 CDR	5.067 CDR	5.314 CDR	4.698 CDR	4.887 CDR	5.138 CDR	3.842 CDR	4.059 CDR	4.372 CDR	2.875 CDR	3.297 CDR	3.822 CDR
Cumulative Loss to Pool	61,446,425.50 (10.92%)	51,184,988.60 (9.10%)	44,435,021.62 (7.90%)	59,441,152.47 (10.56%)	49,480,470.78 (8.79%)	43,025,956.97 (7.65%)	49,358,993.27 (8.77%)	41,501,562.74 (7.37%)	36,827,226.97 (6.54%)	37,528,661.88 (6.67%)	33,998,271.00 (6.04%)	32,323,294.40 (5.74%)
WAL	10.91	8.40	6.50	10.97	8.42	6.52	11.19	8.56	6.60	11.48	8.70	6.66
Princ Window	106 - 283	81 - 359	62 - 354	107 - 359	81 - 261	62 - 355	109 - 359	82 - 359	63 - 357	111 - 359	84 - 359	63 - 358

* SP default assmuptions are in tab "SP Defaults"
SP prepayment ramps-nim

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

NO PREAY STRESS

Fwd LIBOR/Swap Shift	Min 0 -200 bp	bp	200 bp
Prepay	1.00x Base Case	1.00x Base Case	1.00x Base Case
Loss Severity: 40%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	13.62%	12.17%	10.18%
CDR - Yield Break	13.857 CDR	11.963 CDR	9.563 CDR
% Cum Loss 1st $ Principal Loss	13.54%	12.08%	10.10%
CDR - 1st $ Principal Loss	13.757 CDR	11.852 CDR	9.469 CDR
Loss Severity: 50%	Do NOT explicitly calc. Interpolate please.		
Recovery Delay: 12 months			
% Cum Loss Yield Break			
CDR - Yield Break			
% Cum Loss 1st $ Principal Loss			
CDR - 1st $ Principal Loss			
Loss Severity: 60%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	14.40%	12.79%	10.57%
CDR - Yield Break	8.943 CDR	7.744 CDR	6.205 CDR
% Cum Loss 1st $ Principal Loss	14.31%	12.68%	10.48%
CDR - 1st $ Principal Loss	8.873 CDR	7.667 CDR	6.146 CDR
Loss Severity: 40%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	11.97%	10.47%	8.59%
CDR - Yield Break	11.735 CDR	9.906 CDR	7.81 CDR
% Cum Loss 1st $ Principal Loss	11.90%	10.39%	8.54%
CDR - 1st $ Principal Loss	11.646 CDR	9.818 CDR	7.757 CDR
Loss Severity: 50%	Do NOT explicitly calc. Interpolate please.		
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break			
CDR - Yield Break			
% Cum Loss 1st $ Principal Loss			
CDR - 1st $ Principal Loss			
Loss Severity: 60%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	13.10%	11.45%	9.35%
CDR - Yield Break	7.986 CDR	6.807 CDR	5.403 CDR
% Cum Loss 1st $ Principal Loss	13.01%	11.35%	9.29%
CDR - 1st $ Principal Loss	7.922 CDR	6.741 CDR	5.362 CDR

PREPAY STRESS

Fwd LIBOR/Swap Shift	Min 0 -200 bp	bp	200 bp
Prepay	2.00x Base Case	1.00x Base Case	0.50x Base Case
Loss Severity: 50%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	9.29%	12.54%	16.25%
CDR - Yield Break	11.896 CDR	9.403 CDR	7.371 CDR
% Cum Loss 1st $ Principal Loss	9.19%	12.44%	16.07%
CDR - 1st $ Principal Loss	11.754 CDR	9.313 CDR	7.2645 CDR
Loss Severity: 50%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	8.37%	11.03%	14.03%
CDR - Yield Break	10.607 CDR	8.066 CDR	6.067 CDR
% Cum Loss 1st $ Principal Loss	8.33%	10.94%	13.88%
CDR - 1st $ Principal Loss	10.553 CDR	7.991 CDR	5.9845 CDR

Finance America: 2004-3
Fixed Only

		Minimum	Maximum
Scheduled Principal Balance	$74,934,535	$24,888	$748,873
Average Scheduled Principal Balance	$105,393		
Number of Mortgage Loans	711		
Weighted Average Gross Coupon	8.110%	6.250%	11.870%
Weighted Average FICO Score	631	504	799
Weighted Average Combined Original LTV	81.84%	13.94%	100.00%
Weighted Average Original Term	307 months	180 months	360 months
Weighted Average Stated Remaining Term	305 months	177 months	359 months
Weighted Average Seasoning	2 months	1 months	4 months
Weighted Average Gross Margin	0.000%	0.000%	0.000%
Weighted Average Minimum Interest Rate	0.000%	0.000%	0.000%
Weighted Average Maximum Interest Rate	0.000%	0.000%	0.000%
Weighted Average Initial Rate Cap	0.000%	0.000%	0.000%
Weighted Average Subsequent Rate Cap	0.000%	0.000%	0.000%
Weighted Average Months to Roll	months	months	months
Maturity Date		Aug 1 2019	Oct 1 2034
Maximum Zip Code Concentration	1.67%	96816 (Honolulu, HI)	
Fixed Rate	100.00%		

Finance America: 2004-3

Fixed Only

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	222	7,788,783.12	10.39%	9.957	226	91.82	633
50,000.01 - 100,000.00	226	16,720,873.74	22.31%	8.881	262	83.61	632
100,000.01 - 150,000.00	130	16,329,945.63	21.79%	8.322	287	83.78	631
150,000.01 - 200,000.00	55	9,397,872.59	12.54%	7.350	346	77.27	603
200,000.01 - 250,000.00	29	6,478,776.04	8.65%	7.387	352	79.66	630
250,000.01 - 300,000.00	13	3,527,818.29	4.71%	7.320	358	78.41	627
300,000.01 - 350,000.00	9	2,983,715.84	3.98%	7.447	358	77.84	642
350,000.01 - 400,000.00	15	5,559,602.68	7.42%	6.816	358	76.59	631
400,000.01 - 450,000.00	3	1,252,909.14	1.67%	6.706	359	72.54	633
450,000.01 - 500,000.00	5	2,375,487.70	3.17%	6.950	358	81.26	682
500,000.01 - 550,000.00	2	1,044,156.44	1.39%	7.232	357	77.58	601
700,000.01 - 750,000.00	2	1,474,594.10	1.97%	7.059	357	74.05	697
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
6.000 - 6.499	33	6,775,689.09	9.04%	6.357	352	70.45	630
6.500 - 6.999	83	17,173,704.09	22.92%	6.805	356	76.19	636
7.000 - 7.499	45	7,927,421.04	10.58%	7.328	345	74.83	615
7.500 - 7.999	72	10,667,093.87	14.24%	7.738	340	79.11	621
8.000 - 8.499	49	5,565,117.87	7.43%	8.260	327	76.74	604
8.500 - 8.999	86	6,932,700.07	9.25%	8.843	259	87.09	648
9.000 - 9.499	37	2,565,324.54	3.42%	9.292	303	83.13	619
9.500 - 9.999	147	9,427,017.37	12.58%	9.782	207	96.40	654
10.000 -10.499	28	1,311,485.79	1.75%	10.305	278	88.67	636
10.500 -10.999	119	6,108,477.09	8.15%	10.603	194	97.73	627
11.000 -11.499	9	309,209.04	0.41%	11.269	248	90.92	599
11.500 -11.999	3	171,295.45	0.23%	11.744	281	89.72	653
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	19	1,760,549.41	2.35%	8.427	336	66.04	515
525-549	41	4,774,147.81	6.37%	7.955	329	68.14	537
550-574	64	7,449,364.80	9.94%	7.861	343	71.44	564
575-599	59	6,347,133.32	8.47%	8.026	326	72.68	586
600-624	146	14,612,336.46	19.50%	8.122	307	81.74	611
625-649	119	14,373,747.62	19.18%	7.835	321	83.35	637
650-674	103	9,803,912.78	13.08%	8.245	278	88.22	662
675-699	71	6,049,401.83	8.07%	8.472	256	89.67	685
700+	88	9,711,182.22	12.96%	8.386	278	91.99	734
None	1	52,759.06	0.07%	10.635	358	80.00	0
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	36	3,291,148.22	4.39%	7.420	302	37.69	595
50.00- 54.99	12	1,843,091.47	2.46%	7.255	351	52.93	599
55.00- 59.99	17	3,250,553.46	4.34%	7.480	358	57.78	594
60.00- 64.99	23	4,010,046.43	5.35%	7.132	351	63.05	586
65.00- 69.99	25	2,877,990.89	3.84%	7.376	334	68.05	594
70.00- 74.99	32	4,624,879.11	6.17%	7.293	344	72.60	612
75.00- 79.99	55	7,364,384.90	9.83%	7.593	343	77.79	584
80.00	54	7,593,792.37	10.13%	7.697	347	80.00	639
80.01- 84.99	25	4,386,748.97	5.85%	7.108	358	83.57	633
85.00- 89.99	52	6,183,517.53	8.25%	7.928	344	86.87	621
90.00- 94.99	60	8,580,638.95	11.45%	7.832	350	90.65	659
95.00- 99.99	32	3,963,632.96	5.29%	8.139	309	95.94	662
100.00	288	16,964,110.05	22.64%	9.904	179	100.00	667
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	357	22,066,541.85	29.45%	9.567	179	93.97	653
360	354	52,867,993.46	70.55%	7.501	358	76.78	621
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Stated Remaining Term (month	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	357	22,066,541.85	29.45%	9.567	179	93.97	653
301-360	354	52,867,993.46	70.55%	7.501	358	76.78	621
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	57	5,338,644.90	7.12%	8.419	304	80.58	627
20.01 -25.00	58	4,733,523.16	6.32%	7.976	317	75.48	611
25.01 -30.00	76	8,234,300.52	10.99%	7.844	324	79.30	617
30.01 -35.00	128	13,594,742.61	18.14%	7.943	302	79.71	632
35.01 -40.00	168	17,573,441.23	23.45%	8.206	302	85.71	633
40.01 -45.00	166	18,934,676.99	25.27%	8.256	292	84.53	648
45.01 -50.00	49	5,208,114.93	6.95%	8.061	324	80.26	605
50.01 -55.00	9	1,317,090.97	1.76%	7.532	358	63.44	604
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate	711	74,934,535.31	100.00%	8.110	305	81.84	631
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
FIXED RATE 15 YR	74	4,915,693.67	6.56%	8.440	178	73.11	598
FIXED RATE 30 YR	354	52,867,993.46	70.55%	7.501	358	76.78	621
FIXED RATE BALLOON	283	17,150,848.18	22.89%	9.890	179	99.94	669
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Not Interest Only	711	74,934,535.31	100.00%	8.110	305	81.84	631
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Prepayment Penalty Original T(	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	178	15,097,554.94	20.15%	8.673	279	81.80	622
Prepay Penalty: 12 months	12	2,489,495.46	3.32%	7.843	344	80.95	677
Prepay Penalty: 24 months	259	18,953,885.52	25.29%	9.176	233	92.19	651
Prepay Penalty: 30 months	1	231,772.87	0.31%	7.990	358	90.00	627
Prepay Penalty: 36 months	261	38,161,826.52	50.93%	7.375	349	76.72	621
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	404	57,021,151.56	76.09%	7.546	345	76.15	619
Second Lien	307	17,913,383.75	23.91%	9.905	179	99.94	668
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alternative Documentation	74	8,277,656.80	11.05%	8.679	237	90.26	663
Full Documentation	486	45,818,765.13	61.15%	8.083	307	82.33	620
Stated Documentation	151	20,838,113.38	27.81%	7.943	328	77.42	642
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	282	39,944,462.08	53.31%	7.537	336	74.51	612
Purchase	368	27,183,843.40	36.28%	9.134	250	93.70	662
Rate/Term Refinance	61	7,806,229.83	10.42%	7.474	342	78.04	615
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	44	4,071,795.59	5.43%	8.159	296	81.21	635
PUD	77	9,120,573.24	12.17%	7.762	310	83.31	632
Single Family	546	55,765,512.74	74.42%	8.178	302	82.18	628
Two-Four Family	44	5,976,653.74	7.98%	7.966	331	76.86	646
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Investor	54	6,022,373.04	8.04%	8.143	352	79.27	655
Primary	656	68,824,806.14	91.85%	8.108	301	82.08	629
Second Home	1	87,356.13	0.12%	7.000	358	70.00	624
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	5	196,613.27	0.26%	9.169	287	81.10	599
Arizona	64	4,219,193.00	5.63%	8.072	294	86.18	637
Arkansas	3	329,201.35	0.44%	7.277	359	90.56	645
California	173	20,363,373.21	27.17%	8.436	257	85.12	650
Colorado	21	996,422.62	1.33%	9.884	199	97.95	646
Connecticut	8	1,022,202.36	1.36%	8.127	343	73.38	608
Delaware	1	91,736.83	0.12%	8.115	179	77.97	527
District of Columbia	4	472,282.28	0.63%	8.481	344	79.25	657
Florida	36	3,172,868.04	4.23%	7.789	307	78.48	625
Georgia	16	2,116,615.32	2.82%	7.924	320	83.07	628
Hawaii	17	4,352,940.94	5.81%	7.486	340	81.12	629
Illinois	26	2,599,291.29	3.47%	8.105	314	77.74	616
Indiana	11	631,434.35	0.84%	8.443	331	76.95	616
Iowa	7	279,318.70	0.37%	10.596	323	78.78	585
Louisiana	2	85,387.54	0.11%	9.997	299	86.59	571
Maryland	9	1,224,667.58	1.63%	7.835	344	78.31	615
Massachusetts	8	1,796,039.67	2.40%	7.443	339	80.10	654
Michigan	24	2,369,054.39	3.16%	7.896	352	80.74	597
Mississippi	18	1,076,639.31	1.44%	9.547	326	85.69	612
Missouri	5	158,809.83	0.21%	10.119	230	91.24	614
Montana	5	856,036.90	1.14%	7.224	352	81.86	685
Nebraska	2	67,453.34	0.09%	10.267	292	90.56	587
Nevada	7	632,407.52	0.84%	7.926	306	79.52	619
New Hampshire	1	46,981.32	0.06%	10.500	179	100.00	623
New Jersey	12	2,203,849.68	2.94%	7.765	341	67.26	602
New Mexico	1	105,892.31	0.14%	9.365	178	100.00	731
New York	7	1,573,901.01	2.10%	7.741	359	84.14	693
North Carolina	3	308,535.02	0.41%	8.495	339	90.38	629
Ohio	15	986,054.92	1.32%	8.485	336	77.56	601
Oklahoma	18	1,548,506.50	2.07%	8.513	352	84.74	607
Oregon	7	849,243.55	1.13%	8.070	323	91.38	648
Pennsylvania	31	3,790,525.83	5.06%	7.484	333	78.53	604
Rhode Island	1	59,662.22	0.08%	10.500	179	100.00	612
South Carolina	1	33,835.18	0.05%	9.995	178	85.00	551
Tennessee	4	404,248.97	0.54%	7.867	301	88.73	616
Texas	90	8,635,330.59	11.52%	8.205	312	79.63	624
Utah	10	513,472.59	0.69%	8.403	278	87.00	628
Virginia	15	2,669,660.49	3.56%	7.106	351	73.63	599
Washington	18	1,687,673.00	2.25%	7.682	328	79.32	622
West Virginia	1	71,920.88	0.10%	8.990	358	80.00	605
Wisconsin	3	310,309.21	0.41%	8.643	338	89.65	628
Wyoming	1	24,942.40	0.03%	10.500	179	100.00	603
Total	**711**	**74,934,535.31**	**100.00%**	**8.110**	**305**	**81.84**	**631**

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Total	0	0.00	100.00%	0.000	0	0.00	0

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Total	0	0.00	100.00%	0.000	0	0.00	0

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Total	0	0.00	100.00%	0.000	0	0.00	0

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Total	0	0.00	100.00%	0.000	0	0.00	0

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Total	0	0.00	100.00%	0.000	0	0.00	0

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Total	0	0.00	100.00%	0.000	0	0.00	0

Finance America: 2004-3
ARMS Only

		Minimum	Maximum
Scheduled Principal Balance	$487,807,503	$29,963	$973,276
Average Scheduled Principal Balance	$189,587		
Number of Mortgage Loans	2,573		
Weighted Average Gross Coupon	7.261%	5.250%	11.240%
Weighted Average FICO Score	608	500	806
Weighted Average Combined Original LTV	81.30%	16.80%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	356 months	359 months
Weighted Average Seasoning	2 months	1 months	4 months
Weighted Average Gross Margin	6.206%	3.250%	7.000%
Weighted Average Minimum Interest Rate	7.262%	5.250%	11.240%
Weighted Average Maximum Interest Rate	13.262%	11.250%	17.240%
Weighted Average Initial Rate Cap	3.000%	3.000%	3.000%
Weighted Average Subsequent Rate Cap	1.000%	1.000%	1.000%
Weighted Average Months to Roll	23 months	20 months	59 months
Maturity Date		Jul 1 2034	Oct 1 2034
Maximum Zip Code Concentration	0.46%	94015 (Daly City, CA)	

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ARMS Only

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	174	7,272,053.69	1.49%	8.854	359	80.71	600
50,000.01 - 100,000.00	522	39,740,413.64	8.15%	8.081	358	80.46	602
100,000.01 - 150,000.00	669	83,893,154.79	17.20%	7.381	358	81.46	608
150,000.01 - 200,000.00	393	67,859,164.62	13.91%	7.217	358	80.04	601
200,000.01 - 250,000.00	225	50,048,431.15	10.26%	7.263	358	80.80	612
250,000.01 - 300,000.00	162	44,235,944.30	9.07%	7.217	358	80.75	605
300,000.01 - 350,000.00	106	34,516,016.40	7.08%	7.063	359	81.03	605
350,000.01 - 400,000.00	84	31,421,520.98	6.44%	7.093	358	82.59	627
400,000.01 - 450,000.00	55	23,313,436.88	4.78%	7.032	358	84.23	627
450,000.01 - 500,000.00	50	23,606,863.28	4.84%	6.908	358	82.76	607
500,000.01 - 550,000.00	29	15,081,737.36	3.09%	6.825	358	82.51	617
550,000.01 - 600,000.00	41	23,636,403.27	4.85%	6.733	358	82.30	611
600,000.01 - 650,000.00	28	17,757,598.10	3.64%	6.876	358	83.28	616
650,000.01 - 700,000.00	14	9,611,733.91	1.97%	7.145	358	80.82	602
700,000.01 - 750,000.00	19	13,982,924.10	2.87%	7.550	359	78.91	580
850,000.01 - 900,000.00	1	856,829.74	0.18%	7.240	359	70.00	627
950,000.01 - 1,000,000.00	1	973,276.48	0.20%	6.630	358	75.00	602
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	9	2,082,933.92	0.43%	5.327	359	74.11	583
5.500 - 5.999	110	27,505,910.83	5.64%	5.871	358	79.21	622
6.000 - 6.499	265	64,326,352.88	13.19%	6.314	358	79.15	606
6.500 - 6.999	587	137,636,184.27	28.22%	6.796	358	80.57	613
7.000 - 7.499	449	94,846,807.85	19.44%	7.286	358	82.48	616
7.500 - 7.999	484	84,456,989.64	17.31%	7.789	359	81.86	600
8.000 - 8.499	221	30,106,876.38	6.17%	8.299	358	82.31	599
8.500 - 8.999	225	26,227,257.28	5.38%	8.788	358	84.09	599
9.000 - 9.499	98	9,398,360.41	1.93%	9.270	359	82.64	587
9.500 - 9.999	92	9,110,149.75	1.87%	9.788	358	84.37	594
10.000 -10.499	14	1,025,417.31	0.21%	10.328	359	82.43	567
10.500 -10.999	14	866,925.20	0.18%	10.749	359	86.58	587
11.000 -11.499	5	217,336.97	0.04%	11.220	358	80.43	559
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	168	31,026,796.35	6.36%	7.466	358	72.14	515
525-549	289	54,073,710.50	11.09%	7.365	359	74.20	538
550-574	342	65,610,272.17	13.45%	7.316	358	77.47	562
575-599	396	69,613,834.81	14.27%	7.375	358	80.87	586
600-624	474	87,135,853.85	17.86%	7.201	358	84.00	612
625-649	330	66,816,167.74	13.70%	7.106	358	85.11	635
650-674	255	48,236,762.36	9.89%	7.279	358	85.07	661
675-699	151	27,946,752.88	5.73%	7.167	358	85.34	686
700+	167	37,230,979.77	7.63%	7.097	358	85.66	726
None	1	116,372.26	0.02%	7.380	358	90.00	0
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	38	5,659,968.15	1.16%	7.178	359	40.92	571
50.00- 54.99	34	5,965,604.97	1.22%	7.086	358	51.66	558
55.00- 59.99	28	4,194,817.95	0.86%	6.921	359	57.13	563
60.00- 64.99	69	15,125,938.41	3.10%	6.993	359	62.33	567
65.00- 69.99	117	22,042,394.08	4.52%	7.147	358	67.19	576
70.00- 74.99	151	30,614,136.57	6.28%	6.842	358	72.31	579
75.00- 79.99	348	65,902,483.71	13.51%	7.115	358	76.94	574
80.00	624	115,666,604.43	23.71%	7.126	358	80.00	611
80.01- 84.99	74	15,984,865.74	3.28%	7.153	358	83.78	601
85.00- 89.99	350	61,221,713.80	12.55%	7.559	358	86.12	608
90.00- 94.99	586	110,887,375.42	22.73%	7.553	358	90.37	641
95.00- 99.99	153	34,201,599.46	7.01%	7.218	358	95.00	645
100.00	1	340,000.00	0.07%	7.740	358	100.00	687
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	2,573	487,807,502.69	100.00%	7.261	358	81.30	608
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Stated Remaining Term (month	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	2,573	487,807,502.69	100.00%	7.261	358	81.30	608
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	186	31,266,931.54	6.41%	7.417	358	82.26	618
20.01 -25.00	206	34,849,934.18	7.14%	7.426	358	81.61	617
25.01 -30.00	284	47,339,977.63	9.70%	7.388	358	79.99	601
30.01 -35.00	434	79,545,834.49	16.31%	7.260	358	81.22	614
35.01 -40.00	531	111,441,505.56	22.85%	7.181	358	81.93	612
40.01 -45.00	559	116,542,819.16	23.89%	7.203	358	81.47	607
45.01 -50.00	275	46,742,808.31	9.58%	7.254	358	81.65	605
50.01 -55.00	98	20,077,691.82	4.12%	7.238	358	77.29	569
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	2,573	487,807,502.69	100.00%	7.261	358	81.30	608
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 LIBOR	2,422	448,727,791.74	91.99%	7.295	358	81.15	605
2/28 LIBOR IO	56	18,144,270.19	3.72%	6.566	358	84.99	672
3/27 LIBOR	53	9,613,552.94	1.97%	7.262	358	80.72	596
5/25 LIBOR	42	11,321,887.82	2.32%	7.044	359	81.62	620
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	56	18,144,270.19	3.72%	6.566	358	84.99	672
Not Interest Only	2,517	469,663,232.50	96.28%	7.288	358	81.15	606
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	595	114,899,640.92	23.55%	7.518	358	81.01	609
Prepay Penalty: 6 months	10	1,211,340.43	0.25%	7.806	359	88.61	593
Prepay Penalty: 12 months	75	20,074,328.62	4.12%	7.347	358	81.55	618
Prepay Penalty: 24 months	1,826	338,856,524.02	69.47%	7.181	358	81.41	608
Prepay Penalty: 30 months	1	35,979.78	0.01%	8.865	359	81.82	611
Prepay Penalty: 36 months	66	12,729,688.92	2.61%	6.885	359	79.73	600
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	2,573	487,807,502.69	100.00%	7.261	358	81.30	608
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alternative Documentation	143	43,391,261.31	8.90%	6.983	358	84.28	643
Full Documentation	1,670	277,582,062.07	56.90%	7.217	358	81.82	599
Stated Documentation	760	166,834,179.31	34.20%	7.407	358	79.66	615
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	1,238	263,448,121.85	54.01%	7.123	358	78.26	588
Purchase	1,191	198,301,788.92	40.65%	7.453	358	85.10	636
Rate/Term Refinance	144	26,057,591.92	5.34%	7.195	358	83.00	600
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	163	29,101,387.47	5.97%	7.167	358	82.59	615
PUD	287	64,573,395.72	13.24%	7.223	358	81.07	601
Single Family	1,860	332,634,141.97	68.19%	7.251	358	80.94	603
Two-Four Family	263	61,498,577.53	12.61%	7.402	358	82.84	642
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Investor	449	74,586,898.40	15.29%	7.664	358	82.21	644
Primary	2,108	408,401,233.08	83.72%	7.188	358	81.08	601
Second Home	16	4,819,371.21	0.99%	7.246	358	85.59	654
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	29	2,450,404.92	0.50%	8.224	358	86.40	615
Arizona	163	25,496,064.90	5.23%	7.232	358	80.73	607
Arkansas	7	397,750.29	0.08%	8.580	359	87.84	640
California	475	150,558,912.42	30.86%	6.878	358	80.44	609
Colorado	88	18,254,889.32	3.74%	7.085	358	81.87	607
Connecticut	34	6,616,181.58	1.36%	7.200	358	80.92	634
Delaware	4	1,139,944.79	0.23%	7.352	358	60.00	589
District of Columbia	26	6,065,684.31	1.24%	7.342	358	78.84	610
Florida	190	33,694,277.01	6.91%	7.410	358	82.05	608
Georgia	55	7,692,293.52	1.58%	7.768	359	83.27	601
Hawaii	17	5,006,433.12	1.03%	7.040	358	85.29	643
Idaho	12	1,105,887.46	0.23%	7.806	358	82.85	595
Illinois	224	45,019,363.77	9.23%	7.425	358	82.96	623
Indiana	43	3,841,870.32	0.79%	7.543	359	84.75	600
Iowa	11	663,252.80	0.14%	8.588	358	84.47	602
Kansas	11	1,452,608.95	0.30%	7.753	358	88.81	591
Kentucky	7	603,494.68	0.12%	8.249	359	83.53	576
Louisiana	5	497,968.98	0.10%	7.469	358	78.38	587
Maine	5	709,705.11	0.15%	7.797	358	69.82	612
Maryland	60	11,321,384.78	2.32%	7.585	359	80.05	585
Massachusetts	29	8,539,006.52	1.75%	6.996	358	83.01	622
Michigan	117	13,054,501.64	2.68%	7.766	358	82.85	608
Minnesota	11	2,589,922.88	0.53%	7.210	358	88.28	619
Mississippi	43	2,941,485.62	0.60%	8.725	358	84.96	597
Missouri	70	6,143,273.27	1.26%	8.319	358	84.21	604
Montana	6	1,233,231.42	0.25%	7.119	358	87.12	694
Nebraska	2	82,451.58	0.02%	8.721	359	79.70	543
Nevada	52	11,933,440.37	2.45%	7.110	359	79.19	606
New Hampshire	3	356,345.21	0.07%	7.338	359	83.22	608
New Jersey	93	21,038,726.23	4.31%	7.284	358	78.05	592
New Mexico	7	854,604.15	0.18%	7.241	358	83.66	632
New York	22	7,159,891.92	1.47%	7.248	358	83.53	620
North Carolina	24	4,607,901.33	0.94%	7.587	358	82.54	601
North Dakota	1	65,515.88	0.01%	8.240	358	80.00	579
Ohio	62	6,231,096.27	1.28%	7.878	358	86.06	631
Oklahoma	28	2,483,471.55	0.51%	8.159	358	82.75	591
Oregon	31	5,489,102.24	1.13%	6.913	358	81.86	617
Pennsylvania	94	10,043,433.69	2.06%	7.225	358	82.70	604
Rhode Island	3	663,504.63	0.14%	7.474	359	77.83	581
South Carolina	4	865,481.06	0.18%	7.945	358	90.00	635
Tennessee	24	1,779,997.76	0.36%	8.119	359	85.46	595
Texas	216	29,743,714.67	6.10%	7.706	358	80.86	594
Utah	43	6,198,508.01	1.27%	7.253	359	81.59	616
Virginia	57	12,401,570.49	2.54%	7.289	359	77.24	580
Washington	42	6,593,421.18	1.35%	7.112	359	80.69	605
West Virginia	4	294,731.68	0.06%	8.395	358	84.69	569
Wisconsin	17	1,602,721.74	0.33%	8.023	359	81.22	627
Wyoming	2	228,076.67	0.05%	7.552	358	85.06	584
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000 - 3.499	1	265,600.00	0.05%	6.570	358	80.00	668
5.000 - 5.499	8	1,149,948.03	0.24%	6.767	358	81.04	628
5.500 - 5.999	294	52,977,218.30	10.86%	6.726	358	76.60	648
6.000 - 6.499	1,505	299,533,277.53	61.40%	7.103	358	80.33	604
6.500 - 6.999	701	121,983,286.50	25.01%	7.754	358	85.59	603
7.000 - 7.499	64	11,898,172.33	2.44%	8.642	358	82.52	595
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	9	2,082,933.92	0.43%	5.327	359	74.11	583
5.500 - 5.999	110	27,505,910.83	5.64%	5.871	358	79.21	622
6.000 - 6.499	263	63,981,293.01	13.12%	6.316	358	79.13	606
6.500 - 6.999	588	137,898,160.32	28.27%	6.794	358	80.57	613
7.000 - 7.499	449	94,846,807.85	19.44%	7.286	358	82.48	616
7.500 - 7.999	484	84,456,989.64	17.31%	7.789	359	81.86	600
8.000 - 8.499	221	30,106,876.38	6.17%	8.299	358	82.31	599
8.500 - 8.999	226	26,310,341.10	5.39%	8.779	358	84.11	599
9.000 - 9.499	98	9,398,360.41	1.93%	9.270	359	82.64	587
9.500 - 9.999	92	9,110,149.75	1.87%	9.788	358	84.37	594
10.000 -10.499	14	1,025,417.31	0.21%	10.328	359	82.43	567
10.500 -10.999	14	866,925.20	0.18%	10.749	359	86.58	587
11.000 -11.499	5	217,336.97	0.04%	11.220	358	80.43	559
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
11.000 -11.499	9	2,082,933.92	0.43%	5.327	359	74.11	583
11.500 -11.999	110	27,505,910.83	5.64%	5.871	358	79.21	622
12.000 -12.499	263	63,981,293.01	13.12%	6.316	358	79.13	606
12.500 -12.999	588	137,898,160.32	28.27%	6.794	358	80.57	613
13.000 -13.499	449	94,846,807.85	19.44%	7.286	358	82.48	616
13.500 -13.999	484	84,456,989.64	17.31%	7.789	359	81.86	600
14.000 -14.499	221	30,106,876.38	6.17%	8.299	358	82.31	599
14.500 -14.999	226	26,310,341.10	5.39%	8.779	358	84.11	599
15.000 -15.499	98	9,398,360.41	1.93%	9.270	359	82.64	587
15.500 -15.999	92	9,110,149.75	1.87%	9.788	358	84.37	594
16.000 -16.499	14	1,025,417.31	0.21%	10.328	359	82.43	567
16.500 -16.999	14	866,925.20	0.18%	10.749	359	86.58	587
17.000 -17.499	5	217,336.97	0.04%	11.220	358	80.43	559
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000	2,573	487,807,502.69	100.00%	7.261	358	81.30	608
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2,573	487,807,502.69	100.00%	7.261	358	81.30	608
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/06	16	2,677,698.10	0.55%	6.645	356	80.48	608
08/01/06	225	45,862,874.33	9.40%	7.031	357	84.91	612
09/01/06	973	183,602,444.78	37.64%	7.290	358	81.73	613
10/01/06	1,264	234,729,044.72	48.12%	7.301	359	80.27	604
08/01/07	5	729,065.58	0.15%	7.592	357	88.82	607
09/01/07	22	4,494,566.07	0.92%	7.534	358	83.33	592
10/01/07	26	4,389,921.29	0.90%	6.928	359	76.71	598
08/01/09	1	404,945.41	0.08%	6.750	357	74.50	702
09/01/09	13	3,261,976.51	0.67%	7.067	358	80.27	606
10/01/09	28	7,654,965.90	1.57%	7.050	359	82.56	622
Total	**2,573**	**487,807,502.69**	**100.00%**	**7.261**	**358**	**81.30**	**608**

Finance America: 2004-3
Interest Only

		Minimum	Maximum
Scheduled Principal Balance	$18,144,270	$101,600	$596,000
Average Scheduled Principal Balance	$324,005		
Number of Mortgage Loans	56		
Weighted Average Gross Coupon	6.566%	5.630%	7.740%
Weighted Average FICO Score	672	601	786
Weighted Average Combined Original LTV	84.99%	73.60%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	358 months	359 months
Weighted Average Seasoning	2 months	1 months	2 months
Weighted Average Gross Margin	5.915%	3.250%	6.500%
Weighted Average Minimum Interest Rate	6.566%	5.630%	7.740%
Weighted Average Maximum Interest Rate	12.566%	11.630%	13.740%
Weighted Average Initial Rate Cap	3.000%	3.000%	3.000%
Weighted Average Subsequent Rate Cap	1.000%	1.000%	1.000%
Weighted Average Months to Roll	22 months	22 months	23 months
Maturity Date		Sep 1 2034	Oct 1 2034
Maximum Zip Code Concentration	9.50%	94015 (Daly City, CA)	

Finance America: 2004-3

Interest Only

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
100,000.01 - 150,000.00	8	976,640.00	5.38%	7.092	358	80.00	661
150,000.01 - 200,000.00	4	723,359.99	3.99%	6.390	358	80.00	693
200,000.01 - 250,000.00	5	1,129,300.01	6.22%	6.519	358	85.90	657
250,000.01 - 300,000.00	14	3,803,220.20	20.96%	6.739	358	81.94	673
300,000.01 - 350,000.00	3	1,023,700.01	5.64%	7.117	358	94.96	650
350,000.01 - 400,000.00	5	1,834,999.99	10.11%	6.509	358	86.03	689
400,000.01 - 450,000.00	3	1,263,000.00	6.96%	6.357	358	86.48	713
450,000.01 - 500,000.00	5	2,377,250.01	13.10%	6.425	358	88.25	657
500,000.01 - 550,000.00	3	1,545,400.00	8.52%	6.676	358	83.25	655
550,000.01 - 600,000.00	6	3,467,399.98	19.11%	6.272	358	84.98	677
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.500 - 5.999	8	3,484,250.00	19.20%	5.846	358	84.86	687
6.000 - 6.499	13	3,595,770.00	19.82%	6.280	358	84.03	686
6.500 - 6.999	26	9,244,409.99	50.95%	6.760	358	84.52	660
7.000 - 7.499	5	967,120.00	5.33%	7.368	358	87.63	670
7.500 - 7.999	4	852,720.20	4.70%	7.694	358	91.63	688
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
600-624	6	1,463,520.01	8.07%	6.747	358	80.00	609
625-649	13	4,548,170.03	25.07%	6.528	358	89.29	635
650-674	12	3,853,860.00	21.24%	6.572	358	83.63	663
675-699	11	3,630,200.20	20.01%	6.818	358	86.64	685
700+	14	4,648,519.95	25.62%	6.345	358	82.19	726
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
70.00- 74.99	1	262,000.00	1.44%	5.905	358	73.60	661
80.00	34	10,076,720.00	55.54%	6.491	358	80.00	679
80.01- 84.99	1	280,500.00	1.55%	6.750	358	82.50	655
85.00- 89.99	1	209,500.00	1.15%	6.240	358	89.91	629
90.00- 94.99	13	4,495,100.19	24.77%	6.721	358	90.10	677
95.00- 99.99	5	2,480,450.00	13.67%	6.506	358	95.00	639
100.00	1	340,000.00	1.87%	7.740	358	100.00	687
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Stated Remaining Term (month	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	1	216,000.00	1.19%	7.495	358	90.00	648
20.01 -25.00	4	1,092,600.00	6.02%	6.274	358	85.85	672
25.01 -30.00	3	760,999.99	4.19%	6.223	358	82.41	687
30.01 -35.00	15	4,942,310.01	27.24%	6.547	358	86.08	668
35.01 -40.00	18	5,883,390.18	32.43%	6.518	358	84.52	688
40.01 -45.00	15	5,248,970.01	28.93%	6.709	358	84.48	658
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 LIBOR IO	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	4	1,115,500.00	6.15%	6.796	358	85.57	680
Prepay Penalty: 12 months	2	626,000.20	3.45%	7.309	358	90.73	676
Prepay Penalty: 24 months	50	16,402,769.99	90.40%	6.522	358	84.73	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alternative Documentation	19	7,469,819.99	41.17%	6.466	358	82.94	689
Full Documentation	23	6,653,849.99	36.67%	6.606	358	86.42	644
Stated Documentation	14	4,020,600.21	22.16%	6.686	358	86.43	688
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	13	4,242,850.20	23.38%	6.783	358	89.34	661
Purchase	41	13,351,919.99	73.59%	6.472	358	83.15	676
Rate/Term Refinance	2	549,500.00	3.03%	7.168	358	96.15	665
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	5	1,326,620.02	7.31%	6.675	358	84.44	657
PUD	3	733,120.00	4.04%	7.210	358	89.28	666
Single Family	46	15,490,530.19	85.37%	6.539	358	84.64	673
Two-Four Family	2	593,999.98	3.27%	6.226	358	90.00	699
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	4	536,480.00	2.96%	6.999	359	80.00	646
California	43	15,845,570.20	87.33%	6.511	358	85.09	674
Colorado	1	265,600.00	1.46%	6.570	358	80.00	668
Florida	1	116,000.00	0.64%	7.630	359	80.00	655
Missouri	1	112,800.00	0.62%	6.990	359	80.00	719
Ohio	1	340,000.00	1.87%	7.740	358	100.00	687
Oregon	1	242,999.99	1.34%	5.990	358	90.00	687
Utah	1	101,600.00	0.56%	7.365	358	80.00	608
Virginia	1	280,500.00	1.55%	6.750	358	82.50	655
Washington	2	302,720.00	1.67%	6.801	358	80.00	647
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000 - 3.499	1	265,600.00	1.46%	6.570	358	80.00	668
5.500 - 5.999	25	7,700,599.98	42.44%	6.400	358	80.10	695
6.000 - 6.499	28	9,354,420.02	51.56%	6.666	358	88.37	655
6.500 - 6.999	2	823,650.19	4.54%	6.978	358	93.94	653
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.500 - 5.999	8	3,484,250.00	19.20%	5.846	358	84.86	687
6.000 - 6.499	13	3,595,770.00	19.82%	6.280	358	84.03	686
6.500 - 6.999	26	9,244,409.99	50.95%	6.760	358	84.52	660
7.000 - 7.499	5	967,120.00	5.33%	7.368	358	87.63	670
7.500 - 7.999	4	852,720.20	4.70%	7.694	358	91.63	688
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
11.500 -11.999	8	3,484,250.00	19.20%	5.846	358	84.86	687
12.000 -12.499	13	3,595,770.00	19.82%	6.280	358	84.03	686
12.500 -12.999	26	9,244,409.99	50.95%	6.760	358	84.52	660
13.000 -13.499	5	967,120.00	5.33%	7.368	358	87.63	670
13.500 -13.999	4	852,720.20	4.70%	7.694	358	91.63	688
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	56	18,144,270.19	100.00%	6.566	358	84.99	672
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
09/01/06	50	16,519,310.19	91.04%	6.579	358	85.48	672
10/01/06	6	1,624,960.00	8.96%	6.437	359	80.00	680
Total	**56**	**18,144,270.19**	**100.00%**	**6.566**	**358**	**84.99**	**672**

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Finance America 2004-3 - Stack Price/Yield

Declaration BE

Settle 11/30/2004
First Payment 12/25/2004

	M2	M2	M2	M2	M3	M3	M3	M3
WAL	7.35	7.61	7.98	8.21	8.11	8.38	8.68	8.92
Principal Writedown	1,033.36 (0.01%)	4,928.29 (0.03%)	2,448.48 (0.01%)	4,062.25 (0.02%)	2,613.55 (0.02%)	2,693.48 (0.02%)	388.43 (0.00%)	4,457.46 (0.03%)
Total Collat Loss (Collat Maturity)	117,659,595.81 (20.91%)	110,753,649.73 (19.68%)	120,798,430.88 (21.47%)	113,342,438.62 (20.14%)	103,558,311.68 (18.40%)	96,389,129.99 (17.13%)	106,250,947.79 (18.88%)	98,587,416.99 (17.52%)
Total Collat Liquidation (Collat Maturity)	259,071,443.67 (46.04%)	243,982,255.08 (43.36%)	217,619,055.85 (38.67%)	204,292,199.68 (36.30%)	228,020,141.26 (40.52%)	212,342,224.73 (37.73%)	191,407,722.37 (34.01%)	177,697,383.20 (31.58%)
Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
Default	21.651 CDR	19.805 CDR	18.975 CDR	17.376 CDR	18.017 CDR	16.306 CDR	15.893 CDR	14.395 CDR
Loss Severity	45%	45%	55%	55%	45%	45%	55%	55%
LIBOR	FWD	FWD + 150	FWD	FWD + 150	FWD	FWD + 150	FWD	FWD + 150
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12
Triggers	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Fail
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

	M4	M4	M4	M4
WAL	9.33	9.64	9.94	10.20
Principal Writedown	3,265.96 (0.03%)	2,936.20 (0.03%)	6,673.32 (0.07%)	6,371.45 (0.07%)
Total Collat Loss (Collat Maturity)	94,925,803.28 (16.87%)	87,579,927.35 (15.56%)	97,335,251.10 (17.30%)	89,538,805.94 (15.91%)
Total Collat Liquidation (Collat Maturity)	209,010,174.54 (37.14%)	192,936,560.14 (34.29%)	175,343,426.95 (31.16%)	161,387,107.14 (28.68%)
Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
Default	15.984 CDR	14.343 CDR	14.149 CDR	12.709 CDR
Loss Severity	45%	45%	55%	55%
LIBOR	FWD	FWD + 150	FWD	FWD + 150
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	12	12	12	12
Triggers	Fail	Fail	Fail	Fail
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)

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Finance America 2004-3 - Stack Price/Yield

Declaration BE

Settle	11/30/2004
First Payment	12/25/2004

	M2	M2	M2	M2	M3	M3	M3	M3
WAL	7.35	7.61	7.98	8.21	8.11	8.38	8.68	8.92
Principal Writedown	1,033.36 (0.01%)	4,928.29 (0.03%)	2,448.48 (0.01%)	4,062.25 (0.02%)	2,613.55 (0.02%)	2,693.48 (0.02%)	388.43 (0.00%)	4,457.46 (0.03%)
Total Collat Loss (Collat Maturity)	117,659,595.81 (20.91%)	110,753,649.73 (19.68%)	120,798,430.88 (21.47%)	113,342,438.62 (20.14%)	103,558,311.68 (18.40%)	96,389,129.99 (17.13%)	106,250,947.79 (18.88%)	98,587,416.99 (17.52%)
Total Collat Liquidation (Collat Maturity)	259,071,443.67 (46.04%)	243,982,255.08 (43.36%)	217,619,055.85 (38.67%)	204,292,199.68 (36.30%)	228,020,141.26 (40.52%)	212,342,224.73 (37.73%)	191,407,722.37 (34.01%)	177,697,383.20 (31.58%)
Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
Default	21.651 CDR	19.805 CDR	18.975 CDR	17.376 CDR	18.017 CDR	16.306 CDR	15.893 CDR	14.395 CDR
Loss Severity	45%	45%	55%	55%	45%	45%	55%	55%
LIBOR	FWD	FWD + 150	FWD	FWD + 150	FWD	FWD + 150	FWD	FWD + 150
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12
Triggers	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Fail
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

	M4	M4	M4	M4
WAL	9.33	9.64	9.94	10.20
Principal Writedown	3,265.96 (0.03%)	2,936.20 (0.03%)	6,673.32 (0.07%)	6,371.45 (0.07%)
Total Collat Loss (Collat Maturity)	94,925,803.28 (16.87%)	87,579,927.35 (15.56%)	97,335,251.10 (17.30%)	89,538,805.94 (15.91%)
Total Collat Liquidation (Collat Maturity)	209,010,174.54 (37.14%)	192,936,560.14 (34.29%)	175,343,426.95 (31.16%)	161,387,107.14 (28.68%)
Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
Default	15.984 CDR	14.343 CDR	14.149 CDR	12.709 CDR
Loss Severity	45%	45%	55%	55%
LIBOR	FWD	FWD + 150	FWD	FWD + 150
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	12	12	12	12
Triggers	Fail	Fail	Fail	Fail
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)