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

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

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

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

0001099391
Registrant CIK Number

FOR 12/15/04
Current Report on Form 8-K 2004-RS12
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

333-117232
SEC File Number of Registration Statement

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

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 15th day of December 2004.

Residential Asset Mortgage Products, Inc.
(Registrant)

By: [signature]
Name: Jeffrey Baines
Title: Vice President

Filings Made by Person Other Than the Registrant:

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

By: ____________________
(Name)
(Title)

	Deal Name		Data	
Arm Characteristics	WAC (Arms only)	%	7.469	
	WAM - Original (Arms only)	#	360	
	WA Margin	%	6.477	
	WA Initial Cap	%	3.327	
	WA Periodic Cap	%	1.197	
	WA Cap	%	13.562	
	WA Net Rate	%	7.015	
Loan Type	Fixed	%	26.141	
	Balloons	%	0.079	
	2/28 Arms	%	50.668	
	3/27 Arms	%	12.963	
	Other Hybrid Arms	%	10.148	
MI Data	MI Flag	Y/N	Y	
	% of Pool Covered	%	8.574	
	Effective LTV	%	90.00	
			Data	**Data**
Loan Balance Distribution	$ 0-25,000	# & %		
	$ 25,001-50,000	# & %	30	0.230
	$ 50,001-75,000	# & %	453	4.697
	$ 75,001-100,000	# & %	669	9.475
	$ 100,001-150,000	# & %	1231	24.610
	$ 150,001-200,000	# & %	726	20.147
	$ 200,001-250,000	# & %	341	12.347
	$ 250,001-300,000	# & %	210	9.247
	$ 300,001-350,000	# & %	128	6.650
	$ 350,001-400,000	# & %	80	4.896
	$ 400,001-450,000	# & %	33	2.262
	$ 450,001-500,000	# & %	26	2.002
	$ 500,001-550,000	# & %	33	3.437
	$ 550,001-600,000	# & %		
	$ 600,001-650,000	# & %		
	$ 650,001-700,000	# & %		
	$ 700,001-750,000	# & %		
	$ 750,001-800,000	# & %		
	$ 800,001-850,000	# & %		
	$ 850,001-900,000	# & %		
	$ 900,001-950,000	# & %		
	$ 950,001-1,000,000	# & %		
	> $ 1,000,001	# & %		

Please populate column D (&E) with the corresponding pool characteristics in Column B.
- For values in currency format, omit $.
- For values in percentage format, provide data to 3 decimal places and omit %.
- For WAC Net Rate, subtract servicing fee, trustee fee, and initial MI fee.
- For MI Flag, Y or N.

Balance	# of loans	WAC	WA FICO	WA LTV	Owner Occ %	Cashout Refi%	Full Doc%
$600,000-650,000	5	5.707	668	81.63	100.000	80.875	40.313
$650,001-700,000	3	6.052	648	88.25	66.270	32.449	0.000
$700,001-750,000	5	6.901	671	88.02	100.000	20.338	0.000
$751,001-800,000	N/A						
$800,001-850,000	N/A						
$850,001-900,000	2	5.453	636	77.44	51.136	51.136	48.864
$900,001-950,000	1	3.500	745	66.00	100.000	0.000	0.000
$950,001-1,000,000	1	4.750	721	76.00	100.000	0.000	100.000
>$1,000,000	N/A						

Please populate appropriate loan characteristics for each loan bucket.

Percentage by range

Please provide a breakdown of percentages for each cell of the matrix for loans that fall within the appropriate category brokendown between loans with MI and loans without MI as well as the loan count for each breakdown in the matrices below. The sum of the percentages for the with MI and without MI percentages should equal 100%. The sum of the loans in the matrices below should equal the number of loans in the pool. If FICO is not available for loan, default to <450 bucket. If deal does not have MI, provide data for the entire pool in the "Loans without MI" matrix.

Loans without MI

FICOs

LTVs		<450	451-500	501-550	551-600	601-650	651-700	701-750	>750
	<20	0.000	0.000	0.000	0.000	0.000	0.010	0.000	0.000
	20-30	0.000	0.000	0.000	0.010	0.000	0.000	0.000	0.000
	30-40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40-50	0.000	0.015	0.000	0.000	0.005	0.038	0.000	0.000
LTVs	50-60	0.000	0.000	0.000	0.040	0.147	0.077	0.000	0.024
	60-70	0.000	0.000	0.015	0.072	0.182	0.348	0.253	0.070
	70-80	0.000	0.000	0.112	0.277	1.068	1.762	0.693	0.493
	80-90	0.000	0.000	0.343	2.079	5.205	4.722	2.501	0.182
	90-100	0.000	0.000	0.775	10.567	17.381	5.960	1.591	0.622
	>100	0.000	0.028	0.000	7.301	15.123	7.220	2.976	1.140

Loans with MI

FICOs

LTVs		<450	451-500	501-550	551-600	601-650	651-700	701-750	>750
	<20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	20-30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	30-40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LTVs	50-60	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	60-70	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	70-80	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	80-90	0.000	0.000	0.000	0.000	0.248	0.261	0.245	0.153
	90-100	0.000	0.000	0.000	0.000	1.016	2.993	0.999	0.319
	>100	0.000	0.000	0.000	0.000	0.168	0.873	1.071	0.227

Loan Count

Loans without MI

FICOs

LTVs		<450	451-500	501-550	551-600	601-650	651-700	701-750	>750
	<20	0	0	0	0	0	1	0	0
	20-30	0	0	0	1	0	0	0	0
	30-40	0	0	0	0	0	0	0	0
	40-50	0	1	0	0	1	2	0	0
LTVs	50-60	0	0	0	1	4	2	0	1
	60-70	0	0	1	2	7	10	5	1
	70-80	0	0	7	9	27	42	12	10
	80-90	0	0	13	82	154	148	74	9
	90-100	0	0	36	540	683	222	58	21
	>100	0	1	0	362	698	299	111	40
	#								

Loans with MI

FICOs

LTVs		<450	451-500	501-550	551-600	601-650	651-700	701-750	>750
	<20	0	0	0	0	0	0	0	0
	20-30	0	0	0	0	0	0	0	0
	30-40	0	0	0	0	0	0	0	0
	40-50	0	0	0	0	0	0	0	0
LTVs	50-60	0	0	0	0	0	0	0	0
	60-70	0	0	0	0	0	0	0	0
	70-80	0	0	0	0	0	0	0	0
	80-90	0	0	0	0	4	9	8	6
	90-100	0	0	0	0	31	89	41	10
	>100	0	0	0	0	6	24	27	7

Silent Seconds	Number of Loans	Total Current Balance	Percent of Total Balance	Percent of Balance Group II	Average Balance	WAC	WA LTV	WA SLTV	WA FICO	% Owner Occ	% Full Doc	% Cashout Refi
Silent Seconds	174	37,274,243	4.42	6.00	214,220	6.232	80.56	94.88	672	87.17	44.15	13.66

GROUP II

The percentages per table should add up to 100%

FICO Score	Full DOC	Stated Doc	Other Doc	All Docs	WAC	Avg Prin Bal ($)	Current LTV	IO loans
(feel free to delete N/A buckets)								
451-500	0.04%	0.00%	0.00%	0.04%	7.638%	134,182	80.53%	0.00%
501-550	1.34%	0.00%	0.00%	1.34%	8.579%	135,884	86.70%	0.00%
551-600	18.17%	0.00%	2.21%	20.38%	8.471%	128,834	84.53%	0.00%
601-650	20.94%	0.00%	19.61%	40.64%	7.623%	150,024	83.75%	2.08%
651-700	8.07%	0.00%	16.33%	24.38%	6.880%	177,830	80.88%	5.81%
701-750	3.33%	0.00%	7.00%	10.33%	6.400%	181,054	80.70%	3.56%
751-800	1.11%	0.00%	1.88%	3.00%	6.404%	194,142	80.82%	0.63%
801-850	0.08%	0.00%	0.14%	0.23%	7.123%	150,881	83.19%	0.03%
Total	53.83%	0.00%	46.17%	100.00%	7.400%	154,948	82.72%	12.92%

[illegible]

Current LTV	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(feel free to delete N/A buckets)								
10.01-20	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
20.01-30	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
40.01-50	0.00%	0.02%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%
50.01-60	0.00%	0.00%	0.00%	0.00%	0.10%	0.12%	0.00%	0.00%
60.01-70	0.00%	0.00%	0.01%	0.00%	0.30%	0.40%	0.27%	0.20%
70.01-80	0.00%	0.00%	0.20%	1.20%	4.07%	0.00%	2.70%	0.47%
80.01-90	0.00%	0.00%	0.07%	3.00%	7.91%	4.71%	2.07%	0.61%
90.01-100	0.00%	0.02%	0.00%	16.00%	27.91%	12.91%	5.01%	1.01%
100+	0.00%	0.00%	0.00%	0.00%	0.14%	0.10%	0.21%	0.14%
Total	0.00%	0.04%	1.34%	20.38%	40.64%	24.38%	10.33%	3.00%

[illegible]

Principal Balance	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(feel free to delete N/A buckets)								
$1-$50,000	0.00%	0.00%	0.01%	0.10%	0.04%	0.00%	0.01%	0.00%
$50,001-$100,000	0.00%	0.02%	0.20%	4.00%	5.02%	2.00%	0.04%	0.30%
$100,001-$150,000	0.00%	0.00%	0.30%	0.00%	10.30%	4.47%	1.00%	0.40%
$150,001 - $200,000	0.00%	0.02%	0.21%	4.10%	8.02%	4.00%	1.00%	0.40%
$200,001 - $250,000	0.00%	0.00%	0.23%	1.90%	4.00%	3.37%	1.37%	0.47%
$250,001 - $300,000	0.00%	0.00%	0.13%	1.23%	3.40%	3.72%	1.10%	0.63%
$300,001 - $350,000	0.00%	0.00%	0.00%	0.64%	2.94%	2.34%	0.77%	0.21%
$350,001 - $400,000	0.00%	0.00%	0.00%	0.40%	2.00%	1.29%	0.17%	0.00%
$400,001 - $450,000	0.00%	0.00%	0.00%	0.00%	0.70%	0.81%	0.40%	0.21%
$450,001 - $500,000	0.00%	0.00%	0.00%	0.10%	0.31%	1.18%	0.16%	0.23%
$500,001 - $550,000	0.00%	0.00%	0.00%	0.00%	0.51%	0.00%	0.20%	0.00%
$550,001 - $600,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.19%	0.00%
$600,001 - $650,000	0.00%	0.00%	0.00%	0.00%	0.21%	0.21%	0.10%	0.00%
$650,001 - $700,000	0.00%	0.00%	0.00%	0.00%	0.22%	0.11%	0.00%	0.00%
$700,001 - $750,000	0.00%	0.00%	0.00%	0.00%	0.12%	0.36%	0.12%	0.00%
$750,000 +	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	0.21%	0.00%
Total	0.00%	0.04%	1.34%	20.38%	40.64%	24.38%	10.33%	3.00%

[illegible]

Prepayment Penalty Term	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(whatever increments)								
0	0.00%	0.03%	0.40%	4.00%	12.40%	0.53%	4.90%	1.00%
6	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.00%
12	0.00%	0.02%	0.01%	0.38%	2.84%	1.90%	1.22%	0.27%
24	0.00%	0.00%	0.57%	16.60%	19.18%	7.74%	2.47%	0.49%
30	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.20%	3.34%	6.00%	4.83%	2.40%	0.00%
60	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.00%	0.00%
Total	0.00%	0.04%	1.34%	20.38%	40.64%	24.38%	10.33%	3.00%

[illegible]

Mortg Rates	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
(feel free to delete N/A buckets)								
<= 4.000%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%
4.001-4.5%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.07%	0.07%
4.501-5.0%	0.00%	0.00%	0.00%	0.00%	0.34%	0.21%	0.41%	0.00%
5.001-5.5%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	1.14%	0.33%
5.501-6.0%	0.00%	0.00%	0.00%	0.01%	1.17%	2.42%	1.30%	0.42%
6.001-6.5%	0.00%	0.00%	0.00%	0.11%	2.47%	4.00%	2.40%	0.00%
6.501-7.0%	0.00%	0.02%	0.00%	0.70%	4.70%	4.00%	2.40%	0.02%
7.001-7.5%	0.00%	0.00%	0.00%	1.67%	7.60%	4.07%	1.37%	0.40%
7.501-8.0%	0.00%	0.00%	0.27%	4.00%	11.43%	3.41%	0.30%	0.10%
8.001-8.5%	0.00%	0.03%	0.20%	4.34%	0.70%	1.37%	0.22%	0.10%
8.501-9.0%	0.00%	0.00%	0.40%	4.70%	3.80%	0.84%	0.11%	0.02%
9.001-9.5%	0.00%	0.00%	0.10%	3.00%	0.00%	0.00%	0.01%	0.00%
9.501-10.0%	0.00%	0.00%	0.10%	1.04%	0.37%	0.00%	0.00%	0.00%
10.001-10.5%	0.00%	0.00%	0.03%	0.20%	0.01%	0.00%	0.00%	0.00%
10.501-11.0%	0.00%	0.00%	0.02%	0.02%	0.01%	0.00%	0.00%	0.00%
Total	0.00%	0.04%	1.34%	20.38%	40.64%	24.38%	10.33%	3.00%

[illegible]

Mortg Rates	LTV 40.01-50	50.01 - 60	60.01 - 70	70.01 - 80	80.01 - 90	90.01 - 100	100+	total LTV
(feel free to delete N/A buckets)								
3.001-4.0%	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	65.00%
4.001-4.5%	0.00%	0.00%	0.07%	0.00%	0.14%	0.00%	0.00%	80.35%
4.501-5.0%	0.02%	0.00%	0.11%	0.04%	0.03%	0.07%	0.00%	78.64%
5.001-5.5%	0.00%	0.00%	0.10%	2.02%	0.50%	0.44%	0.07%	82.50%
5.501-6.0%	0.01%	0.03%	0.13%	2.33%	1.13%	1.23%	0.03%	83.03%
6.001-6.5%	0.03%	0.00%	0.34%	3.20%	2.74%	4.04%	0.30%	88.70%
6.501-7.0%	0.02%	0.13%	0.30%	2.67%	3.41%	0.40%	0.12%	90.71%
7.001-7.5%	0.00%	0.00%	0.13%	1.73%	3.71%	10.30%	0.10%	93.58%
7.501-8.0%	0.00%	0.04%	0.10%	0.79%	4.04%	16.30%	0.00%	94.86%
8.001-8.5%	0.00%	0.03%	0.01%	0.22%	1.62%	10.91%	0.00%	98.11%
8.501-9.0%	0.00%	0.00%	0.00%	0.00%	1.19%	8.54%	0.00%	98.48%
9.001-9.5%	0.00%	0.00%	0.00%	0.00%	0.00%	3.70%	0.00%	96.27%
9.501-10.0%	0.00%	0.00%	0.00%	0.02%	0.17%	1.07%	0.00%	97.54%
10.001-10.5%	0.00%	0.00%	0.00%	0.01%	0.03%	0.21%	0.00%	98.80%
10.501-11.0%	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.00%	95.82%
Total	0.00%	0.34%	1.44%	14.97%	19.22%	63.83%	0.00%	82.72%

Declaration FICO / LTV Matrix

Deal Name: RAMP 2004-RS12 (Group II)

FICO \ LTV	Below 65	65 - 67	68 - 70	71 - 73	74 - 76	77 - 79	80 - 82	83 - 85	86 - 88	89 - 91	92 - 94	95 - 97	98 - 100	101 - 103	104 - 106	107 - 109	110 +
Below 500	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
500 - 504	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
505 - 509	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
510 - 514	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
515 - 519	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
520 - 524	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
525 - 529	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
530 - 534	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
535 - 539	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
540 - 544	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
545 - 549	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
550 - 554	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
555 - 559	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
560 - 564	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.4%	0.1%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%
565 - 569	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.2%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
570 - 574	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%
575 - 579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%	0.3%	0.0%	0.0%	0.0%	0.0%
580 - 584	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.9%	1.8%	0.0%	0.0%	0.0%	0.0%
585 - 589	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.1%	0.0%	0.8%	1.8%	0.0%	0.0%	0.0%	0.0%
590 - 594	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.7%	1.6%	0.0%	0.0%	0.0%	0.0%
595 - 599	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.2%	0.0%	0.7%	1.4%	0.0%	0.0%	0.0%	0.0%
600 - 604	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%	0.7%	0.0%	1.5%	1.9%	0.0%	0.0%	0.0%	0.0%
605 - 609	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.7%	0.0%	1.4%	2.1%	0.0%	0.0%	0.0%	0.0%
610 - 614	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%	0.5%	0.1%	1.4%	1.6%	0.0%	0.0%	0.0%	0.0%
615 - 619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%	0.8%	0.1%	1.2%	2.0%	0.0%	0.0%	0.0%	0.0%
620 - 624	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.5%	0.0%	0.0%	0.5%	0.0%	1.1%	1.5%	0.1%	0.0%	0.0%	0.0%
625 - 629	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.4%	0.2%	0.1%	0.6%	0.0%	1.1%	1.7%	0.0%	0.0%	0.0%	0.0%
630 - 634	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.1%	0.7%	0.1%	1.2%	1.3%	0.0%	0.0%	0.0%	0.0%
635 - 639	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.5%	0.0%	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%
640 - 644	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.6%	0.1%	0.0%	0.6%	0.1%	1.1%	1.6%	0.0%	0.0%	0.0%	0.0%
645 - 649	0.0%	0.0%	0.1%	0.0%	0.2%	0.2%	0.8%	0.0%	0.0%	0.6%	0.0%	1.0%	1.4%	0.0%	0.0%	0.0%	0.0%
650 - 654	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.0%	0.0%	0.5%	0.1%	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%
655 - 659	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%	0.1%	0.0%	0.4%	0.0%	0.5%	0.7%	0.0%	0.0%	0.0%	0.0%
660 - 664	0.1%	0.0%	0.0%	0.1%	0.2%	0.0%	0.4%	0.1%	0.0%	0.6%	0.1%	0.8%	1.2%	0.0%	0.0%	0.0%	0.0%
665 - 669	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.4%	0.1%	0.0%	0.5%	0.0%	0.5%	0.9%	0.0%	0.0%	0.0%	0.0%
670 - 674	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.6%	0.1%	0.0%	0.5%	0.0%	0.3%	0.8%	0.0%	0.0%	0.0%	0.0%
675 - 679	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.4%	0.0%	0.0%	0.6%	0.0%	0.4%	0.7%	0.0%	0.0%	0.0%	0.0%
680 - 684	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.5%	0.0%	0.0%	0.4%	0.0%	0.3%	0.9%	0.0%	0.0%	0.0%	0.0%
685 - 689	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%	0.2%	0.0%	0.2%	0.0%	0.3%	0.9%	0.0%	0.0%	0.0%	0.0%
690 - 694	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%	0.0%	0.3%	0.0%	0.3%	0.8%	0.0%	0.0%	0.0%	0.0%
695 - 699	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.3%	0.0%	0.0%	0.2%	0.0%	0.4%	0.6%	0.0%	0.0%	0.0%	0.0%
700 - 704	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.3%	0.1%	0.0%	0.2%	0.0%	0.2%	0.5%	0.0%	0.0%	0.0%	0.0%
705 - 709	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.3%	0.2%	0.0%	0.3%	0.0%	0.1%	0.4%	0.0%	0.0%	0.0%	0.0%
710 - 714	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.3%	0.0%	0.1%	0.6%	0.0%	0.0%	0.0%	0.0%
715 - 719	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.0%	0.3%	0.6%	0.0%	0.0%	0.0%	0.0%
720 - 724	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.0%	0.0%	0.2%	0.0%	0.1%	0.4%	0.1%	0.0%	0.0%	0.0%
725+	0.0%	0.3%	0.2%	0.1%	0.3%	0.0%	1.1%	0.2%	0.2%	0.9%	0.0%	0.8%	2.8%	0.2%	0.1%	0.0%	0.0%

Deal Name: RAMP 2004-RS 12 Group 1

Detailed collateral info

	# of Loans	Balance	Avg. Balance	% of group balance	WAC	WARM	FICO	OLTV	Effective LTV	DTI	% of Full Doc	% of Primary Owner	% Single Family	% of IO loans	% Cashout
Aggregate	1,649	$220,874,897.17	$133,944.75	100	7.25	351	705	88.82	83.39	-	60.05	60.76	68.4	0.70	24.69
0-$50k	53	$2,257,686.53	$42,597.86	1.02	7.831	349	704	84.85	81.45	-	64.01	30.38	68.57	0.00	16.6
50-75k	346	21,661,918.26	62,606.70	9.81	7.891	348	706	92.47	86.84	-	73.34	37.3	78.93	0.00	18.75
75-100k	312	27,438,030.99	87,942.41	12.42	7.624	345	701	92.24	87.86	-	68.68	49.78	76.54	0.36	22.96
FICO															
NA	1	89,110.34	89,110.34	0.04	7.250	358	0	75.00	75.00	-	-	-	-	-	-
<600	55	5,468,921.21	99,434.93	2.48	9.153	341	581	91.19	89.12	-	86.60	93.13	78.52	-	33.44
601-619	42	5,025,012.04	119,643.14	2.28	7.969	347	609	89.17	88.13	-	70.47	94.89	82.37	3.08	54.46
620-639	75	9,595,858.89	127,944.79	4.34	7.624	355	631	89.02	82.05	-	67.44	87.67	80.42	-	40.84
640-659	103	15,915,775.53	154,522.09	7.21	7.251	349	651	84.13	78.66	-	56.56	78.50	78.01	3.14	43.53
LTV															
80-85	72	8,508,001.88	118,166.69	3.85	7.130	349	685	84.73	71.45	-	23.47	48.32	70.77	5.88	47.76
85.01-90	164	22,561,332.47	137,569.10	10.21	7.229	349	694	89.83	73.33	-	49.11	60.43	62.38	-	34.37
90.01-95	162	20,231,346.44	124,884.85	9.16	7.461	351	687	94.79	74.75	-	50.47	72.99	69.29	0.54	15.33
95.01-100	696	78,793,684.33	113,209.32	35.67	8.039	357	716	99.89	96.00	-	82.21	39.29	70.95	0.99	7.30
Cash Out	350	54,537,985.97	155,822.82	24.69	6.960	344	681	81.89	78.69	-	42.68	83.48	75.35	0.92	100.00
2-4 family	203	28,218,573.36	139,007.75	12.78	7.360	351	719	86.79	80.25	-	66.31	17.34	-	0.64	20.27
investment & 2nd hon	779	86,681,241.15	111,272.45	39.24	7.766	354	721	92.44	86.18	-	75.88	-	55.07	1.03	10.39
Stated Doc															
Lite Doc	569	88,229,545.79	155,060.71	39.95	7.058	348	699	83.95	77.57	-	-	76.30	68.95	0.69	35.43
IO	7	1,548,487.29	221,212.47	0.70	8.140	357	696	89.57	61.66	-	60.59	42.30	56.07	100.00	32.29
2nd lien	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Deal Name: RAMP 2004-RS12 Group 2

Detailed collateral info

	# of Loans	Balance	Avg. Balance	% of group balance	WAC	WARM	FICO	OLTV	Effective LTV	DTI	% of Full Doc	% of Primary Owner	% Single Family	% of IO loans	% Cashout
Aggregate	3,960	$621,505,555.32	$156,945.85	100	7.469	359	641	92.72	90.00	-	53.83	91.04	72.25	12.92	29.25
0-$50k	30	1,427,210.01	47,573.67	0.23	8.267	360	624	91.03	90.33	-	71.40	97.21	83.85	-	32.29
50-75k	453	29,194,326.30	64,446.64	4.70	8.231	360	625	94.13	93.33	-	74.03	86.25	86.71	0.89	22.92
75-100k	669	58,885,993.23	88,020.92	9.47	8.085	360	623	95.12	94.01	-	73.95	91.31	84.48	3.17	21.37
FICO															
NA															
<600	1,056	134,456,427.00	127,326.16	21.63	8.475	359	579	94.05	94.05	-	89.77	97.64	82.65	-	31.95
601-619	676	101,454,204.98	150,080.18	16.32	7.962	359	610	95.33	95.33	-	54.58	98.04	78.63	0.51	27.70
620-639	593	93,164,931.83	157,107.81	14.99	7.485	359	629	93.12	91.29	-	53.75	93.94	75.56	8.20	31.74
640-659	527	85,989,921.15	163,168.73	13.84	7.219	359	648	91.53	89.88	-	42.25	90.76	71.87	14.85	31.58
LTV															
80-85	122	20,925,138.09	171,517.53	3.37	7.187	359	631	84.79	81.57	-	29.32	84.39	77.86	14.82	46.69
85.01-90	555	98,547,349.04	177,562.79	15.86	7.298	359	641	89.76	83.67	-	28.68	83.49	68.64	15.68	40.06
90.01-95	1,171	165,538,641.67	141,365.19	26.64	7.878	359	623	94.93	91.81	-	47.84	97.21	75.36	6.68	20.83
95.01-100	1,601	229,324,302.53	143,238.17	36.90	7.830	360	643	99.92	97.70	-	82.36	97.87	76.71	4.84	21.70
Cash Out	1,083	181,790,646.96	167,858.40	29.25	7.327	359	635	89.75	88.45	-	55.77	93.15	79.28	11.52	100.00
2-4 family	122	23,659,464.29	193,930.04	3.81	7.047	359	677	87.99	83.71	-	36.36	63.97	-	23.83	24.85
investment & 2nd hon	374	55,703,066.30	148,938.68	8.96	6.866	359	683	84.94	79.76	-	30.46	-	49.35	35.46	22.36
Stated Doc															
Lite Doc	1,548	286,957,051.19	185,372.77	46.17	7.079	359	661	89.23	84.03	-	-	86.50	66.61	22.88	28.02
IO	336	80,280,673.92	238,930.58	12.92	6.285	359	687	86.05	73.93	-	18.21	75.40	49.42	100.00	26.09
2nd lien	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

RAMP 2004 RS12
FRM

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Percent of Total	9.51%	52.26%	29.70%	8.54%	100.00%
Principal Balance	$20,997,151	$115,419,121	$65,594,625	$18,864,000	$220,874,897
Number of Loans	196	823	589	41	1,649
Average Balance	$107,128	$140,242	$111,366	$460,098	$133,945
WA Mortgage Rate	8.405%	6.760%	8.102%	6.003%	7.250%
WA Age	1	1	0	0	1
WA Original Term	342	351	358	346	352
WA Margin	0.000%	0.000%	0.000%	0.000%	0.000%
WA Lifetime Cap	0.000%	0.000%	0.000%	0.000%	0.000%
WA Next Rate Adj (mos)	0	0	0	0	0
WA Rate Reset Frequency (mos)	0	0	0	0	0
WA Credit Score	640	705	727	705	705
WA Original LTV	89.58%	84.33%	99.96%	76.71%	88.82%
LTV > 80	72.52%	46.10%	99.73%	10.09%	61.47%
LTV > 80 and MI	0.32%	37.41%	0.00%	6.08%	20.10%
Purchase	41.00%	64.04%	91.81%	39.45%	68.00%
Equity Refinance	51.45%	27.78%	6.00%	41.03%	24.69%
Rate-Term Refinance	7.55%	8.18%	2.19%	19.53%	7.31%
Prepayment Penalty	60.62%	20.26%	51.74%	7.74%	32.37%
Serviced by HomeComings	100.00%	72.72%	100.00%	100.00%	85.75%
Current	100.00%	100.00%	100.00%	100.00%	100.00%
30 to 59 Days Delinquent	0.00%	0.00%	0.00%	0.00%	0.00%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%	0.00%
IO Loan Percentage	0.00%	1.34%	0.00%	0.00%	0.70%

RAMP 2004 RS12

ARM

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Percent of Total	67.58%	28.18%	1.27%	2.97%	100.00%
Principal Balance	$420,035,570	$175,124,402	$7,868,794	$18,476,790	$621,505,555
Number of Loans	2,990	861	50	59	3,960
Average Balance	$140,480	$203,397	$157,376	$313,166	$156,946
WA Mortgage Rate	7.962%	6.584%	6.338%	5.149%	7.469%
WA Age	1	0	1	1	1
WA Original Term	360	360	360	360	360
WA Margin	7.702%	4.066%	4.137%	2.454%	6.477%
WA Lifetime Cap	14.131%	12.532%	12.338%	10.910%	13.562%
WA Next Rate Adj (mos)	25	39	34	40	30
WA Rate Reset Frequency (mos)	6	6	12	11	6
WA Credit Score	620	683	703	698	641
WA Original LTV	94.43%	89.65%	100.25%	79.78%	92.72%
LTV > 80	92.24%	68.42%	100.00%	18.49%	83.43%
LTV > 80 and MI	0.00%	29.28%	0.00%	10.90%	8.57%
Purchase	66.67%	68.22%	47.56%	53.97%	66.49%
Equity Refinance	29.79%	27.42%	44.13%	28.04%	29.25%
Rate-Term Refinance	3.54%	4.36%	8.32%	17.98%	4.26%
Prepayment Penalty	68.84%	64.91%	51.15%	6.99%	65.67%
Serviced by HomeComings	100.00%	99.17%	100.00%	100.00%	99.77%
Current	99.88%	100.00%	100.00%	100.00%	99.92%
30 to 59 Days Delinquent	0.12%	0.00%	0.00%	0.00%	0.08%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%	0.00%
IO Loan Percentage	0.35%	42.68%	7.28%	18.99%	12.92%

Group I IO

1. Summary Strats

Principal Balance	$1,548,487
Number of Mortgage Loans	7

	Average	Minimum	Maximum
Original Principal Balance	$221,221	$98,350	$500,000
Current Principal Balance	$221,212	$98,287	$500,000

	Weighted Average	Minimum	Maximum
Original Term (mos)	360	360	360
Remaining Term to Maturity (mos)	357	352	359
Age	3	1	8
Mortgage Rate	8.14%	7.38%	8.50%
Loan-to-Value Ratio	89.57%	51.00%	100.00%
Credit Score	696	612	790

Lien Position	% of Loan Group
1st Lien	100.00%

Occupancy	% of Loan Group
Primary Residence	42.30%
Non-Owner Occupied	0.00%
Second/Vacation	57.70%

Documentation	% of Loan Group
Full Documentation	60.59%
Reduced Documentation	39.41%

Servicing	% of Loan Group
Homecomings	100.00%

Delinquency	% of Loan Group
Current	100.00%
30 to 59 Days Delinquent	0.00%
60 to 89 Days Delinquent	0.00%

Exception Category	% of Loan Group
Alternet Exceptions (RASC)	0.00%
Expanded Criteria Exceptions (RALI)	100.00%
Jumbo A Exceptions (RFMSI)	0.00%
Seasoned Loans	0.00%
Home Solutions	0.00%

Loan Purpose	% of Loan Group
Purchase	67.71%
Equity Refinance	32.29%
Rate/Term Refinance	0.00%

Property Type	% of Loan Group
Single-family detached	56.07%
PUD (detached)	32.18%
Two- to four-family units	11.75%
Condo Low-rise	0.00%
PUD (attached)	0.00%
Townhouse	0.00%
Condo Mid-rise	0.00%
Manufactured Home	0.00%
Condo High-rise	0.00%

Percent of Pool with Prepayment Penalty	92.88%
Percent of Pool over 80% LTV with MI	89.99%

2. Range of Credit Scores

Range of Credit Scores	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
600 to 619	1	155,000	155,000	51.00	612	10.01
640 to 659	1	500,000	500,000	84.00	650	32.29
700 to 719	2	292,200	146,100	98.11	714	18.87
720 to 739	1	400,000	400,000	100.00	733	25.83
760 or greater	2	201,287	100,644	100.00	778	13.00
Total:	7	1,548,487	221,212	89.57	696	100.00

Subtotal with Credit Scores: 1,548,487
Average Current Principal Balance: 221,212
WA LTV: 89.57
WA FICO: 696
% Current Principal Balance: 100.00

3. Original Mortgage Amount ($)

Original Mortgage Amount ($)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
0 to 100,000	1	98,287	98,287	100.00	766	6.35
100,001 to 200,000	4	550,200	137,550	85.19	699	35.53
300,001 to 400,000	1	400,000	400,000	100.00	733	25.83
400,001 to 500,000	1	500,000	500,000	84.00	650	32.29
Total:	7	1,548,487	221,212	89.57	696	100.00

4. Mortgage Rate (%)

Mortgage Rate (%)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
7.000 to 7.499	1	155,000	155,000	51.00	612	10.01
8.000 to 8.499	5	1,283,287	256,657	93.77	705	82.87
8.500 to 8.999	1	110,200	110,200	95.00	710	7.12
Total:	7	1,548,487	221,212	89.57	696	100.00

5. Net Mortgage Rate (%)

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
6.500 to 6.999	4	783,287	195,822	100.00	741	50.58
7.000 to 7.499	2	265,200	132,600	69.28	653	17.13
7.500 to 7.999	1	500,000	500,000	84.00	650	32.29
Total:	7	1,548,487	221,212	89.57	696	100.00

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

Original Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
50.01 to 55.00	1	155,000	155,000	51.00	612	10.01
80.01 to 85.00	1	500,000	500,000	84.00	650	32.29
90.01 to 95.00	1	110,200	110,200	95.00	710	7.12
95.01 to 100.00	4	783,287	195,822	100.00	741	50.58
Total:	7	1,548,487	221,212	89.57	696	100.00

7. State

State	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
Florida	1	400,000	400,000	100.00	733	25.83
Georgia	1	155,000	155,000	51.00	612	10.01
Minnesota	1	500,000	500,000	84.00	650	32.29
Missouri	1	103,000	103,000	100.00	790	6.65
North Carolina	2	208,487	104,244	97.36	736	13.46
Ohio	1	182,000	182,000	100.00	716	11.75
Total:	7	1,548,487	221,212	89.57	696	100.00

8. Loan Purpose

Loan Purpose	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
Purchase	6	1,048,487	174,748	92.23	718	67.71
Equity Refinance	1	500,000	500,000	84.00	650	32.29
Total:	7	1,548,487	221,212	89.57	696	100.00

9. Occupancy

Occupancy	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
Non Owner-occupied	5	893,487	178,697	99.38	737	57.70
Primary Residence	2	655,000	327,500	76.19	641	42.30
Total:	7	1,548,487	221,212	89.57	696	100.00

10. Property Type

Property Type	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
Single-family detached	4	868,200	217,050	81.40	667	56.07
Planned Unit Developments (detached)	2	498,287	249,144	100.00	740	32.18
Two- to four-family units	1	182,000	182,000	100.00	716	11.75
Total:	7	1,548,487	221,212	89.57	696	100.00

11. Documentation Type

Documentation Type	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
Full Documentation	5	938,287	187,657	91.91	719	60.59
Reduced Documentation	2	610,200	305,100	85.99	661	39.41
Total:	7	1,548,487	221,212	89.57	696	100.00

12. Prepayment Penalty Term

Prepayment Penalty Term	Number of Loans	Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV	Weighted Average FICO Score	% of Current Principal Balance
None	1	110,200	110,200	95.00	710	7.12
12 Months	2	682,000	341,000	88.27	668	44.04
36 Months	4	756,287	189,072	89.96	720	48.84
Total:	7	1,548,487	221,212	89.57	696	100.00

GROUP # 10

1. Summary Strats

Principal Balance	$80,280,674
Number of Mortgage Loans	336

	Average	Minimum	Maximum
Original Principal Balance	$238,954	$57,600	$1,000,000
Current Principal Balance	$238,931	$57,600	$995,882

	Weighted Average	Minimum	Maximum
Original Term (mos)	359	192	360
Remaining Term to Maturity (mos)	359	190	360
Age	1	0	6
Mortgage Rate	6.28%	4.75%	8.88%
Loan-to-Value Ratio	86.05%	52.00%	100.00%
Credit Score	687	610	808
Margin	3.18%	2.25%	8.30%
Initial Periodic Cap	4.78%	1.00%	6.00%
Periodic Cap	1.72%	1.00%	6.00%
Maximum Mortgage Rate	12.06%	9.75%	14.88%
Minimum Mortgage Rate	3.19%	2.25%	8.55%
Next Rate Adj. (mos)	44	4	84

Lien Position	% of Loan Group
1st Lien	100.00%

Occupancy	% of Loan Group
Primary Residence	75.40%
Non-Owner Occupied	19.61%
Second/Vacation	4.99%

Documentation	% of Loan Group
Full Documentation	18.21%
Reduced Documentation	81.79%

Servicing	% of Loan Group
Homecomings	98.91%

Delinquency	% of Loan Group
Current	100.00%
30 to 59 Days Delinquent	0.00%
60 to 89 Days Delinquent	0.00%

Exception Category	% of Loan Group
Alternet Exceptions (RASC)	1.81%
Expanded Criteria Exceptions (RALI)	93.11%
Jumbo A Exceptions (RFMSI)	4.37%
Seasoned Loans	0.00%
Home Solutions	0.71%

Loan Purpose	% of Loan Group
Purchase	70.40%
Equity Refinance	26.09%
Rate/Term Refinance	3.51%

Property Type	% of Loan Group
Single-family detached	49.42%
PUD (detached)	21.03%
Two- to four-family units	7.02%
Condo Low-rise	13.43%
PUD (attached)	6.17%
Townhouse	1.45%
Condo Mid-rise	0.56%
Manufactured Home	0.00%
Condo High-rise	0.91%

Percent of Pool with Prepayment Penalty	57.14%
Percent of Pool over 80% LTV with MI	37.02%

2. Range of Credit Scores

Range of Credit Scores	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
600 to 619	2	521,750	0.65	260,875	611	84.63
620 to 639	27	7,642,910	9.52	283,071	628	85.24
640 to 659	54	12,770,198	15.91	236,485	649	83.41
660 to 679	64	16,256,847	20.25	254,013	669	85.32
680 to 699	65	15,408,523	19.19	237,054	690	88.13
700 to 719	54	11,627,875	14.48	215,331	710	87.47
720 to 739	32	7,566,583	9.43	236,456	728	85.61
740 to 759	21	4,303,073	5.36	204,908	747	87.25
760 or greater	17	4,182,914	5.21	246,054	773	86.61
Total:	336	80,280,674	100.00	238,931	687	86.05

Subtotal with Credit Scores: 80,280,674
Average Current Principal Balance: 238,931
WA LTV: 86.05
WA FICO: 687
% Current Principal Balance: 100.00

3. Original Mortgage Amount ($)

Original Mortgage Amount ($)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
0 to 100,000	25	2,125,652	2.65	85,026	694	86.95
100,001 to 200,000	141	20,703,316	25.79	146,832	688	85.89
200,001 to 300,000	88	21,928,265	27.31	249,185	694	88.25
300,001 to 400,000	43	14,859,661	18.51	345,574	685	86.77
400,001 to 500,000	24	10,579,499	13.18	440,812	685	87.20
500,001 to 600,000	7	3,923,000	4.89	560,429	691	79.13
600,001 to 700,000	4	2,674,150	3.33	668,538	650	82.59
700,001 to 800,000	1	731,250	0.91	731,250	682	75.00
800,001 to 900,000	2	1,760,000	2.19	880,000	636	77.44
900,001 to 1,000,000	1	995,882	1.24	995,882	721	76.00
Total:	336	80,280,674	100.00	238,931	687	86.05

4. Mortgage Rate (%)

Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
4.500 to 4.999	4	2,076,832	2.59	519,208	679	77.61
5.000 to 5.499	28	6,478,487	8.07	231,375	690	82.37
5.500 to 5.999	63	17,368,259	21.63	275,687	681	84.16
6.000 to 6.499	99	23,652,357	29.46	238,913	690	87.31
6.500 to 6.999	89	18,785,912	23.40	211,078	688	85.35
7.000 to 7.499	29	6,621,416	8.25	228,325	696	89.43
7.500 to 7.999	15	3,478,550	4.33	231,903	673	93.46
8.000 to 8.499	5	862,060	1.07	172,412	662	88.55
8.500 to 8.999	4	956,800	1.19	239,200	661	93.81
Total:	336	80,280,674	100.00	238,931	687	86.05

5. Net Mortgage Rate (%)

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
4.000 to 4.499	2	1,855,882	2.31	927,941	677	77.85
4.500 to 4.999	19	4,428,749	5.52	233,092	686	80.65
5.000 to 5.499	54	14,720,190	18.34	272,596	686	85.64
5.500 to 5.999	101	23,681,721	29.50	234,472	689	86.45
6.000 to 6.499	110	24,456,160	30.46	222,329	687	86.18
6.500 to 6.999	28	6,432,720	8.01	229,740	690	87.21
7.000 to 7.499	10	2,248,950	2.80	224,895	696	90.47
7.500 to 7.999	8	1,499,510	1.87	187,439	647	90.81
8.000 to 8.499	3	475,300	0.59	158,433	643	97.66
8.500 to 8.999	1	481,500	0.60	481,500	679	90.00
Total:	336	80,280,674	100.00	238,931	687	86.05

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

Original Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
50.01 to 55.00	1	193,000	0.24	193,000	633	52.00
60.01 to 65.00	2	350,000	0.44	175,000	681	65.00
65.01 to 70.00	8	1,266,631	1.58	158,329	704	69.66
70.01 to 75.00	20	7,010,845	8.73	350,542	683	74.35
75.01 to 80.00	122	30,736,847	38.29	251,941	681	79.75
80.01 to 85.00	14	3,101,069	3.86	221,505	698	84.88
85.01 to 90.00	68	15,456,659	19.25	227,304	691	89.95
90.01 to 95.00	53	11,055,699	13.77	208,598	681	95.00
95.01 to 100.00	48	11,109,925	13.84	231,457	702	100.00
Total:	336	80,280,674	100.00	238,931	687	86.05

7. State

State	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
Arizona	11	1,768,525	2.20	160,775	671	84.44
California	25	9,178,378	11.43	367,135	690	79.23
Colorado	6	1,181,422	1.47	196,904	711	93.79
Connecticut	3	676,476	0.84	225,492	671	84.20
Delaware	1	161,400	0.20	161,400	665	95.00
District of Columbia	3	784,330	0.98	261,443	658	92.02
Florida	108	20,814,179	25.93	192,724	687	84.59
Georgia	9	2,315,756	2.88	257,306	686	85.32
Idaho	1	145,950	0.18	145,950	716	80.00
Illinois	3	268,800	0.33	89,600	730	83.28
Indiana	1	144,000	0.18	144,000	708	90.00
Kansas	2	265,500	0.33	132,750	672	93.76
Kentucky	2	285,000	0.36	142,500	676	84.11
Maine	1	168,000	0.21	168,000	644	100.00
Maryland	41	12,558,816	15.64	306,313	666	83.98
Massachusetts	10	3,661,400	4.56	366,140	693	88.38
Michigan	5	1,046,100	1.30	209,220	734	85.96
Minnesota	9	2,004,147	2.50	222,683	696	82.65
Missouri	2	223,750	0.28	111,875	676	88.73
Nevada	5	936,001	1.17	187,200	680	79.30
New Hampshire	1	180,000	0.22	180,000	677	80.00
New York	5	2,518,400	3.14	503,680	703	79.35
North Carolina	5	953,649	1.19	190,730	702	83.20
Ohio	8	1,240,100	1.54	155,013	699	91.58
Oregon	2	378,000	0.47	189,000	705	80.00
Pennsylvania	2	561,500	0.70	280,750	673	91.91
Rhode Island	3	686,950	0.86	228,983	702	90.62
South Carolina	1	225,000	0.28	225,000	706	90.00
Tennessee	6	825,790	1.03	137,632	716	81.67
Texas	9	1,375,148	1.71	152,794	694	87.82
Utah	2	233,342	0.29	116,671	689	78.57
Virginia	41	11,889,915	14.81	289,998	691	89.81
Washington	1	200,000	0.25	200,000	654	65.00
Wisconsin	2	424,950	0.53	212,475	733	83.55
Total:	336	80,280,674	100.00	238,931	687	86.05

8. Loan Purpose

Loan Purpose	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average - Original LTV
Purchase	238	56,516,455	70.40	237,464	690	88.00
Equity Refinance	85	20,945,957	26.09	246,423	679	81.47
Rate/Term Refinance	13	2,818,262	3.51	216,789	672	80.97
Total:	336	80,280,674	100.00	238,931	687	86.05

9. Occupancy

Occupancy	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
Primary Residence	237	60,530,766	75.40	255,404	683	86.88
Non Owner-occupied	85	15,743,257	19.61	185,215	701	83.16
Second/Vacation	14	4,006,651	4.99	286,189	681	84.82
Total:	336	80,280,674	100.00	238,931	687	86.05

10. Property Type

Property Type	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
Single-family detached	172	39,678,568	49.42	230,689	687	85.71
Planned Unit Developments (detached)	60	16,881,856	21.03	281,364	682	87.34

Condo Low-Rise (less than 5 stories)	50	10,785,621	13.43	215,712	691	84.03
Two- to four-family units	21	5,637,500	7.02	268,452	698	85.38
Planned Unit Developments (attached)	25	4,952,815	6.17	198,113	682	87.26
Townhouse	4	1,164,880	1.45	291,220	660	91.78
Condo High-Rise (9 stories or more)	2	729,835	0.91	364,917	673	90.00
Condo Mid-Rise (5 to 8 stories)	2	449,600	0.56	224,800	731	90.00
Total:	336	80,280,674	100.00	238,931	687	86.05

11. Documentation Type

Documentation Type	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
Reduced Documentation	274	65,662,029	81.79	239,642	689	86.27
Full Documentation	62	14,618,645	18.21	235,785	674	85.09
Total:	336	80,280,674	100.00	238,931	687	86.05

12. Prepayment Penalty Term

Prepayment Penalty Term	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
None	131	34,404,504	42.86	262,630	681	83.01
12 Months	52	12,900,994	16.07	248,096	684	88.28
24 Months	28	5,100,330	6.35	182,155	686	88.20
36 Months	116	26,449,071	32.95	228,009	695	88.49
60 Months	8	1,079,775	1.34	134,972	693	85.11
Other	1	346,000	0.43	346,000	692	90.00
Total:	336	80,280,674	100.00	238,931	687	86.05

13. Index Type

Index Type	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
Libor - 6 Month	300	71,471,703	89.03	238,239	686	86.50
Libor - 1 Year	29	7,688,521	9.58	265,121	690	81.81
Treasury - 1 Year	7	1,120,450	1.40	160,064	711	86.26
Total:	336	80,280,674	100.00	238,931	687	86.05

14. Maximum Mortgage Rates (%)

Maximum Mortgage Rates (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
9.000 to 9.999	1	995,882	1.24	995,882	721	76.00
10.000 to 10.999	19	3,856,025	4.80	202,949	675	80.50
11.000 to 11.999	138	32,069,180	39.95	232,385	690	82.98
12.000 to 12.999	128	32,744,224	40.79	255,814	686	88.17
13.000 to 13.999	41	8,796,503	10.96	214,549	683	92.04
14.000 to 14.999	9	1,818,860	2.27	202,096	661	91.32
Total:	336	80,280,674	100.00	238,931	687	86.05

15. Next Interest Rate Adjustment Date

Next Interest Rate Adjustment Date	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
2005-03	4	903,405	1.13	225,851	736	84.57
2005-04	4	1,815,900	2.26	453,975	688	85.45
2005-05	14	4,150,096	5.17	296,435	674	87.99
2005-06	1	534,550	0.67	534,550	645	80.00
2005-09	1	452,000	0.56	452,000	688	80.00
2005-11	1	156,000	0.19	156,000	621	80.00
2006-08	1	311,200	0.39	311,200	723	80.00
2006-09	4	575,460	0.72	143,865	659	94.32
2006-10	14	2,962,082	3.69	211,577	679	85.71
2006-11	23	4,233,920	5.27	184,083	678	90.47
2007-08	1	129,500	0.16	129,500	762	70.00
2007-09	9	3,101,088	3.86	344,565	717	83.42
2007-10	20	4,859,114	6.05	242,956	686	82.52
2007-11	45	12,104,130	15.08	268,981	686	83.25
2007-12	1	260,000	0.32	260,000	708	80.00
2009-05	1	995,882	1.24	995,882	721	76.00
2009-06	1	317,621	0.40	317,621	649	80.00
2009-07	3	776,713	0.97	258,904	705	83.43
2009-08	2	447,568	0.56	223,784	685	79.12
2009-09	22	5,156,207	6.42	234,373	691	82.40
2009-10	41	8,507,502	10.60	207,500	690	84.43
2009-11	122	27,293,736	34.00	223,719	683	89.35
2011-11	1	237,000	0.30	237,000	710	100.00
Total:	336	80,280,674	100.00	238,931	687	86.05

16. Note Margin (%)

Note Margin (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
2.000 to 2.499	93	21,915,371	27.30	235,649	691	80.62
2.500 to 2.999	81	17,650,028	21.99	217,902	686	85.39
3.000 to 3.499	8	2,541,050	3.17	317,631	692	85.81
3.500 to 3.999	115	29,524,295	36.78	256,733	689	89.45
4.000 to 4.499	9	3,137,100	3.91	348,567	662	84.23
4.500 to 4.999	7	1,624,510	2.02	232,073	664	89.34
5.000 to 5.499	1	122,400	0.15	122,400	655	90.00
5.500 to 5.999	15	2,314,000	2.88	154,267	674	93.17
6.000 to 6.499	1	155,920	0.19	155,920	658	80.00
6.500 to 6.999	3	567,500	0.71	189,167	676	100.00
7.500 to 7.999	2	560,500	0.70	280,250	676	95.00
8.000 to 8.499	1	168,000	0.21	168,000	644	100.00
Total:	336	80,280,674	100.00	238,931	687	86.05

Collateral Analysis

FRM Collateral

FICO Low	FICO High	LTV	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only
500	524	> 65%												
525	549	> 65%	58,509	0.17	9.936	0.00	544	86.77	78.45	0.00	78.45	100.00	0.00	0.00
550	574	> 65%	102,380	0.94	10.08	0.00	566	90.22	68.10	0.00	85.39	88.51	11.49	0.00
575	599	> 70%	102,609	2.39	8.895	12.75	587	93.61	82.35	0.00	96.14	88.26	11.74	0.00
600	624	> 70%	118,535	5.19	7.956	7.37	613	90.47	78.34	3.62	94.16	71.79	28.21	0.00
625	649	> 70%	132,854	8.63	7.494	24.39	639	89.17	81.71	1.71	78.80	68.13	31.87	0.00
650	674	> 80%	132,807	9.19	7.368	50.18	662	93.91	79.49	2.50	81.09	48.37	51.63	3.84
675	699	> 80%	116,173	19.69	7.688	40.20	688	96.17	73.18	2.45	51.27	59.19	40.81	0.00
700	724	> 80%	122,226	18.73	7.748	30.64	711	97.19	64.62	3.18	44.22	61.29	38.71	1.10
725	749	> 85%	126,573	15.91	7.634	25.86	737	98.11	60.01	1.59	36.94	80.49	19.51	1.78
750	774	> 85%	116,707	12.20	7.568	29.34	762	98.13	62.19	2.99	35.21	84.19	15.81	0.57
775	799	> 85%	108,986	6.00	7.708	24.24	786	98.49	73.91	0.00	24.98	83.09	16.91	1.21
800	max	> 85%	135,199	0.95	7.747	24.76	803	98.22	76.77	7.03	21.07	70.38	29.62	0.00

LTV Low	LTV High		Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only
60%	64%		133,456	0.85	6.77	0.00	666	62.25	81.94	0.00	91.98	13.92	86.08	0.00
65%	69%		221,378	1.80	6.27	0.00	683	66.64	38.97	0.00	81.59	9.47	90.53	0.00
70%	74%		248,695	4.17	6.709	0.00	684	71.43	60.54	1.60	69.47	30.78	69.22	0.00
75%	79%		181,615	5.67	6.38	0.00	700	76.76	64.62	0.00	79.15	45.76	54.24	0.00
80%	84%		156,911	25.43	6.535	2.72	710	80.11	70.12	0.77	76.34	52.74	47.26	0.89
85%	89%		111,130	3.87	7.122	73.36	686	85.58	64.80	3.33	46.27	24.92	75.08	0.00
90%	94%		142,879	10.29	7.203	66.73	693	90.23	61.85	2.68	62.07	50.04	49.96	0.00
95%	99%		122,494	9.71	7.537	61.93	691	95.33	70.58	5.11	70.82	52.85	47.15	0.51
100%	max		113,451	36.83	7.979	10.09	717	100.22	71.04	1.82	42.17	83.77	16.23	0.96

LIMITED AND STATED DOC

FICO Low	FICO High	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only	% CA	% NY	% FL
500	524	N/A														
525	549	N/A														
550	574	152,925	0.17	9.5	0.00	567	90.00	0.00	0.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00
575	599	96,607	0.66	8.474	0.00	589	80.60	89.33	0.00	91.37	0.00	100.00	0.00	0.00	0.00	0.00
600	624	124,882	2.55	8.022	5.07	614	83.40	55.85	6.71	86.79	0.00	100.00	0.00	0.00	7.78	20.54
625	649	130,295	5.76	7.892	8.01	640	78.84	74.42	4.11	82.15	0.00	100.00	0.00	3.00	3.03	19.44
650	674	149,916	19.88	6.998	22.53	663	80.34	77.81	2.33	77.48	0.00	100.00	2.85	16.44	0.33	14.01
675	699	142,343	23.72	7.131	31.69	687	85.99	81.56	1.28	77.22	0.00	100.00	0.00	12.36	0.48	10.70
700	724	164,797	21.29	7.021	25.78	710	85.94	57.20	2.56	75.83	0.00	100.00	0.59	17.79	0.00	8.38
725	749	194,422	14.54	6.584	28.50	737	83.51	50.70	3.16	66.25	0.00	100.00	0.00	18.77	3.82	12.62
750	774	179,221	7.52	6.937	25.78	762	86.03	67.89	0.00	79.17	0.00	100.00	0.00	8.12	6.27	2.84
775	799	145,386	3.13	6.811	26.89	784	85.27	81.93	0.00	87.01	0.00	100.00	0.00	0.00	0.00	14.94
800	max	150,438	0.68	7.252	39.47	805	84.28	90.86	0.00	60.53	0.00	100.00	0.00	0.00	0.00	9.14

IO LOANS

FICO Low	FICO High	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Int Only	% CA	% NY	% FL
500	524	N/A														
525	549	N/A														
550	574	N/A														
575	599	N/A														
600	624	155,000	10.01	7.375	0.00	612	51.00	100.00	0.00	100.00	100.00	0.00	100.00	0.00	0.00	0.00
625	649	N/A														
650	674	500,000	32.29	8.125	100.00	650	84.00	100.00	0.00	100.00	0.00	100.00	100.00	0.00	0.00	0.00
675	699	N/A														
700	724	146,100	18.87	8.344	100.00	714	98.11	37.71	0.00	0.00	62.29	37.71	100.00	0.00	0.00	0.00
725	749	400,000	25.83	8.25	100.00	733	100.00	0.00	0.00	0.00	100.00	0.00	100.00	0.00	0.00	100.00
750	774	98,287	6.35	8.25	100.00	766	100.00	0.00	0.00	0.00	100.00	0.00	100.00	0.00	0.00	0.00
775	799	103,000	6.65	8.25	100.00	790	100.00	100.00	0.00	0.00	100.00	0.00	100.00	0.00	0.00	0.00
800	max	N/A														

Period	Group I Excess Spread	Group II Excess Spread	Period	Group I Excess Spread	Group II Excess Spread	Period	Group I Excess Spread	Group II Excess Spread	Period	Group I Excess Spread	Period	Group I Excess Spread
1	3.00	4.47	61	2.00	5.45	121	1.21	7.42	181	2.04	241	5.41
2	2.84	3.98	62	1.99	5.42	122	1.22	7.52	182	2.07	242	5.52
3	2.93	4.29	63	1.99	5.93	123	1.22	8.02	183	2.09	243	5.64
4	2.80	3.90	64	1.98	5.38	124	1.23	7.71	184	2.12	244	5.76
5	2.79	3.91	65	1.98	5.65	125	1.24	7.95	185	2.14	245	5.88
6	2.69	3.63	66	1.97	5.47	126	1.24	7.92	186	2.17	246	6.00
7	2.68	3.65	67	1.96	5.63	127	1.25	8.15	187	2.20	247	6.13
8	2.64	3.55	68	1.96	5.43	128	1.25	8.14	188	2.23	248	6.26
9	2.60	3.46	69	1.95	5.42	129	1.26	8.26	189	2.25	249	6.40
10	2.60	3.53	70	1.95	5.15	130	1.27	8.49	190	2.28	250	6.54
11	2.56	3.37	71	1.94	5.03	131	1.28	8.50	191	2.31	251	6.69
12	2.55	3.44	72	1.94	5.22	132	1.28	8.73	192	2.34	252	6.83
13	2.51	3.26	73	1.93	5.02	133	1.29	8.77	193	2.38		
14	2.48	3.22	74	1.92	5.00	134	1.30	8.91	194	2.41		
15	2.52	3.54	75	1.92	5.58	135	1.31	9.23	195	2.44		
16	2.44	3.11	76	1.91	4.98	136	1.32	9.20	196	2.48		
17	2.43	3.20	77	1.90	5.25	137	1.33	9.43	197	2.51		
18	2.40	3.04	78	1.90	5.05	138	1.34	9.51	198	2.55		
19	2.39	3.14	79	1.89	5.23	139	1.34	9.74	199	2.58		
20	2.36	2.97	80	1.88	5.05	140	1.35	9.84	200	2.62		
21	2.35	2.93	81	1.87	5.06	141	1.36	10.02	201	2.66		
22	2.34	3.01	82	1.87	5.27	142	1.37	10.25	202	2.70		
23	2.32	4.81	83	1.86	5.20	143	1.38	10.39	203	2.74		
24	2.30	4.92	84	1.85	5.43	144	1.40	10.63	204	2.78		
25	2.29	4.74	85	1.84	5.25	145	1.41	10.79	205	2.83		
26	2.28	4.70	86	1.84	5.26	146	1.42	11.01	206	2.87		
27	2.26	5.10	87	1.83	5.67	147	1.43	11.28	207	2.92		
28	2.25	4.64	88	1.82	5.31	148	1.44	11.46	208	2.96		
29	2.23	5.12	89	1.81	5.61	149	1.45	11.70	209	3.01		
30	2.22	4.94	90	1.80	5.46	150	1.47		210	3.06		
31	2.20	5.05	91	1.79	5.68	151	1.48		211	3.11		
32	2.19	4.87	92	1.78	5.52	152	1.49		212	3.16		
33	2.17	4.83	93	1.77	5.55	153	1.51		213	3.22		
34	2.16	4.95	94	1.76	5.77	154	1.52		214	3.27		
35	2.15	5.36	95	1.75	5.67	155	1.54		215	3.33		
36	2.14	5.48	96	1.74	5.90	156	1.55		216	3.38		
37	2.12	5.30	97	1.73	5.76	157	1.56		217	3.44		
38	2.11	5.09	98	1.73	5.80	158	1.58		218	3.50		
39	2.10	5.35	99	1.72	6.39	159	1.59		219	3.56		
40	2.09	5.05	100	1.72	5.89	160	1.61		220	3.63		
41	2.08	5.39	101	1.71	6.16	161	1.63		221	3.69		
42	2.07	5.23	102	1.71	6.03	162	1.64		222	3.76		
43	2.07	5.37	103	1.70	6.25	163	1.66		223	3.82		
44	2.07	5.19	104	1.70	6.12	164	1.68		224	3.89		
45	2.06	5.18	105	1.70	6.17	165	1.70		225	3.97		
46	2.06	5.32	106	1.69	6.39	166	1.71		226	4.04		
47	2.06	5.31	107	1.69	6.35	167	1.73		227	4.12		
48	2.05	5.46	108	1.69	6.58	168	1.75		228	4.19		
49	2.05	5.28	109	1.68	6.46	169	1.77		229	4.27		
50	2.04	5.25	110	1.68	6.50	170	1.79		230	4.35		
51	2.04	5.72	111	1.68	7.04	171	1.81		231	4.44		
52	2.04	5.19	112	1.68	6.61	172	1.83		232	4.52		
53	2.03	5.48	113	1.67	6.91	173	1.86		233	4.61		
54	2.03	5.29	114	1.67	6.82	174	1.88		234	4.70		
55	2.02	5.43	115	1.67	7.04	175	1.90		235	4.80		
56	2.02	5.24	116	1.67	6.96	176	1.93		236	4.89		
57	2.01	5.22	117	1.66	7.03	177	1.95		237	4.99		
58	2.01	5.38	118	1.65	7.26	178	1.97		238	5.09		
59	2.01	5.33	119	1.66	7.23	179	1.99		239	5.19		
60	2.00	5.64	120	1.21	7.47	180	2.02		240	5.30		

JPMRAMP04RS12 - Stack Price/Yield

Settle	12/29/2004
First Payment	01/25/2005

	1	2	3	4	5	6	7	8
M-II-6								
WAL	10.47	10.93	11.27	11.42	11.73	11.93	17.41	18.68
Principal Writedown	224,796.49 (3.21%)	265,943.34 (3.80%)	364,023.85 (5.20%)	528,763.06 (7.55%)	432,262.21 (6.18%)	609,350.43 (8.71%)	760,692.49 (10.87%)	583,546.12 (8.34%)
Total Collat Group Loss (Collat Maturity)	69,623,336.69 (9.95%)	71,521,757.56 (10.22%)	72,938,788.14 (10.42%)	46,296,052.58 (6.61%)	47,216,877.40 (6.75%)	48,118,822.74 (6.87%)	115,033,086.13 (16.43%)	122,974,982.49 (17.57%)
Shock(bps)				200bp	200bp	200bp		
Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	10 HEP	10 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	11.1 CDR	8.8 CDR	7.3 CDR	6.9 CDR	5.5 CDR	4.6 CDR	11.7 CDR	9.3 CDR
Loss Severity	40%	50%	60%	40%	50%	60%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12

9	10	11	12
19.33	19.27	20.24	20.77
66,847.92 (0.95%)	1,322,825.16 (18.90%)	1,405,788.53 (20.08%)	1,074,941.26 (15.36%)
128,678,291.69 (18.38%)	91,688,055.83 (13.10%)	97,887,056.67 (13.98%)	102,324,794.28 (14.62%)
	200bp	200bp	200bp
10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
7.7 CDR	8.4 CDR	6.8 CDR	5.7 CDR
60%	40%	50%	60%
100%	100%	100%	100%
12	12	12	12

JPMRAMP04RS12 - Stack Price/Yield

Settle 12/29/2004

First Payment 01/25/2005

		1	2	3	4	5	6	7	8
	M-I-3								
Spread		300							
	WAL	10.91	11.37	11.11	14.13	13.95	14.17	14.32	15.84
	Principal Writedown	376,853.54 (9.14%)	365,805.21 (8.87%)	788,064.03 (19.10%)	485,826.69 (11.78%)	172,256.18 (4.18%)	795,393.33 (19.28%)	723,061.90 (17.53%)	583,879.29 (14.15%)
	Total Collat Group Loss (Collat Maturity)	27,219,915.75 (9.90%)	28,382,959.42 (10.32%)	29,391,094.45 (10.69%)	23,041,717.77 (8.38%)	23,598,214.55 (8.58%)	24,450,817.93 (8.89%)	48,018,468.74 (17.46%)	52,156,343.52 (18.97%)
	Shock(bps)				200bp	200bp	200bp		
	Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	10 HEP	10 HEP
	Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
	Default	7 CDR	5.6 CDR	4.7 CDR	5.7 CDR	4.5 CDR	3.8 CDR	8.7 CDR	7 CDR
	Loss Severity	40%	50%	60%	40%	50%	60%	40%	50%
	Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
	Liquidation Lag	12	12	12	12	12	12	12	12
	Optional Redemption	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (N,N)	Call (N,N)	Call (N,N)

9	10	11	12
13.69	17.13	18.65	19.58
1,567,478.46 (38.00%)	399,697.82 (9.69%)	150,192.34 (3.64%)	59,027.95 (1.43%)
55,596,851.93 (20.22%)	37,952,989.65 (13.80%)	40,445,552.99 (14.71%)	42,321,486.65 (15.39%)
	200bp	200bp	200bp
10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
5.9 CDR	6.1 CDR	4.9 CDR	4.1 CDR
60%	40%	50%	60%
100%	100%	100%	100%
12	12	12	12
Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

JPMRAMP04RS12 - Stack Price/Yield

Settle 12/29/2004
First Payment 01/25/2005

	1	2	3	4	5	6	7	8
M-II-4								
Spread	195	195	195	195				
WAL	8.44	8.90	9.25	9.18	9.55	9.85	13.93	15.24
Principal Writedown	395,538.88 (2.57%)	207,094.74 (1.34%)	256,326.99 (1.66%)	227,814.76 (1.48%)	177,708.07 (1.15%)	493,967.85 (3.21%)	536,039.97 (3.48%)	407,476.71 (2.65%)
Total Collat Group Loss (Collat Maturity)	89,236,602.13 (12.75%)	91,534,100.42 (13.08%)	93,267,578.41 (13.32%)	66,510,573.94 (9.50%)	68,043,775.02 (9.72%)	69,444,077.08 (9.92%)	130,588,422.88 (18.66%)	139,702,608.41 (19.96%)
Shock(bps)				200bp	200bp	200bp		
Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	10 HEP	10 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	15.1 CDR	11.8 CDR	9.7 CDR	10.5 CDR	8.3 CDR	6.9 CDR	14.3 CDR	11.2 CDR
Loss Severity	40%	50%	60%	40%	50%	60%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12
Optional Redemption	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (N,N)	Call (N,N)	Call (N,N)

9	10	11	12
16.16	15.71	16.89	17.46
232,352.65 (1.51%)	380,538.90 (2.47%)	1,052,597.24 (6.84%)	18,370.11 (0.12%)
146,445,574.38 (20.92%)	107,244,970.40 (15.32%)	114,609,870.82 (16.37%)	118,783,287.77 (16.97%)
	200bp	200bp	200bp
10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
9.2 CDR	10.5 CDR	8.4 CDR	6.9 CDR
60%	40%	50%	60%
100%	100%	100%	100%
12	12	12	12
Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

JPMRAMP04RS12 - Stack Price/Yield

Settle 12/29/2004
First Payment 01/25/2005

	1	2	3	4	5	6	7	8
M-II-5								
Spread	235	235	235					
WAL	9.01	9.46	9.76	9.82	10.15	10.36	14.98	16.23
Principal Writedown	217,184.39 (1.55%)	312,693.65 (2.23%)	342,857.77 (2.45%)	276,773.86 (1.98%)	634,672.93 (4.53%)	585,042.29 (4.18%)	415,432.94 (2.97%)	471,529.41 (3.37%)
Total Collat Group Loss (Collat Maturity)	76,256,054.82 (10.89%)	78,401,226.86 (11.20%)	79,889,407.76 (11.41%)	53,294,800.69 (7.61%)	54,876,696.65 (7.84%)	55,724,016.35 (7.96%)	120,069,274.12 (17.15%)	128,472,430.94 (18.35%)
Shock(bps)				200bp	200bp	200bp		
Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	10 HEP	10 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	12.4 CDR	9.8 CDR	8.1 CDR	8.1 CDR	6.5 CDR	5.4 CDR	12.5 CDR	9.9 CDR
Loss Severity	40%	50%	60%	40%	50%	60%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12
Optional Redemption	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (Y,Y)	Call (N,N)	Call (N,N)	Call (N,N)

9	10	11	12
17.13	16.42	17.79	18.37
517,707.43 (3.70%)	0.00 (0.00%)	312,309.87 (2.23%)	43,522.66 (0.31%)
134,796,100.17 (19.26%)	95,584,385.85 (13.65%)	102,239,536.36 (14.61%)	106,571,233.40 (15.22%)
	200bp	200bp	200bp
10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
8.2 CDR	8.9 CDR	7.2 CDR	6 CDR
60%	40%	50%	60%
100%	100%	100%	100%
12	12	12	12
Call (N,N)	Call (N,N)	Call (N,N)	Call (N,N)

JPMRAMP04RS12 - Stack Price/Yield

Settle 12/29/2004
First Payment 01/25/2005

M-II-6	1	2	3	4	5	6	7	8
WAL	10.47	10.93	11.27	11.42	11.73	11.93	17.41	18.68
Principal Writedown	224,796.49 (3.21%)	265,943.34 (3.80%)	364,023.85 (5.20%)	528,763.06 (7.55%)	432,262.21 (6.18%)	609,350.43 (8.71%)	760,692.49 (10.87%)	583,546.12 (8.34%)
Total Collat Group Loss (Collat Maturity)	69,623,336.69 (9.95%)	71,521,757.56 (10.22%)	72,938,788.14 (10.42%)	46,296,052.58 (6.61%)	47,216,877.40 (6.75%)	48,118,822.74 (6.87%)	115,033,086.13 (16.43%)	122,974,982.49 (17.57%)
Shock(bps)				200bp	200bp	200bp		
Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	10 HEP	10 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	11.1 CDR	8.8 CDR	7.3 CDR	6.9 CDR	5.5 CDR	4.6 CDR	11.7 CDR	9.3 CDR
Loss Severity	40%	50%	60%	40%	50%	60%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12

9	10	11	12
19.33	19.27	20.24	20.77
66,847.92 (0.95%)	1,322,825.16 (18.90%)	1,405,788.53 (20.08%)	1,074,941.26 (15.36%)
128,678,291.69 (18.38%)	91,688,055.83 (13.10%)	97,887,056.67 (13.98%)	102,324,794.28 (14.62%)
	200bp	200bp	200bp
10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
7.7 CDR	8.4 CDR	6.8 CDR	5.7 CDR
60%	40%	50%	60%
100%	100%	100%	100%
12	12	12	12

JPMRAMP04RS12 - Stack Price/Yield

Settle 12/29/2004
First Payment 01/25/2005

M-II-7	1	2	3	4	5	6	7	8
WAL	10.65	11.11	11.43	11.60	11.91	11.79	17.66	18.55
Principal Writedown	128,233.88 (1.83%)	960,169.16 (13.72%)	604,007.50 (8.63%)	819,486.43 (11.71%)	315,443.60 (4.51%)	1,592,338.53 (22.75%)	1,144,952.26 (16.36%)	2,186,395.39 (31.23%)
Total Collat Group Loss (Collat Maturity)	64,338,629.65 (9.19%)	66,574,507.25 (9.51%)	67,605,702.40 (9.66%)	40,249,245.11 (5.75%)	40,900,698.93 (5.84%)	42,276,874.28 (6.04%)	111,762,171.43 (15.97%)	120,146,615.06 (17.16%)
Shock(bps)				200bp	200bp	200bp		
Prepay (1)	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	20 HEP	10 HEP	10 HEP
Prepay (2)	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	100 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
Default	10.1 CDR	8.1 CDR	6.7 CDR	5.9 CDR	4.7 CDR	4.0 CDR	11.2 CDR	9.0 CDR
Loss Severity	40%	50%	60%	40%	50%	60%	40%	50%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12	12	12	12

9	10	11	12
19.43	12.88	13.10	13.79
2,214,142.50 (31.63%)	457,204.02 (6.53%)	457,819.28 (6.54%)	13,801.37 (0.20%)
126,173,383.25 (18.02%)	80,930,296.73 (11.56%)	85,271,114.96 (12.18%)	87,484,821.60 (12.50%)
	200bp	200bp	200bp
10 HEP	10 HEP	10 HEP	10 HEP
50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP	50 *KS1PPRAMP
7.5 CDR	7.1 CDR	5.7 CDR	4.7 CDR
60%	40%	50%	60%
100%	100%	100%	100%
12	12	12	12